

Supplemental Plans Alignment

Item 7A – Group Insurance Board

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ETF Requests Approval for:

- Alignment strategy for supplemental insurance plans
- Modifications to administrative documents to achieve that strategy

Program Name Update

Optional Plans → Supplemental Plans

Feedback from:



- Employers
- Staff
- Members

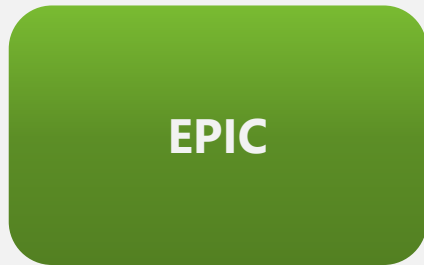


Align with overall strategy for supplemental plans

Background – Current State

5 different vendors

10 product options



EPIC Benefits+

Anthem Dentacare HMO

Vision Care

AD&D - Accident

Long-Term Care (LTC)

EPIC Benefits+ with Vision

Anthem Preferred PPO

Dental Wisconsin PPO

Anthem Supplemental

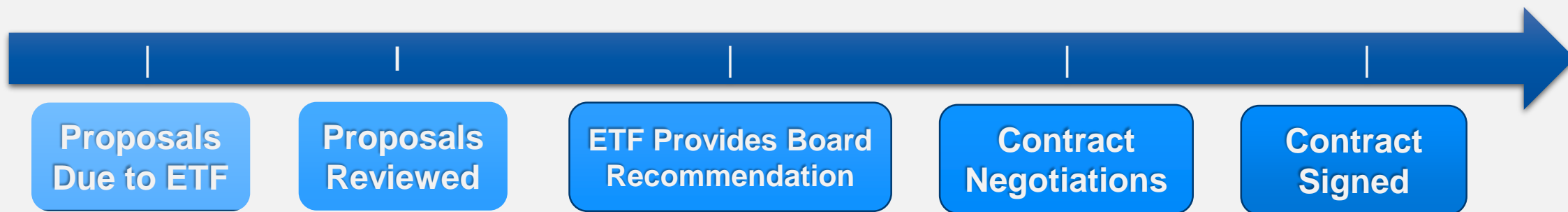
Dental Wisconsin Select

Background - Enrollment

Supplemental Plan Enrollment		
	Contracts (Subscribers)	Total Covered Lives
EPIC Benefits+	19,013	37,232
<i>Optional Vision (Benefits+ add-on)</i>	<i>5,377</i>	<i>11,831</i>
Dental Wisconsin PPO	4,173	7,692
Dental Wisconsin Select	6,059	11,893
Anthem DentalBlue (3 plans)	8,962	18,121
VSP	25,023	48,993
Zurich	5,676	Not Available
Mutual of Omaha	1,703	Not Available

Background - Proposals

Current Process:



- LTC proposals reviewed using Standards (ET-7423)
- All other proposals reviewed using Guidelines (ET-7422)

