



## **Correspondence Memorandum**

**Date:** January 5, 2021  
**To:** Group Insurance Board  
**From:** Douglas Wendt, Health Policy Advisor  
 Office of Strategic Health Policy  
**Subject:** 2021 Open Enrollment Results

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

### **Introduction**

This memo provides analysis of changes in the Group Health Insurance Program (GHIP) enrollment for 2021 with related attachments:

- Attachment A provides a breakdown of enrollment by health plan.
- Attachment B provides a breakdown of enrollment by State vs. Local programs.
- Attachment C provides a breakdown of enrollment between active employees, annuitants (retirees) and continuants (COBRA).
- Attachment D are two tables that visualize the enrollment changes for each health plan and relative size comparison by vendor.

Total GHIP membership remained stable for 2021 with an increase of 0.21%. This is the second consecutive annual increase after a few years of declining enrollment. The state program had a tiny decrease of 0.05% and the Wisconsin Public Employers (WPE/Local) program had a 1.94% increase. The growth in the Local program over the last two years is a positive sign regarding the sustainability of that program. The High Deductible Health Plan (HDHP) and Medicare Advantage plans also continue to gain membership.

### **Enrollment Impacts from Recent Program Changes**

Medicare Advantage, also known as Medicare Part C, is in its third year after the plan type returned in 2019. The current Medicare Advantage plan is administered by UnitedHealthcare.

- Enrollment continues to grow each year. Initial 2021 enrollment is up to 7,192 contracts with a total membership of 10,753. This represents an increase of 20.89% for contracts and 20.13% for total members.
- Enrollment exceeds 10,000 members for the first time.

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

Electronically Signed 2/2/21

Board	Mtg Date	Item #
GIB	2.17.21	7A

- A major change for 2020 related to the Medicare Advantage implementation was the roll-out of Medicare split contracts. This allows families who have a mix of Medicare and non-Medicare family members to pick either Medicare Advantage or the Medicare Plus supplement for their Medicare family members, along with one of the other health plans for their non-Medicare family members. Previously, all family members had to be enrolled in the same health plan with a Medicare Family 1 rate. In member materials, the premium rates for both the new splits and the original Medicare Family 1 are referred to as “Medicare Some.”
  - How the Medicare split contracts benefit members:
    - More flexibility in choice of healthcare providers to meet differing health needs of family members.
    - Reduced total premium cost for the family.
  - For 2021, more members are adopting split contracts.
    - Contracts increased 51.14% from 352 to 532.
      - This is 16.81% of the total eligible contracts.
    - Total members increased 53.40% from 470 to 721.
    - 1,553 contracts (3,568 total members) opted to stay with the original Medicare Family 1 with all members on the same health plan.
- In August 2020, the Board approved a 30% supplemental rate increase for the Local Annuitant Health Plan to better reflect the risk associated with that population and help curb adverse selection. Enrollment went down from 541 in December 2020 to 506 in January 2021. This is still well above the 351 enrolled in January 2020.

### **Health Plan and Employer Changes**

- There were no new or departing health plans for 2021.
- The Local program welcomed 19 new employers between April 2020 and January 2021. The new employers make up almost all of the new enrollment increase for the Local program.
  - The three largest new Local employers are:
    - Village of Greendale – 234 members
    - The Human Service Center of Forest, Oneida, and Vilas Counties – 95 members
    - Elcho School District – 85 members
- Local tiering resulted in an increase from 5 to 12 counties that require State Maintenance Plan (SMP) coverage for 2021 for the Local program. SMP is required by statute in any county without a qualified tier 1 health plan.
  - The counties offering SMP in 2021 are Buffalo, Crawford, Florence, Jackson, La Crosse, Monroe, Pepin, Pierce, Polk, Rusk, St. Croix, and Trempealeau.

