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Correspondence Memorandum

Date: January 20, 2022
To: Group Insurance Board
From: Douglas Wendt, Health Policy Advisor
 Office of Strategic Health Policy
Subject: 2022 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 2022 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)

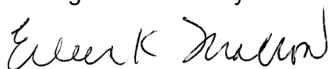
Total GHIP membership remained stable but decreased slightly by 0.56% with a 0.74% decrease for the State program and a 0.56% increase for the local program.

New Health Plans

Aspirus Health Plan joined the program for 2022, covering central and northern Wisconsin. There were 209 subscribers that enrolled for a total initial membership of 522 members. More than half (58%) of the Aspirus members moved from WEA Trust East, with another 31% from GHC Eau Claire and HealthPartners combined. State participants (excluding University of Wisconsin) make up 71% of the new Aspirus enrollment. University of Wisconsin employees and dependents account for an additional 28%.

Quartz Community was split into two new plans for 2022. The new plans are Quartz Central and Quartz West. Quartz Central covers central Wisconsin and Quartz West covers the western part of the state. Quartz Community had been losing substantial membership over the previous three years due to non-competitive pricing in the Local program. The split allowed Quartz to separate out the risk pools for the two regions and provide better pricing based on the risk. As a result, Quartz West qualified as a Local tier 1 plan, with a 4.44% Local rate decrease for 2022. Quartz Central is more

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expensive but still competitive with the other plans offered in central Wisconsin. The improved status and pricing for Quartz West allowed the combined plans to maintain a stable membership for 2022 instead of the double-digit losses of the previous years.

Membership Shifts

There were substantial shifts in membership in southcentral and southwest Wisconsin for 2022.

Group Health Cooperative of Southcentral Wisconsin (GHC-SCW) had a 30.37% net membership increase for 2022. 95% of the membership gains were in the Local program. There are two reasons for the large gain. First, GHC-SCW had a 5.13% Local premium decrease compared to 6.56% and 6.27% rate increases for Dean Health Plan and Quartz UW health respectively. This gave them a distinct price advantage over their competitors in the south-central region. The second reason was an improvement in network provider access in Grant and Lafayette counties. This allowed GHC-SCW to pick up 1,211 additional members in those counties, 950 of which moved from Medical Associates.

MercyCare had a Local program rate decrease of 2.38%, which resulted in a 20.79% membership increase relative to its small plan size. Those gains also came from Dean and Quartz.

Due to the gains for GHC-SCW and MercyCare, Dean Health Plan had a net membership decrease of 6.25% and Quartz UW Health membership decreased 2.17%

WEA Trust East moved from tier 1 to tier 3 in the Local program for 2022. This has made them less attractive to Local employees. As a result, WEA Trust East lost 6.59% of its membership. The plan also stopped offering in five counties and reduced network access in six other counties, all in northern Wisconsin. The lost membership mainly shifted to Aspirus and Network health plans.

State Maintenance Plan (SMP)

Local SMP enrollment had jumped from seven members to 1,102 in 2021 due to the mix of counties that offered SMP. SMP is offered in counties that do not have a qualified tier 1 plan. The Local SMP situation improved again for 2022 and Local SMP membership dropped back down to 19 members.

Medicare Advantage

We have been tracking Medicare Advantage enrollment since that plan type was reintroduced in 2019. The plan continues to have double-digit annual growth with a 16.93% increase for 2022.

High Deductible Health Plan (HDHP)

HDHP continues to grow annually with an 8.81% increase for 2022. Growth is slowing, with 2022 the first year with an increase of less than 10%. Historical numbers are in Table 1.

Table 1: HDHP Enrollment

Year	# of Contracts	Difference	% Change
2015	427	N/A	N/A
2016	2,586	2,159	505.60%
2017	3,578	992	38.40%
2018	5,344	1,766	49.40%
2019	7,344	2,000	37.40%
2020	9,381	2,037	27.70%
2021	11,026	1,645	17.50%
2022	11,997	971	8.81%

Supplemental Plans

2022 is the third plan year that supplemental dental is available to Local employers. It is the second year for vision and the accident plan. Other highlights are as follows:

- Delta Dental is up to 133 employers that have opted into the benefit. That is an increase of 19 employers from 114 in 2021.
- DeltaVision participation increased by 25 Local employers to a total of 129.
- Securian added 18 Local employers for a total of 76 for the Accident plan.

