



STATE OF WISCONSIN
Department of Employee Trust Funds
Robert J. Conlin
SECRETARY

801 W Badger Road
PO Box 7931
Madison WI 53707-7931

1-877-533-5020 (toll free)
Fax (608) 267-4549
<http://etf.wi.gov>

CORRESPONDENCE MEMORANDUM

DATE: January 10, 2013

TO: Group Insurance Board

FROM: Brian Shah, Trust Funds Director, Insurance Administration
Brian Schroeder, Trust Funds Supervisor, Insurance Administration
Division of Insurance Services

SUBJECT: 2013 *It's Your Choice* Enrollment Results

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

This memo highlights the shifts in participant enrollment during the 2013 *It's Your Choice* (IYC) enrollment period. Attached are 2013 IYC statistical tables indicating counts of contracts gained or lost by health plan, coverage level, and employee type. In addition to the IYC information, ETF provides the total contract counts as of January 1, 2013, by health plan and coverage level, with a comparison to January 1, 2012, total contract counts.

- Table 1: Total Health Insurance Contract Counts by Health Plan, 2013 vs. 2012.
- Table 2: Total Active State vs. Local Contracts by Health Plan.
- Table 3: State Active Employee Contract Changes.
- Table 4: Local Active Employee Contract Changes.
- Table 5: State and Local Annuitant Contract Change by Medicare and non-Medicare.

The 2013 IYC health plan changes, including the addition or termination of dependents, were all received through the myETF Benefits system for the third year.

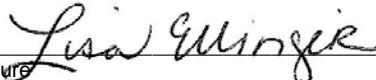
SUMMARY OF CHANGES IN HEALTH PLANS

The total number of contracts as of January 1, 2013, is 110,724. This is down from 111,331 in 2012, or 607 fewer contracts (0.55%).

The 2013 IYC enrollment period experienced a significant number of health plan changes. Provider changes by Physicians Plus, the expansion of WEA Trust PPO East into six additional counties, and changes from Tier 1 to Tier 3 for Anthem Blue Northwest and WPS Metro Choice Southeast drove many of the changes.

Board	Mtg Date	Item #
GIB	2.5.13	4C

Reviewed and approved by Lisa Ellinger, Division of Insurance Services

Signature  Date 1/18/13

IT'S YOUR CHOICE APPLICATIONS SUBMITTED FOR 2013

There were a total of 10,030 IYC requests submitted for 2013. This is 3,441 less than 2012 (13,071). Of the 10,030 requests submitted, 7,122 were requests to change health plans. The balance of the requests were adding dependents, removing dependents, new enrollments, and changing coverage from single to family. The following summarizes all IYC requests.

- 7,122 health plan change requests.
- 566 add dependent requests.
- 558 remove dependent requests.
- 1,384 new enrollment requests.
- 400 change from single to family coverage.

The 2013 IYC enrollment offered the second true open enrollment period. As indicated above, ETF added 1,384 new health insurance subscribers.

HEALTH PLAN CONTRACT GAINS AND LOSSES

Staff believes the majority of requests to change health plans resulted from provider changes by Physicians Plus. Additional requests resulted from WEA Trust PPO East's expansion into six more counties, and a number of health plans moving from Tier 1 to Tier 3. For the state employee program, these include Anthem Blue Northwest and WPS Metro Choice Southeast. For the local program, all three service areas of Anthem Blue, Humana Eastern, Security Health Plan, and WPS Metro Choice Southeast all became Tier 3 plans.

Physicians Plus made significant changes to its provider network for 2013. Staff believes this was the primary reason that 3,588 subscribers (32.02%) chose another health carrier.

Unity-UW Health did not change its provider network, and added 3,757 contracts (24.34%) from other carriers. Unity Community membership also increased by 862 contracts (19.07%).

WEA Trust PPO East expanded into six counties, adding 2,493 contracts (54.27%) for 2013. Overall, WEA Trust (East and Northwest) grew from 9,144 to 12,040 contracts, or 31.67%.

WPS Metro Choice Northwest is a new plan for northwest Wisconsin. It added 30 contracts for 2013.

GHC Eau Claire continued to lose contracts since its withdrawal from seven counties in 2012. In 2013, it lost 207 contracts (25.97%).

2013 *It's Your Choice* Enrollment Results

January 10, 2012

Page 3

Dean Health Plan had no provider changes, yet it lost 1,135 contracts (5.42%) for 2013.

For the plans that moved from Tier 1 to Tier 3, two lost a significant percentage of subscribers:

- Anthem Blue Northwest lost 89 contracts, or 41.40%.
- WPS Metro Choice Southeast lost 294 contracts, or 72.95%.

