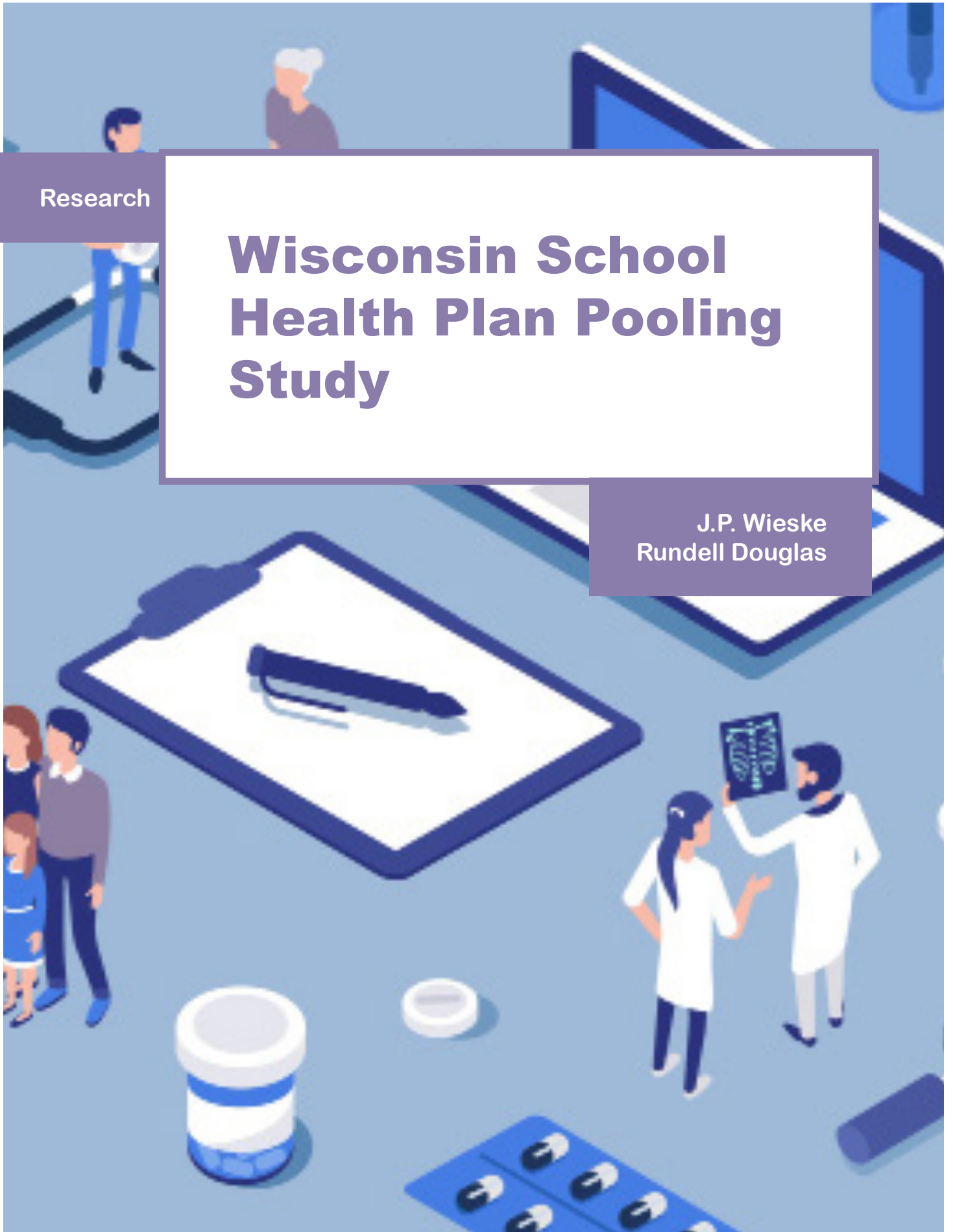


Research

# Wisconsin School Health Plan Pooling Study

J.P. Wiese  
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This research study was completed by Horizon Government Affairs.

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# EXECUTIVE SUMMARY

More than a decade ago, Act 10 gave Wisconsin public school districts some important tools to help control costs and manage district budgets. For many school districts, those savings continue to this day with lower overall health insurance costs and in some cases lower premiums than were paid prior to Act 10. However, significant disparities in the cost of health insurance from school district to school district remain. In some cases, those differences can be explained away by a few districts that have chosen high cost benefit plans. In other cases, schools are facing significantly higher health insurance premiums because the school district's underlying health care costs are higher than average resulting in higher claims costs. Since premiums are based on the experience of the group, this means that for some districts, the savings that Act 10 helped to generate have been erased or never existed. These districts have seen higher health care costs, taxpayers have realized a lower value for their tax dollar and teachers have seen their health care benefit packages generally deteriorate, and the disparity of health care benefits between districts increase dramatically.

In this paper, we propose a relatively simple solution: leverage the expertise that the state has developed in establishing its own free-market, private-sector exchange for its own employees and direct the Group Insurance board to create a separate pool for school districts. The new pool would be modeled off of the existing state employee pool with its uniform benefit plan design, tiered plan offering and employee choice, but would limit its plan offerings to a basic HDHP paired with a partially funded HSA.

This isn't a public option. Indeed, school districts can already participate in the local government insurance pool. But that pool isn't designed to meet the needs of school districts in the same way the proposed pool would. It also doesn't provide the legislature with tools that can assist in both reducing health insurance costs AND providing school district employees with better coverage.

Our preliminary analysis shows the potential to provide significant savings to some of the largest districts in the state as shown in Summary Table 1.

Yet it is not just the largest districts that would benefit. Based on the current pricing of the active state employee plan, estimates indicate that if all school districts enrolled in the new pool through a mandatory plan the districts could save a combined \$258 million in premiums. If the state opted for an alternative plan structure in which only school districts which would save under the plan were

**Summary Table 1. School districts (top 5) with highest annual cost savings and savings per employee per month**

School District	Savings with HDHP plan	Cost savings per employee per month	Savings with HDHP-HSA plan*	Cost savings per employee per month
Milwaukee	\$23,020,746	\$201	\$12,872,359	\$112
Green Bay Area Public	\$15,058,969	\$463	\$11,714,950	\$360
Fond du Lac	\$8,206,817	\$786	\$7,167,170	\$686
Sheboygan Area	\$7,291,726	\$496	\$5,974,020	\$406
Eau Claire Area	\$7,489,441	\$445	\$5,777,960	\$344

\* Plan option would include plan \$750 and \$1500 HSA contributions

Source: Horizon Government Affairs (HGA) analysis of Milliman data.

enrolled, the savings could exceed more than \$500 million in premiums combined. Summary Table 2 provides an overview of the average monthly savings per employee.

The new pool will bring all the normal advantages of pooling for Wisconsin public schools – reduced premium volatility, reduced administrative overhead for school districts, reduced benefit disparity amongst districts, and enhanced bargaining power as a large purchaser of health benefits. Using a structure that creates a voluntary pool rather than a mandatory pool along with incentivizing participation encourages school districts to provide cost-effective coverage.

High health insurance premiums for school districts have been an issue for decades. In the broader market, there have been a litany of federal and state laws impacting how individuals and employers purchase health insurance. Prior to Act 10, one of the main political issues has been the difference between public employer and private employer benefits. On average, public employee benefits have tended to be richer and more expensive than benefits offered by private employers. In Wisconsin, expanding health insurance options and controlling health insurance costs for school districts has been a key political issue since former Gov. Tommy Thompson implemented collective bargaining requirements to include health insurance benefits as part of a qualified economic offer. Linking these benefits, it was thought, would help financial negotiations and lead to lower costs. It also made the trade-off between wages and benefits explicit.

Health insurance coverage continues to have a significant impact on the financial bottom line for school districts. Controlling these expenses while simultaneously delivering high quality care to school district employees can be a challenge. The issues differ significantly region to region – both in

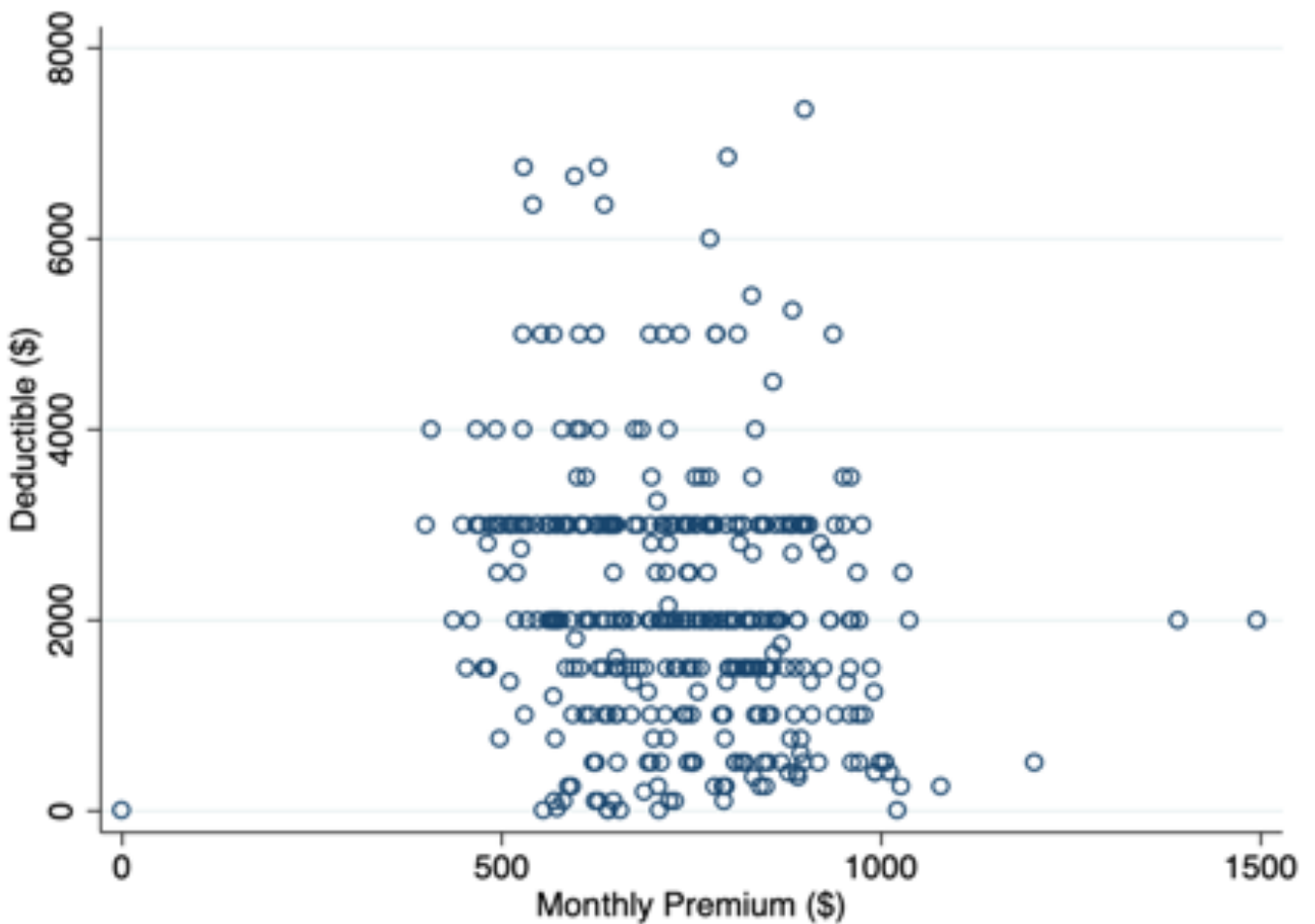
**Summary Table 2. Average monthly savings per FTE, statewide and for all districts that would save**

Per employee per month savings	HDHP	Tier 1	PPO/HMO	HDHP-HSA
<b>Statewide Mandatory</b>	<b>\$366</b>	<b>\$304</b>	<b>\$117</b>	<b>\$237</b>
Voluntary Pool	\$434	\$393	\$311	\$350

Source: HGA analysis of Milliman data.

the quality of health care available and the availability of insurance coverage options. Summary Figure 1 highlights premium variation in single coverage by graphing the premium against the deductible of the plan, showing the variation in plan design and plan costs.

**Summary Figure 1. Comparison of single plans' premium and deductible shows wide-cost sharing variation across school districts**



Source: HGA analysis of Milliman data

School districts face some of the same challenges that large private market employers face, but have additional challenges including a workforce that is generally older than the average age, inclusion of coverage for retirees, offering higher than average benefits, and – most importantly – that the benefits are taxpayer-funded. Unlike other large private employers, certain benefit structures like Multiple Employer Welfare Arrangements (MEWA's), which allow large employers to share a plan structure, have other legal impediments. But as units of government, a public sector school district pool is not subject to a number of federal requirements including ERISA.

In the pre-Act 10 market, the school district health insurance market was dominated by a single carrier who offered coverage in a community rated single risk pool. The lack of competition created a number of problems resulting in higher overall premiums which are detailed below. However, the community rated pool did provide some protections for school districts who were considered high risk for the market. The resulting coverage provided stable but very high premium rates.

## First Efforts at Pooling

Scott Neiderjohn, PhD, prominently first offered a similar reform proposal in the Winter of 2005. He published the report in the Wisconsin Interest titled “The \$100 Million Question: Breaking The Health Insurance Monopoly.” The article criticized the market dominance or near monopoly of teacher’s health insurance coverage by one insurer and proposed an alternative:

It is estimated that if public school teachers were included in the state employee health insurance pool, the savings on health insurance would exceed \$100 million per year statewide. If shared with the teachers, this would represent an average yearly salary increase of \$1,448 per Wisconsin public school teacher. The results of this analysis clearly demonstrate that establishing a system that allows school districts to competitively bid teacher health insurance carriers would significantly lower insurance premiums and allow the teachers to benefit in the form of higher salaries.

The legislature did not follow the proposed course of action. Another proposal hoped to inject competition into the market by requiring insurers to disclose the claims history to individual school districts. Claims history is commonly used in the private large group market by insurers to evaluate risk rather than requiring employees to fill out an application. In most cases, only large “shock” claims are reviewed, and the premium rate is based on the whole group’s health history. For school districts in the single community rated pool, it was impossible to shop because prior to the law change, their claims history wasn’t made available.

In 2010, the economy continued to be in a near free-fall as a result of the 2008 financial crisis, and that meant falling tax revenues across the state. Schools looked to reduce expenses, and considered several options including teacher layoffs. The legislation on claims history did little to encourage competition for health insurance, and costs remained high. There was consensus that it would not be enough, and that additional action was needed. In October of 2010, Scott Neiderjohn renewed his call for changes. In opinion columns run in both the CapTimes and the Milwaukee Journal-Sentinel, he again highlighted the potential savings of allowing school districts to participate in the state employee pool.

Wisconsin school districts could save significantly if they would provide health insurance through a more competitive process. Teachers themselves would benefit from increased job security and potentially higher salaries and their coverage would not significantly change.

The average single-coverage costs for districts using WEIC is \$770.75 per month, while their family-coverage costs are \$1,749.69 -- more than 16 percent higher for single coverage and more than 10.5 percent higher for family coverage than premiums paid in the other districts.

In addition, school districts pay at least 95 percent of premiums -- well above what the typical employer provides in the private sector.

As a start, reforms should focus on a system that encourages school districts to competitively bid for their health insurance. An example of how this might work is the state health insurance pool. The Department of Employee Trust Funds operates this pool, and employees statewide receive their coverage through it.

Later that year, Governor Walker was elected. Shortly after the inauguration, the Walker administration drafted and the legislature passed Act 10.

Act 10 remains the most important law covering health insurance benefits for teachers and school districts in Wisconsin. It re-defined the bargaining relationship between teachers, teacher unions, and school districts. It provided school districts with new ways to control their benefit costs through more competitive bidding and required higher employee contributions to both premiums and pensions among other changes. Schools were able to competitively bid their insurance packages, and in part because of employee contribution requirements, there was increased interest in lower cost health insurance plans.

Indeed, Wisconsin's Act 10 provided school districts with new opportunities to design benefits and lower costs, which has been successful. On average, school districts' health insurance premiums are roughly the same as they were in 2010:

The average single-coverage costs for districts using WEAIC is \$770.75 a month, while their family-coverage costs are \$1,749.69 -- more than 16 percent higher for single coverage and more than 10.5 percent higher for family coverage than premiums paid in the other districts.

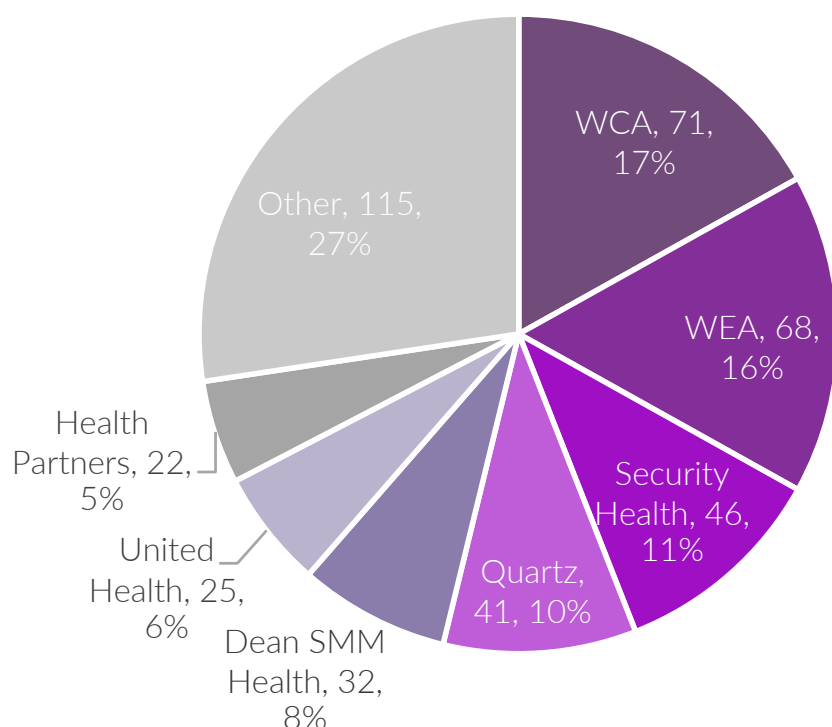
Our analysis indicates average premiums in 2019 were around \$743. The top 5 least expensive schools have rates over 40 percent lower than the average. Few, if any, employers could say their rates grew as little as premiums did for school districts. As Figure 1 shows, the market is much more competitive, with each currently dominant insurer holding less than a 20 percent market share. While the average single premium is \$743, the top 5 most expensive school districts all have premiums that are at least 35% higher and over \$1,000 for single coverage. However, Act 10's success in lowering overall and average health insurance costs doesn't mean that no school districts face exceedingly high health insurance costs.

### **Extending Act 10 Gains: Many Winners, Some Losers**

By most accounts, the cost of health benefits for school employees in Wisconsin is at a relative low.



**Figure 1. Insurance carriers with the largest market shares**



Source: HGA analysis of Milliman data

Wisconsin’s Act 10, introduced by Gov. Scott Walker, was enacted in part to address the increasing costs of health benefits for public employees and, especially, school employees. At the time of passage, public schools had higher costs, richer benefits and lower employee contributions than their private sector counterparts. In ten years since the passage of Act 10, many Wisconsin school districts are paying less for health insurance, on average, than they did before Act 10.

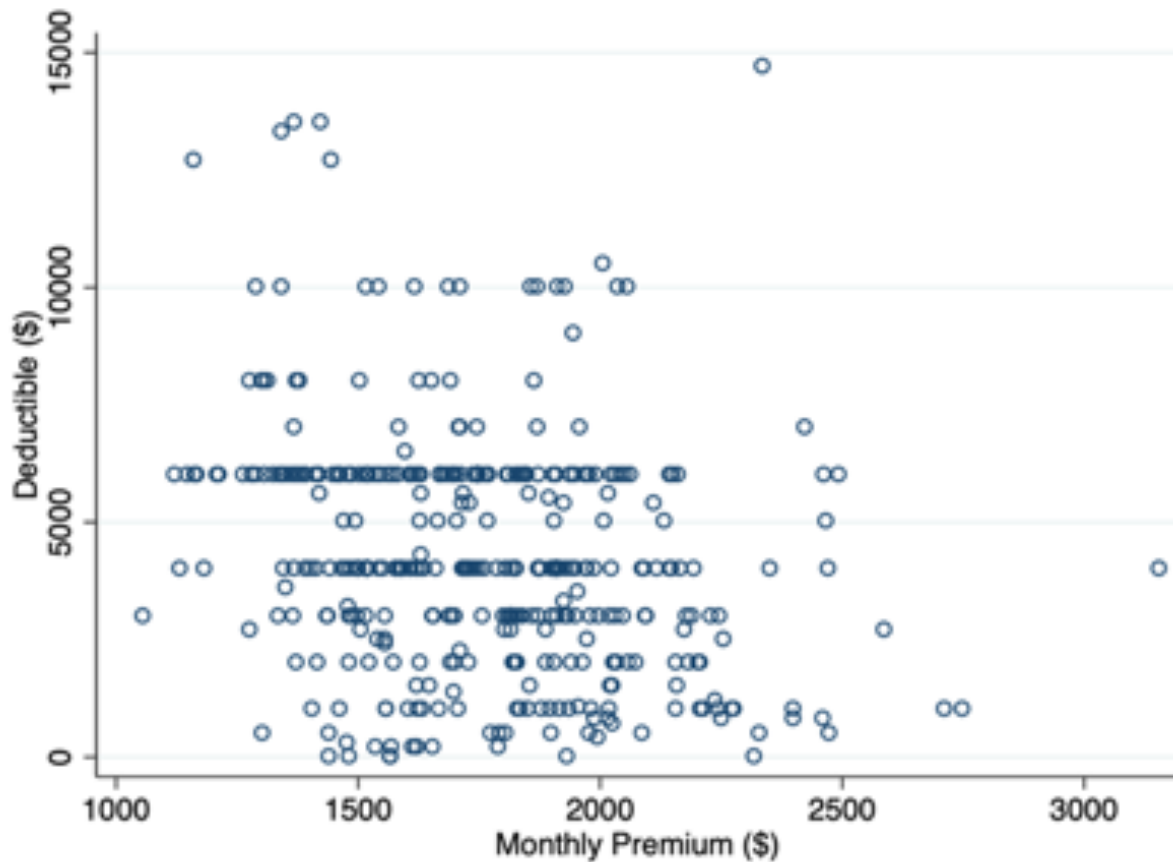
Though the average savings demonstrates the positive effects of Act 10, a closer look is necessary to understand the range of its impact—averages only

provide partial insight. Across Wisconsin, school districts vary significantly based on size, location and other factors. The smallest school districts (<50 employees) have guaranteed issue and community rated products (no rate increases for pre-existing conditions), whereas the larger school districts (50+ employees) are under different rules that allow insurers to price based on the claims experience of the group. In general, very large groups (1,000 or more employees) have enough employees to spread risk more broadly and have smaller premium swings though large groups have not been immune to high premium rates. For school districts that are smaller, just a few major health conditions can mean a significant increase in premiums.

In Figure 2, the scattergraph shows the relationship between premiums and deductibles for family plans. As demonstrated in the graph, there are plans with both low deductibles and low premiums, and plans with both high deductibles and high premiums—a clear indication of a wide spectrum of circumstances.

