



RANDOLPH
School District



Knowledge is in the Knowing...

Presented By:
Chris Kramer

Date:
February 22, 2024



R&R Employee Benefits Professional Team



**Molly
Flynn-Johns**

Manager, Analytics
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**Chris
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Employee Benefits
Consultant



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Client Service
Manager



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Strategic Wellbeing
Consultant



Topics We'll Cover

R&R
INSURANCE



Team Members



Differentiators – What sets us apart



Using data and analytics – informed decisions



Education and support



Carrier relationships and problem solving



Innovative solutions



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.

210 Employees / Headquartered in Pewaukee





Market Shift from Broker to Consultant





Knowledge and Expertise in Education



BROOKFIELD
ACADEMY

THE SCHOOL DISTRICT OF
HOWARDS GROVE



MILWAUKEE
ACADEMY



Denmark School District
Home of the Denmark Vikings

60+

Education Clients
Benefits and P&C / Cyber
and growing!

MILLIKIN
UNIVERSITY®



HEARTLAND
COMMUNITY COLLEGE



**Unified
School
District of
Antigo**



WISCONSIN
ASSOCIATION OF
SCHOOL BOARDS



Expertise Across Diverse Industries

Over 150 Self-funded Clients
Over 1,300 Fully-insured Clients

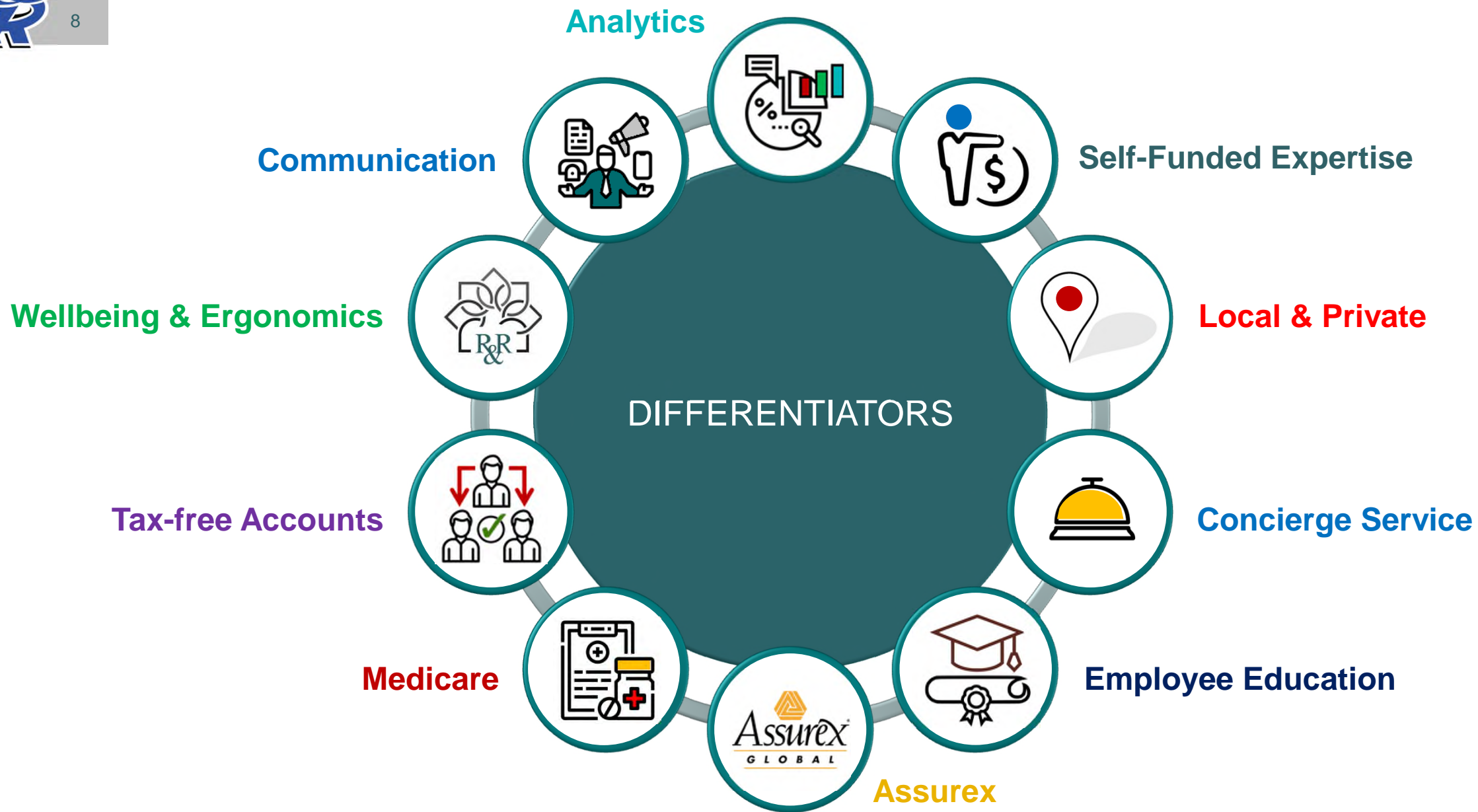
- Benchmarking
- Claim analysis
- Contribution setting
- Plan differential review



“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



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		23 - 42 Years Old		43 - 58 Years Old		59 - 77 Years Old
GEN Z	<ul style="list-style-type: none">• Early entry to workforce either part-time or full-time• College or technical school• Graduation• Debt, minimize expenses• Rely on parents for healthcare needs	MILLENNIALS	<ul style="list-style-type: none">• 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	GEN X	<ul style="list-style-type: none">• 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	BOOMERS	<ul style="list-style-type: none">• 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

