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Self-insurance model is worth investigating

MADISON, Wis. – If the state eventually decides to move to a self-insured system for state employee health insurance coverage, Gov. Scott Walker has pledged to put [any potential savings](#) in the general fund to go toward public education.

Naysayers have been quick to dismiss the proposal.

But if history is any indication, converting to a self-insured model is worth investigating.

Milwaukee County was able to save taxpayers almost \$32 million over three years when it reverted back to self-insurance in 2006, according to a [2008 report](#) from the county's director of audits.

A consulting firm has also estimated the state Legislature could reduce government health insurance costs by about [\\$42 million annually](#) if Wisconsin shifted to a self-insurance program.

“As health insurance costs continue to rise after the implementation of Obamacare, we need to examine all options to protect Wisconsin’s families,” state Rep. Joe Sanfelippo (R-New Berlin) said. “Based on past successes achieved in Milwaukee County, which, by the way, has much fewer employees than the state, we should look into self-insurance and give it careful consideration.”

Sanfelippo, who served on the Milwaukee County Board of Supervisors from 2008 to 2012, contends he didn't hear any complaints regarding a lack of quality of care when the county was self-insured.

If Wisconsin were to switch to self-insurance, the state would be responsible for paying benefits and accepting the risk for claims. State employees currently have the option of enrolling in 18 different health insurance plans.

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