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Correspondence Memorandum

Date: January 25, 2017

To: Group Insurance Board

From: Shayna Schomber, Manager of Self-Insured Benefits & Employee-Pay-All
Optional Plans
James Cooper, Manager of Performance Measurement
Office of Strategic Health Policy

Subject: 2017 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 2017 It's Your Choice (IYC) enrollment period. The attached tables summarize health plan enrollment as of January 1, 2017, with comparisons to January 1, 2016:

- Attachment A: It's Your Choice Group Health Insurance Enrollment Changes
- Attachment B: State Contracts by Health Plan in 2016 and 2017 – Top 10
- Attachment C: Local Contracts by Health Plan in 2016 and 2017 – Top 10
- Attachment D: High Deductible Health Plan (HDHP) Enrollment (2016-2017)

Notable Health Insurance Program Enrollment Changes for 2017

HDHP Enrollment

In 2015 an HDHP option was made available to state employees. The HDHP is not available to graduate assistants or Medicare-eligible annuitants. The HDHP enrollment accounts for approximately 3.3% of the 2017 health insurance contracts. Enrollment for the first three years of the HDHP option are below.

Year	Contracts	Difference	Percent of Total Enrollment
2015	427	-	.4%
2016	2,590	2,163	2.34%
2017	3,586	996	3.28%

Reviewed and approved by Lisa Ellinger, Director, Office of
Strategic Health Policy

Electronically Signed 2/2/17

Board	Mtg Date	Item #
GIB	2.8.17	10F

The increase in HDHP enrollment was expected, as member awareness and understanding of the plan continues to grow. The Board also supported a significant increase to the Health Savings Account employer contribution for 2016.

Uniform Dental Benefit

In 2016 the Board approved an optional uniform dental benefit administered by Delta Dental. Approximately 98% of active state employees are enrolled in the Uniform Dental Benefit for 2017, which is down one percentage point from 2016. Additionally, approximately 87% of annuitants/continuant are enrolled in the Uniform Dental Benefit, which is down three percentage points from 2016.

Employers in the Wisconsin Public Employers Group (WPEG) may also offer the optional Uniform Dental Benefit to employees and annuitants. For 2017, 126 WPEG employers offered the Uniform Dental Benefit, an increase of 18 employers from 2016. Of the employers offering the Uniform Dental Benefit, approximately 80% of eligible employees elected to participate for 2017.

It's Your Choice Applications Submitted for 2017

A total of 11,647 IYC requests were submitted to change coverage for 2017, an increase of nearly 41% over 2016. The table below summarizes the IYC requests from 2015 to 2017:

IYC Change Reason	2015	2016	2017	Change 2016 to 2017
Change Health Plan	4,378	5,459	8,049	2,590
New Enrollment	1,210	1,222	1,392	170
Remove Dependent(s)	584	868	724	-144
Add Dependent(s)	659	274	660	386
Change from Family to Single	365	248	439	191
Change from Single to Family	400	197	383	186
Total Requests Submitted	7,596	8,268	11,64	3,379

The number of health plan change requests are notably higher than last year.

Contributing factors include:

- Increased enrollment in the HDHP option.
- Health plan service area changes (WEA Trust Southcentral, Anthem Southeast, and Arise Aspirus are no longer available; HealthPartners dropped two counties; SMP service area changed; Security Health Plan split into Valley and Central).
- Changes to the lowest-cost qualified health plans in the WPE program, which determines ranges for employer premium contribution share for employers that do not use the tiered approach.

Health Plan Contract Gains and Losses

Health plans with the most contract gains in 2017 are highlighted below:

- WEA Trust East had the largest increase overall with 1,107 contracts. The

increase can be partially attributed to displaced members in Milwaukee and Waukesha County who were previously enrolled in Anthem Blue Preferred Southeast.

- Unity Health Insurance-UW Health continues to experience enrollment increases and gained 1,079 contracts in 2017 for a total enrollment of 24,102 contracts. This constitutes 22% of total contracts in the group health insurance program. This increase is the result of the combination of WEA Trust South Central's withdrawal from the program, and subscribers switching from Dean Health Plan, Physician's Plus, and GHC South Central to Unity-UW Health in Dane County.
- Humana Eastern gained a total of 590 contracts for 2017. The majority of the increase came from counties which previously served Anthem Blue Preferred Southeast service area: Kenosha, Milwaukee, and Racine counties. Humana also gained qualification in five additional counties.

