

# Welcome to the Group Insurance Board

February 22, 2023

Meeting will begin at: 8:30 a.m.



WIFI

**WI-GUEST**

No Password is needed



**Please Sign In**

- Who? All meeting attendees
- Sheet available at the door



**Meeting Materials**

- Available at [etf.wi.gov](http://etf.wi.gov)



**Please Silence your  
Cell Phone and Mute  
your Microphone**

# Announcements

## Item 1 – No Memo

Eileen Mallow, Director

Office of Strategic Health Policy



**Consideration of:  
Open and Closed Minutes of  
November 16, 2022**

 **Item 2A – 2B – Memo Only**



# Action Needed

- Motion needed to accept the Open and Closed Minutes of the November 16, 2022 Meeting as presented by the Board Liaison.

# Election of Officers



Item 3 – Memo Only

Kimberly Schnurr, Board Liaison

Office of the Secretary





# Action Needed

- The Board will conduct its annual election of officers.
- Motion needed to nominate individuals for the position of:
  - Secretary of the Group Insurance Board
  - Vice Chair of the Group Insurance Board
  - Chair of the Group Insurance Board

# Board Strategy Discussion

## Item 4 – Group Insurance Board

Diana Felsmann, General Counsel

Office of Legal Services

Renee Walk, Programs & Policy Unit Director

Office of Strategic Health Policy



# Informational Item Only

No Board action is required.



# State of Current Board Initiatives

| Initiative   | Status   |
|--|--|
| Avoidable Emergency Room (ER) Use – Part 1<br>• <i>Part 2 on hold pending analysis</i> | Webpage completed in 2020; currently monitoring ER use trends  |
| Mental Health Parity & Access  | Webpage going live in early 2023. Benefits modified in 2022. Additional support considered in Well Wisconsin RFP |
| High-Deductible Health Plan Product Plan   | Educational materials in progress  |
| Wisconsin Public Employers Program Strategy  | Survey complete. Future opportunities with pre-tax savings programs and employer communications.                 |
| Specialty Drugs and Site of Care   | Pilot clear bagging program started in January 2023. Home infusions still under consideration                    |
| Social Determinants of Health  | Work resuming in 2023  |

# Structure and Allocation of Premium Dollars



Board Question: Can funds used to pay for one part of the GHIP be used to fund another part of the GHIP?



Answer: Yes, as long as the decision is consistent with the Board's fiduciary duties.

# Flexibilities for Wellness and Disease Management

Wis. Stat. §40.03(6)(c) limits board to modifying or expanding benefits under Uniform Benefits only if required by law or would maintain or reduce premiums

Well Wisconsin is not subject to this same restriction

# Fiduciary Duty

## Fiduciary duties applicable to the Well Wisconsin Program:

- Acting for the exclusive benefit of plan participants
- Balancing competing interests of plan participants
- Ensuring program costs and returns are reasonable
- Following the plan document

## Examples of fiduciary considerations when determining whether to move benefits:

- Which program would have broadest reach
- Which program can obtain best pricing for services
- Which program can ensure uniformity and availability

# GHIP Focus in 2023 - 2024

Better coordination among vendors and programs

Simplification and education for members

Evaluation of programs and changes to determine value

IAS implementation

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**Questions?**

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# Thank you

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1-877-533-5020

# Process Review of the Well Wisconsin Program Requests for Proposals RFPs ETB0047-49

## Item 5 – Group Insurance Board

Beth Bucaida, Contracts Specialist  
Bureau of Budget, Contract Administration, and Procurement

Molly Dunks, Disease Management and Wellness Program Manager  
Tricia Sieg, Pharmacy Benefits Program Manager  
Office of Strategic Health Policy





# Three RFPs Released

- Three RFPs were released on May 5, 2022, under the umbrella of the Well Wisconsin Program:

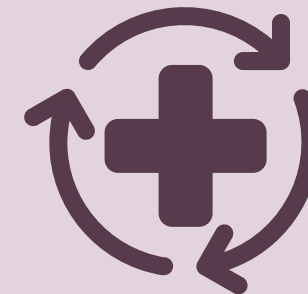
## RFP ETB0047: Well-Being Services



## RFP ETB0048: Mental Health Services



## RFP ETB0049: Chronic Condition Management Services



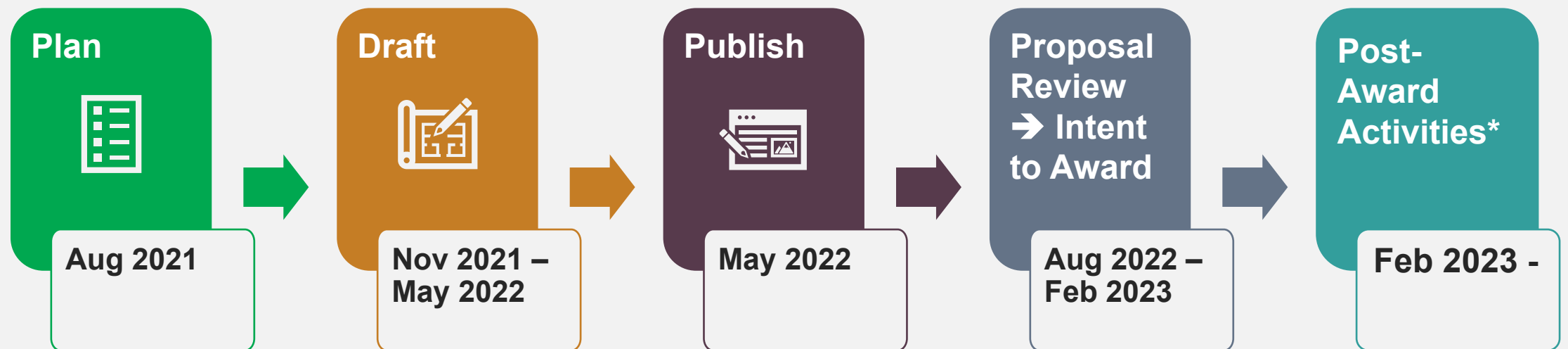
- Vendors were invited to submit proposals for one, two, or all three RFPs

# Procurement Authority

- RFPs were procured by authority granted to the Board under Chapter 40 of the Wisconsin Statutes
- Board approved release of RFPs at its August 2021 meeting

# Procurement Procedure

- ETF follows a detailed RFP procedure (closely follows DOA Procurement Manual)



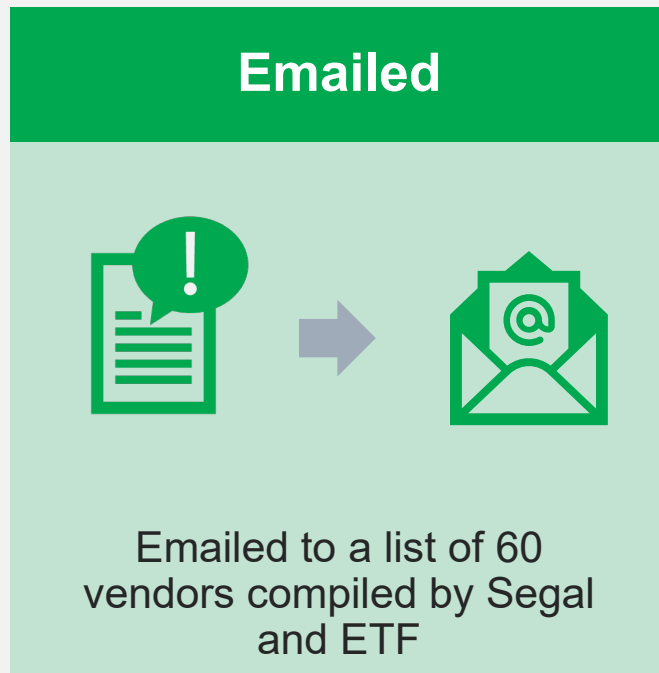
\*Any services contracted for under the RFPs that may duplicate 2024 uniform benefits will be discussed at the May 2023 Board meeting.

# Evaluation Criteria

| RFP Section | Description             | Total Points | %    |
|-------------|-------------------------|--------------|------|
| 6           | General Questionnaire   | 350          | 35%  |
| 7           | Technical Questionnaire | 450          | 45%  |
| 8           | Cost Proposal           | 200          | 20%  |
|             | Total                   | 1,000        | 100% |

# Notice of RFPs

- Notice of the RFPs were:







# The Vendors

- 13 vendors responded with 30 proposals
  - Well-Being: 9 proposals
  - Mental Health: 8 proposals
  - Chronic Condition Management: 13 proposals

# The Evaluation Committee

- The evaluation committee consisted of 4 members
- The evaluation committee:

|  |   |  |  |
|--|---|--|--|
| <b>Reviewed and scored all submitted proposals</b>                                 | <b>Completed reference calls</b>  | <b>Attended committee meetings</b>   | <b>Took part in vendor presentations</b>   |
|  |  |  |  |

# The Board

- Plays important oversight and participatory role
- Approves release of RFP
- Reviews recommendation; makes final decision on contract award
- May authorize the Secretary to proceed with issuing a notice of intent to award a contract(s) and begin negotiations
- Reviews appeals
- Board Chair signs the contract



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**Questions?**

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# Thank you

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# CLOSED SESSION

The Board may meet in closed session pursuant to the exemptions contained in Wis. Stats. § 19.85 (1) (e) and (g) to deliberate or negotiate the investing of public funds or to conduct other specified public business, and to confer with legal counsel for the governmental body concerning strategy to be adopted with respect to litigation in which it is or is likely to become involved. If a closed session is held, the Board may vote to reconvene into open session following the closed session.



