



# LAUGHLIN CONSTABLE

Presented By: Chris Kramer

Date: February 9, 2023

Knowledge is in the Knowing...





INSURANCE

As the largest independent family-owned 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
- Business Insurance
- Personal Insurance
- Wealth Management


**200 Employees –**  
Waukesha, West Bend & Neenah




# Market Shift from Broker to Consultant



# DIFFERENTIATORS



Tax-free Accounts



Self-Funded Expertise



Medicare



Communication



Concierge Service



Assurex




Analytics



Local & Private



Wellbeing & Ergonomics



Premier Partnerships

# Expertise Across Multiple Industries

Over 130 Self-funded Clients  
Over 1,000 Fully-insured Clients

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



“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.”

**Greendale Schools**  
*Cultivating Excellence In Every Student*

Jonathan Mitchell  
Director of Business Services  
Greendale Schools



- Staffed Financial 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

Cost Analysis

## Plan Benchmarking

### Lines of Coverage

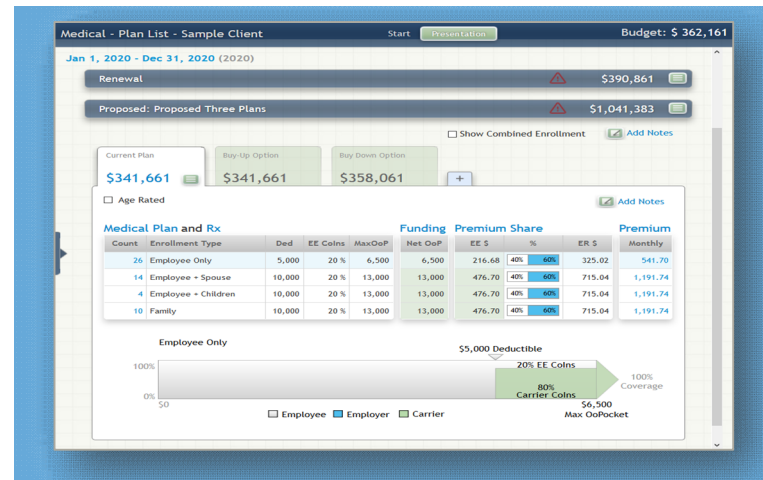
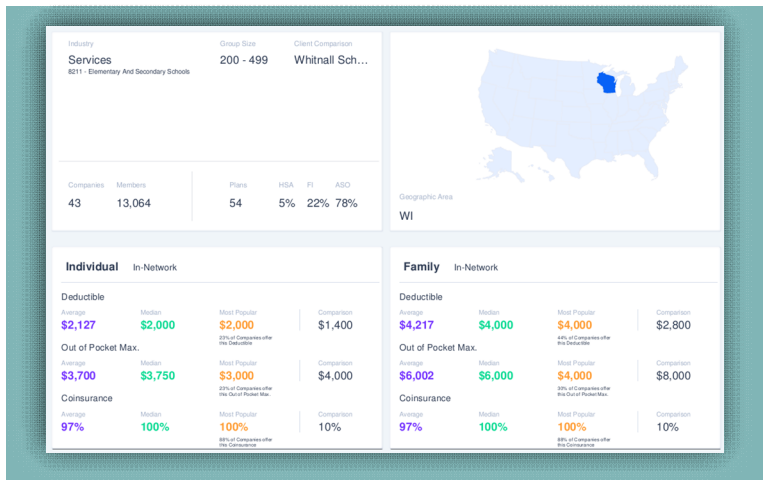
- Medical
- Dental
- Vision
- Life
- STD
- LTD

