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Correspondence Memorandum

Date: January 25, 2023
To: Group Insurance Board
From: Douglas Wendt, Health Policy Advisor
Office of Strategic Health Policy
Subject: 2023 Open Enrollment Results

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

Introduction

This memo provides an analysis of changes to the Group Health Insurance Program (GHIP) enrollment for 2023 with related attachments:

- Attachment A provides a breakdown of enrollment by health plan
- Attachment B provides a breakdown of plan changes for former WEA Trust membership
- Attachment C provides a breakdown of enrollment by State vs. Local programs
- Attachment D provides a breakdown of enrollment between active employees, annuitants (retirees) and continuants (COBRA)
- Attachment E provides a breakdown of high deductible health plan (HDHP) enrollment by health plan

Total GHIP membership increased by 0.73% from 2022. The overall increase was driven by continued growth in the Local program. The State program decreased by 0.26%, but the Local program increased by 6.98%. Total enrollment counts by health plan are in Attachment A and details of State and Local enrollment by health plan are in Attachment C.

Health Plan Changes for WEA Trust Members

The withdrawal of the WEA Trust from the health insurance market required WEA Trust members to choose a new health plan during the 2023 open enrollment period. WEA Trust offered three regional health plans in the GHIP, as well as provided the administration of the Access Health Plan (Access HP), State Maintenance Plan (SMP), and Medicare Plus Plans. The combined members of all those plans were 22% of the total GHIP membership in 2022. Almost 50% of the combined WEA Trust membership moved to plans by HealthPartners Health Plan (HealthPartners) and Dean Health Insurance (Dean), with each gaining about 24%.

Reviewed and approved by Eileen Mallow, Director, Office of Strategic Health Policy
Electronically Signed 02/06/2023

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GIB	02.22.23	10A

HealthPartners picked up 38% of the WEA Trust East membership between their Robin with HealthPartners plan in northeast Wisconsin and their new HealthPartners Southeast plan in southeast Wisconsin.

Dean is the new plan administrator for the Access Health Plan (Access HP) and picked up most of the Access HP membership. Dean also actively marketed their new Dean Health Plan Prevea360 West (Dean HP Prevea360 West) to the Mayo clinic patients who previously were enrolled in WEA Trust West Mayo Clinic. Dean picked up almost 93% of those members.

Although Aspirus Health Plan (Aspirus HP) did not gain as many members from WEA Trust as some of the other vendors, the 1,826 members they gained resulted in a five-fold increase in their membership. More detailed breakdowns are provided in Attachment B.

New Health Plans

To ensure adequate plan choices for the GHIP membership, new health plans were added to the program for 2023.

Security Health Plan (Security HP) returned to the program after leaving at the end of 2019. Their initial enrollment is 1,793 members. That is a fraction of the approximately 10,000 members they had in 2019, but it will take time for them to rebuild their membership. 61% of their new membership came from WEA Trust.

Common Ground Healthcare Cooperative was offered in the GHIP due to a new partnership with Group Health Cooperative of Eau Claire (GHC-EC). Common Ground Healthcare Cooperative provides services in southeast Wisconsin, an area not directly served by GHC-EC. Their initial enrollment is 3,034. 86% of their enrollments came from WEA Trust members, mostly WEA Trust East.

GHC-EC also added a new plan known as GHC-EC River Region, centered around the Eau Claire area. Previously, a plan was not offered in this region for reasons of price competitiveness. They gained 1,604 members in this area, 67% of which came from WEA Trust.

HealthPartners created a new HealthPartners Southeast plan as a choice for WEA Trust East membership. 2023 enrollment so far for that plan is 5,186, 86% of which came from WEA Trust.

Dean Prevea360 previously served counties in both northeast and northwest Wisconsin. For 2023, they formally split those areas up into separate health plans: Dean Prevea360 was renamed Dean Health Plan Prevea360 East (Dean HP Prevea360 East), and Dean HP Prevea360 West was created due to health insurance premium rating purposes. The two plans had a combined membership increase of 277%, almost all of

which is in the Dean HP Preveau360 West due to their marketing aimed at attracting WEA Trust West Mayo Clinic members.

