

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Increasing Insurance Costs
Date: Thursday, July 27, 2023 2:27:48 PM

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Dear GIB Members

After reading the July 27th Department News Release, I would like to propose that the GIB explore the option of a Self Plus One insurance option. Such an option would likely benefit almost all retirees still participating in state health insurance, many young couples starting out who don't yet have children, many married employees with grown children, and all single parents with an only child (the group I belong to).

As our options currently stand, the plan I belong to increases by 147% to add my minor child so that both of us are covered. My understanding from the ETF site is that the overall cost (to both me and the state) increases from \$1,005.82 per month to \$2,481.60 per month by adding my child. A Self Plus One that doubled the single plan would save a combined \$475.78 each month or \$17,709.36 per year. This would still represent a cost per covered participant greater than that in place for a couple with one or more children but would at least provide some financial relief to single parents and retirees as well as couples without children or whose children have grown.

Thank you,
Christian Gossett



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

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July 31, 2023

Christian Gossett
[REDACTED]

Dear Christian Gossett:

Thank you for your July 27, 2023, email to the Group Insurance Board (Board) requesting consideration of an employee plus child premium rate in the State of Wisconsin Group Health Insurance Program.

Currently, state statutes require that we offer only a single rate and a family rate for those subscribers that wish to cover all eligible dependents, except for retirees covered by Medicare. It's important to note that a significant number of the two-person families under the State's program are older individuals who on average tend to be more frequent and more costly users of the health care system. Many of this group are empty nesters and retirees. In the past when we have researched this issue, we found that the cost of health claims for our average two-person family was approximately the same as the cost for families with three or more covered individuals, typically younger families with children.

I hope you have found this response helpful. If you have additional questions or concerns, please feel free to reach out using the contact information provided below. A copy of your letter and ETF's response will be included in the materials for the August 16, 2023, Board meeting.

Sincerely,

Arlene Larson, Manager of Federal Program and Policy
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