



DUPAGE COUNTY

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November 25, 2025

To: County Board Members

From: Chris Clevenger, Director of Human Resources

RE: 2026 Group Health Insurance Program

The purpose of this memo is to provide additional information regarding the proposed amendment to the 2026 Group Health Insurance Programs as previously approved by the Board. Staff is requesting an amendment to the 2026 insurance program to remove the HMO Blue Advantage co-insurance provision for the upcoming benefit year.

Background

On October 14, 2025, the County Board approved Resolution FI-R-0163-25 authorizing the Renewal of Group Insurance Programs. Due to the substantial insurance renewal increase received for the 2026 plan year, the Insurance Committee recommended several significant changes to the health insurance offerings, including plan design modifications to the HMO plan. This included an increase in the employee premium contribution, the introduction of a \$250 individual deductible, an increase in the out-of-pocket maximum, and the addition of a 90/10 co-insurance.

As open enrollment started this month, employees communicated overwhelming concern regarding the 2026 changes. Of particular concern is the introduction of co-insurance provisions alongside rising out-of-pocket maximums. Employees communicated that these increased costs would cause immense stress on their personal finances at a time when day-to-day costs are rising. It was also determined that because HMO plan participants have not previously experienced co-insurance as it relates to potential medical expenses, it would be particularly challenging for them to budget their annual health expenses.

Internally, staff reviewed potential options to address employee concerns. It was determined that the co-insurance changes were of the highest concern to a majority of HMO plan users. Internal discussions were held with Marsh McLennan on potential plan design changes. It was determined that removing the co-insurance provisions on the HMO plan would result in an estimated \$300,500 expense to the County.

Recommendations

Staff recommends approving the 2026 Group Health Program amendment to remove the co-insurance provision on the HMO Blue Advantage plan. All other HMO provisions, including the increased employee contribution rate, the increased out-of-pocket maximum, and the introduction of the \$250 deduction, will remain in effect for 2026. The proposed amendment would only remove the 90/10 co-insurance provision. Chris Bouschet, President of Marsh McLennan Agency, will be a remote participant at the upcoming meeting to address any questions from the Committee.