Service Area Changes

In addition to the new plans, two vendors made significant changes to their service areas for 2023.

HealthPartners reduced the size of their plan service area in northwest Wisconsin (now known as HealthPartners West) from 37 counties down to nine: Adams, Ashland, Bayfield, Burnett, Douglas, Pierce, Polk, St. Croix, and Washburn. These are the counties in which they felt they could remain competitive on price. The result was a 43.5% membership decrease for that plan. Those members largely moved to GHC-EC. With the addition of HealthPartners Southeast plan and growth in the Robin with HealthPartners plan, HealthPartners has changed their focus from northwest Wisconsin to eastern Wisconsin.

GHC-EC expanded their original northwest Wisconsin service area to include all of western Wisconsin. That plan is now known as GHC-EC Greater Wisconsin (GHC-EC Greater WI). The expansion into southwest Wisconsin along with gains from WEA Trust members in their original northwest service area resulted in a 227% membership increase. This also impacted the membership for Medical Associates (-2.84%) and Quartz West (-17.98%) who lost members to GHC-EC Greater WI.

Access Plan and Medicare Plus

Previously Medicare Plus membership was reported as part of the Access HP. Since the Access HP and SMP are now administered by Dean, and Medicare Plus is administered by UnitedHealthcare (Medicare Plus UHC), Medicare Plus has been split out and will be reported separately going forward.

Medicare Advantage

Medicare Advantage UnitedHealthcare (Medicare Advantage UHC) continues to grow annually and picked up some Medicare Plus members for 2023. The plan grew an additional 26.73%. Total membership is now just under 16,000 and makes Medicare Advantage UHC the fifth largest plan offered by the GHIP.

High Deductible Health Plan

The High Deductible Health Plan (HDHP) has also had another year of continued growth with total membership now just over 33,000 members. That is 13.79% of total enrollment. Details of HDHP enrollment by health plan are in Attachment E.

Open Enrollment Applications

With the departure of WEA Trust, there was close to a three-fold increase in health plan changes for 2023. The other types of change requests were relatively stable from 2022 to 2023. (See Table 1 on page 4.)

Table 1: Open Enrollment Change Requests

Open Enrollment Request	2022	2023	Change
Change Health Plan [Contracts]	10,044	27,797	17,753
New Enrollment [Contracts]	2,460	2,741	281
Remove Dependent(s) [Members]	147	131	-16
Add Dependent(s) [Members]	70	48	-22
Change from Family to Single Coverage [Contracts]	396	441	45
Change from Single to Family Coverage [Contracts]	434	507	73
Total Requests	13,551	31,665	18,114