### Data Sources

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

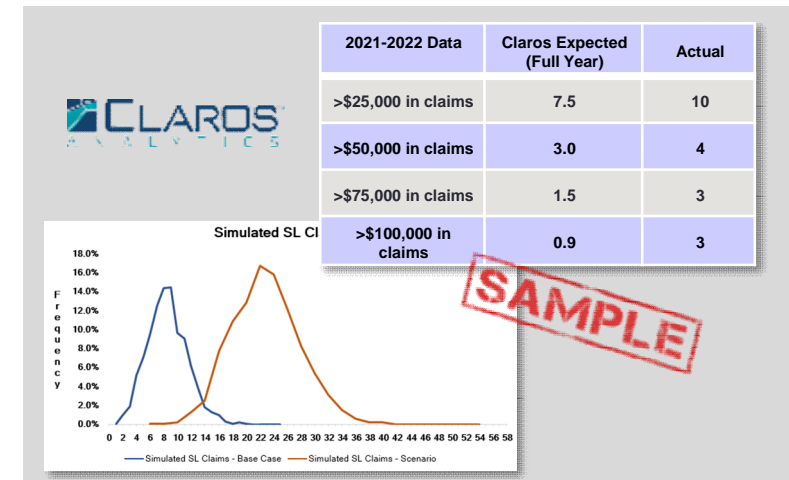
## Contribution Modeling

- 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?
- ? What is the optimal stop loss levels?
- ? Are high cost claims as expected? Did the carrier rate correctly?
- ? What is the best plan funding option?
- ? Where should the budget be set?



# Monthly and Annual Reporting Packages

Cost Analysis

## Action Oriented Reporting Based on Your Experience and Needs

Your plan's current loss ratio is 94%. The loss ratio is equal to the claims paid by the carrier divided by your paid premium.

### Loss Ratio by Month

Month	Total Paid Premium	Paid Medical Claims	Paid Rx Claims	Total Paid Claims	Loss Ratio
Aug-21	\$93,936	\$94,436	\$7,212	\$101,648	108%
Sep-21	\$99,135	\$45,506	\$5,252	\$50,758	51%
Oct-21	\$96,222	\$103,902	\$6,300	\$110,202	115%
Nov-21	\$93,309	\$121,008	\$6,862	\$127,870	137%
Dec-21	\$93,973	\$137,165	\$8,927	\$146,092	155%
Jan-22	\$95,484	\$40,383	\$5,456	\$45,839	48%
Feb-22	\$92,350	\$23,888	\$9,048	\$32,936	36%
Mar-22	\$118,413	\$43,022	\$8,565	\$51,587	44%
Apr-22	\$117,756	\$72,897	\$8,824	\$81,721	69%
May-22	\$120,990	\$35,029	\$9,788	\$44,817	37%
Jun-22	\$128,919	\$312,977	\$6,887	\$319,864	248%
Jul-22	\$129,239	\$81,953	\$9,947	\$91,900	71%
<b>Total</b>	<b>\$1,279,726</b>	<b>\$1,112,166</b>	<b>\$93,068</b>	<b>\$1,205,234</b>	<b>94%</b>
<b>Average</b>	<b>\$106,644</b>			<b>\$100,436</b>	

### 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	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
Single													
Family													
<b>Monthly Dental Funding</b>	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
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Monthly Dental Expenses</b>	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 Paid Claims													\$0.00
Monthly Admin Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Loss Ratio - Expenses/Funding</b>	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
	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
<b>Dental Funding Less Expenses</b>	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
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

### 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

### 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 <b>\$23,064</b> . 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. <b>Went to market</b> , 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
<b>9 Year Renewal Average</b>	<b>2.78%</b>	

