

# Wisconsin Health Insurance Market: Review and Updates

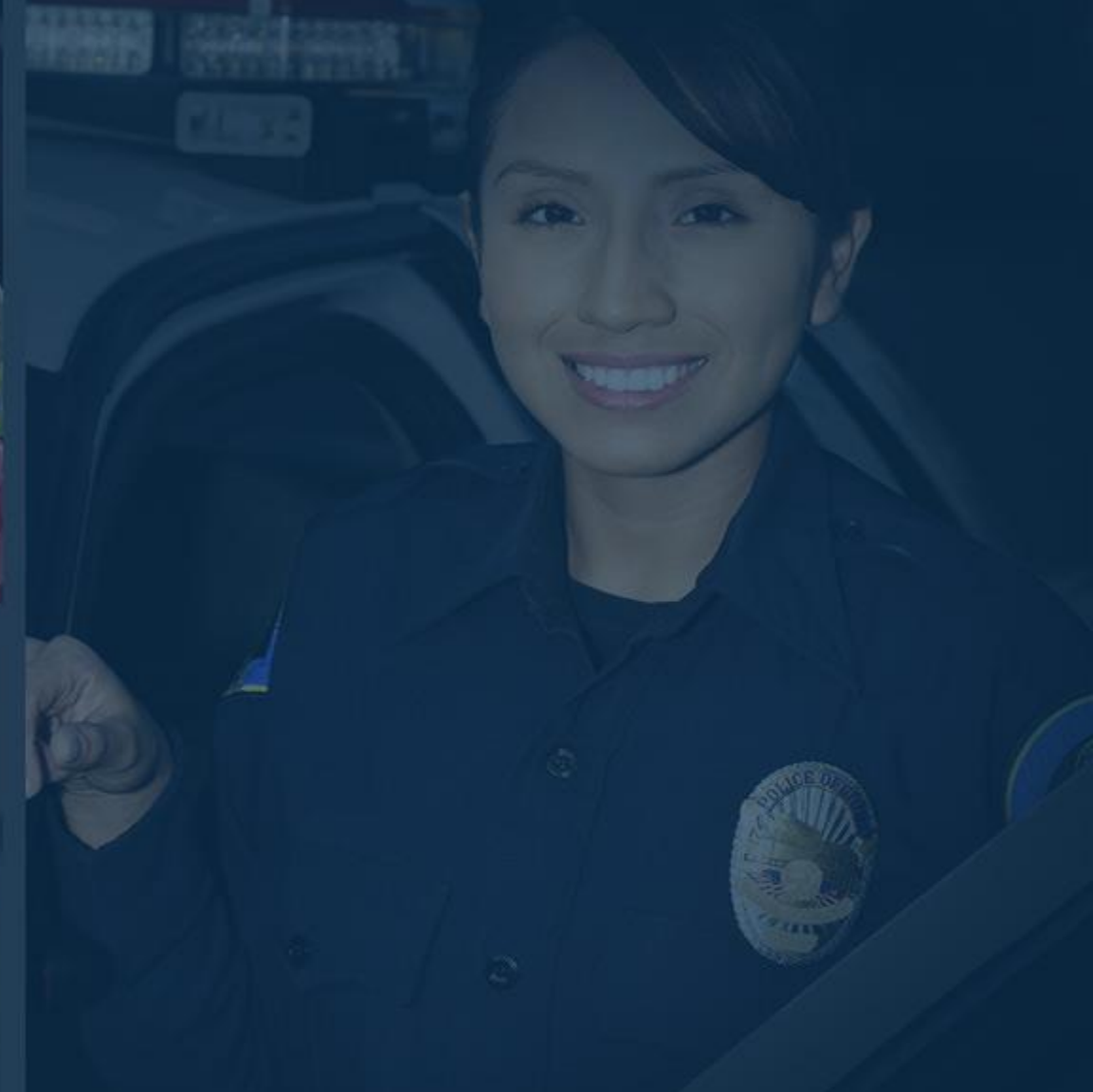
Item 3A – Group Insurance Board

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# Purpose

- Discuss developments in the Wisconsin health plan and provider marketplace since last update to the Board in August 2017
- Group health Insurance Program impact:
  - Part of a larger dynamic market
  - Possible impact on future plan participation and future costs
- No action required



# Health Plan

## Mergers and Partnerships

# Wisconsin Collaborative Insurance Company



*in collaboration with*



## October Announcement:

- Joint Venture
- Offering fully-insured product in 2018
- Considering entering the state employee program, Medicare and Medicaid in the future
- Network includes:
  - Aspirus, Beloit Health System, Bellin Health, Gundersen Health System, ThedaCare, UnityPoint Health-Meriter and UW Health provider systems

# Partnership



- UnityPoint Health, Gundersen Lutheran Health System, and University Health Care collectively now own Physicians Plus Insurance Company.
  - University Health Care, the parent company of UW Health, is the controlling affiliate.
- Quartz, a management company, now manages all three insurance companies;
  - Gundersen Health Plan;
  - Unity Health Plans Insurance Corporation; and
  - Physicians Plus
- Starting in 2018, the Board's contract for GHIP is with Quartz for the service areas previously served by Gundersen, Unity and Physicians Plus.