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

Attachment A: 2022-2023 Enrollment Changes by Health Plan

Attachment B: Breakdown of plan changes for former WEA Trust membership

Attachment C: 2023 Enrollment - State/Local

Attachment D: 2023 Enrollment - Active/Annuitant/Continuant

Attachment E: 2022-2023 HDHP Enrollment Health Plan

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Attachment A

Attachment A: 2022-2023 Enrollment Changes by Health Plan								
Health Plan	2023		2022		Difference		% Change	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
ACCESS HP ¹	1,777	3,479	6,441	9,539	-4,664	-6,060	-72.41%	-63.53%
ASPIRUS HP	1,423	3,313	209	522	1,214	2,791	580.86%	534.67%
COMMON GROUND (GHC-EC)	1,459	3,034			1,459	3,034		
DEAN HP	18,359	39,259	18,516	39,204	-157	55	-0.85%	0.14%
DEAN HP PREVEA360 EAST ²	1,013	2,371	1,276	3,018	-263	-647	-20.61%	-21.44%
DEAN HP PREVEA360 WEST ³	3,724	9,005			3,724	9,005		
GHC-EC GREATER WI	2,961	7,585	1,006	2,322	1,955	5,263	194.33%	226.66%
GHC-EC RIVER REGION	615	1,604			615	1,604		
GHC SOUTH CENTRAL WI	8,920	19,829	7,877	16,938	1,043	2,891	13.24%	17.07%
HEALTHPARTNERS SOUTHEAST	2,310	5,186			2,310	5,186		
HEALTHPARTNERS WEST	1,533	3,558	2,645	6,301	-1,112	-2,743	-42.04%	-43.53%
MEDICAL ASSOCIATES HP	684	1,779	717	1,831	-33	-52	-4.60%	-2.84%
MEDICARE ADVANTAGE UHC	10,806	15,934	8,389	12,573	2,417	3,361	28.81%	26.73%
MEDICARE PLUS UHC ⁴	3,421	4,567			3,421	4,567		
MERCYCARE HP	1,074	2,771	887	2,351	187	420	21.08%	17.86%
NETWORK HP	11,446	27,752	8,205	21,420	3,241	6,332	39.50%	29.56%
QUARTZ CENTRAL	3,022	7,842	2,337	5,968	685	1,874	29.31%	31.40%
QUARTZ UW HEALTH	31,059	66,041	30,546	65,859	513	182	1.68%	0.28%
QUARTZ WEST	2,022	4,918	2,392	5,996	-370	-1,078	-15.47%	-17.98%
ROBIN WITH HEALTHPARTNERS	3,113	8,033	571	1,407	2,542	6,626	445.18%	470.93%
SECURITY HP	758	1,793			758	1,793		
SMP ¹	23	58	26	41	-3	17	-11.54%	41.46%
WEA TRUST EAST ⁵	7	16	13,707	31,480	-13,700	-31,464	-99.95%	-99.95%
WEA TRUST WEST CHIPPE VLY ⁵	1	2	1,273	3,177	-1,272	-3,175	-99.92%	-99.94%
WEA TRUST WEST MAYO CLIN ⁵	0	0	3,352	8,034	-3,352	-8,034	-100.00%	-100.00%
Grand Total	111,530	239,729	110,372	237,981	1,158	1,748	1.05%	0.73%

1. Vendor change and Medicare Plus carved out for 2023

2. Some members moved to DEAN HP PREVEA360 WEST

3. Split from DEAN HP PREVEA360 EAST

4. Carved out from Access Plan for 2023

5. Plan change for 2023 pending

Attachment B

Table 1: Breakdown of Former WEA Trust Members by Vendor

Vendor	Share of WEA Trust Membership
HEALTHPARTNERS HEALTH PLAN	23.85%
DEAN HEALTH INSURANCE	23.60%
UNITEDHEALTHCARE MEDICARE	14.82%
NETWORK HEALTH	12.81%
GHC OF EAU CLAIRE	12.79%
QUARTZ	5.10%
ASPIRUS HEALTH PLAN	4.05%
SECURITY HEALTH PLAN	2.42%
ALL OTHERS	0.56%

Table 2: Change in Enrollment for Access Plan, SMP, & Medicare Plus by Health Plan

Health Plan	Share of WEA Trust Membership
MEDICARE PLUS - UHC	50.08%
ACCESS HP - DEAN	22.35%
MEDICARE ADVANTAGE UHC	15.54%
QUARTZ UW HEALTH	4.18%
NETWORK HP	1.29%
DEAN HP	1.28%
DEAN HP PREVEA360 WEST	1.22%
ALL OTHERS	4.07%

Table 3: Change in Enrollment for WEA Trust East by Health Plan

Health Plan	Share of WEA Trust Membership
ROBIN WITH HEALTHPARTNERS	21.89%
NETWORK HP	20.75%
HEALTHPARTNERS SOUTHEAST	16.21%
COMMON GROUND	9.44%
ASPIRUS HEALTH PLAN	6.58%
QUARTZ CENTRAL	6.16%
GHC-EC GREATER WI	5.78%
MEDICARE ADVANTAGE UHC	2.97%
SECURITY HP	2.91%
DEAN HP	2.13%
ACCESS HP - DEAN	1.42%
MEDICARE PLUS - UHC	1.28%
ALL OTHERS	2.47%

