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## ***CORRESPONDENCE MEMORANDUM***

**DATE:** February 24, 2015

**TO:** Group Insurance Board

**FROM:** Shayna Gobel, Manager, Self-Insured Health Plans  
Mary Statz, Director, Health Benefits & Insurance Plans Bureau

**SUBJECT:** 2015 *It's Your Choice* Enrollment Results

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

This memo highlights the enrollment shifts during the 2015 *It's Your Choice* (IYC) enrollment period. Attached are two tables that summarize health plan enrollment as of January 1, 2015, with a comparison to January 1, 2014:

- Attachment A: State of Wisconsin Group Health Insurance Program (State), January 2015
- Attachment B: Wisconsin Public Employers Group Health Insurance Program (WPE), January 2015

### **High Deductible Health Plan (HDHP) Contract Enrollment Experience**

The most significant health insurance change for 2015 was the implementation of the HDHP option. HDHP enrollment for the first year yielded 427 State contracts (.44% of all covered employees). The highest HDHP enrollment was in Dean Health Insurance with 60 contracts (14.05% of total HDHP enrollment), and the second highest was in Unity Health Insurance—UW Health, with 49 contracts (11.48% of total HDHP). No WPE employers offered the HDHP option.

HDHP enrollment in the first year was expected to be low, primarily due to the short timeframe available to promote the plan before the enrollment period. Increased enrollment in subsequent years is possible, particularly as members become more familiar with the HDHP option.

HDHP offerings are tiered in the same way as the other health plans, but they have lower premiums for both the employer and employee premium contribution. The HDHP is not available to graduate assistants or Medicare-eligible annuitants.

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

Electronically Signed:  
03/10/2015

Board	Mtg Date	Item #
GIB	3.25.15	4E

### Summary of Health Plan Changes

Overall, the group health insurance program experienced a small increase in the total number of contracts from 111,668 in 2014 to 112,082 in 2015.

The State program increased by 345 contracts (0.36%) and the WPE program by 69 (0.44%). The following paragraphs highlight changes that may have affected enrollments. Please note that ETF does not ask subscribers why they make enrollment changes.

- A number of health plans added or split service areas in 2015. WEA Trust created two individual plans in the Northwest service area - Mayo Clinic Health System and Chippewa Valley. Members were required to choose one of the two for 2015.
- WPS is no longer offering WPS Metro Choice Northwest or WPS Metro Choice Southeast.
- Arise Health Plan expanded its service area and created two separate regions: Northern and Southeast.

The table below outlines the county qualification changes for 2015.

### County Qualification Changes

Health Plan	Newly Qualified	No Longer Qualified
Arise Health Plan Northern	Door and Waushara	
Arise Health Plan Southeast	Kenosha, Milwaukee, Ozaukee, Washington, and Waukesha	
Dean Health Insurance	Waukesha	
Group Health Cooperative of Eau Claire	Clark, Langlade, Lincoln, Marathon, Oneida, Price, and Taylor	
Health Partners Health Plan	Ashland, Barron, Chippewa, Clark, Eau Claire, Jackson, La Crosse, Marathon, Monroe, and Sawyer	
Health Tradition Health Plan		Grant, Richland, Sauk
Physicians Plus	Dodge	
Security Health Plan		Vilas

### Tiering Changes

In the WPE program, four health plans were designated Tier 3 plans:

- Group Health Cooperative (GHC) of Eau Claire
- Humana – Eastern
- Humana – Western
- Security Health Plan

The tiering changes in the WPE program did not have a significant effect on enrollment shifts. The majority of subscribers in the WPE program choose the low-cost health plan offered in their respective county.

There were no tiering changes in the state program for 2015.