Item 6 – No Memo



# Announcement of Business Deliberated in Closed Session Discussion

Item 9A – No Memo

Herschel Day, Chair

Group Insurance Board



**Vote on Issuance of Letter of Intent  
to Award Contract(s) for Well  
Wisconsin Program resulting from  
RFPs ETB0047-49**



**Item 9B – Group Insurance Board**



# BREAK

The Board is on a short break. Audio and visual feed will resume upon the Board's return.



# 2023 Open Enrollment Results

## Item 10A – Group Insurance Board

Douglas Wendt, Health Policy Advisor

Office of Strategic Health Policy



# Informational item only

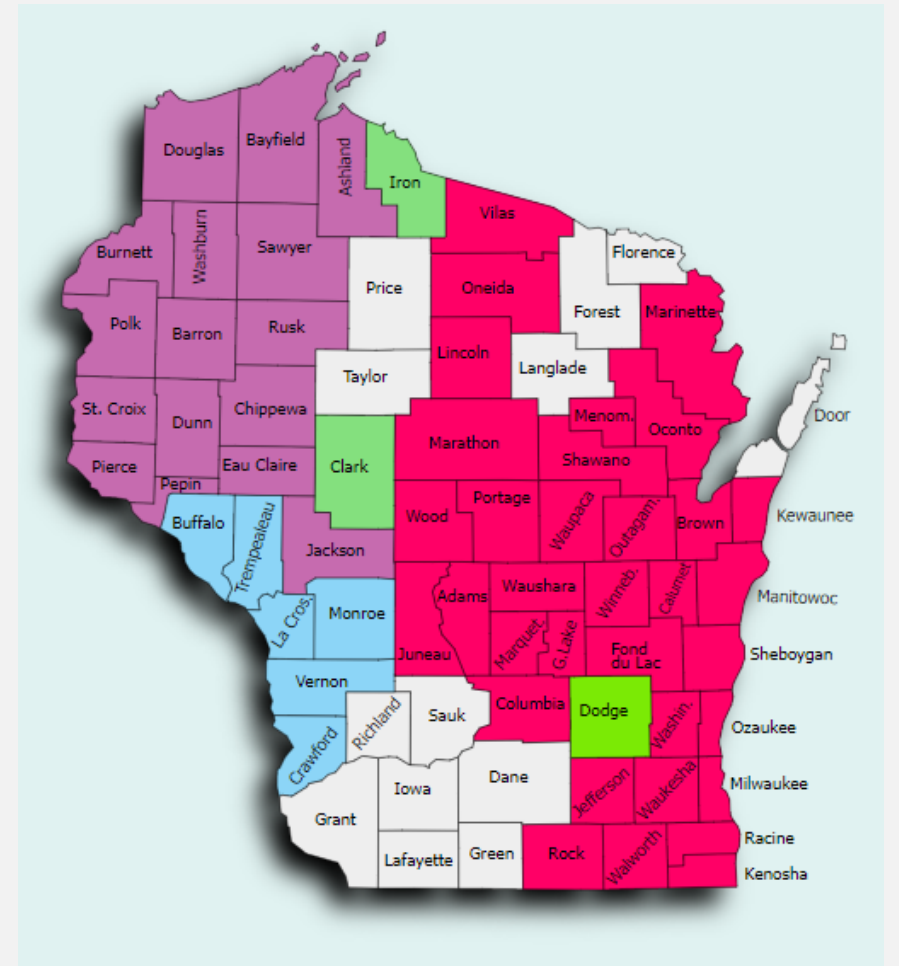
No Board action is required.



# WEA Trust 2022 Plans

| PLAN   | MEMBERS |
|--|---------|
| <span style="color: red;">■</span> WEA TRUST EAST                                | 31480   |
| <span style="color: green;">■</span> WEA TRUST WEST CHIPPEWA VALLEY              | 3177    |
| <span style="color: blue;">■</span> WEA TRUST WEST MAYO CLINIC                   | 8034    |
| <span style="color: purple;">■</span> OVERLAP OF CHIPPEWA VALLEY AND MAYO CLINIC | ---     |
| <span style="color: lime;">■</span> OVERLAP OF EAST AND MAYO CLINIC              | ---     |

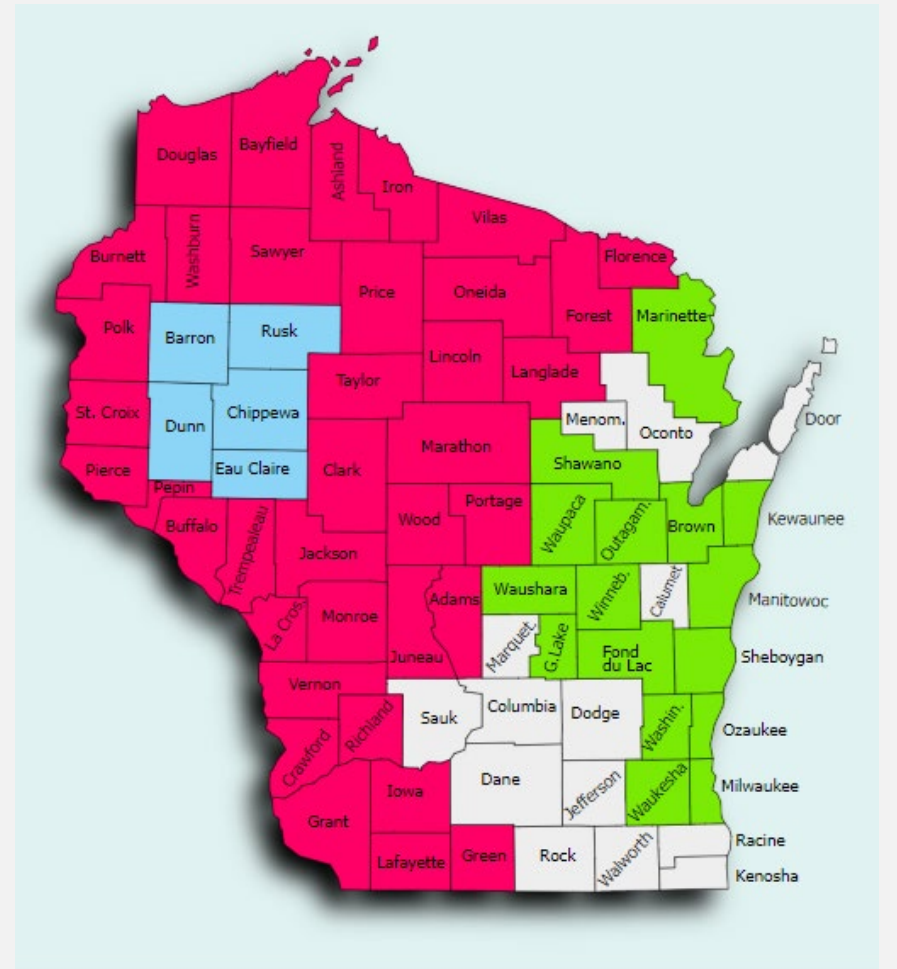
Members were concerned about having plans that were contracted with Aurora Health and Mayo Clinic for 2023



# GHC-Eau Claire 2023 Plans

| PLAN   | MEMBERS     |
|--|-------------|
| <span style="color: red;">■</span> <b>GHC-EAU CLAIRE GREATER WISCONSIN</b> | <b>7585</b> |
| <span style="color: green;">■</span> <b>COMMON GROUND</b>                  | <b>3034</b> |
| <span style="color: blue;">■</span> <b>GHC-EAU CLAIRE RIVER REGION</b>     | <b>1604</b> |

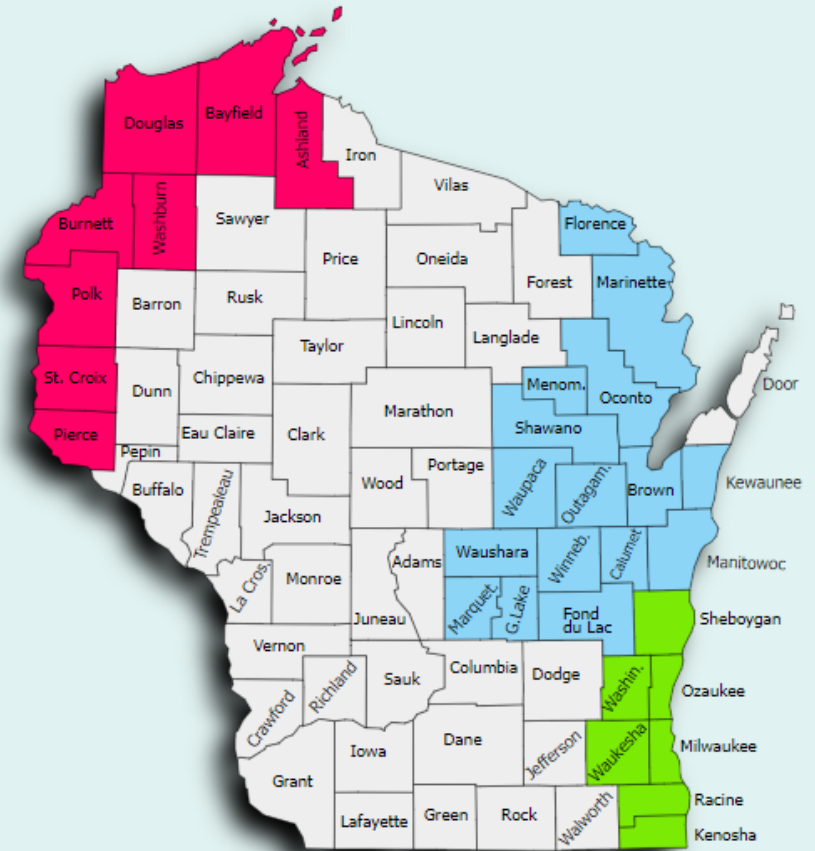
Common Ground Healthcare Cooperative is contracted with Aurora Health



