

A large, vibrant graphic overlay is centered on the image. It features a blue rectangular background with a dark blue banner across the middle containing the text "MICHIGAN MUNICIPAL LEAGUE CONVENTION 2026" in white. The blue background is decorated with various colorful, hand-drawn style shapes including swirls, zig-zags, and arrows in yellow, red, green, and purple. The entire graphic is superimposed over a photograph of a red brick building with marquee signs and people at the entrance.

# MICHIGAN MUNICIPAL LEAGUE CONVENTION 2026

TRAVEL  
CLUB  
WITH

FESTIVAL  
KANE  
WELLS

COMING SOON

NOW PLAYING





MICHIGAN MUNICIPAL LEAGUE  
**CONVENTION2026**

**Managing Benefits  
Before They Manage Your Budget**



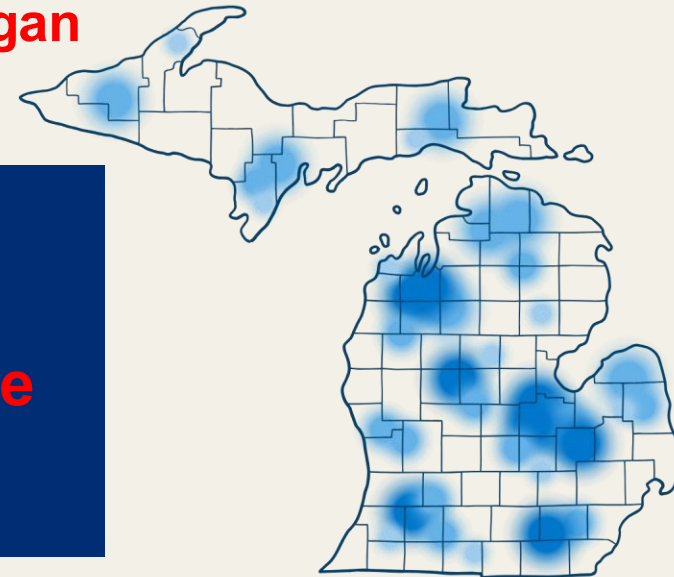
# Why You Should Care What I Have to Say...



**For more than 60 years, Michigan Planners has delivered support and expertise as an independent, third-generation, family-owned agency to Michigan employers and communities.**

**Client retention rate is 97%**

**Boatloads of experience with municipalities**



*We have worked with MML for over 20 years*



# The Hidden Infrastructure Crisis

Rising healthcare costs are impacting Michigan municipalities, employees and communities.

4 Million+ Michiganders receive employer-sponsored coverage

Healthcare spending outpaces inflation and income growth

Healthcare affordability is a growing municipal concern





**The Village Road**



# Why Should Municipal Leaders Care?

Employers are no longer dealing with a normal trend – they are navigating structural cost acceleration that requires different decisions than in the past.

This compounds for municipalities as healthcare:



Today's conversation is about shifting from reacting to renewals to intentionally designing a sustainable long-term benefit strategy.

# Healthcare Inflation vs Revenue Growth

- Healthcare costs often rise faster than local revenue growth
- Budget trade-offs become unavoidable
- Long-term planning is essential

Traditional renewal cycle pushes municipalities towards short-term fixes instead of long-term strategy, and the process just repeats year-to-year.

***WHY RENEWAL DECISIONS NEVER FEEL “RIGHT”***



# Michigan Healthcare Landscape

**Hospital consolidation increases costs**

**Workforce shortages  
affect access**

**Employer-sponsored  
coverage is dominant**

**Delayed care following  
the pandemic**

**Provider market  
concentration**

# Michigan Affordability Challenges



## *The truth of the matter*

- 51% of Michiganders have delayed or skipped care due to cost
- 60% worry about unexpected medical bills
- Approximately 690,000 report medical debt

## Hospital Market Dynamics

- Large health systems have growing market influence
- Reduced competition may increase prices

