

# Local Employer Survey Results

## Item 4: Group Insurance Board

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# Informational Item Only

- No Board action is required



# Background

# Local Employer Survey

- **Purpose:** To understand why enrollment in the Wisconsin Public Employers (WPE) program is declining
- Three separate surveys
- Conducted in April and May 2019

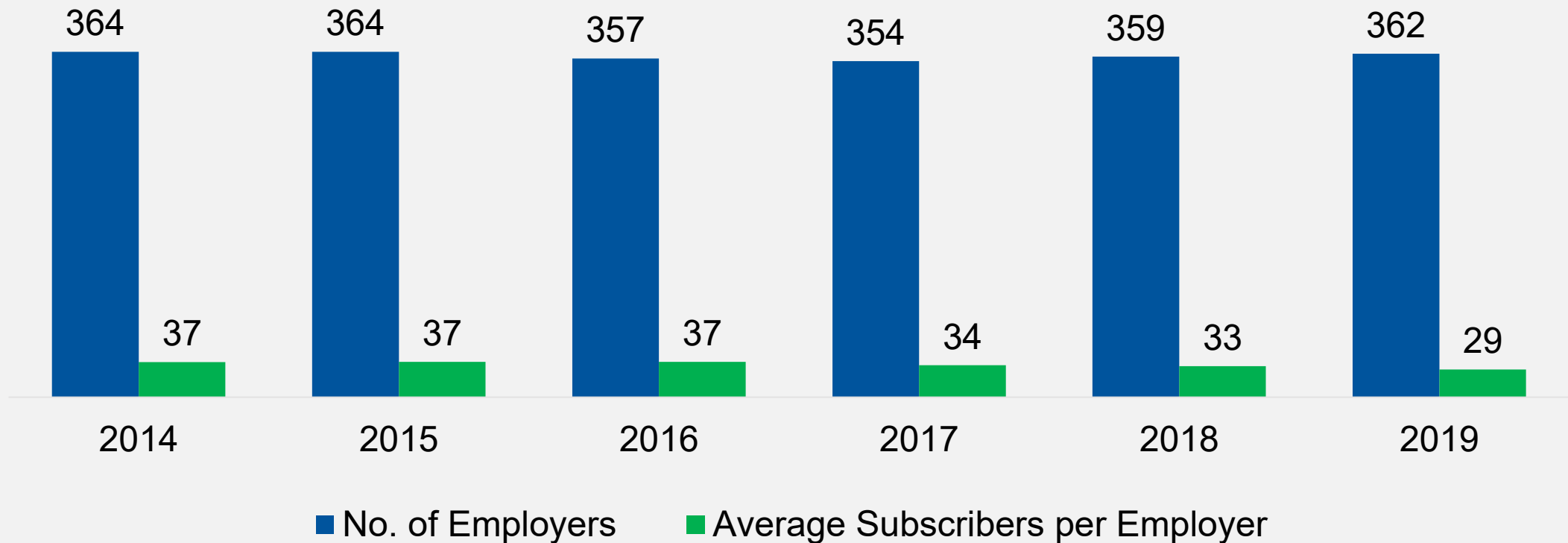
# Program Enrollment Trends

- Enrollment has declined 22% since 2014



# Employer Participation

- Number of employers is steady, but employer size is declining



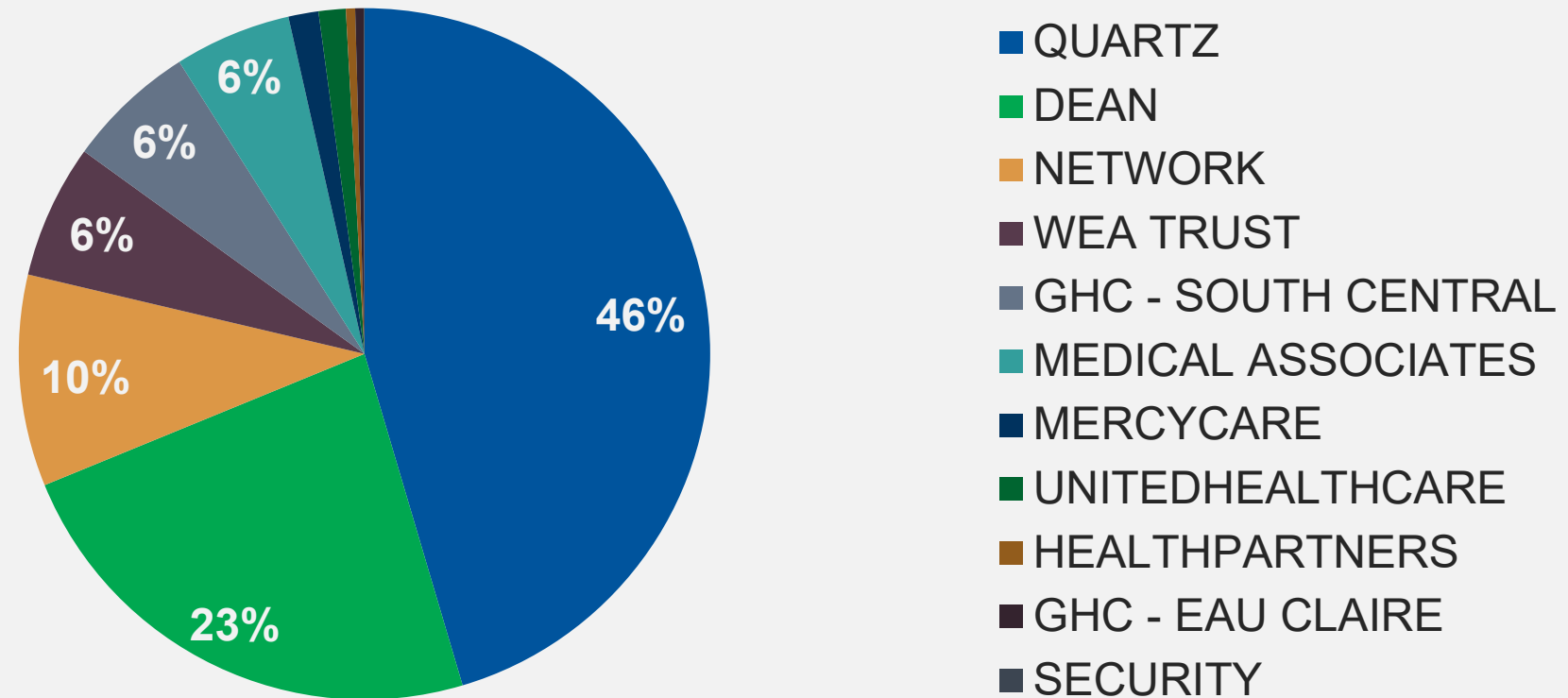


# Program Background

- Wis. Stats. §40.51(7) establishes the WPE program as any health insurance program offered by the Board. The program is:
  - Voluntary for employers
  - Administered by ETF
  - Similar to the Group Health Insurance Program (GHIP) for state employees:
    - Covers the same benefits and offers the same health plans
    - Cost-sharing options and premiums may be different
    - Health plans maybe in different employee premium share tiers
- Geographic distribution of membership is concentrated in south and eastern parts of state

# Enrollment by Health Plan

- In 2019, Dean and Quartz have 69% of enrollment







# Survey Results

# Local Employer Survey

## Employer Categories and Response Rates

Currently participating (40%)

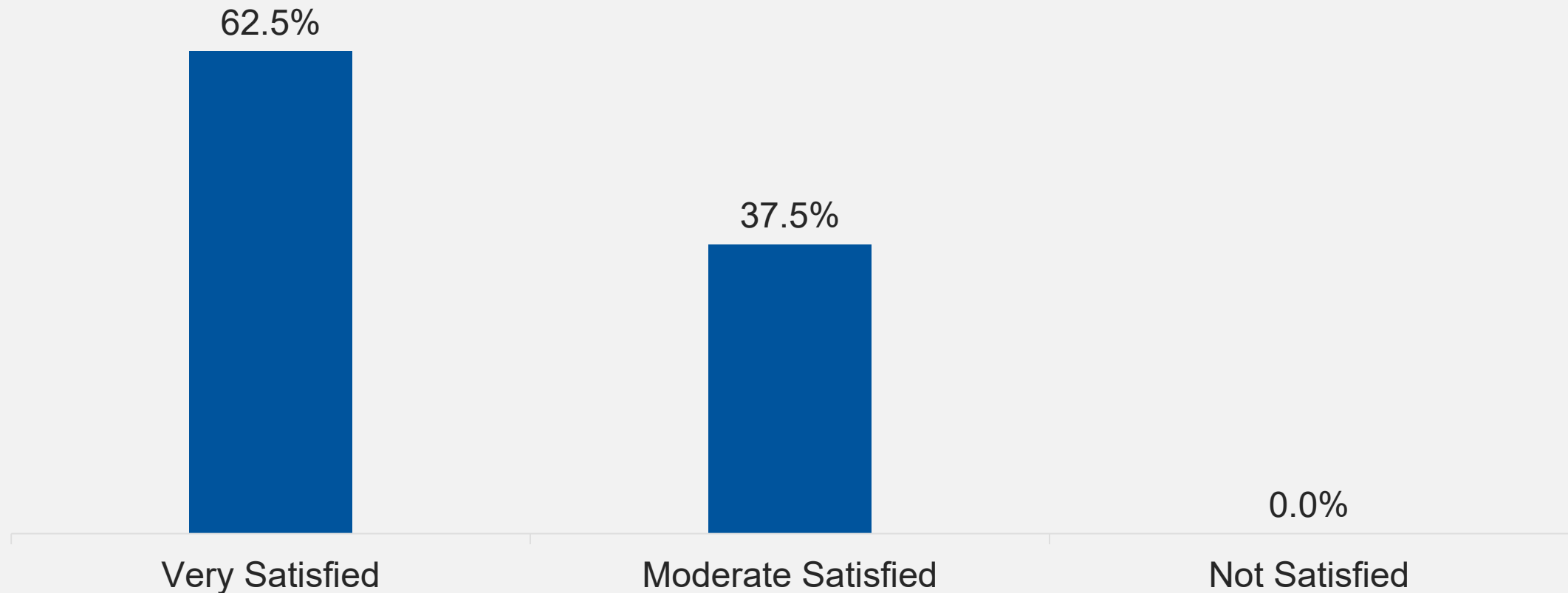
Not recently participating (29%)

