

February 8, 2017

Department of Employee Trust Funds
GIB Liaison, P.O. Box 7931, Madison, WI 53707-7931

Dear Group Insurance Board,

I am writing to ask you to review and consider the terms of the Local Annuitant Health Program (LAHP), making it available during "open enrollment" for former (retired) local government employees and reducing its cost.

If you look at who is eligible for this coverage it reads (see brochure ET-9019, Rev 11/29/2016) the following:

The Program was established by 1987 Wisconsin Act 107 to provide group health insurance for retirees from local public employers whose group health insurance with their former employer does not meet their needs or is not permanently available after retirement.

Eligible persons are any local government retiree who is receiving a monthly or lump sum Wisconsin Retirement System annuity based on service with a local government employer, that person's spouse or domestic partner and eligible dependent children, and the surviving spouse/domestic partner/dependent child(ren) who is receiving an annuity as a beneficiary of a deceased participant.

When I took early retirement from Milwaukee Public Schools (local government employee), health insurance was not available to me, although I qualified in age and time to receive an annuity from the Wisconsin Retirement System.

I learned that I could have signed up for LAHP, only if I applied within 60 days of terminating a WRS employment. It reads:

You and your dependents may enroll without providing evidence of insurability or incurring waiting periods for pre-existing conditions only if we receive both your insurance and annuity applications within 60 days after the date you terminate covered WRS employment.

I paid out of pocket for COBRA for almost one and a half years because the cost of LAHP was extremely expensive. When I look at the cost on the current brochure today, it shows the cost for one individual is \$1,893.50 per month.

I am now purchasing health insurance from the Marketplace Exchange, but I remain hopeful that one day you will allow us local government retirees who receive an annuity the opportunity, during open enrollment to enroll without regard to preexisting conditions or providing evidence of insurability. I remain hopeful that the price will be examined and adjusted, to bring it down on to an affordable premium. I remain hopeful that you will read this letter and request and address the needs of us who have worked in public service.

So, today, when I was informed, via an email from the ETF (the Wisconsin Department of Employee Trust Funds), that you, the Group Insurance Board, just today approved a new self-insured/regional program structure for the State of Wisconsin Group Health Insurance Program and the Wisconsin Public Employers Group Health Insurance Program starting in 2018, I was overjoyed thinking that perhaps now, someone was considering how to help those of us who need health insurance. I read that the Local Annuitant Health Program (LAHP), which will be consolidated into the WPE Program for 2018.

Will you please provide local government employees who are WRS annuitants the opportunity to enroll during open enrollment “without providing evidence of insurability or incurring waiting periods for pre-existing conditions” as well as re-examing the cost of this premium so that it is not so very expensive.

Thank you for your consideration for those of us local employee annuitants who fall into a unique situation needing health insurance and are not old enough for medicare. I have had this on my mind a long time, that is, to write you a letter. Thank you for this opportunity to share my concerns with you. I welcome your response and other options within the WPE that you may know of or make me aware of.

Sincerely,
Rita J. McKillip