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Correspondence Memorandum

Date: January 31, 2025
To: Group Insurance Board
From: Douglas Wendt, Health Policy Advisor
Office of Strategic Health Policy
Subject: 2025 Open Enrollment Results

This memo is for informational purposes only. No Board action is required.

Introduction

This memo provides an analysis of changes to 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.

The data presented in this memo is a year-over-year comparison of enrollment as of mid-January this year to the prior year's January enrollment. This incorporates coverage additions and terminations that happened throughout the year, along with changes made during open enrollment.

State and Local Programs

Total GHIP membership increased 1.38% from 2024. Subscriber counts increased by 1.59%. This is the fourth consecutive year of enrollment increases. The overall increase was the result of a 2.41% increase in the state program. The local program had a loss of 4.79%, with a 4.89% decrease in subscriber counts.

The enrollment increase for the state program was concentrated with Central Payroll, the Department of Administration (DOA)-administered pool that includes most state agencies, and UW Hospitals and Clinics (UWHC). Central Payroll had an increase of 4.29% and UWHC had an increase of 9.37%. The Universities of Wisconsin (UW) had virtually no change.

Reviewed and approved by Renee Walk, Director, Office of Strategic Health Policy
Electronically Signed 02/18/2025

Board	Mtg Date	Item #
GIB	03.12.25	5B

The local program added 18 new employers with a combined new membership of 808 but lost 13 employers with a combined lost membership of 2,211. This net loss of enrollment, along with other gains and losses from existing employers, accounts for the overall 4.79% decrease.

State Maintenance Plan (SMP) and Tier Changes

SMP is offered as the Tier 1 plan in counties that do not have any other qualified Tier 1 plan. This primarily impacts the local program.

The following plans changed from Tier 1 to either Tier 2 or Tier 3 for 2025: Dean Prevea360 East, Dean Medica West, GHC Eau Claire River Region, Medical Associates, and MercyCare.

These changes resulted in a net increase of 11 SMP counties for the local program. There are 13 new SMP counties (listed below), and two counties are no longer under SMP (Waupaca and Waushara).

More details on the status of SMP for 2025 were presented to the Board in the “2025 GHIP Rates and Qualifications” memo at the May 2024 Board meeting ([Ref. GIB | 05.23.24 | 4B](#)).

Eight of the new SMP counties for 2025 had members shifting from other health plans to SMP: Barron, Buffalo, Grant, Iowa, Jefferson, Pepin, Pierce, and St. Croix.

The other five new SMP counties — Dunn, Lafayette, Rock, Rusk, and Walworth — do not currently have any SMP enrollment for 2025.

Other Notable Membership Gains and Losses

GHC Eau Claire Greater Wisconsin reduced its service area by eight counties: Forest, Juneau, Marathon, Oneida, Pepin, Price, Taylor, and Trempealeau. They are maintaining their provider network in those counties, though. This created confusion for some members in those counties who thought they would be required to change health plans and lose their health care providers. The GHIP allows all members to enroll with any health plan in any county if that meets their needs. GHC Eau Claire Greater Wisconsin has a 28.35% membership loss. Most members that changed plans moved to Aspirus, Security, and SMP, in that order.

The gains from GHC Eau Claire helped Aspirus to a 31.06% increase and Security to a 17.38% gain.

The loss of Tier 1 status for Dean Prevea360 East and MercyCare resulted in losses of 9.40% and 9.82% respectively.

Medicare Advantage and Medicare Plus

2025 is the second consecutive year of less-than-10% enrollment increase for Medicare Advantage: 7.59% in 2024 and only 3.13% in 2025. The Medicare Advantage share of the total GHIP membership increased slightly from 7.02% to 7.14%. It appears that interest in the plan may be hitting a saturation point. It could also be that the US population is now past the peak of baby boomers becoming Medicare eligible. This is expected to cause a reduction in new Medicare eligibles for the next few years. The GHIP Medicare eligible population only increased 1.1% for 2025, and the overall retiree population decreased 1.8%. The Medicare Plus membership remained unchanged and makes up 1.80% of the GHIP population.

HDHP

2024 was the tenth plan year that the HDHP was offered. The enrollment increase for 2025 was 8.10%, slightly lower than the 9.15% increase the previous year. Overall GHIP market share increased from 14.77% to 15.77%.

Only the state GHIP allows employees a choice of plan types, with 16.69% of state membership having HDHP.

