

# WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/8/2026 Weekly Agenda Date: 10/13/2026

Elected Official / Department Head / Citizen: Ryan Ericson

## Wording for Agenda Item:

Status of Self-Health Insurance Fund as of September 30, 2026

## Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☐

Hold Public Hearing ☐

Informational ☒

Attachments ☐

Set Time:

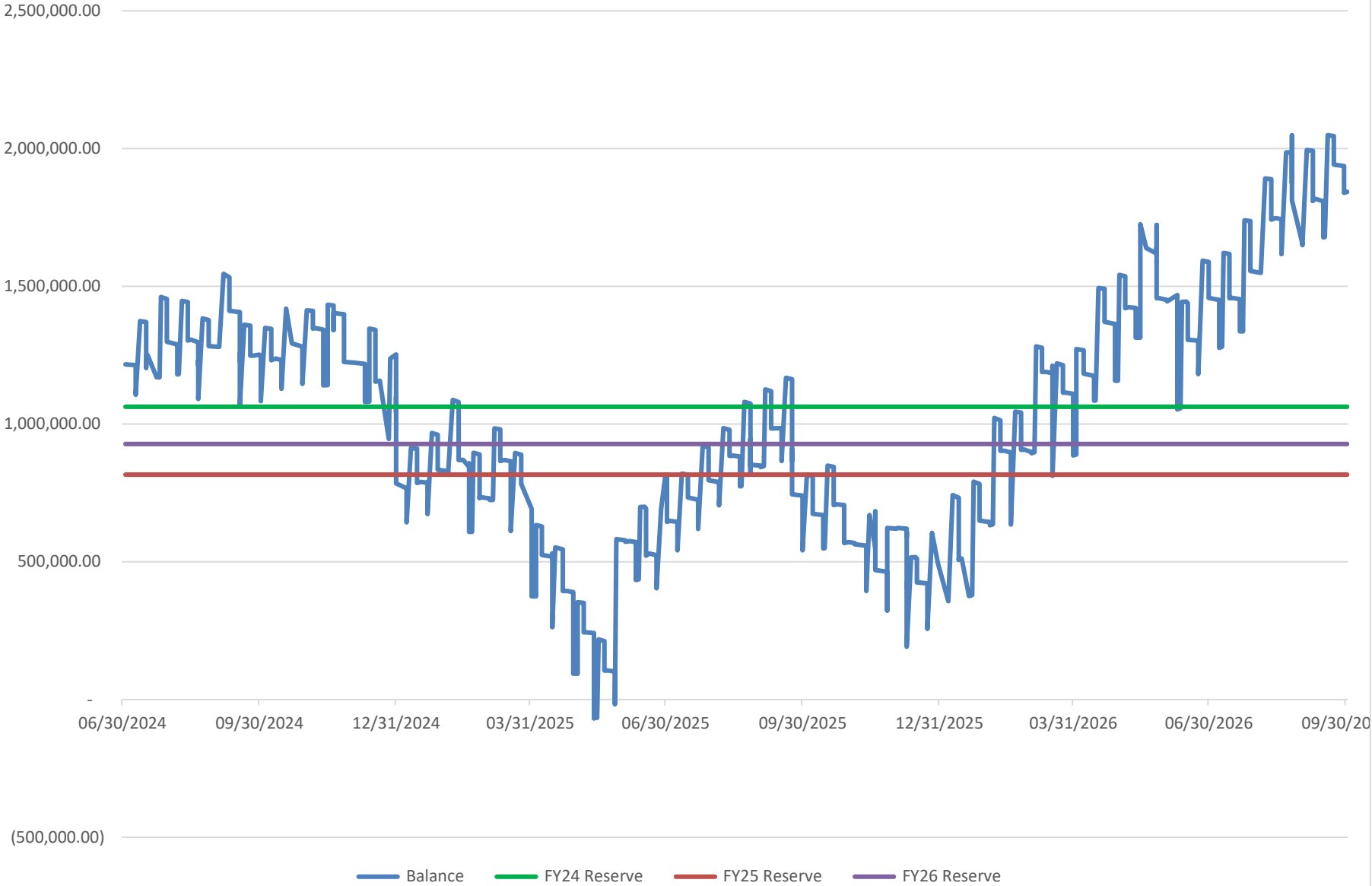
Reviewed by County Attorney's Office: ☐

## Background & Financial Impact:

## Recommendation:

*Approved by Board of Supervisors on March 17, 2026*

SELF HEALTH INSURANCE CASH BALANCE  
FY2025-27



Woodbury County  
Self Health Fund Activity  
FY 2027

| Month                 | Contributions |          |           | Wellmark Monthly Statement |             |            |              |           |           | Inc/(Dec) |
|-----------------------|---------------|----------|-----------|----------------------------|-------------|------------|--------------|-----------|-----------|-----------|
|                       | County        | Employee | Total     | Claims                     | Stop Loss   | Direct Pay | Pharm Rebate | Fixed     | Total     |           |
| July                  | 616,297       | 67,061   | 683,358   | 1,009,464                  | (316,662)   | (20,953)   |              | 141,302   | 813,152   | (129,794) |
| Aug                   | 619,259       | 67,363   | 686,622   | 643,217                    | (118,364)   | (23,966)   |              | 141,062   | 641,949   | 44,673    |
| Sep                   | 622,185       | 67,666   | 689,851   | 761,520                    | (251,557)   | (21,057)   | (150,408)    | 140,538   | 479,036   | 210,815   |
| Oct                   | 620,000       | 68,000   | 688,000   | 686,000                    | (105,000)   | (24,000)   |              | 140,538   | 697,538   | (9,538)   |
| Nov                   | 620,000       | 68,000   | 688,000   | 686,000                    | (105,000)   | (24,000)   |              | 140,538   | 697,538   | (9,538)   |
