

From: [Kathy Buth](#)
To: [ETF SMB Board Feedback](#)
Subject: Weight Management - Fitness Center Coverage (YMCA)
Date: Monday, June 27, 2022 12:27:32 PM
Attachments: [image001.png](#)

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Good afternoon,

I am wondering if the Group Insurance Board has ever considered coverage (or partial coverage) for fitness centers such as the YMCA?

Has the Group Insurance Board considered adding some type of coverage for individuals that are married but have no need for insurance coverage for children? This would allow for three choices: Single, Married-No Children, and Family.

Thank you for your time,
Kathy

Kathleen Buth

Municipal Court Clerk
Mid-Moraine Municipal Court



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

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PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

July 5, 2022

Kathleen Buth
[REDACTED]

MID: [REDACTED]

Dear Ms. Buth:

Thank you for contacting the Department of Employee Trust Funds (ETF) regarding your questions about coverage for fitness center memberships and insurance coverage levels.

The Group Insurance Board (Board) is dedicated to supporting members' health and well-being and relies on the Well Wisconsin program to help members accomplish their goals. While the Board has not directly considered adding coverage for fitness centers as part of uniform benefits, they have considered the complexities that existed when some health plans offered a reimbursement for fitness memberships in the past, including the administrative burden of taxing the benefit appropriately and the risk associated with incorrect reporting. Due to these complexities, errors in past reporting, and an interest in having one uniform wellness benefit, the Board approved restricting health plans from offering one-off wellness benefits, like fitness membership reimbursements.

Instead, the Well Wisconsin program is available to all subscribers and spouses (except for Medicare Advantage members) in the Group Health Insurance Program. It offers a variety of options for members to earn a \$150 gift card which can be used to offset the cost of a fitness membership or other healthy activities. Some well-being activity options are fitness-focused, such as the Invitational Challenge, which will be offered a second time in 2022 beginning in late August; or a Daily Habits plan or coaching program, which focuses on being active. To learn more about the Well Wisconsin program and its offerings, please visit the [Well Wisconsin for Members](#) page on the ETF website.

Regarding health insurance coverage options, ETF and the Board have discussed different coverage options in the past. Additional coverage tiers beyond single and family would require a change to state statutes; and, in past analyses, coverage for married couples without children was more expensive than blending those members with families with children. This is because families with children tend to be younger and use fewer services, whereas married couples without children in the health insurance program tend to be older and more likely to need medical care.

Kathleen Buth

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We appreciate you taking the time to send your questions. If you have any additional questions or concerns regarding the Well Wisconsin Program, please feel free to reach out to Molly Dunks, Disease Management & Wellness Program Manager, at molly.dunks@etf.wi.gov. If you have further questions about coverage levels for health insurance, please contact my colleague, Arlene Larson, Manager of Federal Programs & Policy, at arlene.larson@etf.wi.gov.

Sincerely,

Renee Walk
Programs & Policy Unit Director
Office of Strategic Health Policy
Department of Employee Trust Funds

CC: Molly Dunks, Arlene Larson