

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Medicare Advantage 2025
Date: Wednesday, September 25, 2024 10:56:31 AM

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Good morning,

As a State of Wisconsin retiree, when I turned 65 earlier this year I chose to stay with ETF-sponsored insurance through United Healthcare Medicare Advantage.

However, I am devastated because I recently learned that my primary clinic, Essentia Health, will no longer accept this plan in 2025. I have been going to Essentia since the 1980s when I started [REDACTED]

I cannot change clinics, all my doctors are there - and there is only one other option for clinics in my region, so I will have no choice but to leave ETF insurance to find a Medicare Advantage plan.

I was told to contact this e-mail address to see if there may be a change to that and something has been worked out with Essentia.

Thank you for your time and I hope to receive a reply from you about this situation.

Sincerely,

Randy Alexson
[REDACTED]



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

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September 26, 2024

Randy Alexson
[REDACTED]

Dear Randy Alexson:

Thank you for your September 25, 2024, email to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF). You wrote with concerns about information you learned regarding the status of Essentia Health's provider contract with UnitedHealthcare's (UHC's) Medicare Advantage plans. UHC offers the It's Your Choice Medicare Advantage (IYC MA) plan in the State of Wisconsin Group Health Insurance Program.

ETF reached out to UHC and learned that UHC is engaged in active contract negotiations with the Essentia Health for an effective date of January 1, 2025. Note that even if these providers do not sign a Medicare Advantage contract with UHC for 2025 [meaning that they become an out-of-network (OON) provider], as long as Essentia Health agrees to bill UHC, you will have your claims paid as they are now. This is because the IYC MA plan is a nationwide passive Preferred Provider Organization (PPO) where retirees are not penalized for seeing an OON provider.

If you are interested in changing health plans during open enrollment for coverage effective January 1, 2025, GHC-Eau Claire of Greater Wisconsin or HealthPartners Health Plan West may be of interest to you, as the Essentia Health provider group is contracted with them as an in-network provider.

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 November 13, 2024, Board meeting.

Sincerely,

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

Randy Alexson
September 26, 2024
Page 2

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