Background - Issues

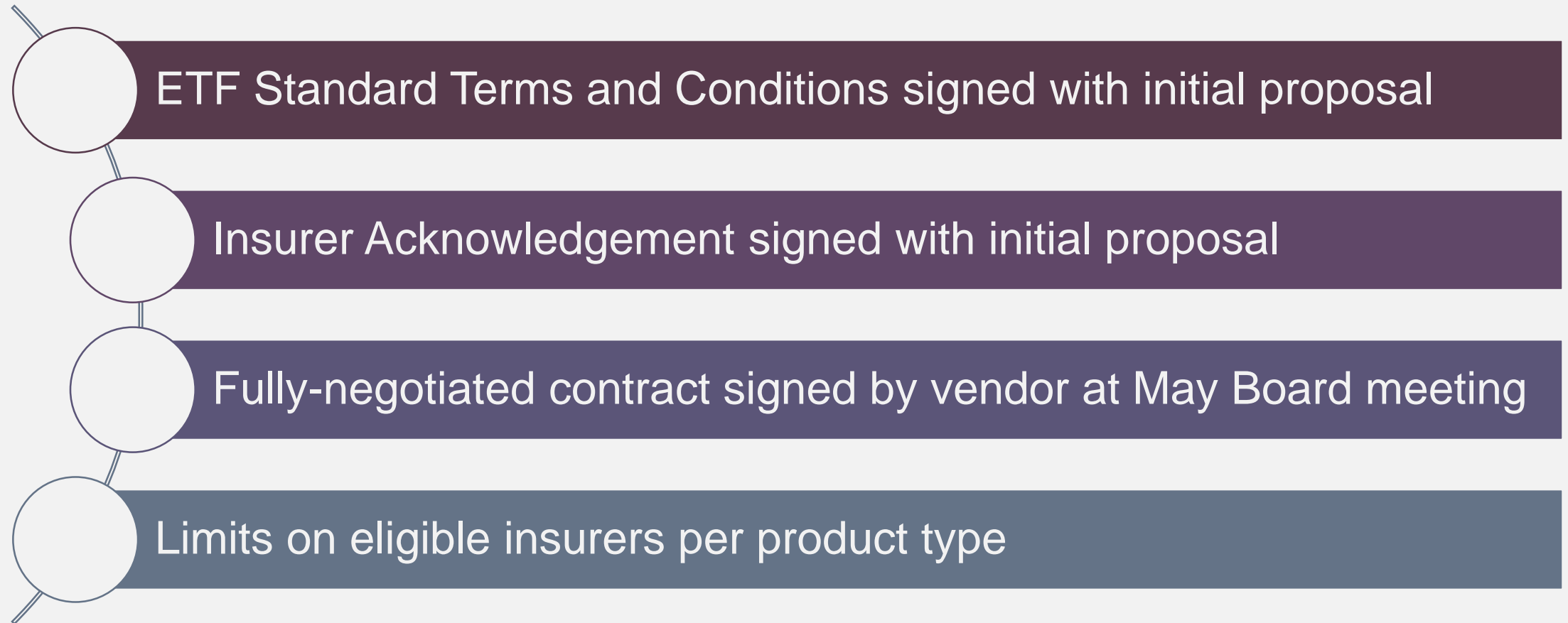
- Administrative burden
- Overlapping benefits
- Complicated for members

	State Uniform Dental	EPIC Benefits +	EPIC Dental WI PPO		EPIC Dental WI Select	Anthem Dentacare HMO	Anthem Preferred PPO		Anthem Supplement
Diagnostic & Preventative	100%	Not Covered	100%	75%	Not Covered	100%	80%	75%	0%
Routine Evals	2 per year	Not Covered	1 every 6 months		Not Covered	100%	80%	75%	0%
Cleanings	2 per year		1 every 6 months						
Bitewing X-rays	1 set per year		1 every 12 months						
Panoramic X-rays	Once every 60 months		Once every 60 months						
Fluoride	2 per year to age 19		Once per year up to age 16						
Basic	See specific services	50% on covered procedures as related to Major Services	75%	55%	75%	80%	60%	50%	75%
Fillings	100%	50%	75%	55%	75%	80%	60%	50%	75%
Extractions (non-surgical)	Not covered								75%
Local Anesthesia	80%								75%
Emergency Palliative Care	80%								75%
X-rays (limited)	100%				100%	80%	75%	Not covered	
Oral Surgery	Not covered, but may be covered under medical plan				50%	Limited to certain procedures: 80%	Limited to certain procedures: 60%	Limited to certain procedures: 50%	Limited to certain procedures: 75%

Alignment Strategy

2017	Updated Guidelines & Standards criteria
2018	Simplify proposal submission process Select high-quality plans that meet service level requirements Review integrating certain benefits into 2019 procurements
2019	Integrate Supplemental Plans into other procurement efforts as directed by the Board

