



R&R
INSURANCE

Knowledge is in the
Knowing...

Genoa City Joint 2 School District

Presented By: Chris Kramer

Date: June 2023



R&R Employee Benefits Professional Team



- 29 years of public education experience (experience with hundreds of public schools)
- WCBA Education Steering Council member
- WASBO & WASB presenter
- Part of R&R Insurance's Education Practice Group



Team Members



Differentiators – Why choose R&R Insurance



Using data and analytics – informed decisions



Education and support



Innovative solutions and savings



What you need to know



What We Think We Know



- District serving the Stateline area with serving approximately 600 students 4k-8th
- Approximately 70 teachers and staff
- Seeking consultant partner to develop benefits that are:
 - **Comprehensive** – robust and competitive
 - **Choice driven** – meet a diverse workforce's needs
 - **Consumeristic** – modern offerings with education
 - **Wellness focused** – promote healthy lifestyle
 - **Affordable** – Contain costs for all
- Competition for talent in Education
- Inflationary challenges impacting District



INSURANCE

As the largest, **fiercely independent** insurance agency in the Midwest, R&R Insurance provides complete coverage for your business and your employees. We pride ourselves on having “Wall Street” resources with “Main Street” Service.

the knowledge brokers™



Employee Benefits

Helping employers brand their benefit packages in a customized fashion, aligned with the employer's culture.



Personal Insurance

Offering Group Home and Auto Insurance.



Commercial Insurance

Keeping your business, your people and your assets safe – free from the risk that can drive up your operating costs.



Wealth Management

Helping employees improve their financial wellbeing and retirement goals.

200 Employees





Market Shift from Broker to Consultant





Expertise Across Diverse Employers

Fully Insured / Level-funding / Self-Insured Expertise

- Benchmarking
- Claim analysis
- Contribution setting
- Plan differential review



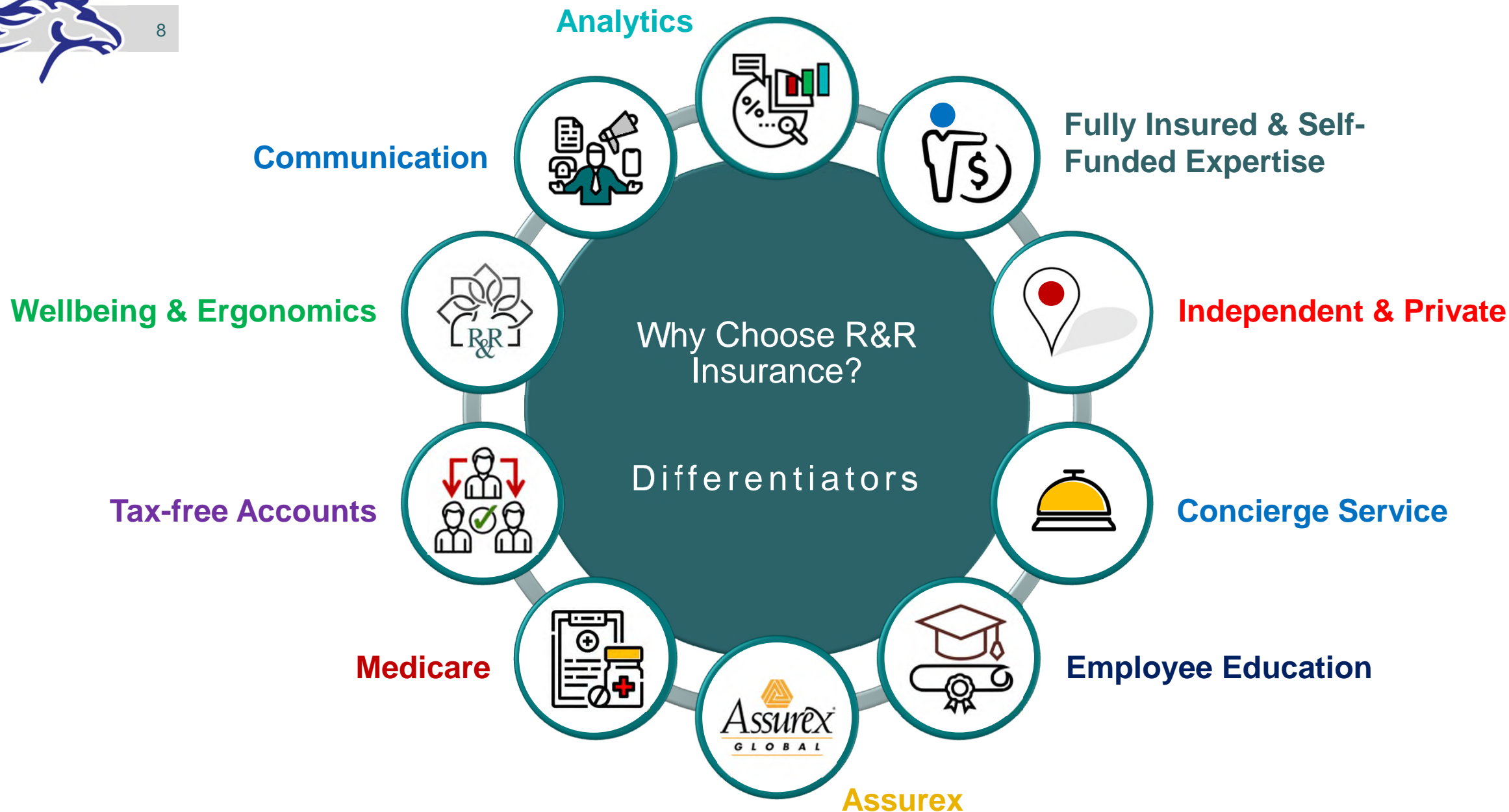
Unified
School
District of
Antigo



“The District went through multiple vendors for fully funded health insurance in the last decade. This created substantial administrative time commitment as well as disruption for staff members. R&R carefully evaluated the market and provided a recommendation when conditions were optimal for a switch. In particular, R&R has excelled in their ability to negotiate costs on Stop Loss Insurance and our Pharmacy Benefit Plan to save the District hundreds of thousands of dollars in the first two years of being self-funded.”



Jonathan Mitchell
Director of Business Services
Greendale Schools





Challenges Facing Employers & Health Plans

- Changes in employee demographics and needs
- Competitive labor market
- Varying levels of employee benefit understanding
- Significant wage increases for healthcare workers
- Impact due to delayed care during COVID
- Healthcare systems renegotiating contracts
- Prescription drug spend / Gene Therapy
- Inflationary equipment cost increases
- Consolidation of healthcare systems
- New regulations
- Increasing number of \$1 million dollar + claims





Meeting Employee Benefits Needs

Based On Where They Are In Life

<22 Years Old

GEN Z

- Early entry to workforce either part-time or full-time
- College or technical school
- Graduation
- Debt, minimize expenses
- Rely on parents for healthcare needs

23 - 42 Years Old

MILLENNIALS

- College, post-grad
- Student loan debt, tuition reimbursement
- Career development
- Fitness, focus on financial wellbeing, mental health
- Marriage, family planning
- Mortgage, rent
- Childcare expenses, home / school / work balance
- Own healthcare, learning to navigate benefits

43 - 58 Years Old

GEN X

- Career advancement, mobility
- Health screenings, managing chronic conditions
- Financial assistance, increase savings
- College planning
- Elder care support
- Medical out of pocket expenses
- Retirement planning
- "Sandwich" generation

59 - 77 Years Old

BOOMERS

- Financial, retirement readiness
- Catch-up contributions
- Estate planning
- Health, chronic care concerns
- Medical out-of-pocket expenses
- Extended families
- Volunteer, staying active