As is

Due Diligence

Changes



Fully Insured

- Marketing of plan and negotiating with carriers
- Premium and HRA/HSA contribution strategy review
- Alternate plan design analysis
- Compare fully insured / level funded / self-funded
- Wellbeing plan review and changes
- Employee education
- Captive arrangement / Consortiums
- Self-funding for health
 - ASO model vs Un-bundled
 - Boutique PBM / International Rx
 - Transplant carve out
 - Direct contracting / near site clinics
- Other options like ICHRAs
- Review self-funding dental



Self-funding

Path of Health Care Cost Containment

POTENTIAL SAVINGS

PATH OF PROGRESSION

Traditional

- Plan Design Strategy
- HSA Plan Migration
- Medicare Eligibility
- Self-funded Arrangement / Stop Loss Observations
- Defined Contribution Strategy
- Network Models

Customized

- Optimize Current Offerings (i.e. Telemedicine)
- Population Health Management
- Third Party Administrator / Pharmacy Benefit Management Analysis

Advanced

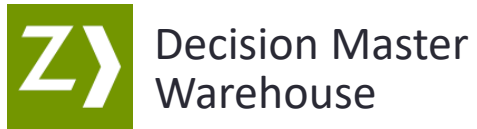
- Behavior Based Outcomes
- Value-Based Pricing
- Fair Market Value Pricing
- Direct Provider Contracting
- Group Captive Programs
- On-site / Near Site Clinics

Progressive

- Independent TPA's; Bundled Pricing, Centers of Excellence & Second Opinion
- Quality vs. Cost Education/Communication
- Hospital Bill Auditing
- Direct Primary Care



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

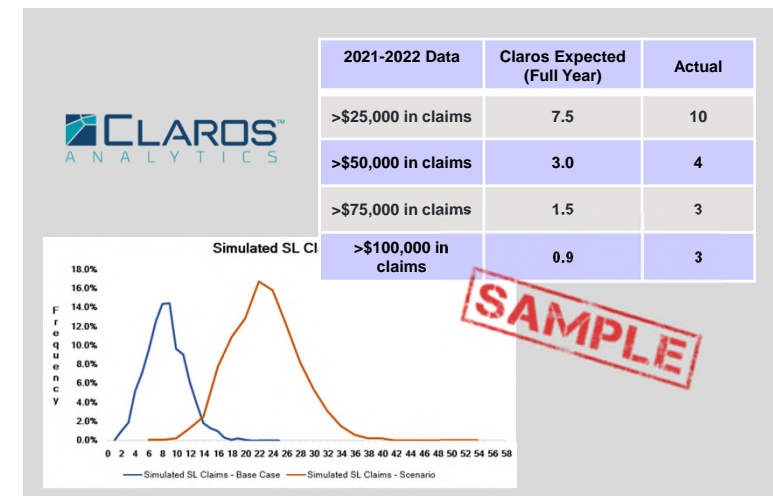
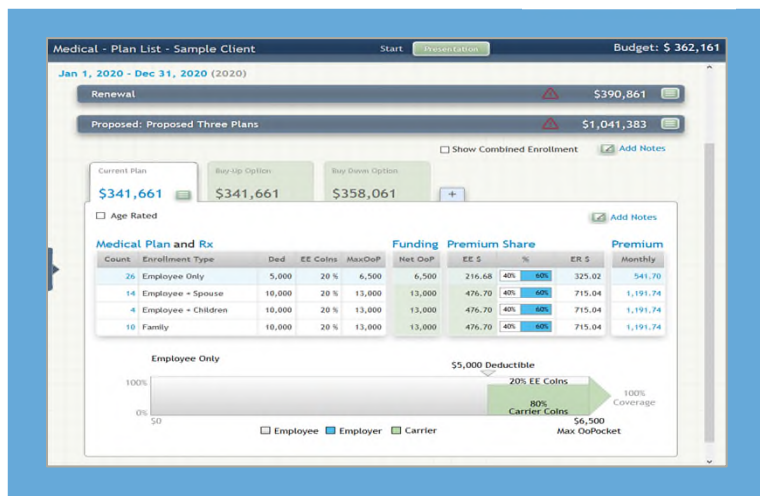
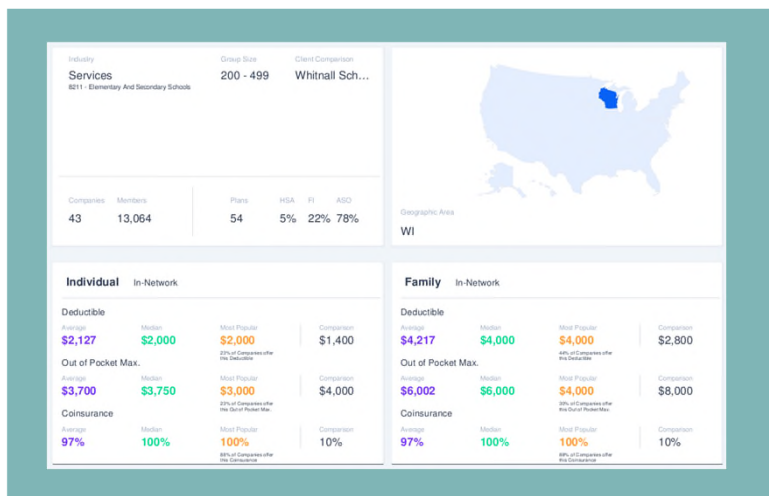
Contribution Modeling

