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CORRESPONDENCE MEMORANDUM

DATE: August 23, 2011
TO: Group Insurance Board
FROM: Brian Shah, Trust Funds Director
Insurance Administration Bureau, Division of Insurance Services
SUBJECT: Communicating Benefit Changes to Members

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

The Insurance Administration Bureau, in coordination with the Office of Communications and Legislation, is responsible for developing a plan for communicating to members changes to the Wisconsin Group Health Insurance Program due to 2011 Wisconsin Acts 10 and 32. The following plan was developed to ensure that our members have the most accurate information so that they can make informed decisions.

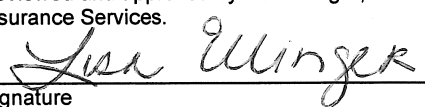
There are significant changes to the program and many members are starting to express concerns over the future of their coverage. We assembled a plan that attempts to reach a large number of members as quickly as possible, using a variety of tools to share information and answer questions from both members and employers.

The attachment provides details of the Department's plan to provide information to our members and employers. A number of these tasks are either complete or underway, and staff will continue to make progress to ensure that our members and employers have timely information.

There are two key periods in which timing is important for members:

- the first payroll deduction in which employees must start paying more for their premiums; and

Reviewed and approved by Lisa Ellinger, Administrator of Division of Insurance Services.

 8/10/11
Signature Date

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- the It's Your Choice enrollment period.

During the first payroll deduction period, per section 125 of the Internal Revenue Code, employees can elect to change coverage levels or enrollment due to a **significant change in premium payments**. The Department has determined that the change in the employee contribution is a significant increase.

During the It's Your Choice enrollment period, members have the option to change coverage. Also, due to the Group Insurance Board's decision to allow for open enrollment this fall, members now have the option to either elect coverage, if they were not previously enrolled, or drop coverage. The It's Your Choice materials are considered an authoritative reference for the Wisconsin Group Health Insurance Program, so the Department is working hard to ensure that benefit change information is accurately and clearly explained in these documents.

Staff will be at the August 23, 2011, meeting to answer any questions you may have.

Attachment:

Wisconsin Group Health Insurance Program Changes for 2012 Communications Plan

Wisconsin Group Health Insurance Program Changes for 2012 Communications Plan

Method	Message	Audience	Format/Forum	Timing/Deadline
Notice to plans	Let plans know of changes for bids, system and process changes	Health Plans	PDF E-mail to plans	July 8, 2011
Employer Bulletin	Educate employers about responsibilities to share information with employees/members	Employers	PDF Employer E-mail ETF E-mail Updates eff.wi.gov	Week of July 18
Budget Frequently Asked Questions (FAQ) (updated)	Update the budget FAQ to share information on the changes based on Acts 10, 32, and GIB decision	Members (State), Employers (State)	PDF eff.wi.gov ETF E-mail Updates	Week of July 11
Stand-alone FAQ	Instead of a stand-alone, the group agreed to link directly to the Health Insurance portion in the Budget FAQ and place an obvious link on the eff.wi.gov home page	Members (State), Employers (State)	Link eff.wi.gov ETF E-mail Updates	Week of July 11
Details Document	Explain "new" concepts (e.g., coinsurance), greater details on changes, examples of how it affects members, families – could be part of It's Your Choice Reference Guide	Members (State), Employers (State)	PDF eff.wi.gov ETF E-mail Updates	On hold
Mediasite video presentation	20-minute video presentation explaining health plan changes based on Acts 10 and 32	Members (State)	Mediasite eff.wi.gov	Week of August 1
Call Center "talking points"	Provide talking points/matrix for frontline staff	Call Center staff, Ombuds	Electronic file (PDF, Word)	July 13
Health Fair Representatives	Educate members of health plan changes; also reminder to be sent out to include ETF to discuss health plan changes	Members (State)	In person Employer sites	October (dates dependent on employers)

Method	Message	Audience	Format/Forum	Timing/Deadline
WRS Field Staff "talking points"	Provide information to Division of Retirement Services (DRS) field staff so they can explain changes to members in the field, esp. info for non-Medicare eligible retirees	DRS staff, Members (State)	PDF PowerPoint slides	Week of August 1
Payroll Council regular meeting	Inform employers that ETF is working on communications to educate both employers and members (outline in progress)	Employers	In person Payroll Council meeting location	July 26, 2011
Payroll Council On-line Panel Discussion	On-line forum to discuss only Health Insurance changes – leaning towards Mediasite Live due to attendee limitations of GoTo Training	Employers	Mediasite or GoTo Training	Week of July 25 or week of August 1
State Human Resources (HR) Managers Meeting	Inform employers that ETF is working on communications to educate both employers and members	Employers	In person State HR Managers meeting location	August 10
WRS News article	Editorial content informing members of open enrollment opportunity and other health insurance changes	Members, annuitants	Newsletter distributed by mail and electronically	Due September (article to Nancy before deadline for publishing – likely end of August)
It's Your Benefit article	Communicate Acts 10 and 32 changes in this widely-distributed member communication	Members (State)	Article Distributed by mail and electronically	Due September (article to Nancy before deadline for publishing – likely end of August)
Article for unions' newsletters	Produce a short article explaining health plan changes based on Acts 10 and 32	Members in state labor unions	Newsletter article Union newsletters	ASAP
It's Your Choice Decision Guide	Explain detailed changes, definitions, and the impacts on members (see Details Document)	Members (State)	Book PDF (e-distribution) eff.wi.gov	Draft changes by week of July 18 for publishing in August/September

Method	Message	Audience	Format/Forum	Timing/Deadline
Employee Reimbursement Account (ERA) bulletins	Remind members that they can put money aside in ERA for co-insurance, certain new medical expenses	Members	PDF eff.wi.gov ETF E-mail Updates	August-September (enrollment reminder periods)
It's Your Choice Kickoff Meeting	Share changes with employers, take questions, and allow employers to interact with ETF staff and health plans' representatives	Employers (State)	In person Mendota Mental Health	September 21
It's Your Choice/my ETF Benefits on-line Presentation	Video presentation explaining changes that members and employers can make in myETF Benefits during It's Your Choice enrollment period	Members (State), Employers (State), ETF Insurance Administration Bureau staff	Articulate eff.wi.gov	September 30