Attracting and Retaining Talent: Top Benefits Trends



**Work / Life
Balance**



**Healthcare
Affordability**



**Inclusive
Benefits**



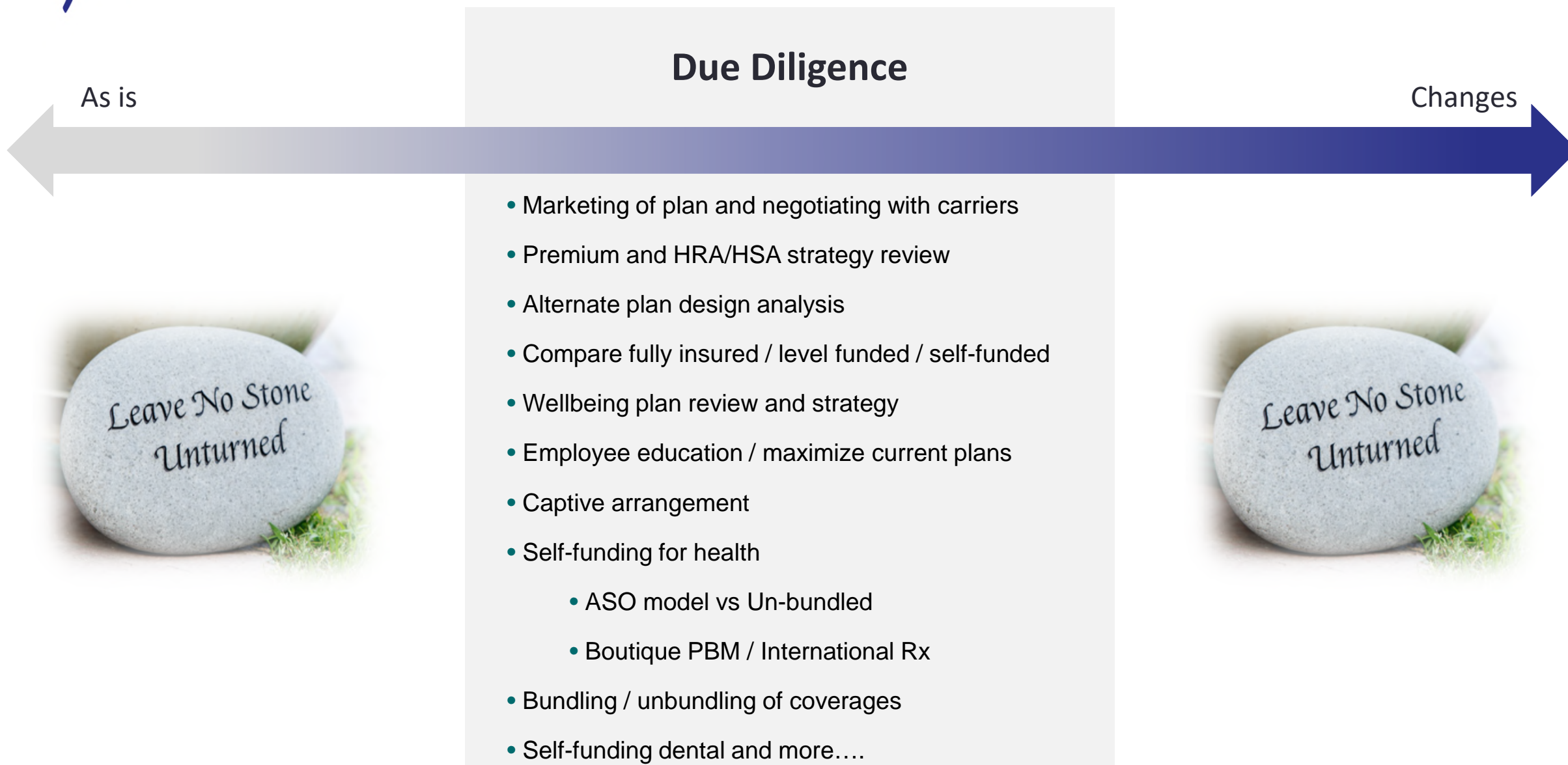
**Financial
Health**



**Enhanced Mental /
Behavioral Health**

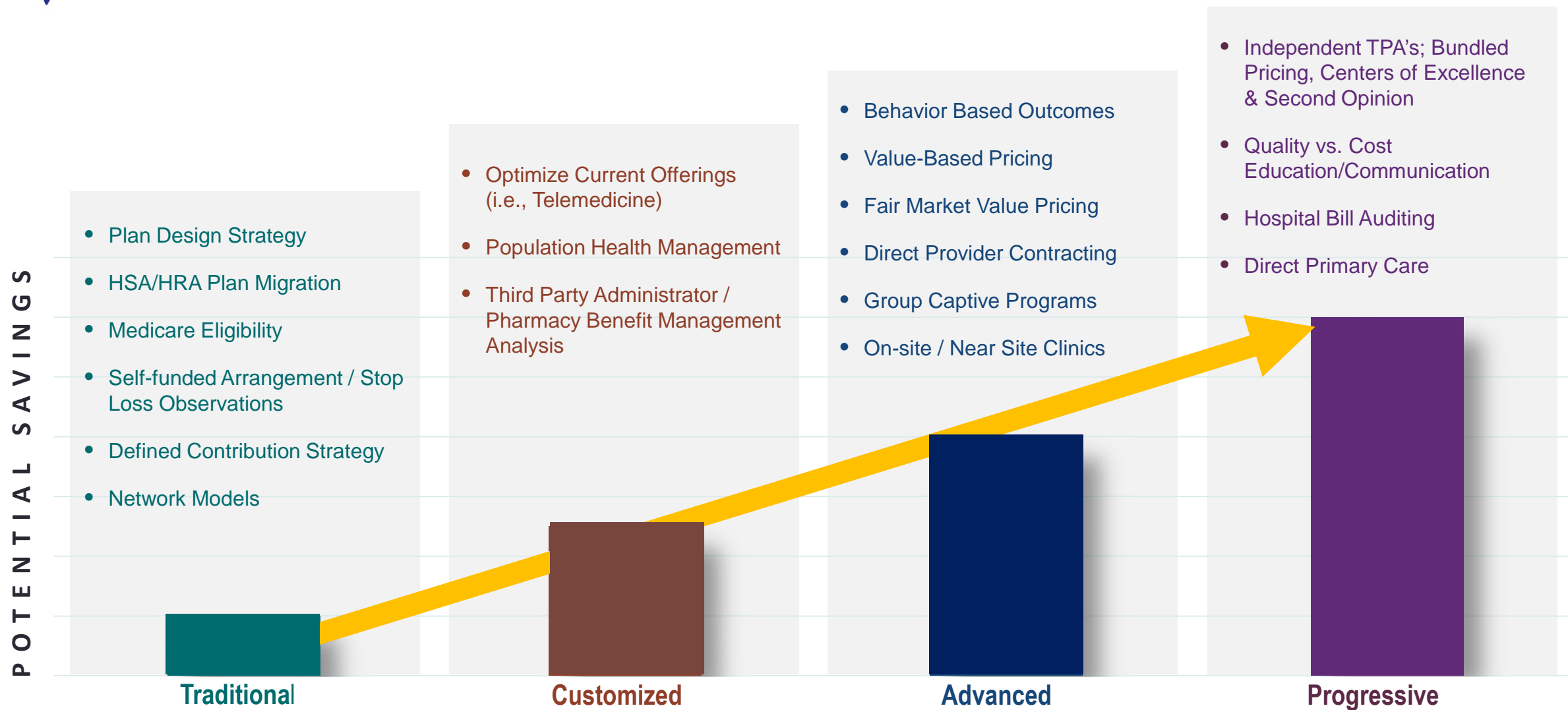


Innovation Solution Spectrum





Path of Health Care Cost Containment





Data Analytics & Technology



- Staffed Benefit Analysts
- Plan Design Benchmarking
- Simplified Cost Comparisons
- Predicative Decision-making
- Evaluate and Dynamically Tune Benefits to Meet Your Budget and Goals
- Risk Tolerance Models
(test funding methods including self, level, full, and captive)



