

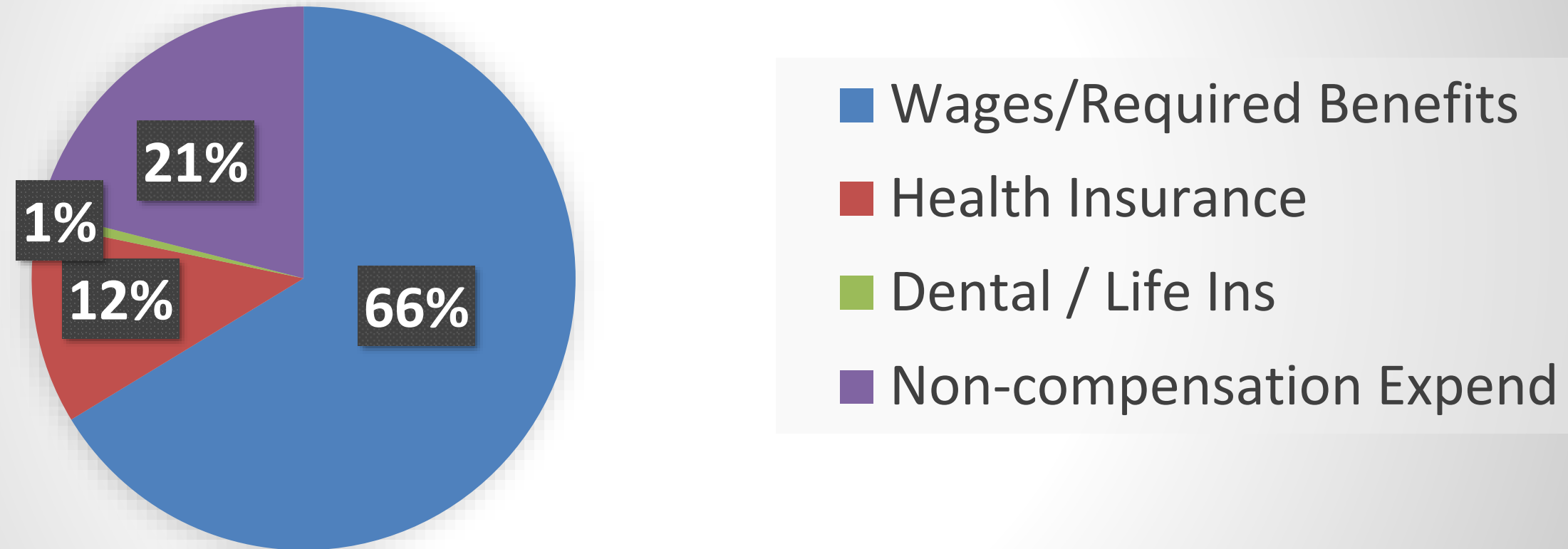
2025 Budget Creation Group Health Impact

Dean HMO Proposal



2024 Budget Breakdown

General Fund Expenditures



Expenditure Restraint

2024 Budget	20,403,934
2025 Max Growth (ERIP)	696,756
Union contract increases	639,890
Non-union wage increase: 4%	234,604
ETF insurance premium incr: 16%	<u>390,432</u>
Total compensation increases	1,264,926
Non-payroll increases: 0%	0



Carrier Search Results

- No Quote:
 - Mercy
 - Group Health Coop
 - Anthem BCBS
 - United Healthcare
 - Network Health Plan
- Provided Quote:
 - Dean
 - Quartz



Plan Design Comparison

First copay: SSM/Dean clinic
Second copay: non-Dean,
but in network

	ETF HMO	Dean HMO
Deductible (Individual / Family)	\$500 / \$1000	\$500 / \$1000
Max Out-of-Pocket (Individ / Family) inclusive of copays	\$500 / \$1000	\$1,750 / \$3,500
Primary Care Office Visit	Subject to Deductible	\$0 copay / \$40 copay
Specialist Office Visit	Subject to Deductible	\$40 copay / \$80 copay
Urgent Care Visit	Subject to Deductible	\$0 copay / \$40 copay
Emergency Room	\$60 copay	\$125 copay
Retail Prescription Drug Copay	\$5 / \$50 / \$150	\$0 / \$10 / \$35 / \$60
Specialty Prescription Drug	40% up to \$200	30%



Comparison: Office Visit

1 st Visit		
	ETF	Dean
Charge	\$250	\$250
Your Cost	\$250	\$40

2 nd Visit		
	ETF	Dean
Charge	\$250	\$250
Your Cost	\$250	\$40

3 rd Visit		
	ETF	Dean
Charge	\$250	\$250
Your Cost	\$0	\$40



Comparison: Specialist Office Visit

1 st Visit		
	ETF	Dean
Charge	\$300	\$300
Your Cost	\$300	\$80

2 nd Visit		
	ETF	Dean
Charge	\$300	\$300
Your Cost	\$200	\$80

3 rd Visit		
	ETF	Dean
Charge	\$300	\$300
Your Cost	\$0	\$80



Dean Network

To find provider or location:

[Deancare.com/doctors](https://deancare.com/doctors)

[Deancare.com/location](https://deancare.com/location)

Hospitals

- Watertown Regional
- ProHealth – Ocon & Waukesha
- Fort Healthcare
- SSM St Mary's – Madison
- SSM St Mary's – Janesville
- Beloit Memorial

Watertown Providers

- Meade Medical Clinic
- ProHealth Care [Urgent Care]
- Watertown Family Practice
- Watertown Medical Clinic
- Wisconsin Physician Services
- WRMC Center for Women's Health

SSM Clinic Locations

- Beaver Dam
- Fort Atkinson
- Waterloo
- Mayville



Dean Provisions

- Preventive services at no cost: annual well visit; routine vaccinations; cholesterol screenings; breast, cervical, and colon cancer screenings
- Virtual Care: e-visits (minor concerns via email) and video visits (telehealth)
- \$0 diabetic supplies
- Care Management- undergoing treatment, chronic conditions, complex care
- Continuity of Care: 3-6 months coverage at network pricing for transition
- Point-of-Service (POS) option for out-of-network benefits for specialist



Shared Premiums- Monthly Share: Family

	Dean	Mercy	GHC- Neighbr	GHC- Dane	Quartz- UW	Quartz- Central	SMP
2024 ETF	\$535.06	\$198.46	\$315.06	\$117.86	\$283.90	\$1251.56	\$552.88
2025 ETF	\$539.98	\$211.78	\$347.84	\$5.68	\$157.68	\$1192.68	\$490.72
2025 Dean	\$261.63						
Difference	-\$278.35	\$49.85	-\$86.21	\$255.95	\$103.95	-\$931.05	\$229.09

Shared Premiums- Monthly Share: Single

	Dean	Mercy	GHC- Neighbr	GHC- Dane	Quartz- UW	Quartz- Central	SMP
2024 ETF	\$215.52	\$80.88	\$127.52	\$48.64	\$115.06	\$502.12	\$222.64
2025 ETF	\$212.90	\$81.62	\$136.04	\$0	\$59.98	\$473.98	\$193.18
2025 Dean	\$108.79						
Difference	-\$104.11	\$27.17	-\$27.25	\$108.79	\$48.81	-\$365.19	-\$84.39



Questions?



THE CITY OF
WATERTOWN

Opportunity runs through it.