- Total Local SMP enrollment increased dramatically from 7 members to 1,102. The vast majority of the new SMP membership is concentrated in three counties. Trempealeau (540), La Crosse (227), and Monroe (206).
- 87% of the new Local SMP enrollment moved from Quartz Community with WEA Trust Mayo Clinic a distant second at 6%.
- There are no SMP counties for the state program in 2021.
- For the third consecutive year, Quartz Community had a large premium increase for its Local plans with an average 10.1% premium increase for 2021. The result is an additional 12.8% decline in membership for 2021, following decreases of 6.8% for 2020 and 37% for 2019. Two-thirds of the lost enrollment moved to SMP.
- Dean Health Plan had a noticeable 4% loss of membership for 2021.
  - The majority of the State program membership switched to Quartz UW Health and Medicare Advantage. It is unknown what might have prompted the switch to Quartz UW Health since State employees pay the same amount regardless of health plan.
  - Most of the Local program membership that moved enrolled in either MercyCare or GHC-SCW. Dean's 2021 rate increase made it more expensive for Local employees than those two plans compared to 2020.
- For 2020, Dean Prevea260 expanded its service area to include six new counties in western Wisconsin. This has driven continued growth for the plan with a 19.47% increase for 2021. Much of the increase came from Quartz Community in Trempealeau and Eau Claire counties.
- The University of Wisconsin (UW) has been hard hit by the pandemic and announced staff reductions in 2020. UW enrollment is down 1.5% to start 2021.

### **Other Open Enrollment Statistics**

#### **High Deductible Health Plan (HDHP)**

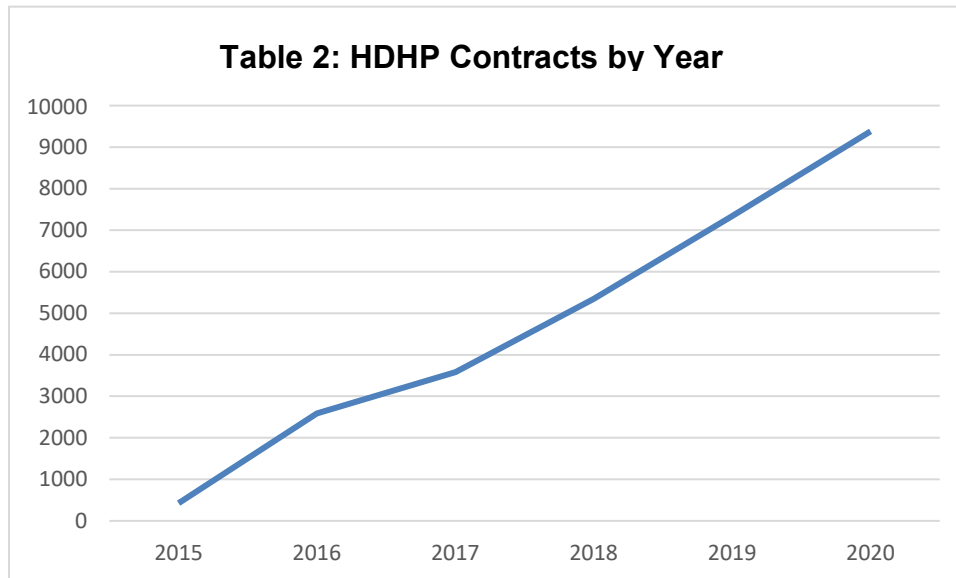
HDHP enrollment continues to increase, seeing another year of double-digit growth, although the rate of growth is slowing. For 2021 every health plan, except State SMP, had growth in its HDHP plan, with some plans experiencing additional shifts from non-HDHP to HDHP.

The total HDHP enrollment for 2021 accounts is 9.96% of total health insurance contracts and 10.74% of total health insurance membership. HDHP continues to gain market share each year and surpassed the 10% threshold for the first time.

**Table 1: HDHP Enrollment by Year**

Year	# of Contracts	Difference	% Change
2015	427	N/A	N/A
2016	2,586	2,159	505.6%
2017	3,578	992	38.4%
2018	5,344	1,766	49.4%
2019	7,344	2,000	37.4%
2020	9,381	2,037	27.7%
2021	11,026	1,645	17.5%

**Table 2: HDHP Contracts by Year**



**Supplemental Plans**

In 2019, the Board approved the expansion of supplemental dental as an optional benefit for Local employers and all Local retirees. In May 2020, the Board added supplemental vision and the Securian accident plan as optional Local benefits.

- Delta Dental is up to 114 employers that have opted into the benefit. 2021 is the second year of the Local availability.
  - Combined enrollment of Local active employees and dependents for all three supplemental dental plans is 2,954.
- DeltaVision had 104 employers opt into the new benefit.
  - Local active enrollment in supplemental vision is 2,077.
- Securian had 58 employers opt into the Accident plan
  - Each employer is responsible for maintaining and tracking enrollment for the Accident plan, so enrollment counts for Locals is not available.
- For both supplemental dental and vision, State and Local retirees constitute one pool, so counts for Local retirees are not available. The Accident plan is not available to retirees as new enrollees.