Year over Year Increase

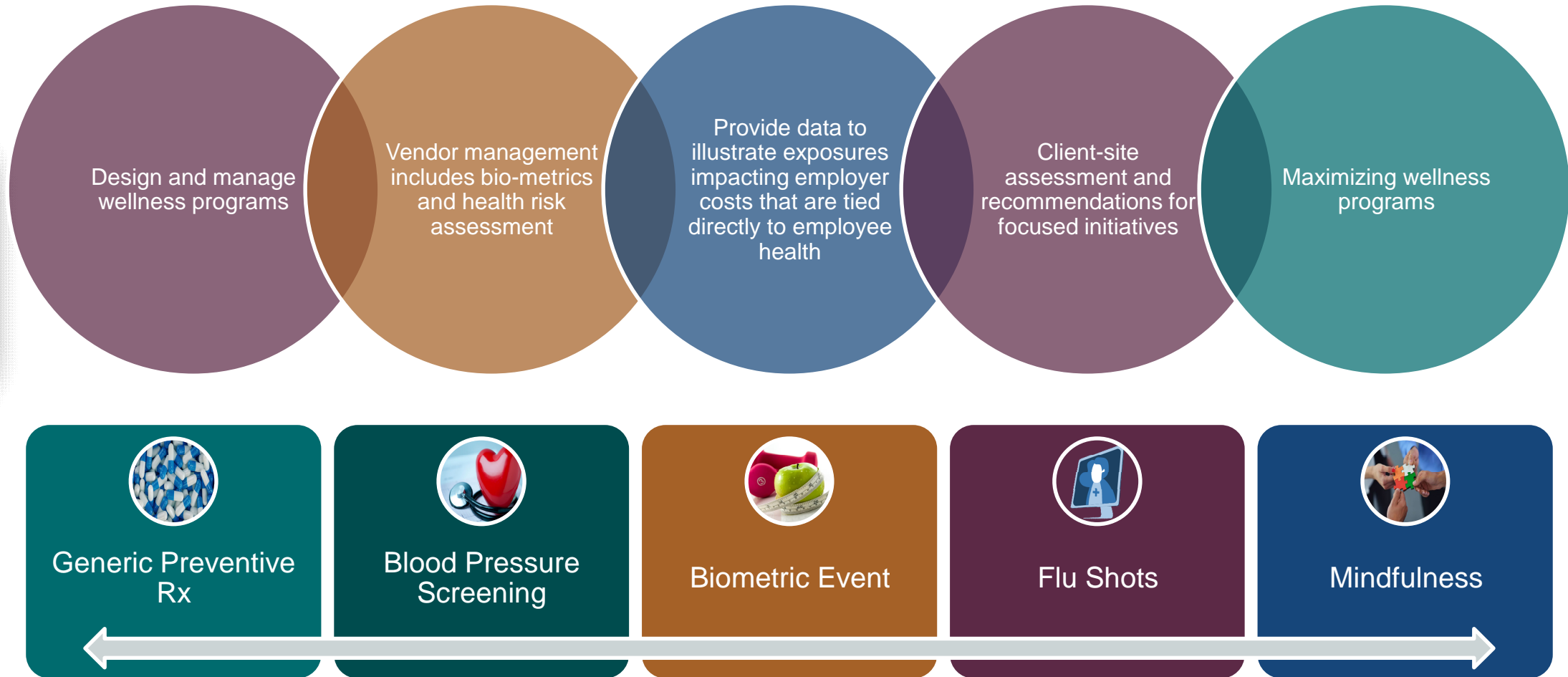


# Strategic Wellbeing Consultant

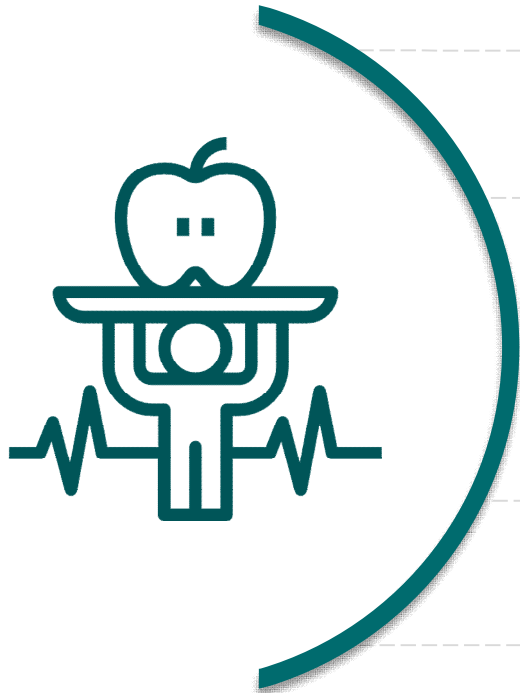
Wellness



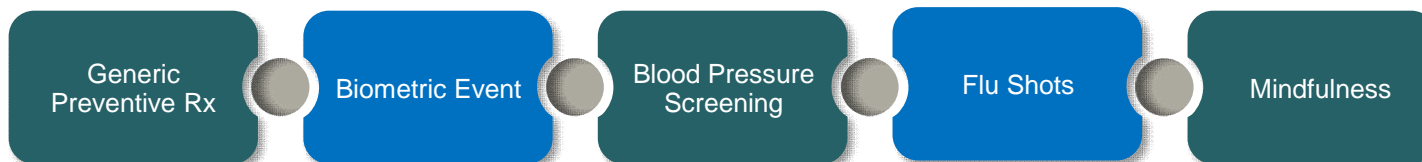
**Taylor Hahn**  
Strategic Wellbeing  
Consultant