### **It's Your Choice Applications Submitted for 2015**

A total of 7,596 IYC requests to change coverage were submitted for 2015, reflecting an increase of 5.29% over 2014. Of the requests submitted, 4,378 were requests to change health plans. The following summarizes all 2015 IYC requests:

- 4,378 health plan change
- 659 add dependent
- 584 remove dependent
- 1,210 new enrollment
- 400 change from single to family coverage
- 365 change from family to single coverage

The number of health plan change requests is slightly higher than normal for any given IYC open enrollment period. There was a significant switch in the low-cost qualified health plans in the WPE program in several counties, which may account for a slight increase in health plan change requests. Other contributing factors include:

- the introduction of the state program HDHP option;
- health plan network changes (Arise Health Plan and WEA Trust – Northwest service area); and
- three health plans changing their dental provider network to Delta Dental (Dean Health Insurance, Gundersen Health Plan, and WEA Trust).

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

More competitive pricing in 2015 led to an increase in member plan election changes in the WPE program. The low-cost qualified plan for many counties changed for 2015, causing an enrollment shift in some counties.

- Anthem Southeast increased from 138 to 770 contracts (a 457.9% increase) in the WPE program for 2015. This can be attributed to Anthem becoming the low-cost provider in Kenosha, Milwaukee, Ozaukee, Racine, and Washington counties for 2015. WEA Trust East lost 708 WPE contracts (a 66% reduction).
- Medical Associates also experienced a significant increase in WPE contracts because it is now the low-cost health plan in LaFayette, Iowa, and Grant Counties. Enrollment shifted from 27 contracts in 2014 to 228 contracts in 2015 (a 744.4% increase).

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- WEA Trust Northwest split into two plans: WEA Trust-Northwest Chippewa Valley and WEA Trust-Northwest Mayo Clinic Health System. For 2015 WEA Trust experienced a net decrease of 374 contracts in the Northwest plan. The contracts lost by WEA Northwest were acquired by HealthPartners Health Plan, Security Health Plan and Humana Western.
- WPS Metro Choice Northwest and Southeast withdrew from the program, requiring 271 subscribers to switch health plans. Only one contract was under the WPE program and the rest were under the State program. WPS Metro Choice Northwest contracts were primarily picked up by HealthPartners Health Plan, which was either newly available or newly qualified in most of the affected counties.
- Unity continues to experience enrollment increases and is still the health plan with the most contracts in the program. Total contracts (including HDHP) increased 5.8% over last year (from 20,688 to 21,897). Unity now has 19.53% of the total contracts (self-insured and fully insured) in the health insurance program. Physicians Plus lost 230 contracts for 2015, primarily to Unity, despite adding UW Hospital and Clinics as an in-network provider for 2015.
- Dean Health Insurance is second in total contracts, with 19,166 in 2015 -- including the highest HDHP enrollment with 60 contracts.
- Two health plans were under the 100 contract threshold for remaining in the group health insurance program in 2014. Both Dean Health Insurance-Prevea360 Health Plan (4 contracts in 2014 and 44 in 2015) and WEA Trust-South Central (22 contracts in 2014 and 68 in 2015) continue to be below that threshold in 2015. Although both plans gained contracts for 2015, ETF staff will continue to monitor enrollment.

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

Attachment A: State of Wisconsin Group Health Insurance Program Contracts, January 2015

Attachment B: Wisconsin Public Employers Group Health Insurance Program Contracts, January 2015