The results are anything but predictable. It is a reminder that school districts can be very different from each other. They vary significantly in employee composition, group size and geography. Based on the data in this report, several school districts even qualify as a small group (less than 50

**Figure 2. Comparison of family plans' premium and deductible shows wide cost-sharing variation across school districts**



Source: HGA analysis of Milliman data

employees), while others have thousands of employees. It is clear that the school districts and their employees are located across the state with differing access to health care, different cost structures, and different insurance options.

Tables 1 and 2 show the school districts with the lowest monthly premiums alongside the lowest out-of-pocket maximum costs, and the highest premiums alongside the highest out-of-pocket maximums. Out-of-pocket maximum costs are the maximum amount of cost sharing borne by the employee including deductibles, copays, and cost sharing. Once met, the insurer pays all covered benefits at 100%.

One would expect that a low premium plan would have a high out-of-pocket maximum, and a high premium plan to have a low out-of-pocket maximum; however, that is not the case, as existing combinations are all over the place. The reverse is also true, as plans with high out-of-pocket maximums don't always have low premiums as expected, and low out-of-pocket maximum plans also

**Table 1. School districts with the 10 lowest monthly premiums and out-of-pocket maximum**

School District	Single Premium	Single OOP	FTE	School District	Single OOP	Single Premium	FTE
Sauk Prairie	\$400	\$250	382	Jefferson	\$0	\$512	290
Howards Grove	\$407	\$4,000	129	Monticello	\$0	\$526	54
Dodgeville	\$436	\$2,000	167	Clintonville	\$0	\$607	196
Oostburg	\$449	\$4,000	117	Lancaster Community	\$0	\$641	148
Kenosha	\$453	\$1,251	2,437	Southwestern Wisconsin	\$0	\$657	84
Poynette	\$460	\$400	163	La Farge	\$0	\$675	50
Cedar Grove-Belgium Area	\$467	\$4,000	117	Hartford UHS	\$0	\$721	175
Slinger	\$467	\$5,000	342	Kickapoo Area	\$0	\$758	76
Deerfield Community	\$473	\$3,000	108	Hartford J1	\$0	\$800	208
Janesville	\$478	\$250	1,358	Randolph	\$0	\$1,496	175

Source: HGA analysis of Milliman data.

**Table 2. School districts with the 10 highest monthly premiums and out-of-pocket maximum**

School District	Single Premium	Single OOP	FTE	School District	Single OOP	Single Premium	FTE
Dover #1	\$3,405	\$6,450	12	Brodhead	\$12,000	\$584	134
Randolph	\$1,496	NA	73	Saint Croix Central	\$12,000	\$756	222
Lake Country	\$1,391	\$6,350	63	Lake Geneva J1	\$12,000	\$756	225
Hurley	\$1,203	\$500	62	Merrill Area	\$8,500	\$857	358
Benton	\$1,079	\$1,250	38	Yorkville J2	\$8,100	\$696	44
Paris J1	\$1,037	\$2,000	31	Baraboo	\$7,900	\$653	430
Gilmanton	\$1,028	\$4,500	28	Rio Community	\$7,350	\$899	62
Prentice	\$1,027	\$750	61	Plymouth Joint	\$7,150	\$568	332
Wabeno Area	\$1,021	\$1,500	83	Sun Prairie Area	\$7,150	\$624	1,228
Freedom Area	\$1,011	\$2,000	172	Argyle	\$7,150	\$643	49

Source: HGA analysis of Milliman data.

defy expectations. The traditional trade-offs don't necessarily apply in these group of plans. It is again clear that there are significant differences in benefits across school districts. This lack of consistency and pricing makes it difficult to judge success in controlling costs and in comparing benefits.

While there is also some variation in medical costs across the state, it is likely some of the premium is partially attributable (at least in some cases) to higher than average medical costs. The school district employee population could also vary, and in some cases, higher-cost districts may have a more experienced workforce (i.e. older than average age) closer to retirement age. However, one of the largest factors is likely due to experience rating or medical underwriting. Under the Affordable Care Act (ACA), large groups are allowed to be experience rated and it is likely this factor has caused some of the more significant cost variations.

The disparity in cost can both negatively and positively impact local taxpayers, school district budgets and employees of the school district. It can make teacher recruitment and retention more difficult (or easier) for some school districts. These private market issues were not in anyway impacted by Act 10.

**Table 3. School districts with the 5 highest monthly premiums**

School District	Single Premium	Single Deductible	Single OOP	FTE
Dover #1	\$3,405	\$5,000	\$6,450	12
Randolph	\$1,496	\$2,000	\$0	73
Lake Country	\$1,391	\$2,000	\$6,350	63
Hurley	\$1,203	\$500	\$500	62
Benton	\$1,079	\$250	\$1,250	38

Source: HGA analysis of Milliman data.

## Understanding the Market

Both small (2-50 employees) and large employers (50+) can purchase coverage on a guaranteed issue basis in the fully insured market. This means that insurers must offer health insurance. However, small employers can not have their health insurance premiums increased due to the group's risk score (i.e. medical conditions), while large employers may have their premiums increased or decreased as a result of the risk score of their group. Consequently, similarly situated groups (i.e. same size, same geography, same average age) may have different rates for health insurance.

Before Act 10, most school districts were in a single community rated pool offered by a dominant insurer. While it is true that a single community rated risk pool eliminates wide variation in rates,

### Group Size Regulations

Small group employers are required to offer plans that meet the requirement for Bronze, Silver, Gold or Platinum plans (called actuarial value) and must offer essential health benefits. Insurers are not allowed to increase premiums based on health status in the small group market. Rates can vary primarily based on age and geographic region.

Large employers have more flexibility in plan design. They don't have to meet the metal-level plan requirements nor do large employers have to offer the essential health benefits. Plans are still required to be guaranteed issue but insurers are allowed to underwrite based on health status and other factors.

Both large and some small employers may have the option to offer health insurance through a self-funded plan arrangement. In these arrangements, the employer generally pays for three items – reinsurance, administrative services, and claims. These plans offer the most flexibility to employers, but also require the employer to take on more risk. In general, healthy groups fair better in self-funded arrangements than in fully insured arrangements. The opposite is true for unhealthy groups.

	<b>Plan Design</b>	<b>Rating</b>	<b>Guaranteed Issue</b>
<b>Small Group</b>	Metal-level plans	Community Rated	Yes
<b>Large Group</b>	Flexible	Can rate health	Yes
<b>Self-Funded</b>	No requirement	No requirement	No

it also erases the savings many schools districts have made under Act 10. Requiring some districts to face higher health insurance costs in order to create a new pool may be a non-starter. It also ignores the impact of the ACA which no longer allows insurers to create risk pools segregated by line of business.

So, we can't go back to the pre-Act 10 market – it is impossible to unwind the changes brought on by both the ACA and Act 10.

The post-Act 10 market has achieved a number of goals. On average, health insurance is less expensive, there is more competition (the largest market share is under 20%), and school districts are paying less. School district employees do face a higher share of premium as mandated by Act 10 and less rich coverage. Deductibles, cost sharing, plans designs, and employee contributions all are closer to what is seen in the private employer market. Average single premiums (as well as family

coverage) paid by school districts have dropped. Eight years after Act 10, school districts are paying less for insurance in real dollars (when adjusted for the inflation in premium rates, and combined with higher employee contributions) than prior to the enactment of Act 10. Anecdotally, this has had a positive impact on wages.

These gains haven't been equal across the state: school districts' costs vary. The highest and second highest premium in our review came in at over \$3,000 and \$1,400 per month for single coverage,

while the lowest and second lowest premiums were around \$400 per month. There are certainly school districts with very rich benefit plans that are also high cost and low-cost districts than can be explained by lower benefit plans. However, those plans are the exception rather than the rule. The cost variation across school districts is primarily based on size (i.e. number of employees), location, and demographics of their employees (including age and health). Again, none of these negative issues were caused by Act 10 nor by the ACA.

The school district market needs the best of both worlds. School districts need to be able to take advantage of the savings and flexibility offered by Act 10. They also need stability in rates to protect local taxpayers and school district employees when their health experience is less than average.

## A New Pool

We propose the state take action to direct the Group Insurance Board to create a separate pool for school districts – similar to the existing local government pool – to expand coverage options. The new pool would limit participation to school districts and offer the state’s employee HSA plans to school districts on a voluntary basis. This voluntary pool would allow school districts to band together and have a community rated pool while still allowing school districts with more favorable experience to choose their own plans. In order to make this work, we are proposing that the pool only offer an HSA-qualified high deductible plan and for the state to provide some incentive to participate.

Limiting coverage to a HSA-qualified health plan fixes a number of problems. First, the high deductible plan helps with cost control by limiting insurance company exposure, and potentially limiting adverse selection. Second, the HSA-qualified plan allows an easy cost and coverage benchmark for plans to compare benefits and premiums costs to alternative private market coverage.

A preliminary analysis – based on the pricing of the state employee pool – estimates that if all school districts enrolled in the new pool, districts could save a combined \$258 million. However, if only school districts with higher costs enrolled, the combined savings could be higher than \$500 million.

**Table 4. Average monthly savings per FTE, statewide and for districts that would save**

Per employee per month savings	HDHP	Tier 1	PPO/HMO	HDHP-HSA
<b>Statewide Mandatory</b>	<b>\$366</b>	<b>\$304</b>	<b>\$117</b>	<b>\$237</b>
Voluntary Pool	\$434	\$393	\$311	\$350

Source: HGA analysis of Milliman data.

The average monthly savings per employee are demonstrated in Table 4 based on the cost of the local government pool.

Our numbers are based on the current state employee pool. On average, the state employee pool is already less healthy than comparable private sector employers. In a full analysis, and with proper incentives, we believe the experience of the state employee pool could provide a similar benchmark. School districts are stable employers with lower turnover. In many school districts with thousands of employees, we believe the pool can be stable even if districts are not required to participate. Table 5 highlights a few school districts that could save a significant amount of money and combined, these districts have thousands of participating employees.

**Table 5. School districts (top 5) with highest annual cost savings and savings per employee per month**

School District	Savings with HDHP plan	Cost savings per employee per month	Savings with HDHP-HSA plan*	Cost savings per employee per month
Milwaukee	\$23,020,746	\$201	\$12,872,359	\$112
Green Bay Area Public	\$15,058,969	\$463	\$11,714,950	\$360
Fond du Lac	\$8,206,817	\$786	\$7,167,170	\$686
Sheboygan Area	\$7,291,726	\$496	\$5,974,020	\$406
Eau Claire Area	\$7,489,441	\$445	\$5,777,960	\$344

\* Plan option would include plan \$750 and \$1500 HSA contributions

Source: HGA analysis of Milliman data.

In our analysis, some school districts have managed their costs well and should continue to do so. Yet competition in some areas of the state is more limited, and some school districts likely have had challenges based on their size or the health status of their employees. For local units of government (including schools), the Wisconsin Department of Employee Trust Funds offers an additional health insurance option: coverage in the local government pool.

The coverage in the pool is provided by fully insured private companies. It is the option of the government unit to participate in the pool, or not. While school districts can and should continue to look at other private market options, for most, participation in the local government pool doesn't provide the benefits that a separate pool devoted to school districts will.

### State Employee Plan

The state employee health plan offers fully insured health plans to state employees and some retirees, as well as offering coverage in a separate pool to local units of government. The Department of Employee Trust Funds uses a managed competition model to competitively bid coverage across the state. Participating insurers may offer coverage in any of the defined regions or all of them but must meet specific quality criteria as well as have an agreement on price. In most regions, employees have a choice of benefits.

The local units of government are not required to participate in the pool and the pool is priced separately from the state employee pool. By law, the state can not provide subsidies between the pools. Depending on the area, local units of government and their employees also may have a choice of plans. And similar to private employers offering coverage choices, the local unit of government may pay a set amount and require their employees to pay the difference in cost between the employer subsidized plan and the employee's choice.

For local units of government, access to the state employee plan offers another set of private market choices. It offers access to insurers that may not otherwise offer coverage in their area or access to plans that would not be generally available. The local units of government have the opportunity to shop for competitive bids in the broader private market as well.

plan assumes the districts enroll in the state's HSA-qualified health plans AND provide a contribution to the employee's HSA (\$750 for singles, \$1500 for family coverage. Those 5 school districts alone would save over \$40 million.

Based on the analysis completed by Milliman, statewide savings would be \$258 million for mandatory participation in the pool. Voluntary participation – if all the districts that would save enroll (and there would be no greater adverse selection impact than on the current voluntary local government pool) – would cause savings to rise to over \$400 million.

It is important to note that this is not a so-called “public option.” As highlighted above, school districts are already allowed to participate in the local government pool. The proposal is to create a separate and segregated pool for school districts that will better reflect their needs. Further, any action to open the pool to private market employers would put the entire pool at risk of additional federal oversight through ERISA.

Table 6 shows savings from the 9 highest premium school districts across the state. The data suggests that the savings could be considerable both on a per FTE basis and in total cost savings. It is important to remember that some of that savings will go directly into the school district employee's pocket through reduced premium contributions.

Figure 3 highlights the potential savings for school districts that could potentially save the most based on total annual savings. The



**Table 6. Average annual cost savings in HDHP or HDHP/HSA plans for family plans with a positive monthly health care spend**

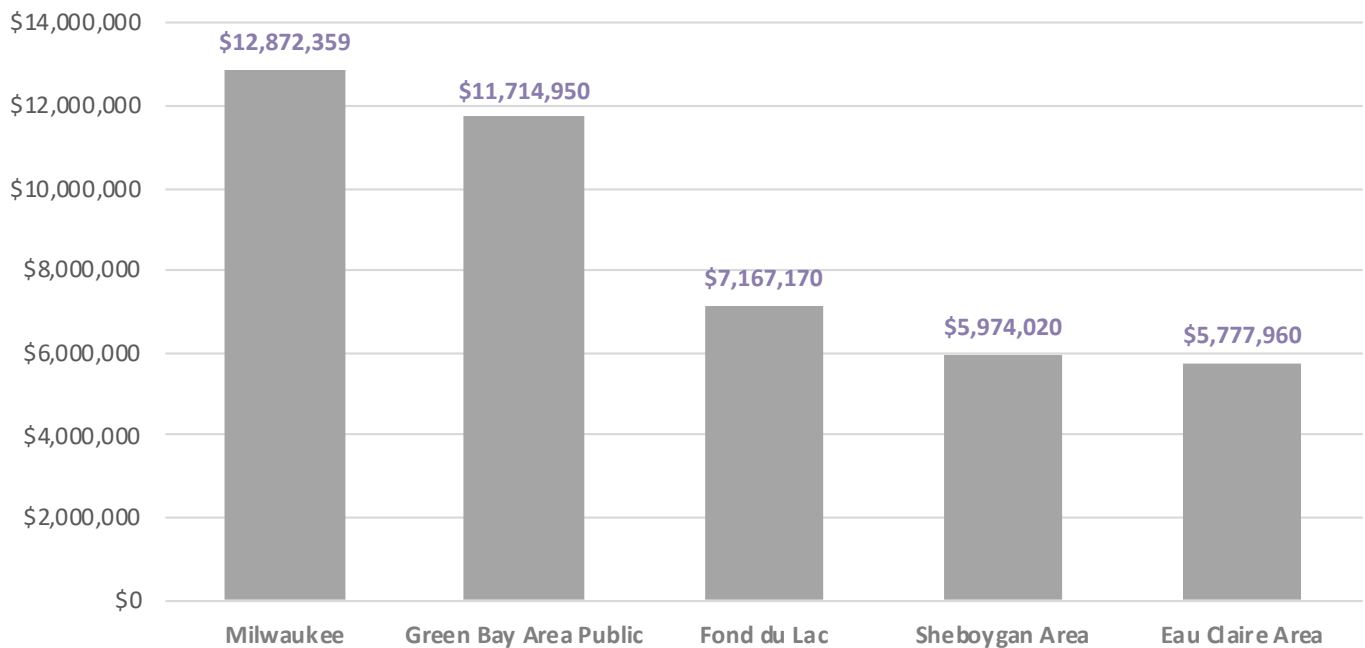
School District	District's Monthly Health Care Spend - HRA/HSA inclusive	Average ETF Premium Cost of Tier 1 HDHP Plans - County Specific	Difference between current single and state avg single HDHP by county	Annual Cost Saving	
				Lowest cost HDHP Plan*	Lowest cost HDHP-HSA Plan**
Dover #1	\$3,405	\$712	\$2,693	\$300,809	\$290,232
Randolph	\$1,662	\$642	\$1,020	\$416,417	\$338,593
Norwalk-Ontario-Wilton	\$1,646	\$707	\$939	\$1,726,432	\$1,604,579
Lake Country	\$1,516	\$681	\$835	\$414,279	\$385,230
Rio Community	\$1,470	\$642	\$828	\$998,671	\$936,654
Hurley	\$1,203	\$667	\$535	\$492,793	\$430,686
Northland Pines	\$1,195	\$662	\$533	\$1,674,874	\$1,433,783
Raymond #14	\$1,237	\$712	\$525	\$360,662	\$314,952
Black River Falls Public	\$1,233	\$713	\$520	\$2,223,523	\$1,936,932

\* Assumes a 25% single and district-specific participation

\*\* Plan option includes \$750 and \$1500 HSA contributions

Source: HGA analysis of Milliman data.

**Figure 3. Annual cost savings of the state's lowest cost HDHP plan with \$750 and \$1500 HSA contributions**



Source: HGA analysis of Milliman data

## Deductibles and Cost Sharing

The plan designs offered by schools across the state vary significantly. One plan has a \$7,350 single deductible while several plans offer coverage with no deductible. Despite the high deductible, plan premiums are relatively high (Table 7).

**Table 7. School districts with 10 highest deductible health plans, single**

School District	Deductible	HRA/HSA Contribution	Employer portion of Deductible	OOP	Premium	FTE
Rio Community	\$7,350	\$0	\$6,850	\$7,350	\$899	62
Phelps	\$6,850	\$2,900	\$100	\$100	\$797	32
White Lake	\$6,750	\$2,680	\$0	\$6,750	\$530	24
Osceola	\$6,750	\$450	\$3,250	\$3,500	\$627	227
Luck	\$6,650	\$1,400	\$2,920	\$6,650	\$596	76
Webster	\$6,350	\$1,000	\$4,000	\$2,350	\$636	100
Frederic	\$6,350	\$1,000	\$4,050	\$2,300	\$541	94
New Auburn	\$6,000	\$1,500	\$3,000	\$4,000	\$774	50
Ellsworth Community	\$5,400	\$2,650	\$0	\$5,400	\$829	222
Elcho	\$5,250	\$2,000	\$0	\$6,750	\$884	53

Source: HGA analysis of Milliman data.

**Table 8. School districts with 10 lowest deductible health plans**

School District	Deductible	HRA/HSA Contribution	Employer portion of Deductible	OOP	Premium	FTE
Darlington Community	\$0	\$0	\$0	\$6,850	\$641	111
Fennimore Community	\$0	\$0	\$0	\$6,850	\$641	107
Madison Metropolitan	\$0	\$0	\$0	\$6,600	\$555	4,140
Wabeno Area	\$0	\$0	\$0	\$1,500	\$1,021	83
Rosendale-Brandon	\$0	\$0	\$0	\$0	\$0	151
Lancaster Community	\$0	\$0	\$0	\$0	\$641	148
Southwestern Wisconsin	\$0	\$0	\$0	\$0	\$657	84
Onalaska	\$5	\$0	\$5	\$1,000	\$707	397
Cudahy	\$20	\$0	\$0	\$5,000	\$573	323
Sun Prairie Area	\$100	\$0	\$0	\$7,150	\$624	1,228

Source: HGA analysis of Milliman data.

## Policy Solution

The problem of winners and losers in a health insurance market isn't unique – it has always existed in underwritten health insurance. In the 1970's, Wisconsin implemented a high-risk pool to provide affordable access to coverage for people in the individual market. To deal with the ACA problems in the individual market where adverse selection issues were significant, the state implemented the Wisconsin Healthcare Stability Plan. Similarly, a clear solution already exists for school districts – access to the local government pool of the state employee plan through ETF.

Yet, based on the information collected, only one school district has taken advantage of the coverage available in the pool. Given the cost issues faced by some schools, this seems surprising. We propose the legislature consider a number of specific policy reforms that would expand choice and put pressure on districts to consider lower cost insurance options:

1. Require the Department of Employee Trust Funds to create and offer a separate school district pool plan. This pool would only include school districts.
2. Limit state aid support for employee health insurance to the cost of the plan offered by the pool through ETF.
3. The only plan available in the pool would be an HSA-qualified high deductible health plan.
4. Require ETF to annually provide to each school district a report on the program which includes at least a statewide estimated premium costs per employee, or if available, the premium rate tables for each service area.
5. Require school districts to prepare an annual report comparing premiums, deductibles, and out-of-pocket maximums for single and family coverage between the new school pool and the district's current plan.

It is often the path of least resistance for an administrator to avoid benefit plan changes. There are administrative difficulties (new enrollment issues), potential changes in the coverage of services, changes in which medical providers are in the new insurers network, and other issues. Those administrative difficulties as well as concern over employee reaction to change are significant barriers. Since the state plan is not sold through agents, doesn't advertise, and doesn't directly respond to RFP's, some school districts are not aware of the option and especially not aware of costs and benefits.

We are proposing that the pool be formed around the current state HSA-eligible high deductible health plan, which should provide a more predictable cost structure along with the option for the school district to fund a health savings account or a health reimbursement arrangement for their employees.

Since ETF plan coverage in the state plan is offered through fully insured licensed health insurance companies, it means that school district employees may have a choice of a number of insurers rather than being locked into a single choice chosen by the district.

We haven't talked about the impact on school district employees. Providing coverage through the pool can allow a broader choice of insurers and therefore a broader choice of in-network medical providers. While the coverage offered is HSA-qualified and the deductibles are reasonable, school districts keep the option of subsidizing the deductible through an HSA or HRA. Finally, Table 9 demonstrates that for high cost districts there is the possibility of lower contributions for coverage and a resulting increase in take home pay of \$434 per month, or over \$4,800 per year.

Roughly 12 percent of lowered costs will be put in the pocket of school district employees through lower required contributions.

In closing, creating a new school district only pool should provide a significant opportunity for schools, taxpayers, and school district employees to save money and to benchmark benefits. While schools can participate in the local government pool, their size and needs differ significantly from other local units of government. Since the voluntary pool is only offering access to an HSA-eligible plan it should avoid adverse selection, and not crowd-out other private market health insurance options.

**Table 9. Cost savings per FTE, at 12% of annual cost savings**

	Annual Cost Savings			
	Lowest cost HDHP Plan*	County specific Tier 1 Plan *	Lowest cost PPO/HMO Tier 1 Plan	Lowest cost HDHP Plan **
<b>Statewide</b>	<b>\$368.04</b>	<b>\$305.86</b>	<b>\$118.41</b>	<b>\$238.66</b>
Districts w/ Savings Only	\$434.14	\$393.26	\$311.12	\$350.31

\* Assumes a 25% single and district-specific participation

\*\* Plan option includes \$750 and \$1500 HSA contributions

Source: HGA analysis of Milliman data.

# APPENDICES

## APPENDIX I

Supplementary Table 1.