# Wellbeing & Ergonomics Team



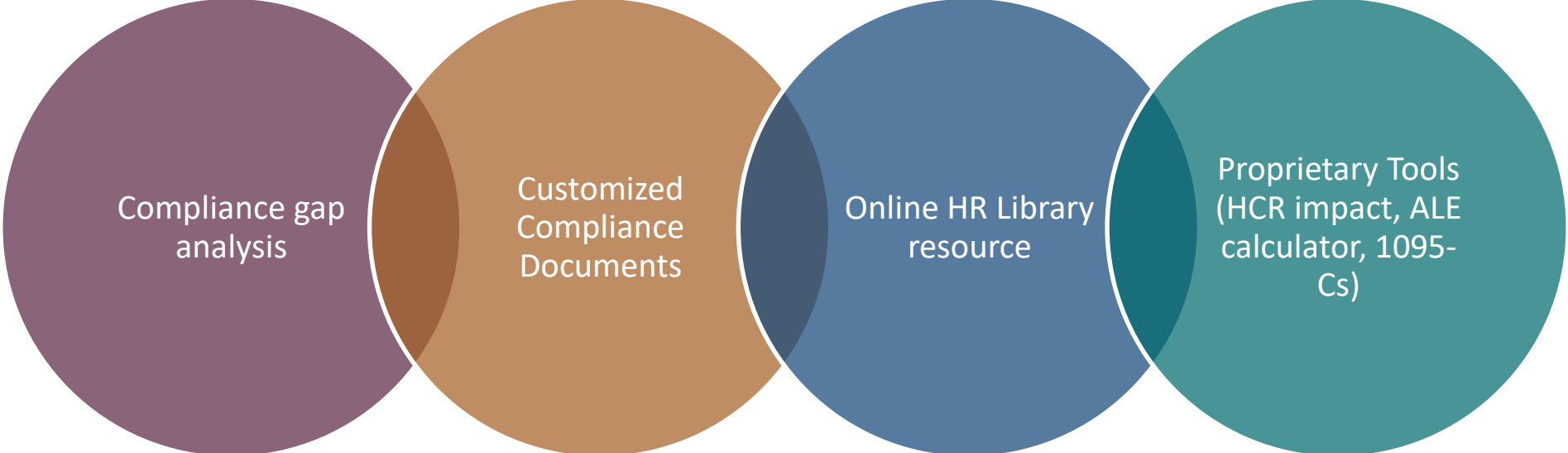
- Design and manage wellness programs
- Vendor management includes bio-metrics and health risk assessments
- Provide data to illustrate exposures impacting employer costs that are tied directly to employee health
- Client-site assessment and recommendations for focused initiatives
- Maximizing carrier programs



# Director of Compliance – Pete Frittitta



**Pete Frittitta, MBA**  
 Director of Strategic  
 Services / Compliance



Year	2017	2018	Change
Self-only health coverage	\$1,050	\$1,050	No Change
Family health coverage	\$2,750	\$2,750	No Change
Child or dependent	\$1,050	\$1,050	No Change

# Compliance / Consulting & Legal Support

## Compliance Kit:


- Summary Plan Descriptions
- Summary of Benefits & Coverage
- Women's Health & Cancer Rights Act (WHCRA)
- Medicare Part D Notice of Creditable Coverage
- Children's Health Insurance Program
- Health Insurance Exchange / Marketplace Notice
- Wellness Notice

## Additional Compliance Support:

- 5500 Preferred Vendor Pricing
- 1094 / 1095 Proprietary Tool
- PCORI Fee Calculation