Analytical Resources

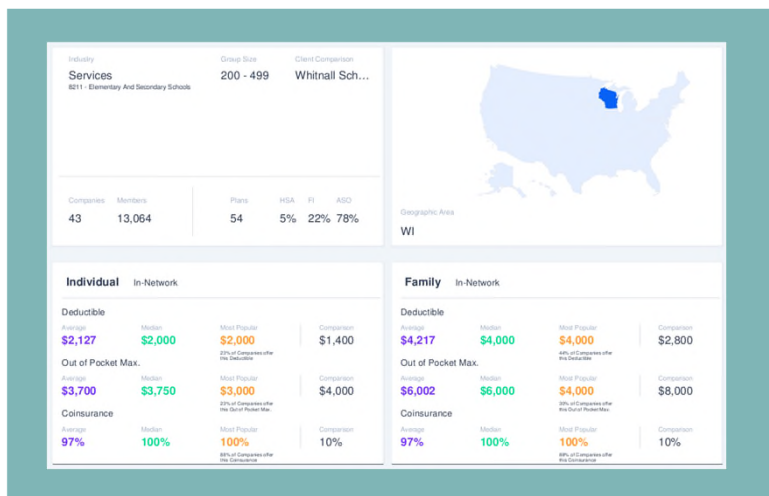
Plan Benchmarking

Lines of Coverage

- Medical
- Dental
- Vision
- Life
- STD
- LTD

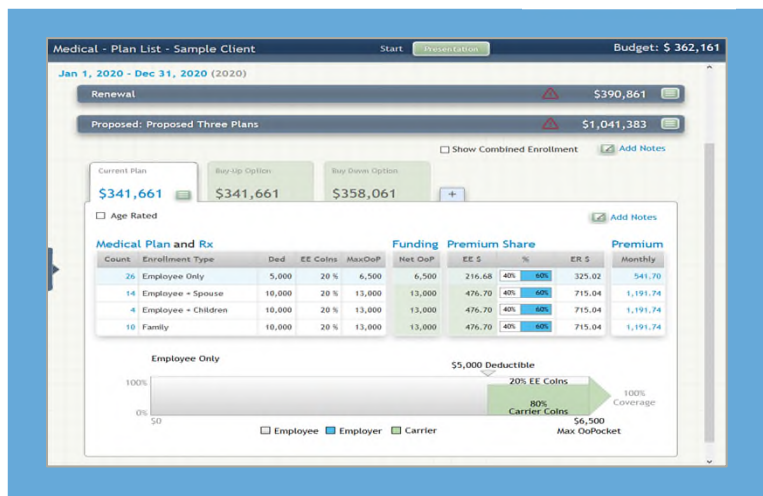
Data Sources

- R&R Book of Business
- DPI
- Assurex
- United Healthcare
- Anthem / BCBS
- Humana
- Delta Dental
- Sun Life and Unum
- Companies Like Me



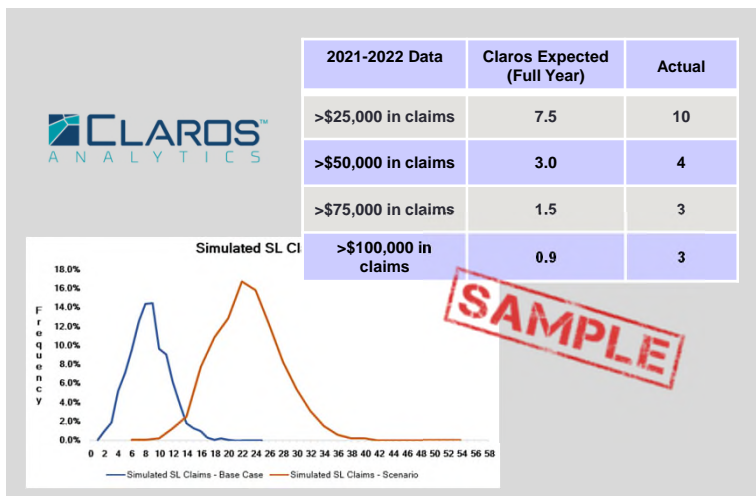
Contribution Modeling

- Average session is 1-1.5 hours with in-depth reports showcasing total projected costs
- Review contribution strategies in real-time
- Develop short/long term budgeting strategies
- Example – Defined Contribution Strategy
 - Currently Client ABC pays more per employee on the Select and Choice Plans than the Prime Plan
 - Defining based on Prime Plan Dollar Amounts would result in about \$90,000* in Client ABC savings thru Employee Contribution or Plan Choice (*HMO Employees)



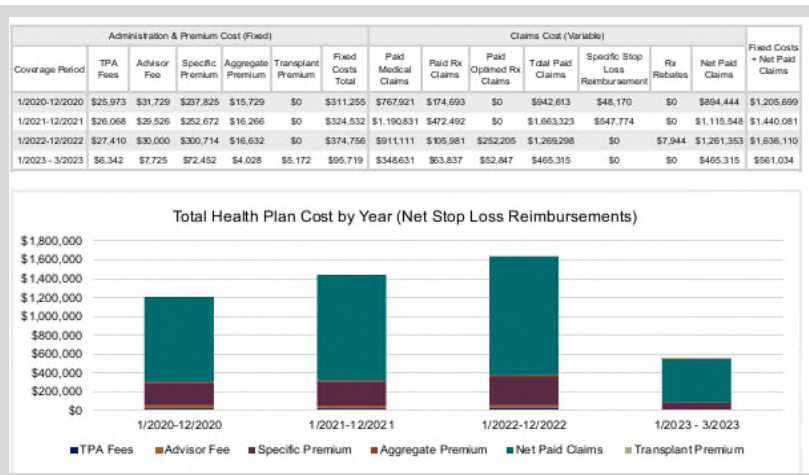
Claros Analytics Tools

- ? Does it make sense to move to a self-funded option or stay fully insured?
- ? What is the optimal stop loss level?
- ? Are high-cost claims as expected? Did the carrier rate correctly?
- ? What is the best plan funding option?
- ? Where should the budget be set?





Action Oriented Reporting Based on Your Experience and Needs



2021 Overview:

Medical spend is up 24.3% over 2020:

- Medical costs are up for high cost claimants (\$50k) and everyone else
- Inpatient stays were up 32.8% with costs up 26.5%
 - ✓ HCC preemie newborn with 4 admits and 38 days
 - ✓ HCC behavioral health with 4 admits and 47 days
- Covid-19 bounce back is driving spend for non-high cost claimants.
- Average age has increased 3.4% over 2020
- Network is still performing with over 54% in savings

Pharmacy spend is down 27.7%:

- Generic utilization is over 88%
- Specialty costs are down over 25%
- Pharmacy rebates have returned over \$278,000 in savings

DATA



SORTED



ARRANGED



PRESENTED VISUALLY



EXPLAINED WITH A STORY



Client Name

Dental Funding Analysis Report

2023 Dental Funding	
Single	\$33.50
Family	\$94.49

Dental Admin Fee	
PEPM	\$5.00



Monthly Dental Enrollment
Single
Family

	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Annual Total
Monthly Dental Funding	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Annual Total
Monthly Dental Expenses	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Annual Total
Loss Ratio - Expenses/Funding	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Annual Total
Dental Funding Less Expenses	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Annual Total

Client Name

Life and Disability Renewal Summary 2015 to 2023

Year	Renewal Increase	Overview
2014		Effective 1.1.2014, moved carriers from the WMC/Aetna to Reliance Standard. Resulted in an estimated annual savings of \$23,064 . Life, AD&D and LTD rates guaranteed 3 years; STD rates guaranteed 2 years.
2015	0.00%	Rate Guarantee Life, AD&D, STD and LTD
2016	0.00%	STD up for Renewal, but receive a Rate Pass for 12 months; all other lines under the final year of their rate guarantee.
2017	0.00%	STD called for a rate increase, but changed the plan design for the STD which resulted in a "rate pass".
2018	25.00%	Life and STD increased, all other lines received a rate pass for 12 months. Went to market , and all other carrier rates were higher.
2019	0.00%	Added Critical Illness and Accident coverage - received a 12 month rate pass on all other lines for adding these lines of coverage.
2020	0.00%	Received a "rate pass"
2021	0.00%	Received a "rate pass"
2022	0.00%	Received a "rate pass"
2023	0.00%	Received a "rate pass" for STD; Voluntary Accident and Critical Illness, LTD & Life not up for renewal until 1/1/2024
9 Year Renewal Average	2.78%	