Health plans with the biggest contract losses in 2017 are highlighted below:

- The number of GHC Southcentral contracts was reduced by 824. The majority of the reduction is of state contracts in Dane County, where contracts have trended a shift toward Unity-UW for 2017.
- Dean Health Plan had a loss of 367 non-HDHP contracts, the majority of which were in the WPEG program. There were contracts lost in a combination of counties for 2017; the most affected were Dane, Sauk, and Waukesha counties. However, Dean Health Plan also gained 201 HDHP contracts for 2017, for a difference of 166 contracts overall.
- Health Tradition Health Plan had a loss of 311 contracts, the majority of which were in the WPEG program. The majority of the contracts were lost in LaCrosse and Trempealeau counties.

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

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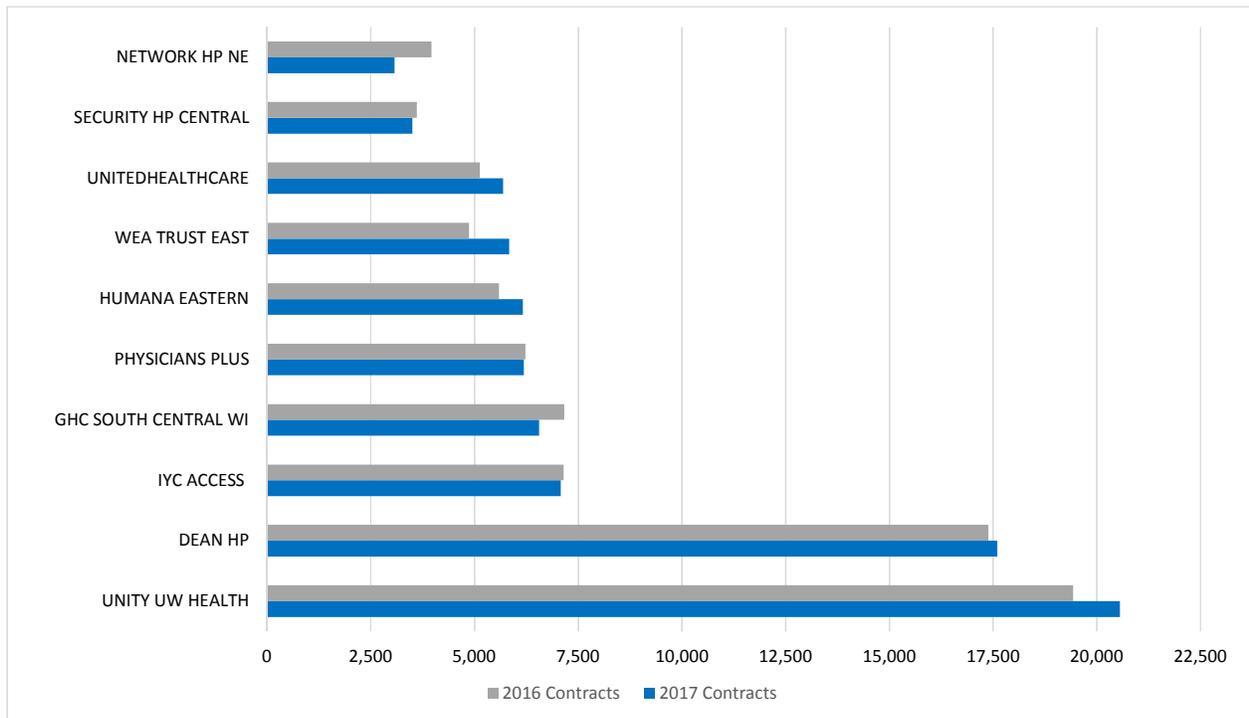
Attachment A: It's Your Choice Group Health Insurance Enrollment Changes

