

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

Topic: 2026 Health Insurance Renewal

Prepared by: Aaron Norris, Assistant Superintendent

Date: September 22, 2025

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 11% health insurance renewal by UnitedHealthcare.

Background:

Earlier this summer, UnitedHealthcare came back with a preliminary increase of 23.9% for the 2026 plan year. This increase was driven by high loss ratios during prior plan years. After this initial renewal, our insurance consultants at Brown and Brown attempted to secure further bids from four health insurance companies for health insurance coverage. Of those four, Anthem, Network Health, and UnitedHealthcare returned proposals. Of these three proposals, Anthem proposed a 35% increase over our current premiums, and Network Health proposed a 37.9% increase.

Upon further negotiation, Brown and Brown was able to negotiate UnitedHealthcare down to an 18% increase for plan year 2026. This increase was without any plan design changes. From there the district worked closely with Brown and Brown to evaluate what changes may lessen the increase in premiums for the plan year. The changes proposed include the following:

- Increase prescription copays by \$10 per tier
- Reduce wellness funding from \$750,000 down to \$550,000
- Remove Nurse Liaison Position

Reflective of the above changes, UnitedHealthcare came back with an 11% premium increase for plan year 2026. Given that the other bids received were much higher than 11% and may have caused significant plan changes, the district is recommending the approval of the UnitedHealthcare Insurance renewal for the 2026 plan year.

The Financial Stability and Efficiency (FSE) Board Committee began renewal discussions in July 2025. A full board workshop, held on August 25, 2025, included a comprehensive presentation and financial analysis led by Brown and Brown.

Attachments:

[8/25/25 Health Insurance Presentation](#)

[January 2026 - Rates for Active Employees](#)

[January 2026 - Rates for Pre-65 Retiree\(s\)](#)