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Correspondence Memorandum

Date: January 16, 2024
To: Group Insurance Board
From: Douglas Wendt, Health Policy Advisor
Office of Strategic Health Policy
Subject: 2024 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 2024 with related attachments:

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

Total GHIP membership increased by 1.88% from 2023. Subscriber counts increased by 2.43%. This is the highest total membership count since 2016 and the highest total subscriber count since at least 2014. Almost all the increased membership was with the State program, with a small increase in enrollment for the Local program. This flips the trend of recent years of greater enrollment increases in the Local program. Total enrollment counts by health plan are in Attachment A and details of State and Local enrollment by health plan are in Attachment B.

Health Plan Changes

There was only one health plan change for 2024. Group Health Cooperative of South Central Wisconsin (GHC-SCW) split into two service areas. The GHC-SCW Dane Choice service area is available in Dane County and the GHC-SCW Neighbors service area covers the rest of their previous coverage area outside of Dane County. This is similar to the model used by Quartz. The split allowed GHC-SCW to submit different health insurance premium rates for outside of Dane County based on differences in claims costs. The Local program rates for Neighbors are almost 13% higher than the Dane Choice rates, resulting in Neighbors being classified as Tier 2 in the Local

Reviewed and approved by Eileen Mallow, Director, Office of Strategic Health Policy
Electronically Signed 01/29/2024

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GIB	02.21.24	7A

program for 2024. As a result, GHC-SCW had a combined membership decline of 6.24%.

State Maintenance Plan (SMP) and Tier Changes

SMP is offered as the Tier 1 plan in counties that don't have any other qualified Tier 1 plan. In addition to GHC-SCW becoming Tier 2 outside of Dane County, Dean Health Plan also moved to Tier 2 for Locals, and Group Health Cooperative of Eau Claire (GHC-EC) Greater Wisconsin moved to Tier 3 for Locals. This left 30 counties with no qualified Tier 1 plan in the Local program for 2024 compared with four counties for 2023. More details were presented to the Board in the "2024 Health Plan Service Area Qualifications" memo at the August 2023 Board meeting ([Ref. GIB | 08.16.23 | 4Di](#)). Due to the statutory requirements in how Local active employee contributions are calculated, Local employees tend to be more price sensitive than State employees and more likely to change health plans when there are no lower priced Tier 1 plans available in their county.

There are 1,195 Local Program members enrolled in SMP for 2024 compared to 29 for 2023. 20 of the 30 SMP counties have Local members who are enrolled in that plan. Four non-SMP counties have Local SMP enrollment for employees that work for employers located in SMP counties. The other ten SMP counties didn't draw any Local members to SMP. The five counties below make up 75% of the total Local SMP enrollment for 2024:

1. Bayfield County (238 members)
2. Vilas County (223 members)
3. Ashland County (172 members)
4. Richland County (141 members)
5. Oneida County (127 members)

The tier change for Dean Health Plan resulted in a 5.85% membership loss. The lost membership was spread out among their southern Wisconsin competitors including Quartz, GHC-SCW, UnitedHealthcare (Medicare Advantage), MercyCare, Network Health, and Medical Associates.

GHC-EC Greater Wisconsin had a 32.14% loss in membership after the move to Local Tier 3. Almost all the lost membership switched to Quartz and Dean.

Other Notable Membership Gains and Losses

The following plans had a membership gain or loss of 10% or more relative to their 2023 plan size:

- Aspirus (+11.26%)
- Medical Associates (+74.14%)
- MercyCare (+25.69%)
- Quartz West (+41.62%)
- Security (-11.77%)

Medical Associates' gains came from GHC-SCW, MercyCare gained from Dean and GHC-SCW, and Quartz West gained members mostly from GHC-EC.

Access Plan

The Access Plan increased enrollment by 14.17% for 2024. The gains came primarily from new hire enrollments throughout 2023.

Medicare Advantage and Medicare Plus

Medicare Advantage continues to grow each year, but the rate of growth has begun to slow down. The plan had a net membership increase of 7.59%. This is the first year with an increase of less than 10%.