# HealthPartners 2023 Plans

| PLAN  | MEMBERS |
|---|---------|
|  ROBIN WITH HEALTHPARTNERS | 8033    |
|  HEALTHPARTNERS SOUTHEAST  | 5186    |
|  HEALTHPARTNERS WEST       | 3558    |

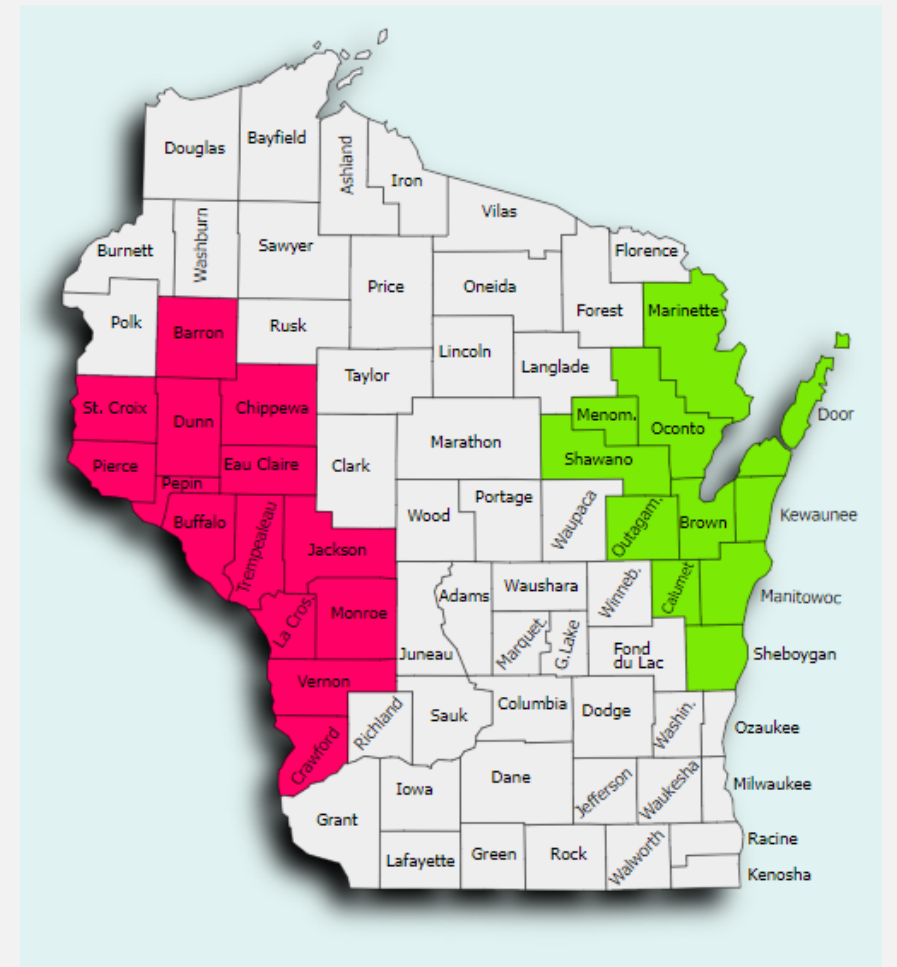
Health Partners Southeast is contracted with Aurora Health



# Dean-Prevea360 2023 Plans

| PLAN  | MEMBERS |
|---|---------|
| <span style="color: #ff00ff;">■</span> DEAN HP PREVEA360 WEST | 9005    |
| <span style="color: #00ff00;">■</span> DEAN HP PREVEA360 EAST | 2371    |