Year over Year Increase



Putting Data to Action - Examples

- Monitoring age population for Medicare support
- Review ER use vs UC use vs Virtual Care employee education
- Analyzing dental cleanings - 0, 1 or 2 times a year
- Reviewing EAP usage statistics for plan promotion
- Reporting on preventive care use – tied to wellbeing program
- How to use hospital transparency data
- Prescription drug formulary disruption review
- Cost containment programs for pre-diabetics or hypertension
- Renegotiation of renewal based on monitoring high-cost claimants

Chronic Disease: The Costs Involved

DIRECT COSTS:

Behavior drives most chronic conditions



Poor diet



Tobacco

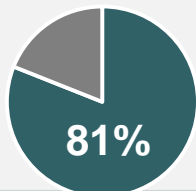


Lack of exercise

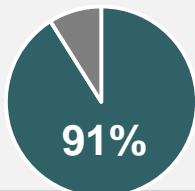


\$0.75 of every \$1.00
spent on healthcare

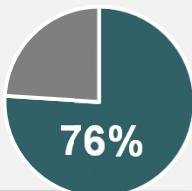
Chronic conditions account for:



Hospital Admissions



Prescriptions



Doctor Visits

INDIRECT COSTS:



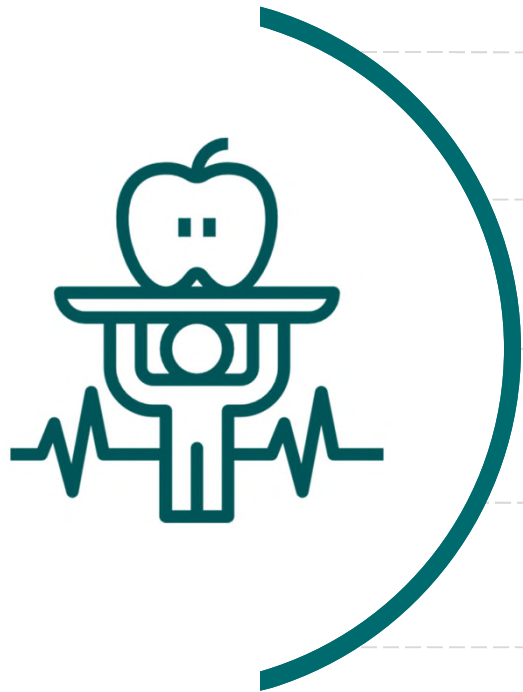
Frequent Absences From Work

Work Injuries

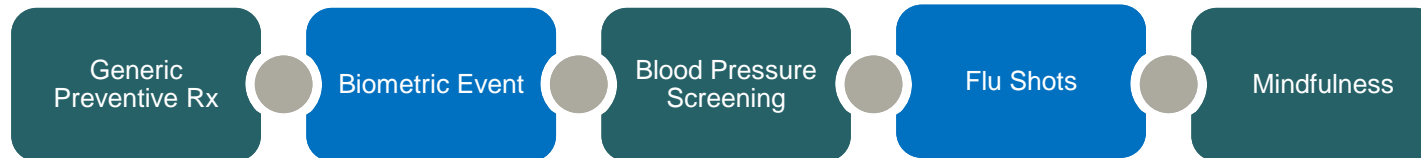
Lost Productivity



Wellbeing & Ergonomics Team



- Design And Manage Wellness Programs
- Vendor Management Includes Bio-metrics And Health Risk Assessments
- Analyze Data To Illustrate Exposures Impacting Employer Costs That Are Tied Directly To Employee Health
- Committee Assessment And Recommendations For Focused Initiatives
- Maximizing Carrier Programs





STATEWIDE

Content & Courses

- ✓ Well Badger Resource Center
- ✓ Resilient Wisconsin
- ✓ Access
- ✓ Wisconsin's Family Caregiver Support Programs
- ✓ 211 Wisconsin
- ✓ Wisconsin Help for Homeowners
- ✓ UW Extension
- ✓ Coping with Stress – CDC
- ✓ Lifesaver Wellbeing Series



Mental Health Tools & Resources

R&R has accumulated a number of tools and resources around Mental Health support that employers can provide to their employees to assist them in navigating their challenges, from mental health, depression and anxiety as well as caregiver stress and financial hardship.

Hover your phone over the QR Code in the bottom right to access the digital resources.

RESOURCES TO CONTACT

- ✓ **National Mental Health Hotline**
(free & confidential)
866.903.3787 or text NAMI to 741741
- ✓ **Local WI NAMI Chapter**
608.268.6000
www.namiwisconsin.org
- ✓ **Mental Health-Related Distress**
Call or Text: 988
Chat 988lifeline.org
- ✓ **National Suicide Prevention**
Hours: Available 24hrs.
Languages: English/Spanish
800.273.8255
- ✓ **Prevent Suicide Wisconsin**
- ✓ **Wisconsin 211**
(Free Referral Helpline)
Dial 211 from any phone
- ✓ **HOPELINE**
Text HOPELINE to 741741
- ✓ **Aging & Disability Resource Center**





Wellbeing Committee



✦ [Roles & Responsibilities](#)

✦ [Total Rewards Flyer](#)

Monthly Blog Content

Summer Safety Tips - Skin Cancer Prevention

Posted by Taylor Hahn

[Twitter](#) [Share](#) [Like 0](#) [Share](#)

As the summer months approach and we want to maximize our time outside, it is important to remember sun safety tips. We spend so much of these months at festivals, the lake, up north, etc. But, skin cancer is the most common type of cancer in the United States.

According to the Department of Health and Human Services, 5 million people will receive treatment for skin cancer each year. In addition, it is important to educate yourself about skin cancer health disparities.

What ethnicity is most affected?

- 1 in 38 White people
- 1 in 167 Hispanic people
- 1 in 1,000 Black people



R&R INSURANCE

2023 WELLBEING COMMITTEE

WELLBEING

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(Benefits)

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(IT)

Chairperson



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(Benefits)

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Recorder



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Noel Klug
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(Agency Support)



Colin Lancaster
(Commercial)



Ryan Schmidt
(Commercial)