Medicare Plus had a decrease of 118 members, which was 2.58% less than the prior year enrollment.

High Deductible Health Plan (HDHP)

The HDHP also continues to grow with an increase of 9.15%. Total HDHP membership is now slightly over 36,000 members and makes up almost 15% of total membership.

Open Enrollment Applications

The volume of health plan changes reduced dramatically for 2024 after the departure of WEA Trust from the health insurance market required many plan changes during the previous year open enrollment.

Table 1

Open Enrollment Request	2023	2024	Change
Change Health Plan [Contracts]	27,797	7,769	-20,028
New Enrollment [Contracts]	2,741	2,721	281
Remove Dependent(s) [Members]	131	197	-16
Add Dependent(s) [Members]	48	86	-22
Change from Family to Single Coverage [Contracts]	441	445	45
Change from Single to Family Coverage [Contracts]	507	476	73
Total Requests	31,665	11,694	-19,667

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

Attachment A: 2023-2024 Enrollment Changes by Health Plan

Attachment B: 2024 Enrollment – State/Local

Attachment C: 2024 Enrollment – Active/Annuitant/Continuant

Attachment D: 2023-2024 HDHP Enrollment by Health Plan

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Attachment A: 2023-2024 Enrollment Changes by Health Plan									
Health Plan	2024		2023		Difference		% Change		
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members	
ACCESS HP	2,065	3,972	1,777	3,479	288	493	16.21%	14.17%	
ASPIRUS HP	1,595	3,686	1,423	3,313	172	373	12.09%	11.26%	
COMMON GROUND (GHC-EC)	1,494	3,028	1,459	3,034	35	-6	2.40%	-0.20%	
DEAN HP	17,361	36,961	18,359	39,259	-998	-2,298	-5.44%	-5.85%	
DEAN HP PREVEA360 EAST	943	2,234	1,013	2,371	-70	-137	-6.91%	-5.78%	
DEAN HP PREVEA360 WEST	3,825	9,275	3,724	9,005	101	270	2.71%	3.00%	
GHC-EC GREATER WI	2,051	5,147	2,961	7,585	-910	-2,438	-30.73%	-32.14%	
GHC-EC RIVER REGION	613	1,597	615	1,604	-2	-7	-0.33%	-0.44%	
GHC-SCW DANE CHOICE ¹	7,507	15,751	8,920	19,829	-1,413	-4,078	-15.84%	-20.57%	
GHC-SCW NEIGHBORS ²	1,038	2,840			1,038	2,840			
HEALTHPARTNERS SOUTHEAST	2,384	5,345	2,310	5,186	74	159	3.20%	3.07%	
HEALTHPARTNERS WEST	1,502	3,517	1,533	3,558	-31	-41	-2.02%	-1.15%	
MEDICAL ASSOCIATES HP	1,121	3,098	684	1,779	437	1,319	63.89%	74.14%	
MEDICARE ADVANTAGE UHC	11,640	17,144	10,806	15,934	834	1,210	7.72%	7.59%	
MEDICARE PLUS UHC	3,337	4,449	3,421	4,567	-84	-118	-2.46%	-2.58%	
MERCYCARE HP	1,373	3,483	1,074	2,771	299	712	27.84%	25.69%	
NETWORK HP	11,625	28,273	11,446	27,752	179	521	1.56%	1.88%	
QUARTZ CENTRAL	3,252	8,394	3,022	7,842	230	552	7.61%	7.04%	
QUARTZ UW HEALTH	32,419	68,093	31,059	66,041	1,360	2,052	4.38%	3.11%	
QUARTZ WEST	2,774	6,965	2,022	4,918	752	2,047	37.19%	41.62%	
ROBIN WITH HEALTHPARTNERS	3,142	8,185	3,113	8,033	29	152	0.93%	1.89%	
SECURITY HP	682	1,582	758	1,793	-76	-211	-10.03%	-11.77%	
SMP	493	1,224	23	58	470	1,166	2043.48%	2010.34%	
WEA TRUST (All Plans) ³	0	0	8	18	-8	-18	-100.00%	-100.00%	
Grand Total	114,236	244,243	111,530	239,729	2,706	4,514	2.43%	1.88%	