Open Enrollment Applications

The volume of health plan changes for 2022 is substantially higher than 2021. This was largely driven by the addition of Aspirus Health Plan and the requirement for Quartz Community members to choose a new plan

Table 2: Open Enrollment Change Requests

Open Enrollment Request	2021	2022	Change
Change Health Plan [Contracts]	4,719	10,044	5,325
New Enrollment [Contracts]	1,530	2,460	930
Remove Dependent(s) [Members]	195	147	-48
Add Dependent(s) [Members]	79	70	-9
Change from Family to Single Coverage [Contracts]	344	396	+52
Change from Single to Family Coverage [Contracts]	422	434	+12
Total Requests	7,289	13,541	+6,262

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

2022 Enrollment Changes by Health Plan

Health Plan	2022		2021		Difference		% Change	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
	ASPIRUS HP	136	354	0	0	136	354	N/A
ASPIRUS HP HDHP	73	168	0	0	73	168	N/A	N/A
DEAN HP	16,674	35,243	17,905	38,053	-1,231	-2,810	-6.88%	-7.38%
DEAN HP HDHP	1,841	3,957	1,771	3,760	70	197	3.95%	5.24%
DEAN HP PREVEA360	1,011	2,393	1,098	2,619	-87	-226	-7.92%	-8.63%
DEAN HP PREVEA360 HDHP	265	625	189	449	76	176	40.21%	39.20%
GHC EAU CLAIRE	818	1,870	816	1,869	2	1	0.25%	0.05%
GHC EAU CLAIRE HDHP	188	452	178	419	10	33	5.62%	7.88%
GHC SOUTH CENTRAL WI	7,211	15,578	5,943	11,732	1,268	3,846	21.34%	32.78%
GHC SOUTH CENTRAL WI HDHP	666	1,360	636	1,260	30	100	4.72%	7.94%
HEALTHPARTNERS	2,090	4,920	2,187	5,217	-97	-297	-4.44%	-5.69%
HEALTHPARTNERS HDHP	555	1,381	578	1,387	-23	-6	-3.98%	-0.43%
IYC ACCESS HDHP - WEA	276	642	229	561	47	81	20.52%	14.44%
IYC ACCESS HP - WEA	5,961	8,611	5,992	8,632	-31	-21	-0.52%	-0.24%
IYC LOCAL ACCESS HDHP - WEA	9	21	7	19	2	2	28.57%	10.53%
IYC LOCAL ACCESS HP - WEA	195	265	193	251	2	14	1.04%	5.58%
MEDICAL ASSOCIATES HP	675	1,727	1,060	2,892	-385	-1,165	-36.32%	-40.28%
MEDICAL ASSOCIATES HP HDHP	42	104	43	91	-1	13	-2.33%	14.29%
MEDICARE ADVANTAGE UHC	8,389	12,573	7,192	10,753	1,197	1,820	16.64%	16.93%
MERCYCARE HP	793	2,094	678	1,767	115	327	16.96%	18.51%
MERCYCARE HP HDHP	93	253	68	176	25	77	36.76%	43.75%
NETWORK HP	7,129	18,486	7,039	18,182	90	304	1.28%	1.67%
NETWORK HP HDHP	1,076	2,934	911	2,444	165	490	18.11%	20.05%
QUARTZ CENTRAL	2,001	5,100	0	0	2,001	5,100	N/A	N/A
QUARTZ CENTRAL HDHP	339	879	0	0	339	879	N/A	N/A
QUARTZ COMMUNITY	0	0	4,123	10,390	-4,123	-10,390	-100.00%	-100.00%
QUARTZ COMMUNITY HDHP	0	0	632	1,666	-632	-1,666	-100.00%	-100.00%
QUARTZ UW HEALTH	27,221	58,426	27,967	60,778	-746	-2,352	-2.67%	-3.87%
QUARTZ UW HEALTH HDHP	3,325	7,433	2,947	6,544	378	889	12.83%	13.58%
QUARTZ WEST	2,097	5,228	0	0	2,097	5,228	N/A	N/A
QUARTZ WEST HDHP	294	765	0	0	294	765	N/A	N/A