State of Wisconsin Group Health Insurance Program Contracts  
January 2015

Health Plan	January 2015 Single	January 2015 Family	Grad Assistants Single	Grad Assistants Family	Medicare Single	Medicare Family 1	Medicare Family 2	2015 Totals	2014 Totals	Change
ANTHEM BCBS NORTHEAST	83	80	5	3	6	10	2	189	139	50
ANTHEM BCBS NORTHEAST HDHP	1	2	0	0	0	0	0	3	0	3
ANTHEM BCBS SOUTHEAST	598	753	141	50	97	23	51	1713	1596	117
ANTHEM BCBS SOUTHEAST HDHP	5	2	0	0	0	0	0	7	0	7
ARISE HEALTH PLAN	213	462	9	2	125	30	75	916	902	14
ARISE HEALTH PLAN HDHP	7	6	0	0	0	0	0	13	0	13
ARISE HEALTH PLAN SOUTHEAST	1	4	2	0	0	0	1	8	0	8
ARISE HEALTH PLAN SOUTHEAST HDHP	0	1	0	0	0	0	0	1	0	1
DEAN HEALTH PLAN	4604	8213	470	159	2028	476	1329	17279	17481	-202
DEAN HEALTH PLAN HDHP	38	22	0	0	0	0	0	60	0	60
DEAN PREVEA 360	24	16	1	1	1	0	1	44	4	40
DEAN PREVEA 360 HDHP	0	3	0	0	0	0	0	3	0	3
GHC EAU CLAIRE	139	307	2	1	62	16	28	555	617	-62
GHC EAU CLAIRE HDHP	1	1	0	0	0	0	0	2	0	2
GHC-SCW	2055	2474	2047	522	362	96	191	7747	8135	-388
GHC-SCW HDHP	16	7	0	0	0	0	0	23	0	23
GUNDERSEN HEALTH PLAN	509	1168	22	8	231	61	195	2194	2141	53
GUNDERSEN HEALTH PLAN HDHP	7	5	0	0	0	0	0	12	0	12
HEALTH TRADITION	340	734	19	5	79	14	53	1244	1283	-39
HEALTH TRADITION HDHP	4	6	0	0	0	0	0	10	0	10
HEALTHPARTNERS	253	530	7	7	38	27	30	892	692	200
HEALTHPARTNERS HDHP	11	4	0	0	0	0	0	15	0	15
HUMANA EASTERN	1379	2602	271	96	617	106	403	5474	5753	-279
HUMANA EASTERN HDHP	9	13	0	0	0	0	0	22	0	22
HUMANA WESTERN	94	189	9	3	137	31	121	584	498	86
HUMANA WESTERN HDHP	2	3	0	0	0	0	0	5	0	5
MEDICAL ASSOCIATES HEALTH PLAN	99	255	5	1	39	13	38	450	442	8
MEDICAL ASSOCIATES HEALTH PLAN HDHP	1	2	0	0	0	0	0	3	0	3
MERCYCARE HEALTH PLAN	114	234	3	1	35	6	20	413	410	3
MERCYCARE HEALTH PLAN HDHP	1	2	0	0	0	0	0	3	0	3
NETWORK HEALTH PLAN	1125	2310	14	20	270	101	184	4024	4079	-55
NETWORK HEALTH PLAN HDHP	10	18	0	0	0	0	0	28	0	28
PHYSICIANS PLUS	1481	2390	313	133	1055	196	659	6227	6346	-119
PHYSICIANS PLUS HDHP	10	11	0	0	0	0	0	21	0	21
SECURITY HEALTH PLAN	939	2119	41	7	253	95	206	3660	3470	190
SECURITY HEALTH PLAN HDHP	14	9	0	0	0	0	0	23	0	23
SMP	11	23	0	0	8	1	2	45	51	-6
STANDARD PLAN	406	353	94	21	4097	122	2282	7375	7537	-162
STANDARD PLAN HDHP	1	6	0	0	0	0	0	7	0	7
UNITEDHEALTHCARE	1363	2598	138	63	293	106	203	4764	4647	117
UNITEDHEALTHCARE HDHP	15	21	0	0	0	0	0	36	0	36
UNITY COMMUNITY	268	823	6	5	33	9	15	1159	1086	73
UNITY COMMUNITY HDHP	2	4	0	0	0	0	0	6	0	6
UNITY UW HEALTH	4837	8783	1925	708	1187	313	959	18712	17930	782
UNITY UW HEALTH HDHP	24	25	0	0	0	0	0	49	0	49
WEA TRUST EAST	1818	4048	254	90	88	80	65	6443	6495	-52
WEA TRUST EAST HDHP	20	34	0	0	0	0	0	54	0	54
WEA TRUST NORTHWEST	366	1053	13	7	63	26	47	1575	4262	-2687
WEA TRUST NORTHWEST HDHP	6	5	0	0	0	0	0	11	0	11
WEA TRUST NORTHWEST - MAYO	625	1451	24	8	150	67	124	2449	0	2449
WEA TRUST NORTHWEST - MAYO HDHP	4	5	0	0	0	0	0	9	0	9
WEA TRUST SOUTHCENTRAL	19	24	22	3	2	0	1	71	22	49
WEA TRUST SOUTHCENTRAL HDHP	0	1	0	0	0	0	0	1	0	1
WPS METRO CHOICE NORTHWEST	0	0	0	0	0	0	0	0	204	-204
WPS METRO CHOICE SOUTHEAST	0	0	0	0	0	0	0	0	66	-66
<b>Totals:</b>	<b>23,972</b>	<b>44,214</b>	<b>5,857</b>	<b>1,924</b>	<b>11,356</b>	<b>2,025</b>	<b>7,285</b>	<b>96,633</b>	<b>96,288</b>	<b>345</b>

