

Western Lakes Fire Board
Monthly Board Meeting
February 23, 2026

Call to Order

- George Morris called the meeting to order at 4:00 p.m. Board members present were George Morris, Jeff Roemer, Kent Lorenz, Dan DeBehnke, and Scott Carter. Excused were Mike Tompkins and Kevin Laabs.

Proof of Notice

- Chief Bowen announced that the notice was posted Friday, February 20, 2026, at 3:36 p.m., in accordance with open meeting laws.

Pledge of Allegiance

- Mark Frye, led the Pledge of Allegiance

Public Comment

- George Morris opened the meeting up to public comment.
- Jo and Mike Goralski spoke about Jo's recent attendance at the January Fire Board Meeting, where she learned the District is pursuing a Safe Haven Baby Box to be located centrally in the region at the Pabst Farms Station. She was truly touched by this desire, and shared how important it is to have one available, especially considering the District has already responded for an abandoned baby. She strongly supports this project and wishes to get involved with fundraising efforts to make this a reality. To start off the efforts on behalf of her and her husband Mike they would like to make a \$1,000.00 donation towards the project.
- Chief Bowen thanked the Goralski's for their very kind and generous donation and looks forward to moving forward with a team to make this a reality.

Consent Agenda

- Items listed under the Consent Agenda are considered in one motion unless a Fire Board Member requests that an item be removed from the Consent Agenda
 - Minutes of January 26, 2026 regular Fire Board Meeting
 - Payment of bills in the amount of \$1,739,223.59.
- Chief Bowen presented a follow-up report to the board addressing inquiries pertaining to the financial statements from the past months, specifically concerning the Stryker payments. Finance Manager Cornett conducted a thorough review and provided the board with a written report. Additionally, Treasurer Lorenz assessed the report, finding it to be satisfactorily detailed. The issue at hand involved the initial checks that were printed incorrectly, leading to their subsequent voiding. Consequently, when the check register was generated, it inadvertently included both the original and reissued checks in the report. The board appreciated the review and follow-up information that was shared.
- A motion was made by Dan DeBehnke and seconded Kent Lorenz to approve the Consent Agenda items, including meeting minutes from January 26, 2026, and payment of bills in the amount of \$1,739,223.59. Motion carried unanimously.

Fire Chief's Report

- Chief Bowen Chief Bowen opened his monthly report by highlighting two significant departmental events held in March. He noted that the Annual Awards Ceremony took place on Tuesday, March 10th at 6:00 PM, providing an opportunity to recognize the dedication and achievements of the staff. This was followed by a formal Swearing-In Ceremony on Friday, March 20th at 4:00 PM,

where the department officially welcomed its newest members and celebrated recent promotions, reinforcing the district's commitment to leadership and professional growth.

- The Chief then transitioned into a detailed review of recent operational highlights and calls for service. He specifically addressed a recent island fire, detailing the unique difficulties associated with water-access incidents and the critical importance of preplanning and specialized training for such scenarios. In addition to the fire response, the report highlighted a successful childbirth assistance call and a comprehensive Water Rescue Review. Chief Bowen also emphasized the increasing role of technology in field operations, noting the successful deployment of drones to provide enhanced situational awareness during these complex incidents. Chief Bowen detailed the department's recent activity involving a hotel fire, a combined vehicle and house fire, and a mutual aid response for a structure fire with Lake Country Fire & Rescue (LCFR). He concluded the report by analyzing current performance metrics, stating that the district is on track for an annual volume of 7,023 calls, averaging 19.24 calls per day. He reported a positive trend in departmental efficiency, as both "out the door" and overall response times continue to decrease. The Chief attributed these improvements to ongoing educational efforts with the crews and a collective focus on striving for better performance each day.

Chief Officer Reports

- George Morris asked if any of the Chief's had anything to add to their reports, and if the board had any questions.
- Jeff Roemer asked that the Chief's present provide a brief verbal report regarding their reports due to these being sent out late.

