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## Structuring the Best Health Insurance Program for Your District

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### Topic Objectives:

1. How does a district determine the best health insurance program structure?
2. What process and tools should be used to analyze this issue?

Deciding upon the 'best' health insurance program structure is not easy, nor static. And while options exist, it is recommended this effort be pursued and *managed* like many other administrative and operational tasks. Read on about what to consider before implementing a health insurance program for your district.

### How does a district determine the best health insurance program structure?

The options are plentiful: fully insured as a singular employer or part of a cooperative or consortium. Maybe self-funding is a possibility for your district. Is an on- or near-site clinic in your future?

Determining the best structure for your district is a function of many things, but one should not make future decisions without doing some homework. Know key details about the district's *past* health insurance programs, such as plan design, premiums and losses.

Then look to the future, for example:

1. What is your objective for offering health insurance? Employee recruitment/retention, stabilize rate changes, maintain deductibles and co-pays?
2. How will your budget change?
3. What about the demographics of potential insureds?
4. What do your peer districts offer and where are they located? This DOA link may provide helpful information: <https://doa.wi.gov/Pages/StateFinances/2017-18-SchoolDistrict-HealthCareBenefits-Report.aspx>

### What process and tools should be used to analyze this issue?

1. Update or build your database. This helps you understand the past before moving into the future. For example, for the current and past three years:
  - What health insurance plan(s) was/were offered?
  - What is the district's dollar cost of employee health insurance, in total and by insured?

- When was a wellness program first offered? How has that changed over the years? Has it favorably impacted your claim history? How do you know?
  - Do you now have an on-site clinic?
  - What do your peer school districts offer?
  - Did the district join a consortium? Is it still participating in it?
2. Engage outside assistance. This proposition can be overwhelming, and getting assistance from someone who eats, breathes and sleeps Wisconsin school district health insurance is critical.

Associated Benefits and Risk Consulting, TRICOR and M3 are WASB Insurance Plan endorsed agencies for employee benefits. You can find contact information via this link:

<https://www.wasb.org/wasb-insurance-plan/>.

Use the WASB Insurance Plan's Consultant Questionnaire to narrow your choices. This document can be found at <https://wasb.org/wp-content/uploads/2017/03/Consultant-Interview-Questions-3-19.pdf>.

3. Start early. Thinking of making a change in 2020? Build your database and engage qualified assistance now.

**Conclusion:** With the assistance of a knowledgeable firm, employ an informed process to select the best health insurance offering for your district. Give yourself significant lead time to manage the analysis and selection process effectively and efficiently.

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