Health Plan	2022		2021	
	Contracts	Members	Contracts	Members
ROBIN WITH HEALTHPARTNERS	396	990	334	821
ROBIN WITH HEALTHPARTNERS HDHP	175	417	133	308
SMP - WEA	17	22	17	23
SMP HDHP - WEA	0	0	0	0
SMP LOCAL - WEA	9	19	393	1,102
SMP LOCAL HDHP - WEA	0	0	0	0
WEA TRUST EAST	11,685	26,589	12,647	28,832
WEA TRUST EAST HDHP	2,022	4,891	2,016	4,869
WEA TRUST WEST CHIPP VLY	1,080	2,644	1,153	2,867
WEA TRUST WEST CHIPP VLY HDHP	193	533	194	524
WEA TRUST WEST MAYO CLIN	2,790	6,667	2,886	6,851
WEA TRUST WEST MAYO CLIN HDHP	562	1,367	492	1,214
Grand Total	110,372	237,981	110,647	239,322

Difference		% Change	
Contracts	Members	Contracts	Members
62	169	18.56%	20.58%
42	109	31.58%	35.39%
0	-1	0.00%	-4.35%
0	0	N/A	N/A
-384	-1,083	-97.71%	-98.28%
0	0	N/A	N/A
-962	-2,243	-7.61%	-7.78%
6	22	0.30%	0.45%
-73	-223	-6.33%	-7.78%
-1	9	-0.52%	1.72%
-96	-184	-3.33%	-2.69%
70	153	14.23%	12.60%
-275	-1,341	-0.25%	-0.56%

Attachment B: 2022 Enrollment - State/Local

Health Plan	STATE		LOCAL		TOTAL	
	Contracts	Members	Contracts	Members	Contracts	Members
ASPIRUS HP	133	347	3	7	136	354
ASPIRUS HP HDHP	72	166	1	2	73	168
DEAN HP	14,537	29,999	2,137	5,244	16,674	35,243
DEAN HP HDHP	1,720	3,642	121	315	1,841	3,957
DEAN HP PREVEA360	453	970	558	1,423	1,011	2,393
DEAN HP PREVEA360 HDHP	143	293	122	332	265	625
GHC EAU CLAIRE	551	1,220	267	650	818	1,870
GHC EAU CLAIRE HDHP	119	272	69	180	188	452
GHC SOUTH CENTRAL WI	5,007	9,538	2,204	6,040	7,211	15,578
GHC SOUTH CENTRAL WI HDHP	646	1,308	20	52	666	1,360
HEALTHPARTNERS	2,054	4,848	36	72	2,090	4,920
HEALTHPARTNERS HDHP	547	1,363	8	18	555	1,381
IYC ACCESS HDHP - WEA	276	642	0	0	276	642
IYC ACCESS HP - WEA	5,961	8,611	0	0	5,961	8,611
IYC LOCAL ACCESS HDHP - WEA	0	0	9	21	9	21
IYC LOCAL ACCESS HP - WEA	0	0	195	265	195	265
MEDICAL ASSOCIATES HP	305	719	370	1,008	675	1,727
MEDICAL ASSOCIATES HP HDHP	40	94	2	10	42	104
MEDICARE ADVANTAGE UHC	8,028	12,051	361	522	8,389	12,573
MERCYCARE HP	375	917	418	1,177	793	2,094
MERCYCARE HP HDHP	57	147	36	106	93	253
NETWORK HP	5,704	14,475	1,425	4,011	7,129	18,486
NETWORK HP HDHP	979	2,654	97	280	1,076	2,934
QUARTZ CENTRAL	1,852	4,810	149	290	2,001	5,100
QUARTZ CENTRAL HDHP	333	860	6	19	339	879
QUARTZ UW HEALTH	24,213	51,047	3,008	7,379	27,221	58,426
QUARTZ UW HEALTH HDHP	3,285	7,329	40	104	3,325	7,433
QUARTZ WEST	1,501	3,640	596	1,588	2,097	5,228
QUARTZ WEST HDHP	290	754	4	11	294	765
ROBIN WITH HEALTHPARTNERS	390	982	6	8	396	990
ROBIN WITH HEALTHPARTNERS HDHP	174	413	1	4	175	417

Health Plan	STATE		LOCAL		TOTAL	
	Contracts	Members	Contracts	Members	Contracts	Members
SMP - WEA	17	22	0	0	17	22
SMP HDHP - WEA	0	0	0	0	0	0
SMP LOCAL - WEA	0	0	9	19	9	19
SMP LOCAL HDHP - WEA	0	0	0	0	0	0
WEA TRUST EAST	11,219	25,503	466	1,086	11,685	26,589
WEA TRUST EAST HDHP	1,932	4,643	90	248	2,022	4,891
WEA TRUST WEST CHIPP VLY	1,072	2,631	8	13	1,080	2,644
WEA TRUST WEST CHIPP VLY HDHP	193	533	0	0	193	533
WEA TRUST WEST MAYO CLIN	2,762	6,625	28	42	2,790	6,667
WEA TRUST WEST MAYO CLIN HDHP	557	1,352	5	15	562	1,367
Grand Total	97,497	205,420	12,875	32,561	110,372	237,981

