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**CORRESPONDENCE MEMORANDUM**

**DATE:** January 13, 2009  
**TO:** Group Insurance Board  
**FROM:** Brian Schroeder, Trust Funds Supervisor  
Division of Insurance Services  
**SUBJECT:** 2010 It's Your Choice Enrollment Results

**This memo is for the Board's information only. No Board action is required.**

This memo highlights the shifts in participant enrollment during the 2010 It's Your Choice (IYC) enrollment period. Attached are 2010 IYC statistical charts indicating counts for all contracts; active state employees and graduate assistants; local employees, retirees, direct pay continuants and COBRA continuants; state retirees direct pay continuants, and COBRA continuants. These tables provide January 2009 and January 2010 contract counts and the number of IYC applications that were filed by health plans. The number of contracts gained or lost by health plan is broken down by coverage type, single and family. This memo also contains information regarding domestic partners added to family contracts and dependents age 19-27 added to family contracts.

**Summary of Changes in Health Plans**

For the 2010 IYC enrollment period, the changes in health plans were close to the same volume of changes for 2009. This is largely due to all alternate health plans participating at the tier-1 level for 2010. Health plans are continuing to expand their provider network offerings to stay competitive with other health plans and retain their membership and attract new membership. In addition, health plans are maintaining contracts with existing providers which tends to influence a member's decision during the IYC enrollment period. When members are able to continue to access their providers through their current health plan at the same cost, members have fewer reasons to switch health plans. Influences on the 2010 IYC enrollment period included law changes that changed dependent eligibility criteria for dependents age 19 to 27 and allowed members to add a domestic partner as a covered individual on a family contract.

Reviewed and approved by Tom Korpady, Division of Insurance Services.

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Signature

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Date

Board	Mtg Date	Item #
GIB	2.9.10	4B

The new law changes became effective January 1, 2010, and the addition of domestic partners and the changes to adult child (ages 19-27) eligibility, played a role in the increase of 2010 IYC applications.

- Of the 4,136 IYC applications for 2010, 772 applications added domestic partners with coverage effective January 1, 2010.

During the IYC period, applications from participants electing to change from single to family coverage to add adult children to their contract and to add adult children to an existing family contract increased. In 2010, after the completion of the Adult Child Eligibility ages 19-27 process and after keying applications to add or delete any adult child, our records show there are 12,645 active dependents between the ages of 19-27 with coverage effective January 1, 2010.

- 8,706 of these adult children are tax dependents.
- 3,939 of these adult children are non-tax dependents.

Another impact on the IYC enrollment period for 2010 was the addition of a new health plan, HealthPartners, in some northwestern Wisconsin counties. HealthPartners received 389 new contracts. HealthPartners qualified in Pierce, Polk and St. Croix Counties. In addition to providing a broad network of Minnesota providers such as the Abbott, Allina Medical Group, Cambridge Medical Center, HealthPartners and the Stillwater Medical Group, HealthPartners offers such Wisconsin providers as the Amery Regional Medical Center, the Baldwin Clinic, the Hudson Physicians, the New Richmond Clinic, the Osceola Medical Center and the River Falls Medical Group.

### **It's Your Choice Applications Submitted for 2010**

There were 23% more IYC applications submitted for 2010 (4,136) than there were for 2009 (3,362). Approximately 4,136 applications were submitted during the IYC enrollment period, of which 3,973 switched health plans.

There were 333 subscribers who decided to cancel their health insurance coverage effective December 31, 2009.

### **Changes in Health Plans**

- HealthPartners, a Minnesota-based health plan with 700,000 members, is new to the program in 2010. In addition to offering a broad network in Minnesota, HealthPartners is available in Pierce, Polk, and St. Croix Counties.
- Anthem BCBS Northwest was a tier-2 health plan in 2009 and is a tier-1 health plan for 2010. All alternate health plans are participating at the tier-1 level for 2010.