Other plans moving from Tier 1 to Tier 3 saw losses of less than 10%:

- Anthem Blue Southeast lost 96 contracts, or 5.69%.
- Humana Eastern lost 675, or 9.91%.
- Security Health Plan lost 269, or 7.78%.

However, Anthem Blue Northeast gained 19 contracts (19.00%).

Staff will be at the February 5, 2013, meeting to answer any questions.

Attachments:

Table 1: Total Health Insurance Contract Counts by Health Plan, 2013 vs. 2012.

Table 2: Total Active State vs. Local Contracts by Health Plan.

Table 3: State Active Employee Contract Changes.

Table 4: Local Active Employee Contract Changes.

Table 5: State and Local Annuitant Contract Change by Medicare and non-Medicare.

TABLE 1: HEALTH INSURANCE CONTRACT COUNTS BY HEALTH PLAN, 2013 VS 2012

<i>HEALTH PLAN</i>	SINGLE	FAMILY	GRADUATE SINGLE	GRADUATE FAMILY	MEDICARE SINGLE	MEDICARE FAMILY 1	MEDICARE FAMILY 2	JAN 1 2013 TOTAL CONTRACTS	JAN 1 2012 TOTAL CONTRACTS
ANTHEM BCBS NORTHEAST	53	48	4	0	5	5	4	119	100
ANTHEM BCBS NORTHWEST	18	17	0	0	63	8	20	126	215
ANTHEM BCBS SOUTHEAST	522	767	118	37	87	16	44	1,591	1,687
ARISE HEALTH PLAN	229	406	8	8	108	34	77	870	929
DEAN HEALTH PLAN	5,243	9,860	476	165	2,157	565	1,344	19,810	20,945
GHC EAU CLAIRE	173	328	3	1	37	20	28	590	797
GHC-SCW	2,330	2,953	2,418	648	318	113	169	8,949	8,920
GUNDERSEN LUTHERAN HEALTH PLAN	559	1,420	14	10	230	63	176	2,472	2,502
HEALTH TRADITION	485	1,337	28	2	74	22	50	1,998	2,071
HEALTHPARTNERS	147	341	10	5	18	13	12	546	538
HUMANA EASTERN	1,644	2,980	356	153	531	119	355	6,138	6,813
HUMANA WESTERN	96	136	0	0	111	26	86	455	486
MEDICAL ASSOCIATES HEALTH PLAN	100	289	9	3	47	11	33	492	551
MERCYCARE HEALTH PLAN	141	344	5	1	29	11	18	549	582
NETWORK HEALTH PLAN	1,325	3,046	26	17	223	112	168	4,917	4,981
PHYSICIANS PLUS MERITER & UW	1,962	2,930	494	202	1,094	224	713	7,619	11,207
SECURITY HEALTH PLAN	849	1,846	25	14	180	97	177	3,188	3,457
SMP	22	32	0	0	3	3	2	62	97
SMP (LOCAL)	16	55	0	0	0	0	0	71	69
STANDARD DANE PPP	0	0	0	0	0	0	0	0	1
STANDARD MILWAUKEE PPP	0	0	0	0	0	0	0	0	2
STANDARD PLAN	438	410	120	32	4,156	135	2,392	7,683	7,951
STANDARD PLAN DANE (LOCAL)	2	0	0	0	17	1	11	31	33
STANDARD PLAN MILWAUKEE (LOCAL)	3	3	0	0	42	5	28	81	89
STANDARD WAUKESHA (LOCAL)	1	1	0	0	9	2	3	16	15
STANDARD WISCONSIN (LOCAL)	5	1	0	0	36	1	22	65	69
UNITEDHEALTHCARE NE	789	1,805	10	5	229	103	171	3,112	3,475
UNITEDHEALTHCARE SE	703	1,368	143	71	60	34	33	2,412	3,246
UNITY COMMUNITY	1,139	4,092	3	8	77	26	37	5,382	4,520
UNITY UW HEALTH	4,956	9,867	1,511	699	1,025	336	799	19,193	15,436
WEA TRUST PPO EAST	1,957	4,746	173	78	40	55	38	7,087	4,594
WEA TRUST PPO NORTHWEST	1,207	3,206	55	19	201	110	163	4,961	4,550
WPS METRO CHOICE NORTHWEST	11	14	0	0	1	4	0	30	
WPS METRO CHOICE SOUTHEAST	31	29	16	4	13	8	8	109	403
TOTAL	27,170	54,679	6,025	2,182	11,382	2,286	7,247	110,724	111,331