Dean Prevea360 West is the only health plan contracted with Mayo Clinic for 2023



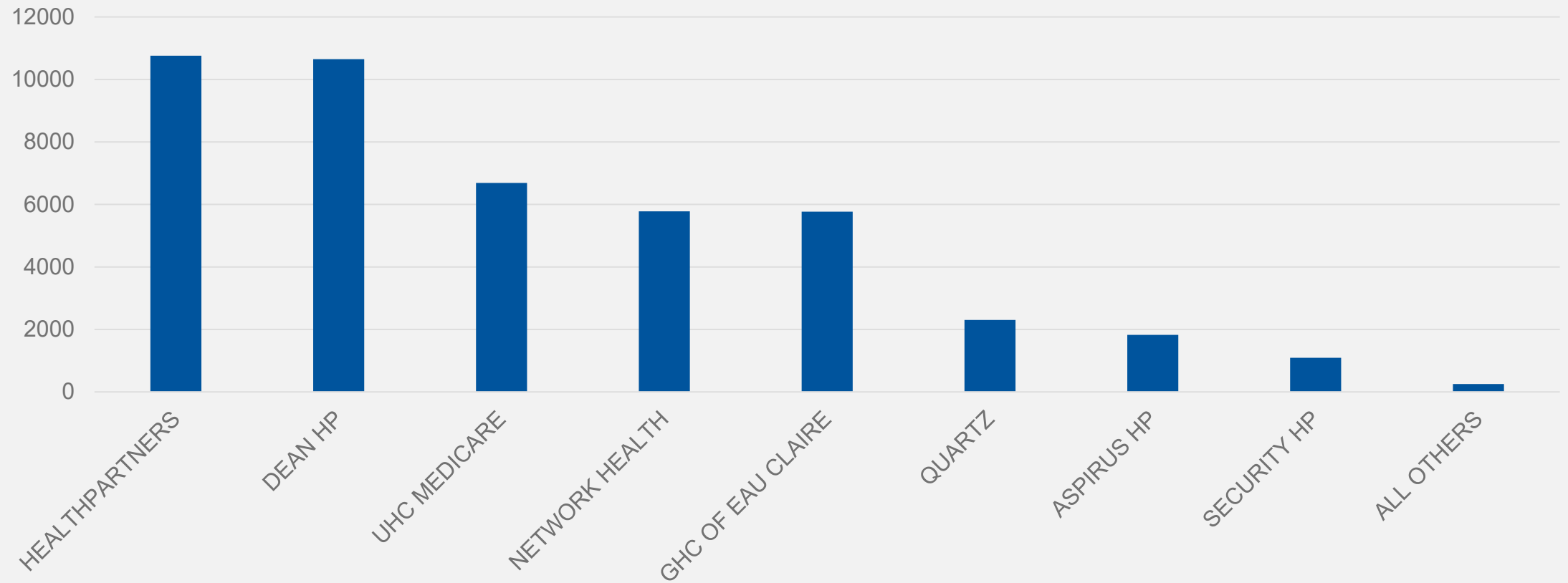
# Security Health 2023 Plan

| PLAN          | MEMBERS |
|---------------|---------|
| ■ SECURITY HP | 1793    |



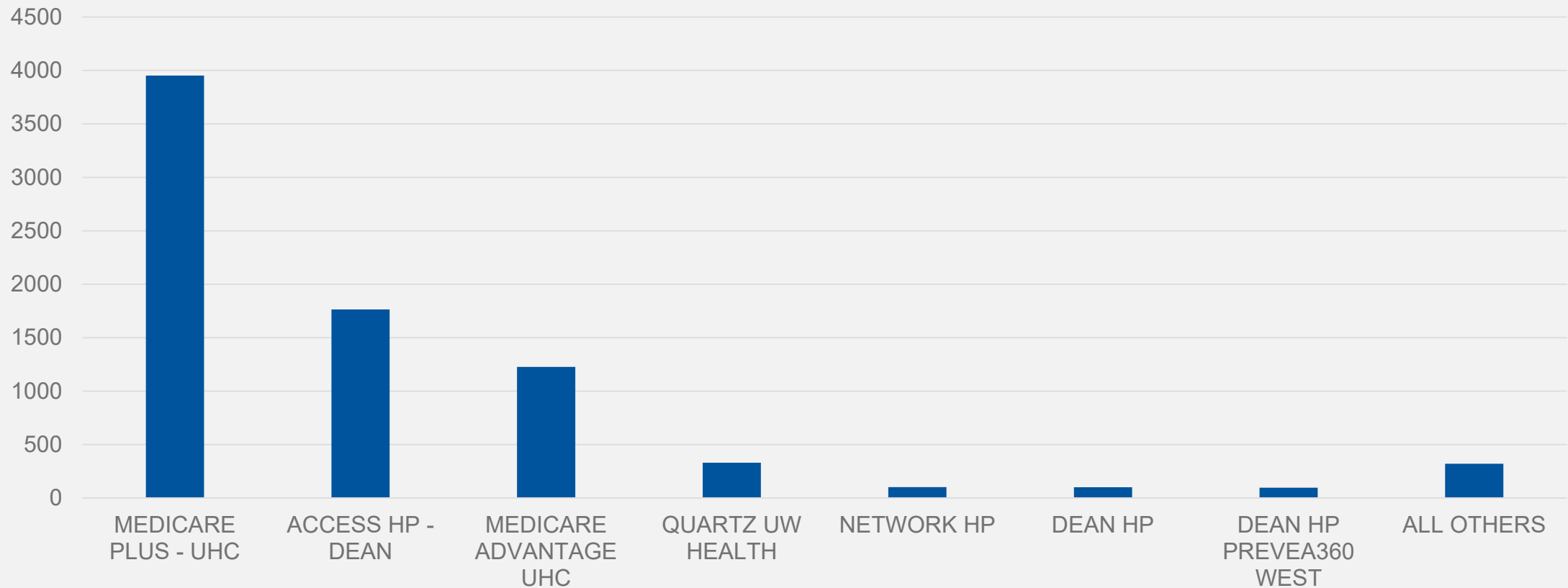
# WEA Trust Migration by Vendor

## ENROLLMENT

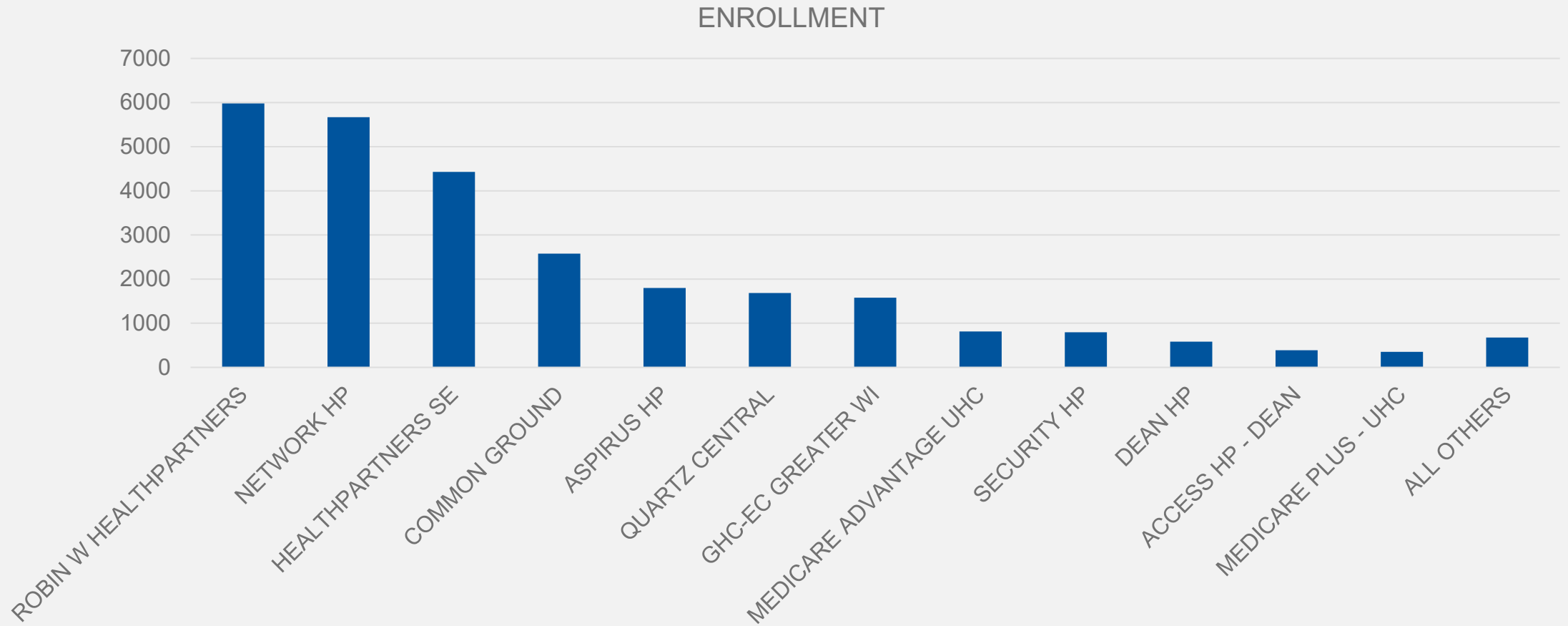


# Access Plan/SMP/Medicare Plus Migration by Health Plan

## ENROLLMENT



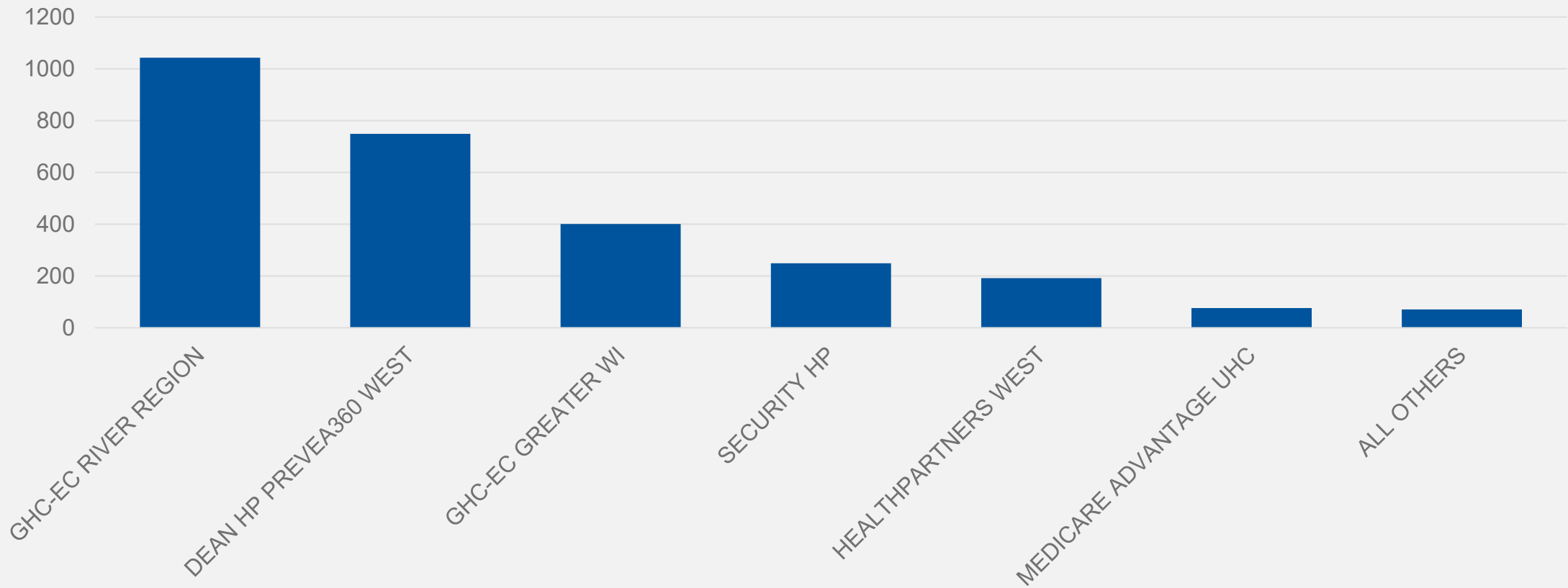
# WEA Trust East Migration by Health Plan



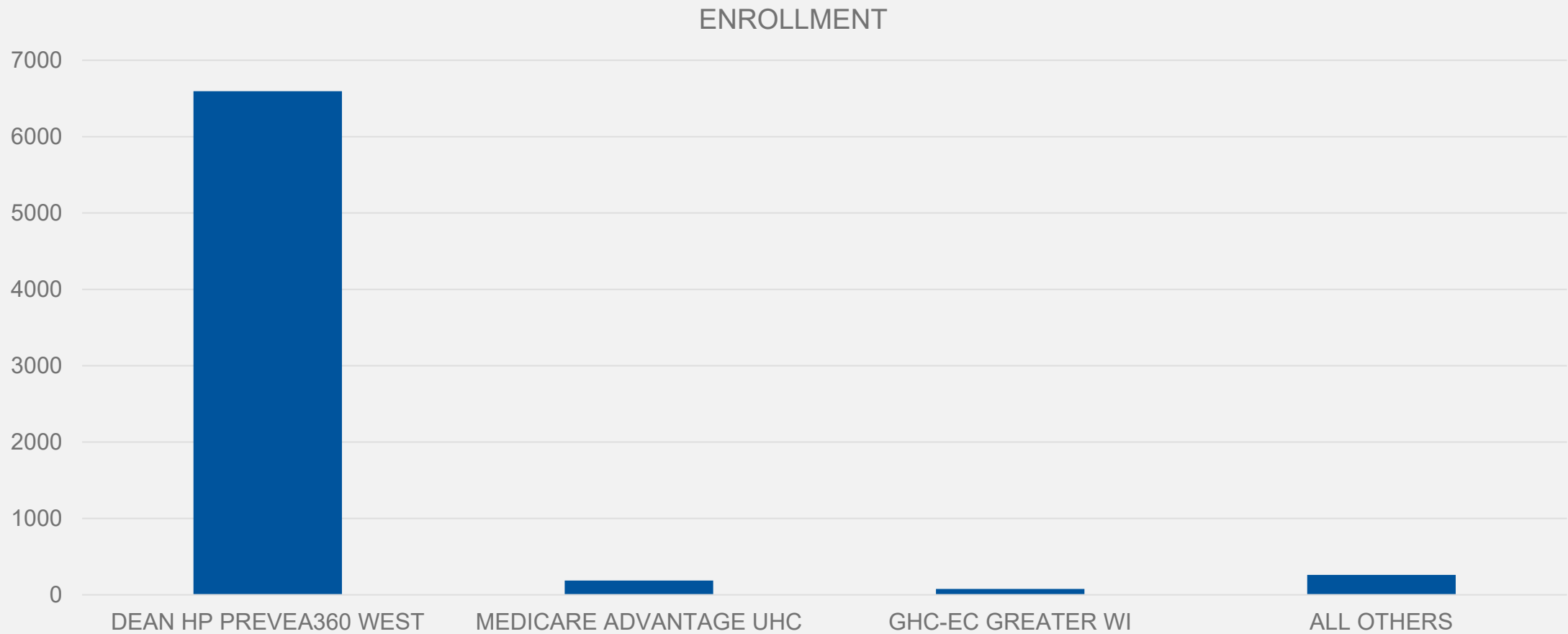


# WEA Trust West Chippewa Valley Migration by Health Plan

## ENROLLMENT



# WEA Trust West Mayo Clinic Migration by Health Plan



# Vendor Enrollment

| RANK | 2022 VENDORS   | MEMBERS |
|------|----------------|---------|
| 1    | Quartz         | 77831   |
| 2    | WEA Trust      | 52271   |
| 3    | Dean           | 42218   |
| 4    | Network        | 21420   |
| 5    | GHC SCW        | 16938   |
| 6    | UHC            | 12573   |
| 7    | HealthPartners | 7708    |
| 8    | MercyCare      | 2347    |
| 9    | GHC EC         | 2322    |
| 10   | Med Assoc      | 1831    |
| 11   | Aspirus        | 522     |
| 12   | Security       | 0       |

| RANK | 2023 VENDORS   | MEMBERS |
|------|----------------|---------|
| 1    | Quartz         | 78801   |
| 2    | Dean           | 54159   |
| 3    | Network        | 27752   |
| 4    | UHC            | 20501   |
| 5    | GHC SCW        | 19829   |
| 6    | HealthPartners | 16777   |
| 7    | GHC EC         | 12223   |
| 8    | Aspirus        | 3313    |
| 9    | MercyCare      | 2771    |
| 10   | Security       | 1793    |
| 11   | Med Assoc      | 1779    |



