



Correspondence Memorandum

Date: October 28, 2022

To: Group Insurance Board

From: Tom Rasmussen, Dental and Life Insurance Program Manager
 Office of Strategic Health Policy

Subject: 2023 Open Enrollment Campaign

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

Campaign Highlights

Campaign materials for the annual health benefits Open Enrollment (OE) period for plan year 2023 primarily focused on the topics of health plan changes, medical benefit changes, pre-tax savings accounts, and accident plan. Highlights of each of these topics are listed below.

Health Plan Changes

- WEA Trust (WEA) exiting the insurance market, therefore no longer being an available option for our members. This required requiring 52,000 members currently enrolled in WEA to enroll in a new health plan.
- The Access Plan and State Maintenance Plan (SMP) being administered by Dean Health Plan.
- Medicare Plus being administered by UnitedHealthcare.
- The addition of the Common Ground Healthcare Cooperative network via Group Health Cooperative of Eau Claire.
- The addition of Security Health Plan.
- Health plan name changes, including Dean Health Plan Prevea360 East, Group Health Cooperative (GHC) of Eau Claire Greater Wisconsin, and HealthPartners West.
- Service area expansions by Dean Health Plan Prevea 360 West and Mayo Clinic, GHC of Eau Claire River Region, HealthPartners Southeast, and Security Health Plan.

Medical Benefit Changes

- Waiving of prior authorization requirement for remote patient monitoring when appropriate ([Ref. GIB | 05.18.22 | 5C](#)).

Reviewed and approved by Eileen Mallow, Director, Office of Strategic Health Policy
 Electronically Signed 11/02/2022

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- Coverage of separate behavioral therapy sessions for a patient's immediate family ([Ref. GIB | 05.18.22 | 5C](#)).

Pre-Tax Savings Accounts

- Increases in the annual contribution limit to \$2,850 and the carryover limit to \$570 ([Ref. GIB | 08.17.22 | 10](#)).
- Individuals enrolled in flexible spending or commuter benefit account will be required to have a minimum annual contribution of \$50 and have a balance of at least \$50 at the end of 2023 for the funds to be carried over into 2024 ([Ref. GIB | 05.18.22 | 7A](#)).

Accident Plan

- Cash payment amounts for most claims will increase. ([Ref. GIB | 05.18.22 | 6](#)).
- New benefits of surgical anesthesia, joint replacement, and home or vehicle modification allowance added to the plan ([Ref. GIB | 05.18.22 | 6](#)).

Other highlights included:

- OE webinars were offered, including those on health benefits and presentations by vendors.
- The addition of a Your Mental Health Matters page to all decision guides.
- Availability of Benefits Mentor, the interactive benefits counselor for all active state employees and non-Medicare retirees.

Decision Guides

The decision guides for plan year 2023 were not materially different from the 2022 guides. The various color schemes remained consistent with the previous two years. Due to the WEA departure, an "action required" graphic was added to the front cover of guide, alerting individuals to the possibility of the need of choosing a new health plan.

A new feature this year was that each decision guide contained a page dedicated to mental health with a graphic illustrating mental health wellness and content about the United States Department of Health and Human Services 988 Suicide and Crisis Lifeline.

After the guides were mailed, an error was found in the State of Wisconsin Group Health Insurance for Retirees and COBRA Continuants Decision Guide (ET-2108). Specifically, the error was in the premiums for the IYC Medicare All for IYC Medicare Advantage and Medicare Plus. Upon the discovery of the error, ETF sent letters prior to OE to each member who received the ET-2108, explaining the error and providing the correct premium. The remaining ET-2108 already on hand were destroyed and new guides were printed and delivered to ETF for future use.

OE Webinars

During the 26 days of OE, ETF hosted a series of health benefits webinars (55 sessions), including six that centered on the WEA departure.

There were three types of webinars offered to members and employers:

1. Health Benefits Webinars
2. Vendor Q&A Webinars
3. WEA Departure.

Overall attendance was higher for the 2023 OE period than OE 2022, as displayed in Table 1. A likely factor was the WEA departure and other health plan changes. One factor for the lower attendance of the Health Benefits webinars was that there were four fewer sessions this year compared to last year. There were six webinars that dealt with the WEA departure and related topics that 506 individuals attended.