Local employers currently only offer their employees a single plan design (program option), so they either offer only HDHP or do not offer HDHP at all. Forty local employers (8.75%) with 9.06% of the local program population offer HDHP. Local employers that offer HDHP are slightly larger, with an average of 30.28 employees. The average group size for the local program is only 29.26 employees.

Open Enrollment Applications

Since there were no significant plan changes for 2025, the volume of open enrollment requests has been stable.

Table 1: Open Enrollment Requests

Open Enrollment Request	2024	2025	Change
Change Health Plan [Contracts]	7,769	5,515	-2,254
New Enrollment [Contracts]	2,721	2,704	-17
Remove Dependent(s) [Members]	197	221	24
Add Dependent(s) [Members]	86	100	14
Change from Family to Single Coverage [Contracts]	445	426	-19
Change from Single to Family Coverage [Contracts]	476	561	85
Total Requests	11,694	9,527	-2,167

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

Attachment A: 2024-2025 Enrollment Changes by Health Plan

Health Plan	2025		2024		Difference		% Change	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
ACCESS HP	2,234	4,355	2,065	3,972	169	383	8.18%	9.64%
ASPIRUS HP	2,041	4,831	1,595	3,686	446	1,145	27.96%	31.06%
COMMON GROUND (GHC-EC)	1,492	3,011	1,494	3,028	-2	-17	-0.13%	-0.56%
DEAN HP	16,344	34,862	17,361	36,961	-1,017	-2,099	-5.86%	-5.68%
DEAN HP MEDICA WEST ¹	3,862	9,393	3,825	9,275	37	118	0.97%	1.27%
DEAN HP PREVEA360 EAST	848	2,024	943	2,234	-95	-210	-10.07%	-9.40%
GHC-EC GREATER WI	1,472	3,688	2,051	5,147	-579	-1,459	-28.23%	-28.35%
GHC-EC RIVER REGION	635	1,668	613	1,597	22	71	3.59%	4.45%
GHC-SCW DANE CHOICE	7,421	15,594	7,507	15,751	-86	-157	-1.15%	-1.00%
GHC-SCW NEIGHBORS	1,010	2,769	1,038	2,840	-28	-71	-2.70%	-2.50%
HEALTHPARTNERS SOUTHEAST	2,510	5,610	2,384	5,345	126	265	5.29%	4.96%
HEALTHPARTNERS WEST	1,495	3,444	1,502	3,517	-7	-73	-0.47%	-2.08%
MEDICAL ASSOCIATES HP	1,073	2,930	1,121	3,098	-48	-168	-4.28%	-5.42%
MEDICARE ADVANTAGE UHC	12,022	17,681	11,640	17,144	382	537	3.28%	3.13%
MEDICARE PLUS UHC	3,332	4,446	3,337	4,449	-5	-3	-0.15%	-0.07%
MERCYCARE HP	1,229	3,141	1,373	3,483	-144	-342	-10.49%	-9.82%
NETWORK HP	12,151	29,562	11,625	28,273	526	1,289	4.52%	4.56%
QUARTZ CENTRAL	3,487	8,979	3,252	8,394	235	585	7.23%	6.97%
QUARTZ UW HEALTH	33,984	70,788	32,419	68,093	1,565	2,695	4.83%	3.96%
QUARTZ WEST	2,919	7,374	2,774	6,965	145	409	5.23%	5.87%
ROBIN WITH HEALTHPARTNERS	3,126	8,133	3,142	8,185	-16	-52	-0.51%	-0.64%
SECURITY HP	764	1,857	682	1,582	82	275	12.02%	17.38%
SMP	606	1,475	493	1,224	113	251	22.92%	20.51%
Grand Total	116,057	247,615	114,236	244,243	1,821	3,372	1.59%	1.38%

