



West Allis-West Milwaukee School District

2026 Health Insurance Renewal Discussion

August 25, 2025

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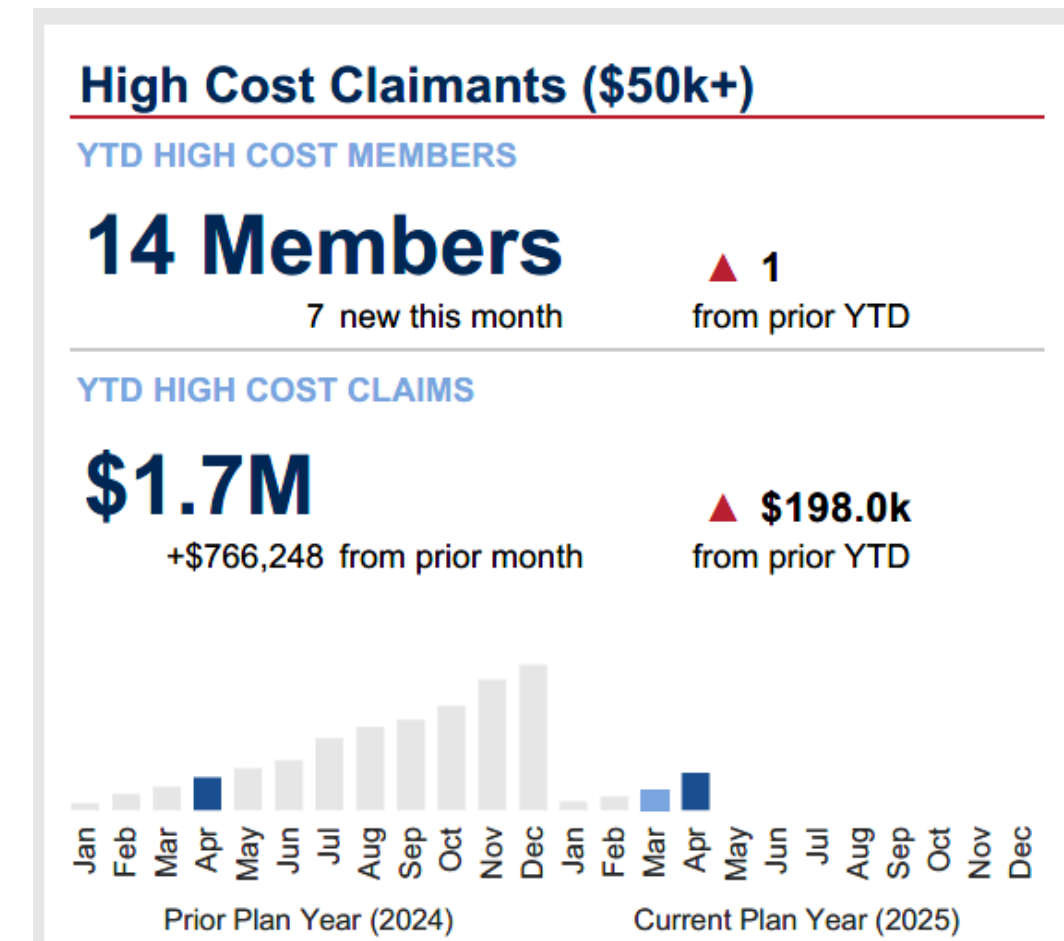
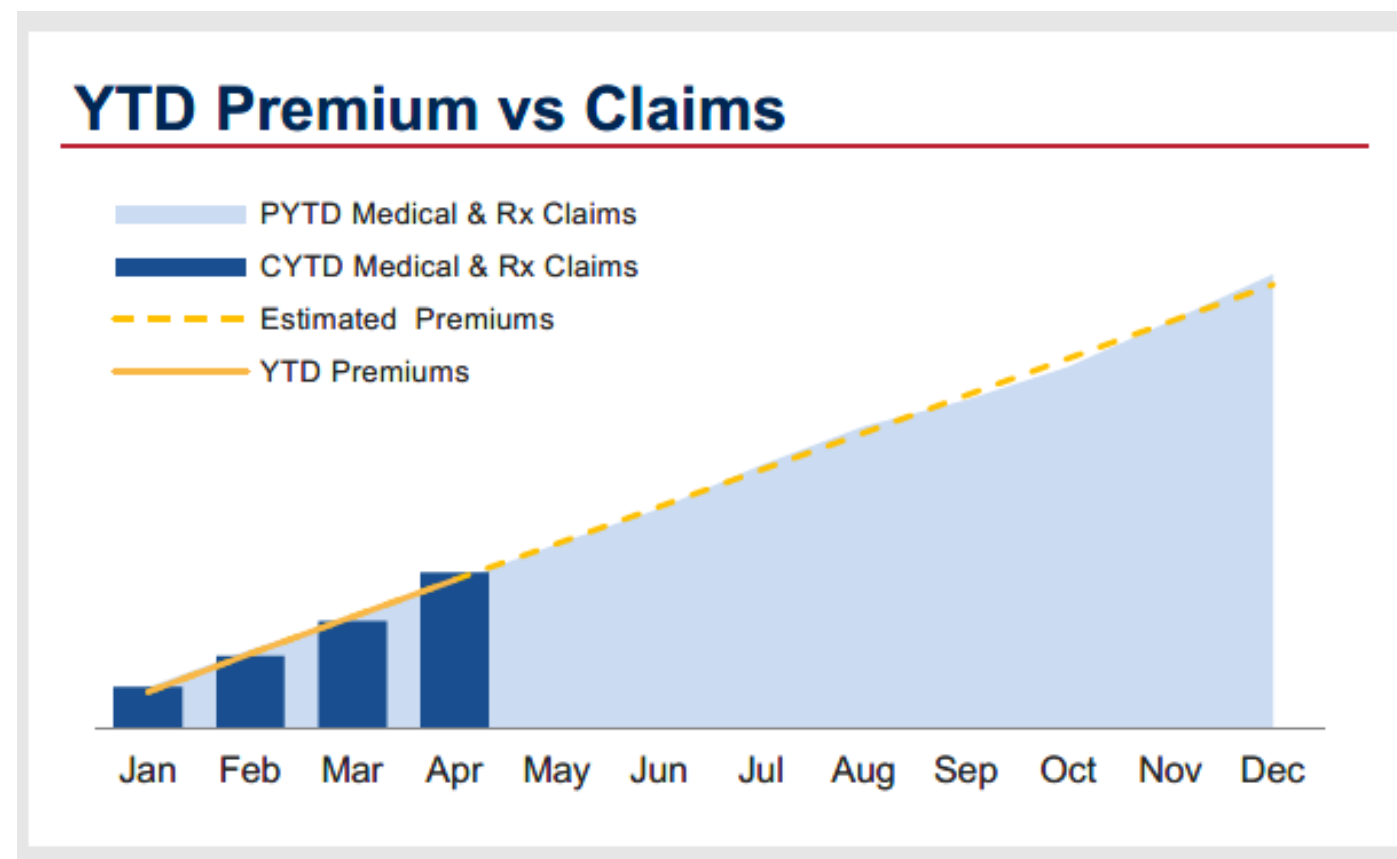