Wellbeing Committee Events



Benefits Fair



Chili Cook Off



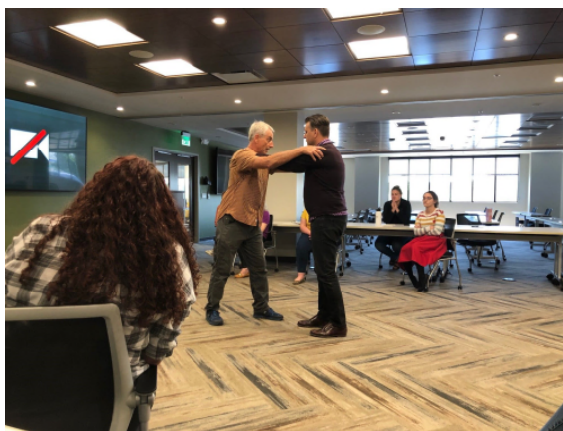
Paws on the Patio



Hot Cocoa Bar



Smoothie Bar



Self-Defense Class



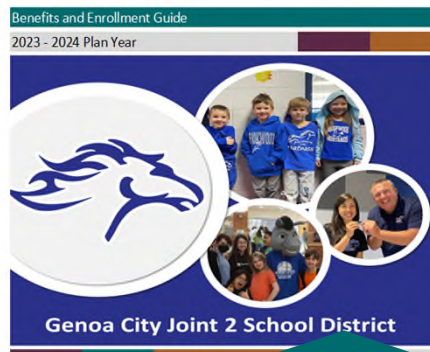


Benefit Open Enrollment Process



Recruitment

Genoa City Joint 2 School District



Benefits & Enrollment Guide



Embedded Video Education



Face-to-Face Employee Meetings

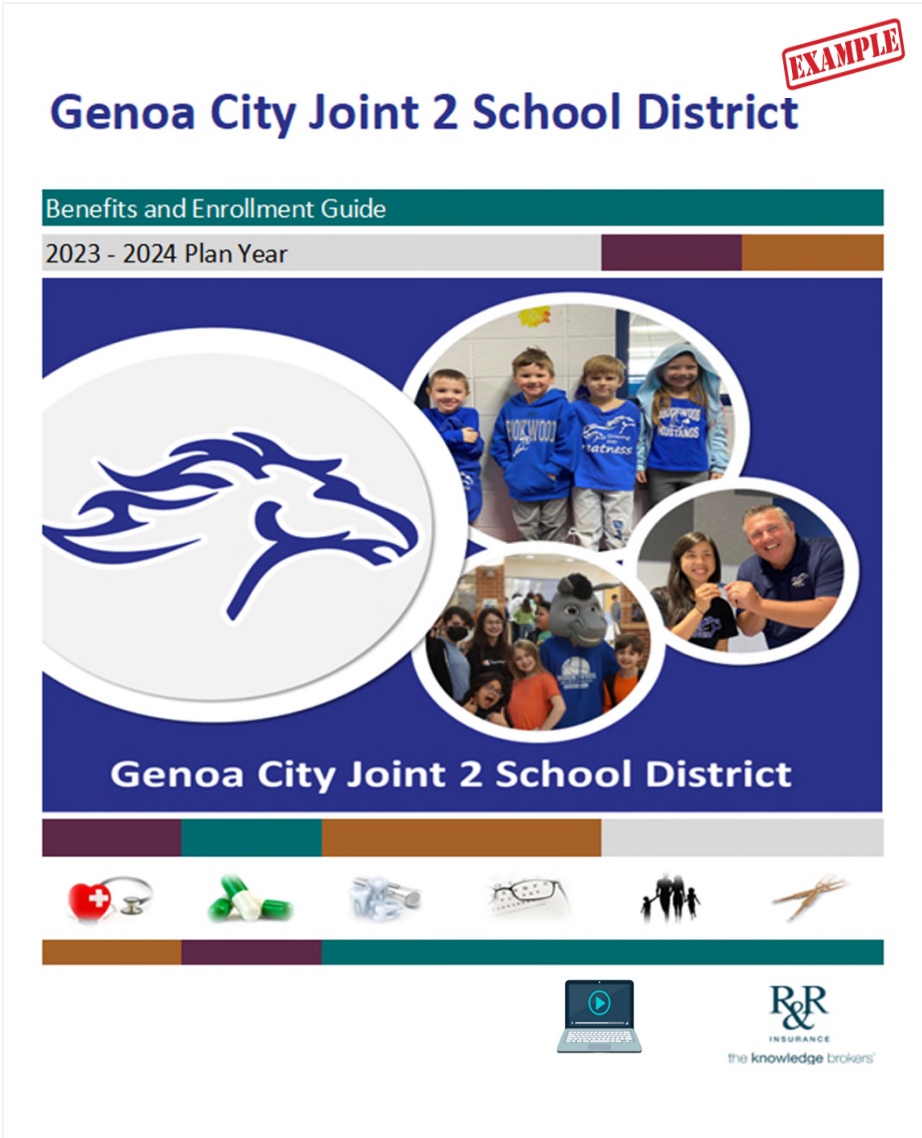
Being a Wise Consumer of Healthcare

EMERGENCY ROOM	URGENT CARE	PRIMARY CARE	VIRTUAL VISITS
\$\$\$\$\$\$	\$\$\$\$	\$	\$
For Serious Life-Threatening Conditions such as: <ul style="list-style-type: none">Heart AttackChest Pain or StrokeCoughing up or Vomiting BloodHigh Fever with Mental ConfusionTrouble Breathing	Immediate Care for conditions that are not life-threatening such as: <ul style="list-style-type: none">Broken BonesLacerations	Your first line of defense in managing your overall health and healthcare costs.	Care at your fingertips for common conditions such as: <ul style="list-style-type: none">FeverColds & FluUrinary Tract InfectionsUpper Respiratory InfectionsRashesPink EyeAllergies

Wiser Consumer of Healthcare

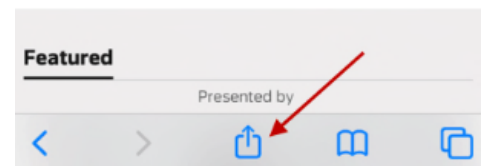
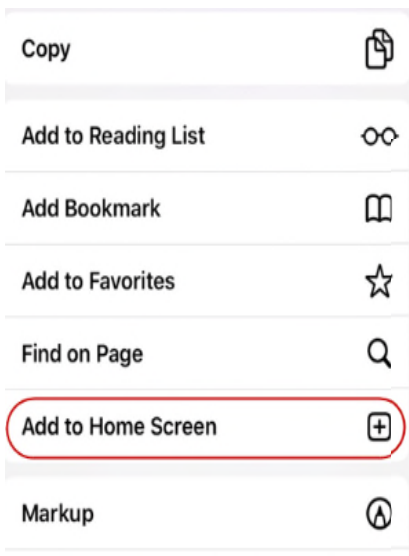


Importance of Preventive Care



Educate & Communicate

- Scan QR code
- Save to Home screen
- Title it: *"Benefits"*



Open Enrollment Meetings

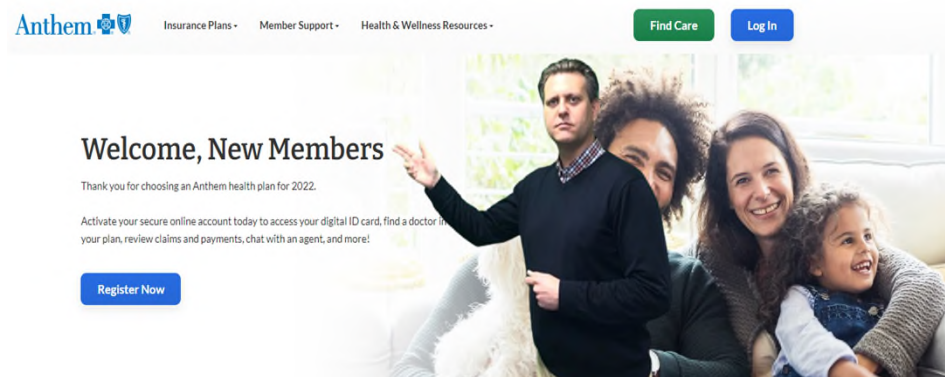


Face-to-Face Meetings

Live Virtual Meetings



Video with Green Room Technology





HR & Member Support Concierge Service

Call or Email Your Insurance Concierge Team!

- Chris Kramer
- Kate Mecozzi



R&R Insurance Services, Inc.
262-953-7100

- N14 W23900 Stone Ridge Dr.
Waukesha, WI 53188
- 5317 W. Grande Market Dr.
Appleton, WI 54913
- 1370 Glory Road
Green Bay, WI 54304



Genoa City Joint 2 School District

Genoa City Joint 2 School District

If you have questions or concerns about your insurance, we want to help.

Your insurance Concierge Team will work directly with you to:

- Explain your insurance benefits
- Provide claim advocacy and explanation
- Recommend value-added services from your insurance carrier
- Help you make healthy changes by connecting you to available preventive care and wellness resources
- Guide you through insurance options as the needs of you and your family change



N14 W23900 Stone Ridge Drive, Waukesha, WI 53188
myknowledgebroker.com

Your Concierge Team



Chris Kramer
Employee Benefit Consultant
Chris.Kramer@rrins.com
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Kate Mecozzi
Client Service Manager
Kate.Mecozzi@rrins.com
Phone & Fax: 262.953.7199

Maximizing your Offerings

Maximizing your current programs

- Education on helping employees save money using digital resources



Ex: Add QR code to Employee education piece on Carrier value adds so it is at your employee's fingertips

Ex: Customized video on how to use hospital Price Transparency tools



Health Management | Behavioral Health Solutions



Behavioral health support for teens and adolescents

Behavioral health during the formative years

Children begin creating the social and emotional habits that may affect their long-term mental health and well-being during the adolescent years (ages 10-19). It's also during these years that many may begin to experience behavioral health struggles.¹ UnitedHealthcare members have access to programs, resources and services to help support your family through behavioral health challenges.

Providing emotional support

Children and teens may experience stress and other mental health challenges, but getting them to open up can be tricky. With the right resources, you can support your child and find the help they may need.

