



## Special Finance Committee Meeting

Whitewater Municipal Building City Manager's  
Conference Room, 312 West Whitewater St.,  
Whitewater, WI 53190 \*In Person and Virtual

**Wednesday, September 11, 2024 - 5:30 PM**

---

**Citizens are welcome (and encouraged) to join our webinar via computer, smart phone, or telephone.  
Citizen participation is welcome during topic discussion periods.**

Please click the link below to join the webinar:

When: Sep 11, 2024 05:30 PM Central Time (US and Canada)

Topic: Finance Committee Meeting 9/11/2024

Please click the link below to join the webinar:

<https://us06web.zoom.us/j/87117022791>

Or One tap mobile :

+13126266799,,87117022791# US (Chicago)

Or Telephone:

Dial(for higher quality, dial a number based on your current location):

+1 312 626 6799 US (Chicago)

Webinar ID: 871 1702 2791

---

## AGENDA

### CALL TO ORDER

### ROLL CALL

### CONSENT AGENDA

*Items on the Consent Agenda will be approved together unless any committee member requests that an item be removed for individual consideration.*

### HEARING OF CITIZEN COMMENTS

*No formal Committee action will be taken during this meeting although issues raised may become a part of a future agenda. Participants are allotted a three minute speaking period. Specific items listed on the agenda may not be discussed at this time; however, citizens are invited to speak to those specific issues at the time the Committee discusses that particular item.*

***To make a comment during this period, or during any agenda item: On a computer or handheld device, locate the controls on your computer to raise your hand. You may need to move your mouse to see these controls. On a traditional telephone, dial \*6 to unmute your phone and dial \*9 to raise your hand.***

### CONSIDERATIONS / DISCUSSIONS / REPORTS

- [1.](#) Discussion on Employee Health Insurance Options

**FUTURE AGENDA ITEMS**

**ADJOURNMENT**

A quorum of the Common Council may be present. This notice is given to inform the public that no formal action will be taken at this meeting.

**Anyone requiring special arrangements is asked to call the Office of the City Manager / City Clerk (262-473-0102) at least 72 hours prior to the meeting.**



Rachelle Blitch  
Director of Financial and  
Administrative Services  
P.O. Box 690  
Whitewater, WI 53190

Item 1.

Phone: (262) 473-1380

Email: [rblitch@whitewater-wi.gov](mailto:rblitch@whitewater-wi.gov)

Date: September 6, 2024

To: Finance Committee

From: Rachelle Blitch, Finance and Administrative Services Director

Re: 2025 Health Insurance Options

Finance and Human Resources have invested significant time and resources into a comprehensive analysis of potential alternatives for the upcoming year. This extensive process involved carefully reviewing various plans and options to address the growing concern over rising healthcare costs, which have affected both the organization and its employees. Over recent years, ETF premium rates have experienced substantial increases, with employees expressing a strong desire for more competitive rates and relief from the financial burden.

From 2019 to 2025, Quartz premiums have surged by approximately 85%, Dean premiums by about 70%, and MercyCare premiums by roughly 34%. These persistent increases have placed added pressure on the organization to explore more cost-effective solutions without compromising the quality of the services and benefits provided to employees. The goal of this research and evaluation has been to find a sustainable path forward that strikes a balance between cost management and ensuring that employees continue to receive the level of care and benefits they expect and deserve.

This process has required collaboration between departments, a detailed review of market trends, and ongoing dialogue to ensure that any decisions made are both financially prudent and aligned with the needs of our workforce.

Staff has presented these options to various employee groups, and the feedback has been positive, with all concerns adequately addressed. To proceed with one of the alternative options, a resolution must be passed by no later than October 1st, followed by formal notification to the Employee Trust Fund (ETF) indicating our intent to opt out of their health insurance program as of January 1st.

2025 Premiums		2024 Premiums		2023 Premiums		2019 Premiums		2025 Increase		2024 Increase		2023 Increase		19-25 Increase	
Plan Name	Total Prem	Plan Name	Total Prem	Plan Name	Total Prem	Plan Name	Total Prem	Total Prem	2024 Increase	Total Prem	2024 Increase	Total Prem	2023 Increase	Total Prem	19-25 Increase
Dean - Single	928.14	Dean - Single	824.12	Dean - Single	699.32	Dean - Single	546.44	546.44	17.85%	546.44	17.85%	546.44	12.62%	546.44	32.72%
Dean - Family	2278.08	Dean - Family	2023.02	Dean - Family	1715.36	Dean - Family	1335.26	1335.26	17.94%	1335.26	17.94%	1335.26	12.61%	1335.26	32.80%
MercyCare - Single	812.54	MercyCare - Single	705.6	MercyCare - Single	636.94	MercyCare - Single	609.06	609.06	10.78%	609.06	10.78%	609.06	15.16%	609.06	27.57%
MercyCare - Family	1989.08	MercyCare - Family	1726.72	MercyCare - Family	1559.42	MercyCare - Family	1491.8	1491.8	10.73%	1491.8	10.73%	1491.8	15.19%	1491.8	27.55%
Quartz - Single	1158	Quartz - Single	1076.46	Quartz - Single	1006	Quartz - Single	628.84	628.84	7.00%	628.84	7.00%	628.84	7.57%	628.84	15.11%
Quartz - Family	2852.72	Quartz - Family	2653.86	Quartz - Family	2482.06	Quartz - Family	1541.26	1541.26	6.92%	1541.26	6.92%	1541.26	7.49%	1541.26	14.93%
Quartz UW - Single	793.5	Quartz UW - Single	735.68	Quartz UW - Single	671.12	Quartz UW - Single	526.76	526.76	9.62%	526.76	9.62%	526.76	7.86%	526.76	18.24%
Quartz UW - Family	1941.48	Quartz UW - Family	1801.92	Quartz UW - Family	1644.86	Quartz UW - Family	1031.7	1031.7	9.55%	1031.7	9.55%	1031.7	7.75%	1031.7	18.03%
Access Plan-Single	1119.46	Access Plan-Single	1022.94	Access Plan-Single	941.18	Access Plan-Single	852.7	852.7	8.69%	852.7	8.69%	852.7	9.44%	852.7	18.94%
Access Plan-Family	2756.4	Access Plan-Family	2520.08	Access Plan-Family	2320.04	Access Plan-Family	2548.4	2548.4	8.62%	2548.4	8.62%	2548.4	9.38%	2548.4	18.81%
Network Health - Single	908.74	Network Health - Single	834.36	Network Health - Single	752.9	Network Health - Single	652.7	652.7	10.82%	652.7	10.82%	652.7	8.91%	652.7	20.70%
Network Health - Family	2229.58	Network Health - Family	2048.62	Network Health - Family	1849.32	Network Health - Family	1600.9	1600.9	10.78%	1600.9	10.78%	1600.9	8.83%	1600.9	20.56%

