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Correspondence Memorandum

Date: January 19, 2022

To: Group Insurance Board

From: Kathy Wienkes, Trust Fund Director

Subject: Participation in the Wisconsin Public Employers Group Health Insurance Program and Income Continuation Insurance Plan

This memo is for information purposes only. No Board action is required.

Annually, ETF provides the Group Insurance Board (Board) with an update of local government employers that have either joined or withdrawn participation in the Wisconsin Public Employers (WPE) Group Health Insurance Program (GHIP) and the Income Continuation Insurance (ICI) Plan during the prior calendar year.

The chart below outlines the changes in employer participation.

As of Year	Employer Participation	Percent Change
1/2018	357 employers	-
1/2019	369 employers	+3.36%
1/2020	378 employers	+2.44%
1/2021	394 employers	+4.23%
1/2022	409 employers	+3.81%

Activity for the WPE GHIP program in 2021 through January 1, 2022¹ included both inquiries to join the program and employers who withdrew from the program. In total, 55 employers inquired about participating in the WPE GHIP. Employers are classified as large employers if there are 50 or more employees within that employer group. Employers classified as large employers are required to complete an underwriting process prior to admission to the program, whereas employers with 49 or fewer employees are not required to complete the underwriting process.

A total of 17 large employers inquired about joining the program in 2021, of which six completed the underwriting process. Of the six, only two joined the WPE GHIP.

¹ Underwriting requirements are a result of the Wisconsin Public Employer Underwriting and Surcharge Policy effective July 1, 2018 (Ref. [GIB | 5.16.18 | 9B](#)).

Reviewed and approved by Matt Stohr, Administrator, Division of Retirement Services
 Electronically Signed 01/21/2022

Matt Stohr

Board	Mtg Date	Item #
GIB	2.16.22	12G

A total of 38 employers not classified as large employers inquired about joining the program in 2021, of which 21 employers joined.

A total of eight employers withdrew from the WPE GHIP effective December 31, 2021.

There are four plan designs, or program options, available to the WPE GHIP. Each plan design contains a dental and non-dental version. Table 1 provides a summary of the number of new employers and employers who changed benefits or withdrew between January 1, 2021 and January 1, 2022. Table 2 provides the employer participation totals from 2018 – 2021.

TABLE 1
PARTICIPATION IN WPE GHIP OPTIONS AS OF 01/01/2022

Description	Local Traditional Plan		Local Deductible Plan		Local Co-Insurance Plan		Local High Deductible Health Plan		Total
	Dental (P02)	Non-Dental (P12)	Dental (P04)	Non-Dental (P14)	Dental (P06)	Non-Dental (P16)	Dental (P07)	Non-Dental (P17)	
Employers enrolled in this option as of 01/01/2021	114	122	53	68	10	5	15	10	397 ²
Employers that joined WPE and selected this option during 2021	6	2	6	3	2	0	3	1	23
Employers in WPE that switched to this option as of 01/01/2022	5	0	5	2	0	0	1	0	13
Employers withdrawing from WPE or switching from this option as of 12/31/2021	-1	-10	-1	-5	-1	0	-1	-2	-21
Total Employers Enrolled in this option as of 01/01/2022	124	114	63	68	11	5	18	9	412 ²

² Beginning in 2012, employers were provided the opportunity to continue participating in the WPE GHIP under either a single program option or enrolling in multiple program options. Employers could offer these program options to different workgroups, based on bargaining agreements. There are three employers enrolled in two program options as of January 1, 2022.

TABLE 2
PARTICIPATION IN WPE GHIP PROGRAM OPTIONS
(Combined Dental and No-Dental)

As of Year	Local Traditional Plan (P02/P12)	Local Deductible Plan (P04/P14)	Local Co-Insurance Plan (P06/P16)	Local High Deductible Health Plan (P07/P17)
1/2018	232	108	11	9
1/2019	242	109	9	13
1/2020	234	115	13	19
1/2021	236	121	15	25
1/2022	238	131	16	27

The local Income Continuation Insurance program continues to see growth. In 2021, 14 new employers joined. As with the WPE GHIP, the ICI program tends to attract smaller employers. There were zero employers that filed a resolution to withdraw from the ICI program in 2021.

TABLE 3
PARTICIPATION IN THE WPE & LOCAL ICI PLANS AS OF 01/01/2022

Category	WPE Plan	ICI Plan ³
New Employers in CY2021	23	14
Employers Terminating in CY2020	8	0
Participating Cities	59	62
Participating Villages	125	72
Participating School Districts	7	0
Participating Special Districts	117	97
Participating Towns	91	40
Participating Counties	10	16
Total Employers	409	288

³ A 2019 audit of the local WRS employers that participate in the ICI program, revealed 84.2% of their employees enrolled in ICI. Using that same calculation, of the total 288 local WRS employers that participate in the ICI program today (approximately 12,697 employees), 10,691 employees are projected to have ICI coverage.