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District Health Plan Experience and Market Trends

2025 Loss Ratio Through April 2025

- 105.1% loss ratio (paid claims / premium paid)
 - » \$5,546,876 premium
 - » \$5,827,515 paid claims
 - » April 2025 loss ratio = 134.2%
- 14 members with claims greater than \$50,000, account for 29.1% total paid claims
- 5 members with claims greater than \$100,000, account for 19.4% total paid claims



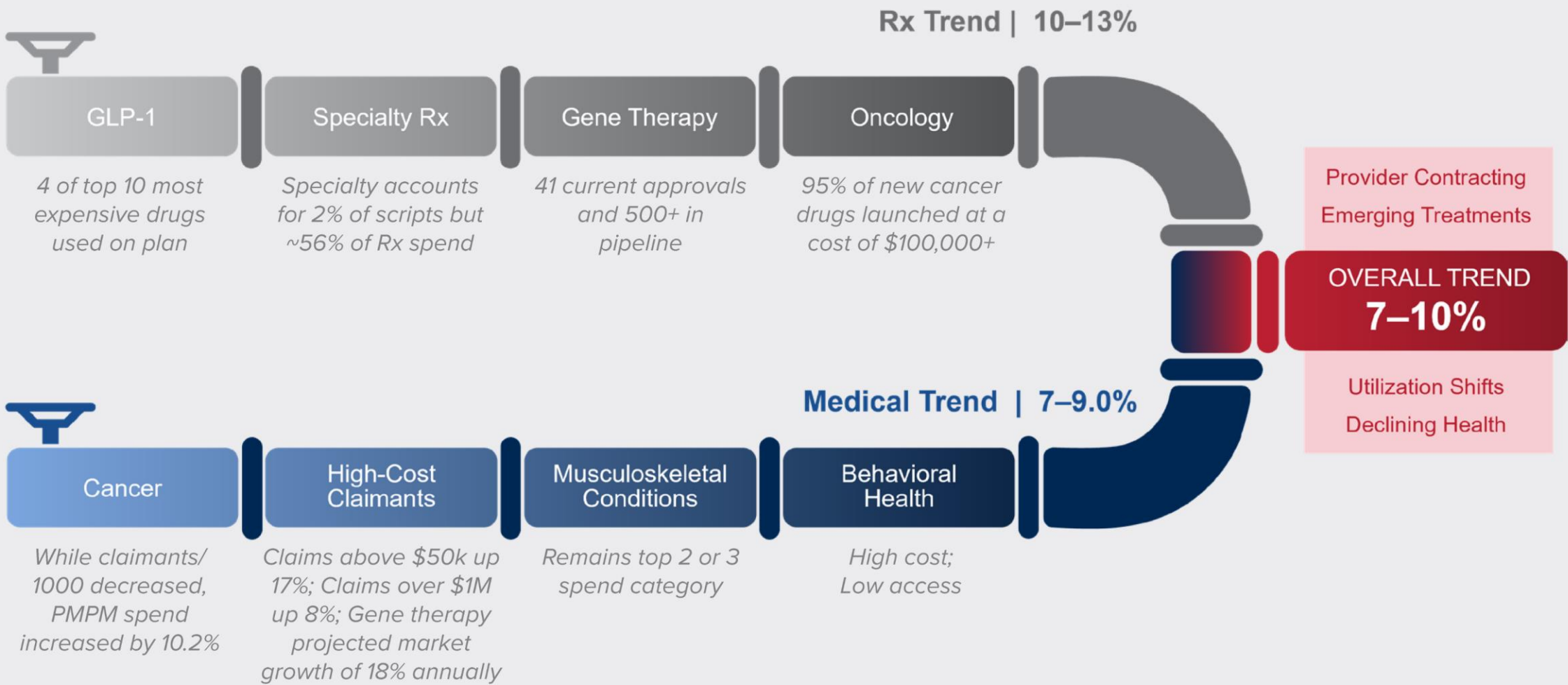
Plan Experience Summary

5/2024 thru 4/2025 vs. 8/2023 thru 4/2024

- Per Member Per Month (PMPM) paid claims increased
 - » Medical PMPM decreased 6.0%
 - » Rx PMPM increased 29.8%
- 64 members (3.5% of total members) had \$50,000 in paid claims or more
 - » Accounted for \$7.1M in total payments, or 44.9% of total paid claims
- 46% of members have a chronic condition, with a medical paid PMPM 5.7x greater than healthy members
- 9% of members have a catastrophic, complex or rare condition
- Top conditions driving paid medical claims are:
 1. Factors influencing health and care (includes cancer treatment)
 2. Musculoskeletal
 3. Injury and Poisoning