Table 4: Change in Enrollment for WEA Trust West Chippewa Valley by Health Plan

Health Plan	Share of WEA Trust Membership
GHC-EC RIVER REGION	37.50%
DEAN HP PREVEA360 WEST	26.93%
GHC-EC GREATER WI	14.42%
SECURITY HP	8.95%
HEALTHPARTNERS WEST	6.90%
MEDICARE ADVANTAGE UHC	2.73%
ALL OTHERS	2.55%

Table 5: Change in Enrollment for WEA Trust West Mayo Clinic

Health Plan	Share of WEA Trust Membership
DEAN HP PREVEA360 WEST	92.64%
MEDICARE ADVANTAGE UHC	2.61%
GHC-EC GREATER WI	1.08%
ALL OTHERS	3.67%

Attachment C

Attachment C: 2023 Enrollment - State/Local						
Health Plan	STATE		LOCAL		TOTAL	
	Contracts	Members	Contracts	Members	Contracts	Members
ACCESS HP	1,700	3,305	77	174	1,777	3,479
ASPIRUS HP	1,406	3,264	17	49	1,423	3,313
COMMON GROUND (GHC-EC)	1,297	2,647	162	387	1,459	3,034
DEAN HP	15,810	32,944	2,549	6,315	18,359	39,259
DEAN HP PREVEA360 EAST	584	1,246	429	1,125	1,013	2,371
DEAN HP PREVEA360 WEST	3,626	8,782	98	223	3,724	9,005
GHC-EC GREATER WI	1,707	4,337	1,254	3,248	2,961	7,585
GHC-EC RIVER REGION	609	1,591	6	13	615	1,604
GHC SOUTH CENTRAL WI	5,614	10,839	3,306	8,990	8,920	19,829
HEALTHPARTNERS SOUTHEAST	2,253	5,042	57	144	2,310	5,186
HEALTHPARTNERS WEST	1,520	3,534	13	24	1,533	3,558
MEDICAL ASSOCIATES HP	346	825	338	954	684	1,779
MEDICARE ADVANTAGE UHC	10,337	15,260	469	674	10,806	15,934
MEDICARE PLUS UHC	3,303	4,418	118	149	3,421	4,567
MERCYCARE HP	553	1,344	521	1,427	1,074	2,771
NETWORK HP	9,770	23,143	1,676	4,609	11,446	27,752
QUARTZ CENTRAL	2,908	7,625	114	217	3,022	7,842
QUARTZ UW HEALTH	28,647	60,314	2,412	5,727	31,059	66,041
QUARTZ WEST	1,879	4,616	143	302	2,022	4,918
ROBIN WITH HEALTHPARTNERS	3,089	7,970	24	63	3,113	8,033
SECURITY HP	757	1,792	1	1	758	1,793
SMP	16	40	7	18	23	58
WEA TRUST EAST	7	16	0	0	7	16
WEA TRUST WEST CHIPP VLY	1	2	0	0	1	2
Grand Total	97,739	204,896	13,791	34,833	111,530	239,729
Change from 2022	0.25%	-0.26%	7.11%	6.98%	1.05%	0.73%