Open Enrollment Applications

The volume of open enrollment requests for 2021 is down from 2020.

- The requests for 2021 decreased because there were no new or departing health plans. The 2020 numbers include the departure of Security Health Plan, which required a large number of employees to choose a new health plan.

**Table 3: Open Enrollment Change Requests**

<b>Open Enrollment Request</b>	<b>2020</b>	<b>2021</b>	<b>Change</b>
Change Health Plan [Contracts]	8,990	4,719	-4,271
New Enrollment [Contracts]	1,751	1,530	-221
Remove Dependent(s) [Members]	509	195	-314
Add Dependent(s) [Members]	649	79	-570
Change from Family to Single Coverage [Contracts]	330	344	+14
Change from Single to Family Coverage [Contracts]	408	422	+14
<b>Total Requests</b>	<b>12,637</b>	<b>7,289</b>	<b>-5,348</b>

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

Attachment A: 2021 Enrollment Changes by Health Plan

Attachment B: 2021 Enrollment – State/Local

Attachment C: 2021 Enrollment – Active/Annuitant/Continuant

Attachment D: Enrollment Changes by Health Plan and Health Vendor Enrollment Comparison

**Attachment A: 2021 Enrollment Changes by Health Plan**

Health Plan	2021		2020		Difference		% Change	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
	DEAN HP	17,905	38,053	18,880	40,276	-975	-2,223	-5.16%
DEAN HP HDHP	1,771	3,760	1,500	3,235	271	525	18.07%	16.23%
DEAN HP PREVEA360	1,098	2,619	932	2,192	166	427	17.81%	19.48%
DEAN HP PREVEA360 HDHP	189	449	165	376	24	73	14.55%	19.41%
GHC EAU CLAIRE	816	1,869	784	1,835	32	34	4.08%	1.85%
GHC EAU CLAIRE HDHP	178	419	116	265	62	154	53.45%	58.11%
GHC SOUTH CENTRAL WI	5,943	11,732	6,124	11,923	-181	-191	-2.96%	-1.60%
GHC SOUTH CENTRAL WI HDHP	636	1,260	542	1,049	94	211	17.34%	20.11%
HEALTHPARTNERS	2,187	5,217	2,214	5,299	-27	-82	-1.22%	-1.55%
HEALTHPARTNERS HDHP	578	1,387	506	1,197	72	190	14.23%	15.87%
IYC ACCESS HDHP - WEA	229	561	154	373	75	188	48.70%	50.40%
IYC ACCESS HP - WEA	5,992	8,632	6,042	8,738	-50	-106	-0.83%	-1.21%
IYC LOCAL ACCESS HDHP - WEA	7	19	5	17	2	2	40.00%	11.76%
IYC LOCAL ACCESS HP - WEA	193	251	199	255	-6	-4	-3.02%	-1.57%
MEDICAL ASSOCIATES HP	1,060	2,892	1,074	2,952	-14	-60	-1.30%	-2.03%
MEDICAL ASSOCIATES HP HDHP	43	91	29	64	14	27	48.28%	42.19%
MEDICARE ADVANTAGE UHC	7,192	10,753	5,949	8,951	1,243	1,802	20.89%	20.13%
MERCYCARE HP	678	1,767	539	1,408	139	359	25.79%	25.50%
MERCYCARE HP HDHP	68	176	48	120	20	56	41.67%	46.67%
NETWORK HP	7,039	18,182	7,133	18,287	-94	-105	-1.32%	-0.57%
NETWORK HP HDHP	911	2,444	750	2,005	161	439	21.47%	21.90%
QUARTZ COMMUNITY	4,123	10,390	4,872	12,330	-749	-1,940	-15.37%	-15.73%
QUARTZ COMMUNITY HDHP	632	1,666	575	1,493	57	173	9.91%	11.59%
QUARTZ UW HEALTH	27,967	60,778	28,457	61,742	-490	-964	-1.72%	-1.56%
QUARTZ UW HEALTH HDHP	2,947	6,544	2,433	5,315	514	1,229	21.13%	23.12%
ROBIN WITH HEALTHPARTNERS	334	821	239	603	95	218	39.75%	36.15%
ROBIN WITH HEALTHPARTNERS HDHP	133	308	85	201	48	107	56.47%	53.23%
SMP - WEA	17	23	24	35	-7	-12	-29.17%	-34.29%
SMP HDHP - WEA	0	0	1	2	-1	-2	-100.00%	-100.00%
SMP LOCAL - WEA	393	1,102	5	7	388	1,095	7760.00%	15642.86%
SMP LOCAL HDHP - WEA	0	0	0	0	0	0	0.00%	0.00%
WEA TRUST EAST	12,647	28,832	13,181	30,062	-534	-1,230	-4.05%	-4.09%
WEA TRUST EAST HDHP	2,016	4,869	1,844	4,442	172	427	9.33%	9.61%
WEA TRUST WEST CHIPP VLY	1,153	2,867	1,216	3,021	-63	-154	-5.18%	-5.10%
WEA TRUST WEST CHIPP VLY HDHP	194	524	177	509	17	15	9.60%	2.95%
WEA TRUST WEST MAYO CLIN	2,886	6,851	2,994	7,114	-108	-263	-3.61%	-3.70%
WEA TRUST WEST MAYO CLIN HDHP	492	1,214	449	1,124	43	90	9.58%	8.01%
<b>Grand Total</b>	<b>110,647</b>	<b>239,322</b>	<b>110,237</b>	<b>238,817</b>	<b>410</b>	<b>505</b>	<b>0.37%</b>	<b>0.21%</b>

