

### 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.

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?

#### Employee

The Group Insurance Board approved a 0% premium increase for the 10 fully insured health plans participating in the group health insurance program in 2018. We expect the Division of Personnel Management to announce the state

employee contribution portion of the health insurance premiums in early September. Local government participants will have an overall 3.3% premium increase, varying by employer and health plan choice.

#### Retiree and Continuant

For state and local retirees and continuants there are fluctuations with individual health plan premiums. Each health plan calculates rates based on the individual plan claims experience. Therefore, some health plan premiums may have increased, while others may have decreased. Individuals will need to check their 2018 It's Your Choice Decision Guides for rates by health plan. The guides are scheduled to be mailed at the end of September.

#### **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?**

Participants will be auto-enrolled in the same plan with WEA Trust, unless they select a different plan during open enrollment. Watch for your 2018 It's Your Choice materials at the end of September for more information.

#### **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 Quartz about changes.

Watch for your 2018 It's Your Choice materials at the end of September for more information.

#### **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.

Watch for your 2018 It's Your Choice materials at the end of September for more information.

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

ETF will release additional information about available 2018 health plans and providers by county on the It's Your Choice section of the ETF website in early September. This information will help you find which health plans will be available where you receive care and which providers they cover.

Watch for your 2018 It's Your Choice materials at the end of September. During the open enrollment period, October 2-27, the ETF website will provide all health benefits information for 2018. There will also be an interactive health plan map.

**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 a retiree or a continuant. Watch for them at the end of September.