

# STATE OF WISCONSIN Department of Employee Trust Funds

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## CORRESPONDENCE MEMORANDUM

**DATE:** January 23, 2014

**TO:** Group Insurance Board

**FROM:** Brian Shah, Trust Funds Director, Insurance Administration

Brian Schroeder, Trust Funds Supervisor, Insurance Administration

Division of Insurance Services

SUBJECT: 2014 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 2014 *It's Your Choice* (IYC) enrollment period. Attached are 2014 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, 2014, by health plan and coverage level, with a comparison to January 1, 2013, total contract counts.

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

Table 2A: 2014 Total Active State vs Local Contracts by Employee Type and Health Plan.

Table 2B: 2013 Total Active State vs Local Contracts by Employee Type and Health Plan.

Table 3: Total Active State vs. Local Contracts by Health Plan.

Table 4: State Active Employee Contract Changes.

Table 5: Local Active Employee Contract Changes.

Table 6: State and Local Annuitant Contract Change by Medicare and non-Medicare.

The Department continues to track all contracts and enrollments through the myETF Benefits system, implemented in July 2010.

### **Summary of Changes in Health Plans**

The total number of contracts as of January 1, 2014 is 111,435. This is up from 110,703 in 2013, or 732 more contracts (0.66%). The state program grew by 682 contracts (0.7%); the local program grew by 50 contracts (0.3%).

Reviewed and Approved by Lisa Ellinger, Administrator, Division of Insurance Services

Lisa Electronically Signed: 02/06/2014

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There were not many significant changes for 2014. The following highlights the changes that may have affected enrollments. Please note that ETF does not ask subscribers why they make enrollment changes.

Anthem Blue Cross Blue Shield (BCBS) Northeast and Southeast returned to Tier 1 in the local program, while Anthem BCBS Northwest is no longer available for either the state or local programs. Humana Eastern and Security Health Plan remained Tier 3 plans in the local program. Please note that for the state program, Anthem BCBS Northeast and Southeast, Humana Eastern, and Security Health Plan all remained Tier 1 plans.

UnitedHealthCare Northeast and Southeast merged into one plan. Subscribers were automatically moved into the combined plan and were not required to complete a health insurance application. Thus, the numbers reflected in the tables do not include this merger, since these are not true IYC applications.

A number of health plans expanded in 2014. Arise added providers in Winnebago County, but lost some providers in Door County. Physicians Plus added providers in Jefferson and Walworth counties. WEA Trust PPO-East expanded into Forest, Oneida, Price, and Vilas counties. WEA Trust PPO-Northwest expanded into Iron County. This plan also offered two distinct provider networks. Subscribers new to WEA Trust PPO-Northwest were required to select either provider network, but existing subscribers were not required to submit a health insurance application.

Two health plans joined the Group Health Insurance program in 2014. Dean Health Insurance – Prevea 360 Health Plan is available in Brown, Kewaunee, Manitowoc, Marinette, Oconto, Outagamie, Sheboygan, and Menominee counties. WEA Trust PPO-South Central is available in Dane County.

This is also the first year of implementing the new uniform dental coverage. Although not all health plans are required to provide dental coverage, those that do must now follow the Group Health Insurance Program's uniform dental benefits.

#### It's Your Choice Applications Submitted for 2014

There were a total of 7,214 IYC requests submitted for 2014. This is 2,816--or 28.1%--, less than 2013 (10,030). Of the 7,214 requests submitted, 4,343 were requests to change health plans. The balance of the requests were adding dependents, removing adult dependents, new enrollments, and changing coverage from either single to family or family to single. The following summarizes all IYC requests.

- 4,343 health plan change requests.
- 461 add dependent (adult and child) requests.
- 481 remove adult dependent requests.
- 1,184 new enrollment requests.

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- 337 change from single to family coverage.
- 408 change from family to single coverage.

