

Important Changes for 2010



EFFECTIVE JANUARY 1, 2010

The following plan and coverage changes take effect on January 1, 2010. If you have questions or concerns about any of these changes, contact your health plan using the information listed in the back of this booklet.

Types of Changes	Plan Name	Change
<p>New state and federal mandates on eligibility, benefits and review after grievance are effective January 1, 2010.</p>	<p>All Plans</p> <p>For more information, see the Frequently Asked Questions section.</p>	<p>State law has added or increased coverage for autism, cochlear implants and hearing aids, mental health care, domestic partners, dependents up to age 27, and review at an Independent Review Organization (IRO). See frequently asked questions number 11 through 16 in this book, and number 2 in the <i>It's Your Choice: Reference Guide</i> for more information.</p>
		<p>Federal law has increased coverage for mental health and drug and alcohol abuse. See frequently asked question number 13 in this booklet.</p>

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Health Plans newly available	HealthPartners	HealthPartners is an HMO that offers providers in Pierce, Polk and St. Croix counties in Wisconsin and a number of counties in Minnesota in and around Minneapolis.
SMP Counties no longer available	SMP (State Maintenance Plan)	SMP will no longer be available in Buffalo and Pierce counties. Subscribers using providers in these counties must consider selecting another plan or will be limited to the SMP providers remaining in other areas.
Significant Plan Provider Network Changes	For examples, see below:	Some plans have made significant changes by adding or terminating contracts with provider groups. Refer to the map on page 26 and call the health plan for more detail.
	Anthem Blue NW	Dental network reduction in Ashland, Douglas, Polk, St. Croix and Washburn counties.
	Arise Health Plan	Added Agnesian providers.
	Health Tradition	Added providers in Pepin county.
	Humana Eastern and Western	Offering HMO Premier providers in more areas.

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Changes to Pharmacy out-of-pocket maximums	All except Standard Plan	The annual prescription drug out-of-pocket amount will increase to \$410 per individual and \$820 per family. See the Comparison of Benefit Options in the <i>Choose Your Health Plan</i> section for more information.
Changes to Dental Coverage	For examples, see below:	See the Health Plan Description pages in the <i>Choose Your Health Plan</i> section for more information.
	Dean Health Plan	Out-of-network deductible increasing to \$50 individual/\$150 family.
	HealthPartners	Newly offered benefits.
	Health Tradition	Eliminating exclusions on dentures, bridges or replacement of appliance, crown, etc. Note, maximum benefit remains at \$500/person/year.
	Medical Associates	Clarification that fluoride treatments are only allowable for children age 19 and under.
	Physicians Plus	"Other dental services" like crowns, bridges, etc., now limited to \$75, paid at 100%.

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Other Information on ETF's website	All	The <i>It's Your Choice: Decision Guide</i> and <i>Reference Guide</i> are available at etf.wi.gov . Any known printing discrepancies will be clarified on this site. Additional information about insurance programs including the complete Report Card on health plans, is available.
Online help	All	<p>Are you not sure where to start with the redesigned It's Your Choice Decision Guide and Reference Guide?</p> <p>Review ETF's newest online video, <i>It's Your Choice: Your Health Insurance Benefits for 2010</i>. The program explains how the books are organized, where to find specific information, and highlights important factors to consider when choosing a health plan for 2010.</p> <p>Find it in ETF's video library at http://etf.wi.gov/</p>

Note: If you plan to stay with your current plan for next year and you are not changing your coverage, you do not need to take any action during the It's Your Choice Enrollment period.