School District	Difference between current single and state avg single HDHP by county	Difference between current family spend and state avg family by county	Savings (increases) from current plan to Single HDHP w/ HSA Contribution	Savings (increases) from current plan to Family HDHP w/ HSA Contribution
Abbotsford	\$274	\$470	\$186	\$294
Adams-Friendship Area	\$183	\$462	\$174	\$501
Albany	\$124	\$143	\$88	\$98
Algoma	(\$65)	(\$299)	(\$96)	(\$335)
Alma Center	\$187	\$252	\$138	\$173
Alma	\$195	\$320	\$163	\$285
Almond-Bancroft	\$121	\$124	\$63	\$23
Altoona	\$265	\$365	\$241	\$347
Amery	\$169	\$167	\$123	\$96
Antigo Unified	\$265	\$606	\$162	\$392
Appleton Area	(\$4)	\$41	(\$50)	(\$29)
Arcadia	\$359	\$599	\$304	\$507
Argyle	\$252	\$604	\$220	\$567
Arrowhead UHS	\$203	\$314	\$211	\$378
Ashland	\$277	\$300	\$195	\$139
Ashwaubenon	\$11	\$274	(\$21)	\$238
Athens	\$232	\$389	\$141	\$205
Auburndale	\$147	\$178	\$87	\$72
Augusta	\$249	\$347	\$224	\$328
Baldwin-Woodville Area	\$84	\$34	\$38	(\$36)
Bangor	\$180	\$179	\$126	\$86
Baraboo	\$28	(\$66)	\$11	(\$65)
Barneveld	\$108	\$310	\$90	\$309
Barron Area	(\$60)	\$43	(\$83)	\$30
Bayfield	\$151	\$215	\$70	\$54
Beaver Dam Unified	\$69	\$281	\$86	\$369
Beecher-Dunbar-Pembine	\$465	\$905	\$433	\$869
Belleville	\$161	\$410	\$111	\$331
Belmont Community	\$279	\$558	\$247	\$521
Beloit	\$173	\$309	\$157	\$311
Beloit Turner	\$127	\$140	\$110	\$143
Benton	\$438	\$907	\$406	\$870
Berlin Area	\$142	\$183	\$150	\$249
Big Foot UHS	\$284	\$549	\$267	\$552
Birchwood	\$217	\$326	\$135	\$165
Black Hawk	\$79	\$243	\$46	\$206
Black River Falls Public Schools	\$520	\$918	\$471	\$840
Blair-Taylor	\$226	\$343	\$172	\$250
Bloomer	\$257	\$462	\$232	\$444

## Wisconsin School Health Plan Pooling Study

School District	Difference between current single and state avg single HDHP by county	Difference between current family spend and state avg family by county	Savings (increases) from current plan to Single HDHP w/ HSA Contribution	Savings (increases) from current plan to Family HDHP w/ HSA Contribution
Bonduel	\$509	\$900	\$477	\$864
Boscobel Area	\$128	\$390	\$110	\$388
Bowler	(\$85)	\$331	(\$117)	\$295
Boyceville Community	\$317	\$586	\$294	\$572
Brighton #1	\$260	\$463	\$195	\$343
Brillion	(\$7)	\$288	(\$65)	\$188
Bristol #1	\$372	\$684	\$307	\$564
Brodhead	\$447	\$767	\$411	\$721
Brown Deer	\$97	\$91	\$32	(\$29)
Bruce	\$180	\$236	\$135	\$165
Burlington Area	\$605	\$1,693	(\$173)	(\$173)
Butternut	\$245	\$806	\$163	\$645
Cadott Community	\$351	\$605	\$326	\$587
Cambria-Friesland	\$103	\$353	\$103	\$410
Cambridge	\$369	\$641	\$319	\$561
Cameron	\$195	\$273	\$172	\$260
Campbellsport	\$108	\$115	\$119	\$187
Cashton	\$290	\$475	\$298	\$541
Cassville	\$247	\$630	\$229	\$629
Cedar Grove-Belgium Area	(\$103)	(\$147)	(\$136)	(\$185)
Cedarburg	\$109	\$106	\$44	(\$14)
Central/Westosha UHS	\$396	\$629	\$331	\$510
Chequamegon	\$365	\$695	\$262	\$482
Chetek-Weyerhaeuser Area	\$235	\$509	\$212	\$496
Chilton	(\$172)	(\$266)	(\$230)	(\$367)
Chippewa Falls Area Unified	\$0	\$79	(\$25)	\$61
Clayton	\$294	\$320	\$249	\$249
Clear Lake	(\$14)	\$164	(\$59)	\$94
Clinton Community	\$124	\$295	\$107	\$298
Clintonville	\$4	\$212	(\$66)	\$81
Cochrane-Fountain City	\$201	\$251	\$170	\$216
Colby	\$427	\$790	\$339	\$615
Coleman	\$43	(\$49)	\$11	(\$85)
Colfax	\$70	\$23	\$47	\$10
Columbus	\$46	\$412	\$47	\$469
Cornell	\$74	(\$186)	\$50	(\$205)
Crandon	\$393	\$443	\$334	\$617
Crivitz	\$411	\$745	\$379	\$709
Cuba City	\$305	\$469	\$287	\$468
Cudahy	(\$139)	(\$18)	(\$204)	(\$138)
Cumberland	\$136	\$24	\$113	\$10
D C Everest Area	\$24	\$67	(\$67)	(\$117)
Darlington Community	\$0	\$0	(\$32)	(\$37)

## Wisconsin School Health Plan Pooling Study

School District	Difference between current single and state avg single HDHP by county	Difference between current family spend and state avg family by county	Savings (increases) from current plan to Single HDHP w/ HSA Contribution	Savings (increases) from current plan to Family HDHP w/ HSA Contribution
De Forest Area	\$131	\$134	\$82	\$54
De Pere	\$164	\$223	\$132	\$187
De Soto Area	\$267	\$108	\$260	\$144
Deerfield Community	\$47	\$176	(\$3)	\$96
Delavan-Darien	\$224	\$419	\$208	\$421
Denmark	(\$32)	(\$47)	(\$64)	(\$83)
Dodgeland	(\$102)	(\$202)	(\$86)	(\$121)
Dodgeville	(\$62)	(\$158)	(\$80)	(\$159)
Dover #1	\$2,693	\$3,291	\$2,628	\$3,171
Drummond Area	\$414	\$708	\$333	\$547
Durand-Arkansaw	\$237	\$357	\$214	\$343
East Troy Community	\$109	\$128	\$93	\$131
Eau Claire Area	\$206	\$456	\$181	\$438
Edgar	\$232	\$389	\$141	\$205
Edgerton	\$15	\$81	(\$2)	\$83
Elcho	\$389	\$718	\$286	\$505
Eleva-Strum	\$255	\$459	\$200	\$367
Elk Mound Area	\$70	\$23	\$47	\$10
Elkhart Lake-Glenbeulah	\$114	\$128	\$81	\$90
Elkhorn Area	\$143	\$284	\$127	\$287
Ellsworth Community	\$331	\$225	\$285	\$154
Elmbrook	\$12	\$0	\$20	\$64
Elmwood	\$154	\$391	\$108	\$321
Erin	\$173	\$232	\$108	\$112
Evansville Community	\$362	\$634	\$346	\$637
Fall Creek	\$239	\$362	\$214	\$343
Fall River	\$95	\$284	\$96	\$340
Fennimore Community	(\$14)	(\$35)	(\$32)	(\$37)
Flambeau	\$180	\$236	\$135	\$165
Florence County	\$410	\$689	\$343	\$564
Fond du Lac	\$451	\$791	\$463	\$863
Fontana J8	\$331	\$542	\$314	\$545
Fort Atkinson	\$377	\$887	\$375	\$926
Fox Point J2	\$128	\$151	\$62	\$31
Franklin Public	\$177	\$271	\$112	\$151
Frederic	\$243	\$239	\$197	\$169
Freedom Area	\$363	\$797	\$317	\$728
Galesville-Ettrick-Trempealeau	\$87	\$22	\$33	(\$71)
Geneva J4	\$319	\$511	\$302	\$513
Genoa City J2	\$298	\$469	\$281	\$472
Germantown	\$165	\$171	\$100	\$51
Gibraltar Area	(\$7)	(\$188)	(\$39)	(\$224)
Gillett	(\$74)	(\$298)	(\$106)	(\$334)



## Wisconsin School Health Plan Pooling Study

School District	Difference between current single and state avg single HDHP by county	Difference between current family spend and state avg family by county	Savings (increases) from current plan to Single HDHP w/ HSA Contribution	Savings (increases) from current plan to Family HDHP w/ HSA Contribution
Gilman	\$444	\$832	\$341	\$619
Gilmanton	\$416	\$929	\$385	\$894
Glendale-River Hills	\$253	\$432	\$188	\$313
Glenwood City	\$141	\$238	\$95	\$167
Goodman-Armstrong Creek	\$414	\$694	\$382	\$658
Grafton	\$29	(\$73)	(\$36)	(\$193)
Granton Area	\$81	\$116	(\$7)	(\$60)
Grantsburg	\$329	\$553	\$269	\$447
Green Bay Area Public	\$157	\$511	\$125	\$475
Green Lake	\$155	(\$230)	\$164	(\$165)
Greendale	\$262	\$414	\$196	\$295
Greenfield	\$82	\$109	\$17	(\$11)
Greenwood	\$290	\$490	\$202	\$314
Gresham	(\$102)	\$386	(\$134)	\$350
Hamilton	(\$88)	(\$365)	(\$81)	(\$302)
Hartford J1	\$172	\$236	\$107	\$117
Hartford UHS	\$155	\$169	\$90	\$49
Hartland-Lakeside J3	\$169	\$259	\$177	\$323
Hayward Community	\$212	\$1,006	\$130	\$845
Herman-Neosho-Rubicon	\$375	\$609	\$393	\$697
Highland	\$54	\$201	\$36	\$200
Hilbert	\$157	\$216	\$99	\$116
Hillsboro	\$354	\$596	\$363	\$662
Holmen	\$150	\$172	\$95	\$79
Holy Hill Area	\$186	\$273	\$120	\$153
Horicon	\$275	\$450	\$293	\$538
Hortonville Area	(\$111)	(\$21)	(\$156)	(\$91)
Howard-Suamico	\$142	\$157	\$110	\$121
Howards Grove	(\$287)	(\$401)	(\$320)	(\$439)
Hudson	\$62	\$10	\$17	(\$61)
Hurley	\$535	\$1,077	\$438	\$877
Hustisford	\$296	\$537	\$314	\$626
Independence	\$370	\$637	\$315	\$544
Iola-Scandinavia	\$91	\$28	\$21	(\$104)
Iowa-Grant	\$95	\$285	\$77	\$284
Ithaca	\$238	\$520	\$231	\$546
Janesville	(\$78)	\$33	(\$95)	\$35
Jefferson	\$81	\$188	\$79	\$227
Johnson Creek	\$169	\$448	\$167	\$487
Juda	\$131	\$371	\$95	\$326
Kaukauna Area	(\$34)	(\$198)	(\$79)	(\$268)
Kenosha	(\$196)	(\$564)	(\$261)	(\$684)
Kettle Moraine	(\$0)	\$172	\$8	\$235

## Wisconsin School Health Plan Pooling Study

School District	Difference between current single and state avg single HDHP by county	Difference between current family spend and state avg family by county	Savings (increases) from current plan to Single HDHP w/ HSA Contribution	Savings (increases) from current plan to Family HDHP w/ HSA Contribution
Kewaskum	(\$53)	(\$270)	(\$119)	(\$390)
Kewaunee	\$68	(\$5)	\$36	(\$41)
Kickapoo Area	\$201	\$343	\$210	\$408
Kiel Area	\$111	\$456	\$54	\$356
Kimberly Area	(\$137)	(\$178)	(\$183)	(\$247)
Kohler	(\$126)	(\$227)	(\$159)	(\$264)
La Crosse	(\$55)	(\$254)	(\$110)	(\$347)
La Farge	\$159	\$144	\$168	\$210
Lac du Flambeau #1	\$285	\$454	\$182	\$240
Ladysmith	(\$2)	\$15	(\$48)	(\$56)
Lake Country	\$835	\$1,611	\$843	\$1,675
Lake Geneva J1	\$99	\$323	\$83	\$326
Lake Holcombe	\$298	\$529	\$274	\$510
Lake Mills Area	\$195	\$342	\$193	\$381
Lakeland UHS	\$285	\$454	\$182	\$240
Lancaster Community	(\$14)	(\$35)	(\$32)	(\$37)
Laona	\$67	(\$331)	\$7	(\$157)
Lena	\$194	\$295	\$162	\$259
Linn J4	\$293	\$292	\$277	\$294
Linn J6	\$122	\$144	\$106	\$146
Little Chute Area	(\$23)	(\$210)	(\$69)	(\$280)
Lodi	\$112	\$124	\$112	\$180
Lomira	\$229	\$355	\$247	\$444
Loyal	\$251	\$427	\$164	\$252
Luck	\$237	\$299	\$191	\$228
Luxemburg-Casco	\$134	\$125	\$102	\$89
Madison Metropolitan	(\$37)	\$35	(\$87)	(\$45)
Manawa	\$192	\$607	\$122	\$475
Manitowoc	(\$25)	\$116	(\$56)	\$80
Maple Dale-Indian Hill	\$318	\$1,248	\$252	\$1,129
Maple	\$30	\$401	(\$52)	\$240
Marathon City	\$148	\$222	\$57	\$38
Marinette	\$177	\$214	\$146	\$178
Marion	\$266	\$453	\$234	\$417
Markesan	\$213	\$567	\$222	\$633
Marshall	\$114	\$277	\$65	\$197
Marshfield Unified	\$269	\$424	\$209	\$318
Mauston	\$391	\$679	\$406	\$761
Mayville	\$44	(\$62)	\$62	\$26
McFarland	(\$23)	\$89	(\$73)	\$10
Medford Area Public	\$224	\$329	\$122	\$115
Mellen	\$100	\$169	\$18	\$8
Melrose-Mindoro	\$328	\$468	\$279	\$390

## Wisconsin School Health Plan Pooling Study

School District	Difference between current single and state avg single HDHP by county	Difference between current family spend and state avg family by county	Savings (increases) from current plan to Single HDHP w/ HSA Contribution	Savings (increases) from current plan to Family HDHP w/ HSA Contribution
Menasha Joint	\$31	\$78	(\$39)	(\$54)
Menominee Indian	\$296	\$532	\$251	\$462
Menomonee Falls	\$149	\$246	\$157	\$310
Menomonie Area	\$70	\$489	\$25	\$420
Mequon-Thiensville	\$157	\$238	\$92	\$118
Mercer	\$271	\$217	\$173	\$17
Merrill Area	\$295	\$425	\$192	\$211
Merton Community	\$199	\$317	\$207	\$380
Middleton-Cross Plains Area	\$35	\$122	(\$14)	\$42
Milton	\$197	\$343	\$181	\$346
Milwaukee	\$154	\$277	\$89	\$158
Mineral Point Unified	(\$96)	(\$153)	(\$113)	(\$153)
Minocqua J1	\$244	\$370	\$141	\$157
Mishicot	(\$55)	(\$180)	(\$87)	(\$216)
Mondovi	\$247	\$412	\$216	\$377
Monona Grove	\$55	\$165	\$6	\$86
Monroe	\$156	\$232	\$120	\$187
Montello	\$28	\$31	\$39	\$103
Monticello	\$97	\$67	\$61	\$21
Mosinee	\$259	\$215	\$169	\$31
Mount Horeb Area	\$136	\$207	\$87	\$127
Mukwonago	\$227	\$309	\$235	\$372
Muskego-Norway	\$135	(\$36)	\$143	\$28
Necedah Area	\$69	\$60	\$84	\$142
Neenah Joint	(\$43)	(\$45)	(\$113)	(\$177)
Neillsville	\$251	\$427	\$164	\$252
Nekoosa	\$278	\$466	\$218	\$360
New Auburn	\$445	\$523	\$422	\$510
New Berlin	(\$84)	\$368	(\$76)	\$432
New Glarus	\$50	(\$35)	\$14	(\$81)
New Holstein	\$202	\$326	\$144	\$225
New Lisbon	\$465	\$724	\$480	\$806
New London	(\$1)	(\$153)	(\$46)	(\$223)
New Richmond	\$54	(\$26)	\$8	(\$97)
Niagara	\$376	\$663	\$344	\$627
Nicolet UHS	\$293	\$533	\$228	\$413
Norris	(\$157)	(\$165)	(\$149)	(\$101)
North Cape	\$136	\$341	\$71	\$221
North Crawford	\$26	\$112	\$19	\$148
North Fond du Lac	\$254	\$357	\$266	\$429
North Lake	\$175	\$273	\$183	\$337
North Lakeland	\$285	\$453	\$182	\$240
Northern Ozaukee	\$10	\$91	(\$56)	(\$28)

## Wisconsin School Health Plan Pooling Study

School District	Difference between current single and state avg single HDHP by county	Difference between current family spend and state avg family by county	Savings (increases) from current plan to Single HDHP w/ HSA Contribution	Savings (increases) from current plan to Family HDHP w/ HSA Contribution
Northland Pines	\$533	\$947	\$430	\$734
Northwood	\$133	\$160	\$51	(\$1)
Norwalk-Ontario-Wilton	\$939	\$1,740	\$884	\$1,648
Norway J7	(\$215)	(\$33)	(\$280)	(\$153)
Oak Creek-Franklin Joint	\$139	\$160	\$73	\$40
Oakfield	\$30	(\$76)	\$42	(\$4)
Oconomowoc Area	\$86	\$34	\$94	\$98
Oconto Falls Public	\$309	\$570	\$278	\$534
Oconto Unified	\$45	\$369	\$13	\$333
Omro	\$8	(\$127)	(\$62)	(\$259)
Onalaska	\$1	(\$130)	(\$54)	(\$223)
Oostburg	(\$79)	(\$285)	(\$111)	(\$323)
Oregon	\$142	\$195	\$93	\$115
Osceola	\$216	\$276	\$170	\$205
Oshkosh Area	\$227	\$322	\$157	\$190
Osseo-Fairchild	\$323	\$561	\$268	\$468
Owen-Withee	\$168	\$261	\$80	\$85
Palmyra-Eagle Area	\$105	\$137	\$103	\$176
Pardeeville Area	\$203	\$334	\$203	\$391
Paris J1	\$471	\$897	\$406	\$777
Parkview	\$16	(\$80)	(\$0)	(\$78)
Pecatonica Area	\$95	\$285	\$77	\$284
Pepin Area	\$455	\$792	\$432	\$779
Peshtigo	\$143	\$208	\$111	\$172
Pewaukee	\$210	\$338	\$218	\$401
Phelps	\$386	\$577	\$283	\$363
Phillips	\$307	\$516	\$204	\$303
Pittsville	\$180	\$264	\$120	\$158
Platteville	(\$30)	\$22	(\$48)	\$21
Plum City	\$61	\$352	\$16	\$282
Plymouth Joint	(\$127)	(\$145)	(\$159)	(\$183)
Port Edwards	\$6	(\$129)	(\$54)	(\$235)
Port Washington-Saukville	\$186	\$237	\$121	\$117
Portage Community	\$127	\$124	\$69	\$23
Potosi	\$251	\$401	\$233	\$400
Poynette	(\$49)	(\$125)	(\$49)	(\$68)
Prairie du Chien Area	\$174	\$195	\$167	\$231
Prairie Farm Public	\$106	\$169	\$83	\$155
Prentice	\$365	\$709	\$262	\$496
Prescott	\$183	\$242	\$137	\$172
Princeton	\$403	\$736	\$412	\$802
Pulaski Community	(\$72)	(\$120)	(\$104)	(\$156)
Racine Unified	\$17	\$55	(\$49)	(\$65)

## Wisconsin School Health Plan Pooling Study

School District	Difference between current single and state avg single HDHP by county	Difference between current family spend and state avg family by county	Savings (increases) from current plan to Single HDHP w/ HSA Contribution	Savings (increases) from current plan to Family HDHP w/ HSA Contribution
Randall J1	\$355	\$639	\$289	\$519
Randolph	\$1,020	\$245	\$1,020	\$302
Random Lake	\$41	\$257	\$9	\$220
Raymond #14	\$525	\$983	\$460	\$863
Reedsburg	\$265	\$402	\$248	\$402
Reedsville	(\$6)	(\$146)	(\$38)	(\$182)
Rhineland	\$224	\$413	\$121	\$199
Rib Lake	\$187	\$278	\$84	\$64
Rice Lake Area	(\$209)	(\$232)	(\$232)	(\$245)
Richland	\$155	\$413	\$148	\$439
Richmond	\$196	\$316	\$180	\$319
Rio Community	\$828	\$1,895	\$828	\$1,952
Ripon Area	(\$65)	(\$49)	(\$53)	\$23
River Falls	\$50	(\$35)	\$4	(\$106)
River Ridge	\$337	\$387	\$319	\$385
River Valley	\$216	\$366	\$199	\$366
Riverdale	(\$81)	(\$84)	(\$99)	(\$85)
Rosendale-Brandon	(\$684)	\$555	(\$673)	\$627
Rosholt	\$120	\$246	\$62	\$145
Royall	\$236	\$296	\$251	\$378
Saint Croix Central	\$218	\$323	\$172	\$252
Saint Croix Falls	\$178	\$240	\$132	\$169
Saint Francis	\$167	\$715	\$102	\$595
Salem	\$415	\$1,010	\$350	\$890
Sauk Prairie	\$4	\$95	(\$13)	\$96
Seneca Area	\$189	\$236	\$182	\$272
Sevastopol	(\$78)	(\$330)	(\$110)	(\$366)
Seymour Community	(\$88)	(\$42)	(\$133)	(\$112)
Sharon J11	\$96	\$62	\$79	\$64
Shawano	\$55	(\$4)	\$23	(\$40)
Sheboygan Area	\$57	\$698	\$25	\$661
Sheboygan Falls	\$22	\$326	(\$10)	\$288
Shell Lake	\$133	\$160	\$51	(\$1)
Shiocton	\$37	\$378	(\$9)	\$308
Shorewood	\$100	\$132	\$35	\$12
Shullsburg	\$69	\$313	\$37	\$276
Silver Lake J1	\$35	(\$44)	(\$30)	(\$164)
Siren	\$183	\$246	\$101	\$83
Slinger	(\$36)	(\$22)	(\$102)	(\$142)
Solon Springs	\$49	(\$65)	(\$33)	(\$226)
Somerset	\$127	\$84	\$81	\$13
South Milwaukee	\$279	\$511	\$214	\$391
South Shore	\$170	\$268	\$88	\$107