## Open enrollments for 2014

The 2014 IYC enrollment offered the third true open enrollment period. As indicated above, ETF added 1,184 new health insurance subscribers. This is down from 1,384 requests for initial enrollment through this opportunity in 2013 (14.5% decrease).

#### **Health Plan Contract Gains and Losses**

Anthem BCBS Northeast grew significantly in local contracts. In 2013 it had one local contract. For 2014, the plan offered an aggressive premium rate, making it the lowest cost plan in the counties it serves. Staff believes this is why it grew to 506 local contracts, 41 local annuitant contracts, and 1 continuant contract, or 548 total local contracts. For 2014, the single coverage premium is 29.0% lower than for 2013, and the family premium is 29.2% lower than for 2013. Anthem BCBS Northeast also grew slightly in the state program, from 118 contracts in 2013 to 139 contracts in 2014 (15.1%).

Anthem BCBS Southeast also grew from 6 to 128 contracts in 2014. Anthem is a low-cost provider in six of the ten counties it serves, although it is not the *low cost qualified plan* (WEA Trust PPO – East is in those six counties). Staff believes this could be a result of its lower premium, similar to Anthem BCBS Northeast. For state contracts, there was little change.

Anthem BCBS Northwest withdrew from the program, requiring 126 subscribers to switch health plans. All subscribers were either active state employees or state annuitants.

Humana Eastern and Security Health Plan remained high-cost providers for the local program for the second year in a row. Humana Eastern's local contracts declined from 70 to 66, or 5.7%. However, Security Health Plan's contracts decreased from 3 to 2, or 33.3%. For the state program, both remain Tier 1 plans. Humana still dropped from 6,068 contracts to 5,753, or 5.2%. However, Security increased from 3,185 to 3,470 contracts, or 8.9%.

Physicians Plus made changes to its provider network for 2013, which, staff believes, resulted in the loss of 3,588 contracts. Physicians Plus continued to lose subscribers for 2014, although the drop in enrollments was not as significant (10%, or 764).

Unity-UW Health continued to see an increase. The total contracts increased from 19,193 to 20,688, or 7.8%. It passed Dean Health Plan (19,273) as the group health insurance plan with the most contracts. Unity-UW Health now has 18.6% of the total contracts in the program.

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Dean Health Plan's contracts declined from 19,810 to 19,273, or 2.7%. It now has the second-most contracts in the Group Health Insurance program behind Unity-UW Health, or 17.3% of the total contracts in the program.

As stated earlier, UnitedHealthCare combined both of its Northeast and Southeast networks into one plan. Although UnitedHealthCare did not make any significant changes, local contract enrollments declined from 986 in 2013 to 504 in 2014, or 48.9%. However, it grew in the state program, from 4,537 in 2013 to 4,647, or 2.4%.

WEA Trust East continued to grow in 2014 in both the state and local programs. Total contracts grew by 473, or 6.7%. However, WEA Trust Northwest's enrollments declined by 429, or 8.7%. Staff believes that it lost contracts in the local program because it was not the low cost qualified provider in certain counties, where it lost 46 contracts, or 14.6%. In the counties that it was not the lowest cost qualified provider, Gundersen Health Plan, Health Tradition, or HealthPartners were the low cost qualified provider over WEA Trust Northwest. These grew 31 (8.4%), 36 (5.2%), and 13 (162.5%), respectively, in the local program.

For overall state enrollments, total WEA Trust contracts decreased by 383, or 8.25%. Staff believes that this was because it required subscribers to choose only one of two network providers: Chippewa Valley or Mayo Health System.

Network Health lost 443 contracts (48.5%) in the local program in 2014. In 2013, it was the lowest cost provider in a number of counties, but was no longer the low cost provider in 2014.

As stated earlier, Dean Health Insurance – Prevea 360 Health Plan and WEA Trust PPO-South Central are two new plans for 2014. Dean-Prevea 360 has 4 contracts. WEA South Central has 22.

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

#### Attachments:

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

Table 2A: 2014 Total Active State vs Local Contracts by Employee Type and Health Plan.