- 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

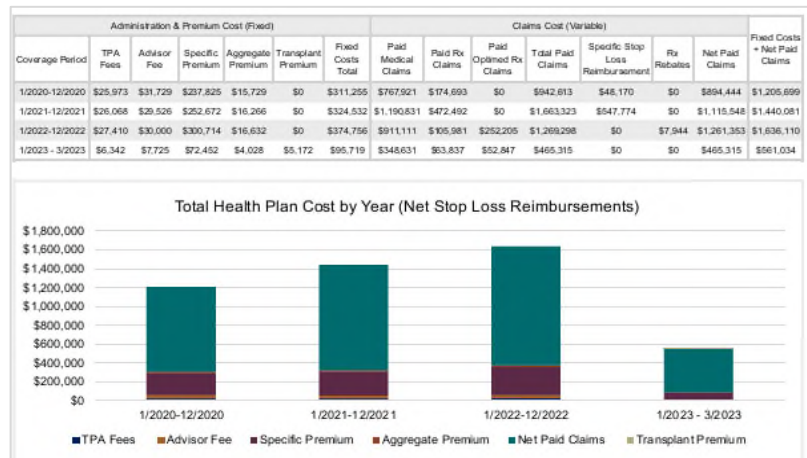
- ? Does it make sense to move to a self-funded option?
- ? What is the optimal stop loss level?
- ? Are high-cost claims as expected? Did the carrier rate correctly?
- ? What is the best plan funding option?
- ? Where should the budget be set?





Monthly and Annual Reporting Packages

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	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													
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
	\$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
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
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
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
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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
	\$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

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 preventative care use – tied to wellbeing program
- How to use hospital transparency data
- Prescription drug formulary disruption review
- Direct contracting for physical therapy



Chronic Disease: The Costs Involved

DIRECT COSTS:

Behavior drives most chronic conditions



Poor diet



Tobacco

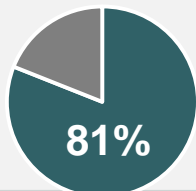


Lack of exercise

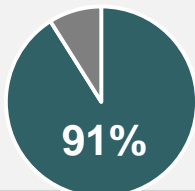


\$0.75 of every \$1.00
spent on healthcare

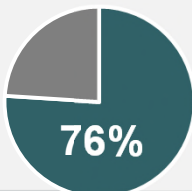
Chronic conditions account for:



Hospital Admissions



Prescriptions



Doctor Visits

INDIRECT COSTS:

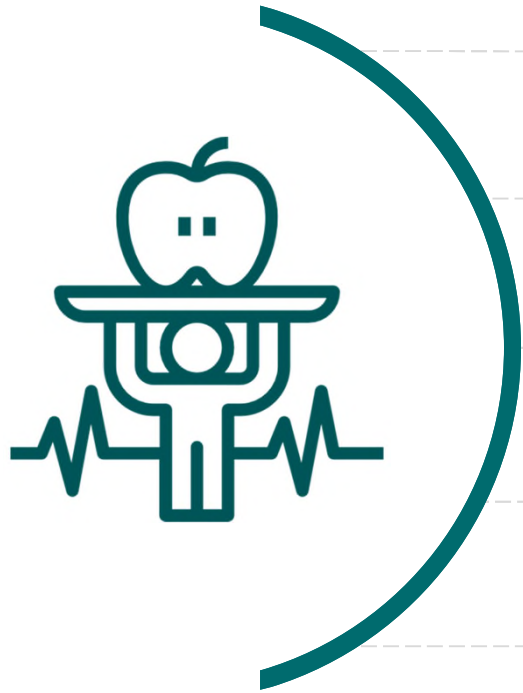


Frequent Absences From Work

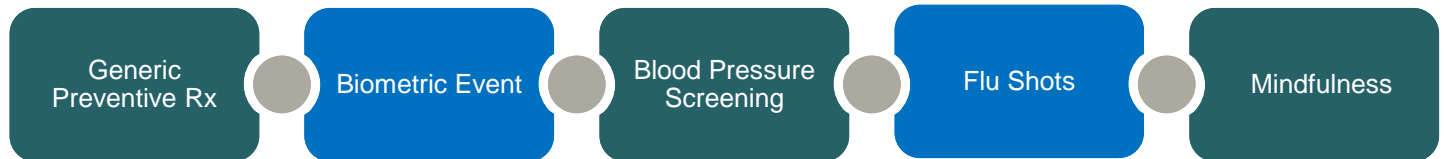
Work Injuries

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

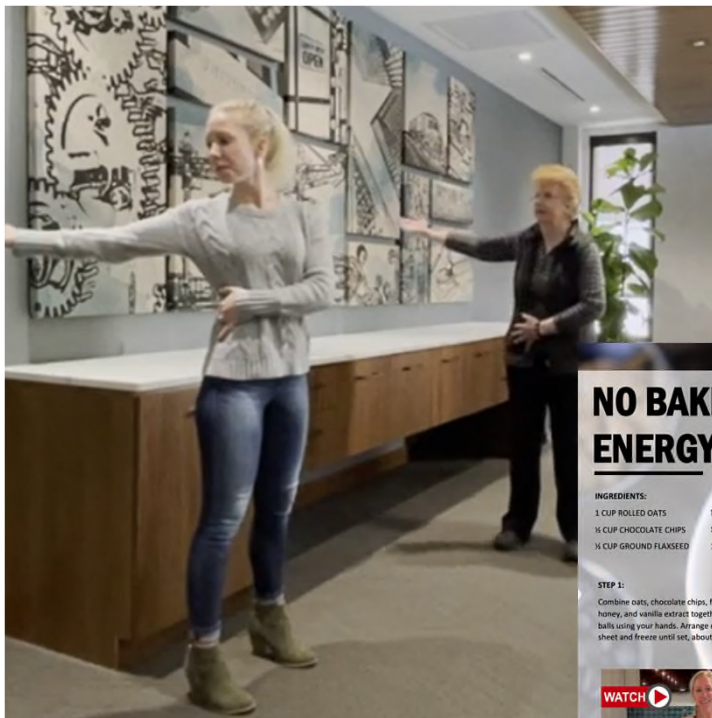




Wellbeing Made Easy



Improve Flexibility through Stretching Video and Flyer



NO BAKE ENERGY BITES

INGREDIENTS:

- 1 CUP ROLLED OATS
- 1/2 CUP PEANUT BUTTER
- 1/2 CUP CHOCOLATE CHIPS
- 1/2 CUP HONEY
- 1/2 CUP GROUND FLAXSEED
- 1 TSP. VANILLA

STEP 1:
Combine oats, chocolate chips, flaxseed, peanut butter, honey, and vanilla extract together in a bowl, form into balls using your hands. Arrange energy bites on a baking sheet and freeze until set, about 1 hour.



Click the video above to follow along at our Health & Wellness Consultant demonstrates how to make these tasty treats!



Workplace Wellness

EMPLOYER TURNKEY GUIDE



Six Steps to Wellness Success!

Here is our Turnkey Guide. We've researched, simplified and tailored the steps towards implementing workplace wellness to make them work for your business. Putting together a workplace wellness program can be a daunting task, so we've streamlined the process to include an easy-to-follow steps, based on the Wellness Council of America's benchmarks for success.

Step 1: Choose a Wellness Team

Whether it is composed of as few as three employees or as many as 10, a wellness team is an integral part of a successful program. The team's primary role is to research, plan, implement, and evaluate the program. They also serve as a resource for employees and provide the needed support and encouragement for the program's success.

Step 2: Collect Data

Before you can design a wellness program, you need to understand the needs and wants of your employees. A baseline assessment is a key step in determining the needs of your employees. This assessment can be done through a survey, a focus group, or a one-on-one interview. The results of the assessment will help you to design a program that is tailored to the needs of your employees.

Step 3: Set Goals

Once you have collected data, the next step is to set goals. These goals should be specific, measurable, achievable, relevant, and time-bound. They should also be aligned with the overall goals of the organization. The goals should be challenging but realistic, and they should be communicated to all employees.

Step 4: Develop a Plan

With goals in mind, the next step is to develop a plan. This plan should outline the specific activities that will be implemented, the resources needed, and the timeline for implementation. It should also include a budget and a timeline for evaluation.

Step 5: Implement the Plan

Once the plan is developed, the next step is to implement it. This involves communicating the program to all employees, providing the necessary resources, and ensuring that the program is running smoothly. It is important to monitor the program's progress and make adjustments as needed.

Step 6: Evaluate the Program

The final step is to evaluate the program. This involves measuring the program's impact on employees' health and wellness, comparing the results to the goals, and identifying areas for improvement. The evaluation should be done regularly to ensure the program's ongoing success.

WHY WELLNESS?

Employee-sponsored wellness programs are being embraced by companies across the nation, and for good reason. Employees who implement a wellness program can see increased productivity, reduced absenteeism, and lower healthcare costs. In fact, a study by the Centers for Disease Control and Prevention found that for every dollar invested in a workplace wellness program, companies can expect to save \$3.61 in medical costs.

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AWARENESS TO WELLNESS

THE VALUE OF STAYING HEALTHY

As the old saying goes, "If you don't have your health, you don't have anything." This expression becomes more meaningful as we age and begin to realize the value of our health. The awareness to wellness program will assist an annual primary care provider exam as the foundation of the program. Through participation in the wellness program, you will realize the positive changes in your own lifestyle choices and quality of life.

WHAT DO WE DO?

Complete an annual primary care provider exam. After you have obtained an annual primary care provider exam, you must sign the affidavit form provided and return it to the office.

HOW THE POINT SYSTEM WORKS

During the timeframe of 1/1/2023 through 12/31/2023, you will need to complete the annual primary care provider exam and achieve a total of 100 points. Additional wellness activities can be completed to earn extra points.

Step 1: Complete the Annual Primary Care Provider Affidavit Form

After you have obtained an annual primary care provider exam, you must sign the affidavit form provided and return it to the office.

Step 2: Complete Additional Activities

You will need to also participate in wellness opportunities during 2023 and complete at least 100 additional wellness activities to qualify for the program.

Step 3: Complete the Affidavit

An affidavit is required for the primary care provider exam. For the other activities, please provide sufficient proof such as the provider affidavit, receipt, explanation of benefits, certificate, workout summary, etc.

Step 4: Complete the Program

The activities for which you can participate in 2023 are listed on the following page.

PROGRAM PLAN YEAR

1/1/2023 - 12/31/2023

People mistakenly believe that being healthy is only about exercise and diet when there is much more. The awareness to wellness program will assist an annual primary care provider exam as the foundation of the program. Through participation in the wellness program, you will realize the positive changes in your own lifestyle choices and quality of life.