- Gundersen Lutheran Health Plan is newly qualified in Chippewa County for 2010 by adding St. Joseph's Hospital in Chippewa Falls.
- Health Tradition is newly qualified in Buffalo, Dunn, and Sauk Counties for 2010 and has added providers in Pepin County to its network.

### **Health Maintenance Organizations (HMO) Contract Gains and Loses**

HMOs that gained the greatest number of contracts include:

- As previously mentioned, HealthPartners received 389 contracts as a new HMO. Following are the HMOs that lost contracts to Health Partners.
  - Humana Western – 207
  - Standard Maintenance Plan (SMP) – 113
  - Anthem BCBS Northwest – 29
  - Group Health Cooperative-Eau Claire – 24
  - Standard Plan – 12
  - Physician Plus – 2
  - Standard Plan Local – 1
  - Health Tradition – 1
- Gundersen Lutheran Health Plan had a net increase of 326 contracts. The majority of the contracts were gained from Health Traditions Health Plan (282). As previously mentioned, Gundersen is newly qualified in Chippewa County in 2010 as a result of adding St. Joseph's Hospital in Chippewa Falls.
- Arise Health Plan had a net increase of 108 contracts. Arise is newly qualified in Fond du Lac and Waupaca Counties for 2010. In Fond du Lac, Arise contracted with St. Agnes Hospital. In Waupaca County, Arise added two chiropractors to become qualified in the county. Arise also added the Waupun Memorial Hospital in Dodge County. Because Arise has hospitals available in the surrounding counties of Door County, Brown County, and Manitowoc County, they are a qualified plan in Kewaunee County for 2010.
- Network had a net increase of 95 contracts. Network qualifies in Kewaunee County for 2010 as they have hospitals available in the surrounding counties of Door County, Brown County, and Manitowoc County.
- Physicians Plus had a net increase of 79 contracts.

HMOs that lost the greatest number of contracts include:

- Humana Western had a net decrease of 235 contracts. The majority of these contracts switched to:
  - HealthPartners (204)

- Health Traditions had a net decrease of 232 contracts. The majority of these contracts switched to:
  - Gundersen Lutheran Health Plan (282)
  
- UnitedHealthCare Northeast (NE) had a net decrease of 180 contracts. The majority of these contracts switched to:
  - Network Health Plan (127)
  - Arise Health Plan (75)
  
- The State Maintenance Plan (SMP) had a net decrease in 116 contracts. The majority of these contracts switched to:
  - HealthPartners (112)
  
- Group Health Cooperative Eau Claire (GHC-EC) had a net decrease of 107 contracts. The majority of these contracts switched to:
  - Health Tradition (69)

**ATTACHMENTS:**

Table 1: 2010 It's Your Choice Statistics All Contracts: Contracts Gained, Contracts Lost and Net Change by Health Plan

Table 2: 2010 It's Your Choice Statistics – Active State Employees

Table 3: 2010 It's Your Choice Statistics – Graduate Assistants

Table 4: 2010 It's Your Choice Statistics – Local Employees, Retirees, Direct Pay Continuant, and COBRA Continuant

Table 5: 2010 It's Your Choice Statistics – State Retirees, Direct Pay Continuant, and COBRA Continuant

