

December 5, 2021

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EMPLOYEE TRUST FUNDS  
2021 DEC -8 AM 8:08

TO: The Employee Trust Funds Board  
c/o Board Liaison Department of Employee Trust Funds  
PO Box 7931  
Madison, WI 53707-7931

I am a retired annuitant with concerns about how proactive ETF needs to be for the physical and fiscal health of its members. Besides the costs of acute COVID care, long COVID will impact survivors for potentially the rest of their lives. Instead of StayWell programs, maybe ETF needs to more effectively emphasize and promote preventative care such as COVID vaccines.

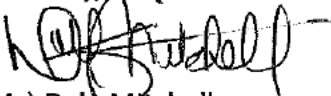
My suggestion is that ETF survey its members to determine COVID vaccine hesitancy, and gather data from health care providers to determine the costs for those unvaccinated who are enrolled in ETF health care insurances. Likely there are other resources you have that I am unaware of, to help determine the increased costs & burdens on our health care system.

Some education and a grace period for allowing the vaccine hesitant to get vaccines would be appropriate. Then those who choose to be unvaccinated should pay for those increased health care costs – whether by increased premiums, surcharges and/or co-pays for care. One option – charge a higher premium cost for all, reduced when proof of full COVID vaccination is presented for all members on the health plan who are eligible for vaccination.

An easy solution is for unvaccinated people to get vaccinated, for their own health and to hold down risks and costs for all of us. In the event of strongly held convictions, unvaccinated persons should be willing to pay for those convictions. They should not be allowed to pass those costs (monetary and the stresses on the health care system) on to the rest of us.

Anti-viral COVID pills under development by Merck and Pfizer & better home testing could allow earlier & more cost effective treatments. That said, even as we might ease from Pandemic to Endemic COVID, the burden on us, our health care systems and budgets will be with us for many, many years. I am asking you recognize this and for ETF to be more proactive on vaccine hesitancy for the physical and fiscal health of its members & annuitants.

Sincerely,



(Ms) Dale Mitchell

[Redacted]



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

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of Employee Trust Funds  
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December 20, 2021

Ms. Dale Mitchell  
[REDACTED]

Dear Ms. Mitchell,

Thank you for your inquiry regarding the promotion of COVID-19 vaccination and preventive care. As the Director for the Office of Strategic Health Policy (OSHP), it's a pleasure to respond to your letter.

The Department of Employee Trust Funds (ETF) has been regularly monitoring the progression and impact of the pandemic on all the Group Insurance Board (Board) programs since early 2020. Several of the large employers that participate in the Group Health Insurance Program (GHIP) have conducted surveys much like the one you suggested in your letter. The responses are helping the GHIP employers to determine the rate of vaccination within their respective populations, and the outreach has been very successful. To date, 70% of state employees and over 90% of University of Wisconsin employees have received a COVID-19 vaccine. Employers have the added benefit of being well-positioned to verify vaccination status, versus relying solely on self-reported information.

(On a separate note: rates of vaccination in the retiree population are expected to be much higher than in the employed population as a result of the early vaccine outreach focus. Consequently, ETF has not sought to do additional surveying at this time.)

To track the impact of COVID-19 infections on our programs, ETF has been reporting quarterly to the Board on the impacts to member health, quality of care, and cost of COVID-19. These reports are all available on the Group Insurance Board Meeting Agendas and Materials page on the ETF website (<https://etf.wi.gov/about-etf/governing-boards/group-insurance-board/group-insurance-board-meeting-agendas-and-materials>).

Unfortunately, the matter of adding surcharges for unvaccinated individuals that you mentioned in your letter isn't quite so straightforward. One challenge is that ETF can't support differential premiums due to the limitations of our existing eligibility and enrollment systems. ETF is making active strides towards implementing new IT systems in the coming years that will enable the agency to offer more responsive premium designs.

Additionally, there are other considerations, such as health conditions, that might prevent an individual from receiving certain vaccines. Furthermore, there's substantiated concern regarding the equitable distribution of vaccines amongst marginalized groups. Wisconsin continues to see a population-level disparity in vaccination rates between Black, Latino, and American Indian citizens compared to White and Asian citizens. While ETF unequivocally supports vaccination for our GHIP members, we want to be careful that our policies do not further contribute to disparities.

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For these reasons, ETF has continued to support and amplify outreach campaigns related to encouraging vaccination. The Your Health Benefits and Covid-19 page under the “Health” section on the ETF website (<https://etf.wi.gov/health/your-health-benefits-and-covid-19>) provides accessible information to members that have questions or concerns regarding COVID-19 vaccines, testing, treatment, medications, telehealth, Well Wisconsin health screenings, pre-tax savings accounts, and links to additional resources.

Health plans contracted with ETF have also done regular outreach to members throughout the pandemic, particularly related to vaccine access and availability. Over the years, ETF has observed that members are more accustomed to hearing about health issues from their health plans directly. Therefore, resources and support have been allocated to the support of existing outreach campaigns rather than ETF creating our own.

Again, thank you for your letter. If you have any further questions or need any assistance, please feel free to reach out to ETF’s Lead Policy Advisor, Renee Walk, either by phone at (608) 261-7254 or via email at [renee.walk@etf.wi.gov](mailto:renee.walk@etf.wi.gov).

Sincerely,

A handwritten signature in black ink that reads "Eileen Mallow". The signature is written in a cursive, flowing style.

Eileen Mallow, Director, Office of Strategic Health Policy  
Department of Employee Trust Funds