Table 2B: 2013 Total Active State vs Local Contracts by Employee Type and Health Plan.

Table 3: Total Active State vs. Local Contracts by Health Plan.

Table 4: State Active Employee Contract Changes.

Table 5: Local Active Employee Contract Changes.

Table 6: State and Local Annuitant Contract Change by Medicare and non-Medicare.

TABLE 1: HEALTH INSURANCE CONTRACT COUNTS BY HEALTH PLAN, 2014 VS 2013										
								JAN 1 2014	JAN 1 2013	
			GRADUATE	GRADUATE	MEDICARE	MEDICARE	MEDICARE	TOTAL	TOTAL	
HEALTH PLAN	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY 1	FAMILY 2	CONTRACTS	CONTRACTS	
ANTHEM BCBS NORTHEAST	169	490	4	1	9	11	3	687	119	
ANTHEM BCBS NORTHWEST	0	0	0	0	0	0	0	0	126	
ANTHEM BCBS SOUTHEAST	547	861	113	43	97	24	49	1,734	1,591	
ARISE HEALTH PLAN	227	440	9	5	113	36	82	912	870	
DEAN HEALTH PLAN	5,165	9,293	479	155	2,216	557	1,408	19,273	19,806	
DEAN PREVEA360	1	3	0	0	0	0	0	4	0	
GHC EAU CLAIRE	173	332	1	0	63	19	32	620	590	
GHC-SCW	2,434	3,004	2,273	621	346	115	179	8,972	8,948	
GUNDERSEN HEALTH PLAN	603	1,428	19	6	237	59	191	2,543	2,470	
HEALTH TRADITION	497	1,338	19	3	79	20	56	2,012	1,998	
HEALTHPARTNERS	203	437	5	3	28	20	17	713	546	
HUMANA EASTERN	1,498	2,802	318	103	593	119	386	5,819	6,138	
HUMANA WESTERN	97	129	0	1	129	35	108	499	455	
MEDICAL ASSOCIATES HEALTH PLAN	98	274	5	3	41	12	36	469	492	
MERCYCARE HEALTH PLAN	210	705	2	1	34	10	19	981	549	
NETWORK HEALTH PLAN	1,269	2,667	26	21	262	111	194	4,550	4,915	
PHYSICIANS PLUS	1,722	2,577	406	143	1,099	201	707	6,855	7,618	
SECURITY HEALTH PLAN	907	2,028	21	4	227	96	189	3,472	3,188	
SMP	15	26	0	0	6	2	2	51	62	
SMP (LOCAL)	14	47	0	0	0	0	0	61	71	
STANDARD PLAN	415	381	103	33	4,122	125	2,358	7,537	7,681	
STANDARD PLAN DANE (LOCAL)	1	0	0	0	17	1	8	27	31	
STANDARD PLAN MILWAUKEE (LOCAL)	4	2	0	0	37	4	29	76	81	
STANDARD WAUKESHA (LOCAL)	0	0	0	0	6	1	2	9	16	
STANDARD WISCONSIN (LOCAL)	5	1	0	0	36	0	24	66	65	
UNITEDHEALTHCARE	1,444	2,848	155	69	299	134	202	5,151	5,523	
UNITY COMMUNITY	1,167	3,934	5	5	87	32	39	5,269	5,381	
UNITY UW HEALTH	5,368	10,562	1,662	681	1,154	367	894	20,688	19,186	
WEA TRUST PPO EAST	2,126	4,956	218	73	63	64	60	7,560	7,087	
WEA TRUST PPO NORTHWEST	1,134	2,873	42	17	200	94	172	4,532	4,961	
WEA TRUST PPO SOUTHCENTRAL	9	9	3	1	0	0	0	22	0	
WPS METRO CHOICE NORTHWEST	43	147	1	0	5	5	4	205	30	
WPS METRO CHOICE SOUTHEAST	20	12	5	2	12	5	10	66	109	
TOTAL	27,585	54,606	5,894	1,994	11,617	2,279	7,460	111,435	110,703	