# Ceasing Operations

## Health Tradition WITH MAYO CLINIC HEALTH SYSTEM

- No offering in the GHIP for 2018
- Exiting Marketplace (Healthcare.gov) in 2018
- Exiting commercial market and ending other operations over the next 2-3 years

# Adding Mayo Providers in 2018

- Central Service Area in the GHIP
- New commercial product:
  - Will feature Mayo & Marshfield Clinic Health System Providers
  - For medium & larger employers in LaCrosse, Monroe, Vernon and Crawford counties

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# Plan Expansion Featuring Mayo Providers

New product, Engage:

- offered in Healthcare.gov Marketplace:
- Serves 14 counties:
  - 8 new counties (Buffalo, Crawford, Jackson, LaCrosse, Monroe, Pepin, Trempealeau, and Vernon)
- Will largely replace Health Tradition in the Marketplace
- Medica is not currently an offering in the GHIP

# MEDICA®

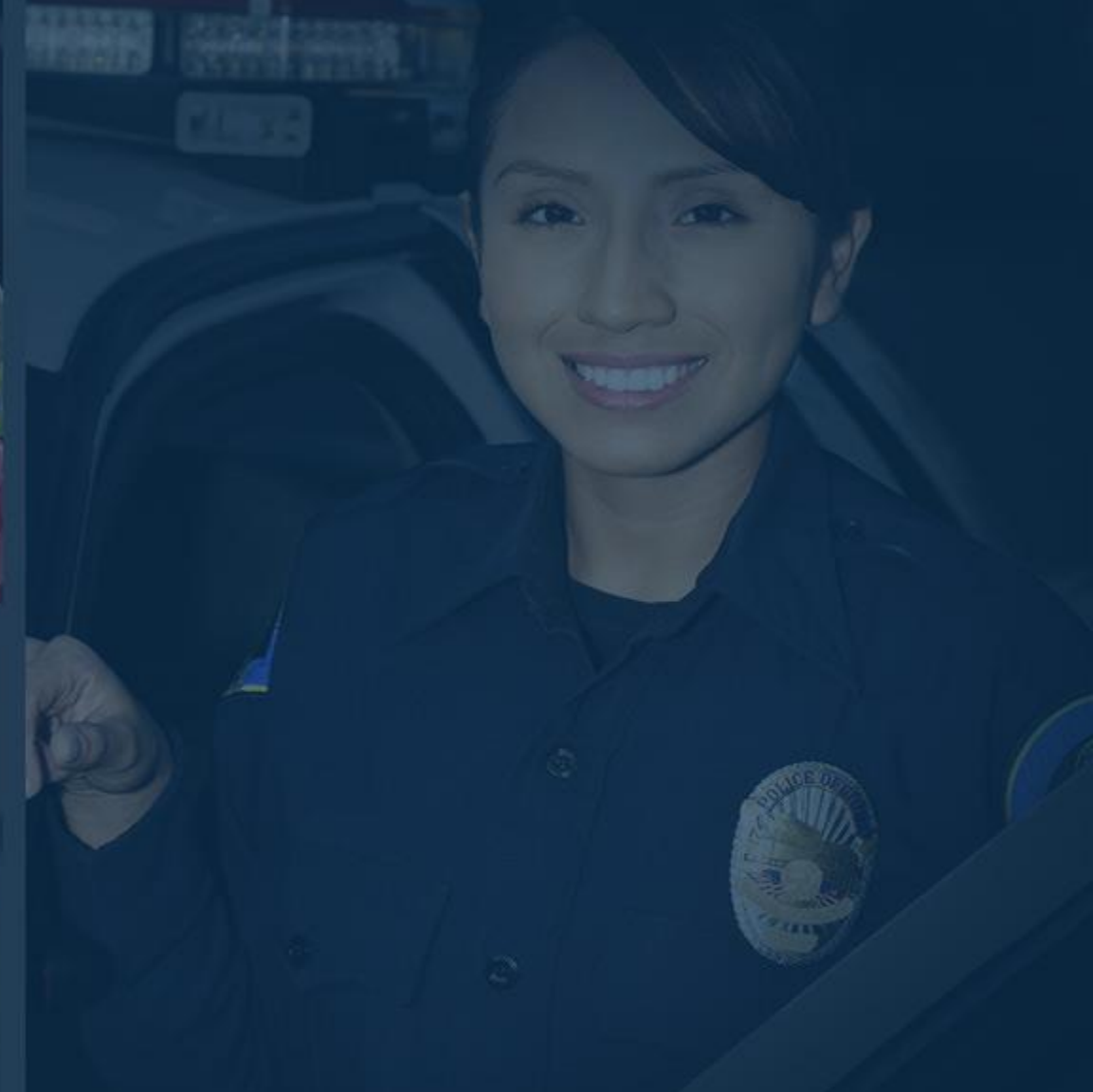


# Network Expansion Featuring IPN



Starting in 2018, will include providers in the Independent Physician Network (IPN):

