

From: [Cheryl Martino](#)
To: [ETF SMB Board Feedback](#)
Subject: Health Insurance
Date: Thursday, September 2, 2021 1:53:47 PM

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I am a retired Adult Protective Services social worker, and worked in the WRS for nearly 12 years. When I checked into Why the health insurance plans available to me with the WRS, I was informed the premium would be nearly the cost of COBRA insurance. With all of the beneficiaries in the WRS, why are the premiums still so high? Can't the WRS offer health, dental and vision insurance to retirees at a lower rate than \$2,000 per month? And why aren't child protective services and adults protective services social workers considered part of the protective occupations? The type of work and environmental conditions that these groups of social workers work in is stressful and dangerous. We often worked side-by-side with law enforcement, often being the first professionals at a home only to find dangerous situation occurring.

Sincerely,
Cheryl Martino

Sent from my iPhone



STATE OF WISCONSIN
Department of Employee Trust Funds
A. John Voelker
SECRETARY

Wisconsin Department
of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
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September 17, 2021

CHERYL MARTINO

Dear Ms. Martino:

Thank you for your September 2, 2021 email to the Department of Employee Trust Funds (ETF). You expressed concerns over health insurance premium rates in the State of Wisconsin group health insurance program and asked why your former job is not considered a protective occupation. As the Deputy Director of the Office of Strategic Health Policy, I appreciate the opportunity to respond to your questions on behalf of ETF.

We share your concerns about the rising cost of health insurance. ETF works very hard to limit premium increases, and we've been quite successful in controlling them for the group altogether. It should be noted, the 2022 average premium increase is 3.4% for the state and local programs. For 2021, the overall average state premium increase was 2.7%. The average increase for 2020 was 4%. These increases are less than the national trend for the past three years in a row, according to Segal, the consulting actuary for the Group Insurance Board (Board).

Rates are determined in competitive circumstances with the health plans every year. Any plans that are accepted into the program formulate offers or bids of renewal rates to ETF. These offers are determined based on the following measures: financial assessments of their administrative costs, provider contracts, the utilization of health care services, and the demographics of their enrollees. ETF makes every attempt to have plans only submit rates that are justified by their claims experience, so these bids and additional data supplied by the plans is passed along to Segal for review. We believe that this system has resulted in the State of Wisconsin group health insurance program having lower premium increases compared to other employer groups, while continuing to offer consistently high benefits.

It appears from your email that you are interested in enrolling in the State of Wisconsin Group Health Insurance Program if premiums were affordable for you. Unfortunately, you are not eligible to enroll under Wisconsin law. This is because you did not take an immediate annuity when you terminated employment.

Your email also asked for an explanation as to why social workers working with child protective services and environmental conditions are not considered participants in protective occupations. The employees included in protective occupations are specified

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in Wis. Stat. § [40.02 \(48\)](#). Changes made to a statute, such as the inclusion of other employment categories, require changing Wisconsin state law through the legislative process.

Thank you, again, for reaching out to ETF with your concerns. Feedback from members like you, and the opportunity to share additional information is a privilege.

If you have any additional questions, comments, or concerns, please do not hesitate to reach out to me at Brian.Stamm@etf.wi.gov or via phone (608) 267-4554. If I'm unavailable, you're invited to contact Federal Health Programs & Policy Manager, Arlene Larson, at arlene.larson@etf.wi.gov or via phone at (608) 264-6624.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian Stamm", with a long horizontal flourish extending to the right.

Brian Stamm, Deputy Director, Office of Strategic Health Policy
Department of Employee Trust Funds

CC: Arlene Larson, Federal Health Programs & Policy Manager, ETF