TABLE 2A: 2014 TOTAL ACTIVE STAT	TABLE 2A: 2014 TOTAL ACTIVE STATE VS LOCAL CONTRACTS BY EMPLOYEE TYPE AND HEALTH PLAN									
HEALTH PLAN	LOCAL EMPLOYEE	LOCAL ANNUITANT	LOCAL CONTINUANT	STATE EMPLOYEE	STATE GRAD ASSISTANT	STATE ANNUITANT	STATE CONTINUANT	CONTRACT TOTAL		
ANTHEM BCBS NORTHEAST	506	41	1	94	5	40	0	687		
ANTHEM BCBS NORTHWEST	0	0	0	0	0	0	0	0		
ANTHEM BCBS SOUTHEAST	119	19	0	1,198	154	238	6	1,734		
ARISE HEALTH PLAN	5	5	0	585	13	301	3	912		
DEAN HEALTH PLAN	1,113	666	13	11,648	627	5,135	71	19,273		
DEAN PREVEA360	0	0	0	3	0	1	0	4		
GHC EAU CLAIRE	2	1	0	430	1	184	2	620		
GHC-SCW	747	88	2	4,285	2,885	936	29	8,972		
GUNDERSEN HEALTH PLAN	372	26	4	1,526	25	589	1	2,543		
HEALTH TRADITION	710	15	4	1,051	22	207	3	2,012		
HEALTHPARTNERS	21	0	0	535	8	147	2	713		
HUMANA EASTERN	0	66	0	4,011	415	1,300	27	5,819		
HUMANA WESTERN	0	1	0	182	1	313	2	499		
MEDICAL ASSOCIATES HEALTH PLAN	21	6	0	321	7	113	1	469		
MERCYCARE HEALTH PLAN	542	26	3	320	2	87	1	981		
NETWORK HEALTH	386	82	3	3,182	45	842	10	4,550		
PHYSICIANS PLUS	299	208	2	3,426	542	2,335	43	6,855		
SECURITY HEALTH PLAN	0	2	0	2,575	25	858	12	3,472		
SMP	0	0	0	35	0	15	1	51		
SMP (LOCAL)	56	5	0	0	0	0	0	61		
STANDARD PLAN	0	0	0	641	131	6,750	15	7,537		
STANDARD PLAN DANE (LOCAL)	0	27	0	0	0	0	0	27		
STANDARD PLAN MILWAUKEE (LOCAL)	0	76	0	0	0	0	0	76		
STANDARD WAUKESHA (LOCAL)	0	9	0	0	0	0	0	9		
STANDARD WISCONSIN (LOCAL)	6	60	0	0	0	0	0	66		
UNITEDHEALTHCARE	390	109	5	3,514	222	898	13	5,151		
UNITY COMMUNITY	3,850	318	15	993	10	82	1	5,269		
UNITY UW HEALTH	2,434	311	13	12,539	2,336	3,000	55	20,688		
WEA TRUST PPO EAST	977	85	3	5,810	288	376	21	7,560		
WEA TRUST PPO NORTHWEST	258	11	1	3,459	58	733	12	4,532		
WEA TRUST PPO SOUTHCENTRAL	0	0	0	18	4	0	0	22		
WPS METRO CHOICE NORTHWEST	1	0	0	180	1	23	0	205		
WPS METRO CHOICE SOUTHEAST	0	0	0	27	7	32	0	66		
TOTAL	12,815	2,263	69	62,588	7,834	25,535	331	111,435		