Table 1: 2010 It's Your Choice Statistics All Contracts							*Total Year Counts Only	
HEALTH PLAN	CONTRACTS GAINED SINGLE	CONTRACTS LOST SINGLE	NET CHANGE SINGLE	CONTRACTS GAINED FAMILY	CONTRACTS LOST FAMILY	NET CHANGE FAMILY	JANUARY 2009 CONTRACT COUNT	JANUARY 2010 CONTRACT COUNT
ANTHEM BCBS NORTHEAST	3	-4	-1	14	-5	9	36	95
ANTHEM BCBS NORTHWEST	11	-26	-15	34	-25	9	287	254
ANTHEM BCBS SOUTHEAST	14	-37	-23	13	-74	-61	2325	2311
ARISE HEALTH PLAN	34	-2	32	93	-12	81	936	1067
DEAN HEALTH PLAN	78	-81	-3	149	-176	-27	23118	22974
GHC EAU CLAIRE	26	-54	-28	39	-118	-79	5269	5136
GHC-SCW	62	-55	7	96	-36	60	8461	8441
GUNDERSEN LUTHERAN	89	-8	81	236	-16	220	2535	2890
HEALTH TRADITION	30	-91	-61	58	-229	-171	2509	2324
HEALTHPARTNERS	88	0	88	301	0	301	0	389
HUMANA EASTERN	68	-61	7	95	-67	28	8142	8158
HUMANA WESTERN	3	-58	-55	13	-185	-172	789	536
MEDICAL ASSOCIATES HEALTH PLAN	4	-1	3	12	-10	2	505	514
MERCYCARE HEALTH PLAN	6	-13	-7	7	-29	-22	697	673
NETWORK HEALTH PLAN	46	-36	10	120	-35	85	4832	5062
PHYSICIANS PLUS	76	-62	14	143	-80	63	11160	11406
SECURITY HEALTH PLAN	16	-15	1	26	-38	-12	3652	3698
SMP	4	-25	-21	1	-95	-94	230	124
SMP (LOCAL)	0	0	0	1	-5	-4	20	10
STANDARD PLAN	69	-177	-108	113	-82	31	8920	8544
STANDARD PLAN DANE (LOCAL)	2	-9	-7	1	-2	-1	43	41
STANDARD PLAN MILWAUKEE (LOCAL)	2	-2	0	3	0	3	90	93
STANDARD WISCONSIN (LOCAL)	2	-2	0	1	0	1	89	84
STANDARD - WAUKESHA (LOCAL)	3	-10	-7	5	-3	2	15	18
STANDARD WISCONSIN PPP	0	-2	-2	0	0	0	1	0
UNITEDHEALTHCARE NE	18	-65	-47	31	-163	-132	4600	4467
UNITEDHEALTHCARE SE	38	-26	12	54	-22	32	2927	3162
UNITY COMMUNITY	27	-14	13	66	-50	16	2740	2778
UNITY UW HEALTH	69	-88	-19	101	-109	-8	13495	13874
WPS METRO CHOICE	9	-6	3	17	-20	-3	482	513
<b>TOTAL CONTRACTS</b>							108905	109636

**\*NOTE: The January 2009 contract counts and January 2010 contract counts depicts total annual contract counts, not It's Your Choice contract changes.**

**In addition, the contracts gained, the contracts lost, and net change refers to health plan changes during the It's Your Choice period and excludes the addition of dependents to existing family coverage and changes from single to family coverage or family to single coverage within the same health plan.**

Table 2: 2010 It's Your Choice Statistics - Active State Employees				*Total Year Counts Only			
HEALTH PLAN	TOTAL CONTRACTS GAINED	TOTAL CONTRACTS LOST	NET CHANGE	JANUARY 01, 2010 CONTRACT COUNT			
ANTHEM BCBS NORTHEAST	11	-10	1	79			
ANTHEM BCBS NORTHWEST	5	-31	-26	91			
ANTHEM BCBS SOUTHEAST	52	-111	-59	1840			
ARISE HEALTH PLAN	50	-19	31	622			
DEAN HEALTH PLAN	360	-376	-16	13421			
GHC EAU CLAIRE	100	-115	-15	4030			
GHC-SCW	188	-149	39	3857			
GUNDERSEN LUTHERAN	65	-45	20	1456			
HEALTH TRADITION	61	-43	18	1338			
HEALTHPARTNERS	347	0	347	347			
HUMANA EASTERN	269	-181	88	6581			
HUMANA WESTERN	11	-208	-197	363			
MEDICAL ASSOCIATES HEALTH PLAN	11	-14	-3	368			
MERCYCARE HEALTH PLAN	12	-23	-11	420			
NETWORK HEALTH PLAN	102	-109	-7	3723			
PHYSICIANS PLUS	220	-170	50	6549			
SECURITY HEALTH PLAN	82	-72	10	2958			
SMP	3	-116	-113	101			
STANDARD PLAN	57	-246	-189	1058			
UNITEDHEALTHCARE NE	79	-75	4	3196			
UNITEDHEALTHCARE SE	78	-56	22	1055			
UNITY COMMUNITY	35	-34	1	612			
UNITY UW HEALTH	261	-257	4	9313			
WPS METRO CHOICE	28	-27	1	371			
<b>TOTAL CONTRACTS</b>	<b>2487</b>	<b>-2487</b>	<b>0</b>	<b>63749</b>			
<p><b>*NOTE: The January 1, 2010, Contract Counts depicts total contract counts, not It's Your Choice contract changes. The contracts gained, contracts lost, and net change includes all applications received during the It's Your Choice period. This includes changes from one health plan to another, single to family or family to single changes, or any family contracts adding a dependent.</b></p>							

