

Letter 8 with Response

From: [ETF SMB Member Call Center](#)
To: [ETF SMB Board Feedback](#); [ETF SMB Communications](#); [ETF SMB OSHP HELP](#)
Cc: [ETF SMB CC Member Leads](#)
Subject: POWELL, ANN M 10098221
Date: Wednesday, October 7, 2020 8:34:23 AM

Member is requesting information regarding possible future ramifications regarding repeal of the affordable care act. Could someone reply to her concern/questions?

Thank you for your time,

Karen Drewry | Benefits Specialist
Member Communication Center
Wisconsin Department of Employee Trust Funds | etf.wi.gov
608 266-3285 | 877 533-5020

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-----Original Message-----

From: ETF Secure Email System <noreply@etfmailer.state.wi.us>
Sent: Tuesday, October 6, 2020 5:11 PM
To: ETF SMB Member Call Center <ETFSMBMemberCallCenter@etf.wi.gov>
Subject: Other

The following feedback was submitted to ETF on 10/06/2020 at 05:11:00 PM CDT

Subject Line	Other
SSN Last 4	████
Member ID	
Month/Year of Birth	██████
First Name	Ann
Last Name	Powell
Street Address 1	████████████████████
Street Address 2	
City, State, Postal Code	██
Country	████████████████████
Day Time Phone	████████████████████
E-mail Address	██
Employer	██

Message: Hello,

How would the repeal of the Affordable Care Act affect uniform benefits in 2021 or beyond?

What ACA provisions could health plans drop or change:

coverage for pre-existing conditions,

lifetime or yearly caps, retroactive or forward, rate increase, amount of premiums that can go to administrative costs, higher co-pays, pregnancy coverage and premium rates for women, drop members for health reasons, any other changes?

Thank you,
Ann M. Powell

From: [ETF SMB Governing Board Liaison](#)
To: ["annmlpowell@gmail.com"](mailto:annmlpowell@gmail.com)
Cc: [Walk, Renee - ETF](#)
Bcc: [Stamm, Brian - ETF](#); [Mallow, Eileen K - ETF](#); [Young, Kathryn - ETF](#)
Subject: RE: Repeal of Affordable Care Act on Uniform Benefits
Date: Friday, October 16, 2020 9:44:00 AM

Dear Ms. Powell,

Thank you for reaching out to the Department of Employee Trust Funds (ETF) with your questions regarding a potential repeal of the Affordable Care Act (ACA). I will respond to each question below. If after your review, you find that you still have questions, please feel free to contact me.

Please be aware that ETF is actively monitoring any changes regarding the Affordable Care Act. At this time, though, we would expect there to be minimal impact of repeal on our health insurance programs. The Group Health Insurance Program (GHIP) is governed by the Group Insurance Board (Board), which is a body appointed by the Governor. The Board determines which benefits are changed on an annual cycle.

Regarding coverage for pre-existing conditions, the GHIP has never required underwriting for coverage in our programs, and we would not expect any such exclusions to be added should the ACA be repealed. Similarly, we have always covered pregnancy benefits and cannot rescind coverage for any employee in our program based upon health status.

Regarding your questions related to premiums, ETF can only offer premium differentials for single and family contracts under current state law. Premiums are set each year by the Board, and we do not request differential rates based upon factors like sex or gender, age, etc. We also aggressively negotiate rates with our health plans, and place caps on the amount of premium per-member per-month that health plans may charge us for administration as a part of that negotiation process. Our negotiation strategy has been independent of ACA revisions.

Lastly, regarding changes to member copays or coinsurance, we would not expect changes directly related to the ACA. Changes to copays and coinsurance have been made in the past in response to budgetary issues or state legislative requirements, but this is typically done as a last resort if savings cannot be achieved through negotiations.

Thank you, again, for contacting ETF. We appreciate the feedback that we receive from members of the Wisconsin Retirement System and consider the feedback when we negotiate with the health plans for future benefits. I hope this helps to answer your questions, but if you have additional questions please do not hesitate to reach out to me for further clarification. I can be contacted at Renee.Walk@etf.wi.gov or via phone at (608) 261-7254.

Sincerely,

Renee Walk, Lead Policy Advisor, Office of Strategic Health Policy
Department of Employee Trust Funds

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