

**Department of Employee Trust Funds
State Agency Health Insurance Administration Manual**

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101 Applicable Policies, Statutes and Legislation

Wisconsin Statutory Authority: § 40.51

The State of Wisconsin Group Health Insurance Program is authorized by Wis. Stat. § 40.51 and is administered under the authority of the State of Wisconsin Group Insurance Board. The program offers employees and retirees the opportunity to choose between two or more health plans.

Group Insurance Board

The Group Insurance Board (GIB) sets policy and oversees administration of the group health, life, and income continuation insurance programs for eligible state and local employees. The GIB can allow other types of insurers and third-party vendors to provide other insurance plans, if employees pay the entire premium.

Department of Employee Trust Funds Administrative Code

Chapter ETF 40 of the ETF administrative code provides guidelines and policies used to administer health care benefits.

Contract for a Health Plan to Participate Under the Group Health Insurance Program

The goals and objectives of the contract between the GIB and the health plans are to:

- Encourage the growth of alternate health benefit plans that can deliver quality health care benefits efficiently and economically.
- Offer employees a choice between two or more health plans.

Act 10 and Act 32

2011 Wisconsin Act 10 and 2011 Wisconsin Act 32 contain a number of provisions that affect the Group Health Insurance Programs administered by ETF. For more information, please visit ETF's website at etf.wi.gov.

Health Insurance Portability and Accountability Act (HIPAA)

HIPAA was enacted by Congress in 1996. The primary goal of HIPAA is to implement national standards that simplify and streamline the health-care claims and payment process.

The three components of this effort are:

- **Electronic Data Transaction Standards** — Sets uniform methods for conducting electronic transactions.
- **Privacy** — Limits how health information can be used and disclosed.
- **Security** — Requires safeguards for health information maintained in electronic form.

ETF must comply with the following HIPAA regulations:

- When an employee does not apply for health insurance when first eligible, a new opportunity to apply occurs during the annual It's Your Choice Open Enrollment period. Coverage is then effective January 1 of the following year.
- Certain qualifying events such as loss of other group coverage, marriage/establishment of a Chapter 40 domestic partnership, or the birth or adoption of a child, permit an enrollment opportunity without restriction. For more information, contact ETF's *Employer Communication Center* at 1-877-533-5020 (toll free) or 1-608-266-3285.

A Notice of Privacy Practices is posted on ETF's website (etf.wi.gov) and appears in the *It's Your Choice Reference Guide* (ET-2107r).

Patient Protection and Affordable Care Act

The Patient Protection and Affordable Care Act (ACA) was signed into law on March 23, 2010, and will be fully implemented by 2018. The law offers choices for consumers and provides new ways to hold insurance companies accountable. The law offers several benefits relating to the following health-care issues:

- Rights and protections.
- Insurance choices.
- Full coverage for federally required preventive care services.

For more detailed information about ACA provisions, visit www.healthcare.gov and www.dol.gov/ebsa/healthreform/.

102 Employer Agent Responsibilities

Designate a health insurance representative to:

- Explain eligibility, cost, enrollment procedures and effective dates to employees.
- Provide *It's Your Choice Reference and Decision Guides* (ET-2107r and ET-2107d), either paper or electronically, to all new hires and current subscribers prior to the annual It's Your Choice Open Enrollment period and track when each employee received one.
- Provide information upon initial enrollment, It's Your Choice Open Enrollment,

continuation-conversion provisions, and when applicable, Medicare.

- Secure, audit and maintain health insurance applications, audit and approve online enrollments and arrange payroll deductions.
- Review, reconcile and pay monthly ETF invoices online by the 24th of each month. Refer to Chapter 15.
- Refer employees to the appropriate health plan contacts for claim or benefit questions.
- Refer annuitant health insurance questions to ETF Retiree Services Section.
- Refer questions regarding the contract to ETF (Refer to subchapter 106).
- Respond to health plan questions and audits in a timely manner.
- Maintain a supply of current ETF forms, available at etf.wi.gov, and update supply when forms are revised. (refer to Appendix A).