1. Some members moved to GHC-SCW NEIGHBORS

2. Split from GHC-SCW DANE CHOICE

3. Plan changes for 2023 were in process at the time the 2023 numbers were pulled

2024 counts are as of January 16, 2024

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Attachment B: 2024 Enrollment - State/Local						
Health Plan	STATE		LOCAL		TOTAL	
	Contracts	Members	Contracts	Members	Contracts	Members
ACCESS HP	1,976	3,761	89	211	2,065	3,972
ASPIRUS HP	1,578	3,643	17	43	1,595	3,686
COMMON GROUND (GHC-EC)	1,338	2,662	156	366	1,494	3,028
DEAN HP	15,206	31,714	2,155	5,247	17,361	36,961
DEAN HP PREVEA360 EAST	522	1,124	421	1,110	943	2,234
DEAN HP PREVEA360 WEST	3,743	9,105	82	170	3,825	9,275
GHC-EC GREATER WI	1,851	4,696	200	451	2,051	5,147
GHC-EC RIVER REGION	608	1,589	5	8	613	1,597
GHC-SCW DANE CHOICE	5,380	10,412	2,127	5,339	7,507	15,751
GHC-SCW NEIGHBORS	130	292	908	2,548	1,038	2,840
HEALTHPARTNERS SOUTHEAST	2,341	5,244	43	101	2,384	5,345
HEALTHPARTNERS WEST	1,494	3,500	8	17	1,502	3,517
MEDICAL ASSOCIATES HP	346	810	775	2,288	1,121	3,098
MEDICARE ADVANTAGE UHC	11,113	16,384	527	760	11,640	17,144
MEDICARE PLUS UHC	3,220	4,299	117	150	3,337	4,449
MERCYCARE HP	592	1,401	781	2,082	1,373	3,483
NETWORK HP	9,852	23,321	1,773	4,952	11,625	28,273
QUARTZ CENTRAL	3,154	8,196	98	198	3,252	8,394
QUARTZ UW HEALTH	30,130	62,655	2,289	5,438	32,419	68,093
QUARTZ WEST	1,847	4,541	927	2,424	2,774	6,965
ROBIN WITH HEALTHPARTNERS	3,129	8,161	13	24	3,142	8,185
SECURITY HP	681	1,581	1	1	682	1,582
SMP	13	29	480	1,195	493	1,224
Grand Total	100,244	209,120	13,992	35,123	114,236	244,243
Change from 2023	2.56%	2.06%	1.46%	0.83%	2.43%	1.88%
Average Family Size		2.09		2.51		2.14

