



Money Talks

Health Insurance

May 31, 2024



Today's Guest Speakers



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Navigating the Overall Insurance Market



- Trusted advisors
- Understanding Risk
 - Risk Identification
 - Risk Measurement (Analysis)
 - Risk Control
 - Risk Financing
 - Risk Administration



THE NATIONAL ALLIANCE
for Insurance Education & Research

Navigating the Health Insurance Market

- Find the best broker for your district
 - Define expectations
 - What are the deliverables from the process
- Determining the best Plan Design

What is the culture of your district and how can you match the plan design while remaining fiscally responsible?

- Fully Insured Solution
- Self Funded Solution

Fully Insured Solution



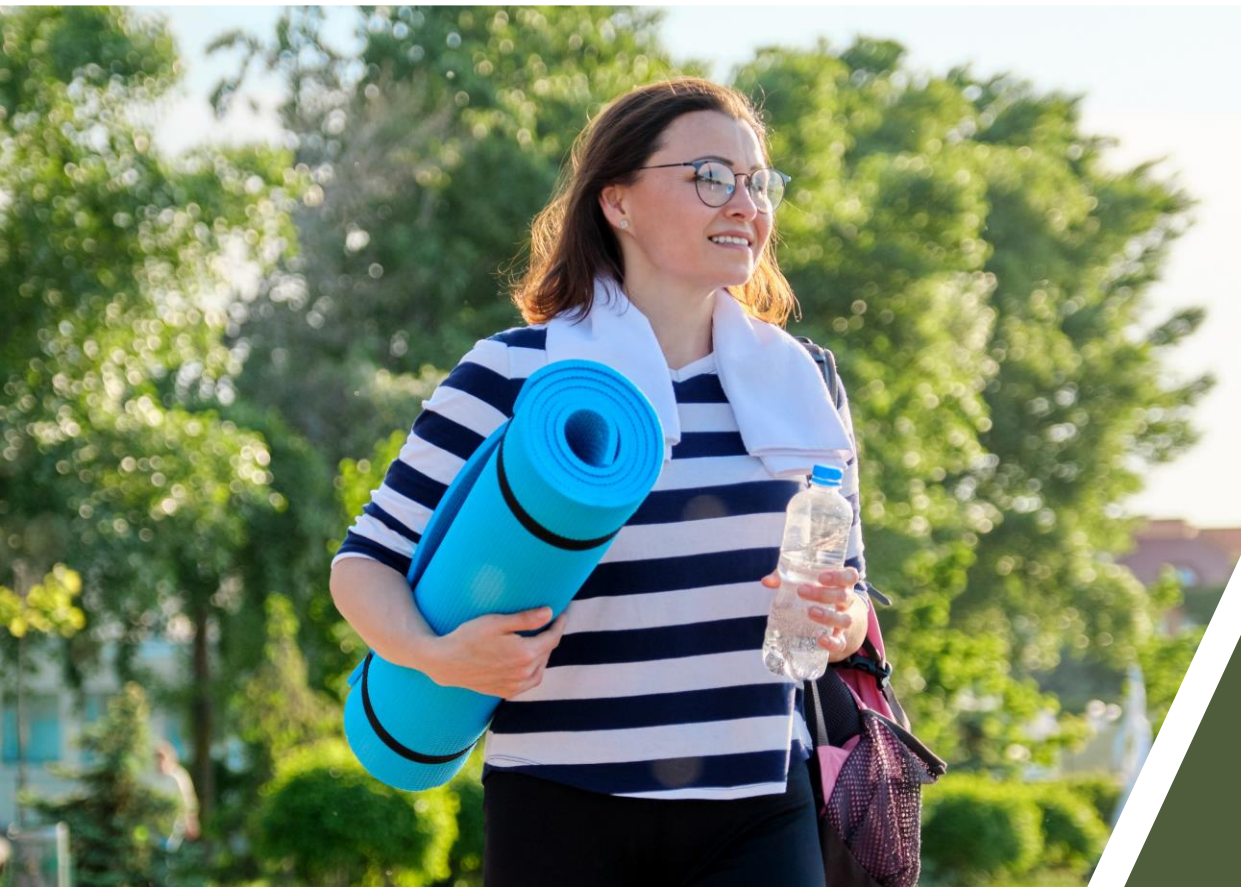
- Carrier
- Plan Design
 - HDHP
 - PPO
 - POS
 - Copay Plan
 - HMO
- Employee Contributions / Cost Sharing

Self-Funded Solution

- Network Selection
- Third Party Administrator
- Stop Loss
 - Captives
 - Market availability (to add competition)
 - Attachment points
- COBRA Services
- Pharmacy Benefits Manager
- Employee Assistance Programs
- Enrollment Services

Other Benefits Available

- Voluntary Benefits
 - Accident Insurance
 - Critical Illness
 - Hospitalization
 - Pet Insurance
 - Supplemental Whole Life
 - Vision Insurance
- Dental Insurance
- Life Insurance
- Long-term Disability
- Short-term Disability



Employee Engagement
Wellness Offerings

Key Points to Remember

- Each element will have a written agreement/contract that outlines each party's responsibility
- Consult your legal counsel for review
 - Small expenditures now can prevent larger financial exposures later
 - Statutory provisions as a public entity
- Understand what your contract says
 - Know who is responsible
- Engage your staff in the decision-making process
 - They are the beneficiary of the plan – utilize the plan as it was designed

What is the WASB Insurance Plan?



Historical Overview

- 1980–2012 - endorsed Property & Casualty Insurance Companies
- 2013–present - offers an **Endorsed Insurance Agency Program (EIA)**

Who are the Plan's Endorsed Insurance Agents?



What is the WASB Insurance Plan's Role?

- The Insurance Plan is a WASB Member Benefit
- The Insurance Plan does not sell or underwrite insurance
- Serves as a Resource Center via access to the WASB Insurance Plan's Endorsed Agents, the [Insurance Plan Library](#) and the [Resource Center](#) on the [WASB website](#)
- Access to the [Gänder Consulting Group, LLC](#)
 - A complimentary member benefit; Gänder Consulting Group does not sell insurance, but provides support on a multitude of insurance-related topics
 - Joy Gänder – (608) 286-0286 or gander@ganderconsulting.com

Thank you for joining us today.

- Contact any of the WASB Insurance Plan's Endorsed Agents or the [Gänder Consulting Group](#) to further discuss your insurance challenges or needs
- Access and utilize the [Insurance Plan Library](#) and [Resources](#) for information on a variety of insurance related topics

