

Group Health Insurance Program
Quarterly Health Plan Performance Report
Q3 2024



February 11, 2025

Prepared for the Group Insurance Board, February 11, 2025

I. Overview

The Department of Employee Trust Funds (ETF), with direction from the Group Insurance Board (Board), administers the State of Wisconsin Group Health Insurance Program (GHIP) created under [Chapter 40 of the Wisconsin Statutes](#). The Board contracted with one Medicare Advantage provider and ten fully insured health plan providers for plan year 2024 to offer GHIP coverage to employees and retirees of state agencies, the Universities of Wisconsin (UW) System, UW Hospitals & Clinics Authority, and participating local government employees. ETF manages the contracted health plans on behalf of the Board.

This *Quarterly Health Plan Performance Report* is a summary of health plan provider performance for the second quarter (Q3) of plan year 2024.

The measures in this report were developed by ETF to reflect national best practices and are reviewed annually for continuation, modification, or retirement. Health plans submit performance metrics on a quarterly basis, using an ETF-provided reporting template. The performance report is accompanied by a quarterly vendor performance certification that attests all required performance standards were administered and completed in adherence with contractually stipulated terms and conditions.

The 10 fully insured health plan providers contracted for plan year 2024 are:

1. Aspirus Health Plan (Aspirus)
2. Dean Health Plan, Inc. (Dean)
3. Group Health Cooperative of Eau Claire (GHC of Eau Claire)
4. Group Health Cooperative of South Central Wisconsin (GHC of SCW)
5. HealthPartners Insurance Company, Inc. (HealthPartners)
6. Medical Associates Health Plans of Wisconsin (Medical Associates)
7. MercyCare Insurance Company (MercyCare)
8. Network Health Plan (Network)
9. Security Health Plan (Security)
10. Quartz Health Benefit Plans Corporation d/b/a Quartz (Quartz)

II. Quarterly Average Health Plan Performance Summary by Measure

The Q3 2024 average health plan performance exceeded the performance target for all six key measures. This is consistent with health plan performance in Q3 2023.

Table 1 provides an overview of quarterly average performance by key measure. The difference between the performance target and the actual quarterly average performance is noted for each measurement in the column titled Q3 Average Variance. Throughout this memo, measures that exceeded the performance target are noted in green, while measures that failed to meet the performance target are noted in red.

Table 1 – Average Health Plan Performance Summary by Key Measure: Q3 2024

Performance Measure	Performance Target	Q3 Average Performance	Q3 Average Variance	Report Detail Page
A. Claims Processing				
1) Processing Accuracy	97%	99.4%	2.4% ▲	Page 4
2) Claims Processing Time	95% processed within 30 days	99.0%	4.0% ▲	Page 5
B. Customer Service				
1) Call Answer Timeliness	80% ≤ 30 seconds	91.2%	11.2% ▲	Page 6
2) Call Abandonment Rate	≤ 3% of calls abandoned	0.8%	-2.2% ▼	Page 7
3) Open Call Resolution Turn-Around Time	90% resolved within 2 days	97.2%	7.2% ▲	Page 8
4) Electronic Written Inquiry Response	98% response within 2 days	99.7%	1.7% ▲	Page 9

▲ ▼ Plan performance exceeds measurement performance target.

▲ ▼ Plan performance failed to meet measurement performance target.

III. Claims Processing

1) Processing Accuracy

Accurate claims processing prevents numerous potential negative impacts for program participants, such as account posting errors and incorrect patient statements, and helps health plans to prevent financial losses and payment delays.

- Measurement Description:
 - At least 97% level of processing accuracy.
 - Processing accuracy means all claims processed correctly in every respect, financial and technical (e.g., coding, procedural, system, payment, etc.), divided by total claims processed.
- Key Findings:
 - All 11 participating health plans met or exceeded the performance target for Q3 2024.
 - No health plans incurred penalties for this measure during Q3 2024.

Table 2A – Processing Accuracy: Average Health Plan Performance for Q3 2024

Performance Measure	Performance Target	Q3 Average Performance	Q3 Average Variance
Processing Accuracy	97%	99.4%	2.4% ▲

Table 2B – Processing Accuracy: Quarterly Performance by Health Plan

Health Plan	Q1	Q2	Q3	Q4	Average Quarterly Performance YTD	Average Target Variance YTD
Aspirus	97.6%	98.4%	98.5%	--	98%	1.2% ▲
Dean	100%	100%	100%	--	100%	3.0% ▲
GHC of Eau Claire	99.6%	97.1%	97.7%	--	98.1%	1.1% ▲
GHC of SCW	98.7%	98.3%	98.3%	--	98.4%	1.4% ▲
HealthPartners	99.9%	100%	99.8%	--	99.9%	2.9% ▲
Medical Associates	99.6%	99.5%	99.6%	--	99.6%	2.6% ▲
MercyCare	99.9%	99.9%	100%	--	99.9%	2.9% ▲
Network	99.7%	99.1%	99.7%	--	99.5%	2.5% ▲
Quartz	99.6%	99.6%	99.5%	--	99.6%	2.6% ▲
Security	100%	99.9%	100%	--	100%	3.0% ▲
UnitedHealthcare	100%	99.4%	100%	--	99.8%	2.8% ▲

2) Claims Processing Time

Claims processing time is an important factor in containing program costs and improving participant satisfaction. Prompt claims processing provides members with timely billing statements, which is especially important for participants with a higher amount of shared costs.