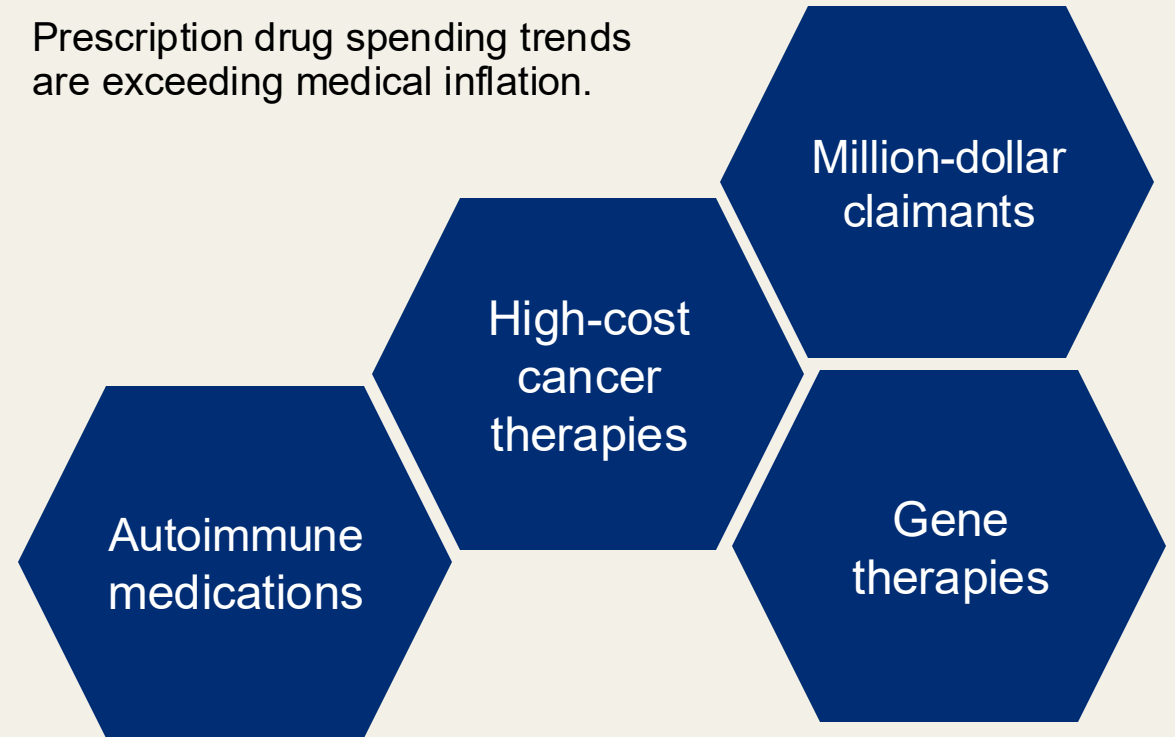
## Cost of Delayed Care

- Late treatment leads to higher claim costs
- Preventive care improves outcomes
- Early intervention reduces fiscal pressure



# Pharmacy Costs are Accelerating

Prescription drug spending trends are exceeding medical inflation.



*And so much more...*



# What Leading Michigan Municipalities are Doing?



- ✓ High-performance networks
- ✓ Disease management programs
- ✓ Diabetes prevention programs
- ✓ Transparency tools/ Data analytics
- ✓ Navigation and advocacy services
- ✓ Direct contracting initiatives
- ✓ Enhanced behavioral health support

# Renewals are Coming... Where Do We Start?

## Budget Considerations

- What is the annual budget
- Is month-to-month volatility tolerable
- Are multi-year commitments realistic

## Disruption Tolerance

- Innovation tolerance – willing to disrupt
- Sensitivity to new solutions
- Leadership courage & alignment

## Population Risk

- Claims experience & volatility
- Chronic condition prevalence
- Demographics of the workforce

## Resources/ Support

- Number of stakeholders
- Capacity to manage complexity
- Right resources to support alternative plan designs



# Data Analytics

## AI DEMO ASSESSMENT

Powerful Insights Into Your Risk Profile

Your Score

1.06

### EXECUTIVE SUMMARY



176  
Population Size

The number of people represented in this report

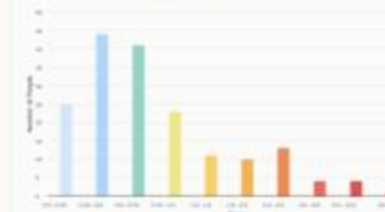


96.6%  
Match Rate

Percentage of people matched in our data

#### Score and Risk Distribution

Scores show how much risk is driven by demographics (age & gender) versus medical (health conditions). The score equals demographics risk multiplied by mortality.