| Dec                   | 620,000       | 68,000   | 688,000   | 686,000                    | (105,000)   | (24,000)   | (223,000)    | 140,538   | 474,538   | 213,462   |
| Jan                   | 620,000       | 68,000   | 688,000   | 686,000                    | (105,000)   | (24,000)   |              | 140,538   | 697,538   | (9,538)   |
| Feb                   | 620,000       | 68,000   | 688,000   | 686,000                    | (105,000)   | (24,000)   |              | 140,538   | 697,538   | (9,538)   |
| Mar                   | 620,000       | 68,000   | 688,000   | 686,000                    | (105,000)   | (24,000)   | (223,000)    | 140,538   | 474,538   | 213,462   |
| Apr                   | 620,000       | 68,000   | 688,000   | 686,000                    | (105,000)   | (24,000)   |              | 140,538   | 697,538   | (9,538)   |
| May                   | 620,000       | 68,000   | 688,000   | 686,000                    | (105,000)   | (24,000)   |              | 140,538   | 697,538   | (9,538)   |
| Jun                   | 620,000       | 68,000   | 688,000   | 686,000                    | (105,000)   | (24,000)   | (223,000)    | 140,538   | 474,538   | 213,462   |
| Total                 | 7,437,741     | 814,090  | 8,251,831 | 8,588,201                  | (1,631,583) | (281,976)  | (819,408)    | 1,687,742 | 7,542,977 | 708,854   |
|                       | 90.1%         | 9.9%     |           |                            |             |            |              |           |           |           |
| Actual Monthly Avg    | 619,247       | 67,363   | 686,610   | 804,734                    | (228,861)   | (21,992)   | (150,408)    | 140,967   | 644,712   | 41,898    |
| Estimated Monthly Avg | 619,812       | 67,841   | 687,653   | 715,683                    | (135,965)   | (23,498)   | (204,852)    | 140,645   | 628,581   | 59,071    |

Contributions for County and Employee are actual numbers for July - Sept.

