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Correspondence Memorandum

Date: January 25, 2018
To: Group Insurance Board
From: Shayna Schomber, Supplemental Benefit Plans Manager
Office of Strategic Health Policy
Subject: 2018 It's Your Choice Enrollment Statistics

This memo is for informational purposes only. No Board action is required.

This memo highlights enrollment shifts during the 2018 It's Your Choice (IYC) enrollment period. In addition, attached are tables that summarize health plan enrollment as of January 1, 2018, with comparisons to January 1, 2017:

- Attachment A: 2018 Enrollment Changes by Health Plan
- Attachment B: 2018 Health Plan Enrollment Comparison

2018 Program Changes

There were significant health plan changes for the 2018 plan year. These changes included the following:

- Physician's Plus, Gundersen Health Plan, and Unity Health Plans combined to become Quartz UW Health & Quartz Community;
- Administration of the State Maintenance Plan (SMP), Access Plan, and Medicare Plus transitioned from WPS to WEA Trust;
- WEA Trust dropped its Southcentral network option;
- Anthem, Arise, Health Tradition, Humana, and United Healthcare are no longer participating plans in 2018;
- Network Health's separate Northeast and Southeast network options combined into one plan; and
- The Local Annuitant Health Plan (LAHP) was absorbed into the Local Program Option 16, which allows members to choose any health plan.

Reviewed and approved by John Voelker, Deputy Secretary

Electronically Signed 2/9/18

Board	Mtg Date	Item #
GIB	2.21.18	4C

It's Your Choice Enrollment Statistics

High Deductible Health Plan (HDHP)

The HDHP option has been available since 2015. The total HDHP enrollment for 2018 accounts for approximately 4.9% of the total health number of insurance contracts. Historical enrollment in the HDHP option is in the chart below.

Year	Contracts	Difference
2015	427	-
2016	2,586	2,159
2017	3,578	992
2018	5,344	1,766

We expect increases in HDHP enrollment as member awareness and understanding of the plan continues to rise.

Uniform Dental Benefit

Enrollment in the Uniform Dental Benefit through Delta Dental has decreased slightly, but is still very high. Approximately 97% of state employees are enrolled in the Uniform Dental Benefit, which is down from 98% in 2017. Additionally, approximately 85% of state retirees are enrolled in the plan, down two percentage points from 2017.

Wisconsin Public Employers (WPE) have the option to offer this dental benefit to employees and retirees. For 2018, there were 1,791 WPE contracts enrolled in the Uniform Dental Benefit; this is a decrease of 50 contracts from 2017.

It's Your Choice Applications & Changes

A total of 69,260 IYC requests were submitted to change coverage for 2018, which is a significant increase over past years. The table below summarizes the IYC requests for 2018 as compared to 2017:

IYC Request	2017	2018	Change
Change Health Plan	8,049	43,256	35,207
New Enrollment	1,392	23,323	21,931
Remove Dependent(s)	724	1,473	749
Add Dependent(s)	660	452	-208
Change from Family to Single Coverage	439	554	115
Change from Single to Family Coverage	383	232	-151
Total Requests	11,647	69,290	57,643

The total number of "New Enrollments" for 2018 appears skewed because of the necessary timeline in which the retiring health plans' contracts were transitioned to

active health plans for 2018. The majority of the 23,323 New Enrollments identified above were not true new enrollments, but rather health plan changes to move contracts from a retiring health plan to an active health plan for 2018. The elevated New Enrollment counts can also be attributed to the manual contract migration for employees and annuitants who did not choose an active health plan for 2018.

Attachment A displays all health plan member and contract changes for 2018. Note that the difference between the change in members and contracts for 2018 is quite high; this is primarily because domestic partnerships were removed from health insurance contracts for 2018. The domestic partnership change was generally not done as part of an IYC change and was not included in the table above.

Additional contributing factors for changes include:

- Increased enrollment in the HDHP option; and
- Changes to the lowest-cost qualified health plans in the WPE program, which determines ranges for employer premium contribution.

2018 Health Plan Contract Changes

A considerable number of changes affected the gains and losses of health plan contracts this year. The retiring health plans left a total of 17,066 contracts needing a new health plan for 2018, which were primarily adopted by WEA Trust and Network Health Plan. The largest enrollment changes for 2018 are as follows:

- WEA Trust yielded the largest overall gains in 2018, for a total of 26,630 contracts; this includes the contracts acquired from WPS by taking on the IYC Access Plan and SMP. WEA Trust added 16,673 new contracts in 2018, which is an almost 170% increase from 2017.
- Enrollment in the IYC Access Plan, now managed by WEA Trust, increased by 696 contracts in 2018, while enrollment in SMP dropped by 61.5% to a total of 30 contracts. The need for SMP in rural counties is lower in 2018 as WEA Trust, Security, and Health Partners' provider networks expanded in these areas.
- Network Health Plan combined its two networks for 2018, and experienced a net increase of 4,461 contracts after expanding its network in the central and eastern parts of the state.
- Quartz Community and Quartz UW Health is new for 2018, and is a combination of Gundersen Health Plan, Physician's Plus, and the Unity health plans. The total enrollment in Quartz is 40,128 contracts, with a net increase of 1,642 contracts for 2018.