Left since 2017 (86%)



# Results for Currently Participating Employers

# Current Participant Satisfaction



# Health Insurance Selection Factors

- Premium
- Premium volatility
- Plan design
- Plan choice
- Provider networks

# Currently Participating

25% were very satisfied with the program's premium

33% have considered other health insurance options recently

- Frustration with yearly program changes
- Premiums are set too late in the year

Most frustrating or confusing aspect of program:

- Health plan tiering methodology





# Not Recently Participating Employer Results



# Not Recently Participating

## Similarities

- Satisfaction with current vendor
- Priorities in selecting health insurance plan
  - Lower premium
  - Provider network/service area
  - Plan design/program options

# Not Recently Participating

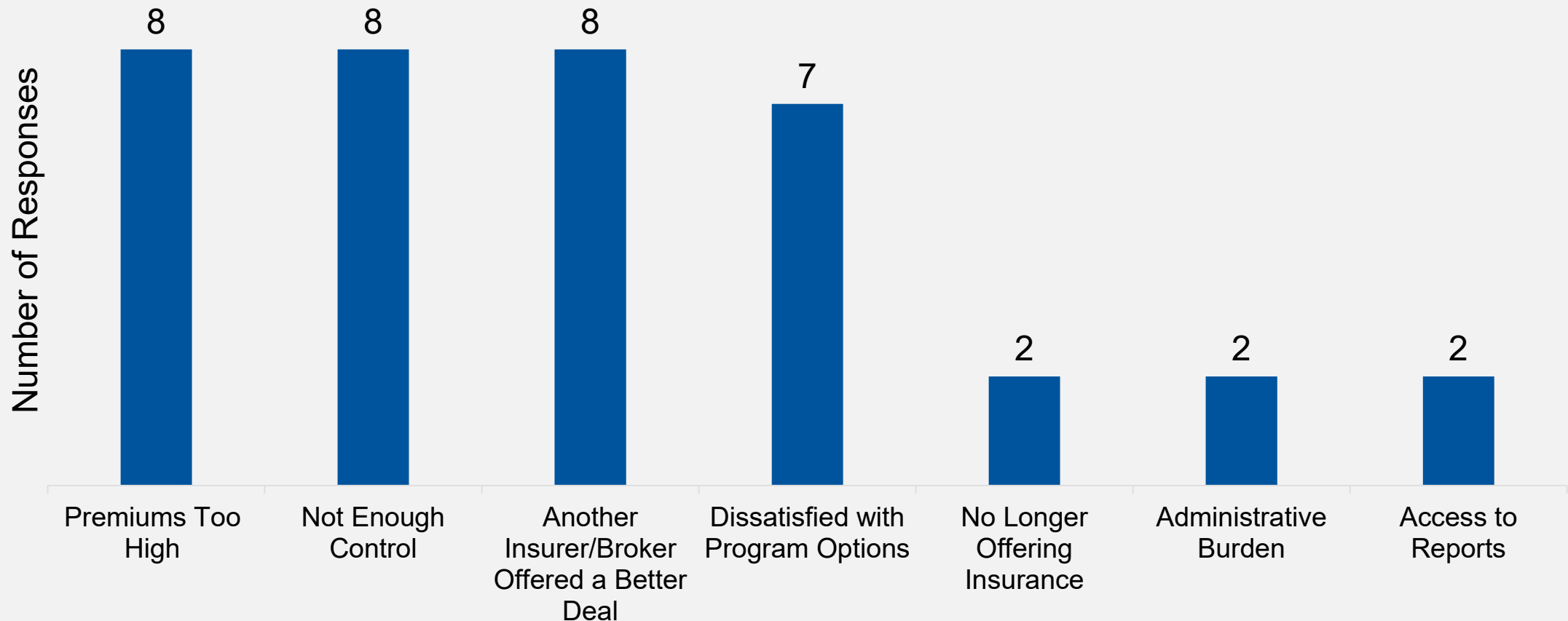
## Differences

- Higher deductibles and copayments
- More premium options