Table 3: 2010 It's Your Choice Statistics - Graduate Assistants				*Total Year Counts Only		
HEALTH PLAN	TOTAL CONTRACTS GAINED	TOTAL CONTRACTS LOST	NET CHANGE	JANUARY 01, 2010 CONTRACT COUNT		
ANTHEM BCBS NORTHEAST	0	0	0	4		
ANTHEM BCBS NORTHWEST	0	0	0	0		
ANTHEM BCBS SOUTHEAST	8	-5	3	233		
ARISE HEALTH PLAN	1	-1	0	9		
DEAN HEALTH PLAN	17	-12	5	790		
GHC EAU CLAIRE	2	-2	0	80		
GHC-SCW	40	-41	-1	2992		
GUNDERSEN LUTHERAN	0	0	0	37		
HEALTH TRADITION	1	-1	0	45		
HEALTHPARTNERS	1	0	1	1		
HUMANA EASTERN	23	-8	15	552		
HUMANA WESTERN	0	0	0	11		
MEDICAL ASSOCIATES HEALTH PLAN	0	0	0	10		
MERCYCARE HEALTH PLAN	1	0	1	8		
NETWORK HEALTH PLAN	0	-1	-1	35		
PHYSICIANS PLUS	20	-16	4	914		
SECURITY HEALTH PLAN	1	-1	0	78		
SMP	0	-1	-1	2		
STANDARD PLAN	5	-38	-33	175		
UNITEDHEALTHCARE NE	0	0	0	38		
UNITEDHEALTHCARE SE	5	-4	1	158		
UNITY COMMUNITY	1	-1	0	18		
UNITY UW HEALTH	31	-29	2	2018		
WPS METRO CHOICE	5	-1	4	91		
<b>TOTAL CONTRACTS</b>	162	-162	0	8299		
<p><b>*NOTE: The January 1, 2010, Contract Counts depicts total contract counts, not It's Your Choice contract changes. The contracts gained, contracts lost, and net change includes all applications received during the It's Your Choice period. This includes changes from one health plan to another, single to family or family to single changes, or any family contracts adding a dependent.</b></p>						