- Physician-managed medical network
- More than 900 independent physicians practicing in Milwaukee & surrounding areas
- Added to its GHIP service area for 2018



# Provider

## Mergers & Partnerships

# Integrated Health Network

## A network of provider health systems

- Since forming in 2010, three of its eight provider systems have been acquired by Ascension

## September 2016 Announcement:

- IHN announced it is scaling back its scope and reducing the number of employees

## Moving forward:

- Serve as a network for self-insured employers

# AboutHealth

## January 2017 Announcement

### Leaving the network:

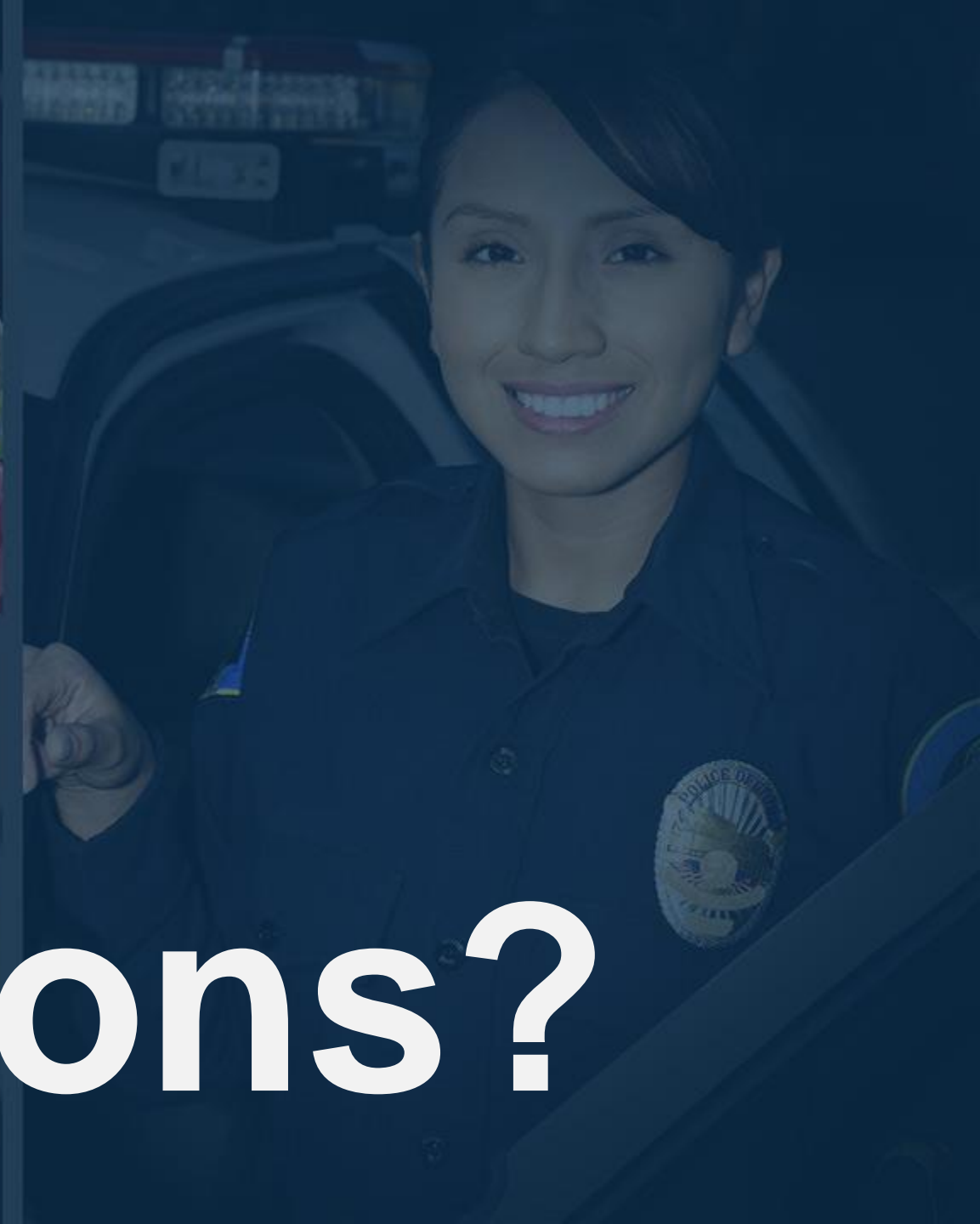
- UW Health
- Marshfield Clinic Health Systems

### Remaining providers:

- Aspirus
- Aurora Health Care
- Bellin Health
- Gundersen Health System
- ProHealth Care
- ThedaCare

# Other Provider Changes

- Ascension will sell St. Joseph's Hospital in Marshfield to Marshfield Clinic Health System and rename it Marshfield Medical Center.
- SSM Health has signed a letter of intent with the Congregation of Sisters of St. Agnes to takeover Agnesian HealthCare and Monroe Clinic.
  - Agnesian operates hospitals in Fond du Lac, Ripon and Waupun.



**Questions?**

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# Thank you

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