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Correspondence Memorandum

Date: September 7, 2023

To: Employee Trust Funds Board

From: Tom Rasmussen, Dental and Life Insurance Program Manager
 Office of Strategic Health Policy

Subject: It's Your Choice Health Insurance Enrollment Dates and Program Changes for 2024

This memo is for informational purposes only. No Board action is required.

At its [February 22, 2023](#), meeting, the Group Insurance Board (GIB) set the It's Your Choice (IYC) 2024 open enrollment period for the State of Wisconsin Group Health Insurance Program for September 25-October 20, 2023. The open enrollment period is when members can make changes for next year, including switching health plans, adding supplemental benefits, changing coverage levels, or adding/removing dependents, for an effective date of January 1, 2024.

Health Plan Changes

One significant change this year is Group Health Cooperative of South Central Wisconsin (GHC-SCW) splitting into two separate networks; GHC-SCW Dane Choice and GHC-SCW Neighbors. Members who are enrolled in GHC-SCW will automatically be enrolled in GHC-SCW Dane unless they elected to enroll in a different health plan. This will impact 8,920 subscribers enrolled in GHC-SCW, of which 2,498 live outside of Dane County.

Local employers will see an increase in the number of counties offering the State Maintenance Plan (SMP). The SMP, administered by Dean Health Plan, is a health plan that offers Uniform Benefits for members who live or work in areas without adequate access to in-network providers or hospitals, or counties that do not have a health plan that qualifies as a tier one health plan. There are 30 counties that qualify as an SMP county for Local employers this year compared to eight last year.

Medical Benefit Changes

The following changes will be effective January 1, 2024:

Reviewed and approved by Eileen Mallow, Director, Office of Strategic Health Policy
 Electronically Signed 09/12/2023

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- The annual medical deductible for the High Deductible Plan (HDHP) and Access HDHP will increase to \$1,600 for individual coverage and \$3,200 for family coverage to comply with federal requirements ([Ref. GIB | 07.26.23 | 9](#)).
- Removing the infusion pump rental requirement in durable diabetic equipment and related supplies ([Ref. GIB | 05.17.23 | 3C](#)).
- Hospital service and in-patient confinements to support continuity of care for members who change health plans providers during an inpatient stay has been clarified ([Ref. GIB | 05.17.23 | 3C](#)).
- Advance care planning and palliative care has been clarified ([Ref. GIB | 05.17.23 | 3C](#)).
- Removing the expectation that member will yield significant improvement within two months for physical, speech, and occupational therapy ([Ref. GIB | 05.17.23 | 3C](#)).

Virtual Vendor Forums

ETF will be hosting Virtual Vendor Forums during the first three weeks of open enrollment. There will be a total of 12, 90-minute forums where members can join break-out sessions to hear from specific vendors, listen to a short presentation, and have a vendor representative answer their questions.

Staff will be at the Board meeting to answer any questions.