Discussion/Action – 2026 District Insurance Renewal

- Chief Brad Bowen presented the 2026 Insurance Renewal proposal to the Fire Board, outlining a portfolio managed through the League of Wisconsin Municipalities Mutual Insurance, Mutual Property Insurance Company, and United Heartland. This comprehensive renewal encompasses all District coverages with the exception of employee health and life insurance, partitioning the District's risk management strategy into three primary pillars: General Liability, Property/Crime, and Workers' Compensation. To ensure robust liability protection, the District has maintained an \$8 million coverage limit, an increase from the \$6 million limit held last year.
- The General Liability segment—which includes Police Liability for inspections and investigations, Public Officials Liability, Auto Liability, and Cyber coverage—remains remarkably stable with a nominal increase of only \$148.00 (0.1%) for 2026. Property and Crime premiums saw a 4.6% market-driven adjustment due to rising construction and material costs nationwide, rather than District claims. Chief Bowen noted that a facility appraisal is scheduled for this year, which will likely influence valuations and adjustments in the 2027 renewal cycle.
- Chief Bowen provided a detailed analysis of the apparatus valuation strategy, which utilizes three distinct methods: Replacement Cost, Agreed Value, and Actual Cash Value (ACV). He specifically addressed the challenges regarding commercial chassis apparatus, such as engines and ladders, which eventually age out of Replacement Cost eligibility after 10 years. While the "Agreed Value" option was quoted to provide a middle ground between ACV and full replacement, it would result in a premium increase of \$26,057.00. Chief Bowen walked the Board through a scenario involving an older apparatus in an accident, illustrating how used apparatus are located for sale to determine replacement at actual cash value. He concluded that because the payout for ACV is significantly lower and the premium for Agreed Value is so high, the additional investment is not financially prudent.
- The most significant highlight of the presentation was the dramatic improvement in the District's Workers' Compensation standing. Due to a concentrated "culture of safety" and the implementation of rigorous risk-reduction policies and training, the Experience Modification Factor has plummeted from a peak of 1.94 in 2021 to 0.95 for 2026. This achievement places the District better than the industry average and resulted in a \$35,022 premium reduction. Members of the Fire Board

expressed that they were extremely impressed and proud of the team's work in implementing the various procedures and trainings that led to these improvements.

- Financially, the proposed renewal for 2026 is \$394,730.00, which is \$49,602.00 under the established budget of \$444,322.00. The budget also includes \$10,000 dedicated to risk reduction regarding injury prevention and mental health. Chief Bowen recommended using the remaining surplus to maintain an allocated fund balance, acting as a buffer against potential future insurance spikes should the District experience a significant injury.
- A motion was made by Jeff Roemer and seconded by Dan DeBehnke to approve the insurance proposal from R&R Insurance effective March 2, 2026 as presented in the amount of \$394,730.00. Motion carried unanimously.

Discussion/Action –Residency Requirements

- Chief Bowen presented a memorandum to the Fire Board, regarding residency requirements for the District's full-time staff, specifically focusing on Command and Managerial positions. The Chief addressed the Board's previous action on January 26, 2026, which moved to eliminate residency requirements for all full-time employees. While acknowledging the benefits of expanding limits for hourly staff to address recruitment and financial strain, Chief Bowen expressed operational and fiscal concerns regarding a total elimination for leadership roles. He emphasized that Command staff must remain reliable for "call-backs" during major incidents, high-acuity events, and sensitive human resource matters. Additionally, he noted that unlimited residency distances for Chief Officers assigned District vehicles would lead to increased fuel, mileage, and maintenance costs, which is inconsistent with sound fiscal policy. Consequently, the Chief recommended that the Board reaffirm a defined 30-mile residency requirement from Station 51 for all Command and Managerial staff to preserve community connection and operational readiness
- A motion was made by Dan DeBehnke and seconded by Jeff Roemer to reaffirm a residency requirement for the District's Command Staff (Chief Officers), maintaining a maximum residency distance of 20 miles from Station 51, 1400 Oconomowoc Parkway, Oconomowoc, WI. Motion carried unanimously.

Discussion/Action – EMS Billing

- Chief Bowen presented a proactive and comprehensive review of the District's EMS billing and fee structure, highlighting a "seismic shift" in the industry over the last two decades. He explained that EMS has transitioned from a self-sustainable model, where commercial insurance once covered the full cost of operations, to a "cost of readiness" model necessitated by rising labor costs, equipment inflation, and record-high call volumes. Under this current framework, the District's actual cost of providing service is analyzed at \$2,500.00 per incident, a figure that the primary payer, Medicare, consistently fails to cover through its fixed government rates. Nationally the average cost for an ambulance in 2025 was \$2,673 for comparison. Chief Bowen noted that call volumes are often counter-cyclical to the economy; during downturns, service demand typically spikes while transport revenue decreases as patients increasingly "sign off" to avoid high medical bills.
- The presentation detailed a critical migration in the EMS payer mix toward government-dependent programs. Currently, the Western Lakes Fire District (WLFD) mix consists of 68% Medicare, 16% commercial insurance, 8% Medicaid, and 4% patient-pay. This shift has negatively impacted collection percentages, with commercial insurance yielding only a 61% collection rate and patient/private pay dropping to 14%. Chief Bowen reported that while Medicare and Medicaid collection remains stable due to set amounts, these reimbursements do not cover the actual costs of providing service. Furthermore, the industry is currently grappling with the fallout of the "One Big Beautiful Bill Act," which has tightened Medicaid eligibility and shifted more of the population back toward private pay. Consequently, the District's accounts receivable cycle currently averages 102 days.
- Addressing legislative and market pressures, Chief Bowen discussed the impact of the federal No Surprises Act and state-level legislation such as AB 720. He noted that because ground ambulances

