

**Wisconsin Badger Chapter – CMAA  
HEALTH INSURANCE SURVEY  
July, 2009**

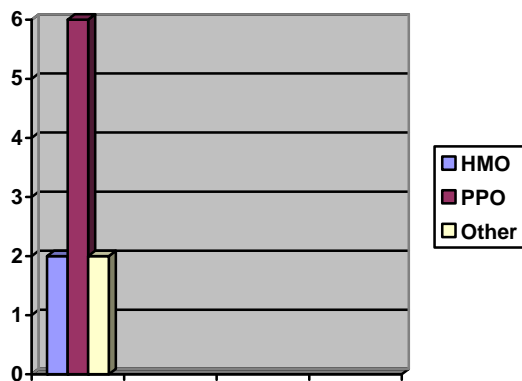
Of 111 surveyed, 10 replied. The results are as follows:

**What is available to your employees?**

20% - HMO

60% - PPO

20% - Other



**What percentage of premium does your club cover?**

1. 90% Department Heads; 80% Full Time Employees; 50% Spouse and Family
2. 100%
3. 100%
4. 65%
5. 83.5% single; 82% family
6. 50%
7. 100%
8. 80%

**What percentage of the co-pay does the employee pay?**

1. 100%
2. 0%
3. 0%
4. 100%
5. 100% of \$25; 50% of \$50
6. 50%
7. 0%
8. ?

**What is the office visit co-pay?**

1. \$20
2. \$10
3. \$10
4. \$35
5. \$25 for non specialty; \$50 for specialty
6. \$20
7. \$0
8. \$30; \$40 for specialist

**What is ER co-pay?**

1. \$100
2. \$50
3. \$50
4. \$150
5. \$200
6. \$75
7. \$0
8. \$150

**What is the prescription drug co-pay?**

1. 7/15/1940
2. 12/35/50
3. 10/30/50
4. 10/30/60
5. 30/40/50

**Are there any innovative ways your club is closing the gap of employee expenses?**

1. HRA for next year
2. Not yet
3. HSA's plus we offer the traditional PPO and the HSA for a choice.
4. We have a \$2,500 deductible, which reduced premiums significantly. We reimburse all but the first \$325 under our HRA and still have reduced total cost significantly.
5. Not at this time.
6. High Deductible Plan with Health Savings Accounts.
7. Switched to high deductible (HSA) plan with Club self insuring a portion of the deductible to greatly lower monthly premiums. Employee pays 100% of first \$500 in out of pocket expenses. Employee pays 25% (Club pays 75%) of next \$2,000 in out of pocket. We expect to save 15 to 20% over the previous year.

