

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Question for you
Date: Tuesday, November 28, 2023 11:53:32 AM

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I just received my benefit statement. I notice a \$78 increase monthly in my health insurance premium. This is a 40% increase which I find excessive. Is there anything that can be done to lower this premium.

Thank you.

Margaret Allen

[REDACTED]



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

Wisconsin Department
of Employee Trust Funds
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December 18, 2023

Margaret Allen
[REDACTED]

Dear Margaret Allen:

Thank you for your November 28, 2023, email to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF) regarding your concerns about the increase in premium rates for UnitedHealthcare's (UHC's) It's Your Choice (IYC) Medicare Advantage plan offered in the State of Wisconsin Group Health Insurance Program (GHIP).

We share your concerns about the rising cost of health insurance. ETF works very hard to limit premium increases and has been quite successful in controlling them for the group over time. Plans who have been accepted into the GHIP formulate an offer to ETF of renewal rates based upon financial assessments of their administrative costs, provider contracts, the utilization of health care services and the demographics of their enrollees. The Board's actuary, Segal, reviews the bids and other data supplied by the plans. We make every attempt to have plans only submit rates that are justified by their claims experience. The renewal bid process was different this summer however, due to increasing utilization post COVID-19, healthcare inflation, and the lack of reserve funds to subsidize rates this year. This led to high premium renewals across our programs.

Rates were finalized by the Board at their August 2023 meeting, and so unfortunately no further adjustments can be made.

ETF and the Board's actuary will continue to work toward lower premium increases in the future. 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 February 21, 2024, Board meeting.

Sincerely,

Arlene Larson, Manager of Federal Program and Policy
Office of Strategic Health Policy
Department of Employee Trust Funds

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