

## Letter 2 with Response

**From:** [William Rudahl](#)  
**To:** [ETF SMB GIB Feedback](#)  
**Subject:** Local Annuitant Health Program  
**Date:** Tuesday, September 3, 2019 2:32:26 PM

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I am planning on retiring this coming January but will still have a need for health insurance coverage for my spouse. I live in Portage County and after reviewing the 4 options the only one that appeared to be useful was Security Health (the other 3 options cover only 1 or 2 doctors but not the main medical facilities). I just found out that Security Health is not going to be an option starting in 2020. I am wondering what the Governing Board is expecting to happen to replace Security Health with a meaningful plan. From what I can tell the same issue applies to most of Northern Wisconsin.

In effect I am wondering if I will have any options.

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**Bill Rudahl, CPA**  
**Finance Manager**  
**715-345-5428**  
**Stevens Point Area Public School District**

Hello Mr. Rudahl,

I would like to thank you for reaching out to the Group Insurance Board's feedback email with your concern about Security Health Plan no longer being an option for members starting in 2020. As you can imagine, your concern is one that is shared by many members and our office alike. With Security Health Plan exiting the program, we had a sizeable gap in services initially, but this also created an opportunity for other health plans to expand their services, which quickly filled this gap. For 2020, local annuitants in Portage County will have access to health insurance through HealthPartners, Network Health Plan, and WEA Trust – East Health Plan. We performed an analysis on the impact of network adequacy with Security Health Plan leaving and other health plans expanding their coverage. In this analysis, it was determined that 100% of all providers and facilities that were previously serviced by Security Health Plan for our local annuitant members will now have coverage by at least one other health plan. During the It's Your Choice open enrollment period, you will be able search for providers and facilities that are in-network utilizing the Provider Directory page. The 2020 page has not been published to date, but for your reference, here is the link to the 2019 version: <https://etf.wi.gov/its-your-choice/2019/health-plan-search/local>

Your message also expressed a similar concern about health plan coverage in northern Wisconsin. It is true that, due to a number of factors, northern Wisconsin tends to have less competition from health plans within counties. For some counties, we receive no qualifying bids from health plans and therefore members in those counties will only have the option of the State Maintenance Plan (SMP) administered by WEA Trust. While this plan provides the same high quality health care options as other plans administered by WEA Trust, we do our best to reduce the number of counties that rely on SMP to promote competition which is beneficial for local annuitants in the long run. As stated previously, with Security Health Plan not participating in 2020, other health plans saw this as an opportunity to expand their service areas. The net result was an increase in competition and a significant reduction of counties relying on the SMP plan for local annuitants.

We understand that disruptions forcing members to switch health insurance plans is inconvenient and we take actions to prevent this from happening. Unfortunately, in this case we were not able to come to terms that would allow for Security Health Plan to remain an option for our membership. I assure you that the three health plans that will be offering services in Portage County in 2020 are high quality plans. Should you have any further questions or concerns, please feel free to reach out.



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