

WOODBURY COUNTY BOARD OF SUPERVISORS AGENDA ITEM(S) REQUEST FORM

Date: 11-14-25 Weekly Agenda Date: 11-18-25

ELECTED OFFICIAL / DEPARTMENT HEAD / CITIZEN: Ryan Ericson - Finance Director

WORDING FOR AGENDA ITEM:

Increase County Contribution to Self-Insurance Health Plan

ACTION REQUIRED:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☒

Public Hearing ☐

Other: Informational ☐

Attachments ☐

EXECUTIVE SUMMARY:

In order to maintain the funding status of the self-health insurance plan, more contributions are needed by the County.

BACKGROUND:

In FY25, \$725,000 was needed to be transfered from the General Supplement fund to the Self-Health Insurance fund to bring it to the minimum level required by Iowa Code. Current estimated shortfall is in the range of \$460,000 to over \$1 million.

FINANCIAL IMPACT:

This will increase the per pay period amount contributed by nearly \$50,000 or \$100,000 per month.

IF THERE IS A CONTRACT INVOLVED IN THE AGENDA ITEM, HAS THE CONTRACT BEEN SUBMITTED AT LEAST ONE WEEK PRIOR AND ANSWERED WITH A REVIEW BY THE COUNTY ATTORNEY'S OFFICE?

Yes ☐ No ☒

RECOMMENDATION:

Increase the County contribution to the Self-Health insurance fund by 20% effective 12/1/25.

ACTION REQUIRED / PROPOSED MOTION:

Change the County contribution to the Self-Health insurance fund to the rates listed, an 20% effective increase.

Woodbury County
County Health Fund Contribution Rates
Effective July 1, 2025 - New Rate Effective Dec 1, 2025

PPO Health Deputies

Plan	Per Pay Period	Current Monthly	20% Increase	New Monthly	New Rate Per Pay
Family No Wellness	814.70	1,629.40	325.88	1,955.28	977.64
Family Reduced by 10	824.70	1,649.40	329.88	1,979.28	987.64
Family Reduced by 15	829.70	1,659.40	331.88	1,991.28	992.64
Single No Wellness	345.68	691.36	138.27	829.63	414.82
Singe Reduced by 10	355.68	711.36	142.27	853.63	424.82

PPO Health Others

Plan	Per Pay Period	Current Monthly	20% Increase	New Monthly	New Rate Per Pay
Family No Wellness	794.49	1,588.98	317.80	1,906.78	953.39
Family Reduced by 10	804.49	1,608.98	321.80	1,930.78	963.39
Family Reduced by 15	809.49	1,618.98	323.80	1,942.78	968.39
Library	335.91	671.82	134.36	806.18	403.09
Single No Wellness	335.91	671.82	134.36	806.18	403.09
Singe Reduced by 10	345.91	691.82	138.36	830.18	415.09

HMO Health Deputies

Plan	Per Pay Period	Current Monthly	20% Increase	New Monthly	New Rate Per Pay
Family No Wellness	754.64	1,509.28	301.86	1,811.14	905.57
Family Reduced by 10	764.64	1,529.28	305.86	1,835.14	915.57
Family Reduced by 15	769.64	1,539.28	307.86	1,847.14	920.57
Single No Wellness	322.77	645.54	129.11	774.65	387.33
Singe Reduced by 10	332.77	665.54	133.11	798.65	397.33

HMO - Others

Plan	Per Pay Period	Current Monthly	20% Increase	New Monthly	New Rate Per Pay
Family No Wellness	736.72	1,473.44	294.69	1,768.13	884.07
Family Reduced by 10	746.72	1,493.44	298.69	1,792.13	894.07
Family Reduced by 15	751.72	1,503.44	300.69	1,804.13	899.07
Single No Wellness	313.98	627.96	125.59	753.55	376.78
Singe Reduced by 10	323.98	647.96	129.59	777.55	386.78