TABLE 2B: 2013 TOTAL ACTIVE STATE VS LOCAL CONTRACTS BY EMPLOYEE TYPE AND HEALTH PLAN										
HEALTH PLAN	LOCAL EMPLOYEE	LOCAL ANNUITANT	LOCAL CONTINUANT	STATE EMPLOYEE	STATE GRAD ASSISTANT	STATE ANNUITANT	STATE CONTINUANT	CONTRACT TOTAL		
ANTHEM BCBS NORTHEAST	1	0	0	73	4	41	0	119		
ANTHEM BCBS NORTHWEST	0	0	0	17	0	109	0	126		
ANTHEM BCBS SOUTHEAST	0	6	0	1,195	153	230	7	1,591		
ARISE HEALTH PLAN	7	10	0	537	16	298	2	870		
DEAN HEALTH PLAN	1533	737	18	11,669	632	5,140	77	19,806		
DEAN PREVEA360	0	0	0	0	0	0	0	0		
GHC EAU CLAIRE	3	1	0	423	4	158	1	590		
GHC-SCW	660	82	3	4,195	3,043	915	50	8,948		
GUNDERSEN HEALTH PLAN	339	28	4	1,493	24	580	2	2,470		
HEALTH TRADITION	673	14	6	1,064	30	208	3	1,998		
HEALTHPARTNERS	7	1	0	410	15	111	2	546		
HUMANA EASTERN	0	70	0	4,285	500	1,256	27	6,138		
HUMANA WESTERN	0	0	0	179	0	275	1	455		
MEDICAL ASSOCIATES HEALTH PLAN	19	9	1	339	11	112	1	492		
MERCYCARE HEALTH PLAN	108	13	2	329	5	88	4	549		
NETWORK HEALTH	803	108	3	3,150	41	796	14	4,915		
PHYSICIANS PLUS	416	236	5	3,758	686	2,454	63	7,618		
SECURITY HEALTH PLAN	1	2	0	2,339	38	796	12	3,188		
SMP	0	0	0	46	0	15	1	62		
SMP (LOCAL)	67	4	0	0	0	0	0	71		
STANDARD PLAN	0	0	0	672	149	6,844	16	7,681		
STANDARD PLAN DANE (LOCAL)	1	30	0	0	0	0	0	31		
STANDARD PLAN MILWAUKEE (LOCAL)	0	81	0	0	0	0	0	81		
STANDARD WAUKESHA (LOCAL)	1	15	0	0	0	0	0	16		
STANDARD WISCONSIN (LOCAL)	6	59	0	0	0	0	0	65		
UNITEDHEALTHCARE	816	160	10	3,366	223	932	16	5,523		
UNITY COMMUNITY	4,097	281	16	892	11	81	3	5,381		
UNITY UW HEALTH	2,013	261	9	11,827	2,192	2,806	78	19,186		
WEA TRUST PPO EAST	857	65	1	5,597	249	301	17	7,087		
WEA TRUST PPO NORTHWEST	298	16	2	3,791	72	771	11	4,961		
WEA TRUST PPO SOUTHCENTRAL	0	0	0	0	0	0	0	0		
WPS METRO CHOICE NORTHWEST	2	0	0	18	0	10	0	30		
WPS METRO CHOICE SOUTHEAST	0	0	0	47	19	39	4	109		
TOTAL	12,728	2,289	80	61,711	8,117	25,366	412	110,703		

