

## Letter 47

**From:** [CHRISTINA L THOMAS-VIRNIG](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Comment Regarding Opt-Out Incentive  
**Date:** Monday, October 15, 2018 11:58:13 AM

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Hello,

I was just denied the opt-out incentive per *Wisconsin Act 55 - s.40.513(3)(a)* for State Group Health Insurance at the University of Wisconsin. I recently returned as a full-time employee at the University of Wisconsin but in 2015 I was employed at less than 50% at the University. Because I did not participate in the health insurance plan in 2015 I was denied the opt-out incentive. As a less than half time employee in 2015, the health insurance would have been a cost prohibitive option. I have been told that very rarely does anyone take health insurance if they are employed less than 50% because of the expense. The rule to deny the opt-out incentive to all those that were employed in 2015 and did not participate in health insurance does not appear to take in account my circumstances. In addition, family circumstances change from year to year as people change jobs and what is true in 2015 may no longer be valid in 2018. I would request that this part of the law be reconsidered. If the idea behind the opt-out incentive is to save the state money by encouraging those who can to not participate in the State Group Health Insurance then denying the opt out incentive to individuals may only promote further enrollment in the State Group Health Insurance.

Please feel free to contact me if you would like to discuss further.

Thank you,  
Christina

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