As a UnitedHealthcare member, you have access to a large network of behavioral health providers who specialize in child and teen care. There are also programs and self-help tools that may be available at no additional cost to you* through your health plan, including:

- Self-help resources, including Self Care from AbleTo
- The Employee Assistance Program (EAP) with 24/7 in-the-moment support
- Outpatient behavioral health therapy
- Behavioral health virtual visits

continued
*Check your plan details for coverage on these and other forms of support.



**United
Healthcare**



Maximizing your Offerings

Maximizing your current programs

- Education focused on what employees need and using technology to assist

Ex: Focused Learning Session
on topics employees requested –
Video recorded for employee portal



Ex: Highlight important yet often
underutilized benefits

Call **LifeMatters®** by Empathia toll-free anytime. **1-800-367-7474**


Assistance with Life, Work, Family, and Wellbeing • 24/7/365

Call collect to **262-574-2509** if outside of North America

Visit **LifeMatters®** online at **mylifematters.com**



 facebook.com/lifematterseap

Language assistance services in your preferred spoken and written languages are available at no cost by calling 1-800-367-7474.




**HSA/HRA/WELLNESS
PROCESS**

VOLUNTARY LEARNING SESSION

 **MAY 31ST**  **3:45 PM** **JOIN US**

The following to be reviewed in detail:

- Health Savings Accounts (HSA)**
 - HSA rules - how to use them and the HSA Authority platform and tools available
- Health Reimbursement Arrangement (HRA)**
 - How HRAs work and integrate with the HSA
- Biometric Tests**
 - Process to earn additional HSA contribution
- Awareness to Wellness**
 - How it works and impacts the employee share of premiums for the 7/1/23-6/30/24 period


CHRIS KRAMER
R&R INSURANCE SERVICES, INC.



FSA, HRA (plus retiree), HSA and COBRA Expertise



Over 20 years expertise in design, education & administration
Implemented for over 300 education clients



Strong relationship with TPAs
Review customer service model as well as technology



Effective education to maximize the benefits



Benefit Open Enrollment With Employee Navigator



Online
Enrollment
(Ben Admin's
engine)



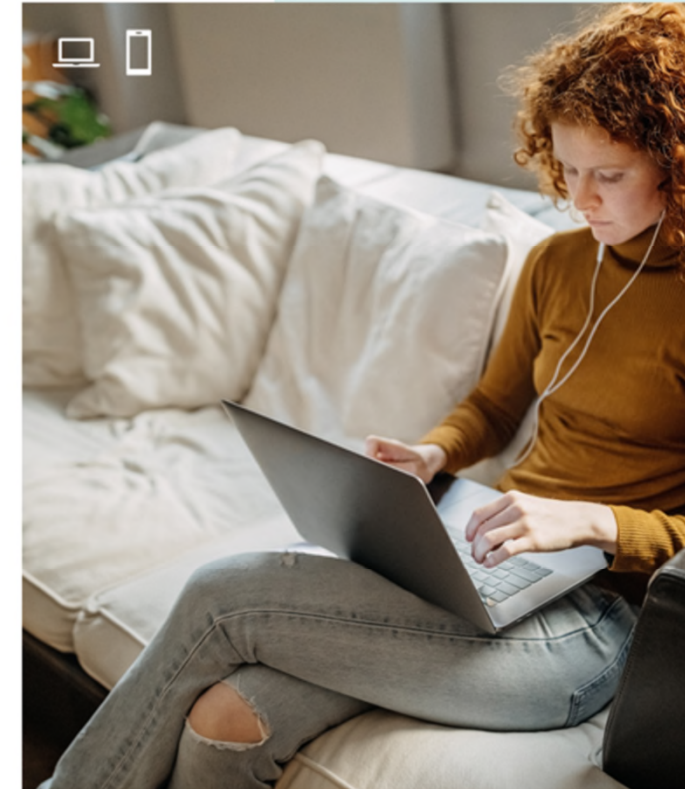
Employee Access

- Elect benefits (new hire, annual Open Enrollment, Qualifying Events)
- View benefits, cost and documents
- 'Total Comp' Statements



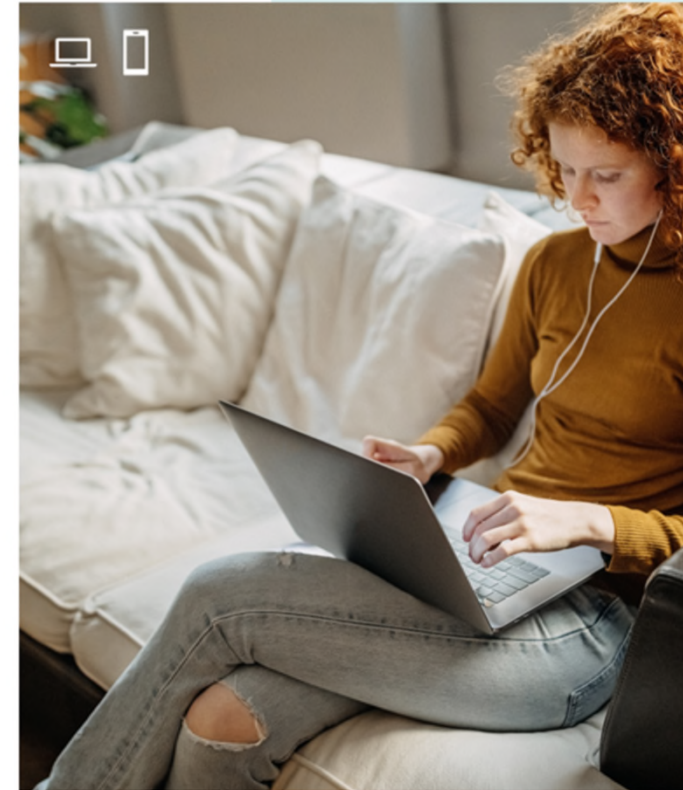
Employer Access

- Process control
 - Automations and information to help employees enroll
 - Auto-calculation of employee billed rates & deductions
- Reporting
- Section 6055/6056 Filing
- Integrations



Benefit Open Enrollment With Employee Navigator

- Easy to use – reduces paper
- Saves time and money
- Maintains accuracy of records
- Data feeds to many payroll and carriers
- Accessible on your computer or phone
- We build it – We support it
- Awareness to Wellness incorporated into EN
- Other technology options available as well





Employer Educational Seminars

Below is a sampling of our 2023 Benefits Seminars:

How Employee Navigator Can Make
Paper Forms a Thing of the Past

- Tuesday, May 16, 2023
- 11:00 a.m. Central (60 minutes)

FMLA/ADA Requirements for Employers

- Tuesday, June 13, 2023
- 11:00 a.m. Central (60 minutes)

HSAs and FSAs - Valuable but
Misunderstood

- Tuesday, September 19, 2023
- 11:00 a.m. Central (60 minutes)

Medicare Part A, B, C, D and
Maybe the Whole Alphabet

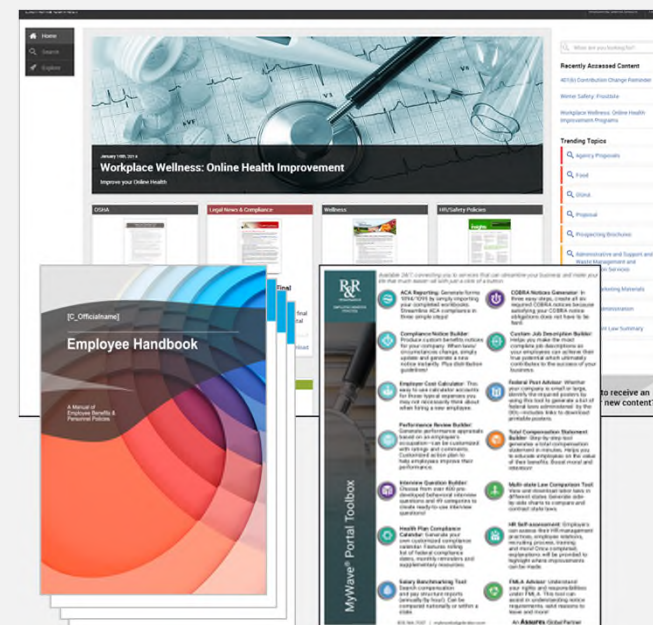
- Tuesday, October 17, 2023
- 11:00 a.m. Central (60 minutes)

Client Portal delivering 24/7 expert guidance

R&R's Zywave Benefit Client Portal is an easy-to-use web-based self-service resource accessible 24/7 for clients.

