



**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

## **Correspondence Memorandum**

**Date:** October 23, 2023  
**To:** Group Insurance Board  
**From:** Tom Rasmussen, Dental and Life Insurance Program Manager  
 Office of Strategic Health Policy  
**Subject:** Open Enrollment Campaign Review

**This memo is for information purposes only. No Board action is required.**

### **Campaign Highlights**

There were minimal changes to plan year 2024 benefits. Changes that were highlighted in campaign materials for the annual open enrollment period focused on a health plan change, medical benefit changes, pre-tax savings accounts, wellness, and premium changes in the supplemental dental and accident plans. Highlights of each of these topics are listed below.

#### Health Plan Changes

- Group Health Cooperative of South Central Wisconsin (GHC-SCW) split into two separate networks: GHC-SCW Dane Choice and GHC-SCW Neighbors. This impacted 8,967 subscribers enrolled in GHC-SCW, 2,564 of whom live outside of Dane County.
- Local employers saw an increase in the number of counties offering the State Maintenance Plan (SMP). The SMP, administered by Dean Health Plan, is a health plan that offers Uniform Benefits for members who live or work in areas without adequate access to in-network providers or hospitals, or counties that do not have a health plan that qualifies as tier one health plan. There are 30 counties that qualify as an SMP county for Local employers this year compared to eight last year.

#### Medical Benefit Changes

The following changes, effective January 1, 2024, were noted in open enrollment materials:

- The annual medical deductible for the High Deductible Health Plan (HDHP) and Access HDHP increased to \$1,600 for individual coverage and \$3,200 for family coverage to comply with federal requirements ([Ref. GIB I 07.26.23 I 9](#)).
- Removed rental requirement in durable diabetic equipment for infusion pumps and related supplies ([Ref. GIB I 05.17.23 I 3C](#)).

Reviewed and approved by Eileen Mallow, Director, Office of Strategic Health Policy  
 Electronically Signed 10/25/2023

Board	Mtg Date	Item #
GIB	11.15.23	15G

- Clarified hospital service and inpatient confinements to support continuity of care for members who change health plans providers during an inpatient stay ([Ref. GIB | 05.17.23 | 3C](#)).
- Added clarity for advance care planning and palliative care ([Ref. GIB | 05.17.23 | 3C](#)).
- Removed the requirement that a member will yield significant improvement within two months for physical, speech, and occupational therapy ([Ref. GIB | 05.17.23 | 3C](#)).

#### Pre-Tax Savings Accounts

- Highlighted the changes to annual contribution limits for Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), and Commuter Benefits.
- Members enrolled in an FSA or a commuter benefit account will be required to have a minimum contribution amount of \$50. Members who do not re-enroll and have less than \$50 in their account will lose any money in their account ([Ref. GIB | 05.18.22 | 7A](#)).

#### Wellness

- Highlighted Well Wisconsin's participant resources, including a diabetes prevention program, weight loss support, chronic pain management programs, and stress management and resilience support.

#### Supplemental Premium Changes

- Highlighted the supplemental dental premium changes of a 4% increase to the Preventive Plan, a 3% increase to the Select Plus Plan, and a 7% decrease for the Select Plan ([Ref. GIB | 05.17.23 | 4](#)).
- Highlighted the decrease in the Accident Plan premiums ([Ref. GIB | 08.16.23 | 9H](#)).

#### Miscellaneous

- Vendor Forums offering an opportunity for members to hear from vendors directly and have their questions answered.
- 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 2024 were not materially different from the 2023 guides. The various color schemes remained consistent with the previous few years. The call to action button included in last year's guide was removed.

The "What's Changing" content was simplified, there was more dedicated white space within the guides for easier readability, a new vaccine image was added that did not solely focus on the Covid-19 vaccine, and additional mental health resources including Well Wisconsin related programs were added to the guides.

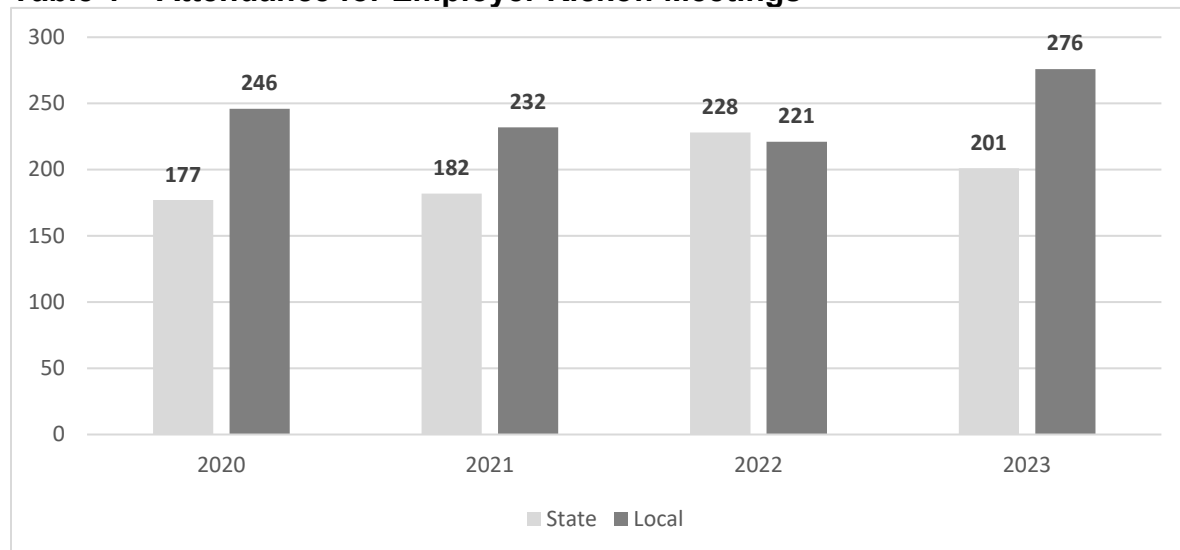
The decision guide for active state employees (ET-2107), did include incorrect information regarding what action members currently enrolled in GHC-SCW would need to take to enroll in one of GHC-SCW's two new networks. All the decision guides stated that members already enrolled in GHC-SCW would automatically be enrolled in GHC-SCW Dane Choice unless they elected to enroll in a different health plan. After the guides were mailed, ETF was informed that STAR employees currently enrolled in GHC-SCW would not automatically be enrolled in GHC-SCW Dane Choice but would instead need to specify which plan they wanted to enroll in thru STAR's Human Resources Employee Self-Serve portal.

