

# Reminder on 7/1/25 Request for Information (RFI) Timeline

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- 1/8/25 – Review RFI Details with Insurance Committee
- 1/13/25 – Review RFI Details with School Board
- 1/14/25 – If Board approves, send RFI to all carriers/vendors (Brian Grabarski copied in on RFI and asked to be copied in on RFI responses)
- 2/14/25 – Deadline for carrier/vendor RFI responses
- 2/18/25 – Review Initial Results with District Administration
- 3/5/25 – Initial Review of Results with Insurance Committee (show options based on 5% increase to district budget)
- 3/24-3/28/25 Spring Break
- 3/31/25 – Staff Survey of final options?
- 4/9/25 – Final Review of Results with Insurance Committee / Provide Feedback for recommendation to the School Board
- 4/14/25 – School Board decision on committee recommendation
- 4/15/25 – 5/2/25 – Ongoing education about plan(s) for 7/1/25
- 4/21/25-5/2/25 – Open Enrollment
- 7/1/25 – New Plan Year Begins

# Reminder on 7/1/25 Request for Information (RFI) Carriers

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- RFI was sent to Fully Insured Carriers and Self Funded Third-Party Administrators (TPA's) and Pharmacy Benefit Managers (PBM's)
  - Local Fully Insured Carriers: Dean, Quartz, GHC
  - National Fully Insured Carriers: Anthem, UHC/WCA, WPS
  - Self Funded TPA/PBM's: Self-Fund Health, Centivo, Web TPA, Prairie States/AMPS/Drexel
  - TPA's were asked to use their preferred PBM for Rx Pricing. Also asked if PBM could be carved out and pricing impact for using another PBM
  - Self Funded Stop Loss:
    - Pareto Captive
    - Direct to Cigna, Voya, Sun Life, Benefit Mall

# Reminder on 7/1/25 Request for Information (RFI) Details

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- Status Quo Plan Designs
- Alternate Plan Designs provided with decrements
- Pricing with and without standard commission
- Provider Disruption
- Reporting Samples
- Ability to dump data into USI's 3D tool
- Ability to work with existing Employee Wellness Clinic
- Multi-Year rate caps – possibly tied to prevention compliance
- Brian Grabarski copied in when RFI is sent to carriers and ask that carriers/vendors copy Brian in on RFI responses

# 7/1/25 Request for Information (RFI) Carrier Responses

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- RFI was sent to Fully Insured Carriers and Self Funded Third-Party Administrators (TPA's) and Pharmacy Benefit Managers (PBM's)
  - Self Funded TPA/PBM's / Stop Loss:
    - Declined to Quote: Centivo, Cigna, Pareto, Self-Fund Health, Sun Life, Voya
    - Responded: Benefit Mall, Lucent, Prairie States, AMPS
      - Stop Loss is required for School Districts in Wisconsin. Even if it wasn't, wouldn't move to self-funding if there was no stop loss as there is then no protection against high cost claimants.
      - Most competitive Self-Funded offer, that was applies to apples with what the district currently offers was 26.7% above current
  - Fully Insured Carriers:
    - Declined to Quote: Anthem, Quartz, UHC, WCA, WPS
    - Dean Renewal Provided
    - GHC Responded.