Wisconsin Public Employers Group Health Insurance Program Contracts  
January 2015

Health Plan	January 2015 Single	January 2015 Family	Medicare Single	Medicare Family 1	Medicare Family 2	2015 Totals	2014 Totals	Change
ANTHEM BCBS NORTHEAST	155	543	5	9	2	714	548	166
ANTHEM BCBS SOUTHEAST	158	596	6	9	1	770	138	632
ARISE HEALTH PLAN	1	3	3	0	1	8	10	-2
ARISE HEALTH PLAN SOUTHEAST	0	0	0	0	0	0	0	0
DEAN HEALTH PLAN	472	921	270	49	115	1827	1792	35
DEAN PREVEA 360	0	0	0	0	0	0	0	0
GHC EAU CLAIRE	0	2	0	0	0	2	3	-1
GHC-SCW	309	703	30	12	9	1063	837	226
GUNDERSEN HEALTH PLAN	99	321	13	0	5	438	402	36
HEALTH TRADITION	196	639	4	1	0	840	729	111
HEALTHPARTNERS	16	66	0	0	0	82	21	61
HUMANA EASTERN	2	1	33	1	28	65	66	-1
HUMANA WESTERN	0	0	1	0	0	1	1	0
MEDICAL ASSOCIATES HEALTH PLAN	41	182	4	0	1	228	27	201
MERCYCARE HEALTH PLAN	109	452	2	6	2	571	571	0
NETWORK HEALTH PLAN	107	262	11	4	13	397	471	-74
PHYSICIANS PLUS	105	144	94	9	46	398	509	-111
SECURITY HEALTH PLAN	0	0	0	0	0	0	2	-2
SMP (LOCAL)	5	18	0	0	0	23	61	-38
STANDARD PLAN (LOCAL)	5	2	98	7	69	181	178	3
UNITEDHEALTHCARE	120	194	22	13	9	358	504	-146
UNITY COMMUNITY	839	2,695	55	36	23	3648	4183	-535
UNITY UW HEALTH	815	2,157	81	39	44	3136	2758	378
WEA TRUST EAST	95	250	4	6	2	357	1065	-708
WEA TRUST NORTHWEST	29	41	1	0	2	73	270	-197
WEA TRUST NORTHWEST - MAYO	0	0	0	0	0	0	0	0
WEA TRUST SOUTHCENTRAL	23	33	1	0	1	58	0	58
WPS METRO CHOICE NORTHWEST	0	0	0	0	0	0	1	-1
WPS METRO CHOICE SOUTHEAST	0	0	0	0	0	0	0	0
LAHP MEDICARE SUPPLEMENT	0	0	151	2	54	207	222	-15
LAHP PPO - UNDER 65	4	0	0	0	0	4	11	-7
<b>Totals:</b>	<b>3,705</b>	<b>10,225</b>	<b>889</b>	<b>203</b>	<b>427</b>	<b>15,449</b>	<b>15,380</b>	<b>69</b>