

**PROCEEDINGS OF THE BROWN COUNTY**  
**BENEFITS ADVISORY COMMITTEE**

Pursuant to Section 19.84, Wis. Stats., a regular meeting of the **Brown County Benefits Advisory Committee** was held on Wednesday, July 10, 2024, at 3:00pm in Room 660 of the Northern Building, 305 E. Walnut Street, Green Bay, WI 54305.

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**PRESENT:** Cheryl Berken, Erik Pritzl, Jason Petrella, Jeff Flynt, Corinna Davis, Heather Barwyn, and Megan Borchardt.

**EXCUSED:** Ryan Batal.

**Others Present:** Jan Stage, Chad Weininger.

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1. **Call meeting to order.**

The meeting was called to order by Interim Chairperson Megan Borchardt at 3:01pm.

2. **Roll Call.**

Roll call was taken.

3. **Approve/Modify Agenda** – Motion to Approve the Agenda made by Cheryl Berken, seconded by Erik Pritzl. **The motion was approved unanimously.**

4. **Approve/Modify Minutes of February 22, 2024** – Motion to Approve the Minutes of February 22, 2024, made by Megan Borchardt, seconded by Cheryl Berken. **The motion was approved unanimously.**

5. **Elections**

- a) **Chair** – Cheryl Berken volunteered to run as Chairperson. No other nominations were received. **Cheryl Berken was unanimously approved as Chairperson.**
- b) **Vice Chair** – Megan Borchardt volunteered to run as Vice Chair. No other nominations were received. **Megan Borchardt was unanimously approved as Vice Chair.**
- c) **Secretary** – Jeff Flynt was nominated for Secretary. No other nominations were received. **Jeff Flynt was unanimously approved as Secretary.**

6. **USI Review Vendor Information – YTD Plan Performance.**

Documents are attached. Jan Stage from USI began with the Benchmark Group document. Stage says that for every dollar, 78 cents is picked up by the plan and the remaining 22 cents is paid for by the employee. It's important to note, Stage says, that the addition of near site clinic and partner health is not reflected in this report. Comparatively speaking, employee contributions are low in Brown County. For total employee costs, Brown County compares very favorably to others.

The goal is for Brown County to manage against being over-insured. Stage says that at 78%, Brown County is in the sweet spot. Out-of-pocket costs are shown to be close in the benchmarking table.

Erik Pritzl asks how many employers offer a single plus one tier, since the numbers are reflected on Benchmarking Table 6. Stage replies when an underwriter looks at a group, he factors in total cost of the plan, and then the number of tiers. If you want to go from 2 to 4 tiers, Stage says you could drag it out over a couple of years to soften the blow of adding employee costs. Stage says he will bring back specific numbers for the next meeting.

For the Plan Performance document, Stage says that all of 2023 is listed, along with year-to-date 2024. So far through May, the plan costs are up about 16% year-over-year. Things haven't leveled off yet this year like in past years. From a budget perspective, Stage feels we should be okay. Chad Weininger says we're seeing a bit more high-cost claims, which is the reason for the increase. But the good news is that there's enough ebb and flow to

keep the budget from getting out of hand. Stage says that if you look at 2023's loss ratio, it was 97%. It was a good year last year, and now we're at 102.6%. However, we're getting a half-million-dollar rebate bump later in July to help offset the increase. Slide 7 looks month-to-month. February and March were high months.

Stage adds that National Cooperative Rx came out with a new deal, which if signed by August 1 to begin October 1, will help improve our costs by over 20%.

A question was asked about the leftover 10% from 2023, and Weininger says that money will remain with the fund balance. Our goal is to build up a cushion over time to help with a bad plan year. In the past five years, Brown County's plan has not hit 100%.

Dental plan is running a bit high in 2024 year-to-date. Historically there has not been much of a change. Stage believes there's still some catchup in dental cleanings and other work post-Covid. He's not too alarmed about the dental plan.

Stage also mentioned that inflation isn't really a factor in plan performance. In summary, the hope is that the County's plan will level off over the rest of 2024. Jason Petrella asks what factor would be cause for alarm. Stage says if the plan comes in at 110% or the number of high-cost claims are above the average for the past several years.

Motion to receive and place on file made by Megan Borchardt, seconded by Erik Pritzl. **The motion was approved unanimously.**

7. **Discussion of Committee's Purpose, Overview/Refresher.**

Chad Weininger describes the history of the health benefits plan at Brown County. The plan was sloppy over several years. Because of this, former Brown County Board of Supervisors Chairman Patrick Moynihan sought to establish a committee to oversee the health plan more closely. That way, issues brought up by employees or requested changes to the plan, would run through this committee as a more orderly way of controlling costs.

Weininger says that it's important to note that any changes, potential changes, ideas, etc. that are brought forward means cost shifting. Discussion is needed on the front end at this committee prior to going to County Board members. This is an advisory committee that makes recommendations to our oversight committee, which is the Administration Committee, before moving to the full County Board. This committee has been successful in keeping the plan costs in check so that excess budget funds can be used for employee wages and retention. Good discussion by this committee is important so that when matters go before the Board, the Supervisors are not caught off guard and can make good decisions. Our goals should be to improve health plan benefits without costing the employees more money.

Heather Barwyn asks if someone has a question, where on the agenda should it be brought up. Weininger reminds committee members that this committee is not a claims committee. Many questions can be asked first of Brown County Benefits Manager Corinna Davis. There will also be an "open discussion" portion of the regular agenda of this committee moving forward.

Megan Borchardt believes that other entities that County could be utilizing for certain things, like the ADRC, can be shared with employees. While it doesn't have much to do with insurance, it's important for employees to know about the benefits that ADRC and other groups can offer them. Weininger replies that there are some communications internally that can be sent to all employees. Erik Pritzl talks about employer outreach. Weininger says that it's a simple education piece that can be differentiated from health plan benefits.

No action taken.

8. **Schedule next meeting.**

A discussion ensued regarding the next meeting. It will take place Thursday, September 19<sup>th</sup>, 2024, at 3:00 p.m. in Room 660 of the Northern Building, 305 E. Walnut Street, Green Bay, WI 54305.

9. **Adjourn.**

Motion made by Cheryl Berken to Adjourn meeting at 4:12pm, seconded by Jeff Flynt. **The motion was approved unanimously.**

Respectfully submitted,

Jeff Flynt  
Secretary