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Correspondence Memorandum

Date: October 10, 2019

To: Group Insurance Board

From: Sara Brockman, Health Program Manager
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 Office of Strategic Health Policy

Subject: 2020 Open Enrollment Campaign

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

Campaign Highlights

Campaign materials for the annual health benefits open enrollment period for plan year 2020 focused on three key areas:

- **Health Plan Changes:** End of coverage for Security Health Plan – Central and Security Health Plan – Valley, effective January 1, 2020
- **Pre-Tax Benefits:** Implementation of ConnectYourCare (CYC) as the new administrator for the pre-tax benefit programs available to state employees
- **Supplemental Plans:** New Preventive Dental Plan offering from Delta Dental and Accident Plan offering from Securian, end of coverage for Accidental Death & Dismemberment coverage with Zurich and Long-Term Care Insurance with Mutual of Omaha

Other highlights included:

- **ALEX Expansion:** ALEX, virtual benefits counselor, can now be used by retirees with Medicare in addition to state employees and pre-Medicare retirees
- **New Enrollment Option for Retirees:** “Medicare Some” is a new family coverage option for families with at least one insured family member enrolled in Medicare Parts A, B and D
 - The Medicare-eligible member can enroll in Medicare Advantage or Medicare Plus
 - The non-Medicare member(s) can enroll in a second health plan for traditional coverage
- **New Medical Benefit:** Bariatric surgery and weight loss services will be provided

Reviewed and approved by Eileen K Mallow, Director, Office of Strategic Health Policy

Eileen K Mallow Electronically Signed 10/25/19

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for participants with a body mass index (BMI) of 35 or greater, or as determined by the health plan

- **Pharmacy Benefit Change:** Select vaccines will be covered at in-network retail pharmacies in 2020 under the pharmacy benefit

ALEX

ETF purchased ALEX, a product of Jellyvision, after the University of Wisconsin successfully launched ALEX in 2017. ALEX, marketed as a virtual benefits counselor and decision-making tool, was made available to state employees and pre-Medicare retirees in 2018. Enhancements made to ALEX this year included:

- An in-depth explanation of how ALEX arrives at the recommendation
- A description of the risks and benefits of an HDHP plan to:
 - Ensure employees are prepared for out-of-pocket costs
 - Highlight the benefits of savings on premium and HSA contributions
- Eliminated the dental recommender to avoid confusion caused by recommending one plan
- Provide an overview of Medicare and how it functions alongside ETF's plan designs
- Created a custom module to cover the new Accident Plan
- Well Wisconsin refresh

Website Redesign

In June 2019, ETF launched its new customer-centric website. The redesigned website offers intuitive, task-based navigation and improved accessibility. The site also enables members to view ETF-administered benefits available to their employer.

ETF utilized the increased functionality provided by the new website to market open enrollment in several innovative ways, including:

- An alert banner at the top of each web page, advertising the open enrollment period with a link to the open enrollment landing page
- A temporary "Open Enrollment" link under the "Benefits" tab to allow for easy navigation to the open enrollment landing page
- Marketing open enrollment on the ETF homepage with a short introductory article and an invitation to view available benefits

Edits to the health benefits web pages were primarily focused on updating content and communicating key changes for plan year 2020. No major changes were made to navigation or health benefit page layout, given the recent launch of the new website.

ETF will continue to refine health benefit web pages based on feedback and metrics.

Decision Guides

ETF introduced a new decision guide layout and theme for 2020, "It's Your Choice: Benefits That Fit Your Lifestyle," which echoes the clean design style of the new website. Decision guide covers now feature one graphic in a different color for each

plan option (i.e. [blue](#) for active state employees, [green](#) for local high deductible health plan members, etc.), emphasizing the uniform nature of benefits available to state and local members.

Several key improvements were made to the decision guides, including:

- Highlighting important changes on the first page following the cover
- Adding a new “I’m happy with my benefits” option to the enrollment checklist with important reminders for those members who do not want or need to make a change in their elections
- Making enrollment steps more prominent throughout the guide and providing key considerations for each step
- Adding a new page dedicated to pharmacy benefits, which highlights costs, mail-order availability and key changes
- Replacing the prior “regional” map with a single map of Wisconsin and listing counties in alphabetical order to make finding available health plans easier for members

Videos

The following videos were also created or updated:

- [Choosing a Plan Design](#) (updated)
- [Get Medical Care When You Need It Fast](#) (new)

ETF also collaborated with the ALEX team to publish a brief video, [2020 Open Enrollment Sneak Peek](#), for members in advance of open enrollment.

Staff will be available at the Board meeting to answer any questions.