103 Employer Training and Support

Training

Training for employers administering benefits under the Group Health Insurance contract is provided via the ETF website and the help tab on myETF Benefits.

Technical Support

For technical support with or questions about myETF Benefits System, please call the Help Desk at 1-608-266-9466.

Group Health Plan Questions

Questions about group health plans or benefits should be directed to the Insurance Administration Bureau at 1-877-533-5020 (toll-free) or 1-608-266-3285 (local) or ETTFHealthandIns@etf/wi.gov.

104 myETF Benefits System

myETF Benefits System is a self-service benefits management system. The system has two applications:

1. myETF Benefits Administrator application for Employers (via Online Network for Employers - ONE).
2. myETF Benefits application for Members (via Online Network for Members - ONM).

The myETF Benefits Administrator Application for Employers allows employers to:

- Initially enroll new employees.
- View and update individual member health insurance eligibility and demographic data.
- Complete mass employee terminations.
- View and update health insurance enrollment data.
- Approve employee submitted changes to health insurance and demographic data.

The administrator (employer) application can be found at the ONE site and is accessed using the employer's ONE login and password. Access to myETF Benefits is granted via the *Online Network for Employers Security Agreement* (ET-8928).

The myETF Benefits Application for Members allows members and employers to:

- Initially enroll in the health insurance if the employer allows and has set up the employee on myMembers.
- View individual health insurance eligibility and demographic data.
- Update health insurance enrollment data.
- Update demographic information.

Members will need to set up a login and password to access the system through Wisconsin Access Management System (WAMS). Employers will need to gain access by submitting the *Online Network For Employers Security Agreement* (ET-8928).

Appendix C contains more detailed instructions for employers to use the myETF Benefits System.

105 ETF Ombudsperson Services

The ombudsperson is a confidential resource for WRS and insurance program members and acts as a neutral party to work for equity, fairness and compliance with program policies and insurance contracts.

ETF offers ombudsperson services to assist members who remain dissatisfied after first having contacted the health plan and/or the Insurance Administration Bureau regarding a problem or complaint. Employers should direct employees in this situation to write or telephone ETF's ombudsperson at the following:

Department of Employee Trust Funds
P O Box 7931
Madison WI 53707-7931

Local (Madison) 608-261-7947
Toll Free 1-877-533-5020 ext. 17947

E-mail ombudsperson@etf.wi.gov

ETF ombudspersons advocate for members and attempt to resolve complaints and problems on their behalf. If unsuccessful, the ombudsperson advises the member of subsequent avenues of appeal. Complaints should be made in writing, using the *Insurance Complaint Form* (ET-2405) whenever possible. Additional information regarding ETF ombudsperson services can be found under the "Members" section at etf.wi.gov.

Note: For complaints pertaining to benefit determinations, members must complete at least the first level of the administrative review process through the health plan and/or Pharmacy Benefit

Manager (PBM) prior to requesting assistance from the ETF ombudsperson.

106 Insurance Administration Bureau Contact Information

Employers can contact IAB for questions related to eligibility, enrollment, forms and other inquiries via the methods below.

Madison

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| Mailing Address | P O Box 7931 Madison WI 53707-7931 |
| Shipping Address | Department of Employee Trust Funds 801 W Badger Road Madison WI 53713-2526 |
| Telephone | 1-877-533-5020 (toll free) 1-608-266-3285 (local Madison area) |
| TTY | 1-608-267-0676 |
| Fax | 1-608-267-4549 |
| Website | etf.wi.gov |
| E-mail | ETFHealthandIns@etf.wi.gov |

Office Hours

7:45 a.m. to 4:30 p.m. Monday through Friday (except holidays)

Pharmacy Benefit Manager (PBM) Contact Information

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| Office Address | Navitus Health Solutions, LLC 1025 West Navitus Drive Appleton WI 54913 |
| Mailing Address | Navitus Health Solutions, LLC P O Box 999 Appleton, WI 54912-0999 |
| Telephone | 1-866-333-2757 (toll free) |
| Website | https://www.navitus.com |