Woodbury County
Self Health Fund Activity
FY 2025

Month	Contributions			Wellmark Monthly Statement						Inc/(Dec)
	County	Employee	Total	Claims	Stop Loss	Direct Pay	Pharm Rebate	Fixed	Total	
July	506,553	47,358	553,911	880,505	(368,317)	(16,638)	-	94,466	590,016	(36,105)
Aug	485,793	47,285	533,078	683,835	(92,880)	(13,079)	-	93,414	671,290	(138,212)
Sep	483,884	46,927	530,811	562,252	(56,871)	(16,186)	(242,583)	92,908	339,520	191,291
Oct	484,657	47,162	531,819	769,994	(276,003)	(14,762)	-	91,476	570,705	(38,886)
Nov	486,497	47,387	533,884	786,359	(131,619)	(14,762)	-	96,505	736,483	(202,599)
Dec	484,898	47,206	532,104	837,361	(96,451)	(17,254)	(246,814)	94,105	570,947	(38,843)
Jan	491,238	47,435	538,673	627,364	-	(14,373)	-	119,602	732,593	(193,920)
Feb	478,506	46,155	524,661	686,266	-	(16,973)	-	121,112	790,405	(265,744)
Mar	472,856	45,633	518,489	640,783	(33,180)	(18,682)	-	121,862	710,783	(192,294)
Apr	474,048	45,740	519,788	823,706	(115,569)	(17,960)	(302,854)	115,777	503,100	16,688
May	473,095	45,627	518,722	767,053	(45,777)	(18,686)	-	114,414	817,004	(298,282)
Jun	480,378	63,793	544,171	653,021	(57,288)	(16,969)	(152,658)	117,840	543,946	225
Additional	725,000	-	725,000	-	-	-	-	-	-	725,000
Total	6,527,403	577,708	7,105,111	8,718,499	(1,273,955)	(196,324)	(944,909)	1,273,481	7,576,792	(471,681)
	91.9%	8.1%								
Monthly Avg	483,534	48,142	531,676	726,542	(106,163)	(16,360)	(78,742)	106,123	631,399	(99,723)

Total Claims & Fixed 9,991,980

Woodbury County
Self Health Fund Activity Estimate - Using Current Year Averages
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	495,000	61,000	556,000	651,000	(90,000)	(21,000)		117,000	657,000	(101,000)
Dec	495,000	61,000	556,000	651,000	(90,000)	(21,000)	(175,000)	117,000	482,000	74,000
Jan	527,175	61,000	588,175	651,000	(90,000)	(21,000)		140,000	680,000	(91,825)
Feb	527,175	61,000	588,175	651,000	(90,000)	(21,000)		140,000	680,000	(91,825)
Mar	527,175	61,000	588,175	651,000	(90,000)	(21,000)	(175,000)	140,000	505,000	83,175
Apr	527,175	61,000	588,175	651,000	(90,000)	(21,000)		140,000	680,000	(91,825)
May	527,175	61,000	588,175	651,000	(90,000)	(21,000)		140,000	680,000	(91,825)
Jun	527,175	61,000	588,175	651,000	(90,000)	(21,000)	(175,000)	140,000	505,000	83,175
Total	6,133,451	731,802	6,865,253	7,812,119	(1,078,181)	(250,153)	(700,905)	1,542,786	7,325,666	(460,414)
	89.3%	10.7%								
Actual Monthly Avg	495,100	60,950	556,051	651,030	(89,545)	(20,538)	(175,905)	117,196	614,167	(58,116)
Estimated Monthly Avg	511,121	60,983	572,104	651,010	(89,848)	(20,846)	(175,226)	128,565	610,472	(38,368)

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

Contributions for Employee for Nov - Jun is a monthly average.

Contributions for County for Nov & Dec is a monthly average. For the months of Jan - Jun were increased by 6.5% to cover increase in fixed costs.

Total Claims & Fixed 9,354,905

Wellmark data is actual for Jul - Oct. Monthly averages were used for Nov - Jun.

Fixed costs are increasing by 19.5% in Jan 2026

Woodbury County
Self Health Fund Activity Estimate - Using Prior Year Actuals
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	495,000	61,000	556,000	786,359	(131,619)	(14,762)	-	117,000	756,978	(200,978)
Dec	495,000	61,000	556,000	837,361	(96,451)	(17,254)	(246,814)	117,000	593,842	(37,842)
Jan	527,175	61,000	588,175	627,364	-	(14,373)	-	140,000	752,991	(164,816)
Feb	527,175	61,000	588,175	686,266	-	(16,973)	-	140,000	809,293	(221,118)
Mar	527,175	61,000	588,175	640,783	(33,180)	(18,682)	-	140,000	728,921	(140,746)
Apr	527,175	61,000	588,175	823,706	(115,569)	(17,960)	(302,854)	140,000	527,323	60,852
May	527,175	61,000	588,175	767,053	(45,777)	(18,686)	-	140,000	842,590	(254,415)
Jun	527,175	61,000	588,175	653,021	(57,288)	(16,969)	(152,658)	140,000	566,106	22,069
Total	6,133,451	731,802	6,865,253	8,426,032	(838,064)	(217,812)	(878,231)	1,542,786	8,034,710	(1,169,458)
Monthly Avg	511,121	60,983	572,104	702,169	(69,839)	(18,151)	(87,823)	128,565	669,559	(97,455)

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

Total Claims & Fixed 9,968,818

Contributions for Employee for Nov - Jun is a monthly average.

Contributions for County for Nov & Dec is a monthly average. For the months of Jan - Jun were increased by 6.5% to cover increase in fixed costs.

Wellmark data is actual for Jul - Oct. Nov - Jun numbers used are from FY25 monthly statements for everything but fixed costs.

Fixed costs are increasing by 19.5% in Jan 2026