

Supplemental Plans Annual Update

Item 5A - Group Insurance Board

Renee Walk, Strategic Health Policy Advisor

Office of Strategic Health Policy



Annual Review

- GIB Item 5A
- Review of program activity in 2017 and early 2018
- No Board action is required

2018 Supplemental Plan Vendors

- Vision Service Plan (VSP)
- EPIC
- Anthem DentalBlue
- Zurich North America (Zurich)
- Mutual of Omaha

Products offered in 2018



2018 Enrollment

	Active Employees			Annuitants & Continuants		
	<i>Enrolled as of:</i>		% Change	<i>Enrolled as of:</i>		% Change
	12/31/17	3/31/18		12/31/17	3/31/18	
Anthem DentalBlue	7,468	7,942	+6.3%	1,505	1,638	+8.8%
VSP	20,858	23,476	+12.6%	221	282	+27.6%
EPIC Benefits+	12,976	14,000	+7.9%	5,524	5,621	+1.9%
<i>Vision</i>	<i>5,228</i>	<i>6,168</i>	<i>+18.0%</i>	<i>384</i>	<i>485</i>	<i>+26.3%</i>
EPIC Dental PPO	3,499	4,161	+18.9%	480	539	+12.3%
EPIC Dental Select	4,868	4,926	+1.2%	750	776	1.03%
Zurich	5,895	6,037	+2.4%		N/A	
Total:	60,792	66,710	+9.7%	8,864	9,351	+5.5%

Performance Data

Loss Ratios

- Required minimum = 75%
- Only Zurich met requirement in 2017

Performance Metrics

- All plans indicated they met standards
- Cannot be independently verified

Areas for Improvement

- Verifiable standards with penalties attached
- Adjusting benefits up front to meet loss ratios
- Fewer overlapping benefits



Questions?

Thank you



[wi_etf](#)



[etf.wi.gov](#)



ETF E-mail Updates



608-266-3285
1-877-533-5020