Promoting the importance of a healthy lifestyle not only improves the quality of life for an individual, but also the productivity as an employee. Healthy employees require fewer days off and are less likely to incur the costs of health insurance.

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21

Mental Health

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

R&R

INSURANCE

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**





Benefit Open Enrollment Process



Recruitment

Randolph School District

Benefits and Enrollment Guide

2024 Plan Year



Benefits & Enrollment Guide



Embedded Video Education



Face-to-Face
Employee Meetings

How Insurance Works and What this mean for you....

It means that it matters:

- Where to go for care
- Where to get Rx filled
- Behavioral health decisions you make

*It's important to take care of yourself and family!

*It's important to know how decisions impact the full group.



Wiser Consumer
of Healthcare



Importance of
Preventive Care



Randolph School District

EXAMPLE

Benefits and Enrollment Guide

2024 Plan Year



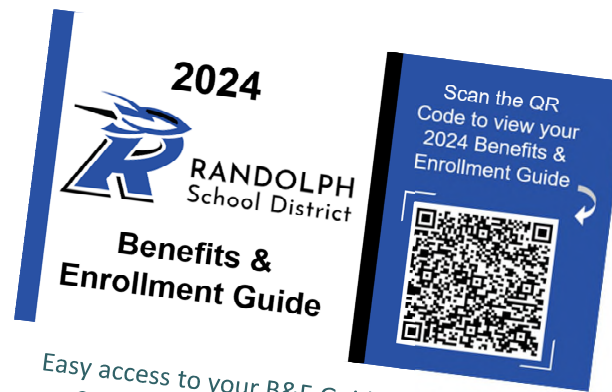
Easy Access



Customized Videos

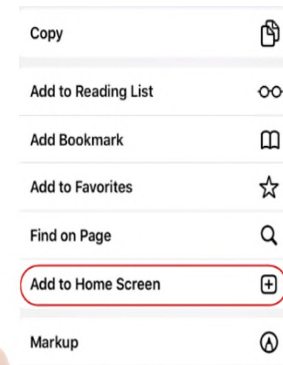


Educate & Communicate



Easy access to your B&E Guide via QR Code -
Conveniently sized to fit in your wallet

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





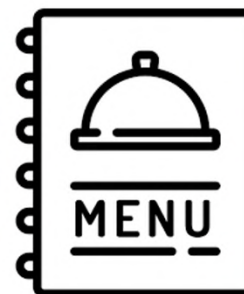
Open Enrollment and Ongoing Education



Face-to-Face and/or Virtual Meetings

Recorded Benefit Modules

3 Video Menu Items to Select



Medical Plan
Options &
HSA's

Flexible
Spending
Accounts

Dental

Vision

Life/Disability

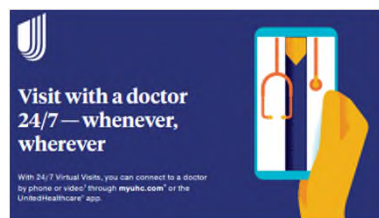
Accident &
Critical
Illness Plans

Retirement
Plan 403(b)

Time Off

Wellness
Programs

Video with Green Room Technology



Year-Round Benefit Support / Education

MAXIMIZING YOUR CURRENT PROGRAMS

Highlighting GSWISE current benefits and illustrating the ease of use

Why Preventive Health Care Is So Important -

- It helps to detect chronic diseases like hypertension, Diabetes, Cancer, Heart Disease, etc. at an early stage
- Detection of diseases at an early stage is crucial to find prompt treatment
- It helps to reduce the risk of developing any diseases in the future
- It helps to reduce overall medical expenses
- IT HELPS YOU STAY HEALTHY

Preventive vs. Problem Health Visits

What's the Difference?

Preventive / Wellness Visit – Prevention Focused

A preventive / wellness visit (recommended annually) includes:

- Conducting an exam based on your age and gender.
- Providing advice about staying healthy and healthy living choices.
- Identifying risk factors and scheduling screening tests based on age, gender, or lifestyle.
- Keeping your immunizations up to date based on your age and gender.

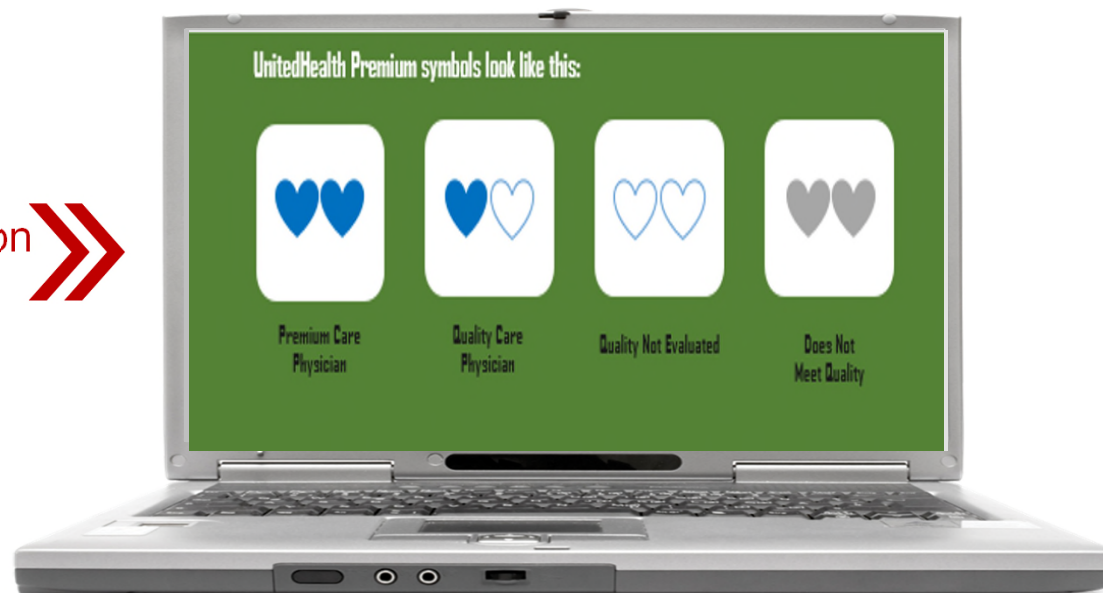
Per the Affordable Care Act (ACA) annual in-network preventive/wellness visits are covered at 100% by all private health plans based on age and gender. Should your doctor stray from federally approved services, you would be subject to out-of-pocket costs.

