

## Service Associate Q&A

Ryan Barbieri of Willis of Wisconsin talks about the rapidly changing insurance climate

*Editor's note: Each issue, we pose questions to a WASB Service Associate to share the good work that these businesses do with Wisconsin public schools.*



Ryan Barbieri is senior vice president of Human Capital Practice at Willis of Wisconsin



**Q.** What can school board members do to stay on top of insurance issues?

**A.** Employee benefits are often one of the top expenses of a district. With that being said, it is very important for school board members to understand what drives these costs. It is also important for school board members to understand the value of these programs to employees. Competitive benefits are just as important as competitive wages in the realm of attracting and retaining good employees. Remember ... a good education starts with a good educator!

**Q.** Making any changes to benefits can be a sensitive area for employees. What can districts do to make these changes go smoothly?

**A.** Employee benefits, in particular health insurance, is one of the most sensitive areas of an employee's total compensation package. To make these changes go smoothly, districts should follow three simple protocols:

**1: Begin The Planning Process Early** — strategic planning should take place roughly six months out from a renewal. This is the time when we consider possible changes in plan or insurance carrier, and try to measure employee impact. This is also when

we should consider the district's budget situation for the year.

**2: Communication Is King** — communicate with employees early and communicate with employees often! In today's age of multi-media technology we can touch our employees via paper, mobile application, video and online campaigns. Districts have a diverse workforce – we need to be diverse in our communications.

**3: Post-Implementation Follow Up** — When big changes occur provide employees the opportunity to get questions answered following the effective date of the plan.

**Q.** What are some benefit-related issues that you think might be big issues for school districts in the future?

**A.** Health care reform has changed the landscape for how benefits are offered to employees. With the ACA in place now, employers will want to offer affordable coverage (to avoid fees) but not have a plan that is valued too highly (to avoid the Cadillac Excise Tax.) One of the future approaches to accomplish this effectively is by exploring a private exchange solution. This will certainly be a consideration in the not too distant future.

**Q.** What is a private exchange solution?

**A.** A private exchange solution is one that blends the old and new. Employers purchase health insurance through a health insurance marketplace in a defined contribution model and then the employees can choose a health plan from those supplied by the participating payors. The federal government has paved the way with Healthcare.gov and The Insurance Marketplace. Employer-sponsored plans are now exploring how this could be beneficial to both the district and employees alike. ■

*The WASB Service Associates Program includes more than 20 businesses and organizations that have been recognized by the WASB Board of Directors as reputable businesses and partners of public education in Wisconsin. For more information, visit [wasb.org](http://wasb.org) and select "Service Associates."*

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