**Attachment B: 2021 Enrollment - State/Local**

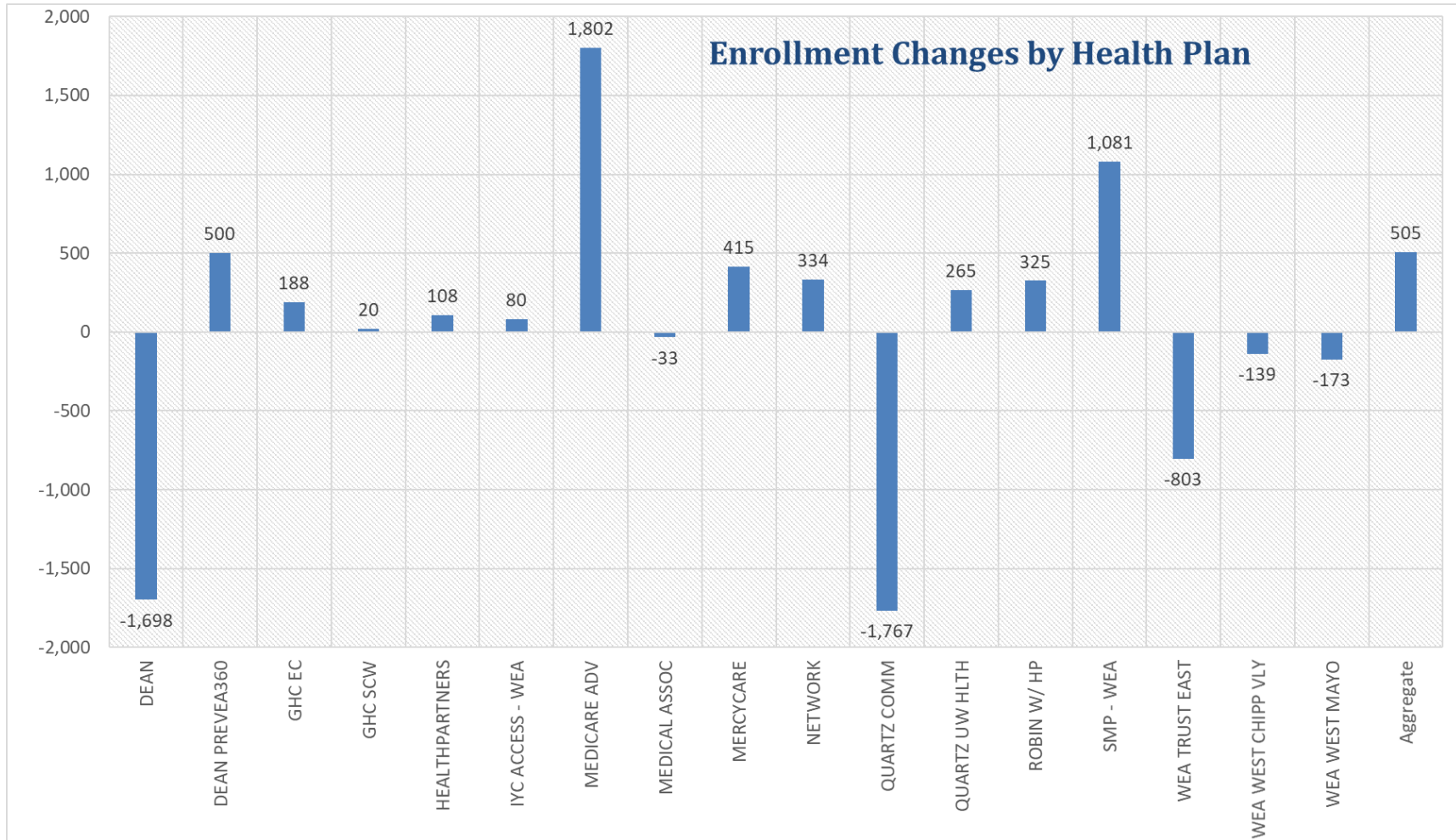
Health Plan	STATE		LOCAL		TOTAL	
	Contracts	Members	Contracts	Members	Contracts	Members
DEAN HP	15,365	31,665	2,540	6,388	17,905	38,053
DEAN HP HDHP	1,645	3,456	126	304	1,771	3,760
DEAN HP PREVEA360	477	1,021	621	1,598	1,098	2,619
DEAN HP PREVEA360 HDHP	133	287	56	162	189	449
GHC EAU CLAIRE	581	1,314	235	555	816	1,869
GHC EAU CLAIRE HDHP	115	272	63	147	178	419
GHC SOUTH CENTRAL WI	5,220	9,881	723	1,851	5,943	11,732
GHC SOUTH CENTRAL WI HDHP	633	1,255	3	5	636	1,260
HEALTHPARTNERS	2,147	5,137	40	80	2,187	5,217
HEALTHPARTNERS HDHP	572	1,377	6	10	578	1,387
IYC ACCESS HDHP - WEA	229	561	0	0	229	561
IYC ACCESS HP - WEA	5,992	8,632	0	0	5,992	8,632
IYC LOCAL ACCESS HDHP - WEA	0	0	7	19	7	19
IYC LOCAL ACCESS HP - WEA	0	0	193	251	193	251
MEDICAL ASSOCIATES HP	324	768	736	2,124	1,060	2,892
MEDICAL ASSOCIATES HP HDHP	42	87	1	4	43	91
MEDICARE ADVANTAGE UHC	6,912	10,348	280	405	7,192	10,753
MERCYCARE HP	366	887	312	880	678	1,767
