

# 2019 Uniform Benefits Changes & Updates

GIB Item 6A – Group Health Insurance

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# Agenda

## Information Only

- Medicare Advantage federally required benefit changes
- Dependent eligibility documentation policy change
- Access Plan enrollment for employees to preserve sick leave

## Approval Requests

- Medicare Advantage
  - Add routine foot care coverage
  - Change ID card requirement
- PO4/14 Medicare retiree benefit revision
- Medicare Plus benefit changes
- Diabetes pilot program

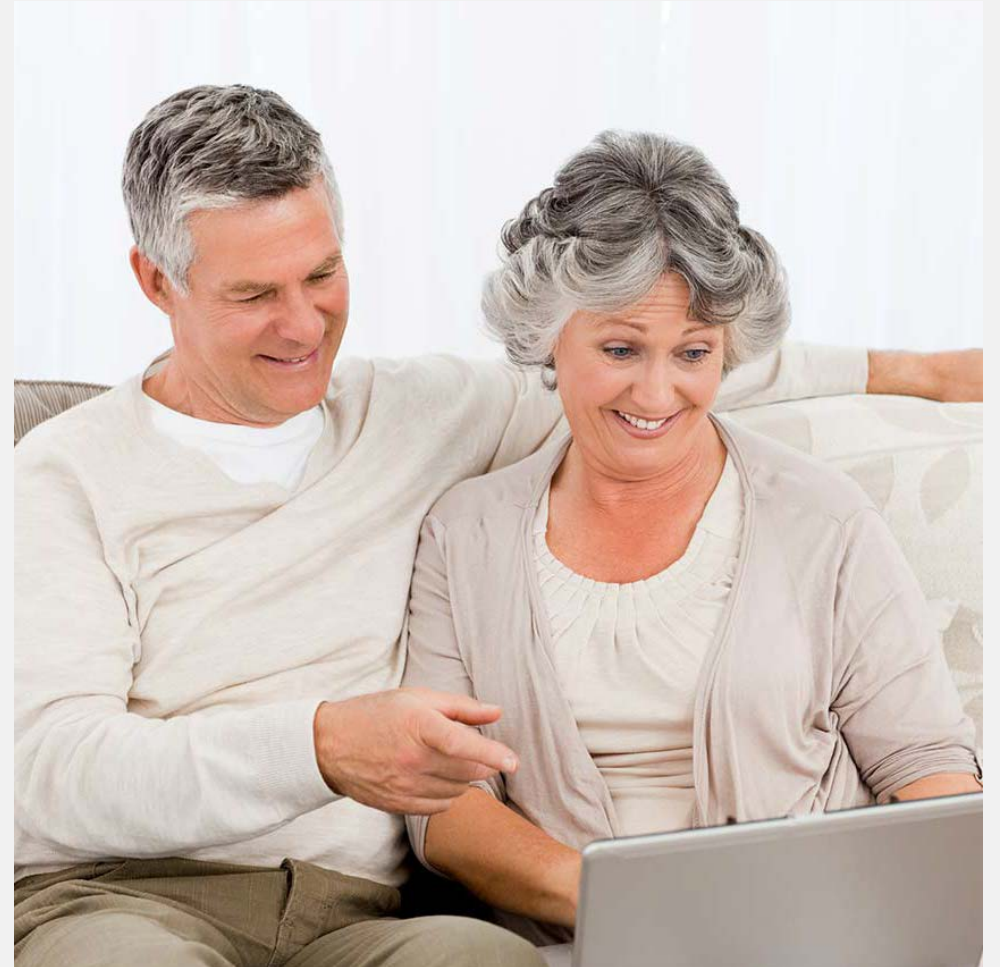


# Information Only



# Medicare Advantage Benefit Changes

- Federally required benefit modifications identified during UnitedHealthcare (UHC)'s implementation
  - Benefits have been included in the rate
  - Services must be medically necessary



# Federally Required Benefits



Bariatric surgery for treatment of morbid obesity



Speech, occupational, and physical therapy without visit limits



Home health care without visit limits



Temporomandibular Joint (TMJ) treatment without dollar limits

# Dependent Eligibility Verification Requirements

ETF Health Insurance Application/Change Form (ET-2301) asks reason for change to coverage

- Ex: Change from single coverage to family coverage

## Currently in 2018

- Single male employees must provide documentation
  - Ex: Birth certificate, paternity support order
- No requirement for single female employees

## Starting in 2019

- Policy will be gender-neutral
- Documentation will be required for any single employee adding a dependent child

# Short Term Access Plan Enrollment to Preserve Sick Leave

Uninsured employees can enroll in the Access Plan a month before retirement in order to escrow sick leave

- Currently, retirees are asked to drop coverage after 30 days in conjunction with escrowing sick leave credits
- Retirees must have comparable coverage to escrow
- This 30-day policy may not be permissible under ACA provisions regarding short term plans

2019 policy to permit these employees to remain on the Access Plan until the next It's Your Choice open enrollment period or when they have a life event



# Approval Requests



# Medicare Advantage



## Add coverage of routine foot care

- Includes removal of corns/calluses, trimming of nails and wart care
- Offered in all other UHC Medicare Advantage products
- UHC states this fills a significant need and reduces costs long-term
- Included in approved premium rates



## Display date printed on ID cards not effective date

- UHC cards show print date
- UHC found this results in less member confusion, since new cards are printed each year

# Local PO4/14 Medicare Retiree Benefit

## Benefit

- \$500 individual / \$1,000 family deductible

## Challenges

- Only local Program Option (PO) with a different Medicare retiree benefit
- Complaints from members & employers
- Difficult to administer

## Request

- Change PO4/14 Medicare retiree benefit to match all other plan offerings
- No upfront deductible
- Health plans final bids include this change

# Medicare Plus Benefit Changes



## + add telehealth

- Not covered by Medicare yet, but anticipated
- Low cost to program



## + add Silver Sneakers

- At request of retirees in the program
- Will result in a higher rate for Medicare Plus in 2019 (~\$5-10 more per month)

# Diabetes Pilot Program



- Offered by Dean Health Plan
- Non-Medicare population
- Similar to VBID program under development with StayWell and Navitus
- Will bring additional information to the Board in November



Questions?



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# Thank you

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