Employee Benefits Market Trends

Navigating Headwinds and Cost Pressures



Sources: Approved Cellular and Gene Therapy Products | FDA;
The price of drugs for chronic myeloid leukemia (CML) is a reflection of the unsustainable prices of cancer drugs: from the perspective of a large group of CML experts - PMC

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2026 UHC Fully-Insured Renewal Summary and Options

2026 UnitedHealthcare Renewal Summary

			UnitedHealthcare			UnitedHealthcare		
			Base Plan			Buy Up Plan		
Medical Benefits			Current/Renewal			Current/Renewal		
			Tier 1	Tier 2	Out-Of-Network	Tier 1	Tier 2	Out-Of-Network
Deductible								
Single			\$2,000		\$5,000	\$500		\$5,000
Family			\$4,000		\$10,000	\$1,000		\$10,000
Deductible Type			Embedded			Embedded		
Out of Pocket Maximum								
Single			\$5,000		\$10,000	\$4,000		\$10,000
Family			\$10,000		\$20,000	\$8,000		\$20,000
Rates	Base	Buy-Up	Current	Initial Renewal	Negotiated Renewal	Current	Initial Renewal	Negotiated Renewal
Active Single	204	73	\$925.27	\$1,146.41	\$1,091.82	\$977.04	\$1,210.55	\$1,152.91
Active Family	199	224	\$2,323.39	\$2,878.56	\$2,741.49	\$2,453.38	\$3,039.73	\$2,895.00
Pre-65 Retiree Single	16	15	\$1,089.60	\$1,350.01	\$1,285.73	\$1,150.79	\$1,425.83	\$1,357.93
Pre-65 Retiree Family	12	22	\$2,736.03	\$3,389.93	\$3,228.52	\$2,889.67	\$3,580.30	\$3,409.81
Medicare 10/1U	4	3	\$1,312.97	\$1,626.77	\$1,549.30	\$1,386.70	\$1,718.12	\$1,636.31
Monthly Cost			\$706,628	\$875,487	\$833,799	\$705,876	\$874,578	\$832,936
Annual Cost			\$8,479,530	\$10,505,850	\$10,005,587	\$8,470,509	\$10,494,937	\$9,995,234
			2025		Initial 2026 Renewal		Negotiated 2026 Renewal	
Annual Cost			\$16,950,039		\$21,000,787		\$20,000,820	
% Change From Current					23.9%		18.0%	
\$ Estimated Annual Change From Current					\$4,050,748		\$3,050,781	

- UnitedHealthcare underwriting calculated a 35.5% renewal, released 29.9%
- Group experience is 100% credible (no manual rate blend)
- Includes \$750,000 funding for District clinic and wellness initiatives
- Includes Nurse Liaison, estimated value of \$164,000
- Final negotiated increase 18%, +\$3,050,781 annually

2026 Health Insurance Marketing Summary

- Requested proposals from Anthem, Network Health Plan, WPS and UnitedHealthcare (incumbent)
- Proposals received from Anthem, Network Health Plan and UHC
- WPS declined to provide a proposal – estimated 45% increase over current rates

Summary of Marketing Results

	UHC Current	UHC Negotiated	Anthem Broad Network	Anthem Narrow Network	Network Health In and Out of Network Benefits	Network Health In Network Benefits Only
Annual Premium	\$16,950,039	\$20,000,820	\$22,877,043	\$19,645,039	\$23,371,267	\$20,534,023
\$ Change from Current		\$3,051,081	\$5,927,004	\$2,695,000	\$6,421,228	\$3,583,984
% Change from Current		+18.0%	+35.0%	+15.9%	+37.9%	+21.1%

Notes:

- Anthem narrow network option excludes Froedtert (current clinic provider and NexusACO Tier 1 provider)
- Network Health does not include Advocate Aurora as an in-network provide (current NexusACO Tier 1 provider)

2026 UHC Renewal Plan Option

			UnitedHealthcare		UnitedHealthcare	
			Base Plan		Buy Up Plan	
Medical Benefits			Current/Renewal		Current/Renewal	
			Tier 1	Tier 2	Tier 1	Tier 2
Deductible						
Single			\$2,000		\$500	
Family			\$4,000		\$1,000	
Deductible Type			Embedded		Embedded	
Out of Pocket Maximum						
Single			\$5,000		\$4,000	
Family			\$10,000		\$8,000	
Coinsurance			100%	80%	100%	80%
Services						
Primary Care Visit			\$10	\$40	\$10	\$40
Specialist Visit			\$40	\$100	\$40	\$100
Outpatient Hospital			Ded., Coins	\$250 POD, Ded.Coins	Ded., Coins	\$250 POD, Ded.Coins
Inpatient Hospital			Ded., Coins	\$500 POD, Ded.Coins	Ded., Coins	\$500 POD, Ded.Coins
Urgent Care			\$50		\$50	
Emergency Room			\$500		\$500	
Pharmacy						
Tier 1			\$20		\$20	
Tier 2			\$45		\$45	
Tier 3			\$80		\$80	
Rates	Base	Buy-Up	Current	Plan Option Renewal	Current	Plan Option Renewal
Active Single	204	73	\$925.27	\$1,024.79	\$977.04	\$1,085.79
Active Family	199	224	\$2,323.39	\$2,573.18	\$2,453.38	\$2,726.38
Pre-65 Retiree Single	16	15	\$1,089.60	\$1,213.04	\$1,150.79	\$1,288.72
Pre-65 Retiree Family	12	22	\$2,736.03	\$3,045.99	\$2,889.67	\$3,236.02
Medicare 10/1U	4	3	\$1,312.97	\$1,448.72	\$1,386.70	\$1,539.91
Monthly Cost			\$706,628	\$782,875	\$705,876	\$785,115
Annual Cost			\$8,479,530	\$9,394,505	\$8,470,509	\$9,421,377
2025					Plan Option 2026 Renewal	
Annual Cost			\$16,950,039		\$18,815,882	
% Change From Current					11.0%	
\$ Estimated Annual Change From Current					\$1,865,843	

- Summary:
- +11.0% increase, \$+1.77M premium increase from current
 - Increase each prescription drug copay
 - Tier 1 – From \$10 to \$20
 - Tier 2 – From \$35 to \$45
 - Tier 3 – From \$70 to \$80
 - District members average 10.8 prescriptions per year
 - Reduce wellness funding from \$750k to \$550k
 - Remove Nurse Liaison position