Health Plan	2017		2016		Difference	
	Contracts	Members	Contracts	Members	Contracts	Members
ANTHEM BLUE PREFERRED NE	1,522	4,069	1,011	2,745	511	1,324
ANTHEM BLUE PREFERRED NE HDHP	80	192	22	57	58	135
ANTHEM BLUE PREFERRED SE ²	-	-	2,793	6,522	-2,793	-6,522
ANTHEM BLUE PREFERRED SE HDHP ²	-	-	63	138	-63	-138
ARISE HP	695	1,614	730	1,687	-35	-73
ARISE HP HDHP	48	114	52	134	-4	-20
ARISE HP ASPIRUS ²	-	-	63	146	-	-
ARISE HP ASPIRUS HDHP ²	-	-	4	9	-	-
DEAN HP	18,142	38,349	18,509	39,786	-367	-1,437
DEAN HP HDHP	548	1,096	347	719	201	377
DEAN HP PREVEA360	155	306	100	214	55	92
DEAN HP PREVEA360 HDHP	18	33	12	32	6	1
GHC EAU CLAIRE	556	1,245	557	1,278	-1	-33
GHC EAU CLAIRE HDHP	13	29	9	21	4	8
GHC SOUTH CENTRAL WI	7,018	13,610	7,884	15,264	-866	-1,654
GHC SOUTH CENTRAL WI HDHP	180	359	138	274	42	85
GUNDERSEN HP	2,462	6,006	2,435	5,905	27	101
GUNDERSEN HP HDHP	164	386	124	308	40	78
HEALTH TRADITION	1,687	4,436	2,009	5,328	-322	-892
HEALTH TRADITION HDHP	74	182	63	160	11	22
HEALTHPARTNERS	1,395	3,320	1,195	2,943	200	377
HEALTHPARTNERS HDHP	148	340	86	209	62	131
HUMANA EASTERN	6,077	13,284	5,549	12,208	528	1,076
HUMANA EASTERN HDHP	166	396	104	264	62	132
HUMANA WESTERN	544	1,078	539	1,079	5	-1
HUMANA WESTERN HDHP	22	58	21	43	1	15
IYC ACCESS HDHP	37	75	22	47	15	28
IYC ACCESS HP	7,047	10,151	7,131	10,183	-84	-32
IYC LOCAL ACCESS HP- ALL	132	187	148	214	-16	-27
LAHP MED SUPP ALL	173	221	185	240	-12	-19
LAHP PPO-UNDER 65 WITH MED	1	1	2	2	-1	-1
MEDICAL ASSOCIATES HP	689	1,838	642	1,639	47	199
MEDICAL ASSOCIATES HP HDHP	12	26	9	17	3	9
MERCYCARE HP	549	1,387	598	1,511	-49	-124
MERCYCARE HP HDHP	9	21	9	20	0	1
NETWORK HP NE	3,142	7,556	4,203	10,280	-1,061	-2,724
NETWORK HP NE HDHP	115	319	132	350	-17	-31
NETWORK HP SE	359	888	27	53	332	835
NETWORK HP SE HDHP	12	20	3	9	9	11
PHYSICIANS PLUS	6,298	12,606	6,436	12,847	-138	-241
PHYSICIANS PLUS HDHP	200	473	160	393	40	80
SECURITY HP CENTRAL ¹	3,335	8,175	3,490	8,524	-	-
SECURITY HP CENTRAL HDHP ¹	169	437	122	298	-	-
SECURITY HP VALLEY ¹	116	292	-	-	-	-
SECURITY HP VALLEY HDHP ¹	5	12	-	-	-	-
SMP	50	112	52	115	-2	-3
SMP HDHP	1	1	1	2	0	-1
SMP LOCAL	27	64	26	63	1	1
UNITEDHEALTHCARE	5,690	13,612	5,180	12,285	510	1,327
UNITEDHEALTHCARE HDHP	287	682	202	452	85	230
UNITY COMMUNITY	5,157	14,402	5,285	14,750	-128	-348
UNITY COMMUNITY HDHP	103	265	80	223	23	42
UNITY UW HEALTH	23,416	52,401	22,579	51,084	837	1,317
UNITY UW HEALTH HDHP	686	1,390	444	918	242	472
WEA TRUST EAST	5,883	14,317	4,892	12,181	991	2,136
WEA TRUST EAST HDHP	344	910	228	645	116	265
WEA TRUST NW CHIPPE VALLEY	1,164	3,000	1,336	3,469	-172	-469
WEA TRUST NW CHIPPE VALLEY HDHP	48	135	53	137	-5	-2
WEA TRUST NW MAYO CLINIC	2,212	5,296	2,299	5,530	-87	-234
WEA TRUST NW MAYO CLINIC HDHP	97	261	74	190	23	71
WEA TRUST SOUTHCENTRAL ²	-	-	94	154	-	-
WEA TRUST SOUTHCENTRAL HDHP ²	-	-	6	13	-	-
Grand Total	109,279	242,035	110,569	246,311	-1,290	-4,276

