Good morning Ms. Dieterle,

Thank you for taking the time to share your observations and feedback regarding the current structure of the state's group health insurance program and the evaluation of switching from a self-funded to self-insurance model. Your letter will be shared with the Group Insurance Board along with other comments that we have received regarding this topic.

Sara C. Brockman Health Policy Advisor Office of Strategic Health Policy Department of Employee Trust Funds Phone: (608) 261-8920 http://etf.wi.gov

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From: ulrike dieterle
Sent: Monday, November 28, 2016 2:23 PM
To: Brockman, Sara - ETF <Sara.Brockman@etf.wi.gov>
Subject: November 30 Meeting

Group Insurance Board of ETF

Please do not replace the current group health insurance that covers 200,000 state employees and retirees with a "self-insurance health plan." The HMO and local models throughout the state have been working just fine to contain costs and to provide excellent health care options.

There is no evidence that a self-insurance option would save money. In fact, some studies claim it would cause a steep rise in premiums. Milwaukee County has seen costs rise 9-20%. In the State of Georgia costs went up over 18%.

Why would you want to replace something that is working? Let's continue to make Wisconsin a great place to work and live.

Thank you. Ulrike Dieterle