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To: Goodhue County Commissioners
From: Insurance Review Committee
Date: September 9, 2026
Re: 2027 Insurance Renewals

The Goodhue County Insurance Review Committee meets regularly to evaluate insurance plans. Their work includes analysis of existing plan options, review of cost containment strategies, and evaluation of plan renewals.

HEALTH INSURANCE

As part of last year's bid, Blue Cross Blue Shield (BCBS) offered a 2027 rate cap of 19%. At the July 21st meeting, the committee reviewed the plan's improved claims experience and the initial renewal proposal of 16.9%.

The Committee requested additional negotiation addressing premium reduction, a 2028 rate cap, and adjusting plan deductibles and out-of-pocket maximums to maintain embedded deductibles, HSA compatibility, and minimum value plan status.

Following negotiations facilitated by intellicents, BCBS reduced the renewal to 13% overall. This represents meaningful improvement from the original 19% cap and from last year's increase. BCBS declined to offer a rate cap for 2028.

HEALTH SAVINGS ACCOUNT

Goodhue County contributes to a health savings plan (HSA) for eligible employees enrolled in County health insurance plans. The County contribution is equal to 50% of the deductible for the plan and coverage level (single or family) elected by the employee. With the proposed health insurance deductible changes, the County HSA contributions would increase as shown below.

	<u>Current</u>	<u>2027</u>
Plan 1 & 3		
Single	\$1,700	\$1,750
Family	\$3,400	\$3,500
Plan 2 & 4		
Single	\$4,250	\$4,350
Family	\$8,500	\$8,700

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DENTAL INSURANCE

MetLife offered a 2027 rate cap of 7% after a nearly 21% premium reduction in 2026. Based on the first two quarters of experience, MetLife's renewal proposal is a 7% increase for 2027.

OTHER PLANS

All other plan designs and premiums, including vision, life, accident, critical illness, hospital indemnity, MN paid leave, and disability insurance remain unchanged for 2027.

RECOMMENDATIONS

The Insurance Review Committee recommends the following actions and requests the County Board consider adopting these recommendations as presented.

1. Accept health insurance renewal proposal from Blue Cross Blue Shield of MN.
2. Increase plans 1 & 3 deductibles to \$3,500 (single) and \$7,000 (family) to maintain embedded deductible status.
3. Increase plans 2 & 4 deductibles and out-of-pocket maximums to \$8,700 (single) and \$17,400 (family) to maintain minimum value plan designation.
4. Accept dental insurance renewal proposal from MetLife.
5. Accept all other plan renewals for 2027 (no plan design or premium changes).