



## Employers



August 21, 2017

## Important 2018 Health Plan Changes

Health plans will begin sending communications to members this week indicating that they will not be participating in the State and Local Group Health Insurance Program in 2018.

ETF is providing these preliminary Questions and Answers to assist you in addressing employee questions and preparing communications. ETF will update this Q&A after the Group Insurance Board meeting on August 30 and provide additional program information for the It's Your Choice open enrollment period, October 2-27, on our website.

### Six Health Plans Leaving Program and Member Impact

The following health plans have elected not to participate in the program in 2018:

- Anthem Blue Preferred Northeast (serves Northeast Wisconsin; 1,600 subscribers; 4,300 members)
- Arise Health Plan (serves Northeast Wisconsin; 740 subscribers; 1,700 members)
- Health Tradition Health Plan (serves Western Wisconsin; 1,760 subscribers; 4,600 members)
- Humana Eastern and Western, including Medicare Advantage (serves Eastern and Western Wisconsin, with Medicare Advantage providing nationwide access; 6,810 subscribers; 18,100 members)
- UnitedHealthcare of Wisconsin (serves Eastern Wisconsin; 5,980 subscribers; 14,000 members)
- WPS contract terminates December 31, 2017 (serves all of Wisconsin; 7,470 subscribers; 10,600 members)

Approximately 24,360 subscribers are enrolled in the above plans. Other than those currently enrolled in a WPS plan, members will be required to change plans during the open enrollment period. (See additional information about WPS.)

Most members will be able to keep their current doctors. The 2018 It's Your Choice section on our website will include a new interactive map to make it easier for members to find which plans are available in each county and the doctors they cover; similar information will be included in the decision guides.

### 2018 Health Plans

Pending approval by the Group Insurance Board, the health plans available in 2018 will be:

It's Your Choice Health Plan and High Deductible Health Plans:

- Dean Health Insurance and Dean Health Insurance-Prevea360
- Group Health Cooperative of Eau Claire
- Group Health Cooperative of South Central Wisconsin
- HealthPartners Health Plan
- Medical Associates Health Plans
- MercyCare Health Plans
- Network Health
- Security Health Plan – Central and Valley
- Quartz – Community and UW Health (formerly Gundersen, Physicians Plus and Unity)
- WEA Trust – East, Northwest Chippewa Valley and Mayo Clinic Health System

The It's Your Choice Access Plan, Access High Deductible Health Plan, Medicare Plus and State Maintenance Plan:

- WEA Trust

### Network Health

Network Health will combine its currently separate offerings, Network Health Northeast and Network Health Southeast, into one plan and coverage area. Participants will be auto-enrolled in the new combined plan, Network Health, unless they select a different plan during open enrollment.

### Quartz

Gundersen Health Plan, Physicians Plus and Unity Health Insurance will be offered under the name "Quartz". Participants of these plans will be auto-enrolled in either Quartz-Community or Quartz-UW Health and can select a different plan during open enrollment.

### WPS

WEA Trust will replace WPS as the new administrator of the IYC Access Plan, Medicare Plus and the State Maintenance Plan for 2018. Participants will be auto-enrolled in the same plan with WEA Trust, unless they select a different plan during open enrollment.

### Upcoming **Employer** Communications and Training

Timing	Topic	Format
By September 1	Notice of Group Insurance Board decisions	Employer What's New delivered via <i>ETF E-mail Updates</i>
Targeted for the week of September 11	2018 Health Plan Changes	Employer Webinar
Targeted for the week of September 18	2018 It's Your Choice Open Enrollment Bulletin	Employer Bulletin delivered via <i>ETF E-mail Updates</i>
Targeted for the week of September 25		

	2018 It's Your Choice Decision Guides delivered to employers  2018 It's Your Choice web pages live	Printed guides, PDF files of guides and web resources at <a href="http://etf.wi.gov/IYC2018">etf.wi.gov/IYC2018</a>
September 28	2018 It's Your Choice Open Enrollment Employer Kick-Off Event	In-person event with remote viewing capabilities