MERCYCARE HP HDHP	42	107	26	69	68	176
NETWORK HP	5,849	14,875	1,190	3,307	7,039	18,182
NETWORK HP HDHP	853	2,287	58	157	911	2,444
QUARTZ COMMUNITY	3,541	9,032	582	1,358	4,123	10,390
QUARTZ COMMUNITY HDHP	574	1,506	58	160	632	1,666
QUARTZ UW HEALTH	24,142	51,242	3,825	9,536	27,967	60,778
QUARTZ UW HEALTH HDHP	2,901	6,422	46	122	2,947	6,544
ROBIN WITH HEALTHPARTNERS	328	813	6	8	334	821
ROBIN WITH HEALTHPARTNERS HDHP	132	306	1	2	133	308
SMP - WEA	17	23	0	0	17	23
SMP HDHP - WEA	0	0	0	0	0	0
SMP LOCAL - WEA	0	0	393	1,102	393	1,102
SMP LOCAL HDHP - WEA	0	0	0	0	0	0
WEA TRUST EAST	12,019	27,320	628	1,512	12,647	28,832
WEA TRUST EAST HDHP	1,941	4,671	75	198	2,016	4,869
WEA TRUST WEST CHIPP VLY	1,143	2,847	10	20	1,153	2,867
WEA TRUST WEST CHIPP VLY HDHP	194	524	0	0	194	524
WEA TRUST WEST MAYO CLIN	2,863	6,806	23	45	2,886	6,851
WEA TRUST WEST MAYO CLIN HDHP	491	1,213	1	1	492	1,214
<b>Grand Total</b>	<b>97,783</b>	<b>206,942</b>	<b>12,864</b>	<b>32,380</b>	<b>110,647</b>	<b>239,322</b>