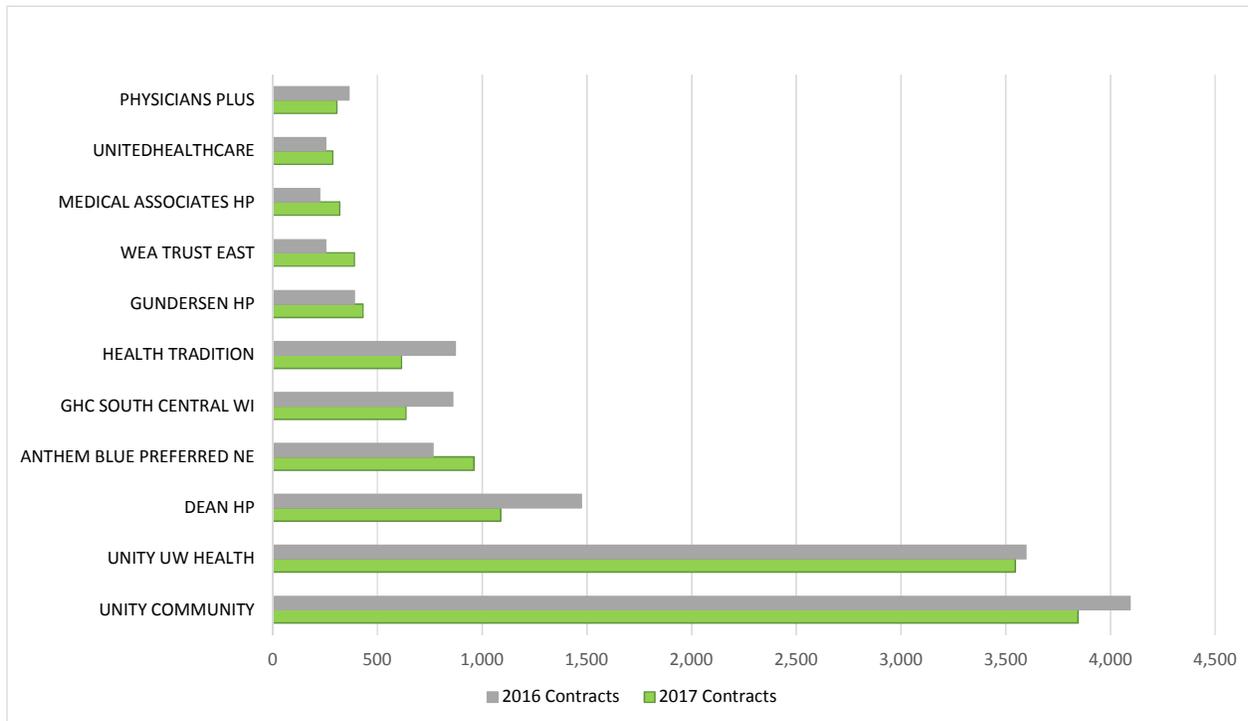
¹ Plan split into two service areas for 2017

² Plan no longer available in 2017

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Attachment D: High Deductible Health Plan (HDHP) Enrollment (2016-2017)

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MEDICAL ASSOCIATES HP HDHP	12	26	9	17	3	9
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WEA TRUST NW MAYO CLINIC HDHP	97	261	74	190	23	71
WEA TRUST SOUTHCENTRAL HDHP ²	-	-	6	13	-	-
Grand Total	3,586	8,212	2,590	6,082	996	2,130
Percent with HDHP	3.28%	3.39%	2.34%	2.47%		

¹ Plan split into two service areas for 2017

² Plan no longer available in 2017