1. Previously named DEAN HP PREVEA360 WEST

2025 counts are as of January 31, 2025

Attachment B: 2025 Enrollment - State/Local

Health Plan	STATE		LOCAL		TOTAL	
	Contracts	Members	Contracts	Members	Contracts	Members
ACCESS HP	2,162	4,170	72	185	2,234	4,355
ASPIRUS HP	2,014	4,757	27	74	2,041	4,831
COMMON GROUND (GHC-EC)	1,385	2,777	107	234	1,492	3,011
DEAN HP	14,679	30,882	1,665	3,980	16,344	34,862
DEAN HP MEDICA WEST	3,820	9,307	42	86	3,862	9,393
DEAN HP PREVEA360 EAST	509	1,106	339	918	848	2,024
GHC-EC GREATER WI	1,422	3,587	50	101	1,472	3,688
GHC-EC RIVER REGION	635	1,668	0	0	635	1,668
GHC-SCW DANE CHOICE	5,303	10,316	2,118	5,278	7,421	15,594
GHC-SCW NEIGHBORS	166	390	844	2,379	1,010	2,769
HEALTHPARTNERS SOUTHEAST	2,471	5,517	39	93	2,510	5,610
HEALTHPARTNERS WEST	1,487	3,430	8	14	1,495	3,444
MEDICAL ASSOCIATES HP	344	810	729	2,120	1,073	2,930
MEDICARE ADVANTAGE UHC	11,511	16,937	511	744	12,022	17,681
MEDICARE PLUS UHC	3,227	4,315	105	131	3,332	4,446
MERCYCARE HP	616	1,468	613	1,673	1,229	3,141
NETWORK HP	10,208	24,137	1,943	5,425	12,151	29,562
QUARTZ CENTRAL	3,411	8,832	76	147	3,487	8,979
QUARTZ UW HEALTH	31,646	65,214	2,338	5,574	33,984	70,788
QUARTZ WEST	1,846	4,562	1,073	2,812	2,919	7,374
ROBIN WITH HEALTHPARTNERS	3,109	8,100	17	33	3,126	8,133
SECURITY HP	761	1,847	3	10	764	1,857
SMP	17	33	589	1,442	606	1,475
Grand Total	102,749	214,162	13,308	33,453	116,057	247,615
Change from 2024	2.50%	2.41%	-4.89%	-4.79%	1.59%	1.38%
Average Family Size		2.08		2.51		2.13

Attachment D: 2024-2025 HDHP Enrollment By Health Plan

Health Plan	2025		2024		Difference		% Change	
	Contracts	Members	Contracts	Members	Contracts	Members	Contracts	Members
ACCESS HP	448	985	397	889	51	96	12.85%	10.80%
ASPIRUS HP	562	1,375	392	941	170	434	43.37%	46.12%
COMMON GROUND (GHC-EC)	273	553	260	552	13	1	5.00%	0.18%
DEAN HP	2,070	4,598	2,068	4,544	2	54	0.10%	1.19%
DEAN HP MEDICA WEST	917	2,240	866	2,093	51	147	5.89%	7.02%
DEAN HP PREVEA360 EAST	181	450	174	419	7	31	4.02%	7.40%
GHC-EC GREATER WI	384	963	519	1,284	-135	-321	-26.01%	-25.00%
GHC-EC RIVER REGION	140	359	122	330	18	29	14.75%	8.79%
GHC-SCW DANE CHOICE	938	1,964	867	1,776	71	188	8.19%	10.59%
GHC-SCW NEIGHBORS	164	445	135	357	29	88	21.48%	24.65%
HEALTHPARTNERS SOUTHEAST	446	1,033	399	909	47	124	11.78%	13.64%
HEALTHPARTNERS WEST	378	928	376	962	2	-34	0.53%	-3.53%
MEDICAL ASSOCIATES HP	80	195	70	170	10	25	14.29%	14.71%
MEDICARE ADVANTAGE UHC	5	9	9	17	-4	-8	-44.44%	-47.06%
MEDICARE PLUS UHC	3	3	4	5	-1	-2	-25.00%	-40.00%
MERCYCARE HP	281	700	302	773	-21	-73	-6.95%	-9.44%
NETWORK HP	1,992	5,140	1,841	4,666	151	474	8.20%	10.16%
QUARTZ CENTRAL	677	1,785	590	1,548	87	237	14.75%	15.31%
QUARTZ UW HEALTH	4,892	11,114	4,402	10,000	490	1,114	11.13%	11.14%
QUARTZ WEST	534	1,368	449	1,128	85	240	18.93%	21.28%
ROBIN WITH HEALTHPARTNERS	743	1,990	697	1,880	46	110	6.60%	5.85%
SECURITY HP	164	455	127	318	37	137	29.13%	43.08%
SMP	138	351	216	518	-78	-167	-36.11%	-32.24%
Grand Total	16,410	39,003	15,282	36,079	1,128	2,924	7.38%	8.10%
% of Total Enrollment	14.12%	15.77%	13.38%	14.77%				
Average Family Size		2.38		2.36				