June 27, 2022

**Group Insurance Board of Wisconsin** 

We appreciate the opportunity to provide our input/thoughts on the departure of WEA Trust from the health plan market. It is unfortunate that WEA Trust has decided to exit the market as they have provided excellent service, broad access to healthcare and overall great value as a consumer.

My wife and I have had WEA Trust coverage since retirement in 2015. We reside in Arizona and have found the coverage to be excellent. It allows us to access any provider, including Mayo Clinic, that best meets our healthcare needs. We are part of the approximately 6100 members of the IYC Medicare Plus product. The only other health plan that was available last year was UnitedHealthcare – which is very restrictive in terms of provider participation and geographic coverage.

We are concerned that there may not be a health plan available that will provide the same level of coverage and service that WEA Trust has provided. This would be extremely disruptive at a point in time when we have established various doctor relationships during a period in our lives when healthcare services are essential to our well-being.

We would encourage the Board to understand why WEA Trust is exiting the market in an effort to make it more palatable for future health plans to enter this market. If there are issues that the Board can address to alleviate these concerns that would be beneficial.

Finally, if there are no acceptable health plans available, we would hope that the Board/ETF would allow participants the ability to use their sick leave funds to purchase non- Board/ETF sponsored coverage.

Thank you for the opportunity.

Mike/Maureen Buhl



## 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 etf.wi.gov

June 28, 2022

Mike and Maureen Buhl	MID:	
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Dear Mr. and Mrs. Buhl:

Thank you for your email regarding WEA Trust exiting the health insurance market and the Group Insurance Board's (Board's) programs. The Department of Employee Trust Funds (ETF) has truly valued its partnership with WEA Trust, and we were saddened to learn of their departure.

ETF has been working hard to find coverage options for our Medicare members residing out of state for the coming year; we understand this is an important feature of coverage for many people. We are committed to ensuring broad nationwide access is available. We will be able to share more information on coverage options at the August 17, 2022, Board meeting once we have held negotiation meetings with interested plans.

ETF also plans to undertake the broader review you suggested in your email regarding our programs and how we can guard against future disruption to ensure needed coverage for our members. Unfortunately, we are not able to allow members to use sick leave accruals to purchase non-ETF-sponsored coverage; the current structure of the sick leave program requires it has no cash value and can only pay for ETF's employer-sponsored coverage. To change the nature of these accounts would make them subject to taxation, substantially reducing the benefit, and would require changes to state law.

Thank you again for reaching out regarding your coverage. We are sorry for the uncertainty that this is causing for your family, but we will do everything we can to ensure there is an adequate replacement. Please keep an eye on our website (https://etf.wi.gov) to sign up for a fall question and answer webinar series where ETF will help members make the transition from WEA Trust to new coverage.

If you have any additional questions, please feel free to reach out to me either via email at renee.walk@etf.wi.gov or phone at 608-261-7254.

Sincerely,

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