Problem Visit – New or Existing Condition Focused

Standard office visit for a new or existing problem includes:

- Discussion of any new health problem, illness or injury
- Management of chronic, ongoing health problems and/or medication

Ex: 'How to' communication on find best providers



Ex: Emphasize the importance of preventive visits/screenings



Innovative Solutions

Education on cost containment strategies


- Education on helping employees save money using digital resources



Ex: Created Employee education piece with QR code on how to save money on prescriptions with GoodRx

WATCH NOW

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



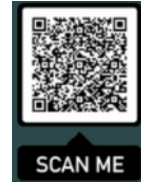


R&R Insurance Services, Inc

How To Use GoodRx

How do I find discounts for my drug?
It's easy. Just go to the home page, type in your drug's name in the search field, and click the "Find the Lowest Price" button. We'll even help you spell the name of your prescription.

What are GoodRx coupons?
GoodRx coupons will help you pay less than the cash price for your prescription. They're free to use and are accepted at virtually every U.S. pharmacy. Your pharmacist will know how to enter the codes on the coupon to pull up the lowest discount available.

How do I use a GoodRx coupon?
It's similar to using a coupon at a grocery store. Simply print the coupon and bring it with you to the pharmacy when you pick up your prescription. The pharmacist will enter the numbers on the coupon into their system to find the discount. Don't have a printer or want to save paper and ink cartridges? You can show the coupon on your phone by:
A) Sending the coupon to yourself via email or text
B) Or using the mobile app
C) Or visiting the mobile website



GoodRx

800.566.7007 | myknowledgebroker.com

An **Assurex** Global Partner



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**

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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.

- **20+ years** of expertise in FSA, HRA and HSAs
- Implemented over 3,000 plans nationally
- Met with Representatives, Senators, and members of the Treasury Department and Economists from the Domestic Policy Council on programs

FSA, HRA, HSA and COBRA Expertise



Chris Kramer

Employee Benefits Consultant

Chris has expertise in FSA, HRA and HSA design, communication, compliance and administration

- Designed, implemented, or helped manage over 3,000 plans nationally
 - Ex: Blain's Farm & Fleet, Green Bay Packers, LSU
- Speaker at WASBO, State Education Convention, SHRM, Chambers of Commerce, and Economic Development Commissions
- Lobbied in Washington DC as a proponent of FSAs, HRAs, and HSA with Representatives, Senators, their Health Care Liaisons, members of the Treasury Department and Economists from the Domestic Policy Council.
- Excellent contacts at DBS, EBC and other TPAs

Benefit Open Enrollment With Employee Navigator



Online
Enrollment
(Ben Admin's
engine)



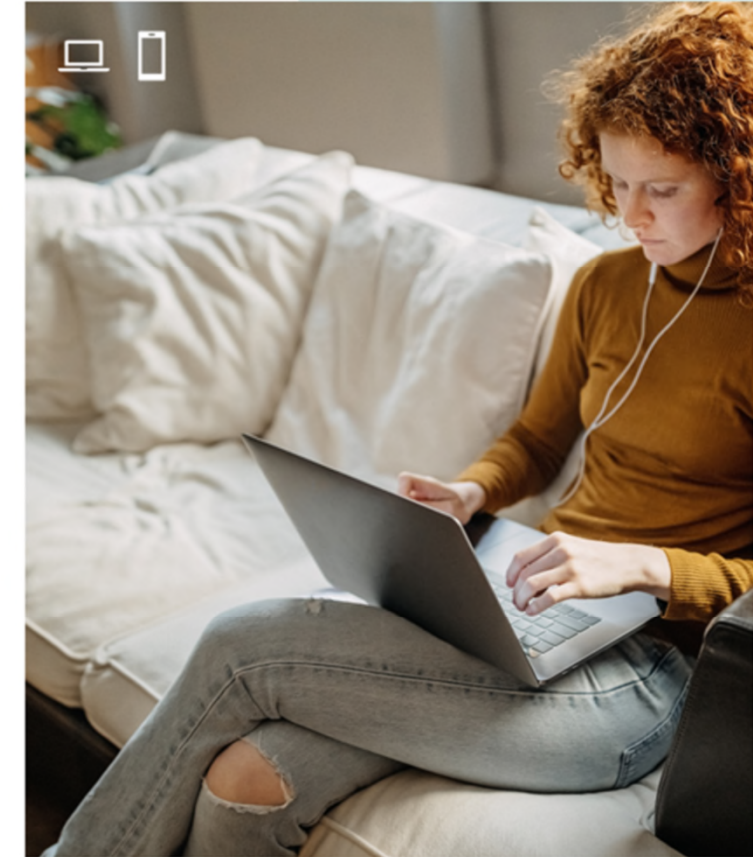
Employee Access

- 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





Employer & Employee Educational Webinars

Below is a sampling of our 2024 Benefits Seminars:

Legislative Trends & Developments to Prepare for in 2024

- Tuesday, January 23, 2024
- 10:00 a.m. Central (90 minutes)

Employer Responsibilities with Medicare

- Tuesday, February 6, 2024
- 11:00 a.m. Central (60 minutes)

The New Era of Pharmacy and How to be a Wiser Healthcare Consumer

- Tuesday, March 12, 2024
- 11:00 a.m. Central (60 minutes)

Work Comp 101

- Tuesday, April 16, 2024
- 10:00 a.m. Central (60 minutes)

<https://www.myknowledgebroker.com/webinars>



COMPLIMENTARY **WEBINAR**

R&R INSURANCE

Legislative Trends & Developments to Prepare for in 2024

Legislative and compliance trends and developments to come in 2024 that will most likely impact your employee benefits plans.

SPEAKERS:

Pete Frittitta
Compliance & Strategic Client Services

Bob Simandl, J.D.
Attorney, von Briesen & Roper, s.c.

 **Tuesday**
23 JAN
Time
10:00 AM
(90 minutes)



*Valid for PDCs towards SHRM-CP & SHRM-SCP

 the knowledge brokers™

R&R Insurance is kicking off our 2024 webinar series on Tuesday, January 23rd from 10:00 to 11:30 a.m. with a webinar facilitated by our Compliance & Strategic Client Services Director, Pete Frittitta along with attorney Bob Simandl from the law firm von Briesen & Roper, S.C. where they will be discussing Legislative Trends and Developments to prepare for in 2024 related to Employee Benefits.



MyWave Connect

Home
Search
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What are you looking for?

Recently Accessed Content

- 401(k) Contribution Change Reminder
- Winter Safety: Frostbite
- Workplace Wellness: Online Health Improvement Programs

Trending Topics

- Agency Proposals
- Food
- OSHA
- Proposal
- Prospecting Brochures
- Administrative and Support and Waste Management and Services
- Marketing Materials
- Administration
- Law Summary

Workplace Wellness: Online Health Improvement
Improve your Online Health

January 10th, 2014

OSHA

Legal News & Compliance

Wellness

HR/Safety Policies

MyWave Portal Toolbox

- ACA Reporting:** Generate Forms 1094/1095 by simply importing your completed worksheets. Streamline ACA compliance in three simple steps!
- Compliance Notice Builder:** Produce custom benefits notices for your company. When laws or circumstances change, simply update and generate a new notice instantly. Plus distribution guidelines!
- Employee Cost Calculator:** This easy-to-use calculator accounts for those typical expenses you may not necessarily think about when hiring a new employee.
- Performance Review Builder:** Generate performance appraisals based on an employee's occupation - can be customized with ratings and comments. Customized action plan to help employees improve their performance.
- Interview Question Builder:** Choose from over 400 pre-developed behavioral interview questions and fill composite to create ready-to-use interview questions!
- Health Plan Compliance Calendar:** Generate your own customized compliance calendar. Features ruling list of federal compliance dates, monthly reminders and supplementary resources.
- Salary Benchmarking Tool:** Search compensation and pay structure reports (annually by hour). Can be compared nationally or within a state.
- EOER Notice Generator:** In three easy steps, create all six required EOER notices because satisfying your EOER obligations does not have to be hard.
- Custom Job Description Builder:** Help you make the most complete job descriptions as your employees can achieve their true potential which ultimately contributes to the success of your business.
- Federal Post Advisor:** Whether your company is small or large, identify the required forms by using this tool to generate what of federal laws administered by the DOL - includes links to download printable posters.
- Total Compensation Statement Builder:** Step-by-step tool generates a total compensation statement in minutes. Helps you to educate employees on the value of their benefits. Boost morale and retention!
- Multi-state Law Comparison Tool:** View and download labor laws in different states. Generate side-by-side charts to compare and contrast state laws.
- HR Self-assessment:** Employees can assess their HR management practices, employee relations, recruiting process, training and more! Once completed, highlights will be provided to highlight where improvements can be made.
- FMLA Advisor:** Understand your rights and responsibilities under FMLA. This tool can assist in understanding notice requirements, valid reasons for leave and more!

to receive an new content?

Access Workplace Policies & Forms

Find What you are looking for - FAST

ACA Reporting – Generate Forms 1094/1095

Multistate Law Comparison Tool

Salary Benchmarking Tool

Sample Job Descriptions

Total Compensation Statements



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With Respect

Dedicated Claims Liaison

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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 Practice Group
- Tens of thousands of clients within Assurex
- Share 'best practices' with each other