0.88  
0.7442857

	ETF Plans					USI	R&R Insurance				ICHRA	
	Dean	MercyCare	Quartz	Access Plan	Network Health		Self Fund Health			UHC		Marketplace
							Dean POS	DCP	Copay			
<b>Deductible:</b>	Individual 1650.00	1650.00	1650.00	1650.00	1650.00	1650/2000	0.00	1000.00	1650.00	1650.00	Varies	
<b>Coinsurance:</b>	Family 3300.00	3300.00	3300.00	3300.00	3300.00	3300/4000	0.00	2000.00	3300.00	3300.00	Varies	
<b>Max OOP:</b>	90/10	90/10	90/10	90/10	90/10	90/10, 70/30	0.00	80/20	90/10	90/10	Varies	
<b>Office Visits:</b>	Individual 2500.00	2500.00	2500.00	2500.00	2500.00	2500/3800	0.00	3000.00	2500.00	2500.00	6800-9000	
	Family 5000.00	5000.00	5000.00	5000.00	5000.00	5000/7600	0.00	6000.00	5000.00	5000.00	13600-17400	
	PCP	15.00	15.00	15.00	15.00	15.00	0.00	35.00	15.00	15.00	15-30	
	Specialist	25.00	25.00	25.00	25.00	25.00	0.00	60.00	25.00	25.00	50-100	
	Urgent Care	25.00	25.00	25.00	25.00	25.00	0.00	60.00	25.00	25.00	75-250	
<b>Prescription Drugs:</b>	Generic	5.00	5.00	5.00	5.00	10.00	n/a	10.00	5.00	10.00	varies	
	Tier 1 (Preferred)	20%(\$50)	20%(\$50)	20%(\$50)	20%(\$50)	35.00	n/a	50.00	20%(\$50)	40.00	varies	
	Tier 2 (Non-Preferred)	40%(\$150)	40%(\$150)	40%(\$150)	40%(\$150)	60.00	n/a	100.00	40%(\$150)	75.00	varies	
	Tier 3					30%		20%	25%	25%		
<b>Premiums:</b>	Individual 928.14	812.54	1158.00	1119.46	908.74	669.10	591.43	752.32	650.40	752.32	850.00	
	Family 2278.08	1989.08	2852.72	2756.40	2229.58	1639.29	1408.50	2053.83	1697.70	2053.83	2050.00	
<b>Enrollment:</b>	FT Single	9	11	4	1	25	25	25	25	25	25	
	FT Family	21	17	4	4	43	43	43	43	43	43	
	PT Single	2	1	1	0	4	4	4	4	4	4	
	PT Family	2	1	0	0	3	3	3	3	3	3	
<b>Gross monthly Premium:</b>	62,605.38	45,553.92	5,425.50	12,145.06	2,229.58	94,811.24	81,942.47	96,955.80	116,293.46	118,950.00		
			127,959.44			1,137,734.88	983,309.64	1,163,469.60	1,395,521.52	1,427,400.00		
<b>Annual Premium:</b>			1,535,513.28			(397,778.40)	(552,203.64)	(372,043.68)	(139,991.76)	(108,113.28)		
<b>Annual Prem Sav(Cost):</b>						81,724.96	70,626.16	83,589.58	100,274.56	102,526.98		
<b>Monthly Budget Amount:</b>	53,649.75	39,457.01	4,595.88	10,687.65	1,962.03	980,699.56	847,513.93	1,003,074.92	1,203,294.71	1,230,323.72		
<b>Annual Budget Amount:</b>			110,352.32			(298,400.03)	(431,585.66)	(276,024.67)	(75,804.88)	(48,775.87)		
<b>Annual Budget Cost(Sav):</b>			1,324,227.84	1,279,099.59								
<b>HRA Budget:</b>	Individual 1,350.00		163,350.00			163,350.00	163,350.00	163,350.00	163,350.00	163,350.00		
	Family 2,700.00											

Item 1.