  - 27% offer premium options other than single/family option

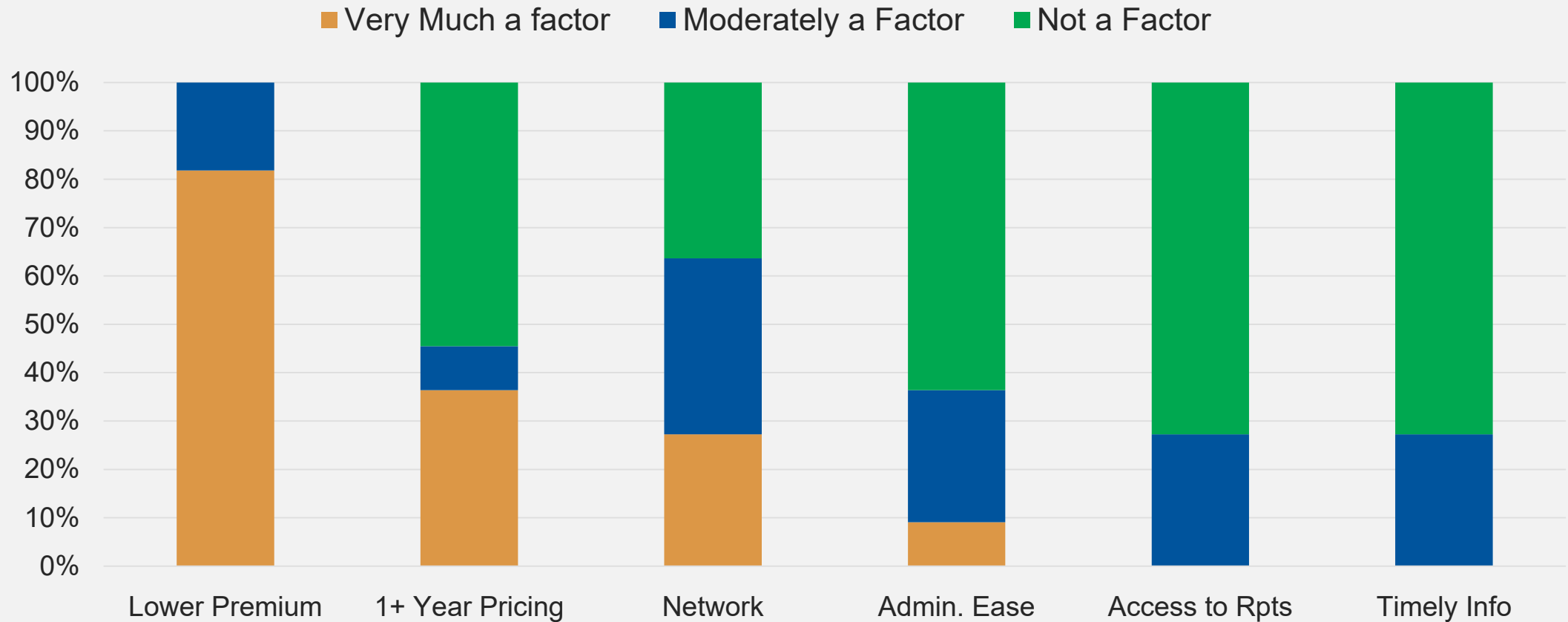


# Employers Recently Left Results

# Why Did They Leave Recently?



# Other Health Insurance Options





# Summary

# Summary of Results

- Local employers are looking for better premiums, control over plan design and better timing of rates
- Local employers are satisfied with plan administration in both the WPE program and other health insurance options
- Local employers not participating in the WPE program may be achieving lower premiums with higher deductibles and copayments



# Next Steps

- ETF will continue to review the results looking for opportunities to improve program administration
- The Board will have the opportunity to discuss program changes at its November meeting



**Questions?**

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# Thank you

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