Contributions for Employee Oct - Jun is an estimate based on current plan population & rates

Contributions for County Oct - Jun is an estimate based on current plan population & rates

Total Claims & Fixed 10,275,943

Wellmark data is actual for Jul - Sept. Prio year monthly averages were used for Oct - Jun.

Woodbury County  
Self Health Fund Activity  
FY 2026

| Month                 | Contributions |          |           | Wellmark Monthly Statement |             |            |              |           |           | Inc/(Dec) |
|-----------------------|---------------|----------|-----------|----------------------------|-------------|------------|--------------|-----------|-----------|-----------|
|                       | County        | Employee | Total     | Claims                     | Stop Loss   | Direct Pay | Pharm Rebate | Fixed     | Total     |           |
| July                  | 495,496       | 61,070   | 556,566   | 544,685                    | (101,680)   | (19,629)   |              | 117,368   | 540,744   | 15,823    |
| Aug                   | 499,102       | 61,398   | 560,500   | 708,468                    | (122,465)   | (23,029)   |              | 118,248   | 681,222   | (120,722) |
| Sep                   | 495,308       | 60,970   | 556,278   | 684,566                    | (84,472)    | (19,768)   | (175,905)    | 117,368   | 521,788   | 34,490    |
| Oct                   | 490,495       | 60,363   | 550,858   | 666,401                    | (49,563)    | (19,727)   |              | 115,801   | 712,913   | (162,055) |
| Nov                   | 490,058       | 60,325   | 550,383   | 645,632                    | (71,076)    | (16,382)   |              | 118,283   | 676,457   | (126,074) |
| Dec                   | 588,753       | 60,477   | 649,230   | 645,956                    | (161,005)   | (22,030)   | (190,167)    | 117,272   | 390,026   | 259,204   |
| Jan                   | 705,546       | 66,502   | 772,048   | 742,805                    | (32,432)    | (24,529)   |              | 142,198   | 828,042   | (55,994)  |
| Feb                   | 704,525       | 66,372   | 770,897   | 572,879                    | (41,333)    | (26,704)   |              | 141,541   | 646,383   | 124,514   |
| Mar                   | 700,933       | 66,034   | 766,967   | 562,474                    | (73,117)    | (28,430)   | (181,865)    | 140,164   | 419,226   | 347,741   |
| Apr                   | 699,965       | 65,948   | 765,913   | 641,715                    | (130,324)   | (26,660)   |              | 144,970   | 629,701   | 136,212   |
| May                   | 704,015       | 66,493   | 770,508   | 744,577                    | (180,028)   | (23,507)   |              | 142,899   | 683,941   | 86,567    |
| Jun                   | 705,850       | 67,065   | 772,915   | 680,882                    | (147,257)   | (22,903)   | (301,748)    | 139,823   | 348,797   | 424,118   |
| Total                 | 7,280,046     | 763,018  | 8,043,064 | 7,841,039                  | (1,194,753) | (273,298)  | (849,685)    | 1,555,936 | 7,079,240 | 963,824   |
|                       | 90.5%         | 9.5%     |           |                            |             |            |              |           |           |           |
| Actual Monthly Avg    | 606,671       | 63,585   | 670,255   | 653,420                    | (99,563)    | (22,775)   | (212,421)    | 129,661   | 589,937   | 49,064    |
| Estimated Monthly Avg | 606,671       | 63,585   | 670,255   | 653,420                    | (99,563)    | (22,775)   | (212,421)    | 129,661   | 589,937   | 80,319    |

Contributions for County and Employee are actual numbers for July - May.  
Contributions for Employee Jun is an estimate from Wellmark Plan Design  
Contributions for County Jun is an estimate from Wellmark Plan Design

Total Claims & Fixed 9,396,975

Wellmark data is actual for Jul - May. Monthly averages were used for Jun.  
Fixed costs are increasing by 19.5% in Jan 2026