Upcoming **Member** Communications

Week of August 21	Enrollees of terminating health plans receive notifications they will need to select a new plan during open enrollment	Letter mailed to homes from terminating health plan  Notice posted to terminating health plans' websites
By September 1	Notice of Group Insurance Board decisions	What's New delivered via <i>ETF E-mail Updates</i>
Week of September 4	General Update on It's Your Choice 2018	September editions of WRS News/WRS News Online via <i>ETF e-mail Updates</i>
By September 23	All current health insurance participants receive notice from their health plan about important 2018 changes	Letter mailed to homes from health plans
Targeted for the week of September 25	2018 It's Your Choice Decision Guides available through employers  2018 It's Your Choice web pages live	Printed guides, PDF files of guides and web resources at <a href="http://etf.wi.gov/IYC2018">etf.wi.gov/IYC2018</a>
By October 2	Employees receive email from their employer about open enrollment with links to the 2018 Decision Guide and web pages	Employer email
Week before open enrollment begins and each week of open enrollment	ETF sends It's Your Choice Health and Wellness e-alert with varying topics related	Delivered via <i>ETF E-mail Updates</i>

	to open enrollment and 2018 changes	
--	--	--

>>> supporting excellence in Wisconsin public service

**1. When is the open enrollment period?**

The It's Your Choice 2018 open enrollment period for the State and Local Group Health Insurance Program is October 2-27.

During this time, you can make changes for next year, including switching health plans, coverage levels, or adding/deleting dependents, for an effective date of January 1, 2018.

**2. Why won't my health plan be available?**

Each year ETF and the Group Insurance Board conducts a renewal process with health plans. The Board sets the requirements for the program and health plans decide whether they will participate.

After the Joint Committee on Finance rejected switching the group health insurance program to a self-insured model, ETF worked hard during contract negotiations with health plans to keep premium costs down and not pass on additional costs to members and employers. Consequently, some health plans chose not to participate next year.

Pending Board approval on August 30, the health plans available in 2018 will be:

- Dean Health Insurance and Dean Health Insurance-Prevea360
- Group Health Cooperative of Eau Claire
- Group Health Cooperative of South Central Wisconsin
- HealthPartners Health Plan
- Medical Associates Health Plans
- MercyCare Health Plans
- Network Health
- Security Health Plan – Central and Valley
- Quartz – Community and UW Health (formerly Gundersen, Physicians Plus and Unity)
- WEA Trust – East, Northwest Chippewa Valley and Mayo Clinic Health System (also IYC Access Plan, Medicare Plus and State Maintenance Plan)

**3. Will I have to find a new doctor?**

Most members will be able to keep their current doctors. ETF is working with health plans to encourage provider contracting efforts to fill any gaps in services.

**4. Will my costs go up?**

ETF and the Group Insurance Board strive to keep cost increases to a minimum. The Board will set 2018 premium rates at its meeting on August 30.

**5. Why is Medicare Advantage going away?**

Humana was the only Medicare Advantage plan available in our program and they elected not to participate in 2018. ETF is currently working on procuring a group Medicare Advantage vendor to begin providing services in 2019.

**6. What is happening with the It's Your Choice Access Plan / Medicare Plus / State Maintenance Plan?**

ETF is close to finalizing a contract with WEA Trust to replace WPS as the new administrator of these plans. Recommendations will be presented to the Group Insurance Board on August 30.

Participants will be auto-enrolled in the same plan with WEA Trust, unless they select a different plan during open enrollment.

The best way to receive timely, important information is to subscribe to *ETF E-mail Updates*. Go to the ETF website homepage and look for the red envelope.

**7. What is happening with Gundersen Health Plan / Physicians Plus / Unity Health Insurance?**

Gundersen, Physicians Plus and Unity have partnered and will be offered under the name "Quartz". Participants of these plans will be auto-enrolled in either Quartz-Community or Quartz-UW Health and can select a different plan during open enrollment.

Participants will receive information from both Quartz and ETF about these changes.

The best way to receive timely, important information is to subscribe to *ETF E-mail Updates*. Go to the ETF website homepage and look for the red envelope.

**8. What is happening with Network Health Northeast / Network Health Southeast?**

Network Health will combine its currently separate offerings, Network Health Northeast and Network Health Southeast, into one plan and coverage area. Participants will be auto-enrolled in the new combined plan, Network Health, unless they select a different plan during open enrollment.

The best way to receive timely, important information is to subscribe to *ETF E-mail Updates*. Go to the ETF website homepage and look for the red envelope.

**9. When will more information be available?**

All the information you need to select a plan will be available in the It's Your Choice open enrollment materials, available at the end of September. ETF is also working hard to provide early access to the 2018 interactive plan map – a web tool to help you find which health plans will be available where you receive care and which providers they cover.

The best way to receive timely, important information is to subscribe to *ETF E-mail Updates*. Go to the ETF website homepage and look for the red envelope.

**10. What will I need to do during It's Your Choice open enrollment?**

This year's It's Your Choice open enrollment materials will provide a checklist to ensure you know exactly what actions to take during open enrollment. There will also be an eLearning module to take you through the steps.

You will receive your open enrollment materials from your employer if you are an active employee, or directly from ETF if you are retired or a continuant. Watch for them at the end of September.