## Wisconsin School Health Plan Pooling Study

School District	Difference between current single and state avg single HDHP by county	Difference between current family spend and state avg family by county	Savings (increases) from current plan to Single HDHP w/ HSA Contribution	Savings (increases) from current plan to Family HDHP w/ HSA Contribution
Southern Door County	(\$64)	(\$169)	(\$96)	(\$205)
Southwestern Wisconsin	\$2	\$329	(\$16)	\$327
Sparta Area	\$145	\$200	\$90	\$107
Spencer	\$338	\$620	\$247	\$436
Spooner Area	\$92	\$76	\$10	(\$85)
Spring Valley	\$155	\$143	\$110	\$72
Stanley-Boyd Area	\$211	\$294	\$186	\$275
Stevens Point Area Public	\$255	\$276	\$197	\$175
Stockbridge	\$207	\$311	\$149	\$210
Stone Bank	\$203	\$314	\$211	\$378
Stoughton Area	\$150	\$174	\$100	\$94
Stratford	\$314	\$552	\$223	\$369
Sturgeon Bay	(\$97)	(\$211)	(\$129)	(\$247)
Sun Prairie Area	\$31	\$174	(\$18)	\$95
Superior	(\$68)	\$243	(\$150)	\$82
Suring Public	\$208	\$615	\$176	\$580
Swallow	\$206	\$310	\$214	\$374
Thorp	\$173	\$240	\$85	\$64
Three Lakes	\$297	\$1,212	\$194	\$999
Tigerton	\$117	\$56	\$86	\$20
Tomah Area	\$204	\$305	\$150	\$213
Tomahawk	\$173	\$240	\$70	\$26
Tomorrow River	\$89	\$71	\$31	(\$30)
Trevor-Wilmot Consolidated	(\$64)	\$341	(\$129)	\$221
Tri-County Area	\$145	\$987	\$75	\$856
Turtle Lake	\$240	\$373	\$217	\$360
Twin Lakes #4	\$416	\$1,092	\$350	\$972
Two Rivers Public	\$23	(\$81)	(\$9)	(\$117)
Union Grove J1	\$203	\$292	\$138	\$172
Union Grove UHS	(\$14)	(\$187)	(\$79)	(\$306)
Unity	(\$26)	(\$27)	(\$113)	(\$202)
Valders Area	\$10	(\$127)	(\$22)	(\$163)
Verona Area	(\$11)	\$31	(\$60)	(\$49)
Viroqua Area	\$159	\$229	\$168	\$295
Wabeno Area	\$316	\$311	\$257	\$485
Walworth J1	\$298	\$469	\$281	\$472
Washburn	\$234	\$506	\$152	\$345
Washington	\$32	(\$103)	(\$34)	(\$223)
Washington-Caldwell	\$366	\$553	\$300	\$433
Waterford Graded J1	(\$76)	(\$290)	(\$141)	(\$409)
Waterford UHS	\$328	\$569	\$263	\$450
Waterloo	\$136	\$350	\$134	\$389
Watertown Unified	\$209	\$555	\$226	\$643

## Wisconsin School Health Plan Pooling Study

School District	Difference between current single and state avg single HDHP by county	Difference between current family spend and state avg family by county	Savings (increases) from current plan to Single HDHP w/ HSA Contribution	Savings (increases) from current plan to Family HDHP w/ HSA Contribution
Waukesha	\$116	\$136	\$124	\$199
Waunakee Community	\$129	\$176	\$80	\$96
Waupaca	(\$13)	(\$178)	(\$84)	(\$310)
Waupun	\$3	\$17	\$21	\$105
Wausau	\$80	\$549	(\$11)	\$366
Wausaukee	\$95	\$357	\$63	\$322
Wautoma Area	\$312	\$415	\$242	\$283
Wauwatosa	\$42	\$74	(\$23)	(\$46)
Wauzeka-Steuben	\$26	\$112	\$19	\$148
Webster	\$333	\$514	\$287	\$444
West Allis-West Milwaukee	\$88	\$251	\$23	\$131
West Bend	(\$68)	\$666	(\$133)	\$546
West De Pere	\$297	\$546	\$266	\$510
West Salem	\$139	\$132	\$84	\$39
Westby Area	\$130	\$60	\$139	\$126
Westfield	\$66	\$24	\$78	\$96
Weston	(\$40)	(\$29)	(\$131)	(\$213)
Weyauwega-Fremont	\$35	(\$161)	(\$35)	(\$293)
Wheatland J1	\$154	\$543	\$89	\$423
White Lake	\$91	\$204	(\$12)	(\$10)
Whitefish Bay	\$286	\$498	\$220	\$378
Whitehall	\$199	\$268	\$145	\$176
Whitewater Unified	\$3	(\$144)	(\$13)	(\$142)
Whitnall	(\$134)	\$172	(\$199)	\$52
Wild Rose	\$188	\$291	\$118	\$159
Williams Bay	\$325	\$479	\$308	\$481
Wilmot UHS	\$259	\$461	\$193	\$342
Winneconne Community	\$128	\$187	\$58	\$56
Winter	(\$40)	(\$111)	(\$122)	(\$272)
Wisconsin Dells	\$75	\$242	\$76	\$298
Wisconsin Heights	(\$5)	(\$7)	(\$54)	(\$86)
Wisconsin Rapids	\$357	\$617	\$297	\$512
Wittenberg-Birnamwood	\$77	(\$7)	\$45	(\$43)
Wonewoc-Union Center	\$352	\$642	\$367	\$724
Woodruff J1	\$202	\$287	\$99	\$73
Wrightstown Community	\$34	(\$198)	\$2	(\$234)
Yorkville J2	\$296	\$792	\$231	\$672

Source: HGA analysis of Milliman data

## APPENDIX II

Supplementary Table 2. Annual and per-employee cost savings for state's lowest cost HDHP Plan (assuming 25% single and district specific participation)

School District	Annual Cost Savings	Annual Savings Per-Employee
Abbotsford	\$317,146	\$3,038
Adams-Friendship Area	\$1,055,592	\$5,090
Albany	\$89,663	\$1,484
Algoma	(\$154,381)	(\$1,504)
Alma Center	\$210,506	\$2,640
Alma	\$141,003	\$3,595
Almond-Bancroft	\$88,397	\$1,637
Altoona	\$740,782	\$4,343
Amery	\$483,447	\$2,179
Antigo Unified	\$1,099,692	\$4,382
Appleton Area	\$1,479,468	\$836
Arcadia	\$1,080,325	\$5,984
Argyle	\$266,330	\$5,458
Arrowhead UHS	\$949,880	\$4,502
Ashland	\$653,349	\$2,532
Ashwaubenon	\$902,897	\$2,725
Athens	\$191,224	\$2,877
Auburndale	\$202,912	\$1,994
Augusta	\$488,462	\$4,856
Baldwin-Woodville Area	\$212,855	\$1,005
Bangor	\$171,580	\$2,058
Baraboo	\$276,296	\$643
Barneveld	\$231,378	\$3,501
Barron Area	\$211,202	\$1,012
Bayfield	\$185,510	\$1,879
Beaver Dam Unified	\$1,659,000	\$3,583
Beecher-Dunbar-Pembine	\$326,908	\$7,209
Belleville	\$504,493	\$4,174
Belmont Community	\$55,964	\$1,013
Beloit	\$3,388,258	\$4,599
Beloit Turner	\$403,701	\$1,912
Benton	\$331,650	\$8,716
Berlin Area	\$671,318	\$3,213
Big Foot UHS	\$416,050	\$6,600
Birchwood	\$43,925	\$901
Black Hawk	\$169,342	\$2,825
Black River Falls Public Schools	\$2,223,523	\$9,167
Blair-Taylor	\$328,312	\$3,767
Bloomer	\$860,793	\$5,900
Bonduel	\$859,037	\$8,741
Boscobel Area	\$550,594	\$4,532



## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Bowler	\$220,292	\$3,522
Boyceville Community	\$597,108	\$5,667
Brighton #1	\$76,840	\$3,298
Brillion	\$363,664	\$2,823
Bristol #1	\$509,187	\$5,493
Brodhead	\$908,428	\$6,788
Brown Deer	\$213,853	\$990
Bruce	\$169,914	\$2,543
Burlington Area	(\$207,796)	(\$558)
Butternut	\$288,817	\$7,161
Cadott Community	\$876,119	\$7,281
Cambria-Friesland	\$268,366	\$3,995
Cambridge	\$707,731	\$5,502
Cameron	\$501,707	\$3,637
Campbellsport	\$429,820	\$2,427
Cashton	\$339,233	\$3,902
Cassville	\$233,013	\$5,908
Cedar Grove-Belgium Area	(\$57,626)	(\$491)
Cedarburg	\$354,268	\$936
Central/Westosha UHS	\$938,864	\$6,769
Chequamegon	\$705,551	\$5,804
Chetek-Weyerhaeuser Area	\$836,902	\$6,108
Chilton	(\$380,461)	(\$2,264)
Chippewa Falls Area Unified	\$931,296	\$1,528
Clayton	\$181,758	\$3,496
Clear Lake	\$138,730	\$1,673
Clinton Community	\$557,283	\$3,809
Clintonville	\$308,554	\$1,575
Cochrane-Fountain City	\$258,326	\$3,252
Colby	\$878,471	\$7,483
Coleman	\$48,079	\$521
Colfax	\$134,760	\$1,372
Columbus	\$1,037,008	\$5,289
Cornell	(\$12,924)	(\$245)
Crandon	\$1,019,275	\$7,727
Crivitz	\$618,836	\$6,636
Cuba City	\$595,677	\$5,441
Cudahy	(\$127,809)	(\$396)
Cumberland	\$185,277	\$1,566
D C Everest Area	\$36,923	\$52
Darlington Community	\$99,675	\$899
De Forest Area	\$891,299	\$1,853
De Pere	\$1,403,494	\$2,892
De Soto Area	\$242,490	\$2,960
Deerfield Community	\$174,505	\$1,616
Delavan-Darien	\$1,292,571	\$5,226
Denmark	\$65,386	\$309

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Dodgeland	(\$1,854)	(\$16)
Dodgeville	(\$56,750)	(\$341)
Dover #1	\$300,809	\$24,161
Drummond Area	\$398,239	\$7,250
Durand-Arkansaw	\$457,158	\$3,592
East Troy Community	\$351,052	\$1,557
Eau Claire Area	\$7,489,441	\$5,344
Edgar	\$280,355	\$2,985
Edgerton	\$373,806	\$1,657
Elcho	\$340,143	\$6,391
Eleva-Strum	\$350,582	\$4,184
Elk Mound Area	\$143,498	\$1,091
Elkhart Lake-Glenbeulah	\$138,647	\$2,119
Elkhorn Area	\$945,502	\$2,573
Ellsworth Community	\$594,256	\$2,678
Elmbrook	\$1,174,734	\$1,372
Elmwood	\$172,598	\$3,404
Erin	\$70,803	\$1,675
Evansville Community	\$1,864,128	\$7,691
Fall Creek	\$335,702	\$3,541
Fall River	\$214,499	\$3,134
Fennimore Community	\$90,713	\$845
Flambeau	\$277,793	\$3,219
Florence County	\$372,106	\$5,502
Fond du Lac	\$8,206,817	\$9,431
Fontana J8	\$227,933	\$6,599
Fort Atkinson	\$3,281,988	\$7,551
Fox Point J2	\$167,629	\$1,362
Franklin Public	\$1,198,792	\$2,298
Frederic	\$209,015	\$2,233
Freedom Area	\$1,243,180	\$7,239
Galesville-Ettrick-Trempealeau	\$94,196	\$475
Geneva J4	\$206,494	\$6,853
Genoa City J2	\$271,204	\$3,721
Germantown	\$695,319	\$1,337
Gibraltar Area	(\$86,585)	(\$787)
Gillett	(\$180,619)	(\$1,916)
Gilman	\$285,035	\$5,782
Gilmanton	\$202,283	\$7,263
Glendale-River Hills	\$537,914	\$3,528
Glenwood City	\$259,558	\$2,557
Goodman-Armstrong Creek	\$175,310	\$6,633
Grafton	(\$97,858)	(\$414)
Granton Area	\$21,041	\$384
Grantsburg	\$783,137	\$5,238
Green Bay Area Public	\$15,058,969	\$5,560
Green Lake	\$11,877	\$236

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Greendale	\$1,320,704	\$3,883
Greenfield	\$521,526	\$1,152
Greenwood	\$369,239	\$4,524
Gresham	\$164,512	\$3,299
Hamilton	(\$701,607)	(\$1,336)
Hartford J1	\$386,690	\$1,861
Hartford UHS	\$282,389	\$1,613
Hartland-Lakeside J3	\$501,801	\$3,428
Hayward Community	\$2,252,822	\$9,136
Herman-Neosho-Rubicon	\$281,992	\$5,621
Highland	\$140,331	\$3,077
Hilbert	\$129,492	\$2,213
Hillsboro	\$617,607	\$6,867
Holmen	\$1,232,988	\$2,092
Holy Hill Area	\$136,101	\$1,995
Horicon	\$645,420	\$6,627
Hortonville Area	\$11,540	\$26
Howard-Suamico	\$1,428,974	\$2,255
Howards Grove	(\$387,936)	(\$3,009)
Hudson	\$500,597	\$707
Hurley	\$492,793	\$7,900
Hustisford	\$517,104	\$7,900
Independence	\$411,972	\$6,456
Iola-Scandinavia	\$31,772	\$402
Iowa-Grant	\$413,591	\$4,114
Ithaca	\$390,553	\$5,961
Janesville	\$1,477,233	\$1,087
Jefferson	\$972,572	\$3,351
Johnson Creek	\$568,446	\$5,653
Juda	\$126,041	\$2,455
Kaukauna Area	(\$478,166)	(\$1,191)
Kenosha	(\$9,159,728)	(\$3,758)
Kettle Moraine	\$1,265,921	\$3,088
Kewaskum	(\$415,963)	(\$1,880)
Kewaunee	\$88,705	\$749
Kickapoo Area	\$376,447	\$4,958
Kiel Area	\$590,318	\$4,408
Kimberly Area	(\$678,867)	(\$1,330)
Kohler	(\$42,637)	(\$535)
La Crosse	(\$2,191,290)	(\$2,083)
La Farge	\$139,957	\$2,789
Lac du Flambeau #1	\$492,348	\$4,036
Ladysmith	\$67,845	\$597
Lake Country	\$414,279	\$6,626
Lake Geneva J1	\$1,016,063	\$4,509
Lake Holcombe	\$317,392	\$6,201
Lake Mills Area	\$870,149	\$4,162

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Lakeland UHS	\$547,798	\$3,834
Lancaster Community	\$102,440	\$693
Laona	(\$1,897)	(\$50)
Lena	\$231,533	\$4,102
Linn J4	\$102,325	\$4,228
Linn J6	\$50,104	\$2,398
Little Chute Area	(\$204,512)	(\$1,089)
Lodi	\$437,555	\$2,138
Lomira	\$557,965	\$4,242
Loyal	\$216,653	\$3,062
Luck	\$225,527	\$2,965
Luxemburg-Casco	\$509,577	\$1,945
Madison Metropolitan	\$1,923,930	\$465
Manawa	\$334,949	\$4,000
Manitowoc	\$1,160,032	\$1,783
Maple Dale-Indian Hill	\$676,122	\$10,405
Maple	\$514,430	\$2,600
Marathon City	\$153,797	\$1,606
Marinette	\$671,776	\$2,492
Marion	\$237,784	\$3,528
Markesan	\$823,932	\$7,538
Marshall	\$488,398	\$3,131
Marshfield Unified	\$1,514,375	\$3,518
Mauston	\$1,230,510	\$5,634
Mayville	\$152,076	\$1,051
McFarland	\$434,148	\$909
Medford Area Public	\$895,643	\$2,703
Mellen	\$57,882	\$1,278
Melrose-Mindoro	\$440,844	\$4,255
Menasha Joint	\$256,926	\$558
Menominee Indian	\$830,685	\$4,118
Menomonee Falls	\$1,475,452	\$3,027
Menomonie Area	\$1,640,475	\$4,402
Mequon-Thiensville	\$967,160	\$2,502
Mercer	\$50,407	\$1,737
Merrill Area	\$1,224,257	\$3,423
Merton Community	\$381,400	\$4,191
Middleton-Cross Plains Area	\$1,402,342	\$1,448
Milton	\$1,845,997	\$4,186
Milwaukee	\$23,020,746	\$2,409
Mineral Point Unified	(\$48,740)	(\$382)
Minocqua J1	\$244,681	\$2,465
Mishicot	(\$71,753)	(\$659)
Mondovi	\$555,903	\$4,830
Monona Grove	\$964,406	\$2,011
Monroe	\$931,784	\$2,962
Montello	\$262,457	\$2,016

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Monticello	\$90,636	\$1,668
Mosinee	\$407,689	\$1,605
Mount Horeb Area	\$676,112	\$2,187
Mukwonago	\$1,910,871	\$3,337
Muskego-Norway	\$733,758	\$1,504
Necedah Area	\$336,806	\$2,801
Neenah Joint	(\$349,996)	(\$482)
Neillsville	\$461,320	\$3,675
Nekoosa	\$630,342	\$4,490
New Auburn	\$316,610	\$6,394
New Berlin	\$1,653,304	\$3,240
New Glarus	\$69,801	\$579
New Holstein	\$496,520	\$3,711
New Lisbon	\$835,661	\$9,020
New London	(\$136,703)	(\$530)
New Richmond	\$174,126	\$453
Niagara	\$394,332	\$7,044
Nicolet UHS	\$727,776	\$4,066
Norris	(\$641)	(\$25)
North Cape	\$81,639	\$2,787
North Crawford	\$191,069	\$2,284
North Fond du Lac	\$1,087,184	\$5,562
North Lake	\$160,570	\$3,288
North Lakeland	\$133,325	\$3,831
Northern Ozaukee	\$101,961	\$859
Northland Pines	\$1,674,874	\$8,023
Northwood	\$67,079	\$1,249
Norwalk-Ontario-Wilton	\$1,726,432	\$17,115
Norway J7	(\$8,662)	(\$462)
Oak Creek-Franklin Joint	\$939,288	\$1,410
Oakfield	\$97,561	\$1,102
Oconomowoc Area	\$867,046	\$1,493
Oconto Falls Public	\$1,115,098	\$4,808
Oconto Unified	\$395,202	\$2,968
Omro	(\$175,502)	(\$1,069)
Onalaska	(\$299,891)	(\$755)
Oostburg	(\$163,003)	(\$1,398)
Oregon	\$1,166,009	\$2,116
Osceola	\$626,356	\$2,765
Oshkosh Area	\$3,809,476	\$3,049
Osseo-Fairchild	\$614,219	\$5,202
Owen-Withee	\$153,481	\$2,216
Palmyra-Eagle Area	\$216,657	\$2,156
Pardeeville Area	\$506,092	\$4,420
Paris J1	\$177,295	\$5,723
Parkview	\$45,822	\$408
Pecatonica Area	\$273,654	\$3,990

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Pepin Area	\$253,816	\$5,974
Peshtigo	\$409,092	\$2,789
Pewaukee	\$1,152,383	\$3,467
Phelps	\$155,247	\$4,902
Phillips	\$443,591	\$3,964
Pittsville	\$189,972	\$2,209
Platteville	\$244,799	\$1,232
Plum City	\$84,334	\$1,995
Plymouth Joint	(\$211,192)	(\$635)
Port Edwards	(\$55,394)	(\$846)
Port Washington-Saukville	\$718,434	\$2,198
Portage Community	\$113,306	\$349
Potosi	\$302,496	\$5,623
Poynette	\$85,086	\$521
Prairie du Chien Area	\$502,589	\$2,893
Prairie Farm Public	\$144,298	\$2,588
Prentice	\$403,022	\$6,574
Prescott	\$388,630	\$2,266
Princeton	\$246,171	\$4,890
Pulaski Community	(\$97,442)	(\$204)
Racine Unified	\$1,190,278	\$440
Randall J1	\$444,835	\$4,809
Randolph	\$416,417	\$5,683
Random Lake	\$305,331	\$2,732
Raymond #14	\$360,662	\$7,332
Reedsburg	\$2,040,846	\$5,122
Reedsville	(\$26,490)	(\$341)
Rhineland	\$994,450	\$3,136
Rib Lake	\$105,802	\$1,620
Rice Lake Area	(\$370,396)	(\$1,135)
Richland	\$994,301	\$5,036
Richmond	\$139,882	\$2,936
Rio Community	\$998,671	\$16,033
Ripon Area	\$262,388	\$1,211
River Falls	\$106,898	\$270
River Ridge	\$473,833	\$5,750
River Valley	\$749,511	\$4,856
Riverdale	\$16,442	\$169
Rosendale-Brandon	\$469,112	\$3,117
Rosholt	\$159,406	\$2,029
Royall	\$341,413	\$4,387
Saint Croix Central	\$851,316	\$3,827
Saint Croix Falls	\$433,450	\$2,565
Saint Francis	\$888,820	\$6,222
Salem	\$1,237,839	\$9,560
Sauk Prairie	\$699,724	\$1,831
Seneca Area	\$163,163	\$3,849

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Sevastopol	(\$214,257)	(\$2,184)
Seymour Community	(\$15,493)	(\$55)
Sharon J11	\$82,785	\$1,714
Shawano	\$285,206	\$990
Sheboygan Area	\$7,291,726	\$5,950
Sheboygan Falls	\$690,680	\$3,459
Shell Lake	\$113,524	\$1,175
Shiocton	\$319,613	\$3,017
Shorewood	\$467,792	\$1,385
Shullsburg	\$193,841	\$3,572
Silver Lake J1	(\$9,882)	(\$167)
Siren	\$149,750	\$1,900
Slinger	(\$61,174)	(\$179)
Solon Springs	(\$44,521)	(\$803)
Somerset	\$301,544	\$1,638
South Milwaukee	\$2,070,475	\$5,488
South Shore	\$77,104	\$2,431
Southern Door County	(\$113,266)	(\$744)
Southwestern Wisconsin	\$318,144	\$3,804
Sparta Area	\$1,027,610	\$2,356
Spencer	\$588,799	\$5,275
Spooner Area	\$85,204	\$487
Spring Valley	\$171,696	\$1,843
Stanley-Boyd Area	\$283,287	\$2,269
Stevens Point Area Public	\$2,928,593	\$2,939
Stockbridge	\$84,869	\$2,420
Stone Bank	\$141,505	\$3,216
Stoughton Area	\$905,159	\$2,277
Stratford	\$415,590	\$4,146
Sturgeon Bay	(\$202,300)	(\$1,128)
Sun Prairie Area	\$2,505,421	\$2,040
Superior	\$470,454	\$759
Suring Public	\$328,159	\$5,657
Swallow	\$184,860	\$3,734
Thorp	\$160,571	\$2,009
Three Lakes	\$799,944	\$8,719
Tigerton	\$62,750	\$1,235
Tomah Area	\$1,354,764	\$3,026
Tomahawk	\$244,153	\$1,418
Tomorrow River	\$155,238	\$1,094
Trevor-Wilmot Consolidated	\$193,562	\$2,578
Tri-County Area	\$748,096	\$8,511
Turtle Lake	\$274,466	\$4,380
Twin Lakes #4	\$489,475	\$11,127
Two Rivers Public	\$43,497	\$173
Union Grove J1	\$216,434	\$2,466
Union Grove UHS	(\$100,338)	(\$1,067)

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Unity	(\$87,533)	(\$716)
Valders Area	(\$23,432)	(\$191)
Verona Area	\$388,365	\$566
Viroqua Area	\$630,738	\$4,128
Wabeno Area	\$492,752	\$5,945
Walworth J1	\$354,159	\$5,133
Washburn	\$386,866	\$4,543
Washington	(\$12,215)	(\$702)
Washington-Caldwell	\$73,697	\$3,124
Waterford Graded J1	(\$472,372)	(\$2,114)
Waterford UHS	\$889,579	\$5,670
Waterloo	\$552,810	\$4,705
Watertown Unified	\$2,869,062	\$5,614
Waukesha	\$4,633,557	\$3,319
Waunakee Community	\$1,208,065	\$2,162
Waupaca	(\$437,097)	(\$1,455)
Waupun	\$543,755	\$2,100
Wausau	\$4,503,138	\$4,035
Wausaukee	\$249,188	\$4,102
Wautoma Area	\$842,894	\$4,368
Wauwatosa	\$698,710	\$842
Wauzeka-Steuben	\$71,650	\$1,577
Webster	\$557,446	\$5,564
West Allis-West Milwaukee	\$2,258,051	\$2,526
West Bend	\$2,542,119	\$3,505
West De Pere	\$1,578,305	\$4,434
West Salem	\$339,959	\$1,352
Westby Area	\$388,543	\$2,589
Westfield	\$300,355	\$1,890
Weston	(\$40,450)	(\$834)
Weyauwega-Fremont	(\$143,283)	(\$1,326)
Wheatland J1	\$212,177	\$3,134
White Lake	\$27,536	\$1,130
Whitefish Bay	\$1,749,117	\$5,394
Whitehall	\$178,261	\$1,671
Whitewater Unified	\$2,656	\$10
Whitnall	\$338,357	\$1,076
Wild Rose	\$223,194	\$2,679
Williams Bay	\$557,633	\$6,584
Wilmot UHS	\$692,945	\$4,931
Winneconne Community	\$393,713	\$1,862
Winter	(\$71,174)	(\$1,491)
Wisconsin Dells	\$714,558	\$3,051
Wisconsin Heights	\$47,972	\$355
Wisconsin Rapids	\$3,585,500	\$5,798
Wittenberg-Birnamwood	\$119,036	\$723
Wonewoc-Union Center	\$401,607	\$7,423