predicts a 1% above average total risk for the next 12 months

#### Demographics Score

Projected score based on age and gender



predicts a 1% below average demographics risk for the next 12 months

#### Mortality Score

Projected score based on health conditions



predicts a 1% above average mortality risk for the next 12 months

#### Top High Cost Drugs

| Dr.      | Cost Range    | Members | Last Seen |
|----------|---------------|---------|-----------|
| STELARA  | \$100+        | 1 - 3   | >4y       |
| SCHIZO   | \$800-\$1000  | 1 - 3   | >1y       |
| TRIMETH  | \$800-\$1000  | 1 - 3   | 1-3y      |
| LENVIMA  | \$1000-\$5000 | 1 - 3   | >1y       |
| COSENTYX | \$1000-\$5000 | 1 - 3   | >4y       |

#### Top High Cost Medical Conditions

| Condition                                        | Members | Last Seen |
|--------------------------------------------------|---------|-----------|
| Diabetes mellitus, Type 2                        | 1 to 10 | >1y       |
| Osteoarthritis                                   | 1 to 10 | >1y       |
| Secondary hypertension                           | 1 to 3  | >1y       |
| Coronary atherosclerosis and other heart disease | 4 to 6  | >1y       |
| Multiple sclerosis                               | 1 to 3  | >1y       |

#### Top High Cost Claims

| Prediction | Predicted rate in % | \$100k Population | % Top High Cost Population |
|------------|---------------------|-------------------|----------------------------|
| \$124,700  | 67.6%               | \$107,500         | 1.9%                       |
| \$80,000   | 38.0%               | \$102,200         | 5.4%                       |
| \$60,000   | 6.0%                | \$108,800         | 0.0%                       |
| \$71,200   | 12.0%               | \$61,500          | 4.3%                       |
| \$60,000   | 2.0%                | \$60,000          | 2.0%                       |

#### Claims Forecast: \$100+ Members





# Address Large Cost Drivers

Be aware of options and know where your costs are coming from:

## Point Solutions

There is a powerful, but complex, point solution ecosystem that has emerged over the past 10 years that allow municipalities to be more targeted in their benefit delivery approach

## Education

Employees make better decisions about where, when and how they seek care – avoiding unnecessary services and selecting more cost-efficient choices

## Pharmacy Carve-out

For most employers, prescription drugs currently account for 20-25% of healthcare spend – this is expected to continue to increase faster than medical trend



# Four-part Sustainability Strategy



- 1 Engage employees
- 2 Promote prevention & care
- 3 Improve navigation
- 4 Use data effectively





# Traverse City Case Study

# The Village Road

*Revisited*



Invest early  
and often

Avoid larger  
future costs

Prevention  
beats crisis  
management

*Make long-term plans and include the right voices*

# FINAL THOUGHTS

## PREPARING FOR RENEWAL SEASON

### Discuss

You might be making bigger changes this year, make sure to engage the right people early

### Plan

Start your benefit discussions early  
Evaluate your current model now

### Innovate

The next two years may require the adoption of creative new solutions



### Budget

Plan for larger increases and develop your budget as early as possible

### Educate

Expect more employee education than you've had to provide historically

### Assess

The claims risk of your population and what those insights suggest for plan strategy

# New for League Members!

## Introducing MML's new Employee Benefits Program



Built specifically for Michigan's cities, villages and townships.

The League is proud to introduce a new Employee Benefits Program built for Michigan's cities, villages and townships. To deliver it, we've joined forces with Michigan Planners to help members cut through the complexity of insurance, make confident plan decisions and give employees support that lasts well beyond open enrollment.

A TEAM THAT ALREADY KNOWS LOCAL GOVERNMENT.

**20+**

Years serving the league

**60+**

Years of benefits expertise

**U.P. to S.E.**

Statewide presence



**WE LOVE WHERE YOU LIVE.**

Let's build a better benefits experience together.

**M M L  
CONV  
2026**

# MICHIGAN MUNICIPAL LEAGUE CONVENTION 2026

Thank you for joining today's session!

**Managing Benefits  
Before They Manage Your Budget**

Let's build a better benefits experience together!

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**Thank You!**