- 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

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

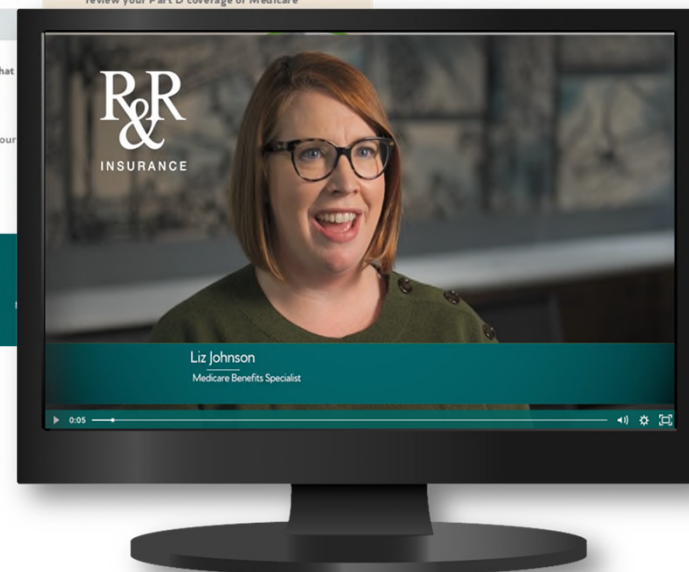
- ☐ Watch for your plan's Annual Notice of Change (ANOC) that outlines any plan changes for the next calendar year. The ANOC is sent out in October
- ☐ During the Annual Enrollment Period (AEP), review your Part D coverage or Medicare

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 gap analysis

Compliance Documents

Online HR Library resource

Proprietary Tools
(CAA Rx calculator, ALE calculator, 1095-Cs)

von Briesen

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



Compliance Expertise



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.



WISCONSIN DEPARTMENT
of HEALTH SERVICES

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)



Additional Team Expertise





HR & Member Support Concierge Service

Call or Email Your Insurance Concierge Team!

- Chris Kramer
- Kate Mecozzi

R&R Insurance Services, Inc.
(262) 574-7000

- N14 W23900 Stone Ridge Dr.
Waukesha, WI 53188

For your
employees!



We are here
to help!

Randolph 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.



Chris Kramer

Employee Benefit Consultant
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(262) 953-7151



Kate Mecozzi

Client Service Manager
Kate.Mecozzi@rrins.com
(262) 953-7199



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- Claim Support



- Education

- Guidance

- Compliance



- Analysis

- Partnership



Transition Plan

Our Transition plan is 'Reading, Writing and Arithmetic'



Reading -

- Re-review the current 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 -

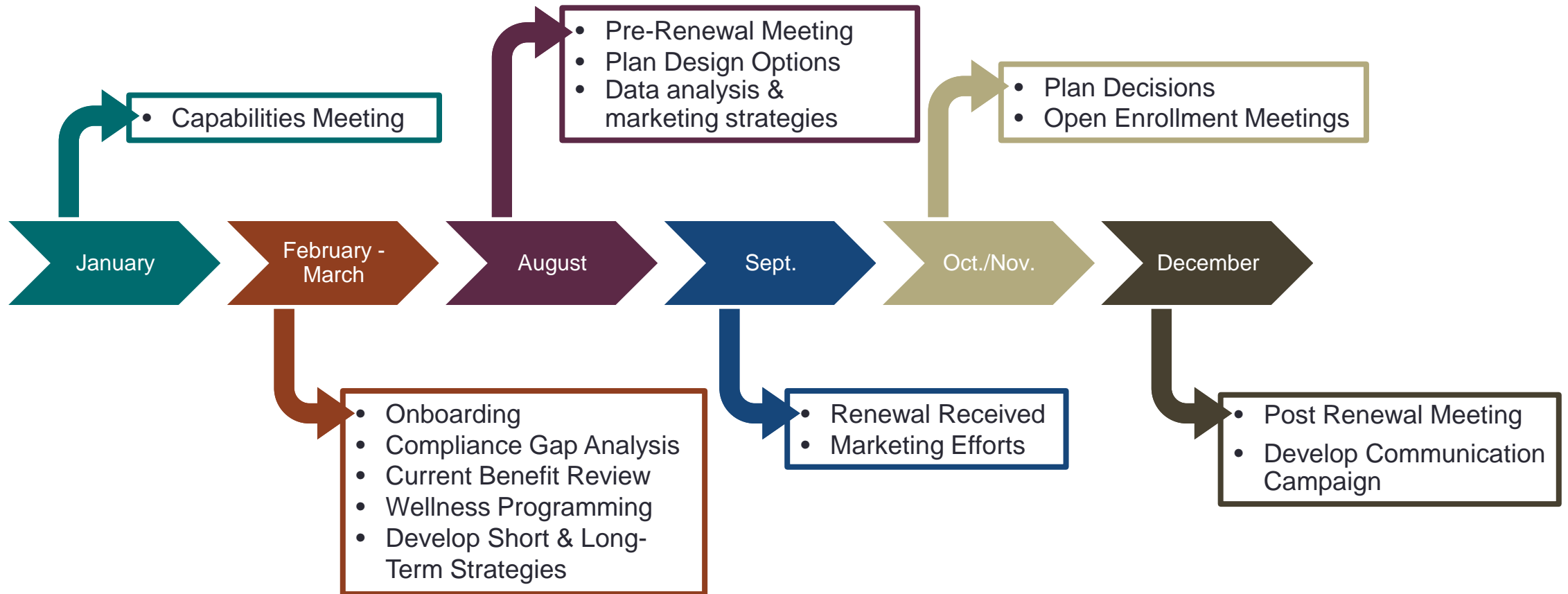
- Meet with the administrative team and take notes on what is important to them, areas of benefit understanding and areas of benefit education improvement
- Complete R&R Insurance's proprietary Onboarding guide documenting current benefit understanding and future goals
- Develop timeline of events



Arithmetic –

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

Strategy Throughout the Year - Sample





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.

As employee expectations increase, benefits are more important than ever, and employers need innovative and meaningful offerings to meet the needs of a diverse workforce.

THANK YOU!

Let's Continue The Conversation!

Knowledge Is Potential!

the **knowledge** brokers™