Zywave allows fast and unlimited access to:

- Robust HR guidance
- Thousands of On-Demand Resource
- Employee Handbook
- Salary Benchmarking & Total Compensation Tools
- This service is 100% free for clients of R&R Insurance Services, Inc



Access Workplace Policies & Forms

Multistate Law Comparison Tool

Find What you are looking for - FAST

Salary Benchmarking Tool

ACA Reporting – Generate Forms 1094/1095

Sample Job Descriptions

Total Compensation Statements



About Assurex Global

We are an exclusive partnership of the most prominent independent insurance agents and brokers in the world

- Founded in 1954, Assurex Global is the world's largest privately-held commercial insurance, risk management, and employee benefits brokerage group
- Tens of thousands of clients within Assurex
- Share 'best practices' with each other
- Offer new programs



- LARGEST INDEPENDENT BROKERAGE IN REVENUE
- 5TH LARGEST BROKER WORLDWIDE
- \$35 BILLION ANNUAL PREMIUM VOLUME
- 630+ PARTNER OFFICES
- 100+ PARTNER FIRMS
- 21,500+ EMPLOYEES
- 6 CONTINENTS



Global Innovation – Powered By Benefitpitch



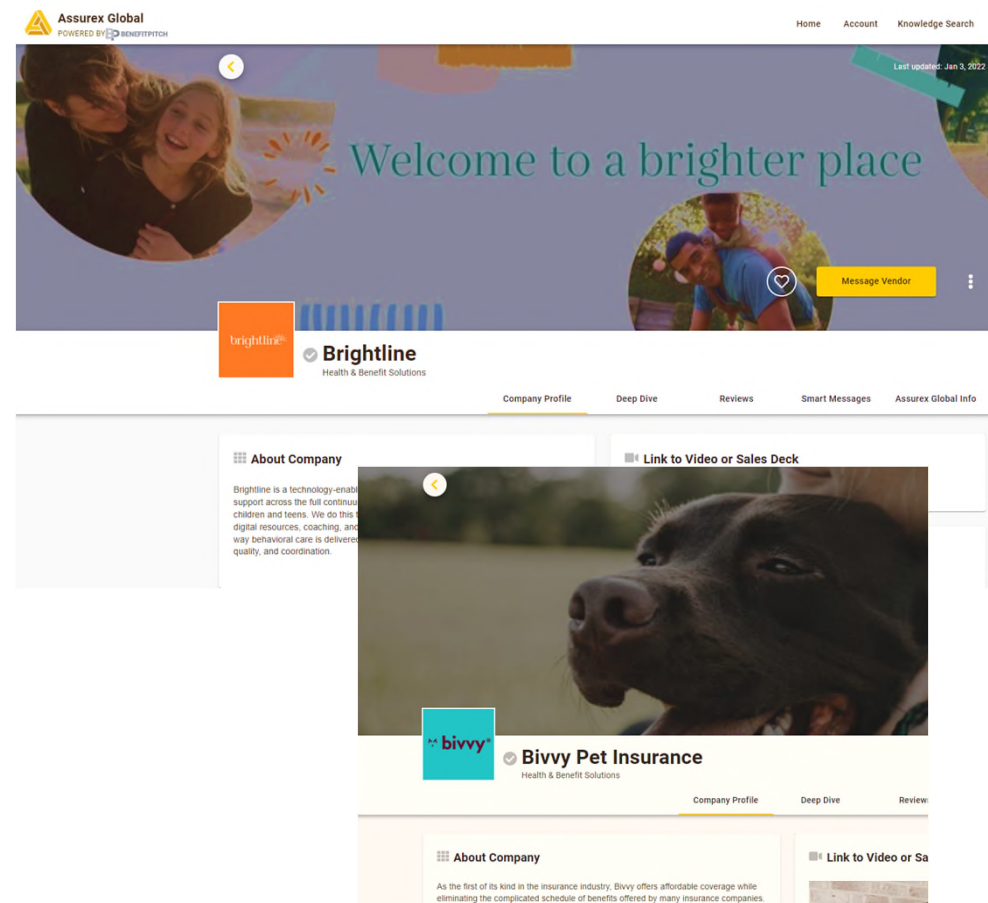
Provides:

- Easy Access to locate specific niche benefit vendors
- Deep Dive on the costs, how the programs work
- Reviews

Top 10 Assurex Global Service Type Searches

- Behavioral / Mental Health
- Benefits Administration
- COVID-19 Testing / Services
- Earned Wage Access / Instant Pay
- High Performing Networks
- Mindfulness
- Pet Services (Pet Insurance / Pet Wellness)
- Pharmacogenomics (PGX)
- Tobacco / Smoking Cessation
- Voluntary Benefits

Example: Technology-enabled pediatric behavioral health company

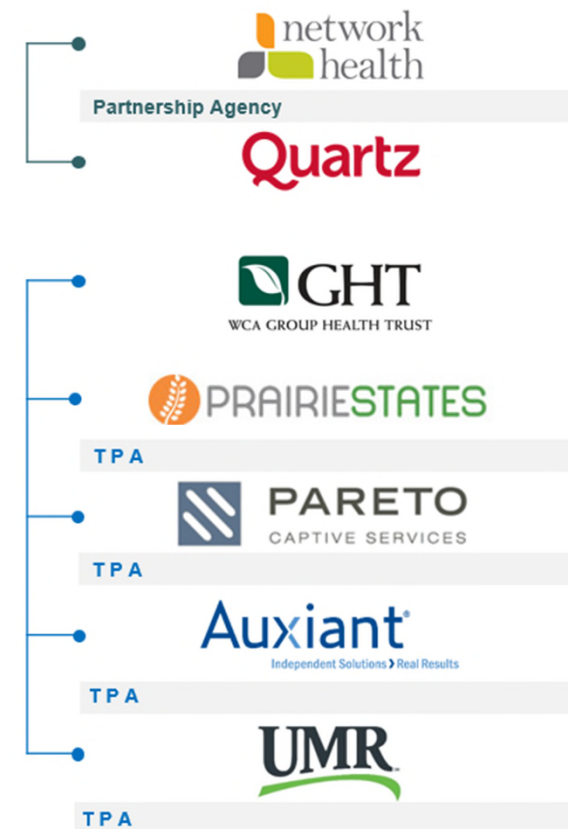




Partnership Matters!



R&R
INSURANCE





Additional Team Expertise





Medicare Education & Support

R&R's Medicare Team can help your employees with:



- Understanding the “Alphabet Soup” of Medicare
- Reviewing options of enrolling onto Medicare versus remaining on the plan
- Explaining the difference between traditional Medicare and Medicare Advantage (Part C) plans
- Evaluating Medicare Part D (prescription drug) coverage options
- Group Meetings & One-On-One Sessions

we know:

The right amount of health insurance means a healthy life



6 MONTHS BEFORE TURNING 65

- ☐ Learn the different parts of Medicare ☐
- Part A
 - Part B
 - Part C (Medicare Advantage Plan)
 - Part D
 - Medicare Supplement Plans ☐
- ☐ Determine if you need to enroll in Medicare ☐
- Do you have access to an employer group health plan?
 - Is your current plan considered Creditable Coverage? ☐
 - Is your current coverage an Health Savings Account (HSA) qualified plan? ☐
 - Are you, or your employer, contributing towards the HSA?

