

**EXECUTIVE SUMMARY
FOR THE WEST ALLIS-WEST MILWAUKEE SCHOOL DISTRICT
CONSENT AGENDA**

Topic: 2027 Health Insurance Renewal

Prepared by: Aaron Norris, Assistant Superintendent

Date: October 12, 2026

Agenda Reference # 10.2

Recommended Action:

<u>X</u>	Discussion/Action
<u> </u>	Presentation/Discussion
<u> </u>	Information Only
<u> </u>	Presentation/Action Next Meeting

Recommendation(s):

It is the recommendation of the District Administration that the West Allis-West Milwaukee School Board proceed to formally approve the 15% health insurance renewal by UnitedHealthcare.

Background:

Earlier this summer, UnitedHealthcare came back with a preliminary increase of 24.9% for the 2027 plan year. This increase was driven by high loss ratios during prior plan years and rising healthcare costs. After this initial renewal, our insurance consultants at Howden attempted to secure further bids from other companies for health insurance coverage. There were other proposals that were provided by WPS, Anthem, and Network Health, but all failed to provide competitive proposals.

Upon further negotiation, Howden was able to negotiate UnitedHealthcare down to a 16.9% increase for plan year 2027. This increase was without any plan design changes beyond the emergency room cost applying fully to the deductible rather than \$500/visit cost. From there the district worked closely with Howden to evaluate what changes may lessen the increase in premiums for the plan year. The changes proposed included moving to a prescription drug formulary, moving to a high deductible plan and providing an HRA, and a percent change to coinsurance. These changes may have netted some premium reduction, however after evaluating the user disruption the district decided against pursuing these options.

United HealthCare then provided Howden one last update after negotiations to a 15% premium increase for plan year 2027 without change. Given that the other bids received were much higher than 15% and may have caused significant plan changes, the district is recommending the approval of the UnitedHealthcare Insurance renewal for the 2027 plan year.

The Financial Stability and Efficiency (FSE) Board Committee began renewal discussions in July 2026 with the onboarding of Howden as our new benefit consultant. A full board workshop, held on September 28, 2026, included a comprehensive presentation and financial analysis led by Howden.

Attachments:

[9/28/26 Health Insurance Presentation](#)

[January 2027 - Rates for Active Employees](#)

[January 2027 - Rates for Pre-65 Retiree\(s\)](#)