TABLE 2: TOTAL ACTIVE STATE VS LOCAL CONTRACTS BY HEALTH PLAN

HEALTH PLAN	STATE			LOCAL			TOTAL ACTIVE
	SINGLE	FAMILY	TOTAL STATE	SINGLE	FAMILY	TOTAL LOCAL	
ANTHEM BCBS NORTHEAST	42	35	77	1	0	1	78
ANTHEM BCBS NORTHWEST	6	11	17	0	0	0	17
ANTHEM BCBS SOUTHEAST	579	769	1,348	0	0	0	1,348
ARISE HEALTH PLAN	185	368	553	2	5	7	560
DEAN HEALTH PLAN	4,080	8,223	12,303	453	1,081	1,534	13,837
GHC EAU CLAIRE	133	294	427	0	3	3	430
GHC-SCW	4,225	3,013	7,238	218	442	660	7,898
GUNDERSEN LUTHERAN HEALTH PLAN	399	1,119	1,518	89	250	339	1,857
HEALTH TRADITION	323	771	1,094	143	530	673	1,767
HEALTHPARTNERS	127	298	425	4	3	7	432
HUMANA EASTERN	1,761	3,024	4,785	0	0	0	4,785
HUMANA WESTERN	63	116	179	0	0	0	179
MEDICAL ASSOCIATES HEALTH PLAN	86	264	350	4	15	19	369
MERCYCARE HEALTH PLAN	93	241	334	22	86	108	442
NETWORK HEALTH PLAN	921	2,271	3,192	166	637	803	3,995
PHYSICIANS PLUS MERITER & UW	1,832	2,612	4,444	141	275	416	4,860
SECURITY HEALTH PLAN	644	1,733	2,377	1	0	1	2,378
SMP	16	30	46	0	0	0	46
SMP (LOCAL)	0	0	0	15	52	67	67
STANDARD DANE PPP	0	0	0	0	0	0	0
STANDARD MILWAUKEE PPP	0	0	0	0	0	0	0
STANDARD PLAN	420	401	821	0	0	0	821
STANDARD PLAN DANE (LOCAL)	0	0	0	1	0	1	1
STANDARD PLAN MILWAUKEE (LOCAL)	0	0	0	0	0	0	0
STANDARD WAUKESHA (LOCAL)	0	0	0	0	1	1	1
STANDARD WISCONSIN (LOCAL)	0	0	0	5	1	6	6
UNITEDHEALTHCARE NE	572	1,516	2,088	57	151	208	2,296
UNITEDHEALTHCARE SE	582	919	1,501	166	443	609	2,110
UNITY COMMUNITY	206	697	903	783	3,315	4,098	5,001
UNITY UW HEALTH	5,341	8,683	14,024	510	1,503	2,013	16,037
WEA TRUST PPO EAST	1,805	4,041	5,846	183	674	857	6,703
WEA TRUST PPO NORTHWEST	967	2,896	3,863	88	210	298	4,161
WPS METRO CHOICE NORTHWEST	7	11	18	0	2	2	20
WPS METRO CHOICE SOUTHEAST	36	30	66	0	0	0	66
TOTAL	25,451	44,386	69,837	3,052	9,679	12,731	82,568

TABLE 3: STATE ACTIVE EMPLOYEE CONTRACT CHANGES

HEALTH PLAN	SINGLE	FAMILY	TOTAL STATE GAINED	SINGLE	FAMILY	TOTAL STATE LOST	NET CHANGE SINGLE	NET CHANGE FAMILY	TOTAL NET CHANGE
ANTHEM BCBS NORTHEAST	2	6	8	4	10	14	-2	-4	-6
ANTHEM BCBS NORTHWEST	0	0	0	21	34	55	-21	-34	-55
ANTHEM BCBS SOUTHEAST	14	17	31	35	62	97	-21	-45	-66
ARISE HEALTH PLAN	5	10	15	13	36	49	-8	-26	-34
DEAN HEALTH PLAN	58	85	143	105	178	283	-47	-93	-140
GHC EAU CLAIRE	10	7	17	22	70	92	-12	-63	-75
GHC-SCW	67	29	96	83	59	142	-16	-30	-46
GUNDERSEN LUTHERAN HEALTH PLAN	6	18	24	13	28	41	-7	-10	-17
HEALTH TRADITION	6	6	12	11	29	40	-5	-23	-28
HEALTHPARTNERS	5	17	22	6	24	30	-1	-7	-8
HUMANA EASTERN	18	35	53	84	194	278	-66	-159	-225
HUMANA WESTERN	2	7	9	5	17	22	-3	-10	-13
MEDICAL ASSOCIATES HEALTH PLAN	0	2	2	0	5	5	0	-3	-3
MERCYCARE HEALTH PLAN	1	3	4	6	14	20	-5	-11	-16
NETWORK HEALTH PLAN	13	24	37	29	86	115	-16	-62	-78
PHYSICIANS PLUS MERITER & UW	24	27	51	577	1,625	2,202	-553	-1,598	-2,151
SECURITY HEALTH PLAN	19	44	63	34	123	157	-15	-79	-94
SMP	0	0	0	6	10	16	-6	-10	-16
SMP (LOCAL)	0	0	0	0	0	0	0	0	0
STANDARD DANE PPP	0	0	0	0	0	0	0	0	0
STANDARD MILWAUKEE PPP	0	0	0	0	0	0	0	0	0
STANDARD PLAN	13	23	36	35	54	89	-22	-31	-53
STANDARD PLAN DANE (LOCAL)	0	0	0	0	0	0	0	0	0
STANDARD PLAN MILWAUKEE (LOCAL)	0	0	0	0	0	0	0	0	0
STANDARD WAUKESHA (LOCAL)	0	0	0	0	0	0	0	0	0
UNITEDHEALTHCARE NE	9	9	18	41	135	176	-32	-126	-158
UNITEDHEALTHCARE SE	23	34	57	29	56	85	-6	-22	-28
UNITY COMMUNITY	15	91	106	3	17	20	12	74	86
UNITY UW HEALTH	659	1,672	2,331	40	35	75	619	1,637	2,256
WEA TRUST PPO EAST	293	815	1,108	28	68	96	265	747	1,012
WEA TRUST PPO NORTHWEST	51	148	199	8	22	30	43	126	169
WPS METRO CHOICE NORTHWEST	6	11	17	0	0	0	6	11	17
WPS METRO CHOICE SOUTHEAST	1	0	1	82	149	231	-81	-149	-230
TOTAL	1,320	3,140	4,460	1,320	3,140	4,460	0	0	0