TABLE 3: TOTAL ACTIVE STATE VS LOCAL CONTRACTS BY HEALTH PLAN – 2014										
		STATE			LOCAL					
			TOTAL			TOTAL	TOTAL			
HEALTH PLAN	SINGLE	FAMILY	STATE	SINGLE	FAMILY	LOCAL	ACTIVE			
ANTHEM BCBS NORTHEAST	50	44	94	96	410	506	600			
ANTHEM BCBS SOUTHEAST	477	721	1,198	20	99	119	1,317			
ARISE HEALTH PLAN	183	402	585	1	4	5	590			
DEAN HEALTH PLAN	3,717	7,931	11,648	351	762	1,113	12,761			
DEAN PREVEA360	1	2	3	0	0	0	3			
GHC EAU CLAIRE	127	303	430	0	2	2	432			
GHC-SCW	1,901	2,384	4,285	241	506	747	5,032			
GUNDERSEN HEALTH PLAN	427	1,099	1,526	92	280	372	1,898			
HEALTH TRADITION	297	754	1,051	153	557	710	1,761			
HEALTHPARTNERS	161	374	535	5	16	21	556			
HUMANA EASTERN	1,291	2,720	4,011	0	0	0	4,011			
HUMANA WESTERN	63	119	182	0	0	0	182			
MEDICAL ASSOCIATES HEALTH PLAN	74	247	321	5	16	21	342			
MERCYCARE HEALTH PLAN	91	229	320	88	454	542	862			
NETWORK HEALTH PLAN	922	2,260	3,182	101	285	386	3,568			
PHYSICIANS PLUS	1,221	2,205	3,426	103	196	299	3,725			
SECURITY HEALTH PLAN	676	1,899	2,575	0	0	0	2,575			
SMP	11	24	35	0	0	0	35			
SMP (LOCAL)	0	0	0	11	45	56	56			
STANDARD PLAN	296	345	641	0	0	0	641			
STANDARD PLAN DANE (LOCAL)	0	0	0	0	0	0	0			
STANDARD PLAN MILWAUKEE (LOCAL)	0	0	0	0	0	0	0			
STANDARD WAUKESHA (LOCAL)	0	0	0	0	0	0	0			
STANDARD WISCONSIN (LOCAL)	0	0	0	5	1	6	6			
UNITEDHEALTHCARE	1,076	2,438	3,514	123	267	390	3,904			
UNITY COMMUNITY	230	763	993	769	3,081	3,850	4,843			
UNITY UW HEALTH	4,154	8,385	12,539	622	1,812	2,434	14,973			
WEA TRUST PPO EAST	1,751	4,059	5,810	214	763	977	6,787			
WEA TRUST PPO NORTHWEST	871	2,588	3,459	77	181	258	3,717			
WEA TRUST PPO SOUTHCENTRAL	9	9	18	0	0	0	18			
WPS METRO CHOICE NORTHWEST	38	142	180	0	1	1	181			
WPS METRO CHOICE SOUTHEAST	15	12	27	0	0	0	27			
TOTAL	20,130	42,458	62,588	3,077	9,738	12,815	75,403			

TABLE 4: STATE ACTIVE EMPLOYEE CON	TRACT CH	IANGES -	2014						
			TOTAL STATE			TOTAL STATE	NET CHANGE	NET CHANGE	TOTAL NET
HEALTH PLAN	SINGLE	FAMILY	GAINED	SINGLE	FAMILY	LOST	SINGLE	FAMILY	CHANGE
ANTHEM BCBS NORTHEAST	2	1	3	0	2	2	2	-1	1
ANTHEM BCBS NORTHWEST	0	0	0	3	5	8	-3	-5	-8
ANTHEM BCBS SOUTHEAST	8	13	21	10	14	24	-2	-1	-3
ARISE HEALTH PLAN	7	19	26	5	8	13	2	11	13
DEAN HEALTH PLAN	44	72	116	62	127	189	-18	-55	-73
DEAN PREVEA360	1	1	2	0	0	0	1	1	2
GHC EAU CLAIRE	14	30	44	1	7	8	13	23	36
GHC-SCW	40	29	69	36	43	79	4	-14	-10
GUNDERSEN HEALTH PLAN	9	17	26	7	14	21	2	3	5
HEALTH TRADITION	1	10	11	7	15	22	-6	-5	-11
HEALTHPARTNERS	15	68	83	0	4	4	15	64	79
HUMANA EASTERN	16	38	54	22	55	77	-6	-17	-23
HUMANA WESTERN	6	23	29	3	15	18	3	8	11
MEDICAL ASSOCIATES HEALTH PLAN	1	1	2	5	2	7	-4	-1	-5
MERCYCARE HEALTH PLAN	0	2	2	5	7	12	-5	-5	-10
NETWORK HEALTH PLAN	25	46	71	12	25	37	13	21	34
PHYSICIANS PLUS	13	19	32	86	155	241	-73	-136	-209
SECURITY HEALTH PLAN	44	166	210	8	17	25	36	149	185
SMP	0	0	0	2	2	4	-2	-2	-4
SMP (LOCAL)	0	0	0	0	0	0	0	0	0
STANDARD PLAN	13	24	37	24	36	60	-11	-12	-23
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
STANDARD WISCONSIN (LOCAL)	0	0	0	0	0	0	0	0	0
UNITEDHEALTHCARE	25	58	83	22	53	75	3	5	8
UNITY COMMUNITY	11	37	48	9	20	29	2	17	19
UNITY UW HEALTH	130	232	362	34	48	82	96	184	280
WEA TRUST PPO EAST	37	129	166	68	209	277	-31	-80	-111
WEA TRUST PPO NORTHWEST	10	11	21	73	283	356	-63	-272	-335
WEA TRUST PPO SOUTHCENTRAL	8	6	14	0	0	0	8	6	14
WPS METRO CHOICE NORTHWEST	25	121	146	0	1	1	25	120	145
WPS METRO CHOICE SOUTHEAST	0	1	1	1	7	8	-1	-6	-7
TOTAL	505	1,174	1,679	505	1,174	1,679	0	0	0