Employee Benefits Practice



### Roadmap for Employer Compliance

Please log onto your Passport Account and retrieve your personalized employer compliance documents. Complete and check-off the steps laid-out below to remain in compliance for your designated annual open enrollment period, as well as for new hires throughout the year:

<input type="checkbox"/>	<p><b>1</b> Review the "Requirements for Digital Distribution of your Compliance Documents" to determine if you are able to distribute these documents electronically or not.</p>
<input type="checkbox"/>	<p><b>2</b> Review the Employer Compliance Checklist which provides a brief summary of the documents provided, the audience that must receive the documents and the distribution timeframe for the documents to be received by.</p>
<input type="checkbox"/>	<p><b>3</b> Distribute Summary Plan Descriptions (SPD's) to plan participants.</p>
<input type="checkbox"/>	<p><b>4</b> Distribute Summary of Benefits and Coverages (SBC's) to health plan participants.</p>
<input type="checkbox"/>	<p><b>5</b> Distribute Women's Health &amp; Cancer Rights Act Annual Notification to health plan participants.</p>
<input type="checkbox"/>	<p><b>6</b> Distribute Medicare Part D Notice to health plan participants.</p>
<input type="checkbox"/>	<p><b>7</b> Distribute the Children's Health Insurance Program (CHIP) Annual Notification to <u>ALL</u> employees.</p>
<input type="checkbox"/>	<p><b>8</b> Distribute the Health Insurance Exchange/Marketplace Notice to <u>ALL</u> employees. Referred to as the PLIA notice.</p>
<input type="checkbox"/>	<p><b>9</b> If applicable, distribute the Wellness Disclosure to health plan participants.</p>

800.566.7007 | myknowledgebroker.com

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

# HR & Member Support Concierge Service

Call or Email Your Insurance Concierge Team!

- Chris Kramer
- Ellen Dunn

For your  
employees!

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

800.566.7007 | MyKnowledgeBroker.com



**LAUGHLIN  
CONSTABLE**

## Laughlin Constable

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



the knowledge brokers®



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

## Your Concierge Team



Chris Kramer  
Employee Benefit Consultant  
Chris.Kramer@rrins.com  
Phone & Fax: 262.953.7151



Ellen Dunn  
Manager, Client Services  
Ellen.Dunn@rrins.com  
Phone & Fax: 262.953.0722