Attachment D

Attachment D: 2023 Enrollment - Active/Annuitant/Continuant								
Health Plan	ACTIVE		ANNUITANT		CONTINUANT		TOTAL	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
ACCESS HP	1,596	3,216	179	258	2	5	1,777	3,479
ASPIRUS HP	1,244	3,024	177	285	2	4	1,423	3,313
COMMON GROUND (GHC-EC)	1,247	2,725	209	306	3	3	1,459	3,034
DEAN HP	13,748	32,535	4,591	6,684	20	40	18,359	39,259
DEAN HP PREVEA360 EAST	819	2,082	193	288	1	1	1,013	2,371
DEAN HP PREVEA360 WEST	3,106	8,051	617	953	1	1	3,724	9,005
GHC-EC GREATER WI	2,637	7,084	321	498	3	3	2,961	7,585
GHC-EC RIVER REGION	534	1,477	81	127	0	0	615	1,604
GHC SOUTH CENTRAL WI	7,709	18,041	1,200	1,772	11	16	8,920	19,829
HEALTHPARTNERS SOUTHEAST	2,066	4,818	244	368	0	0	2,310	5,186
HEALTHPARTNERS WEST	1,230	3,078	301	473	2	7	1,533	3,558
MEDICAL ASSOCIATES HP	561	1,602	123	177	0	0	684	1,779
MEDICARE ADVANTAGE UHC	0	0	10,805	15,933	1	1	10,806	15,934
MEDICARE PLUS UHC	0	0	3,421	4,567	0	0	3,421	4,567
MERCYCARE HP	948	2,576	124	185	2	10	1,074	2,771
NETWORK HP	10,057	25,625	1,372	2,096	17	31	11,446	27,752
QUARTZ CENTRAL	2,639	7,239	379	591	4	12	3,022	7,842
QUARTZ UW HEALTH	25,608	57,899	5,389	8,026	62	116	31,059	66,041
QUARTZ WEST	1,580	4,260	440	656	2	2	2,022	4,918
ROBIN WITH HEALTHPARTNERS	2,811	7,567	299	463	3	3	3,113	8,033
SECURITY HP	563	1,493	194	299	1	1	758	1,793
SMP	23	58	0	0	0	0	23	58
WEA TRUST EAST	4	11	2	2	1	3	7	16
WEA TRUST WEST CHIPP VLY	0	0	1	2	0	0	1	2
Grand Total	80,730	194,461	30,662	45,009	138	259	111,530	239,729

Attachment E

Attachment E: 2022-2023 HDHP Enrollment Health Plan								
Health Plan	2023		2022		Difference		% Change	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
ACCESS HP	319	733	285	663	34	70	11.93%	10.56%
ASPIRUS HP	359	857	73	168	286	689	391.78%	410.12%
COMMON GROUND (GHC-EC)	265	583			265	583		
DEAN HP	2,223	4,954	1,841	3,957	382	997	20.75%	25.20%
DEAN HP PREVEA360 EAST	187	448	265	625	-78	-177	-29.43%	-28.32%
DEAN HP PREVEA360 WEST	790	1,909			790	1,909		
GHC-EC GREATER WI	626	1,617	188	452	438	1,165	232.98%	257.74%
GHC-EC RIVER REGION	108	307			108	307		
GHC SOUTH CENTRAL WI	1,011	2,261	666	1,360	345	901	51.80%	66.25%
HEALTHPARTNERS SOUTHEAST	363	815			363	815		
HEALTHPARTNERS WEST	364	894	555	1,381	-191	-487	-34.41%	-35.26%
MEDICAL ASSOCIATES HP	46	119	42	104	4	15	9.52%	14.42%
MEDICARE ADVANTAGE UHC	7	11	3	3	4	8	133.33%	266.67%
MEDICARE PLUS UHC	2	3			2	3		
MERCYCARE HP	167	447	93	253	74	194	79.57%	76.68%
NETWORK HP	1,668	4,201	1,076	2,934	592	1,267	55.02%	43.18%
QUARTZ CENTRAL	488	1,347	339	879	149	468	43.95%	53.24%
QUARTZ UW HEALTH	3,798	8,556	3,325	7,433	473	1,123	14.23%	15.11%
QUARTZ WEST	342	876	294	765	48	111	16.33%	14.51%
ROBIN WITH HEALTHPARTNERS	657	1,741	175	417	482	1,324	275.43%	317.51%
SECURITY HP	135	350			135	350		
SMP	8	26			8	26		
WEA TRUST EAST			2,022	4,891	-2,022	-4,891	-100.00%	-100.00%
WEA TRUST WEST CHIPPE VLY			193	533	-193	-533	-100.00%	-100.00%
WEA TRUST WEST MAYO CLIN			562	1,367	-562	-1,367	-100.00%	-100.00%
Grand Total	13,933	33,055	11,997	28,185	1,936	4,870	16.14%	17.28%
% of Total Enrollment	12.49%	13.79%	10.87%	11.84%				