Proposed Changes to Guidelines and Standards Document



Proposed Changes to Guidelines Only

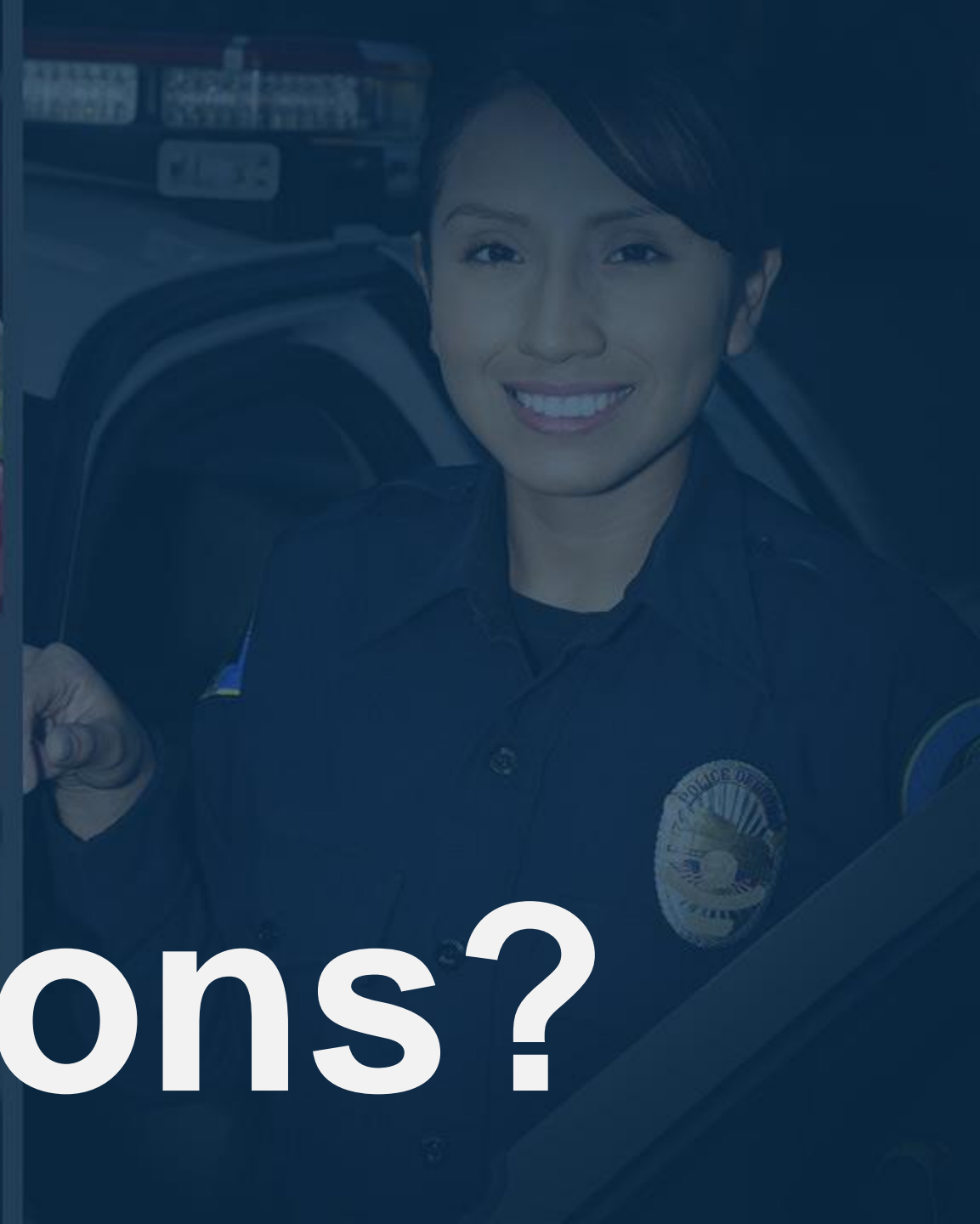
Restrict the amount of any annual premium increase

Require itemized premium rates and forecasted loss ratios

Add penalty for failure to meet minimum loss ratio

Add service guarantee for reporting timeliness

Include an outline of covered services



Questions?

Thank you



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