1 MONTH BEFORE TURNING 65

- ☐ Make sure you have your red, white and blue Medicare card and the ID card for your other lines of coverage
- ☐ Once you have your new coverage in place, make sure you terminate your old coverage
- ☐ Update your healthcare providers with your new insurance information

ANNUALLY

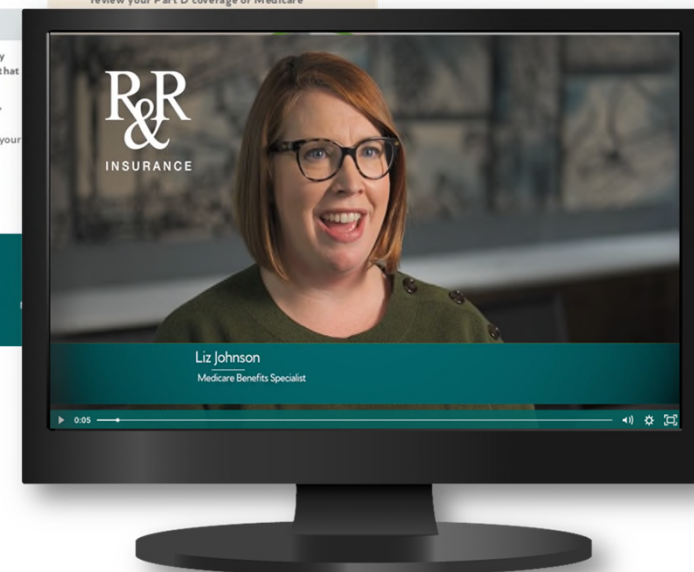
- ☐ Watch for your plan's Annual Notice of Change (ANOC) that outlines any plan changes for the next calendar year. The ANOC is sent out in October
- ☐ During the Annual Enrollment Period (AEP), review your Part D coverage or Medicare

3 MONTHS BEFORE TURNING 65

- ☐ Enroll in Medicare through the Social Security Administration, unless you have determined that you can delay your Medicare enrollment ☐
- ☐ Once you have your Medicare Claim Number, you can enroll the other lines of coverage
- Schedule an appointment with Liz to review your coverage and cost information ☐



Scan to launch digital resources!



Compliance Expertise




- Compliance Analysis / HR Review
- Customized Compliance Documents
- Online HR Library resource
- Proprietary Tools
(ALE calculator, ERISA refund distribution tool, 1094/1095 Reporting Guide)

von Briesen
von Briesen & Roper, s.c. | Attorneys at Law

 **InsurLink**







The end of continuous Medicaid coverage

What you and your employees need to know

During the COVID-19 Public Health Emergency, nearly all Medicaid members were able to stay enrolled in their current health coverage regardless of changes in eligibility or status.

When Medicaid renewals and eligibility reviews start again, your employees may lose coverage for a variety of reasons. In fact, approximately **6.8 million people** could lose Medicaid coverage and will be looking to understand the health coverage options available to them.¹

How could these changes impact my workforce?


You may have employees who waived employer-sponsored health coverage and kept their Medicaid benefits when starting employment with your company.

If these employees are disenrolled from Medicaid, they could be eligible to enroll in your employer-sponsored coverage or another health plan outside of your standard open enrollment period due to what's known as a qualifying life event.

Employees have 60 days before and 60 days after a qualifying life event to join a group medical plan.²


What are the possible scenarios my business could encounter?

1. An employee could still qualify for Medicaid benefits and maintain their Medicaid coverage.
2. An employee may no longer qualify for Medicaid benefits and could join your employer-sponsored group plan.
3. An employee may no longer qualify for Medicaid benefits and could enroll in an Anthem Individual and Family plan outside of your employer-sponsored group plan.




Meet Rhonda³


In 2020, Rhonda became unemployed and enrolled in Medicaid coverage. During the summer of 2021, she started a new job.




When the open enrollment season began that fall, Rhonda waived employer-sponsored coverage with her employer and maintained her Medicaid benefits.



When Medicaid renewals and eligibility reviews resume, Rhonda realizes she will no longer qualify for Medicaid coverage because her income has changed.



Rhonda asks her company's Human Resources department for employer-sponsored health plan information. She will be eligible to sign up outside of the open enrollment period due to her qualifying life event.



She discusses her options with Human Resources, including an employer-sponsored plan with Anthem.

Questions? We're here to help. Please contact your sales representative or broker for additional information.

1. Department of Health and Human Services, "Medicaid Enrollment and Eligibility Requirements," 2021.
2. Department of Health and Human Services, "Medicaid Enrollment and Eligibility Requirements," 2021.
3. Rhonda is a fictional character used for illustrative purposes only. All information is for informational purposes only and does not constitute an offer of insurance. Please contact your sales representative or broker for more information. © 2022 Anthem, Inc. All rights reserved. Anthem, the Anthem logo, and all other marks contained herein are trademarks of Anthem, Inc. in the United States and other countries. All other marks contained herein are the property of their respective owners. Anthem, Inc. is an Equal Opportunity Employer. All rights reserved.

NEW Annual Employer Reporting Responsibility

Complete CAA Rx Data Collection Reporting by March 1, 2023

Please complete the following information for 2022, and submit by March 1, 2023. You may need to scroll down to complete all information and select the Finish button to submit your response.

*1. In 2023, we are required to report the Average Monthly Percentage of Premium that is covered by your employee/member and the Average Monthly Percentage of Premium that is covered by you, the employer/group.

These two percentages should total 100%. Round your answers so that they total 100% (your Remaining Value should be 0). Please enter your responses below.

Average Monthly Percentage of Premium covered by Employee/Member for 2022 (%)	
Average Monthly Percentage of Premium covered by Employer/Group for 2022 (%)	
100	Remaining value

Here is an example of one way that the Average Monthly Premium percentage for Employer and Employee can be calculated:

	Premium Paid Dollars	Premium Paid %	Calculation
Total 2022 Employee Contribution of Premium	\$225,000	37%	\$225,000/\$600,000 = 37.5%
Total 2022 Employer Contribution of Premium	\$375,000	63%	\$375,000/\$600,000 = 62.5%
Total Premium	\$600,000	100%	

Please ensure that the percentages of employer and employee contributions equals 100% by rounding up or down as needed.

2. To complete the submission, please enter the following information. Click "Finish" below to submit your response by March 1, 2023.

Your Responses	
Group Name	
Group/Case Number	
Group Employer Identification Number (EIN)	



Transition Plan

Our Transition plan is 'Reading, Writing and Arithmetic'



Reading
wRiting
aRithmetic

Reading -

- Re-review the current District's Employee Benefit Guide
- Review Benefit policies and documents with carriers
- Note any gaps or discrepancies in documentation
- Review previous meeting notes on strategy and goal

Writing -

- Meet with the District administrative team and take notes on what is important to them, areas of benefit understanding and areas of benefit education improvement
- Complete R&R Insurance's proprietary Onboarding guide documenting current benefit understanding and future goals
- Develop timeline of events

Arithmetic –

- Analytical review of current funding and cost structure of benefits
- Make sure costs are aligned with fiscal objectives / benefit goals of District
- Market analyzation and benchmarking of benefit options



What Our Clients are Saying . . .



Public Community College in Illinois

*From the President of the College: "That was the **best employee benefits meeting** that I have ever watched."*

*From the Executive Director of Human Resources: "I just wanted to thank you again for attending our Finance Committee meeting this afternoon and for all the **time and effort you and your team put in to prepare for it**. It was comprehensive and informative and well-received by the attendees."*



Client in Southeastern WI

*"The team of professionals that led R&R's presentation impressed the committee, particularly their **professionalism with humility**."*

*"They appear to know the strength of their internal resources and expertise and worked well together. Our team felt that R&R would **provide access to the right person at the right time** to meet the District's needs."*

*"They were the only firm that made **wellness** a significant component of their presentation. They shared examples of the types of **data reporting** that would be provided and used **to make informed decisions** regarding health and other benefits, as well as **innovative ideas** to potentially improve our health program."*



Client in Northern WI

"You are amazing! We have dealt with this issue forever and you took care of it for us like a champ. We should have been working with you years ago!"



Summing It Up



Having a **broad and highly adaptable benefits program** is key to meeting the needs of a multi-generational workforce.

Benefits can play a key role in **attracting and retaining talent**.

Communications is a **critical success factor** for benefits and beyond.

Benefits are more important than ever, and employers need innovative and meaningful offerings to meet the needs of a diverse workforce while **containing cost** and being **fiscally responsible**.

THANK YOU!

Let's Continue The Conversation!

Knowledge Is Potential!

the **knowledge** brokers™



Genoa City Joint 2



School District