# Benefit Open Enrollment Process

Service & Communication



Recruitment

Laughlin Constable

Benefits and Enrollment Guide

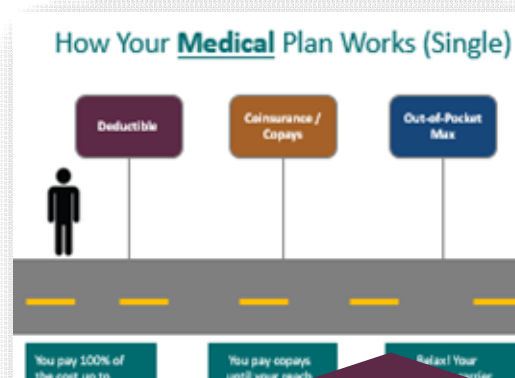
2023 Plan Year

**LAUGHLIN  
CONSTABLE**

Benefits & Enrollment Guide



Embedded Video Education



Face-to-Face  
Employee Meetings



Wiser Consumer  
of Healthcare



Importance of  
Preventive Care

## Laughlin Constable

EXAMPLE

Benefits and Enrollment Guide

2023 Plan Year



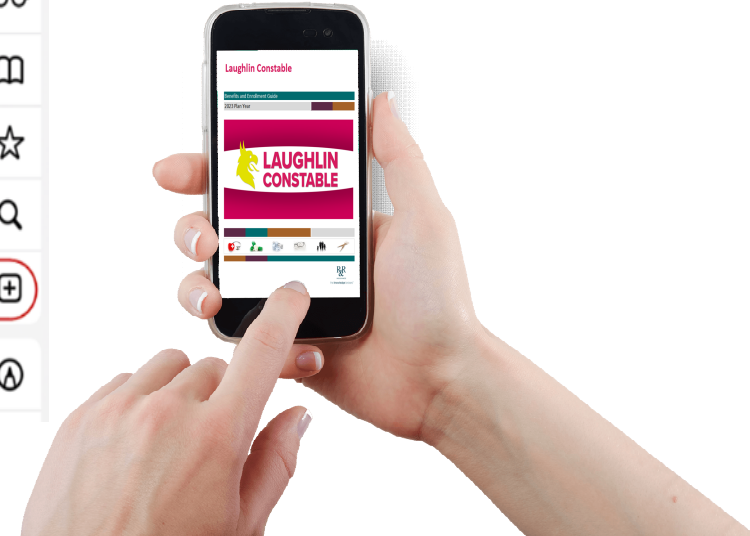
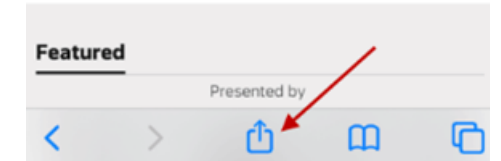
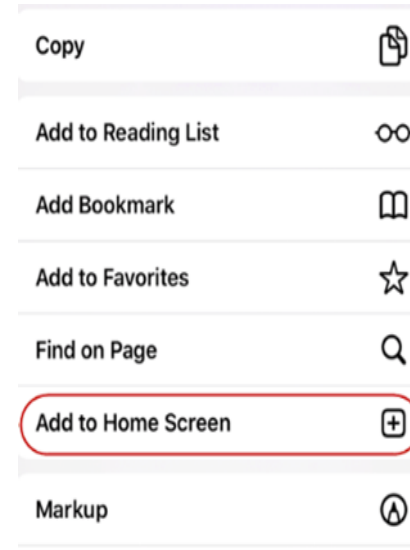
# LAUGHLIN CONSTABLE



R&R  
INSURANCE  
the knowledge brokers™

## EDUCATE & COMMUNICATE

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





## 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
- Large Education Practice Group
- 3,800 Education Clients within Assurex
- Introducing ISBC program (private school self-funded consortium) to Wisconsin



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

# Professional Services Team



**Chris Kramer**  
Employee Benefit  
Consultant



**Ellen Dunn**  
Manager, Client  
Services



**Molly Flynn-Johns**  
Manager, Analytics  
and Data Strategy



**Taylor Hahn, CHES**  
Strategic Wellbeing  
Consultant



**Pete Frittitta, MBA**  
Director of Strategic Services/  
Compliance



**Alyssa Martner**  
Sr. Client Marketing  
Coordinator



**Christine Krueger,**  
HCSA  
Benefit Claim Specialist



**Stephanie Odegard**  
Benefits Analyst



**Liz Johnson, MBA**  
Medicare Consultant




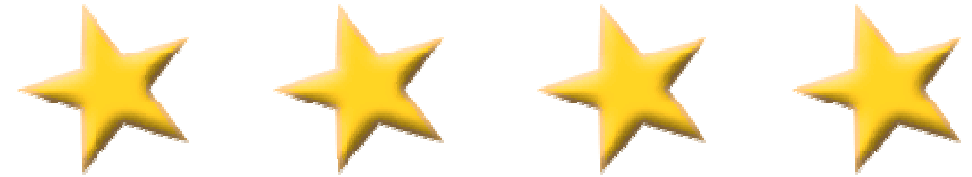
**David Lancaster, CEBS,**  
CLU, ChFC  
EVP, Employee Benefits Group

# The R&R Insurance Report Card

Just Like Your Organization **R&R Insurance** Exceeds Expectations

Commitment to Education	A+
Self-Funding Expertise	A+
Analytical capabilities and claim review	A+
Communication and educational skills	A+
Controlling health care costs	A+
Effective wellbeing program creation	A+
Short and long term goal setting & delivery	A+
Capacity to benchmark benefit programs	A+
Problem solving	A+
Providing comprehensive compliance guidance	A+
Creative plan design and review	A+
Responsiveness to client needs	A+

2022 Report Card  
the knowledge brokers<sup>®</sup>

**99%**  
Overall Score

# THANK YOU!

*Let's Continue The Conversation!*

Knowledge is in the Knowing,  
Come Know with Us!

the **knowledge** brokers™



**LAUGHLIN  
CONSTABLE**