**Questions?**

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# Thank you

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# Establish the 2024 Plan Year Open Enrollment Period



Item 10B – Group Insurance Board

Korbey White, Health Program Manager

Sara Brockman, Communications Manager

Office of Strategic Health Policy

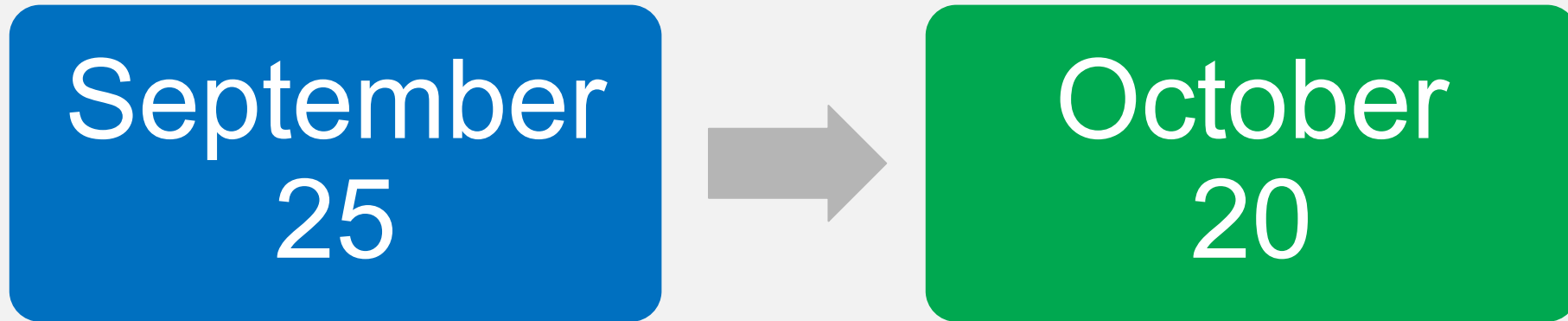




# Action Needed

- ETF requests the Board approve September 25 – October 20, 2023, as the open enrollment period for plan year 2024.

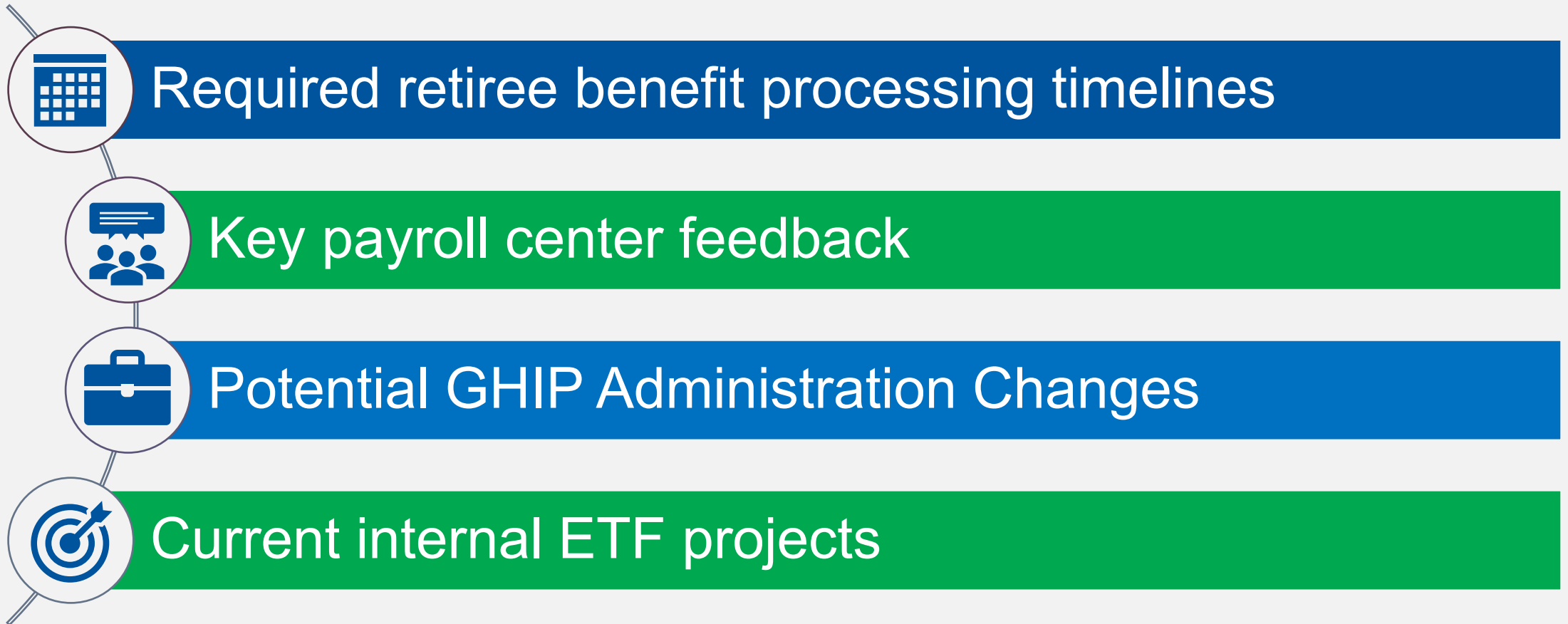
# 2024 Plan year Open Enrollment Period



- Proposed open enrollment period is consistent with years past, beginning on the Monday of week 39 of the calendar year.



# Considerations





# Action Needed

- ETF requests the Board approve September 25 – October 20, 2023, as the open enrollment period for plan year 2024.



**Questions?**

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# Thank you

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# 2024 Preliminary Agreement & Benefit Changes

## Item 10C – Group Insurance Board

Korbey White, Health Program Manager

Luis Caracas, Health Plan Policy Advisor

Tricia Sieg, Pharmacy Programs Benefit Manager

Office of Strategic Health Policy



# Informational item only

- No Board action is required.

# Proposed Agreement Changes

**Annual Report Requirements and Penalties**

**Allowing Non-Substantive Updates to the Program Agreement**

**Data Integration and Use Section**

**Provider Access**

# Proposed ETF Data Collection Guidance

**Wisconsin Health Information Organization**

**Department Terms and Conditions**

**Communication Materials for Open Enrollment**

**Consolidated Appropriations Act (CAA) Reporting Requirements**



# Proposed Certificate of Coverage Benefits Changes

**Hospital  
Services and  
Inpatient  
Confinements**

**Physical,  
Speech, and  
Occupational  
Therapy**

**Prior  
Authorization**

# Proposed Medical Benefit Changes

**Adding Out-of-Network Ground Ambulance to In-Network**

**Expanding Coverage of Advance Care Planning**

**Adding Full Cost Coverage for Vasectomies**

**Expanding Coverage for Dietitians for Weight Loss Purposes**

# Medical Benefit Changes, Continued

**Over-the-Counter Hearing Aid Coverage**

**Adding Coverage for Sports Physical  
Examinations**

**Expanding Telehealth Coverage**

**American Academy of Pediatrics (AAP)  
Guidance Children and Adolescent Obesity**

# Proposed Pharmacy Benefit Changes

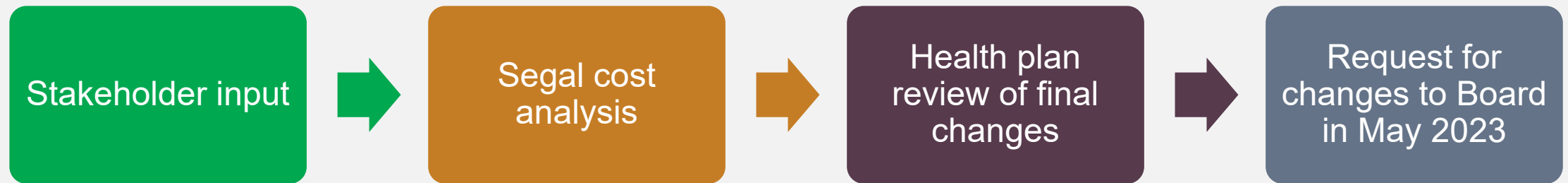
**Changing coverage of continuous glucose monitoring devices**

**Adding weight-loss drugs to commercial formulary**

**Creating a home infusion program under the pharmacy benefit**

**Implementing Navitus Copay-Max Plus Program**

# Next Steps



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**Questions?**

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# Thank you

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# New Rate Setting Timeline

Item 10D – Group Insurance Board

Brian Stamm, Deputy Director  
Office of Strategic Health Policy





# Informational Item Only

- No Board action is required.