Attachment C: 2022 Enrollment - Active/Annuitant/Continuant

Health Plan	ACTIVE		ANNUITANT		CONTINUANT		TOTAL	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
ASPIRUS HP	123	325	13	29	0	0	136	354
ASPIRUS HP HDHP	72	167	1	1	0	0	73	168
DEAN HP	11,919	28,246	4,724	6,936	31	61	16,674	35,243
DEAN HP HDHP	1,779	3,842	56	99	6	16	1,841	3,957
DEAN HP PREVEA360	820	2,104	190	288	1	1	1,011	2,393
DEAN HP PREVEA360 HDHP	253	606	12	19	0	0	265	625
GHC EAU CLAIRE	636	1,597	182	273	0	0	818	1,870
GHC EAU CLAIRE HDHP	182	446	6	6	0	0	188	452
GHC SOUTH CENTRAL WI	6,036	13,815	1,166	1,749	9	14	7,211	15,578
GHC SOUTH CENTRAL WI HDHP	654	1,338	12	22	0	0	666	1,360
HEALTHPARTNERS	1,590	4,122	498	796	2	2	2,090	4,920
HEALTHPARTNERS HDHP	541	1,351	14	30	0	0	555	1,381
IYC ACCESS HDHP - WEA	258	618	17	20	1	4	276	642
IYC ACCESS HP - WEA	1,249	2,329	4,705	6,275	7	7	5,961	8,611
IYC LOCAL ACCESS HDHP - WEA	7	18	2	3	0	0	9	21
IYC LOCAL ACCESS HP - WEA	11	26	184	239	0	0	195	265
MEDICAL ASSOCIATES HP	538	1,528	136	198	1	1	675	1,727
MEDICAL ASSOCIATES HP HDHP	40	101	2	3	0	0	42	104
MEDICARE ADVANTAGE UHC	0	0	8,388	12,572	1	1	8,389	12,573
MERCYCARE HP	687	1,929	105	164	1	1	793	2,094
MERCYCARE HP HDHP	90	246	2	3	1	4	93	253
NETWORK HP	6,088	16,882	1,030	1,581	11	23	7,129	18,486
NETWORK HP HDHP	1,052	2,893	24	41	0	0	1,076	2,934
QUARTZ CENTRAL	1,689	4,639	308	454	4	6	2,001	5,099
QUARTZ CENTRAL HDHP	332	865	6	14	1	1	339	880
QUARTZ UW HEALTH	21,757	50,285	5,400	8,026	64	115	27,221	58,426
QUARTZ UW HEALTH HDHP	3,283	7,349	37	70	5	14	3,325	7,433
QUARTZ WEST	1,660	4,559	433	661	4	8	2,097	5,228
QUARTZ WEST HDHP	288	755	6	10	0	0	294	765
ROBIN WITH HEALTHPARTNERS	353	920	40	67	3	3	396	990
ROBIN WITH HEALTHPARTNERS HDHP	170	410	5	7	0	0	175	417

Health Plan	ACTIVE		ANNUITANT		CONTINUANT		TOTAL	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
SMP - WEA	1	1	15	20	1	1	17	22
SMP HDHP - WEA	0	0	0	0	0	0	0	0
SMP LOCAL - WEA	6	12	2	2	1	5	9	19
SMP LOCAL HDHP - WEA	0	0	0	0	0	0	0	0
WEA TRUST EAST	9,593	23,401	2,073	3,146	19	42	11,685	26,589
WEA TRUST EAST HDHP	1,960	4,796	59	92	3	3	2,022	4,891
WEA TRUST WEST CHIPP VLY	840	2,283	239	360	1	1	1,080	2,644
WEA TRUST WEST CHIPP VLY HDHP	187	526	6	7	0	0	193	533
WEA TRUST WEST MAYO CLIN	2,088	5,602	697	1,059	5	6	2,790	6,667
WEA TRUST WEST MAYO CLIN HDHP	549	1,336	13	31	0	0	562	1,367
Grand Total	79,381	192,268	30,808	45,373	183	340	110,372	237,981