were initially excluded from the federal act, insurance companies are increasingly treating the District as "out-of-network" to limit their liability. This often leaves patients caught in the middle, with insurers advising them to negotiate for reduced invoices while the District manages the public relations challenges of "balanced billing". To combat these trends and maintain fiscal stability, the Chief emphasized the importance of maintaining defensible fee schedules based on cost-of-service analysis and utilizing local rate ordinances to mandate that insurers pay established local rates.

- In closing, Chief Bowen outlined a strategic path forward that includes maximizing participation in Ground Emergency Medical Transport (GEMT) supplemental payment programs. The Board recognized the necessity of these proactive measures to ensure fees remain fair, customary, and sufficient to sustain the District's essential public safety services.
- Dan DeBehnke shared that this is common in the medical billing and insurance fields. He shared that he is aware of these challenges from working within the Hospital System. He supports the proposed legislation and feels Chief Bowen's testimony for balanced billing legislation is valuable.
- Scott Carter asked what more we can do to get support for these programs. Are there lobbyists or individuals that we need to engage to help obtain funding? Chief Bowen explained that, as governmental entities, we don't have the funds like private companies to employ lobbyists. However, there are various organizations and individuals across the State that are advocating for us, such as State Fire Chiefs, WI Fire and EMS Legislative Coalition, and National Ambulance Association.
- Kent Lorenz shared his experience and observations with these revenues over the years, seeing the trend in more medicare as the population ages in our region. He thanked Chief Bowen and the team for being proactive and watching these revenues closely.
- Jeff Roemer supports further discussion on this topic and asks staff to bring forward additional information and a recommendation regarding the process of addressing balanced billing.

Discussion/Action – Town of Concord Contract

- Chief Bowen reviewed the revised contract regarding coverage to the Town of Concord. In providing background, it was noted that the Town of Concord currently contracts with the Western Lakes Fire District (WLFD) for Emergency Medical Services (EMS). While the Town had requested a proposal in 2025 for expanded EMS coverage and optional fire protection services north of I-94, the Town Board ultimately opted to maintain the current service area and not expand services. Consequently, staff worked with Town representatives to review the existing agreement and develop a revised and restated document for the service term beginning in 2026. The agreement, incorporates updated operational language, responsibilities, and service expectations while maintaining the long-standing cooperative relationship between the District and the Town. The terms of the new agreement are set for a three-year period from 2026 to 2028 to ensure stability and predictability in service delivery, costs, and revenues for both parties. Regarding the financial impact, Chief Bowen reported that the 2026 contract amount is budget neutral. The revenue and expenses associated with the agreement were already anticipated and incorporated into the District's adopted 2026 budget; therefore, approval will not impact the current financial plan. Staff recommended that the Fire Board approve the Revised and Restated Emergency Medical Services Agreement between the Western Lakes Fire District and the Town of Concord for the 2026–2028 period, reflecting the Town's selection of Service Option A.
- Scott Carter expressed that we need to make sure that these contracts continue to be evaluated to ensure the cost-sharing remains balanced. Chief Bowen shared that we are continuously evaluating the cost-sharing to ensure all partners and utilizers are paying their proportionate share of the costs.
- A motion was made by Kent Lorenz and seconded by Jeff Roemer to approve the Revised and Restated 2026 Emergency Medical Services Agreement between the Western Lakes Fire District and the Town of Concord, as presented.. Motion carried unanimously.

Future Agenda Items and Meetings

- Monthly Fire Board Meeting – Monday, March 23, 2026, at 4:00 pm at Station #1.

Adjournment

- At 5:13 p.m., a motion was made to adjourn by Jeff Roemer and seconded by Dan DeBehnke. Motion carried unanimously.