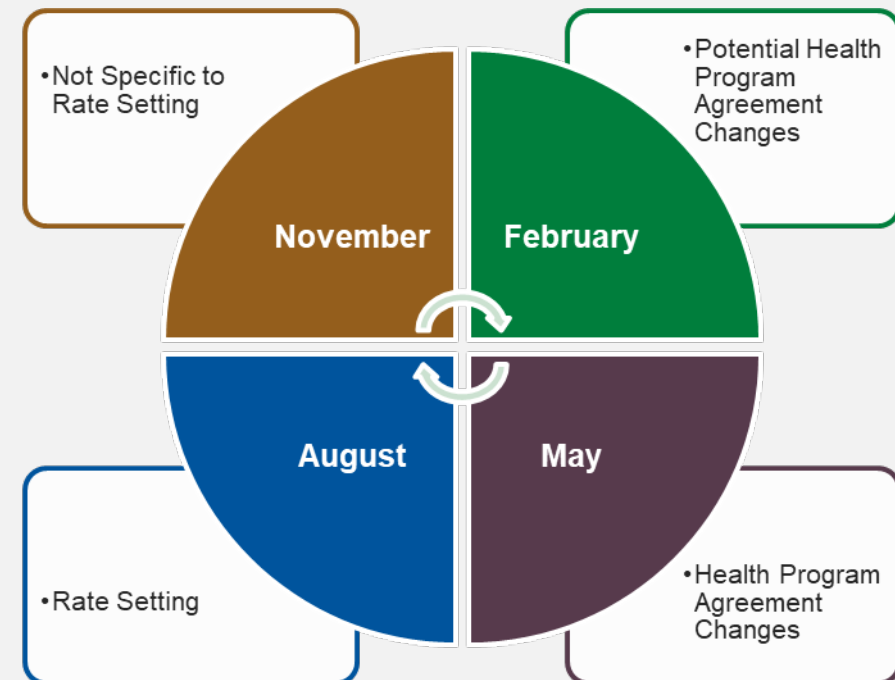
# In Scope

- Moving the rate setting process three months earlier
- Timing of the rate setting process starting in 2024 for plan year 2025 and into the future

# Current Process

- February – Process begins
- June – Preliminary rates and tiering structure developed
- July – Negotiations
- August – Final rates
- September – Employer/Member education and rates published
- October – Open Enrollment

Group Insurance Board Calendar



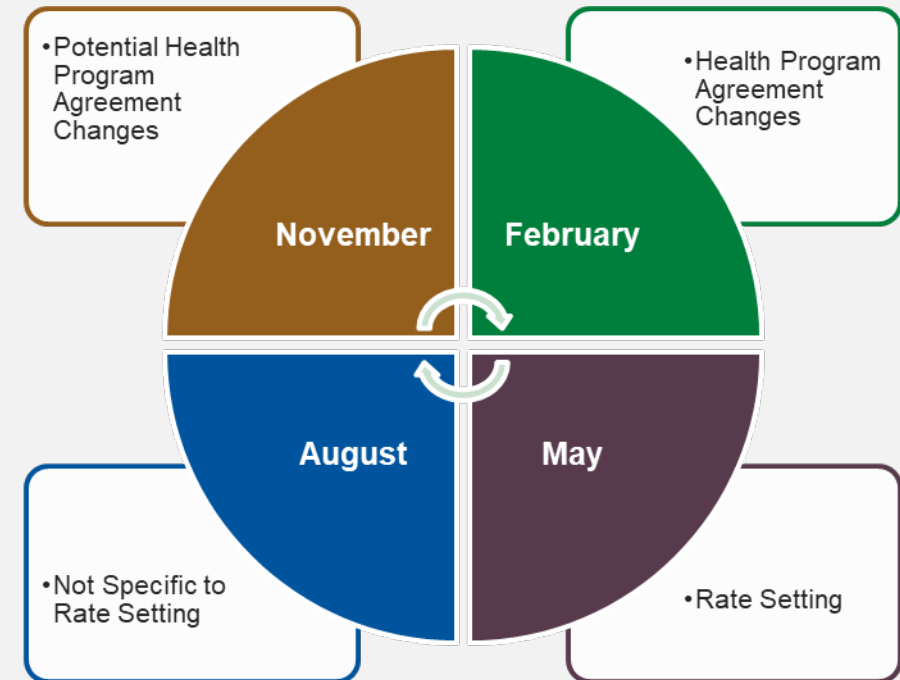
# Problems

- Local employer budgets
- The short turnaround between rate setting and open enrollment
- New plan configuration turnaround for Benefitfocus

# Future Process

- Change the data used from a full previous plan year to a rolling year
- Change the timing of the rate setting process to have final rates decided in May

Group Insurance Board Calendar



# Expected Effects

- Solves all three problems
  - Timing for local employers
  - Additional time for quality checks
  - Meets needs for Benefitfocus configuration
- Provides ETF staff more time for rate configuration, open enrollment communication, employer training, and member engagement for an overall better customer experience for our membership

# Considerations

- Possible negative effect on rates
  - Segal believes this will result in a minimal change, if at all, and that this change will bring us into a market norm
- Quality Credit data is reported in June
  - Office of Strategic Health Policy is developing a method using alternative data sources
- Division of Trust Finance will need to use larger estimates, which may cause a larger closing adjustment

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**Questions?**



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# Thank you

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# Life Insurance Audit Report

## Item 11 – Group Insurance Board

Tom Rasmussen, Life and Dental Insurance Program Manager

Office of Strategic Health Policy



# Informational Item

- No Board action is required

# Background

ETF retained Wipfli to conduct a biennial audit of the Life Insurance Program Administration

Plan years 2020 and 2021

Report on Applying Agreed Upon Procedures

Report of Selected Internal Controls, Policies, and Procedures

# Findings

The audit confirms Securian is compliant with policy and reporting elements of the administrative agreement

# Areas of Examination

Evidence of  
Insurability  
Coverage

Claims  
Testing

Eligibility and  
Premium  
Testing

Disability  
Premium  
Waivers

# Areas of Examination

Cancellation  
and Termination  
Processing

Life to Health  
Conversion

Premium Billing  
and Collection

Review of  
Internal  
Controls

# Conclusion

No significant exceptions were identified

No recommendations made by Wipfli

ETF is satisfied with Securian's responses



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**Questions?**

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# Pre-Tax Savings Account Programs Audit

Item 12 – Group Insurance Board

Xiong Vang, HSA & ERA Accounts Program Manager

Office of Strategic Health Policy



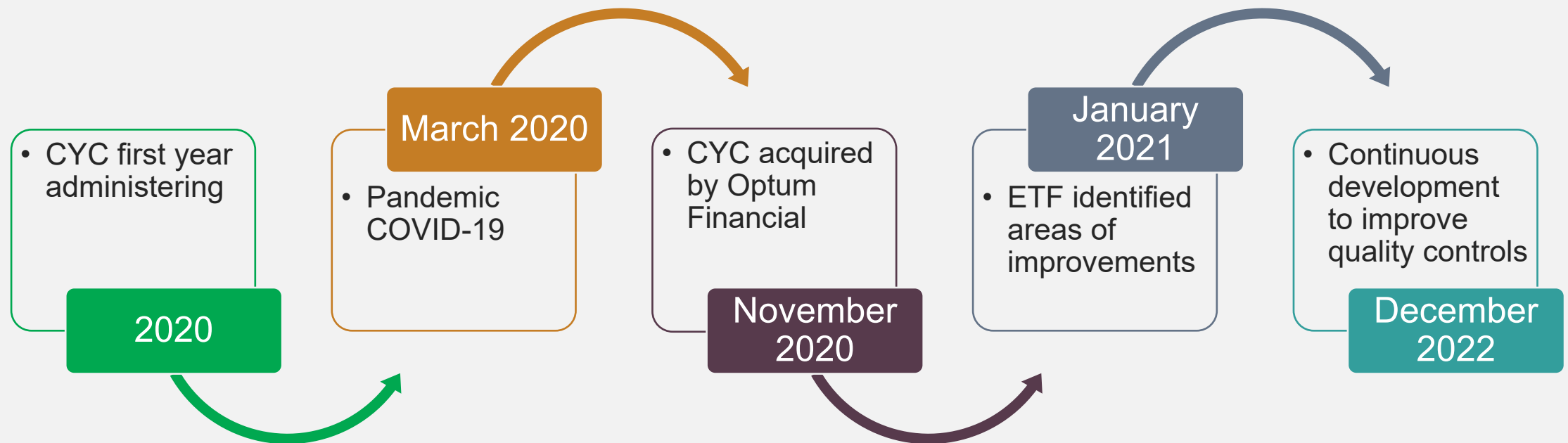
# Informational Item Only

- No Board action is required

# Contract Terms

| Contract Terms  | HSA, Section 125/ERA, Commuter Benefits   |
|---|---|
| Original Contract Term  | <ul style="list-style-type: none"><li>• May 7, 2019 – December 31, 2021</li></ul>     |
| First Extension<br><i>(Approved February 17, 2021)</i>                      | <ul style="list-style-type: none"><li>• January 1, 2022 – December 31, 2023</li></ul> |
| Second Extension<br><i>(Approved May 18, 2022)</i><br><i>Final Contract</i> | <ul style="list-style-type: none"><li>• January 1, 2024 – December 31, 2025</li></ul> |