School District	Annual Cost Savings	Annual Savings Per-Employee
Woodruff J1	\$119,796	\$1,577
Wrightstown Community	(\$122,287)	(\$759)
Yorkville J2	\$278,136	\$6,297

Source: HGA analysis of Milliman data

**Supplementary Table 3. Annual cost savings of the state's lowest cost HDHP Plan with \$750 and \$1500 HSA contributions, by school district**

School District	Annual Cost Savings	Annual Savings Per-Employee
Abbotsford	\$224,290	\$2,148
Adams-Friendship Area	\$835,355	\$4,028
Albany	\$41,523	\$687
Algoma	(\$257,925)	(\$2,513)
Alma Center	\$125,811	\$1,578
Alma	\$98,310	\$2,507
Almond-Bancroft	\$20,284	\$376
Altoona	\$550,591	\$3,228
Amery	\$233,072	\$1,050
Antigo Unified	\$826,499	\$3,293
Appleton Area	(\$657,166)	(\$372)
Arcadia	\$869,407	\$4,815
Argyle	\$216,448	\$4,435
Arrowhead UHS	\$714,628	\$3,387
Ashland	\$379,311	\$1,470
Ashwaubenon	\$550,961	\$1,663
Athens	\$120,632	\$1,815
Auburndale	\$82,685	\$813
Augusta	\$357,612	\$3,555
Baldwin-Woodville Area	(\$40,228)	(\$190)
Bangor	\$79,709	\$956
Baraboo	(\$197,015)	(\$459)
Barneveld	\$161,191	\$2,439
Barron Area	\$3,505	\$17
Bayfield	\$63,632	\$645
Beaver Dam Unified	\$1,210,240	\$2,613
Beecher-Dunbar-Pembine	\$285,368	\$6,293
Belleville	\$360,095	\$2,979
Belmont Community	\$44,965	\$814
Beloit	\$2,410,302	\$3,272
Beloit Turner	\$221,531	\$1,049
Benton	\$289,220	\$7,601
Berlin Area	\$449,445	\$2,151
Big Foot UHS	\$338,222	\$5,365
Birchwood	\$25,812	\$530
Black Hawk	\$101,696	\$1,696
Black River Falls Public Schools	\$1,936,932	\$7,985
Blair-Taylor	\$221,876	\$2,546
Bloomer	\$670,997	\$4,599
Bonduel	\$750,750	\$7,639
Boscobel Area	\$408,669	\$3,364
Bowler	\$139,748	\$2,234
Boyceville Community	\$489,411	\$4,645

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Brighton #1	\$56,426	\$2,422
Brillion	\$192,642	\$1,495
Bristol #1	\$416,903	\$4,498
Brodhead	\$775,193	\$5,793
Brown Deer	(\$29,775)	(\$138)
Bruce	\$99,849	\$1,495
Burlington Area	(\$578,577)	(\$1,554)
Butternut	\$238,492	\$5,914
Cadott Community	\$722,770	\$6,007
Cambria-Friesland	\$201,490	\$3,000
Cambridge	\$579,674	\$4,507
Cameron	\$342,385	\$2,482
Campbellsport	\$260,529	\$1,471
Cashton	\$275,756	\$3,172
Cassville	\$192,699	\$4,886
Cedar Grove-Belgium Area	(\$160,512)	(\$1,367)
Cedarburg	\$2,473	\$7
Central/Westosha UHS	\$758,422	\$5,468
Chequamegon	\$560,305	\$4,609
Chetek-Weyerhaeuser Area	\$664,115	\$4,847
Chilton	(\$570,095)	(\$3,392)
Chippewa Falls Area Unified	\$243,732	\$400
Clayton	\$125,854	\$2,421
Clear Lake	\$46,244	\$558
Clinton Community	\$386,364	\$2,641
Clintonville	\$87,551	\$447
Cochrane-Fountain City	\$167,633	\$2,110
Colby	\$730,414	\$6,222
Coleman	(\$58,566)	(\$634)
Colfax	\$19,996	\$204
Columbus	\$794,932	\$4,054
Cornell	(\$59,841)	(\$1,134)
Crandon	\$847,666	\$6,426
Crivitz	\$525,984	\$5,640
Cuba City	\$472,154	\$4,313
Cudahy	(\$449,256)	(\$1,391)
Cumberland	\$45,461	\$384
D C Everest Area	(\$629,136)	(\$878)
Darlington Community	(\$47,571)	(\$429)
De Forest Area	\$316,696	\$658
De Pere	\$855,950	\$1,764
De Soto Area	\$147,879	\$1,805
Deerfield Community	\$68,431	\$634
Delavan-Darien	\$993,803	\$4,018
Denmark	(\$159,408)	(\$753)
Dodgeland	(\$143,300)	(\$1,210)
Dodgeville	(\$275,674)	(\$1,655)

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Dover #1	\$290,232	\$23,312
Drummond Area	\$325,320	\$5,922
Durand-Arkansaw	\$337,193	\$2,649
East Troy Community	\$183,489	\$814
Eau Claire Area	\$5,777,960	\$4,123
Edgar	\$176,860	\$1,883
Edgerton	\$134,187	\$595
Elcho	\$273,026	\$5,130
Eleva-Strum	\$261,587	\$3,122
Elk Mound Area	\$21,293	\$162
Elkhart Lake-Glenbeulah	\$61,355	\$938
Elkhorn Area	\$652,860	\$1,777
Ellsworth Community	\$373,287	\$1,682
Elmbrook	\$379,091	\$443
Elmwood	\$122,109	\$2,408
Erin	\$35,443	\$838
Evansville Community	\$1,558,469	\$6,430
Fall Creek	\$247,609	\$2,612
Fall River	\$153,618	\$2,244
Fennimore Community	(\$43,294)	(\$403)
Flambeau	\$163,243	\$1,892
Florence County	\$305,670	\$4,520
Fond du Lac	\$7,167,170	\$8,236
Fontana J8	\$185,749	\$5,378
Fort Atkinson	\$2,878,118	\$6,622
Fox Point J2	\$43,494	\$353
Franklin Public	\$672,479	\$1,289
Frederic	\$128,250	\$1,370
Freedom Area	\$1,056,232	\$6,150
Galesville-Ettrick-Trempealeau	(\$63,869)	(\$322)
Geneva J4	\$166,496	\$5,526
Genoa City J2	\$215,090	\$2,951
Germantown	\$253,561	\$488
Gibraltar Area	(\$229,742)	(\$2,088)
Gillett	(\$300,731)	(\$3,191)
Gilman	\$237,260	\$4,813
Gilmanton	\$176,773	\$6,347
Glendale-River Hills	\$386,131	\$2,533
Glenwood City	\$149,070	\$1,469
Goodman-Armstrong Creek	\$147,592	\$5,584
Grafton	(\$349,021)	(\$1,476)
Granton Area	(\$15,353)	(\$280)
Grantsburg	\$614,433	\$4,110
Green Bay Area Public	\$11,714,950	\$4,325
Green Lake	(\$34,883)	(\$693)
Greendale	\$936,876	\$2,754
Greenfield	(\$19,134)	(\$42)

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Greenwood	\$266,306	\$3,263
Gresham	\$110,888	\$2,224
Hamilton	(\$1,273,085)	(\$2,425)
Hartford J1	\$196,350	\$945
Hartford UHS	\$98,778	\$564
Hartland-Lakeside J3	\$361,881	\$2,472
Hayward Community	\$1,932,008	\$7,835
Herman-Neosho-Rubicon	\$239,368	\$4,771
Highland	\$82,811	\$1,816
Hilbert	\$65,013	\$1,111
Hillsboro	\$519,703	\$5,778
Holmen	\$528,682	\$897
Holy Hill Area	\$77,227	\$1,132
Horicon	\$523,892	\$5,379
Hortonville Area	(\$340,154)	(\$770)
Howard-Suamico	\$739,149	\$1,166
Howards Grove	(\$531,717)	(\$4,124)
Hudson	(\$298,055)	(\$421)
Hurley	\$430,686	\$6,904
Hustisford	\$430,206	\$6,572
Independence	\$335,735	\$5,261
Iola-Scandinavia	(\$60,492)	(\$766)
Iowa-Grant	\$280,125	\$2,786
Ithaca	\$315,752	\$4,819
Janesville	\$34,559	\$25
Jefferson	\$614,298	\$2,117
Johnson Creek	\$446,967	\$4,445
Juda	\$89,245	\$1,739
Kaukauna Area	(\$958,001)	(\$2,385)
Kenosha	(\$11,327,461)	(\$4,648)
Kettle Moraine	\$781,623	\$1,907
Kewaskum	(\$633,367)	(\$2,862)
Kewaunee	(\$21,346)	(\$180)
Kickapoo Area	\$287,745	\$3,790
Kiel Area	\$423,193	\$3,160
Kimberly Area	(\$1,302,023)	(\$2,552)
Kohler	(\$79,663)	(\$1,000)
La Crosse	(\$3,560,188)	(\$3,383)
La Farge	\$89,996	\$1,793
Lac du Flambeau #1	\$330,393	\$2,708
Ladysmith	(\$64,921)	(\$571)
Lake Country	\$385,230	\$6,162
Lake Geneva J1	\$716,950	\$3,182
Lake Holcombe	\$254,886	\$4,980
Lake Mills Area	\$653,657	\$3,126
Lakeland UHS	\$367,608	\$2,573
Lancaster Community	(\$48,760)	(\$330)

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Laona	(\$42,769)	(\$1,125)
Lena	\$157,345	\$2,787
Linn J4	\$74,055	\$3,060
Linn J6	\$27,641	\$1,323
Little Chute Area	(\$398,949)	(\$2,125)
Lodi	\$260,959	\$1,275
Lomira	\$435,750	\$3,313
Loyal	\$146,213	\$2,067
Luck	\$149,800	\$1,969
Luxemburg-Casco	\$231,408	\$883
Madison Metropolitan	(\$1,922,887)	(\$464)
Manawa	\$260,477	\$3,111
Manitowoc	\$339,570	\$522
Maple Dale-Indian Hill	\$602,800	\$9,277
Maple	\$309,525	\$1,564
Marathon City	\$43,201	\$451
Marinette	\$406,934	\$1,509
Marion	\$183,213	\$2,719
Markesan	\$681,725	\$6,237
Marshall	\$291,650	\$1,869
Marshfield Unified	\$1,097,266	\$2,549
Mauston	\$1,056,555	\$4,838
Mayville	\$36,822	\$254
McFarland	(\$47,743)	(\$100)
Medford Area Public	\$460,148	\$1,389
Mellen	\$4,974	\$110
Melrose-Mindoro	\$337,697	\$3,260
Menasha Joint	(\$213,826)	(\$464)
Menominee Indian	\$653,939	\$3,242
Menomonee Falls	\$1,048,460	\$2,151
Menomonie Area	\$1,220,008	\$3,274
Mequon-Thiensville	\$484,866	\$1,255
Mercer	\$16,891	\$582
Merrill Area	\$796,955	\$2,228
Merton Community	\$287,174	\$3,156
Middleton-Cross Plains Area	\$284,178	\$294
Milton	\$1,354,294	\$3,071
Milwaukee	\$12,872,359	\$1,347
Mineral Point Unified	(\$213,163)	(\$1,669)
Minocqua J1	\$141,913	\$1,430
Mishicot	(\$180,087)	(\$1,655)
Mondovi	\$418,388	\$3,635
Monona Grove	\$359,722	\$750
Monroe	\$564,256	\$1,794
Montello	\$115,588	\$888
Monticello	\$19,956	\$367
Mosinee	\$151,337	\$596

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Mount Horeb Area	\$347,816	\$1,125
Mukwonago	\$1,439,526	\$2,514
Muskego-Norway	\$247,953	\$508
Necedah Area	\$180,393	\$1,500
Neenah Joint	(\$1,121,253)	(\$1,544)
Neillsville	\$311,331	\$2,480
Nekoosa	\$470,054	\$3,348
New Auburn	\$258,104	\$5,212
New Berlin	\$1,213,022	\$2,377
New Glarus	(\$74,322)	(\$616)
New Holstein	\$322,440	\$2,410
New Lisbon	\$724,968	\$7,825
New London	(\$359,074)	(\$1,393)
New Richmond	(\$306,021)	(\$795)
Niagara	\$328,936	\$5,876
Nicolet UHS	\$559,064	\$3,123
Norris	(\$29,861)	(\$1,180)
North Cape	\$50,922	\$1,739
North Crawford	\$97,791	\$1,169
North Fond du Lac	\$845,874	\$4,328
North Lake	\$117,131	\$2,398
North Lakeland	\$89,438	\$2,570
Northern Ozaukee	(\$47,710)	(\$402)
Northland Pines	\$1,433,783	\$6,868
Northwood	\$6,474	\$121
Norwalk-Ontario-Wilton	\$1,604,579	\$15,907
Norway J7	(\$21,599)	(\$1,153)
Oak Creek-Franklin Joint	\$285,023	\$428
Oakfield	\$5,903	\$67
Oconomowoc Area	\$404,470	\$696
Oconto Falls Public	\$902,647	\$3,892
Oconto Unified	\$275,017	\$2,066
Omro	(\$371,692)	(\$2,264)
Onalaska	(\$774,279)	(\$1,950)
Oostburg	(\$276,017)	(\$2,367)
Oregon	\$580,900	\$1,054
Osceola	\$400,777	\$1,769
Oshkosh Area	\$2,366,443	\$1,894
Osseo-Fairchild	\$485,694	\$4,114
Owen-Withee	\$66,148	\$955
Palmyra-Eagle Area	\$127,279	\$1,267
Pardeeville Area	\$382,963	\$3,344
Paris J1	\$152,620	\$4,926
Parkview	(\$50,984)	(\$454)
Pecatonica Area	\$185,345	\$2,703
Pepin Area	\$218,845	\$5,151
Peshtigo	\$239,664	\$1,634

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Pewaukee	\$878,777	\$2,643
Phelps	\$117,409	\$3,707
Phillips	\$317,326	\$2,836
Pittsville	\$108,906	\$1,266
Platteville	\$7,450	\$38
Plum City	\$55,709	\$1,318
Plymouth Joint	(\$564,297)	(\$1,697)
Port Edwards	(\$132,722)	(\$2,028)
Port Washington-Saukville	\$371,298	\$1,136
Portage Community	\$27,178	\$84
Potosi	\$231,076	\$4,295
Poynette	(\$114,511)	(\$701)
Prairie du Chien Area	\$331,955	\$1,911
Prairie Farm Public	\$79,899	\$1,433
Prentice	\$321,633	\$5,246
Prescott	\$231,531	\$1,350
Princeton	\$212,758	\$4,226
Pulaski Community	(\$427,695)	(\$894)
Racine Unified	(\$1,466,861)	(\$542)
Randall J1	\$358,870	\$3,879
Randolph	\$338,593	\$4,621
Random Lake	\$183,664	\$1,643
Raymond #14	\$314,952	\$6,403
Reedsburg	\$1,564,798	\$3,927
Reedsville	(\$108,976)	(\$1,403)
Rhineland	\$615,631	\$1,942
Rib Lake	\$40,787	\$625
Rice Lake Area	(\$682,255)	(\$2,091)
Richland	\$763,652	\$3,868
Richmond	\$100,672	\$2,113
Rio Community	\$936,654	\$15,037
Ripon Area	\$9,215	\$43
River Falls	(\$260,899)	(\$659)
River Ridge	\$364,447	\$4,423
River Valley	\$558,942	\$3,621
Riverdale	(\$67,283)	(\$693)
Rosendale-Brandon	\$343,245	\$2,281
Rosholt	\$84,319	\$1,073
Royall	\$258,768	\$3,325
Saint Croix Central	\$576,710	\$2,593
Saint Croix Falls	\$256,247	\$1,517
Saint Francis	\$720,058	\$5,041
Salem	\$1,079,705	\$8,339
Sauk Prairie	\$268,425	\$702
Seneca Area	\$113,080	\$2,668
Sevastopol	(\$337,986)	(\$3,445)
Seymour Community	(\$275,962)	(\$985)



## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Sharon J11	\$31,501	\$652
Shawano	(\$78,137)	(\$271)
Sheboygan Area	\$5,974,020	\$4,875
Sheboygan Falls	\$454,786	\$2,278
Shell Lake	\$10,956	\$113
Shiocton	\$215,563	\$2,035
Shorewood	\$64,169	\$190
Shullsburg	\$128,294	\$2,364
Silver Lake J1	(\$64,978)	(\$1,096)
Siren	\$66,053	\$838
Slinger	(\$383,404)	(\$1,121)
Solon Springs	(\$118,078)	(\$2,131)
Somerset	\$64,547	\$351
South Milwaukee	\$1,569,636	\$4,160
South Shore	\$37,101	\$1,170
Southern Door County	(\$299,319)	(\$1,965)
Southwestern Wisconsin	\$218,215	\$2,609
Sparta Area	\$494,842	\$1,134
Spencer	\$458,393	\$4,106
Spooner Area	(\$105,118)	(\$601)
Spring Valley	\$72,771	\$781
Stanley-Boyd Area	\$197,117	\$1,579
Stevens Point Area Public	\$1,817,274	\$1,823
Stockbridge	\$54,142	\$1,544
Stone Bank	\$106,459	\$2,420
Stoughton Area	\$419,692	\$1,056
Stratford	\$311,796	\$3,110
Sturgeon Bay	(\$411,840)	(\$2,296)
Sun Prairie Area	\$940,152	\$765
Superior	\$83,702	\$135
Suring Public	\$266,552	\$4,595
Swallow	\$138,853	\$2,805
Thorp	\$61,916	\$775
Three Lakes	\$702,506	\$7,657
Tigerton	\$15,525	\$305
Tomah Area	\$867,377	\$1,937
Tomahawk	\$61,329	\$356
Tomorrow River	(\$23,678)	(\$167)
Trevor-Wilmot Consolidated	\$105,865	\$1,410
Tri-County Area	\$640,744	\$7,289
Turtle Lake	\$204,594	\$3,265
Twin Lakes #4	\$431,079	\$9,799
Two Rivers Public	(\$190,144)	(\$756)
Union Grove J1	\$129,048	\$1,470
Union Grove UHS	(\$180,200)	(\$1,917)
Unity	(\$227,077)	(\$1,858)
Valders Area	(\$178,146)	(\$1,452)

## Wisconsin School Health Plan Pooling Study

School District	Annual Cost Savings	Annual Savings Per-Employee
Verona Area	(\$340,220)	(\$496)
Viroqua Area	\$444,148	\$2,907
Wabeno Area	\$391,519	\$4,723
Walworth J1	\$280,881	\$4,071
Washburn	\$281,729	\$3,308
Washington	(\$33,003)	(\$1,897)
Washington-Caldwell	\$57,726	\$2,447
Waterford Graded J1	(\$697,830)	(\$3,123)
Waterford UHS	\$697,957	\$4,448
Waterloo	\$412,427	\$3,510
Watertown Unified	\$2,380,610	\$4,658
Waukesha	\$2,873,102	\$2,058
Waunakee Community	\$547,916	\$981
Waupaca	(\$775,971)	(\$2,584)
Waupun	\$234,410	\$905
Wausau	\$3,199,357	\$2,867
Wausaukee	\$174,188	\$2,867
Wautoma Area	\$599,535	\$3,107
Wauwatosa	(\$403,022)	(\$486)
Wauzeka-Steuben	\$36,671	\$807
Webster	\$437,756	\$4,370
West Allis-West Milwaukee	\$1,095,015	\$1,225
West Bend	\$1,964,482	\$2,709
West De Pere	\$1,266,422	\$3,558
West Salem	\$106,271	\$423
Westby Area	\$209,223	\$1,394
Westfield	\$135,790	\$854
Weston	(\$95,176)	(\$1,962)
Weyauwega-Fremont	(\$278,150)	(\$2,574)
Wheatland J1	\$160,044	\$2,364
White Lake	(\$2,874)	(\$118)
Whitefish Bay	\$1,318,662	\$4,067
Whitehall	\$107,452	\$1,007
Whitewater Unified	(\$317,627)	(\$1,198)
Whitnall	(\$37,177)	(\$118)
Wild Rose	\$128,072	\$1,537
Williams Bay	\$445,194	\$5,256
Wilmot UHS	\$508,243	\$3,616
Winneconne Community	\$132,600	\$627
Winter	(\$134,536)	(\$2,819)
Wisconsin Dells	\$490,681	\$2,095
Wisconsin Heights	(\$116,916)	(\$866)
Wisconsin Rapids	\$2,887,769	\$4,670
Wittenberg-Birnamwood	(\$27,453)	(\$167)
Wonewoc-Union Center	\$341,998	\$6,322
Woodruff J1	\$50,218	\$661
Wrightstown Community	(\$331,858)	(\$2,060)

School District	Annual Cost Savings	Annual Savings Per-Employee
Yorkville J2	\$232,400	\$5,261
Source: HGA analysis of Milliman data		

**Supplemental Table 4. Annual Cost Savings, by Senate District**

Senate District	Annual Cost Savings			
	HDHP *	County-specific Tier 1	PPO/HMO Tier 1	HDHP-HSA**
1	\$81,828.72	(\$25,191.08)	(\$359,156.74)	(\$136,174.21)
2	\$365,299.99	\$221,992.84	(\$163,144.37)	\$101,372.72
3	-	-	-	-
4	\$950,989.18	\$938,801.90	\$292,474.66	\$644,750.03
5	\$1,377,165.00	\$962,648.03	(\$729,857.04)	\$357,028.06
6	\$139,956.66	\$66,685.83	\$48,840.07	\$89,996.20
7	\$5,085,755.24	\$4,986,939.83	\$184,868.18	\$2,801,571.55
8	\$545,247.04	\$412,682.47	(\$84,096.80)	\$239,604.79
9	\$560,485.31	\$406,174.48	\$58,216.54	\$310,410.98
10	\$453,538.77	\$368,814.03	(\$19,401.40)	\$227,132.21
11	\$626,888.63	\$458,490.64	\$354,175.25	\$475,636.65
12	\$487,088.78	\$483,633.62	\$222,607.89	\$359,021.46
13	\$780,935.25	\$478,515.10	\$360,690.82	\$545,092.28
14	\$327,305.50	\$198,723.24	\$64,705.31	\$188,950.04
15	\$1,043,607.00	\$635,850.62	\$272,715.71	\$620,916.86
16	\$1,202,283.61	\$928,752.63	(\$151,811.73)	\$417,955.86
17	\$447,524.60	\$307,990.44	\$169,576.26	\$295,029.10
18	\$1,735,502.57	\$1,390,794.62	\$856,968.01	\$1,291,678.44
19	\$524,899.75	\$355,360.38	(\$760,777.21)	(\$106,518.58)
20	\$452,218.42	\$425,371.14	(\$15,482.53)	\$231,651.09
21	\$316,494.28	\$645,101.53	\$111,201.97	\$221,024.03
22	\$417,253.51	\$381,517.50	(\$1,513,668.03)	(\$480,712.67)
23	\$430,703.88	\$385,028.62	\$139,035.05	\$287,887.41
24	\$904,376.55	\$854,445.23	\$286,226.30	\$611,339.39
25	\$275,205.36	\$272,371.05	\$8,681.19	\$146,586.08
26	\$1,923,929.71	\$582,368.86	(\$4,717,370.30)	(\$1,922,886.51)
27	\$501,059.27	\$326,529.55	(\$127,134.80)	\$139,428.06
28	\$694,706.44	\$492,345.26	(\$117,821.68)	\$296,752.88
29	\$569,790.11	\$631,959.13	\$105,073.98	\$348,886.90
30	\$2,794,988.20	\$2,319,338.40	\$1,410,111.84	\$2,100,052.97
31	\$682,179.61	\$579,136.92	\$419,168.35	\$515,605.69
32	\$275,592.03	\$145,164.06	(\$215,252.03)	\$33,798.83
33	\$973,131.63	\$388,152.82	\$237,193.49	\$569,606.78