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Attachment C: 2024 Enrollment - Active/Annuitant/Continuant								
Health Plan	ACTIVE		ANNUITANT		CONTINUANT		TOTAL	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
ACCESS HP	1,899	3,732	163	233	3	7	2,065	3,972
ASPIRUS HP	1,383	3,360	209	318	3	8	1,595	3,686
COMMON GROUND (GHC-EC)	1,310	2,761	180	263	4	4	1,494	3,028
DEAN HP	13,016	30,643	4,325	6,292	20	26	17,361	36,961
DEAN HP PREVEA360 EAST	783	2,005	159	228	1	1	943	2,234
DEAN HP PREVEA360 WEST	3,238	8,365	585	908	2	2	3,825	9,275
GHC-EC GREATER WI	1,716	4,589	330	549	5	9	2,051	5,147
GHC-EC RIVER REGION	532	1,462	81	135	0	0	613	1,597
GHC-SCW DANE CHOICE	6,378	14,092	1,118	1,637	11	22	7,507	15,751
GHC-SCW NEIGHBORS	983	2,758	54	80	1	2	1,038	2,840
HEALTHPARTNERS SOUTHEAST	2,128	4,954	255	390	1	1	2,384	5,345
HEALTHPARTNERS WEST	1,192	3,041	308	474	2	2	1,502	3,517
MEDICAL ASSOCIATES HP	1,004	2,929	116	164	1	5	1,121	3,098
MEDICARE ADVANTAGE UHC	0	0	11,639	17,143	1	1	11,640	17,144
MEDICARE PLUS UHC	0	0	3,337	4,449	0	0	3,337	4,449
MERCYCARE HP	1,241	3,283	131	198	1	2	1,373	3,483
NETWORK HP	10,317	26,266	1,300	1,995	8	12	11,625	28,273
QUARTZ CENTRAL	2,860	7,768	389	617	3	9	3,252	8,394
QUARTZ UW HEALTH	27,119	60,221	5,261	7,801	39	71	32,419	68,093
QUARTZ WEST	2,358	6,340	413	622	3	3	2,774	6,965
ROBIN WITH HEALTHPARTNERS	2,830	7,697	306	478	6	10	3,142	8,185
SECURITY HP	509	1,319	173	263	0	0	682	1,582
SMP	488	1,218	5	6	0	0	493	1,224
Grand Total	83,284	198,803	30,837	45,243	115	197	114,236	244,243
Change from 2023	3.16%	2.23%	0.57%	0.52%	-16.67%	-23.94%	2.43%	1.88%
Average Family Size		2.39		1.47		1.71		2.14

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Attachment D: 2023-2024 HDHP Enrollment By Health Plan								
Health Plan	2024		2023		Difference		% Change	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
ACCESS HP	397	889	319	733	78	156	24.45%	21.28%
ASPIRUS HP	392	941	359	857	33	84	9.19%	9.80%
COMMON GROUND (GHC-EC)	260	552	265	583	-5	-31	-1.89%	-5.32%
DEAN HP	2,068	4,544	2,223	4,954	-155	-410	-6.97%	-8.28%
DEAN HP PREVEA360 EAST	174	419	187	448	-13	-29	-6.95%	-6.47%
DEAN HP PREVEA360 WEST	866	2,093	790	1,909	76	184	9.62%	9.64%
GHC-EC GREATER WI	519	1,284	626	1,617	-107	-333	-17.09%	-20.59%
GHC-EC RIVER REGION	122	330	108	307	14	23	12.96%	7.49%
GHC-SCW DANE CHOICE	867	1,776	1,011	2,261	-144	-485	-14.24%	-21.45%
GHC-SCW NEIGHBORS	135	357						
HEALTHPARTNERS SOUTHEAST	399	909	363	815	36	94	9.92%	11.53%
HEALTHPARTNERS WEST	376	962	364	894	12	68	3.30%	7.61%
MEDICAL ASSOCIATES HP	70	170	46	119	24	51	52.17%	42.86%
MEDICARE ADVANTAGE UHC	9	17	7	11	2	6	28.57%	54.55%
MEDICARE PLUS UHC	4	5	2	3	2	2	100.00%	66.67%
MERCYCARE HP	302	773	167	447	135	326	80.84%	72.93%
NETWORK HP	1,841	4,666	1,668	4,201	173	465	10.37%	11.07%
QUARTZ CENTRAL	590	1,548	488	1,347	102	201	20.90%	14.92%
QUARTZ UW HEALTH	4,402	10,000	3,798	8,556	604	1,444	15.90%	16.88%
QUARTZ WEST	449	1,128	342	876	107	252	31.29%	28.77%
ROBIN WITH HEALTHPARTNERS	697	1,880	657	1,741	40	139	6.09%	7.98%
SECURITY HP	127	318	135	350	-8	-32	-5.93%	-9.14%
SMP	216	518	8	26	208	492	2600.00%	1892.31%
Grand Total	15,282	36,079	13,933	33,055	1,349	3,024	9.68%	9.15%
% of Total Enrollment	13.36%	14.79%	12.49%	13.79%				
Average Family Size		2.36		2.37				