# Optum's Partnership



# Audit Background

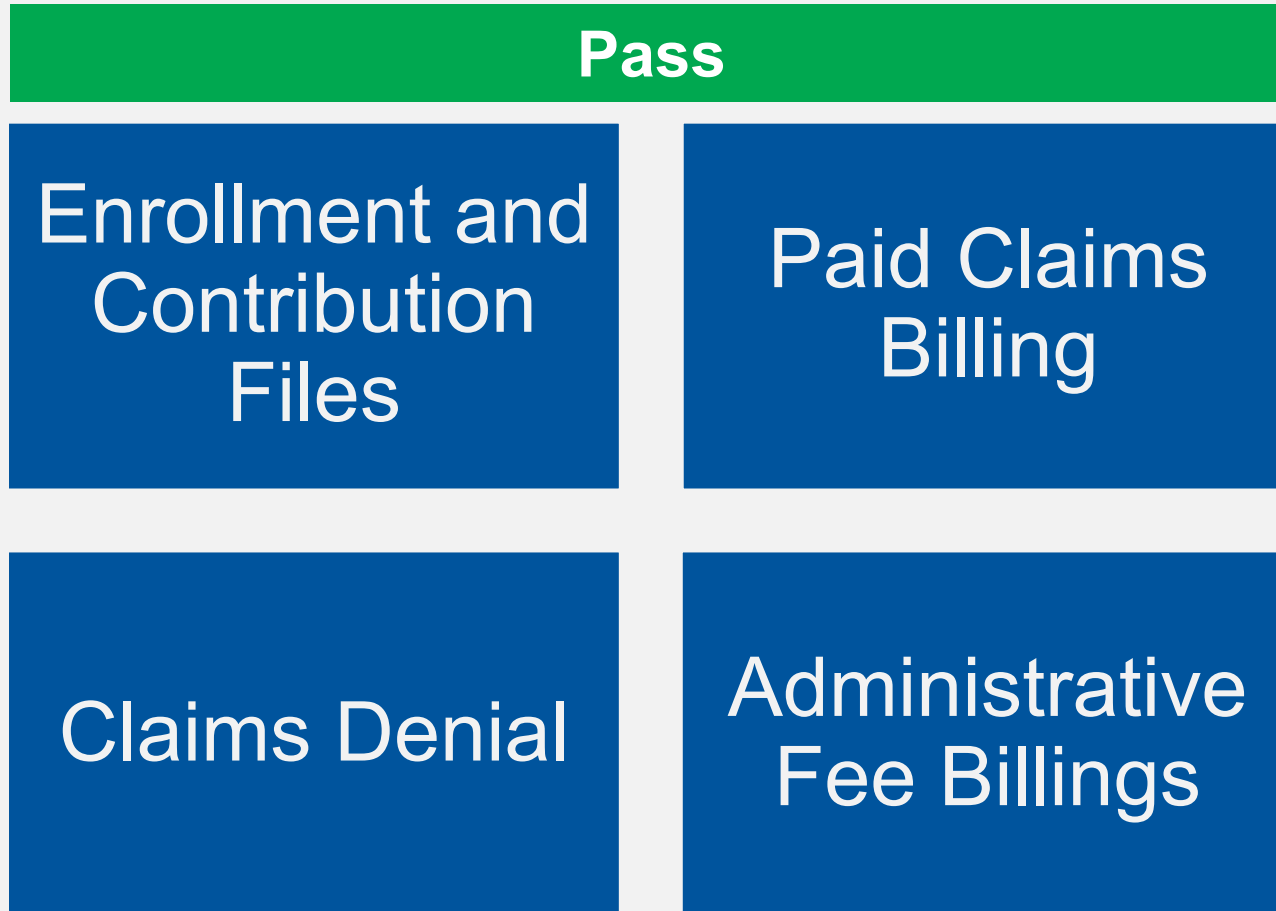
ETF insourced audit of the pre-tax savings account program to ETF's Office of Internal Audit (OIA)

Audit period included plan years 2020 and 2021 for the Pre-Tax Savings Account Programs

Audit evaluated the design and operating effectiveness of internal controls

Audit conducted in accordance with International Standards for the Professional Practice of Internal Auditing

# Audit Areas





# Audit Findings

| Found exceptions               |                                |                                      |
|--------------------------------|--------------------------------|--------------------------------------|
| Reporting                      | Ineligible Claims              | Contribution Limits and Eligibility  |
| Performance Standard Reporting | Performance Standard Penalties | Secure File Transfer Protocol Access |

# Reporting

## Audit Scope

- Plan Finalization Report and Unsubstantiated Claims Business Debt Report

## Finding

- Did not have adequate controls to prevent and detect errors on final reports submitted to ETF

## Recommend

- Optum develop, document, and implement procedures to adequately compile and review reports

# Ineligible Claims

## Audit Scope

- Employee Reimbursement Account (ERA) and Commuter Benefits (CB) Claims Substantiation

## Finding

- 160 claims tested; identified 7 claims in plan year 2020 and 6 claims in plan year 2021 ineligible for reimbursements

## Recommend

- Optum improve controls, such as performing audits of claims based on risk, and document claim substantiation requirements

# Contribution Limits and Eligibility

## Audit Scope

- Contribution Limits and HSA Eligibility

## Finding

- 12 FSA (2020) and 4 FSA (2021) had contributions exceeding the IRS contribution limit
- 127 HSA sample size; 1 HSA (2020) not enrolled in HDHP

## Recommend

- Optum properly follow-up with employers timely to resolve program discrepancies in contribution limits and eligibility

# Performance Standard Reporting

## Audit Scope

- Quarterly Performance Standards Reporting (QPSR)

## Finding

- No data supporting documentation for QPSR in 2020
- 5 of 20 performance standards did not meet reporting requirements

## Recommend

- Optum document procedures to compile the QPSR, implement a review process, and ensure records are maintained
- ETF clarify definitions in the contracts with Optum

# Performance Standard Penalties

## Audit Scope

- Performance Standards Penalties

## Finding

- 9 of 20 performance standards were calculated by averaging all three months

## Recommend

- ETF evaluate performance standards penalties in the contracts and add clarification to the language

# Secure File Transfer Protocol Access

## Audit Scope

Secure File  
Transfer Protocol  
Access (SFTP)

## Finding

Controls were not  
in place to  
appropriately  
restrict and  
monitor access

## Recommend

Optum  
implement  
controls to  
appropriately  
restrict and  
monitor access

# Audit Recommendation Action Plan – Status

Pre-tax  
Management  
Plan

Claims  
Requirement  
(2023)

Optum  
Oversight of  
Claims

Coach  
Claims  
Processor

Quarterly  
Review on  
Contributions

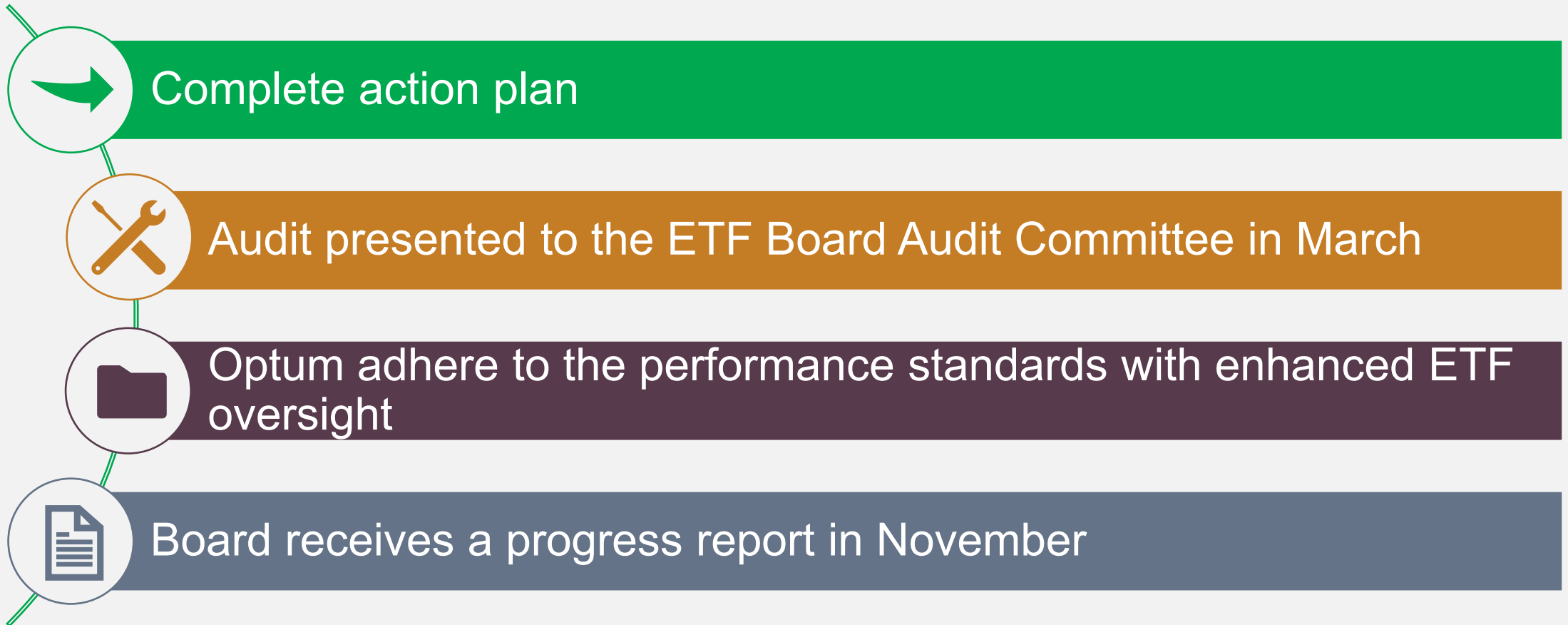
Monthly  
Review to  
SFTP

File Errors  
Removal

Reporting  
Oversight



# Next Step





**Questions?**

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# Thank you

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# Board Policies and Format Update



## Item 13 – Group Insurance Board

Laura Patterson, Policy Advisor

Office of Policy, Privacy and Compliance





# Action Needed

- A motion is needed to approve replacing the current Board policies with a unified Board Policies and Procedures Document.