TABLE 4: LOCAL ACTIVE EMPLOYEE CONTRACT CHANGES

HEALTH PLAN	SINGLE	FAMILY	TOTAL LOCAL GAINED	SINGLE	FAMILY	TOTAL LOCAL LOST	NET CHANGE SINGLE	NET CHANGE FAMILY	TOTAL NET CHANGE
ANTHEM BCBS NORTHEAST	1	0	1	0	0	0	1	0	1
ANTHEM BCBS NORTHWEST	0	0	0	0	0	0	0	0	0
ANTHEM BCBS SOUTHEAST	0	0	0	0	0	0	0	0	0
ARISE HEALTH PLAN	0	0	0	1	5	6	-1	-5	-6
DEAN HEALTH PLAN	4	27	31	117	469	586	-113	-442	-555
GHC EAU CLAIRE	0	0	0	2	1	3	-2	-1	-3
GHC-SCW	17	48	65	10	15	25	7	33	40
GUNDERSEN LUTHERAN HEALTH PLAN	5	13	18	0	0	0	5	13	18
HEALTH TRADITION	1	4	5	7	14	21	-6	-10	-16
HEALTHPARTNERS	0	1	1	0	0	0	0	1	1
HUMANA EASTERN	0	0	0	0	1	1	0	-1	-1
HUMANA WESTERN	0	0	0	0	0	0	0	0	0
MEDICAL ASSOCIATES HEALTH PLAN	0	0	0	1	4	5	-1	-4	-5
MERCYCARE HEALTH PLAN	4	4	8	2	8	10	2	-4	-2
NETWORK HEALTH PLAN	2	24	26	0	5	5	2	19	21
PHYSICIANS PLUS MERITER & UW	7	33	40	48	178	226	-41	-145	-186
SECURITY HEALTH PLAN	0	0	0	0	1	1	0	-1	-1
SMP	0	0	0	0	0	0	0	0	0
SMP (LOCAL)	0	2	2	0	0	0	0	2	2
STANDARD DANE PPP	0	0	0	0	0	0	0	0	0
STANDARD MILWAUKEE PPP	0	0	0	0	0	0	0	0	0
STANDARD PLAN	0	0	0	0	0	0	0	0	0
STANDARD PLAN DANE (LOCAL)	0	0	0	0	0	0	0	0	0
STANDARD PLAN MILWAUKEE (LOCAL)	0	0	0	0	0	0	0	0	0
STANDARD WAUKESHA (LOCAL)	0	1	1	0	0	0	0	1	1
UNITEDHEALTHCARE NE	0	4	4	2	28	30	-2	-24	-26
UNITEDHEALTHCARE SE	0	1	1	97	461	558	-97	-460	-557
UNITY COMMUNITY	70	330	400	5	16	21	65	314	379
UNITY UW HEALTH	98	312	410	14	45	59	84	267	351
WEA TRUST PPO EAST	98	449	547	0	0	0	98	449	547
WEA TRUST PPO NORTHWEST	2	5	7	3	7	10	-1	-2	-3
WPS METRO CHOICE NORTHWEST	0	0	0	0	0	0	0	0	0
WPS METRO CHOICE SOUTHEAST	0	0	0	0	0	0	0	0	0
TOTAL	309	1,258	1,567	309	1,258	1,567	0	0	0

