

Letter 15 with Response

From: [Mary Mikich](#)
To: [ETF SMB Board Feedback](#)
Subject: Fwd: Health Insurance
Date: Friday, January 25, 2019 6:07:09 PM

----- Forwarded message -----

From: **Mary Mikich** <marymik3399@gmail.com>
Date: Mon, Jan 21, 2019 at 1:55 PM
Subject: Health Insurance
To: <boardfeedback@eft.wi.gov>

Dear Employees Trust Funds Health Insurance Board,

My name is MarySue Mikich. I am a 2015 retired physical educator from the Whitnall School District. I receive my pension through the Wisconsin Retirement System. When I retired in 2015, I enrolled in COBRA for coverage of individual health insurance. I was unable to enroll in the state insurance group plan since the Whitnall School District was not part of this plan. When COBRA expired, I had to purchase my individual health insurance through the Market Place. I understand that in 2018, the Local Annuitant Health Plan was updated so current retirees, not part of the state group plan, were able to purchase health insurance. I am writing to ask that you please consider individual retirees like me, non-Medicare eligible, that have retired prior to 2018, to be able to purchase individual health insurance through the Local Annuitant Health Plan. I have reviewed the health care plans on the Employee Trust Funds website, and encouraged as to what is offered. Thank you for your consideration, and I look forward to hearing from you in regard to this matter.

Sincerely,

MarySue Mikich
S67W29438 Valley Woods Pass
Mukwonago, WI 53149
262-313-7759
marymik3399@gmail.com

From: [ETF SMB Board Feedback](#)
To: [Mary Mikich](#)
Subject: RE: Health Insurance
Date: Wednesday, February 6, 2019 2:27:12 PM

Dear Ms. Mikich:

This letter is in response to your email to the Employee Trust Funds (ETF) Board dated January 21, 2019. As Director of ETF's Office of Strategic Health Policy, I have been asked to respond to you.

Your request is to be permitted to enroll into the Local Annuitant Health Program (LAHP). LAHP was created under the statutes in 1988. Beginning January 1, 2018, the benefits and health plan offerings changed to align with those offered to participating local employers and their employees and retirees.

LAHP is available to local retirees whose former employer does not participate in the Wisconsin Public Employers group health insurance program, administered by ETF. There are currently two special enrollment periods for these local retirees, described in detail in Frequently Asked Question number 5 on page 14 at the LAHP Decision Guide: <http://etf.wi.gov/publications/19et2156.pdf> . To summarize, one is when the retiree terminates employment. The other is when the retiree (or their dependent) first becomes eligible for and enrolled in Medicare. Therefore, you will be eligible to enroll when you turn age 65.

Recently ETF has seen a significant amount of interest in this program. As such we have made it more prominent on our website. In addition, we are considering broadening the special enrollment opportunities for January 1, 2020. Options will be reviewed by the Group Insurance Board, the governing board, at their May 15, 2019 meeting.

If you would like to, you may subscribe to ETF E-mail Updates to keep up to date. You may select from a number of topics of interest at: <https://public.govdelivery.com/accounts/WIDETF/subscriber/new?pop=t> . If you have further questions, please contact Arlene Larson of my staff at (608) 264-6624 or e-mail her at arlene.larson@etf.wi.gov.

Sincerely,

Eileen Mallow, Director
Office of Strategic Health Policy