

Correspondence Memorandum

Date: May 23, 2024

To: Group Insurance Board

From: Segal Consulting

Subject: 2025 Health Plan Service Area Qualifications

Background

Qualification criteria ensure that participating health plans offer an adequate provider base and have sufficient operating experience to serve members. The qualification process incorporates access standards and other minimum requirements which are numbered below.

A plan may be qualified in a county one of two ways:

- **90% Geoaccess:** Based upon where members reside, plans must provide access to primary care physicians (PCP), inpatient hospitals, and chiropractors within a set number of miles. Mileage requirements vary depending upon whether the area is designated as urban or rural.
- **By Providers Within a County:** Plans must have a minimum number of providers in each county, specifically:
 - A ratio of one PCP accepting new patients per two thousand members (1.0/2,000), with a minimum of five (5) PCPs per county. Eligible PCPs must also have hospital admitting privileges to an in-network hospital in the county.
 - At least one (1) general hospital under contract and/or routinely utilized by in-network providers available in the county. For counties with no hospital, plans must sufficiently describe how they provide access to providers and members.
 - At least one (1) chiropractor must be available in each county.

In addition to provider adequacy, ETF staff evaluates plans on their administration of the State of Wisconsin Group Health Insurance Program (GHIP). Although it has not occurred this year, ETF may determine a plan is non-qualified in a county if ETF finds the plan is not effectively administering the plan in that county.

Segal sent each health plan a standard network submission workbook that included network access standards by county, as well as a requirement to provide the network provider detail. Segal analyzed this data against the qualification criteria to determine each health plan’s qualification status for each county. If a county has no qualified Tier 1 health plan, the State Maintenance Plan (SMP) is offered in that county.

Based on the criteria above, the Board takes formal action each year on qualifying regional health plans for each county in Wisconsin.

Prior to this meeting, all participating plans were notified of their individual qualification status and the recommendations that ETF and Segal planned to present to the Board.

Plan Qualification Statuses

A health plan is designated as “Qualified” if the plan meets all of the above qualification criteria that ensures adequate provider coverage and operating experience. If a health plan meets operating experience requirements but falls short of meeting all provider qualification criteria (e.g., does not have adequate PCP access), the plan may be listed in open enrollment materials but will be designated as having limited provider availability.

If a plan is Tier 1 but not also “Qualified,” that plan’s rate may not be used in Local program calculations to determine the employer premium share.

State Health Plan Tiering Status for 2025

For 2025, Segal and ETF recommend Tier 1 designation in the State program for all health plans. Based upon the qualification criteria, every county except Florence County has at least one qualified Tier 1 health plan available. Therefore, SMP will only be offered in Florence County under the State program in 2025.

Local Health Plan Tiering Status for 2025

For 2025, Segal and ETF recommend the following tiering designations for health plans bidding to participate in the Local program:

Tier 1	Tier 2	Tier 3
GHC-SCW Dane Choice	Dean Prevea East	Aspirus
Network	Dean Medica West & Mayo	Dean
Quartz UW	GHC-SCW Neighbors	GHC-EC Common Ground
Quartz West	Medical Associates	GHC-EC Greater WI
		GHC-EC River Region
		HealthPartners Robin
		HealthPartners Southeast
		HealthPartners West
		MercyCare
		Quartz Central

Security

The following county will have at least two qualified, Tier 1 plans participating:

- Dane

The following 30 counties will only have one qualified, Tier 1 plan participating:

- Brown, Calumet, Chippewa, Crawford, Dodge, Door, Eau Claire, Fond du Lac, Green Lake, Jackson, Kenosha, Kewaunee, La Crosse, Manitowoc, Marinette, Milwaukee, Monroe, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Trempealeau, Vernon, Washington, Waukesha, Waupaca, Waushara, Winnebago

SMP Placement

The SMP is offered in counties in which there is not a qualified Tier 1 health plan. There is one county in which SMP will be available in the State program for 2025. There are 41 counties in which the SMP will be available for the Local program for 2025.

County	State SMP 2025	State SMP 2024	Local SMP 2025	Local SMP 2024
Florence	X	X	X	X
Adams			X	X
Ashland			X	X
Barron			X	
Bayfield			X	X
Buffalo			X	
Burnett			X	X
Clark			X	X
Columbia			X	X
Douglas			X	X
Dunn			X	
Forest			X	X
Grant			X	
Green			X	X
Iowa			X	
Iron			X	X
Jefferson			X	
Juneau			X	X
Lafayette			X	
Langlade			X	X
Lincoln			X	X
Marathon			X	X
Marquette			X	X
Menominee			X	X

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Oneida	X	X
Pepin	X	
Pierce	X	
Polk	X	X
Portage	X	X
Price	X	X
Richland	X	X
Rock	X	
Rusk	X	
Sauk	X	X
Sawyer	X	X
St. Croix	X	
Taylor	X	X
Vilas	X	X
Walworth	X	
Washburn	X	X
Waupaca		X
Waushara		X
Wood	X	X

Some of the Tier 2 and Tier 3 plans are qualified in the above counties. Only Florence County has no plans that are qualified based upon provider access criteria.

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