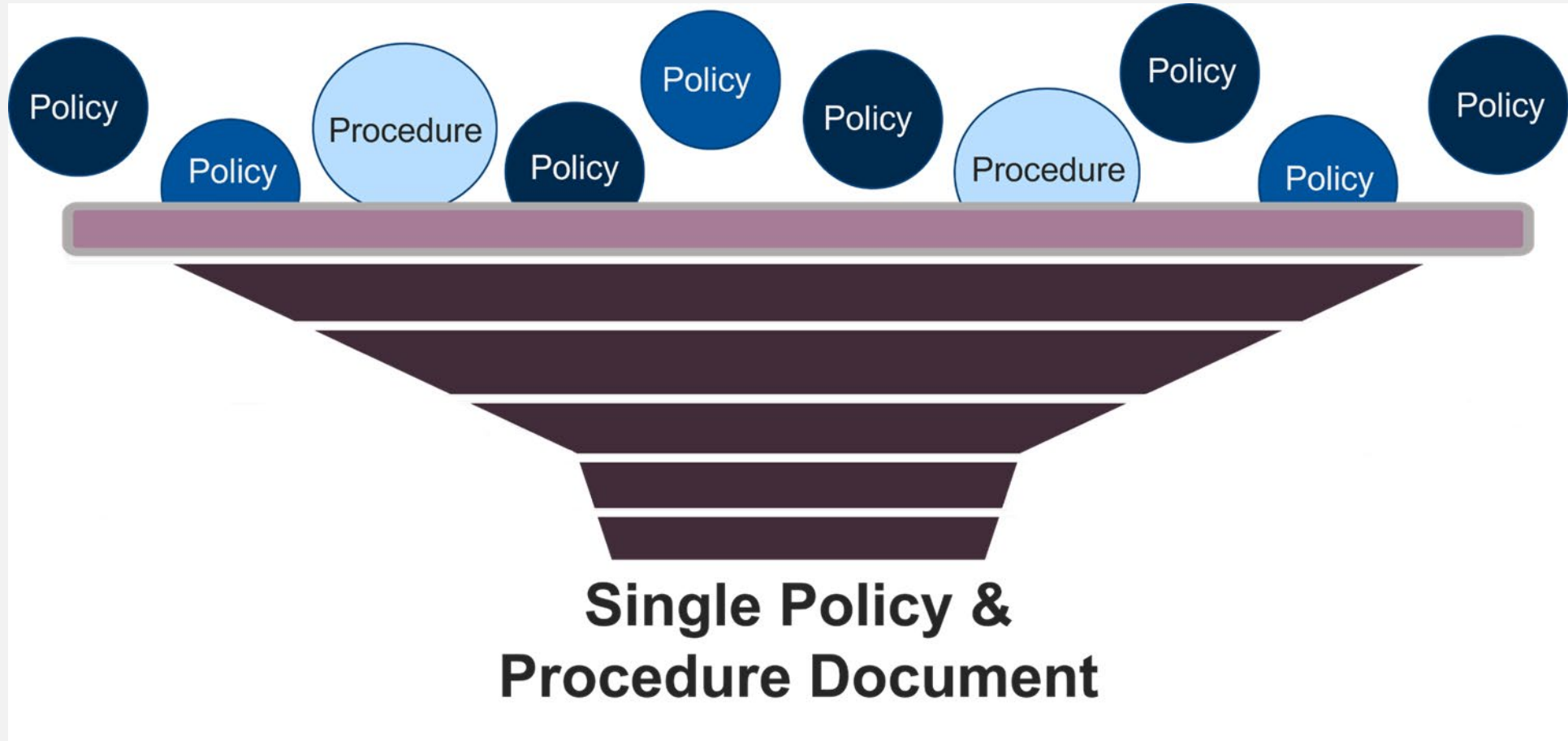
# Agenda



- A New Look
- Types of Policies
- Policy Review
- Approval

# A New Look

# Updates Made





# Types of Policies

# Types of Policies (2)



**Board  
Policies**



**Plan &  
Program  
Policies**

# Policy Review

# Conflicts of Interest

**Fiduciary Duty**

**Disclosure of Actual or Potential Conflicts**

**Recusal and Resignation**

**Board Action**

**Avoiding the Appearance of a Conflict of Interest**

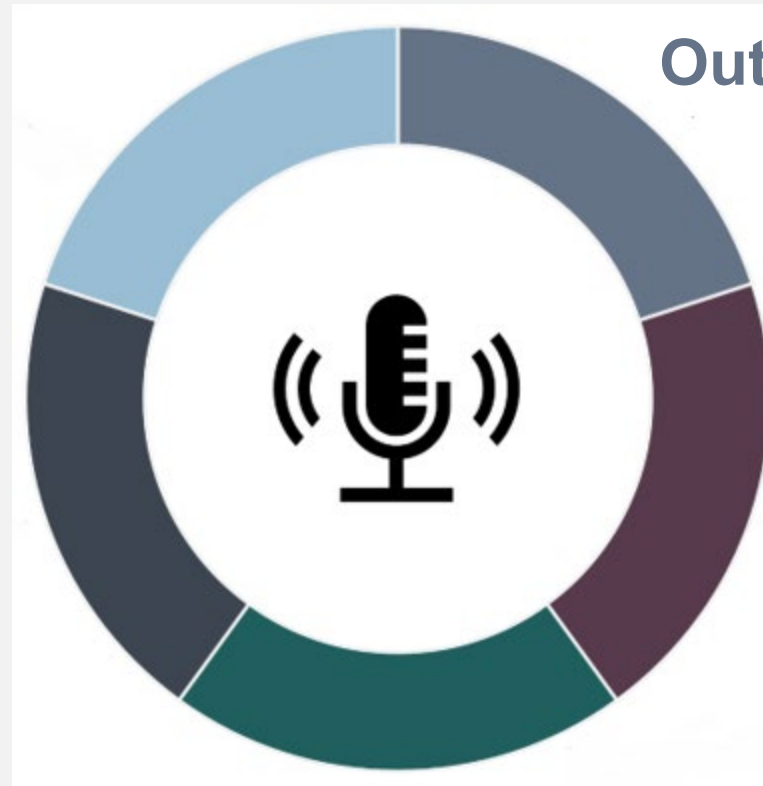
# Communications

At Board Meetings

Outside of Board Meetings

With Members

With ETF



Third Parties

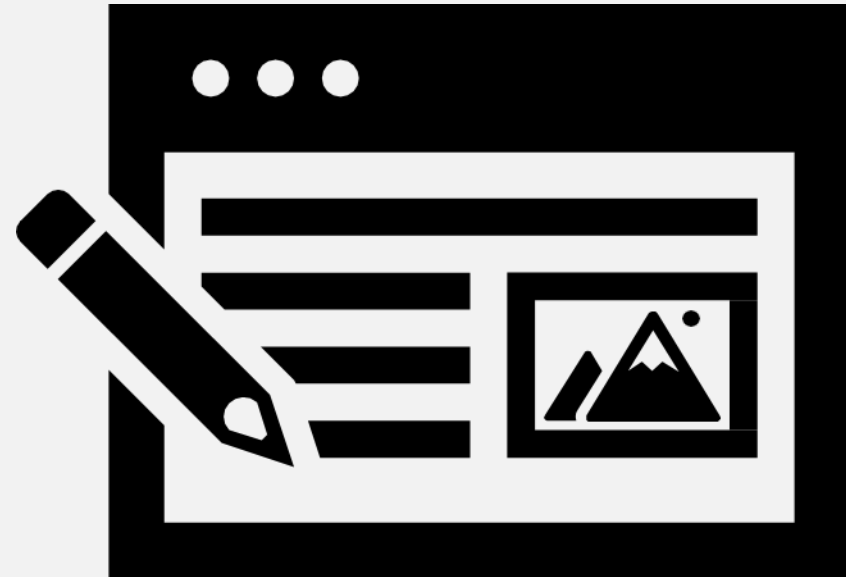
# Privacy of Personal Information

- Wisconsin Privacy Record Laws
- Individual Personal Information is not a Public Record
- ETF is subject to the Health Insurance Portability and Accountability Act (HIPAA)
- Examples of Personal Information



# Board Operations

- Regular Meetings
- Emergency Meetings
- Public Noticing of Meetings
- Joint Meetings
- Committees
- Elections
- Conduct of Board Meetings
- Board Member Expenses



# Vendor Procurement Appeals





# Action Needed (2)

- A motion is needed to approve replacing the current Board policies with a unified Board Policies and Procedures Document.

The background is a dark blue gradient with numerous out-of-focus light spots in shades of blue and purple, creating a bokeh effect.

**Questions?**

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# Thank you

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ETF E-mail Updates



608-266-3285  
1-877-533-5020

# Operational Updates

Items 14A – 14M – Memo Only



# Tentative May 2023 Agenda

Item 15 – Memo Only

Eileen Mallow, Director

Office of Strategic Health Policy



# Informational item only

- No Board action is required.



**Questions?**

# Adjournment



Item 16 – No Memo





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# Thank you

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