

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Single Plus one
Date: Tuesday, October 1, 2024 11:17:33 AM

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Hi,

I hope the insurance board is considering health insurance plans that meet the membership needs. Most people do not need a family plan and our age, we need a single plus one or two single plans. I have not seen this option in any information sent to me. My only option I was told was to send you an email. Please consider checking into United Healthcare single plus one plan. This is the only company that I have seen that offers this option.

Shouldn't health care meet the needs of the customer?

Thanks,
Jack Klebesadel

[REDACTED]



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

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of Employee Trust Funds
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October 7, 2024

Jack Klebesadel
[REDACTED]

Dear Jack Klebesadel:

Thank you for your October 1, 2024, email to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF). You requested consideration of a retiree plus one premium rate.

Currently, state statutes require that we offer only a single rate and a family rate for those subscribers that wish to cover all eligible dependents, except for retirees covered by Medicare. It's important to note that a significant number of the two-person families under the State's program are older individuals who, on average, tend to be more frequent and more costly users of the healthcare system. Many in this group are empty nesters and retirees. In the past, when we have researched this issue, we found that the cost of health claims for our average two-person families was approximately the same as the cost for families with three or more covered individuals (typically younger families with children).

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
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Department of Employee Trust Funds
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