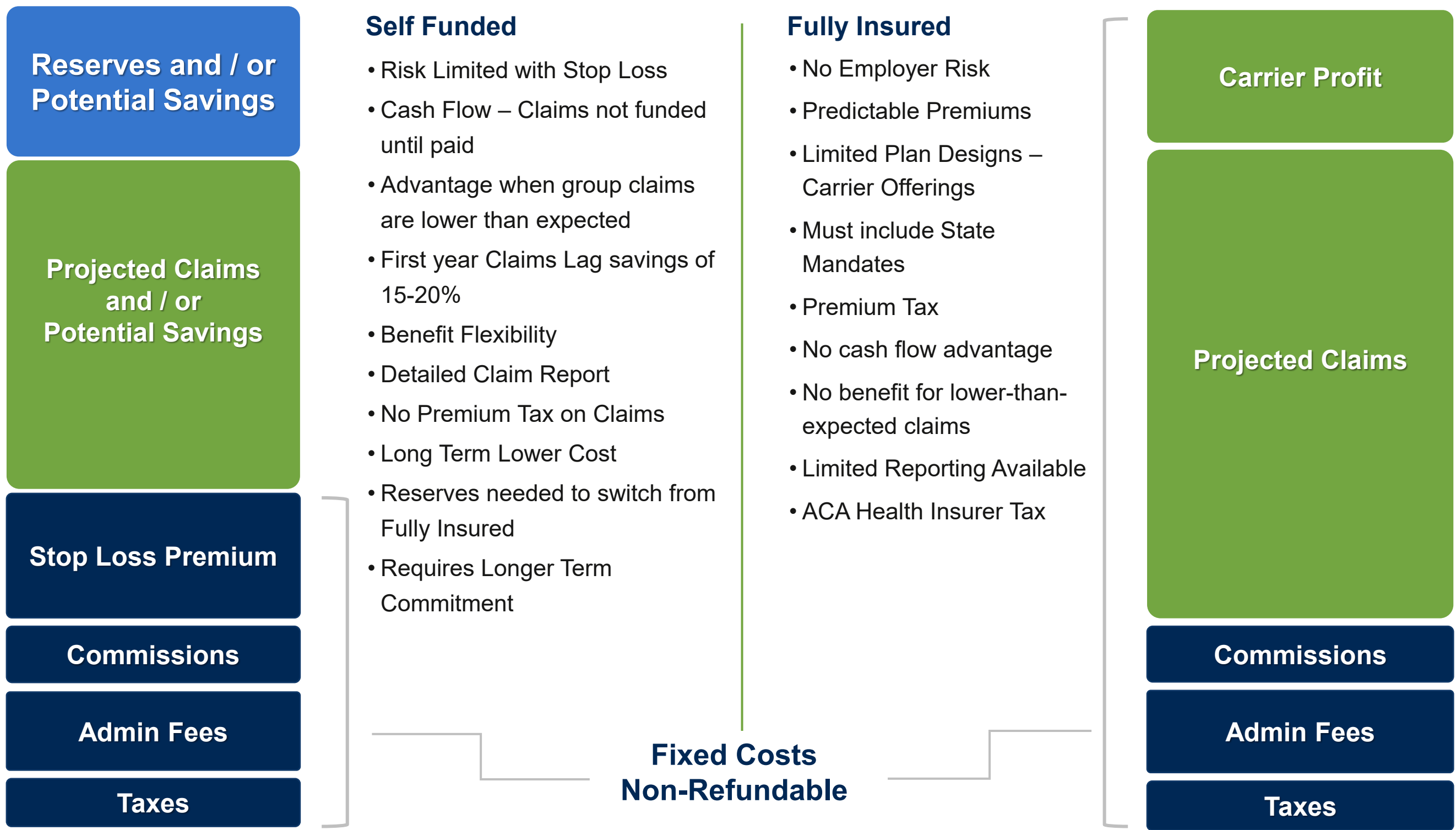
2026 Contribution Summary – +11.0% Option