Table 4: 2010 It's Your Choice Statistics - Local Employees, Retirees, & COBRA Continuants				*Total Year Counts Only			
HEALTH PLAN	TOTAL CONTRACTS GAINED	TOTAL CONTRACTS LOST	NET CHANGE		JANUARY 2010 CONTRACT COUNT		
ANTHEM BCBS NORTHEAST	0	0	0		0		
ANTHEM BCBS NORTHWEST	0	-15	-15		2		
ANTHEM BCBS SOUTHEAST	0	-1	-1		7		
ARISE HEALTH PLAN	68	-1	67		156		
DEAN HEALTH PLAN	110	-119	-9		4394		
GHC EAU CLAIRE	19	-38	-19		165		
GHC-SCW	67	-34	33		907		
GUNDERSEN LUTHERAN	289	-18	271		877		
HEALTH TRADITION	32	-276	-244		640		
HEALTHPARTNERS	27	0	27		27		
HUMANA EASTERN	1	-33	-32		80		
HUMANA WESTERN	0	-26	-26		2		
MEDICAL ASSOCIATES HEALTH PLAN	8	-2	6		46		
MERCYCARE HEALTH PLAN	6	-22	-16		161		
NETWORK HEALTH PLAN	122	-15	107		674		
PHYSICIANS PLUS	46	-66	-20		1269		
SECURITY HEALTH PLAN	1	-4	-3		11		
SMP (LOCAL)	1	-5	-4		37		
STANDARD PLAN DANE (LOCAL)	4	-12	-8		41		
STANDARD PLAN MILWAUKEE (LOCAL)	5	-2	3		93		
STANDARD WISCONSIN (LOCAL)	8	-14	-6		84		
STANDARD - WAUKESHA (LOCAL)	3	-2	1		19		
STANDARD WISCONSIN PPP	0	-2	-2		2		
UNITEDHEALTHCARE NE	5	-169	-164		454		
UNITEDHEALTHCARE SE	46	-36	10		1816		
UNITY COMMUNITY	85	-55	30		2076		
UNITY UW HEALTH	43	-31	12		721		
WPS METRO CHOICE	2	0	2		4		
<b>TOTAL CONTRACTS</b>	998	-998	0		14765		
<p><b>*NOTE: The January 1, 2010, Contract Counts depicts total contract counts, not It's Your Choice contract changes. The contracts gained, contracts lost, and net change includes all applications received during the It's Your Choice period. This includes changes from one health plan to another, single to family or family to single changes, or any family contracts adding a dependent.</b></p>							



Table 5: 2010 It's Your Choice Statistics - State Retirees and COBRA Continuants				*Total Year Counts Only			
HEALTH PLAN	TOTAL CONTRACTS GAINED	TOTAL CONTRACTS LOST	NET CHANGE		JANUARY 2010 CONTRACT COUNT		
ANTHEM BCBS NORTHEAST	7	-2	5		12		
ANTHEM BCBS NORTHWEST	41	-4	37		161		
ANTHEM BCBS SOUTHEAST	3	-28	-25		233		
ARISE HEALTH PLAN	17	-7	10		280		
DEAN HEALTH PLAN	41	-45	-4		4366		
GHC EAU CLAIRE	6	-79	-73		860		
GHC-SCW	9	-15	-6		675		
GUNDERSEN LUTHERAN	15	-3	12		516		
HEALTH TRADITION	19	-25	-6		301		
HEALTHPARTNERS	14	0	14		14		
HUMANA EASTERN	21	-43	-22		944		
HUMANA WESTERN	5	-18	-13		159		
MEDICAL ASSOCIATES HEALTH PLAN	2	0	2		90		
MERCYCARE HEALTH PLAN	1	-3	-2		84		
NETWORK HEALTH PLAN	12	-17	-5		631		
PHYSICIANS PLUS	69	-20	49		2675		
SECURITY HEALTH PLAN	16	-33	-17		647		
SMP	3	-8	-5		21		
STANDARD PLAN	148	-35	113		7315		
UNITEDHEALTHCARE NE	9	-29	-20		776		
UNITEDHEALTHCARE SE	17	-5	12		137		
UNITY COMMUNITY	2	-4	-2		61		
UNITY UW HEALTH	13	-66	-53		1819		
WPS METRO CHOICE	2	-3	-1		46		
<b>TOTAL CONTRACTS</b>	492	-492	0		22823		
<p><b>*NOTE: The January 1, 2010, Contract Counts depicts total contract counts, not It's Your Choice contract changes. The contracts gained, contracts lost, and net change includes all applications received during the It's Your Choice period. This includes changes from one health plan to another, single to family or family to single changes, or any family contracts adding a dependent.</b></p>							