Table 1: Annual OE Webinar Attendance

Webinar Type	OE 2022	OE 2023	Difference
Health Benefits Webinars	1,144	982	-14.2%
Vendor Q&A Webinars	919	1,155	+25.7%
WEA Departure Webinars	N/A	506	N/A
Total	2,063	2,643	+28.1%

Overall, attendees expressed positive feedback about the webinars. They described the webinars as easier to attend and a more efficient use of time than the traditional in-person offering. They also had additional praise for direct access to knowledgeable vendor representatives and/or ETF subject matter experts.

Webinar feedback also identified several areas for improvement, including presenter sound quality and other technical issues. The 43 Vendor Q&A Webinars were recorded but not made available to the public because of the risk of disclosing personal health information. The slide deck for each webinar was made available as a download for those attending the session. The 12 Health Benefits Webinars had a pre-recorded video pertaining to the specific webinar topic. Each video was approximately 20 minutes long and made available on the web site. The webinars were recorded, and the recordings were made available to everyone that registered.

Staff will continue to review and incorporate feedback into the webinar planning process.

Website

In June, ETF made significant updates to the health and supplemental benefits content on the ETF website. Details regarding these updates are documented below.

New Insurance Menu on Homepage Navigation

- This menu provides easy access to health insurance and supplemental benefits information.

Updated Web Pages

- ETF published updated web pages for dental, vision, and accident plans.
- These updated pages provide “evergreen”, up-to-date information for both state and local participants. These new pages will always have links to the most current dental, vision, and accident pages and the page’s URL will not change every year.

Pharmacy

- To make pharmacy information easier to access, informational cards were added to each program landing page that links to top pharmacy tasks. These cards help members find drug costs, in-network pharmacies, and covered drugs easier.

Feedback from members, employers, and ETF staff about the improvement has been overwhelmingly positive and ease of navigation was noted repeatedly.

In addition, several premium errors were published on the website and discovered after the OE period began. The errors were corrected, and the web pages updated. Internal staff were notified about the errors and corrections.

Staff will continue to review and revise existing processes to avoid similar errors in the future.

OE Preview and eLearning Videos

ETF again produced and published an OE preview video that provides a summary of important changes for the 2023 plan year.

Since it was posted, the video has been viewed 2,665 times and has received positive feedback. The video was promoted on the ETF website and via important change reference handouts, as well as during OE webinars.

Other eLearning health videos produced and published by ETF saw a significant increase in views this year when compared to previous years.

Table 2: ETF Produced and Published Video Views During OE

Video	2022	2023
“What’s New”/Preview Video	4,102	2,655
eLearning Videos	1,855	5,199

Benefits Mentor

Powered by ETF’s secure data warehouse, Benefits Mentor uses member claims information (if available) as a basis for personalized plan design recommendations. Benefits Mentor also considers the member’s medical needs and what is most important to them when choosing a health plan, such as paying smaller copays at the doctor or

pharmacy or the lowest premium cost overall for the plan year. This was the second year of utilizing the Benefits Mentor tool.

The number of unique users who accessed the Benefits Mentor tool during the four-week OE period slightly decreased from last year; however, the total number of logins increased. Table 3 compares the utilization of Benefits Mentor this year to last year.

Table 3: Benefits Mentor Utilization

Benefits Mentor Utilization	2022 OE	2023 OE
Total Logins	1,406	2,253
Total Users	1,256	1,236
Minutes Per Visit	6.50	5.58
Logins Per User	1.12	1.82

Though Benefits Mentor utilization remains lower than ETF anticipated, user feedback remains positive with the ease of use, detailed explanation of plan designs, and ability to modify factors the tool uses in helping best match an individual’s needs.

Call Center

The Call Center experienced a significant increase in call volume during the 2023 OE period. The average wait time, abandonment rate, and talk time also increased during the four-week period. Reoccurring themes of the calls include questions about the WEA departure and the requirement of completing an application, confusion between UnitedHealthcare providing coverage for Medicare Plus and IYC Medicare Advantage, questions of how to complete the Group Health Insurance Application/Change for Retirees (ET-2331), assistance with navigating provider directories, and assistance with navigating MyETF. Table 4 shows the Call Center metrics during the OE period compared to the previous two years.

Table 4: Call Center IYC Metrics

	2021	2022	2023
Number of IYC Calls	6,998	6,873	12,320
Average Wait Time	2:32	1:47	10:17
Abandonment Rate	6.79%	3.09%	20.48%
Average Talk Time	6:10	6:35	7:50

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