			2025 UnitedHealthcare Premiums				2026 UnitedHealthcare Renewal Preimums											
		Enrollment	Premiums	Employer Contribution	Employee Contribution	EE%		Assumed Enrollment	Premiums	Employer Contribution	Employee Contribution	EE%	Total Premium Increase %	Employee Monthly \$ Increase	Employee % Increase			
Actives Base Plan Wellness	Single	204	\$925.27	\$843.68	\$81.59	8.8%	Base Plan Wellness	204	\$1,024.79	\$934.42	\$90.37	8.8%	10.8%	\$8.78	10.8%			
	Family	199	\$2,323.39	\$2,118.53	\$204.86	8.8%		199	\$2,573.18	\$2,346.30	\$226.88	8.8%	10.8%	\$22.02	10.8%			
Actives Buy-Up Plan Wellness	Single	73	\$977.04	\$843.68	\$133.36	13.6%	Buy-Up Plan Wellness	73	\$1,085.79	\$934.42	\$151.37	13.9%	11.1%	\$18.01	13.5%			
	Family	224	\$2,453.38	\$2,118.53	\$334.85	13.6%		224	\$2,726.38	\$2,354.27	\$372.11	13.6%	11.1%	\$37.26	11.1%			
Pre-65 Base Plan Wellness	Single	16	\$1,089.60	\$980.64	\$108.96	10.0%	Pre-65 Base Plan Wellness	16	\$1,213.04	\$1,091.74	\$121.30	10.0%	11.3%	\$12.34	11.3%			
	Family	12	\$2,736.03	\$2,462.43	\$273.60	10.0%		12	\$3,045.99	\$2,741.39	\$304.60	10.0%	11.3%	\$31.00	11.3%			
	Medicare 1O/1U	4	\$1,312.97	\$656.49	\$656.49	50.0%		4	\$1,448.72	\$724.36	\$724.36	50.0%	10.3%	\$67.88	10.3%			
Pre-65 Buy-Up Plan Wellness	Single	15	\$1,150.79	\$980.64	\$170.15	14.8%	Pre-65 Buy-Up Plan Wellness	15	\$1,288.72	\$1,091.74	\$196.98	15.3%	12.0%	\$26.83	15.8%			
	Family	22	\$2,889.67	\$2,462.43	\$427.24	14.8%		22	\$3,236.02	\$2,741.39	\$494.63	15.3%	12.0%	\$67.39	15.8%			
	Medicare 1O/1U	3	\$1,386.70	\$656.49	\$730.22	52.7%		3	\$1,539.91	\$724.36	\$815.55	53.0%	11.0%	\$85.34	11.7%			
Base Plan Non-Wellness	Single	0	\$925.27	\$782.74	\$142.53	15.4%	Base Plan Non-Wellness	0	\$1,024.79	\$864.34	\$160.45	15.7%	10.8%	\$17.92	12.6%			
	Family	0	\$2,323.39	\$2,041.05	\$282.34	12.2%		0	\$2,573.18	\$2,257.20	\$315.98	12.2%	10.8%	\$33.64	11.9%			
Buy-Up Plan Non-Wellness	Single	0	\$977.04	\$782.74	\$194.30	19.9%	Buy-Up Plan Non-Wellness	0	\$1,085.79	\$864.34	\$221.45	20.4%	11.1%	\$27.15	14.0%			
	Family	0	\$2,453.38	\$2,041.05	\$412.33	16.8%		0	\$2,726.38	\$2,265.17	\$461.21	16.8%	11.1%	\$48.88	11.9%			
Total		772	\$1,829.67	\$1,617.30	\$212.37	11.6%		772	\$2,031.08	\$1,794.33	\$236.74	11.7%						
Annual Premium			\$16,950,039	\$14,982,665	\$1,967,374													
Annual Premium \$ Change																		
Annual Premium % Change																		

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Self-Funding Analysis and Summary

Self-insured vs. Fully Insured



2026 Self-Funded Plan Evaluation Summary

- Estimated plan cost increase between 12% and 29% from 2025 UHC premium dependent on:
 - » Actual medical claims experience
 - » Actual prescription drug experience claims experience
 - » Actual stop loss premium
 - » TPA and PBM elected
- Evaluated 3 Medical Carriers / Third-Party Administrators (TPAs)
 - » Network Strength / Access / Utilization
 - » Plan containment solutions
 - » Customer service and District administration support
- Evaluated 3 Prescription Benefit Managers (PBMs)
 - » Contracts / Pricing
 - » Formulary Options
 - » Customer service and District administration support
- Projected Medical and Prescription Drug claims based on historical claim utilization

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2026 Health Insurance Recommendation

2026 Health Insurance Plan District Recommendation

- Renew with UnitedHealthcare at 11.0% increase
 - » Reduce funding from \$750k to \$550k
 - » Increase Rx copays by \$10 for each tier
 - » Remove Nurse Liaison position
- Continue to evaluate self-funding in 2026 for 1/1/2027 renewal