ETF updated this information in the electronic version of the It's Your Choice Decision Guides (ET-2107) and communicated the updated information on the ETF website and in electronic published communications.

### Employer Kickoff Meetings

ETF again hosted virtual Employer Kickoff meetings to highlight important changes, reminders, and general information regarding the 2024 It's Your Choice (IYC) open enrollment campaign. There was one State Kickoff meeting, and three Local Kickoff meetings held during the two weeks prior to the start of open enrollment. 201 participants attended the State Kickoff meeting, which was a decrease of 12%, compared to 2022. Total attendance for the three Local Kickoff meetings was 276, an increase of 25% compared to 2022. Table 1 shows the Employer Kickoff total attendance for the past four years.

**Table 1 – Attendance for Employer Kickoff Meetings**



### Open Enrollment Vendor Forums

ETF hosted a series of Virtual Vendor Forums (Forums) during open enrollment. There were a total of 12, 90-minute Forums offered. These forums offered members and

employers an opportunity to listen to a short presentation and have their questions answered by vendors of their choice by attending specific breakout sessions. Each break-out session had an ETF staff member present to assist the vendor representative in answering questions.

This was a different format than ETF has used in the past several years. In the previous three years, ETF hosted several hour-long webinars for each vendor during the open enrollment period. The new format was an effort to offer participants an opportunity to hear from multiple vendors via breakout sessions during one scheduled Forum.

Feedback on the Forums have generally been positive from both members and vendors. 71% of respondents of surveys that were sent to participants indicate that they had a somewhat satisfied to very satisfied experience. Several areas for improvement have been identified including improving technical issues and links, expanding the instructions for participants on how to move from between breakout sessions, and re-examining the length of allotted time for each breakout session. Surveys were sent to each registered participant asking for feedback on the overall experience and full results will be analyzed to determine future enhancements. The most popular sessions were the UnitedHealthcare Medicare Advantage and Medicare Plus Forums.

ETF will continue to review and incorporate the survey results into future planning.

### **eLearning Videos**

ETF produced several new videos that were published prior to the open enrollment period.

The Well Wisconsin Program video highlights the benefits of the Well Wisconsin program. The video was published on August 7, 2023. During the four week open enrollment period, the video had 361 views.

An Advanced Care Planning video was published on September 8, 2023. The video discusses the steps to complete an advance directive, explores the resources to assist a member in completing an advance directive, and provides tips for starting a conversation with your loved ones on this issue. As of October 23, this video has been viewed 123 times.

ETF produced and published a three-part video series on pre-tax savings accounts on September 11, 2023. The videos provide an overview of pre-tax savings accounts, talks about how to enroll and manage pre-tax savings accounts, highlights eligible expenses and account information, and the different types of pre-tax savings accounts available. Since the publication of the three-part series, there has been 148 views.

### **Website**

There were 234 ETF web pages that were reviewed and updated as needed leading up to the open enrollment period. Updates to the web site included:

- All insurance pages were updated with the latest premiums and benefits information.
- The Group Health Insurance page for employers was reorganized to make it easier to navigate and access resources.
- Health insurance premium rates webpages were reformatted to provide a consistent experience for members using both the website and decision guides.

### Benefits Mentor

Benefits Mentor is the interactive benefits counselor for active state employees and non-Medicare retirees. This was the third year ETF utilized Benefits Mentor.

The number of unique users who accessed Benefits Mentor during the four-week open enrollment period decreased compared to last year. The total number of logins decreased. Table 2 compares the utilization of Benefits Mentor for the past three years.

**Table 2: Benefits Mentor Utilization**

<b>Benefits Mentor Utilization</b>	<b>2022OE</b>	<b>2023OE</b>	<b>2024OE</b>
Total Logins	1,406	2,253	1,508
Total Users	1,256	1,236	797
Minutes Per Visit	6:50	5:58	5.34
Logins Per User	1.12	1.82	1.89

### Call Center

The call center experienced a decrease in call volume during the 2024 open enrollment period. The average wait time, abandonment rate, and talk time decreased during the four-week period when compared to last year. Table 3 shows the Call Center metrics during the open enrollment compared to the previous three years.

**Table 3: Call Center IYC Metrics**

	<b>2021OE</b>	<b>2022OE</b>	<b>2023OE</b>	<b>2024OE</b>
Number of IYC Related Calls	6,998	6,873	12,320	6,433
Average Wait Time	2:32	1:47	10:47	2:48
Abandonment Rate	6.79%	3.09%	20.48%	6.26%
Average Talk Time	6:10	6:35	7:50	6:53

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