**Attachment C: 2021 Enrollment - Active/Annuitant/Continuant**

Health Plan	ACTIVE		ANNUITANT		CONTINUANT		TO TAL	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
DEAN HP	12,983	30,866	4,893	7,134	29	53	17,905	38,053
DEAN HP HDHP	1,722	3,674	46	80	3	6	1,771	3,760
DEAN HP PREVEA360	878	2,278	215	336	5	5	1,098	2,619
DEAN HP PREVEA360 HDHP	175	430	14	19	0	0	189	449
GHC EAU CLAIRE	640	1,608	175	260	1	1	816	1,869
GHC EAU CLAIRE HDHP	175	414	3	5	0	0	178	419
GHC SOUTH CENTRAL WI	4,768	9,985	1,164	1,730	11	17	5,943	11,732
GHC SOUTH CENTRAL WI HDHP	624	1,237	12	23	0	0	636	1,260
HEALTHPARTNERS	1,672	4,391	510	821	5	5	2,187	5,217
HEALTHPARTNERS HDHP	554	1,351	24	36	0	0	578	1,387
IYC ACCESS HDHP - WEA	212	538	17	23	0	0	229	561
IYC ACCESS HP - WEA	1,108	2,073	4,881	6,556	3	3	5,992	8,632
IYC LOCAL ACCESS HDHP - WEA	7	19	0	0	0	0	7	19
IYC LOCAL ACCESS HP - WEA	1	3	192	248	0	0	193	251
MEDICAL ASSOCIATES HP	911	2,671	146	215	3	6	1,060	2,892
MEDICAL ASSOCIATES HP HDHP	39	86	4	5	0	0	43	91
MEDICARE ADVANTAGE UHC	0	0	7,191	10,752	1	1	7,192	10,753
MERCYCARE HP	577	1,611	100	154	1	2	678	1,767
MERCYCARE HP HDHP	66	170	1	2	1	4	68	176
NETWORK HP	6,009	16,601	1,014	1,550	16	31	7,039	18,182
NETWORK HP HDHP	886	2,401	25	43	0	0	911	2,444
QUARTZ COMMUNITY	3,307	9,158	810	1,218	6	14	4,123	10,390
QUARTZ COMMUNITY HDHP	616	1,638	14	23	2	5	632	1,666
QUARTZ UW HEALTH	22,417	52,532	5,492	8,151	58	95	27,967	60,778
QUARTZ UW HEALTH HDHP	2,913	6,486	31	49	3	9	2,947	6,544
ROBIN WITH HEALTHPARTNERS	294	751	39	69	1	1	334	821
ROBIN WITH HEALTHPARTNERS HDHP	127	298	5	8	1	2	133	308
SMP - WEA	0	0	17	23	0	0	17	23
SMP HDHP - WEA	0	0	0	0	0	0	0	0
SMP LOCAL - WEA	387	1,095	6	7	0	0	393	1,102
SMP LOCAL HDHP - WEA	0	0	0	0	0	0	0	0
WEA TRUST EAST	10,561	25,672	2,065	3,124	21	36	12,647	28,832
WEA TRUST EAST HDHP	1,968	4,783	47	85	1	1	2,016	4,869
WEA TRUST WEST CHIPP VLY	907	2,473	246	394	0	0	1,153	2,867
WEA TRUST WEST CHIPP VLY HDHP	185	512	8	11	1	1	194	524
WEA TRUST WEST MAYO CLIN	2,188	5,791	696	1,058	2	2	2,886	6,851
WEA TRUST WEST MAYO CLIN HDHP	478	1,177	13	33	1	4	492	1,214
<b>Grand Total</b>	<b>80,355</b>	<b>194,773</b>	<b>30,116</b>	<b>44,245</b>	<b>176</b>	<b>304</b>	<b>110,647</b>	<b>239,322</b>



# Attachment D: Enrollment Changes by Health Plan and Health Vendor Enrollment Comparison



**Attachment D: Enrollment Changes by Health Plan and Health Vendor Enrollment Comparison**

