



# 2025-2026 Health Plan Renewal

April 28, 2025

# 2025 Renewal & RFP Results

## • Medical Renewal

- This year's renewal is being driven by an increase in utilization, stop-loss increases, and high-cost claimants
- Increases in claims and health plan spend would have been higher if the district had not made changes to deductibles, coinsurance and copayments over the last two years
- In preparation for the increase, we conducted a rigorous bid process for both the health insurance plan and to consider offering employees Direct Primary Care (DPC)

## • Health Plan: Request for Proposal (RFP) Results

- RFPs were sent to 7 Third Party Administrators (TPAs), and 19 Stop-Loss carriers
- UMR was the most competitive, which is \$556,863 lower than the Aspirus Health Plan renewal
- UMR is including additional services to help contain medical costs, while maintaining access to local providers (i.e. Marshfield Clinic and Aspirus)
- **A change to UMR allows the district to move from three plans to two plans based on an included broader network**



## 2025-2026 Health Plan

# UMR Advantages

- **Lower Administrative fees:** UMRs fixed costs are \$254,573 lower than Aspirus Health Plan, and includes additional services
- **Additional Services:** Complex Condition Care, Utilization Management, Ongoing Condition Care, Telemedicine, Nurseline and Maternity Care
- **National Network:** UMR is owned by United Health Care and their Choice Plus network includes providers in all 50 states including both Aspirus and Marshfield Clinic locally
- **Reporting Advantages:** employer reports provide greater access to determine cost drivers and savings as a result of the services provided by UMR
- **Local Presence:** UMR is headquartered in Wausau, yet is one of the largest TPAs in the United States
- **Plan Design Flexibility:** the ability to structure plans the same way they are now



## Health Plan 2025-2026

# Recommendations

- Effective July 1, 2025 change to UMR as the new Third-Party Administrator (TPA).
- Increase funding rates by 7% effective July 1, 2025.
- Potential Motion: Move to accept plan, premium and third party administrator changes as presented.



# Direct Primary Care (DPC) as a strategy...

- Direct Primary Care (DPC) is a privately held group of clinicians located within a geographic area that contract directly with employers for their employees to utilize.
- A DPC often has a stated goal of improving access to quality healthcare, while driving down costs and helping to reduce inefficiencies in the healthcare delivery.



# Advantages to Implementing Direct Primary Care (DPC)

- Fewer referrals to specialists since the provider has time to diagnose and treat the patient at the primary care level
- Oversight of care provided to other independent, value-based care providers and specialty care referrals as needed
- 80% to 85% less expensive lab services than the current network providers
- 50% fewer emergency room visits
- 30% fewer days in the hospital
- 65% less imaging
- Unlimited access to Primary Care team, employees don't need to wait weeks to get a follow up appointment
- Assistance with the Wausau School District Wellness program

# Comparison of Direct Primary Care Pricing Example

	DPC Billing	Typical Provider Charge
Office Visit	N/A	\$450
• Annualized (2-3 Visits Per Year)	\$348	\$1,125
• ER Visit	N/A	\$1,700
• Urgent Care	N/A	\$750
Procedures		
• Skin Tag Removal	N/A	\$209
• Joint Injection	N/A	\$223
• Nebulizer Treatment	N/A	\$178
Total	<b>\$348</b>	<b>\$4,635</b>
<b>Savings</b>	<b>\$4,287</b>	

# 2025 Renewal & RFP Results

- **Direct Primary Care (DPC) RFP Results**

- RFPs and interviews were also conducted with Aspirus, Anovia, Astia, Link and others
- The most cost effective DPCs were Astia and Anovia
- Finalist insurance committee interviews were conducted, and it has been narrowed down to Astia or Anovia

- **Rationale for Implementation**

- M3 forecasted cost-neutral/up to \$200K savings in the first year
- The DPCs savings projection is even more favorable financially, it will be contingent upon employee utilization
- Employee education will be a key component
- Offering a DPC has proved to be a viable long-term solution with other local employers (Greenheck, Kolbe & Kolbe, Crystal Finishing, and Stevens Point Area Public School District)



## Health Plan 2025-2026

# Direct Primary Care Next Steps

- Survey staff to obtain feedback related to the implementation of Direct Primary Care (DPC).
- After obtaining more feedback from employees, consider implementing a DPC.



# Questions? Thank you.

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