TABLE 5: LOCAL ACTIVE EMPLOYEE CONTRACT CHANGES – 2014									
			TOTAL			TOTAL	NET	NET	TOTAL
			LOCAL			LOCAL	CHANGE		NET
HEALTH PLAN	SINGLE	FAMILY	GAINED	SINGLE	FAMILY	LOST	SINGLE	FAMILY	CHANGE
ANTHEM BCBS NORTHEAST	77	352	429	0	0	0	77	352	429
ANTHEM BCBS NORTHWEST	0	0	0	0	0	0	0	0	0
ANTHEM BCBS SOUTHEAST	13	77	90	0	0	0	13	77	90
ARISE HEALTH PLAN	0	0	0	0	1	1	0	-1	-1
DEAN HEALTH PLAN	2	19	21	92	266	358	-90	-247	-337
DEAN PREVEA360	0	0	0	0	0	0	0	0	0
GHC EAU CLAIRE	0	0	0	0	0	0	0	0	0
GHC-SCW	34	85	119	8	16	24	26	69	95
GUNDERSEN HEALTH PLAN	7	36	43	3	11	14	4	25	29
HEALTH TRADITION	11	23	34	2	6	8	9	17	26
HEALTHPARTNERS	1	12	13	0	0	0	1	12	13
HUMANA EASTERN	0	0	0	0	0	0	0	0	0
HUMANA WESTERN	0	0	0	0	0	0	0	0	0
MEDICAL ASSOCIATES HEALTH PLAN	1	2	3	0	1	1	1	1	2
MERCYCARE HEALTH PLAN	55	335	390	0	2	2	55	333	388
NETWORK HEALTH PLAN	6	24	30	73	341	414	-67	-317	-384
PHYSICIANS PLUS	1	11	12	27	79	106	-26	-68	-94
SECURITY HEALTH PLAN	0	0	0	0	0	0	0	0	0
SMP	0	0	0	0	0	0	0	0	0
SMP (LOCAL)	0	3	3	2	6	8	-2	-3	-5
STANDARD PLAN	0	0	0	0	0	0	0	0	0
STANDARD PLAN DANE (LOCAL)	0	0	0	1	0	1	-1	0	-1
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
STANDARD WISCONSIN (LOCAL)	0	0	0	0	0	0	0	0	0
UNITEDHEALTHCARE	0	0	0	37	188	225	-37	-188	-225
UNITY COMMUNITY	15	100	115	72	411	483	-57	-311	-368
UNITY UW HEALTH	104	281	385	12	42	54	91	239	330
WEA TRUST PPO EAST	26	124	150	11	63	74	15	61	76
WEA TRUST PPO NORTHWEST	0	0	0	13	51	64	-13	-51	-64
WEA TRUST PPO SOUTHCENTRAL	0	0	0	0	0	0	0	0	0
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	353	1,484	1,837	353	1,484	1,837	0	0	0

