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Date: September 6, 2024

To: Finance Committee

From: Rachelle Blitch, Finance and Administrative Services Director

Re: 2025 Health Insurance Options

Finance and Human Resources have invested significant time and resources into a comprehensive analysis of potential alternatives for the upcoming year. This extensive process involved carefully reviewing various plans and options to address the growing concern over rising healthcare costs, which have affected both the organization and its employees. Over recent years, ETF premium rates have experienced substantial increases, with employees expressing a strong desire for more competitive rates and relief from the financial burden.

From 2019 to 2025, Quartz premiums have surged by approximately 85%, Dean premiums by about 70%, and MercyCare premiums by roughly 34%. These persistent increases have placed added pressure on the organization to explore more cost-effective solutions without compromising the quality of the services and benefits provided to employees. The goal of this research and evaluation has been to find a sustainable path forward that strikes a balance between cost management and ensuring that employees continue to receive the level of care and benefits they expect and deserve.

This process has required collaboration between departments, a detailed review of market trends, and ongoing dialogue to ensure that any decisions made are both financially prudent and aligned with the needs of our workforce.

Staff has presented these options to various employee groups, and the feedback has been positive, with all concerns adequately addressed. To proceed with one of the alternative options, a resolution must be passed by no later than October 1st, followed by formal notification to the Employee Trust Fund (ETF) indicating our intent to opt out of their health insurance program as of January 1st.