\* Assumes 25% single and district specific participation

\*\* Plan option include \$750 and \$1500 HSA contributions

Source: HGA analysis of Milliman data

Supplemental Table 5. Annual Cost Savings, by Assembly District

Assembly District	Annual Cost Savings			
	HDHP *	County-specific Tier 1	PPO/HMO Tier 1	HDHP-HSA**
1	\$247,284.55	\$142,101.15	(\$184,067.89)	\$35,691.08
2	(\$50,181.05)	(\$176,016.48)	(\$416,556.72)	(\$234,029.49)
3	(\$108,711.66)	(\$204,833.43)	(\$622,512.23)	(\$363,546.99)
4	\$1,165,935.86	\$809,418.10	\$127,917.94	\$645,055.26
5	\$249,840.42	\$118,677.07	(\$366,106.27)	(\$59,243.53)
6	\$225,867.44	\$125,892.48	(\$160,170.91)	\$34,093.13
10	\$467,791.51	\$451,728.71	(\$400,128.89)	\$64,169.12
11	\$1,112,055.07	\$1,101,159.63	\$523,342.51	\$838,277.00
13	\$1,716,392.61	\$1,116,539.76	(\$259,597.95)	\$737,053.25
14	\$698,709.77	\$654,864.57	(\$1,670,375.21)	(\$403,022.31)
18	\$139,956.66	\$66,685.83	\$48,840.07	\$89,996.20
19	\$11,864,238.66	\$11,639,973.24	\$842,518.21	\$6,726,016.50
20	\$380,505.63	\$370,751.30	(\$146,549.76)	\$135,400.95
21	\$939,287.61	\$913,250.09	(\$467,595.99)	\$285,022.86
22	\$1,475,451.74	\$856,453.68	\$696,715.37	\$1,048,460.03
23	\$345,643.62	\$334,267.21	(\$269,057.71)	\$59,779.60
24	\$213,852.59	\$204,157.05	(\$310,026.25)	(\$29,774.85)
25	\$171,806.28	\$36,385.06	(\$303,692.42)	(\$63,310.70)
26	\$1,940,444.20	\$1,643,878.06	\$1,058,873.49	\$1,498,069.29
27	\$29,191.75	(\$49,171.82)	(\$246,979.15)	(\$107,639.56)
28	\$389,081.20	\$345,691.12	\$59,282.75	\$231,854.48
29	\$579,615.72	\$477,796.90	\$99,418.37	\$347,291.44
30	\$303,747.64	\$60,058.50	(\$927,443.31)	(\$279,477.21)
31	\$410,153.30	\$304,883.19	\$214,146.83	\$302,680.29
32	\$450,133.84	\$345,628.78	\$240,088.88	\$336,296.87
33	\$1,122,083.00	\$794,972.77	\$673,980.58	\$868,808.19
34	\$560,246.74	\$647,404.66	\$274,546.73	\$424,908.40
35	\$633,309.32	\$677,856.13	\$204,720.72	\$424,500.45
36	\$372,285.67	\$293,597.61	\$195,018.38	\$285,229.93
37	\$1,337,544.83	\$959,432.27	\$701,760.75	\$976,166.41
38	\$513,301.03	\$255,513.33	\$147,191.03	\$308,254.18
39	\$588,285.01	\$306,571.49	\$275,644.06	\$415,601.59
40	(\$18,762.93)	(\$35,032.28)	(\$340,284.62)	(\$171,666.17)
41	\$482,425.03	\$265,849.60	\$207,663.59	\$330,062.74
42	\$525,420.27	\$385,252.96	\$350,551.62	\$424,131.73
43	\$740,819.69	\$397,469.31	\$101,522.41	\$390,284.33
44	\$761,527.54	\$7,565.11	(\$642,304.13)	(\$8,212.38)
45	\$1,338,111.18	\$1,030,193.60	\$741,439.63	\$1,010,948.08
46	\$1,705,289.82	\$1,347,697.11	(\$64,947.04)	\$679,921.92
47	\$699,277.40	\$509,808.15	(\$238,676.42)	\$155,989.80
49	\$290,249.63	\$193,942.89	\$85,476.11	\$179,388.87
50	\$797,424.24	\$584,109.20	\$408,576.03	\$586,720.28
51	\$321,344.88	\$196,340.60	\$55,396.65	\$171,275.32
52	\$3,130,520.64	\$2,438,236.40	\$2,296,073.75	\$2,672,982.10

## Wisconsin School Health Plan Pooling Study

Assembly District	Annual Cost Savings			
	HDHP *	County-specific Tier 1	PPO/HMO Tier 1	HDHP-HSA**
53	\$170,745.76	(\$18,664.79)	(\$184,739.95)	(\$12,990.46)
54	\$3,809,475.60	\$3,886,306.89	\$706,482.67	\$2,366,443.00
55	(\$349,996.38)	(\$308,932.43)	(\$2,008,450.07)	(\$1,121,252.64)
56	\$571,975.10	\$485,425.48	\$54,200.06	\$311,653.64
57	\$868,197.13	\$427,376.60	(\$1,766,895.33)	(\$435,496.01)
58	\$37,463.30	\$29,879.97	(\$372,286.38)	(\$153,088.90)
59	\$564,607.60	\$528,282.74	\$130,880.70	\$358,136.88
60	\$391,554.27	\$380,297.11	(\$216,702.99)	\$108,687.03
61	\$546,647.37	\$542,392.83	\$316,762.59	\$439,740.51
62	\$144,546.01	\$143,360.56	\$80,492.64	\$114,758.28
63	\$97,448.91	\$1,089,938.29	(\$158,157.30)	(\$21,419.59)
65	\$30,741.20	\$30,009.75	(\$8,781.47)	\$12,361.37
66	\$1,190,278.12	\$1,084,533.00	(\$4,523,441.15)	(\$1,466,860.75)
67	\$420,227.00	\$278,827.80	\$90,670.74	\$253,950.45
68	\$442,760.08	\$394,835.27	\$191,890.39	\$319,872.72
69	\$434,410.73	\$466,987.86	\$145,105.09	\$296,848.58
70	\$800,671.99	\$728,361.89	\$137,916.34	\$485,294.66
71	\$824,800.60	\$759,441.50	\$99,234.09	\$480,719.87
72	\$1,051,000.96	\$1,031,314.90	\$554,468.04	\$816,670.79
73	\$193,016.31	\$238,279.33	(\$151,657.16)	\$29,741.77
74	\$330,195.23	\$374,863.17	\$128,730.16	\$234,759.64
75	\$231,787.79	\$106,379.78	(\$99,739.50)	\$66,295.40
76	\$1,923,929.71	\$582,368.86	(\$4,717,370.30)	(\$1,922,886.51)
79	\$916,912.77	\$691,896.60	(\$139,572.70)	\$304,968.51
80	\$446,684.78	\$329,378.90	(\$67,175.15)	\$150,773.57
81	\$284,324.50	\$47,517.91	(\$222,735.76)	(\$4,581.92)
82	\$1,198,792.03	\$1,177,846.56	\$67,046.91	\$672,479.16
83	\$383,655.22	\$143,369.61	(\$210,631.28)	\$82,693.18
84	\$837,729.14	\$612,820.47	(\$86,634.93)	\$385,570.47
85	\$2,270,030.39	\$2,714,257.10	\$190,858.91	\$1,285,110.49
86	\$254,799.12	\$304,094.62	(\$87,627.65)	\$92,407.82
87	\$394,396.71	\$404,744.68	\$134,112.20	\$270,100.48
88	\$1,490,899.58	\$1,196,781.30	\$634,560.61	\$1,061,186.04
89	\$381,037.36	\$267,914.51	\$51,674.95	\$215,762.29
90	\$15,058,968.76	\$12,770,148.18	\$8,394,961.90	\$11,714,949.53
91	\$7,489,440.72	\$6,086,297.06	\$4,078,778.24	\$5,777,959.75
92	\$492,012.28	\$440,178.99	\$385,111.06	\$379,220.51
93	\$242,762.81	\$198,826.79	\$69,307.18	\$158,208.32
94	\$361,158.66	\$267,572.18	(\$429,125.27)	(\$14,903.97)
95	(\$2,191,289.60)	(\$2,531,952.01)	(\$5,067,987.51)	(\$3,560,188.22)
96	\$452,643.28	\$327,454.36	\$260,433.68	\$349,532.01
98	\$1,694,777.73	\$435,718.38	\$110,806.17	\$826,264.66
99	\$612,308.57	\$364,370.04	\$300,387.15	\$441,277.83

\* Assumes 25% single and district specific participation

\*\* Plan option include \$750 and \$1500 HSA contributions

Source: HGA analysis of Milliman data

## Appendix III. School Districts' Health Plans Cost Sharing

Supplemental Table 6. Health plans cost-sharing, by school district

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
Statewide (average)		\$743.52	\$1,760.98	\$2,164.38	\$4,283.70	\$30.71	\$3,184.61	\$6,257.57
Abbotsford	Security Health	\$810.34	\$1,846.28	\$3,000.00	\$6,000.00	100	\$3,000.00	\$6,000.00
Adams-Friendship Area	WCA Group Health Trust	\$747.34	\$1,981.25	\$1,500.00	\$3,000.00	N/A	\$3,500.00	\$7,000.00
Albany	Dean SSM Health Plan	\$604.51	\$1,390.37	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Algoma	Wisconsin Counties Association (UMR)	\$630.59	\$1,405.07	\$2,000.00	\$4,000.00	100	\$6,850.00	\$13,700.00
Alma	WCA Group Health Trust	\$890.34	\$2,025.56	\$350.00	\$700.00	100	\$1,350.00	\$2,700.00
Alma Center	Security Health	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	n/a	\$4,000.00	\$8,000.00
Almond-Bancroft	WCA Group Health Trust	\$745.00	\$1,691.00	\$1,500.00	\$3,000.00	N/A	\$2,500.00	\$5,000.00
Altoona	WEA Insurance Trust	\$676.00	\$1,503.80	\$4,000.00	\$8,000.00	N/A	\$1,473.44	\$3,165.52
Amery	HealthPartners	\$788.00	\$1,731.16	\$2,000.07	\$5,400.00	0	\$2,000.07	\$5,400.00
Antigo Unified	WEA Trust	\$622.82	\$1,618.76	\$5,000.00	\$10,000.00	0	\$5,000.00	\$10,000.00
Appleton Area	WCA Group Health Trust	\$614.96	\$1,586.50	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Arcadia	SECURITY HEALTH	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	N/A	\$4,000.00	\$8,000.00
Argyle	Dean SSM Health	\$642.93	\$1,671.62	\$3,000.00	\$6,000.00	0	\$7,150.00	\$14,300.00
Arrowhead UHS	United Healthcare	\$800.46	\$1,816.03	\$1,500.00	\$3,000.00	100	\$6,850.00	\$13,700.00
Ashland	Health Partners	\$830.42	\$1,715.82	\$2,700.00	\$5,400.00	N/A	\$2,700.00	\$5,400.00
Ashwaubenon	Ashwaubenon	\$706.47	\$1,978.11	\$250.00	\$500.00	95	\$1,500.00	\$3,000.00
Athens	Security Health	\$822.24	\$1,873.39	\$2,000.00	\$4,000.00	N/A	\$2,500.00	\$5,000.00
Auburndale	Wisconsin County Association (WCA-GHT)	\$745.00	\$1,691.00	\$2,500.00	\$3,000.00	25	\$2,500.00	\$5,000.00
Augusta	WEA	\$868.02	\$1,902.02	\$2,000.00	\$4,000.00	N/A	\$3,000.00	\$6,000.00
Baldwin-Woodville Area	Medica	\$719.80	\$1,632.03	\$2,800.00	\$5,600.00	n/a	\$4,000.00	\$8,000.00
Bangor	WCA	\$721.00	\$1,579.70	\$2,000.00	\$4,000.00	na	\$2,000.00	\$4,000.00
Baraboo	Quartz	\$653.05	\$1,462.32	\$500.00	\$1,000.00	n/a	\$7,900.00	\$15,800.00
Barneveld	Quartz Health Benefit Plans Corporation	\$573.42	\$1,519.56	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
Barron Area	WEA Trust	\$602.26	\$1,687.20	\$5,000.00	\$10,000.00	N/A	\$500.00	\$1,000.00
Bayfield	HealthPartners	\$834.40	\$1,888.73	\$1,000.00	\$2,000.00	0	\$2,000.00	\$4,000.00
Beaver Dam Unified	Unity Health Insurance/Quartz	\$759.21	\$1,973.95	\$1,250.00	\$2,500.00	0	\$2,500.00	\$5,000.00
Beecher-Dunbar-Pembine	WCA Group Health Insurance	\$951.98	\$2,150.88	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Belleville	Dean SSM	\$586.48	\$1,524.85	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Belmont Community	Medical Associates POS Plan	\$528.41	\$1,342.16	\$5,000.00	\$10,000.00	n/a	\$300.00	\$600.00
Beloit	Prairie States - TPA	\$704.49	\$1,666.27	\$2,500.00	\$5,000.00	5	\$5,000.00	\$10,000.00
Beloit Turner	Quartz	\$605.26	\$1,392.10	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Benton	WEA	\$1,079.08	\$2,474.97	\$250.00	\$500.00	0	\$1,250.00	\$2,500.00

## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
Berlin Area	WCA Group Health Trust	\$781.71	\$1,770.23	\$3,000.00	\$6,000.00	20	\$4,500.00	\$9,000.00
Big Foot UHS	WEA Trust	\$940.04	\$2,156.89	\$1,000.00	\$2,000.00	0	\$2,000.00	\$4,000.00
Birchwood	Security Health	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	0	\$4,000.00	\$8,000.00
Black Hawk	Quartz	\$573.42	\$1,519.56	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Black River Falls Public Schools	Security Health Plan	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	N/A	\$250.00	\$500.00
Blair-Taylor	Security Health Premium Explore	\$808.52	\$1,827.25	\$3,000.00	\$6,000.00	100	\$4,000.00	\$8,000.00
Bloomer	WEA Trust Insurance Co	\$959.14	\$2,184.44	\$1,000.00	\$2,000.00	0	\$2,000.00	\$4,000.00
Bonduel	WCA Group Health Trust	\$974.68	\$2,145.68	\$3,000.00	\$6,000.00	NA	\$3,000.00	\$6,000.00
Boscobel Area	Quartz Health Insurance	\$657.75	\$1,743.04	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Bowler	National General Benefits Solutions - Administered by Allied Benefit Systems	\$609.86	\$2,035.32	\$1,000.00	\$2,000.00	90	\$3,000.00	\$6,000.00
Boyceville Community	Health Partners	\$895.75	\$2,062.73	\$3,000.00	\$6,000.00	NA	\$3,000.00	\$6,000.00
Brighton #1	WEA Trust	\$971.94	\$2,208.86	\$500.00	\$1,000.00	100	\$2,000.00	\$3,000.00
Brillion	Prairie States	\$700.29	\$2,022.57	\$750.00	\$1,500.00	20	\$2,250.00	\$4,500.00
Bristol #1	United Healthcare	\$959.05	\$2,180.14	\$1,500.00	\$3,000.00	100	\$3,500.00	\$7,000.00
Brodhead	Dean	\$584.16	\$1,326.04	\$3,000.00	\$6,000.00	20	\$12,000.00	\$24,000.00
Brown Deer	WCA Group Health Trust	\$809.10	\$1,837.42	\$500.00	\$1,000.00	0	\$3,500.00	\$7,500.00
Bruce	Security Health	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	N/A	\$4,000.00	\$8,000.00
Burlington Area	WEA Trust	\$604.78	\$1,693.39	\$4,000.00	\$8,000.00	0	\$4,000.00	\$8,000.00
Butternut	Security Health	\$623.75	\$1,871.21	\$5,000.00	\$10,000.00	0	\$1,350.00	\$2,700.00
Cadott Community	Security Health	\$844.80	\$1,910.18	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Cambria-Friesland	WEA Trust	\$745.20	\$1,937.40	\$500.00	\$1,000.00	0	\$1,500.00	\$3,000.00
Cambridge	Dean	\$627.83	\$1,422.03	\$3,000.00	\$6,000.00	0	\$1,000.00	\$2,000.00
Cameron	Security Health Plan	\$774.00	\$1,750.00	\$3,000.00	\$6,000.00	N/A	\$4,000.00	\$8,000.00
Campbellsport	WCA Group Health Trust	\$791.96	\$1,792.24	\$250.00	\$500.00	10	\$1,750.00	\$3,000.00
Cashton	Quartz Health Benefits	\$637.92	\$1,521.25	\$2,000.00	\$4,000.00	N/A	\$2,000.00	\$4,000.00
Cassville	Medical Associates HMO	\$797.40	\$2,025.41	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
Cedar Grove-Belgium Area	United Health Care GWT High Deductible Plan 2	\$466.52	\$1,305.40	\$4,000.00	\$8,000.00	N/A	\$4,000.00	\$8,000.00
Cedarburg	WCA Group Health Trust PPO \$500/\$1,000 Deductible Plan	\$821.35	\$1,852.40	\$500.00	\$1,000.00	90	\$1,350.00	\$2,700.00
Central/Westosha UHS	Anthem	\$883.32	\$1,925.67	\$2,700.00	\$5,400.00	N/A	\$100.00	\$200.00
Chequamegon	Northern Trust: Health Partners TPA	\$955.97	\$2,174.92	\$1,350.00	\$2,700.00	20	\$2,350.00	\$4,700.00



## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
Chetek-Weyerhaeuser Area	Benefit Plan Administrators (BPA)	\$856.00	\$2,049.00	\$1,500.00	\$3,000.00	20	\$2,000.00	\$4,000.00
Chilton	NETWORK HEALTH	\$534.77	\$1,468.17	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
Chippewa Falls Area Unified	Benefit Plan Administrators	\$627.00	\$1,608.00	\$3,000.00	\$6,000.00	0	\$3,500.00	\$7,000.00
Clayton	Health Partners	\$950.98	\$1,959.09	\$3,500.00	\$7,000.00	10	\$6,000.00	\$12,000.00
Clear Lake	Medica Choice	\$647.08	\$1,811.80	\$3,000.00	\$6,000.00	20	\$6,000.00	\$12,000.00
Clinton Community	Dean HMO	\$571.55	\$1,486.03	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Clintonville	Anthem Blue Cross	\$606.91	\$1,738.22	\$3,000.00	\$6,000.00	na	\$0.00	\$0.00
Cochrane-Fountain City	WEA Trust	\$771.58	\$1,706.46	\$2,500.00	\$5,000.00	0	\$3,500.00	\$7,000.00
Colby	UMR	\$892.64	\$2,024.96	\$3,000.00	\$6,000.00	0	\$4,000.00	\$8,000.00
Coleman	Plan 1	\$654.48	\$1,489.08	\$1,500.00	\$3,000.00	N/A	\$1,500.00	\$3,000.00
Colfax	Security Health Plan	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	N/A	\$4,000.00	\$8,000.00
Columbus	Dean SSM Health	\$688.39	\$1,996.30	\$200.00	\$400.00	N/A	\$6,850.00	\$13,700.00
Cornell	Security Health Plan	\$610.00	\$1,369.00	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Crandon	Northern Trust - Health Partners	\$932.12	\$2,118.84	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
Crivitz	UMR	\$897.98	\$2,032.80	\$3,000.00	\$6,000.00	100	\$3,000.00	\$6,000.00
Cuba City	Quartz	\$568.61	\$1,289.61	\$5,000.00	\$10,000.00	0	\$300.00	\$600.00
Cudahy	Humana PPO 80 / 20 Plan	\$573.00	\$1,728.00	\$20.00	\$4,000.00	20	\$5,000.00	\$10,000.00
Cumberland	Bind/United Health Care	\$839.75	\$1,750.73	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
D C Everest Area	Security Health Plan	\$698.28	\$1,717.77	\$2,800.00	\$5,600.00	100	\$2,800.00	\$5,600.00
Darlington Community	Medical Associates	\$640.62	\$1,568.04	\$0.00	\$0.00	0	\$6,850.00	\$13,700.00
De Forest Area	Quartz High Deductible HMO	\$494.74	\$1,123.06	\$3,000.00	\$6,000.00	n/a	\$3,000.00	\$6,000.00
De Pere	Anthem Blue Priority	\$858.89	\$1,926.97	\$1,650.00	\$3,300.00	0	\$1,650.00	\$3,300.00
De Soto Area	Quartz	\$599.14	\$1,278.12	\$4,000.00	\$8,000.00	0	\$4,000.00	\$8,000.00
Deerfield Community	Dean SSM Health	\$472.58	\$1,290.14	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Delavan-Darien	WEA Trust PPO	\$880.46	\$2,026.38	\$750.00	\$1,500.00	100	\$1,500.00	\$3,000.00
Denmark	WCA	\$662.85	\$1,657.14	\$1,500.00	\$3,000.00	N/A	\$6,850.00	\$13,700.00
Dodgeland	HMO HDHP w/ HSA	\$493.00	\$1,281.80	\$3,000.00	\$6,000.00	n/a	\$3,000.00	\$6,000.00
Dodgeville	Dean Helath Plan	\$436.21	\$1,134.15	\$2,000.00	\$4,000.00	N/A	\$2,000.00	\$4,000.00
Dover #1	United Health Care	\$3,405.00	\$4,204.00	\$5,000.00	\$10,000.00	100	\$6,450.00	\$12,900.00
Drummond Area	WEA Trust	\$680.70	\$1,548.78	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Durand-Arkansaw	Security Health	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	N/A	\$4,000.00	\$8,000.00
East Troy Community	WCA Group Health Trust	\$765.49	\$1,735.59	\$2,000.00	\$4,000.00	0	\$4,000.00	\$8,000.00
Eau Claire Area	Security Health Plan	\$782.79	\$1,928.05	\$5,000.00	\$10,000.00	80	\$6,000.00	\$12,000.00
Edgar	Security Health Plan	\$822.24	\$1,873.39	\$2,000.00	\$4,000.00	0	\$2,500.00	\$5,000.00
Edgerton	Dean Health Plan	\$486.00	\$1,264.00	\$3,000.00	\$6,000.00	No	\$1,631.00	\$4,007.00
Elcho	Security Health Plan	\$883.86	\$2,006.36	\$5,250.00	\$10,500.00	N/A	\$6,750.00	\$13,500.00
Eleva-Strum	Group Health Cooperative of Eau Claire	\$962.18	\$2,193.77	\$2,000.00	\$4,000.00	N/A	\$3,000.00	\$6,000.00

## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
Elk Mound Area	SECURITY HEALTH	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	0	\$4,000.00	\$8,000.00
Elkhart Lake-Glenbeulah	WCA Group Health Trust - Plan 1	\$808.12	\$1,830.40	\$500.00	\$1,000.00	90	\$3,000.00	\$6,000.00
Elkhorn Area	WEA Trust	\$641.60	\$1,516.76	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Ellsworth Community	Health Partners	\$829.34	\$1,888.97	\$5,400.00	\$2,700.00	na	\$5,400.00	\$2,700.00
Elmbrook	Elmbrook's TPA, UMR & Rx Carrier CVS/ Caremark	\$609.20	\$1,502.00	\$2,000.00	\$4,000.00	85	\$3,000.00	\$6,000.00
Elmwood	Health Partners	\$747.89	\$1,905.63	\$2,500.00	\$5,000.00	N/A	\$1,000.00	\$2,000.00
Erin	WCA	\$884.86	\$1,978.04	\$3,000.00	\$6,000.00	0	\$5,500.00	\$9,000.00
Evansville Community	HDHP HEALTH SAVINGS PLAN	\$585.16	\$1,375.13	\$3,000.00	\$6,000.00	0	\$3,000.00	\$800.00
Fall Creek	Security Health Plan	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	0	\$4,000.00	\$8,000.00
Fall River	Quartz POS	\$654.25	\$1,701.05	\$1,500.00	\$3,000.00	0	\$1,500.00	\$3,000.00
Fennimore Community	Medical Associates	\$640.62	\$1,568.04	\$0.00	\$0.00	N/A	\$6,850.00	\$13,700.00
Flambeau	Security Health Plan	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	100	\$4,000.00	\$8,000.00
Florence County	UMR	\$878.31	\$1,941.00	\$3,000.00	\$6,000.00	NA	\$4,000.00	\$8,000.00
Fond du Lac	WCA Group Health Trust	\$968.90	\$2,134.22	\$2,500.00	\$5,000.00	100	\$4,500.00	\$9,000.00
Fontana J8	WCA - UMR	\$862.20	\$1,899.66	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
Fort Atkinson	Dean Health Plans	\$558.84	\$1,536.81	\$3,000.00	\$6,000.00	100	\$3,000.00	\$6,000.00
Fox Point J2	WEA Trust Preferred	\$839.60	\$1,896.96	\$1,000.00	\$1,000.00	0	\$2,000.00	\$2,000.00
Franklin Public	Humana	\$889.35	\$2,017.16	\$400.00	\$800.00	0	\$5,000.00	\$10,000.00
Frederic	WPS	\$541.14	\$1,161.75	\$6,350.00	\$12,700.00	n/a	\$2,300.00	\$4,600.00
Freedom Area	GHT -Group Health Trust	\$1,011.20	\$2,401.20	\$400.00	\$800.00	N/A	\$2,000.00	\$4,000.00
Galesville-Ettrick-Trempealeau	WEA Trust	\$607.16	\$1,381.46	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Geneva J4	WCA Group Health Trust	\$829.04	\$1,826.60	\$2,000.00	\$4,000.00	0	\$3,350.00	\$6,700.00
Genoa City J2	United Healthcare (offered through Wisconsin Counties Association)	\$829.04	\$1,826.60	\$2,000.00	\$4,000.00	100	\$3,350.00	\$6,700.00
Germantown	WEA HSA Plan	\$773.08	\$1,709.06	\$3,500.00	\$7,000.00	0	\$6,650.00	\$13,300.00
Gibraltar Area	Prevea360 - HMO	\$635.80	\$1,416.68	\$1,000.00	\$2,000.00	0	\$6,850.00	\$13,700.00
Gillett	WCA Group Health Trust	\$621.34	\$1,406.27	\$500.00	\$1,000.00	90	\$2,500.00	\$4,000.00
Gilman	WPS	\$735.52	\$1,711.91	\$5,000.00	\$10,000.00	na	\$5,000.00	\$10,000.00
Gilmanton	Security Health Plan	\$1,028.24	\$2,467.61	\$2,500.00	\$5,000.00	0	\$4,500.00	\$9,000.00
Glendale-River Hills	WEA Trust - Essential PPO	\$923.58	\$2,095.30	\$1,500.00	\$3,000.00	N/A	\$5,350.00	\$10,700.00
Glenwood City	Health Partners	\$684.71	\$1,652.29	\$4,000.00	\$8,000.00	N/A	\$4,000.00	\$8,000.00
Goodman-Armstrong Creek	WCA Group Health Trust	\$879.82	\$1,940.10	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Grafton	WEA Group Health Trust	\$720.20	\$1,631.50	\$2,150.00	\$4,300.00	90	\$3,150.00	\$6,300.00
Granton Area	SECURITY HEALTH	\$717.60	\$1,696.19	\$1,500.00	\$6,000.00	0	\$1,500.00	\$6,000.00
Grantsburg	WPS	\$817.37	\$1,849.05	\$3,000.00	\$6,000.00	No	\$400.00	\$800.00
Green Bay Area Public	UMR	\$852.05	\$2,215.40	\$500.00	\$1,000.00	10	\$1,350.00	\$2,700.00

## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
Green Lake	Network Health	\$628.36	\$1,440.30	\$4,000.00	\$0.00	0	\$2,500.00	\$0.00
Greendale	WCA Group Health Trust	\$807.08	\$1,827.26	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
Greenfield	United Health Care	\$793.82	\$1,855.32	\$750.00	\$1,500.00	20	\$2,000.00	\$4,000.00
Greenwood	WCA-UMR	\$797.00	\$1,808.00	\$3,000.00	\$6,000.00	N/A	\$1,000.00	\$2,000.00
Gresham	WEA	\$530.24	\$1,965.12	\$1,000.00	\$2,000.00	100	\$250.00	\$500.00
Hamilton	Anthem Blue Priority	\$592.37	\$1,303.19	\$250.00	\$500.00	0	\$250.00	\$500.00
Hartford J1	United Health Care	\$800.49	\$1,816.03	\$1,500.00	\$3,000.00	100	\$0.00	\$0.00
Hartford UHS	WCA Group Health Trust	\$721.17	\$1,623.83	\$2,000.00	\$4,000.00	0	\$0.00	\$0.00
Hartland-Lakeside J3	United Healthcare	\$849.63	\$1,927.51	\$1,500.00	\$3,000.00	100	\$6,850.00	\$13,700.00
Hayward Community	Health Partners	\$848.62	\$2,588.31	\$1,350.00	\$2,700.00	10	\$2,700.00	\$5,400.00
Herman-Neosho-Rubicon	WCA - HSA Plan	\$899.00	\$1,969.00	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Highland	Quartz	\$573.42	\$1,519.56	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Hilbert	WCA - Group Health Trust	\$797.64	\$1,817.14	\$2,000.00	\$4,000.00	100	\$2,000.00	\$4,000.00
Hillsboro	WEA Trust	\$890.30	\$1,975.16	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Holmen	WCA Group Health Trust (only one plan offered)	\$732.00	\$1,656.00	\$1,500.00	\$3,000.00	90	\$3,500.00	\$7,000.00
Holy Hill Area	WEA Trust	\$897.68	\$2,019.40	\$500.00	\$1,000.00	0	\$2,500.00	\$5,000.00
Horicon	WCA Group Health Trust	\$778.34	\$1,768.14	\$3,000.00	\$6,000.00	100	\$4,000.00	\$8,000.00
Hortonville Area	WCA Group Health Trust	\$570.86	\$1,649.74	\$750.00	\$1,500.00	0.9	\$1,500.00	\$3,000.00
Howard-Suamico	WCA Family Plan C	\$649.84	\$1,486.62	\$3,000.00	\$6,000.00	0	\$6,850.00	\$13,700.00
Howards Grove	Humana	\$407.00	\$1,301.55	\$4,000.00	\$8,000.00	n/a	\$4,000.00	\$0.00
Hudson	Health Partners	\$781.46	\$1,774.32	\$250.00	\$500.00	100	\$250.00	\$500.00
Hurley	Security Health	\$1,202.59	\$2,711.84	\$500.00	\$1,000.00	0	\$500.00	\$1,000.00
Hustisford	WCA Group Health Trust	\$986.94	\$2,230.48	\$1,500.00	\$3,000.00	N/A	\$1,500.00	\$3,000.00
Independence	Quartz	\$868.80	\$1,954.80	\$1,750.00	\$3,500.00	20	\$3,500.00	\$7,000.00
Iola-Scandinavia	WEA Trust	\$797.94	\$1,762.46	\$2,000.00	\$4,000.00	NA	\$2,000.00	\$4,000.00
Iowa-Grant	Quartz PPS	\$573.42	\$1,519.56	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Ithaca	Dean Health Plan	\$570.71	\$1,483.85	\$2,000.00	\$4,000.00	N/A	\$2,000.00	\$4,000.00
Janesville	Mercy	\$478.30	\$1,440.00	\$1,500.00	\$3,000.00	0	\$1,500.00	\$3,000.00
Jefferson	QUARTZ	\$512.41	\$1,337.39	\$3,000.00	\$6,000.00	n/a	\$0.00	\$0.00
Johnson Creek	Quartz	\$662.67	\$1,722.94	\$2,000.00	\$4,000.00	0	\$4,600.00	\$9,200.00
Juda	Dean SSM Health	\$518.29	\$1,347.55	\$2,000.00	\$4,000.00	n/a	\$500.00	\$500.00
Kaukauna Area	WCA Group Health Trust	\$647.76	\$1,472.28	\$2,500.00	\$5,000.00	90	\$4,000.00	\$8,000.00
Kenosha	UnitedHealthcare	\$453.50	\$1,057.39	\$1,500.00	\$3,000.00	NA	\$1,251.00	\$6,000.00
Kettle Moraine	Humana	\$552.43	\$1,543.70	\$5,000.00	\$10,000.00	20	\$6,900.00	\$13,800.00
Kewaskum	WCA Group health Trust	\$617.04	\$1,392.53	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Kewaunee	WCA - HMO Plan	\$762.86	\$1,699.79	\$1,500.00	\$3,000.00	100	\$6,850.00	\$13,700.00
Kickapoo Area	WCA Group Health Trust	\$758.08	\$1,763.36	\$3,000.00	\$6,000.00	NA	\$0.00	\$0.00

## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
Kiel Area	WPS HEALTH INSURANCE	\$818.41	\$2,190.55	\$1,500.00	\$3,000.00	n/a	\$1,500.00	\$3,000.00
Kimberly Area	Robin with Health Partners - Focused Network	\$482.00	\$1,368.00	\$1,500.00	\$3,000.00	N/A	\$5,000.00	\$6,500.00
Kohler	Prevea 360	\$568.00	\$1,476.00	\$2,000.00	\$4,000.00	N/A	\$4,000.00	\$8,000.00
La Crosse	WCA Group Health Trust	\$652.00	\$1,480.00	\$1,600.00	\$3,200.00	80	\$4,800.00	\$9,600.00
La Farge	QUARTZ	\$674.53	\$1,481.20	\$3,000.00	\$6,000.00	100	\$0.00	\$6,000.00
Lac du Flambeau #1	Security Health Plan	\$863.83	\$1,908.37	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Ladysmith	WPS	\$639.62	\$1,624.66	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Lake Country	United Healthcare Choice Plus	\$1,391.00	\$3,155.00	\$2,000.00	\$4,000.00	10	\$6,350.00	\$12,700.00
Lake Geneva J1	WEA Trust	\$755.76	\$1,930.86	\$2,000.00	\$4,000.00	20	\$12,000.00	\$24,000.00
Lake Holcombe	Security Health Plan	\$958.97	\$2,167.28	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Lake Mills Area	Dean SSM Health	\$793.49	\$1,825.03	\$1,000.00	\$2,000.00	10	\$7,150.00	\$14,300.00
Lakeland UHS	WCA Group Health Trust	\$863.84	\$1,908.38	\$2,000.00	\$4,000.00		\$3,000.00	\$6,000.00
Lancaster Community	Medical Associates	\$641.00	\$1,568.00	\$0.00	\$0.00	0	\$0.00	\$0.00
Laona	Aspirus Arise	\$605.54	\$1,344.77	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Lena	WCA Health Group	\$806.02	\$1,832.40	\$1,500.00	\$3,000.00	0	\$1,500.00	\$3,000.00
Linn J4	Group Health Trust	\$803.75	\$1,607.42	\$2,000.00	\$4,000.00	n/a	\$3,350.00	\$6,700.00
Linn J6	WCA Grop Health	\$778.44	\$1,751.26	\$2,000.00	\$4,000.00	n/a	\$4,000.00	\$6,700.00
Little Chute Area	WEA Trust	\$595.95	\$1,335.56	\$1,500.00	\$3,000.00	10	\$3,500.00	\$7,000.00
Lodi	HMO	\$754.33	\$1,707.92	\$500.00	\$1,000.00	0	\$1,500.00	\$3,000.00
Lomira	WCA/GHT	\$890.37	\$1,990.29	\$2,000.00	\$4,000.00	na	\$2,000.00	\$4,000.00
Loyal	WCA Group Health Trust	\$842.00	\$1,912.00	\$2,000.00	\$4,000.00	N/A	\$1,000.00	\$2,000.00
Luck	WPS	\$596.22	\$1,342.89	\$6,650.00	\$13,300.00	0	\$6,650.00	\$13,300.00
Luxemburg-Casco	WCA	\$746.03	\$1,662.27	\$2,000.00	\$4,000.00	100	\$6,850.00	\$13,700.00
Madison Metropolitan	Group Health Cooperative of South Central Wisconsin	\$555.27	\$1,482.58	\$0.00	\$0.00	N/A	\$6,600.00	\$13,200.00
Manawa	UMR-GHT	\$774.35	\$2,091.27	\$2,000.00	\$4,000.00	0	\$4,000.00	\$8,000.00
Manitowoc	UMR Family Plan	\$670.60	\$1,820.20	\$1,000.00	\$2,000.00	80	\$4,000.00	\$8,000.00
Maple	HealthPartners	\$650.04	\$1,950.15	\$1,500.00	\$3,000.00	20	\$2,000.00	\$4,000.00
Maple Dale-Indian Hill	Humana	\$779.56	\$2,494.60	\$3,000.00	\$6,000.00	n/a	\$1,500.00	\$3,000.00
Marathon City	Security Health Plan	\$822.24	\$1,873.39	\$2,000.00	\$4,000.00	100	\$2,500.00	\$5,000.00
Marinette	WCA Group Health Trust	\$772.65	\$1,718.44	\$2,000.00	\$4,000.00	100	\$3,000.00	\$6,000.00
Marion	WCA Group Health	\$961.19	\$2,157.50	\$500.00	\$1,000.00	80	\$3,500.00	\$7,000.00
Markesan	One Plan	\$895.00	\$2,238.00	\$600.00	\$1,200.00	10	\$1,200.00	\$2,400.00
Marshall	Quartz	\$519.05	\$1,349.53	\$3,000.00	\$6,000.00	N/A	\$750.00	\$1,500.00
Marshfield Unified	Security Health Plan	\$970.76	\$2,145.38	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
Mauston	WEA Trust	\$889.40	\$1,971.36	\$2,000.00	\$4,000.00	n/a	\$3,000.00	\$6,000.00
Mayville	HIGH DEDUCTIBLE HEALTH PLAN	\$651.58	\$1,464.72	\$3,000.00	\$6,000.00	100	\$3,000.00	\$6,000.00
McFarland	Dean SSM Health	\$569.27	\$1,537.03	\$100.00	\$200.00	0	\$1,500.00	\$3,000.00

## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
Medford Area Public	Security Health Plan	\$823.89	\$1,825.24	\$1,500.00	\$3,000.00	n/a	\$1,500.00	\$3,000.00
Mellen	Health Partners	\$658.24	\$1,592.64	\$2,000.00	\$4,000.00	n/a	\$2,000.00	\$4,000.00
Melrose-Mindoro	Wisconsin Counties Association Group Health Trust (WCA/GHT)	\$832.46	\$2,008.59	\$1,500.00	\$5,000.00		\$3,500.00	\$7,000.00
Menasha Joint	WCA Group Health Trust	\$696.62	\$1,728.72	\$1,000.00	\$2,000.00	0	\$1,500.00	\$3,000.00
Menominee Indian	WEA	\$977.58	\$2,202.56	\$1,000.00	\$2,000.00	100	\$2,000.00	\$4,000.00
Menomonee Falls	QHDHP	\$829.48	\$1,914.92	\$2,000.00	\$4,000.00	100	\$4,000.00	\$8,000.00
Menomonie Area	Medica ACO	\$752.00	\$2,160.00	\$500.00	\$1,500.00	20	\$2,500.00	\$5,000.00
Mequon-Thiensville	WEA Trust	\$869.08	\$1,983.74	\$500.00	\$1,000.00	100	\$5,350.00	\$10,700.00
Mercer	SECURITY HEALTH PLAN	\$771.60	\$1,518.10	\$3,000.00	\$6,000.00	100	\$3,000.00	\$6,000.00
Merrill Area	WEA Trust	\$857.22	\$1,945.88	\$4,500.00	\$9,000.00	N/A	\$8,500.00	\$17,000.00
Merton Community	United Healthcare	\$838.41	\$1,902.08	\$1,500.00	\$3,000.00	100	\$6,850.00	\$13,700.00
Middleton-Cross Plains Area	Quartz	\$627.86	\$1,569.60	\$100.00	\$200.00	N/A	\$4,600.00	\$9,200.00
Milton	Dean Health Insurance	\$695.42	\$1,634.24	\$2,000.00	\$4,000.00	0	\$7,150.00	\$0.00
Milwaukee	MPS Exclusive Provider Organization (EPO) Plan	\$832.59	\$1,956.93	\$350.00	\$1,050.00	20	\$1,350.00	\$4,050.00
Mineral Point Unified	DEAN HEALTH	\$528.47	\$1,374.02	\$4,000.00	\$8,000.00	N/A	\$100.00	\$200.00
Minocqua J1	\$2000/\$4000 HMO HDHP	\$863.83	\$1,908.37	\$2,000.00	\$4,000.00	N/A	\$3,000.00	\$6,000.00
Mishicot	NETWORK HEALTH	\$640.36	\$1,524.04	\$1,000.00	\$2,000.00	10	\$3,000.00	\$6,000.00
Mondovi	WEA Trust	\$859.28	\$1,950.58	\$2,000.00	\$4,000.00	100	\$3,000.00	\$6,000.00
Monona Grove	Quartz	\$647.87	\$1,613.19	\$100.00	\$200.00	0	\$6,850.00	\$13,700.00
Monroe	Dean Health Plan	\$792.68	\$1,791.46	\$100.00	\$200.00	0	\$7,150.00	\$14,300.00
Montello	State of Wisconsin - Department of Employee Trust Funds (Quartz)	\$628.84	\$1,541.26	\$1,500.00	\$2,500.00	10	\$3,000.00	\$5,000.00
Monticello	Dean Healthcare	\$525.86	\$1,209.48	\$3,000.00	\$6,000.00	N/A	\$0.00	\$0.00
Mosinee	Security Health Plan HMO	\$908.36	\$1,815.81	\$1,350.00	\$2,700.00	80	\$2,350.00	\$4,700.00
Mount Horeb Area	Unity Health Insurance/Quartz	\$728.94	\$1,654.69	\$100.00	\$200.00	0	\$600.00	\$1,200.00
Mukwonago	United HealthCare	\$824.15	\$1,810.55	\$1,500.00	\$3,000.00	0	\$6,350.00	\$6,850.00
Muskego-Norway	Blue Priority	\$816.23	\$1,632.44	\$500.00	\$1,000.00	10	\$2,000.00	\$4,000.00
Necedah Area	Quartz - HMO	\$725.89	\$1,669.55	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Neenah Joint	WEA 3000/6000	\$581.12	\$1,522.56	\$3,000.00	\$6,000.00	80	\$4,000.00	\$8,000.00
Neillsville	WTA GHT UMR	\$842.00	\$1,912.00	\$2,000.00	\$4,000.00	100	\$4,000.00	\$4,000.00
Nekoosa	Wisconsin Counties Association Group Health Trust	\$842.00	\$1,912.00	\$2,000.00	\$4,000.00	0	\$350.00	\$700.00
New Auburn	Security Health	\$774.44	\$1,750.24	\$6,000.00	\$6,000.00	N/A	\$4,000.00	\$8,000.00

## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
New Berlin	Continental Benefits High Deductible Health Plan	\$526.00	\$1,895.00	\$2,750.00	\$5,500.00	20	\$5,500.00	\$11,000.00
New Glarus	Dean Health Plan	\$499.62	\$1,149.13	\$3,000.00	\$6,000.00	n/a	\$3,000.00	\$6,000.00
New Holstein	Family	\$909.30	\$2,059.96	\$1,000.00	\$2,000.00	n/a	\$3,000.00	\$4,000.00
New Lisbon	WEA	\$713.42	\$1,516.84	\$5,000.00	\$10,000.00	N/A	\$6,000.00	\$12,000.00
New London	WEA Trust	\$597.56	\$1,350.88	\$1,800.00	\$3,600.00	0	\$1,800.00	\$3,600.00
New Richmond	HealthPartners	\$714.40	\$1,621.60	\$2,000.00	\$4,000.00	n/a	\$2,000.00	\$4,000.00
Niagara	WCA, GHT	\$883.38	\$1,992.64	\$3,000.00	\$6,000.00	0	\$4,000.00	\$8,000.00
Nicolet UHS	WEA	\$1,005.12	\$2,278.88	\$500.00	\$1,000.00	N/A	\$1,500.00	\$3,000.00
Norris	Anthem Blue Preferred - High Deductible Health Plan	\$482.14	\$1,420.56	\$2,800.00	\$5,600.00	N/A	\$3,000.00	\$6,000.00
North Cape	Network Health	\$848.18	\$2,086.94	\$250.00	\$500.00	10	\$1,250.00	\$2,500.00
North Crawford	Quartz HMO	\$567.22	\$1,503.13	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
North Fond du Lac	WEA Trust Preferred Provider Essential Health Plan	\$780.08	\$1,716.80	\$2,000.00	\$4,000.00	N/A	\$4,850.00	\$9,700.00
North Lake	United Healthcare	\$855.88	\$1,941.66	\$1,000.00	\$2,000.00	90	\$5,000.00	\$10,000.00
North Lakeland	Security Health Plan	\$864.00	\$1,908.00	\$2,000.00	\$4,000.00	N/A	\$3,000.00	\$6,000.00
Northern Ozaukee	WEA Trust	\$492.56	\$1,379.22	\$4,000.00	\$8,000.00	N/A	\$4,000.00	\$8,000.00
Northland Pines	Security Health	\$920.31	\$2,018.61	\$2,800.00	\$5,600.00	n/a	\$500.00	\$1,000.00
Northwood	Security Health	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	100	\$4,000.00	\$8,000.00
Norwalk-Ontario-Wilton	WPS	\$937.60	\$2,057.93	\$5,000.00	\$10,000.00	0	\$5,000.00	\$10,000.00
Norway J7	Anthem	\$497.18	\$1,713.15	\$750.00	\$2,250.00	N/A	\$4,500.00	\$9,000.00
Oak Creek-Franklin Joint	UHC	\$850.81	\$1,905.80	\$1,000.00	\$2,000.00	80	\$2,000.00	\$4,000.00
Oakfield	WEA Trust Preferred Provider Plan	\$672.72	\$1,517.27	\$2,000.00	\$4,000.00	N/A	\$3,000.00	\$6,000.00
Oconomowoc Area	High-deductible HSA plan	\$600.41	\$1,369.18	\$3,500.00	\$7,000.00	N/A	\$5,000.00	\$10,000.00
Oconto Falls Public	Robin Health	\$1,004.59	\$2,274.51	\$500.00	\$1,000.00	N/A	\$1,000.00	\$2,000.00
Oconto Unified	WCA Group Health Trust	\$739.88	\$2,073.58	\$1,000.00	\$2,000.00	N/A	\$3,000.00	\$6,000.00
Omro	WEA Trust	\$652.64	\$1,482.32	\$1,000.00	\$2,000.00	0	\$2,000.00	\$4,000.00
Onalaska	quartz	\$707.41	\$1,604.26	\$5.00	\$1,000.00	90	\$1,000.00	\$2,000.00
Oostburg	Prevea360	\$448.94	\$1,167.24	\$3,000.00	\$6,000.00	20	\$4,000.00	\$8,000.00
Oregon	Quartz	\$693.14	\$1,559.57	\$500.00	\$1,000.00	0	\$4,600.00	\$9,200.00
Osceola	HealthPartners	\$626.51	\$1,423.63	\$6,750.00	\$13,500.00	n/a	\$3,500.00	\$7,000.00
Oshkosh Area	Anthem	\$808.91	\$1,805.73	\$2,000.00	\$4,000.00	0	\$4,000.00	\$8,000.00
Osseo-Fairchild	Security Health Plan	\$904.89	\$2,045.05	\$3,000.00	\$6,000.00	100	\$4,000.00	\$8,000.00
Owen-Withee	UMR	\$842.00	\$1,912.00	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Palmyra-Eagle Area	Unity Health Insurance/Quartz	\$744.56	\$1,703.26	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Pardeeville Area	Quartz	\$845.13	\$1,918.45	\$500.00	\$1,000.00	10	\$1,500.00	\$3,000.00

## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
Paris J1	WCA Group Health Trust	\$1,037.05	\$2,351.48	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
Parkview	Quartz	\$589.07	\$1,360.75	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Pecatonica Area	Quartz	\$573.42	\$1,519.56	\$2,000.00	\$4,000.00	N/A	\$250.00	\$500.00
Pepin Area	WEA TRUST	\$742.18	\$1,686.10	\$3,000.00	\$6,000.00	0	\$500.00	\$1,000.00
Peshigo	WCA Group Health Trust	\$838.00	\$1,912.00	\$1,500.00	\$3,000.00	N/A	\$1,500.00	\$3,000.00
Pewaukee	HRA	\$838.38	\$1,901.99	\$1,500.00	\$3,000.00	N/A	\$6,850.00	\$13,700.00
Phelps	Security Health	\$797.48	\$1,698.38	\$6,850.00	\$1,370.00	0	\$100.00	\$200.00
Phillips	Security Health Plan	\$739.81	\$1,679.22	\$3,000.00	\$6,000.00	100	\$4,000.00	\$8,000.00
Pittsville	WCA Group Health Trust	\$819.50	\$1,860.10	\$1,500.00	\$3,000.00	N/A	\$1,500.00	\$3,000.00
Platteville	Quartz	\$625.18	\$1,625.47	\$500.00	\$1,000.00	N/A	\$1,000.00	\$2,000.00
Plum City	WEA Insurance	\$697.18	\$1,950.08	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Plymouth Joint	WCA United Healthcare Choice + PPO	\$567.89	\$1,557.67	\$1,200.00	\$2,400.00	90	\$7,150.00	\$14,300.00
Port Edwards	SECURITY HEALTH PLAN	\$708.16	\$1,591.73	\$2,000.00	\$4,000.00	100	\$3,000.00	\$6,000.00
Port Washington-Saukville	WEA	\$710.86	\$1,608.46	\$3,000.00	\$6,000.00	N/A	\$5,370.00	\$10,700.00
Portage Community	SSM Dean Health	\$634.08	\$1,458.37	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Potosi	Medical Associates	\$717.92	\$1,629.66	\$2,500.00	\$5,000.00	N/A	\$250.00	\$500.00
Poynette	HMO	\$460.00	\$1,184.00	\$2,000.00	\$4,000.00	N/A	\$400.00	\$700.00
Prairie du Chien Area	WEA OPTION 1 2000/4000	\$697.82	\$1,553.02	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Prairie Farm Public	United Health Care	\$603.69	\$1,483.21	\$1,500.00	\$3,000.00	0	\$3,000.00	\$6,000.00
Prentice	Health Partners	\$1,026.61	\$2,330.54	\$250.00	\$500.00	90	\$750.00	\$1,500.00
Prescott	Health Partners	\$755.79	\$1,715.03	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Princeton	WCA Group Health Trust - UMR - UHC+	\$834.41	\$1,865.30	\$4,000.00	\$8,000.00	N/A	\$3,000.00	\$6,000.00
Pulaski Community	Prevea360 HMO 3000	\$563.00	\$1,464.00	\$3,000.00	\$6,000.00	100	\$3,000.00	\$6,000.00
Racine Unified	UHC	\$728.64	\$1,800.84	\$1,500.00	\$3,000.00	10	\$2,000.00	\$4,000.00
Randall J1	WEA Trust	\$900.04	\$2,052.00	\$3,000.00	\$6,000.00	N/A	\$6,650.00	\$13,300.00
Randolph	Dean	\$1,495.69	\$1,495.69	\$2,000.00	\$4,000.00	0	\$0.00	\$0.00
Random Lake	\$3,500-\$7,000 Deductible	\$610.92	\$1,710.04	\$3,500.00	\$7,000.00	100	\$6,650.00	\$13,300.00
Raymond #14	WEA Trust	\$928.96	\$2,112.36	\$2,700.00	\$5,400.00	N/A	\$2,700.00	\$5,400.00
Reedsburg	WEA Trust	\$743.89	\$1,638.00	\$2,000.00	\$4,000.00	0	\$250.00	\$500.00
Reedsville	WEA Trust	\$689.51	\$1,557.98	\$1,500.00	\$3,000.00	n/a	\$1,500.00	\$3,000.00
Rhinelander	WCA Group Health Trust	\$886.05	\$2,034.21	\$1,000.00	\$2,000.00	0	\$4,000.00	\$8,000.00
Rib Lake	WCA Group Health Trust	\$745.00	\$1,691.00	\$1,500.00	\$3,000.00	N/A	\$2,500.00	\$5,000.00
Rice Lake Area	Rice Lake Area	\$495.00	\$1,495.00	\$2,500.00	\$5,000.00	15	\$6,000.00	\$12,000.00
Richland	UMR - WCA GROUP HEALTH TRUST	\$737.68	\$1,877.25	\$2,000.00	\$4,000.00	N/A	\$4,600.00	\$8,200.00
Richmond	United Healthcare	\$811.19	\$1,840.32	\$1,500.00	\$3,000.00	0	\$6,850.00	\$13,700.00
Rio Community	Dean/SSM Health	\$899.03	\$2,337.48	\$7,350.00	\$14,700.00	0	\$7,350.00	\$14,700.00
Ripon Area	WEA Trust Preferred	\$577.98	\$1,544.72	\$2,000.00	\$4,000.00	20	\$3,500.00	\$7,000.00

## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
River Falls	Health Partners	\$693.76	\$1,578.97	\$2,000.00	\$4,000.00	NA	\$2,000.00	\$4,000.00
River Ridge	Benefit Plan Administration - Alliancec	\$992.00	\$1,990.00	\$400.00	\$800.00	n/a	\$1,250.00	\$2,500.00
River Valley	Quartz	\$590.60	\$1,393.82	\$2,000.00	\$4,000.00	N/A	\$4,000.00	\$8,000.00
Riverdale	Quartz - HMO Plan	\$573.42	\$1,519.56	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Rosendale- Brandon	WEA	\$0.00	\$2,148.14	\$0.00	\$4,000.00	10	\$0.00	\$8,000.00
Rosholt	Security Health Plan	\$814.14	\$1,854.94	\$2,800.00	\$5,600.00	0	\$3,300.00	\$6,600.00
Royall	WEA Trust	\$726.68	\$1,572.12	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Saint Croix Central	HealthPartners	\$755.55	\$1,713.07	\$3,500.00	\$7,000.00	N/A	\$12,000.00	\$24,000.00
Saint Croix Falls	Medica	\$788.82	\$1,787.43	\$2,000.00	\$4,000.00	25	\$4,500.00	\$7,350.00
Saint Francis	UMR	\$879.08	\$2,461.46	\$400.00	\$800.00	20	\$750.00	\$1,500.00
Salem	WPS	\$960.62	\$2,423.15	\$3,500.00	\$7,000.00	100	\$3,500.00	\$7,000.00
Sauk Prairie	Dean HMO-HD	\$399.86	\$1,165.19	\$3,000.00	\$6,000.00	N/A	\$250.00	\$500.00
Seneca Area	Quartz	\$646.88	\$1,460.53	\$3,000.00	\$6,000.00	20	\$4,000.00	\$8,000.00
Sevastopol	Prevea360: selected by cooperative	\$616.73	\$1,374.19	\$1,000.00	\$2,000.00	0	\$1,000.00	\$2,000.00
Seymour Community	Robin with Health Partners	\$593.56	\$1,628.56	\$1,000.00	\$2,000.00	90	\$1,500.00	\$2,500.00
Sharon J11	MercyCare 500 HMO	\$751.90	\$1,669.20	\$500.00	\$1,000.00	N/A	\$1,000.00	\$2,000.00
Shawano	WEA Insurance	\$625.38	\$1,450.84	\$3,000.00	\$6,000.00	0	\$4,000.00	\$8,000.00
Sheboygan Area	Anthem	\$751.68	\$2,400.84	\$500.00	\$1,000.00	20	\$1,000.00	\$2,000.00
Sheboygan Falls	WCA	\$716.75	\$2,028.14	\$1,000.00	\$2,000.00	90	\$7,150.00	\$14,300.00
Shell Lake	Security Health Plan	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	0	\$4,000.00	\$8,000.00
Shiocton	Humana Health Insurance	\$510.04	\$1,632.14	\$3,000.00	\$6,000.00	80	\$6,000.00	\$12,000.00
Shorewood	HMO	\$789.29	\$1,831.00	\$1,000.00	\$2,000.00	0	\$6,500.00	\$13,700.00
Shullsburg	Quartz	\$709.92	\$1,881.29	\$500.00	\$1,000.00	0	\$1,500.00	\$3,000.00
Silver Lake J1	WCA-GHT	\$747.36	\$1,702.07	\$3,000.00	\$6,000.00	100	\$3,000.00	\$6,000.00
Siren	Security Health	\$719.53	\$1,626.14	\$4,000.00	\$8,000.00	90	\$6,500.00	\$13,000.00
Slinger	Humana	\$467.08	\$1,307.84	\$3,000.00	\$6,000.00	10	\$5,000.00	\$10,000.00
Solon Springs	Northern Trust- Health Partners	\$648.46	\$1,442.48	\$2,000.00	\$4,000.00	0	\$4,500.00	\$9,000.00
Somerset	Health Partners	\$579.22	\$1,314.73	\$4,000.00	\$8,000.00	N/A	\$1,800.00	\$3,600.00
South Milwaukee	Plan B	\$990.97	\$2,257.09	\$1,250.00	\$2,500.00	10	\$4,300.00	\$8,600.00
South Shore	Northern Trust - Health Partners	\$853.12	\$1,942.28	\$2,000.00	\$4,000.00	N/A	\$0.00	\$0.00
Southern Door County	Prevea360	\$547.40	\$1,368.48	\$2,000.00	\$4,000.00	0	\$6,850.00	\$13,700.00
Southwestern Wisconsin	Medical Associates	\$657.00	\$1,932.33	\$0.00	\$0.00	na	\$0.00	\$0.00
Sparta Area	Trust Preferred Statewide Network	\$851.72	\$1,934.04	\$1,500.00	\$3,000.00	N/A	\$3,000.00	\$6,000.00
Spencer	Security Health Plan	\$887.00	\$2,021.00	\$1,500.00	\$3,000.00	0	\$2,500.00	\$5,000.00
Spooner Area	Security Health Plan	\$774.44	\$1,750.24	\$3,000.00	\$6,000.00	100	\$4,000.00	\$8,000.00
Spring Valley	Spring Valley	\$799.58	\$1,756.83	\$1,500.00	\$3,000.00	0	\$1,750.00	\$3,500.00
Stanley-Boyd Area	WEA Trust	\$704.66	\$1,599.10	\$3,250.00	\$6,500.00	20	\$6,350.00	\$12,700.00
Stevens Point Area Public	High Deductible Health Plan	\$778.72	\$1,693.70	\$3,000.00	\$6,000.00	0	\$4,000.00	\$8,000.00



## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
Stockbridge	WEA Trust	\$830.98	\$1,878.32	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Stone Bank	United Health Care	\$800.48	\$1,816.02	\$1,500.00	\$3,000.00	n/a	\$3,000.00	\$6,000.00
Stoughton Area	DEAN HMO	\$512.89	\$1,163.23	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Stratford	Wisconsin Counties Assoc Group Health Trust	\$842.00	\$1,912.00	\$2,000.00	\$4,000.00	0	\$250.00	\$500.00
Sturgeon Bay	Prevea360	\$510.69	\$1,276.72	\$1,350.00	\$2,700.00	0	\$1,350.00	\$2,700.00
Sun Prairie Area	Dean Health Plan	\$623.86	\$1,622.04	\$100.00	\$200.00	N/A	\$7,150.00	\$14,300.00
Superior	WEA Trust	\$572.98	\$1,833.56	\$3,000.00	\$6,000.00	n/a	\$300.00	\$6,000.00
Suring Public	WCA	\$861.32	\$1,903.21	\$3,000.00	\$6,000.00	100	\$4,000.00	\$8,000.00
Swallow	United Healthcare	\$762.01	\$1,728.73	\$2,000.00	\$4,000.00	NA	\$6,350.00	\$12,700.00
Thorp	wea health insurance	\$713.48	\$1,624.58	\$3,000.00	\$6,000.00	n/a	\$6,650.00	\$13,300.00
Three Lakes	NEHA Aspirus Narrow Network	\$917.18	\$2,750.34	\$500.00	\$1,000.00	100	\$1,500.00	\$3,000.00
Tigerton	United Healthcare	\$729.31	\$1,593.63	\$2,000.00	\$4,000.00	100	\$2,000.00	\$4,000.00
Tomah Area	District Low Deductible Plan	\$828.00	\$1,873.00	\$1,500.00	\$3,000.00	100	\$2,500.00	\$5,000.00
Tomahawk	WCA Group Health Trust	\$710.00	\$1,611.00	\$2,000.00	\$4,000.00	N/A	\$3,000.00	\$6,000.00
Tomorrow River	Wisconsin Counties Association (WCA)	\$796.00	\$1,805.00	\$250.00	\$500.00	100	\$1,250.00	\$2,500.00
Trevor-Wilmot Consolidated	WEA Trust	\$564.84	\$1,920.48	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Tri-County Area	UnitedHealthcare	\$726.93	\$2,471.54	\$2,000.00	\$4,000.00	0	\$4,000.00	\$8,000.00
Turtle Lake	WEA GROUP HEALTH TRUST	\$818.93	\$1,849.94	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Twin Lakes #4	Anthem Blue Cross Blue Shield	\$940.10	\$2,463.11	\$3,000.00	\$6,000.00	0	\$4,500.00	\$9,000.00
Two Rivers Public	Humana	\$718.25	\$1,623.23	\$750.00	\$1,500.00	0	\$3,000.00	\$6,000.00
Union Grove J1	United Healthcare	\$831.58	\$1,871.33	\$3,500.00	\$7,000.00	20	\$6,350.00	\$12,700.00
Union Grove UHS	WEA Insurance	\$698.28	\$1,559.57	\$500.00	\$1,000.00	0	\$1,500.00	\$3,000.00
Unity	HealthPartners	\$585.87	\$1,499.80	\$1,500.00	\$3,000.00	90	\$3,500.00	\$7,000.00
Valders Area	High Deductible Health Plan	\$634.23	\$1,436.16	\$1,500.00	\$3,000.00	100	\$1,500.00	\$3,000.00
Verona Area	GHC - Medical	\$581.44	\$1,478.71	\$100.00	\$300.00	0	\$200.00	\$600.00
Viroqua Area	Viroqua Area	\$841.00	\$1,900.00	\$250.00	\$500.00	10	\$500.00	\$1,000.00
Wabeno Area	WEA Health Insurance	\$1,021.46	\$2,319.82	\$0.00	\$0.00	n/a	\$1,500.00	\$3,000.00
Walworth J1	WCA Group Health Trust	\$829.04	\$1,826.60	\$2,000.00	\$4,000.00	N/A	\$500.00	\$1,000.00
Washburn	Northern Trust	\$874.80	\$2,096.28	\$1,500.00	\$3,000.00	N/A	\$1,500.00	\$3,000.00
Washington	UMR	\$681.29	\$1,518.05	\$1,500.00	\$3,000.00	N/A	\$6,850.00	\$13,700.00
Washington-Caldwell	WEA Trust	\$848.26	\$1,840.80	\$3,000.00	\$6,000.00	0	\$4,000.00	\$8,000.00
Waterford Graded J1	WEA Trust	\$615.00	\$1,415.00	\$2,000.00	\$4,000.00	0	\$3,000.00	\$6,000.00
Waterford UHS	WCA	\$811.06	\$1,857.32	\$5,000.00	\$10,000.00	90	\$3,050.00	\$6,100.00
Waterloo	Dean/SSM Health High Deductible Plan	\$608.81	\$1,582.91	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Watertown Unified	UMR	\$899.33	\$2,248.34	\$1,500.00	\$3,000.00	0	\$1,500.00	\$3,000.00

## Wisconsin School Health Plan Pooling Study

School District	Provider/Plan Name	Premium		Deductible		Coinsurance Paid by Employee		
		Single	Family	Single	Family	Share	OOP-Single	Family
Waukesha	UnitedHealthcare	\$796.97	\$1,804.30	\$1,350.00	\$2,700.00	100	\$3,325.00	\$6,650.00
Waunakee Community	SSM Dean Health	\$721.48	\$1,623.33	\$100.00	\$200.00	0	\$7,150.00	\$14,300.00
Waupaca	WEA TRYST	\$693.58	\$1,556.20	\$1,250.00	\$2,500.00	10	\$3,250.00	\$6,500.00
Waupun	Dean HMO	\$546.08	\$1,419.81	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Wausau	WPS	\$670.56	\$2,033.84	\$1,500.00	\$3,000.00	10	\$6,650.00	\$13,300.00
Wausaukee	WCA Group Health Trust	\$781.88	\$2,036.85	\$5,000.00	\$10,000.00	10	\$6,600.00	\$12,000.00
Wautoma Area	WCA - GHT through UMR	\$763.78	\$1,747.82	\$3,500.00	\$7,000.00	0	\$3,500.00	\$7,000.00
Wauwatosa	United Health Care	\$754.11	\$1,819.82	\$1,500.00	\$3,000.00	0	\$1,500.00	\$3,000.00
Wauzeka-Steuben	Quartz Unity	\$567.22	\$1,503.13	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
Webster	Health Partners	\$635.64	\$1,445.22	\$6,350.00	\$12,700.00	0	\$2,350.00	\$4,700.00
West Allis-West Milwaukee	WEA Trust	\$800.04	\$1,997.34	\$1,500.00	\$3,000.00	0	\$2,500.00	\$5,000.00
West Bend	UMR HRA Plan 2	\$561.00	\$2,162.00	\$2,000.00	\$6,000.00	10	\$2,500.00	\$7,500.00
West De Pere	Wea Trust	\$992.58	\$2,250.76	\$400.00	\$800.00	0	\$1,400.00	\$2,800.00
West Salem	Quartz	\$720.83	\$1,616.08	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Westby Area	Quartz	\$736.41	\$1,580.86	\$2,000.00	\$4,000.00	0	\$2,000.00	\$4,000.00
Westfield	Quartz	\$750.58	\$1,700.75	\$1,000.00	\$2,000.00	100	\$2,000.00	\$4,000.00
Weston	Dean SSM Health	\$529.28	\$1,413.85	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Weyauwega-Fremont	Auxiant	\$742.45	\$1,573.46	\$1,000.00	\$2,000.00	10	\$5,000.00	\$10,000.00
Wheatland J1	WEA	\$624.22	\$1,872.66	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
White Lake	Aspirus Arise	\$529.81	\$1,368.20	\$6,750.00	\$13,500.00	0	\$6,750.00	\$13,500.00
Whitefish Bay	WEAIT	\$997.80	\$2,244.40	\$500.00	\$1,000.00	10	\$2,500.00	\$50.00
Whitehall	WCA Group Health Trust	\$698.00	\$1,586.00	\$3,500.00	\$7,000.00	90	\$4,500.00	\$9,000.00
Whitewater Unified	Dean SSM Health	\$534.42	\$1,213.15	\$3,000.00	\$6,000.00	N/A	\$3,000.00	\$6,000.00
Whitnall	Anthem	\$519.96	\$1,767.78	\$2,500.00	\$5,000.00	10	\$6,750.00	\$7,900.00
Wild Rose	WEA Trust	\$895.02	\$2,025.40	\$750.00	\$1,500.00	100	\$3,500.00	\$7,000.00
Williams Bay	WCA Group Health Trust - UMR	\$772.85	\$1,669.52	\$3,000.00	\$6,000.00	100	\$3,000.00	\$6,000.00
Wilmot UHS	WCA Group Health Trust	\$970.42	\$2,207.55	\$1,000.00	\$2,000.00	0	\$3,250.00	\$6,500.00
Winneconne Community	WEA Trust	\$627.06	\$1,504.92	\$3,000.00	\$6,000.00	10	\$1,500.00	\$3,000.00
Winter	Health Partners	\$642.50	\$1,562.50	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Wisconsin Dells	DEAN HEALTH PLAN	\$650.84	\$1,692.18	\$1,000.00	\$2,000.00	N/A	\$2,000.00	\$4,000.00
Wisconsin Heights	Quartz	\$587.44	\$1,441.00	\$250.00	\$500.00	0	\$1,500.00	\$3,000.00
Wisconsin Rapids	Security Health Plan Premier	\$933.49	\$2,088.59	\$2,000.00	\$4,000.00	N/A	\$2,000.00	\$4,000.00
Wittenberg-Birnamwood	WEA Insurance Trust	\$563.80	\$1,281.00	\$3,000.00	\$6,000.00	10	\$1,500.00	\$3,000.00
Wonewoc-Union Center	Quartz HMO Family/Single	\$871.59	\$1,976.30	\$3,000.00	\$6,000.00	0	\$3,000.00	\$6,000.00
Woodruff J1	Security Health	\$863.83	\$1,908.37	\$2,000.00	\$4,000.00	100	\$3,000.00	\$6,000.00
Wrightstown Community	High Deductible Health Plan (HDHP)	\$673.25	\$1,506.00	\$1,350.00	\$2,700.00	100	\$1,350.00	\$2,700.00
Yorkville J2	United Health Care	\$695.88	\$1,913.52	\$5,000.00	\$10,000.00	30	\$8,100.00	\$16,200.00

Source: HGA analysis of Milliman data