Additional notable shifts in enrollment include:

- Dean Health Plan and its Prevea 360 plan experienced an overall increase of 1,073 contracts for 2018.
- GHC – South Central experienced an overall loss of 461 contracts in the Dane

County region.

ETF staff will be at the Board meeting to answer any questions.

Attachment A: 2018 Enrollment Changes by Health Plan

Attachment B: 2018 Health Plan Enrollment Comparison

Attachment A

2018 Enrollment Changes by Health Plan						
Health Plan	2017		2018		Difference	
	Contracts	Members	Contracts	Members	Contracts	Members
ANTHEM BLUE PREFERRED	1,522	4,069	-	-	-1,522	-4,069
ANTHEM BLUE PREFERRED HDHP	80	192	-	-	-80	-192
ARISE HP	695	1,614	-	-	-695	-1,614
ARISE HP HDHP	48	114	-	-	-48	-114
DEAN HP	18,142	38,349	18,445	38,424	303	75
DEAN HP HDHP	548	1,096	848	1,681	300	585
DEAN HP PREVEA360	155	306	586	1,264	431	958
DEAN HP PREVEA360 HDHP	18	33	57	138	39	105
GHC EAU CLAIRE	556	1,245	486	1,087	-70	-158
GHC EAU CLAIRE HDHP	13	29	15	37	2	8
GHC SOUTHCENTRAL WI	7,018	13,610	6,462	12,562	-556	-1,048
GHC SOUTHCENTRAL WI HDHP	180	359	275	557	95	198
GUNDERSEN HP	2,462	6,006	-	-	-2,462	-6,006
GUNDERSEN HP HDHP	164	386	-	-	-164	-386
HEALTH TRADITION	1,687	4,436	-	-	-1,687	-4,436
HEALTH TRADITION HDHP	74	182	-	-	-74	-182
HEALTHPARTNERS	1,395	3,320	1,776	4,078	381	758
HEALTHPARTNERS HDHP	148	340	238	561	90	221
HUMANA EASTERN	6,077	13,284	-	-	-6,077	-13,284
HUMANA EASTERN HDHP	166	396	-	-	-166	-396
HUMANA WESTERN	544	1,078	-	-	-544	-1,078
HUMANA WESTERN HDHP	22	58	-	-	-22	-58
IYC ACCESS HP	7,047	10,151	7,527	10,902	480	751
IYC ACCESS HDHP	37	75	82	189	45	114
IYC LOCAL ACCESS HP- ALL	132	187	303	400	171	213
LAHP MED SUPP ALL	173	221	-	-	-173	-221
LAHP PPO-UNDER 65 WITH MED	1	1	-	-	-1	-1
MEDICAL ASSOCIATES HP	689	1,838	855	2,329	166	491
MEDICAL ASSOCIATES HP HDHP	12	26	17	29	5	3
MERCYCARE HP	549	1,387	501	1,278	-48	-109
MERCYCARE HP HDHP	9	21	16	37	7	16
NETWORK HP ¹	3,501	8,444	7,618	19,438	4,117	10,994
NETWORK HP HDHP ¹	127	339	471	1,298	344	959
PHYSICIANS PLUS	6,298	12,606	-	-	-6,298	-12,606
PHYSICIANS PLUS HDHP	200	473	-	-	-200	-473
SECURITY HP CENTRAL	3,335	8,175	3,462	8,352	127	177
SECURITY HP CENTRAL HDHP	169	437	268	709	99	272
SECURITY HP VALLEY	116	292	248	581	132	289
SECURITY HP VALLEY HDHP	5	12	26	67	21	55
SMP	50	112	26	56	-24	-56
SMP HDHP	1	1	3	8	2	7
SMP LOCAL	27	64	1	1	-26	-63

UNITEDHEALTHCARE	5,690	13,612	-	-	-5,690	-13,612
UNITEDHEALTHCARE HDHP	287	682	-	-	-287	-682
QUARTZ COMMUNITY	-	-	8,580	22,551	8,580	22,551
QUARTZ COMMUNITY HDHP	-	-	404	993	404	993
QUARTZ UW HEALTH	-	-	29,826	64,486	29,826	64,486
QUARTZ UW HEALTH HDHP	-	-	1,318	2,773	1,318	2,773
UNITY COMMUNITY	5,157	14,402	-	-	-5,157	-14,402
UNITY COMMUNITY HDHP	103	265	-	-	-103	-265
UNITY UW HEALTH	23,416	52,401	-	-	-23,416	-52,401
UNITY UW HEALTH HDHP	686	1,390	-	-	-686	-1,390
WEA TRUST EAST	5,883	14,317	13,015	29,100	7,132	14,783
WEA TRUST EAST HDHP	344	910	1,012	2,430	668	1,520
WEA TRUST NW CHIPP VALLEY	1,164	3,000	1,066	2,695	-98	-305
WEA TRUST NW CHIPP VALLEY HDHP	48	135	61	160	13	25
WEA TRUST NW MAYO CLINIC	2,212	5,296	3,081	7,289	869	1,993
WEA TRUST NW MAYO CLINIC HDHP	97	261	244	649	147	388
Grand Total	109,279	242,035	109,219	239,189	-60	-2,846

¹ Network Health combined their NE & SE provider networks into one plan for 2018

	Plans Retired for 2018
	Merged into Quartz for 2018

Attachment B: 2018 Health Plan Enrollment Comparison