TABLE 6: STATE AND LOCAL ANNUITANT CONTRACT CHANGES BY MEDICARE AND NON-MEDICARE – 2014									
		STATE			LOCAL				1
HEALTH PLAN	MEDICARE NET CHANGE	NON- MEDICARE NET CHANGE	NET STATE CHANGE	MEDICARE NET CHANGE	NON- MEDICARE NET CHANGE	NET LOCAL CHANGE	NET CHANGE MEDICARE	NET CHANGE NON- MEDICARE	TOTAL NET CHANGE
ANTHEM BCBS NORTHEAST	-1	2	1	9	29	38	8	31	39
ANTHEM BCBS NORTHWEST	-47	-13	-60	0	0	0	-47	-13	-60
ANTHEM BCBS SOUTHEAST	-5	-3	-8	0	12	12	-5	9	4
ARISE HEALTH PLAN	0	7	7	-1	0	-1	-1	7	6
DEAN HEALTH PLAN	-20	0	-20	-3	-20	-23	-23	-20	-43
DEAN PREVEA360	0	0	0	0	0	0	0	0	0
GHC EAU CLAIRE	14	1	15	0	0	0	14	1	15
GHC-SCW	-1	5	4	0	2	2	-1	7	6
GUNDERSEN HEALTH PLAN	-6	6	0	1	-1	0	-5	5	0
HEALTH TRADITION	2	-3	-1	0	1	1	2	-2	0
HEALTHPARTNERS	7	14	21	0	0	0	7	14	21
HUMANA EASTERN	27	-1	26	2	1	3	29	0	29
HUMANA WESTERN	39	6	45	1	0	1	40	6	46
MEDICAL ASSOCIATES HEALTH PLAN	0	-1	-1	0	0	0	0	-1	-1
MERCYCARE HEALTH PLAN	-1	1	0	4	11	15	3	12	15
NETWORK HEALTH PLAN	6	1	7	-4	-25	-29	2	-24	-22
PHYSICIANS PLUS	-72	-26	-98	-5	-9	-14	-77	-35	-112
SECURITY HEALTH PLAN	11	16	27	0	0	0	11	16	27
SMP	-1	0	-1	0	0	0	-1	0	-1
SMP (LOCAL)	0	0	0	0	-1	-1	0	-1	-1
STANDARD PLAN	101	10	111	0	0	0	101	10	111
STANDARD PLAN DANE (LOCAL)	-44	-28	-72	0	0	0	-44	-28	-72
STANDARD PLAN MILWAUKEE (LOCAL)	0	0	0	1	0	1	1	0	1
STANDARD WAUKESHA (LOCAL)	0	0	0	-2	0	-2	-2	0	-2
STANDARD WISCONSIN (LOCAL)	0	0	0	1	0	1	1	0	1
UNITEDHEALTHCARE	15	25	40	-11	-19	-30	4	6	10
UNITY COMMUNITY	-2	-5	-7	-4	-12	-16	-6	-17	-23
UNITY UW HEALTH	41	25	66	7	26	33	48	51	99
WEA TRUST PPO EAST	-14	-13	-27	5	5	10	-9	-8	-17
WEA TRUST PPO NORTHWEST	-53	-30	-83	-1	0	-1	-54	-30	-84
WEA TRUST PPO SOUTHCENTRAL	0	0	0	0	0	0	0	0	0
WPS METRO CHOICE NORTHWEST	7	5	12	0	0	0	7	5	12
WPS METRO CHOICE SOUTHEAST	-3	-1	-4	0	0	0	-3	-1	-4
TOTAL	0	0	0	^	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0