- Measurement Description:
 - At least 95% of claims received must be processed within 30 business days of receipt of all necessary information, except for those claims which the health benefit program is the secondary payer.
- Key Findings:
 - All 11 participating health plans met or exceeded the performance target for Q3 2024.
 - No health plans incurred penalties for this measure during Q3 2024.

Table 3A – Claims Processing Time: Annual Average Health Plan Performance

Performance Measure	Performance Target	Q3 Average Performance	Q3 Average Variance
Claims Processing Time	95% processed within 30 days	99.0%	4.0% ▲

Table 3B – Claims Processing Time: Quarterly Performance by Health Plan

Health Plan	Q1	Q2	Q3	Q4	Average Quarterly Performance YTD	Average Target Variance YTD
Aspirus	99.1%	99.9%	99.9%	--	99.6%	4.6% ▲
Dean	99.6%	95.1%	100%	--	98.2%	3.2% ▲
GHC of Eau Claire	96.9%	95.5%	98.4%	--	96.9%	1.9% ▲
GHC of SCW	96.7%	97.3%	97.3%	--	97.1%	2.1% ▲
HealthPartners	99.9%	100%	100%	--	100%	5.0% ▲
Medical Associates	97.8%	98.5%	99.4%	--	98.6%	3.6% ▲
MercyCare	98.4%	99.4%	99.6%	--	99.1%	4.1% ▲
Network	99.9%	99.6%	99.8%	--	99.8%	4.8% ▲
Quartz	99.9%	100%	100%	--	100%	5.0% ▲
Security	100%	100%	100%	--	100%	5.0% ▲
UnitedHealthcare	99.6%	99.6%	99.6%	--	99.6%	4.6% ▲

IV. Customer Service

1) Call Answer Timeliness

The ability for a participant to connect with a live customer service representative in a short period of time is important for customer satisfaction and improves the likelihood of timely and accurate issue resolution.

- Measurement Description:
 - At least 80% of calls received by the organization's customer service (during operating hours) during the measurement period were answered by a live voice within 30 seconds.
- Key Findings:
 - Ten participating health plans met or exceeded the performance target for Q3 2024.
 - One health plan (MercyCare) did not meet the performance target for Q3 2024 and was assessed a penalty. MercyCare has also provided an improvement plan pertaining to achieving the performance target.

Table 4A – Call Answer Timeliness: Annual Average Health Plan Performance

Performance Measure	Performance Target	Q3 Average Performance	Q3 Average Variance
Call Answer Timeliness	80% ≤ 30 seconds	91.2%	11.2% ▲

Table 4B – Call Answer Timeliness: Quarterly Performance by Health Plan

Health Plan	Q1	Q2	Q3	Q4	Average Quarterly Performance YTD	Average Target Variance YTD
Aspirus	88.8%	90.6%	93.8%	--	91.1%	11.1% ▲
Dean	96.8%	99.3%	98.0%	--	98.0%	18.0% ▲
GHC of Eau Claire	100%	100%	100%	--	100%	20.0% ▲
GHC of SCW	81.0%	83.3%	83.3%	--	82.5%	2.5% ▲
HealthPartners	89.6%	95.2%	95.7%	--	93.5%	13.5% ▲
Medical Associates	87.5%	88.6%	91.9%	--	89.3%	9.3% ▲
MercyCare	75.5%	70.1%	75.9%	--	73.8%	-6.2% ▼
Network	92.6%	93.4%	89.2%	--	91.7%	11.7% ▲
Quartz	91.0%	90.9%	94.5%	--	92.1%	12.1% ▲
Security	85.4%	95.0%	100%	--	93.5%	13.5% ▲
UnitedHealthcare	97.5%	99.4%	95.2%	--	97.4%	17.4% ▲

2) Call Abandonment Rate

Call abandonment rates have a direct relation to the amount of time a participant must wait to speak with a customer service representative. Lower call abandonment rates typically indicate short waiting times and increased customer satisfaction.

- Measurement Description:
 - Less than 3% of calls abandoned, measured by the number of total calls that are not answered by customer service (caller hangs up before answer) divided by the number of total calls received.
- Key Findings:
 - All 11 participating health plans met or exceeded the performance target for Q3 2024.
 - No health plans incurred penalties for this measure during Q3 2024.

Table 5A – Call Abandonment Rate: Annual Average Health Plan Performance

Performance Measure	Performance Target	Q3 Average Performance	Q3 Average Variance
Call Abandonment Rate	≤ 3% of calls abandoned	0.8%	-2.2% ▼

Table 5B – Call Abandonment Rate: Quarterly Performance by Health Plan

Health Plan	Q1	Q2	Q3	Q4	Average Quarterly Performance YTD	Average Target Variance YTD
Aspirus	1.4%	0.9%	1.7%	--	1.3%	-1.7% ▼
Dean	0.2%	0.1%	0.3%	--	0.2%	-2.8% ▼
GHC of Eau Claire	0.0%	0.3%	1.0%	--	0.4%	-2.6% ▼
GHC of SCW	2.0%	2.7%	3.0%	--	2.6%	-0.4% ▼
HealthPartners	0.3%	0.0%	0%	--	0.1%	-2.9% ▼
Medical Associates	1.4%	1.2%	1.6%	--	1.4%	-1.6% ▼
MercyCare	2.0%	1.3%	1.0%	--	1.4%	-1.6% ▼
Network	0.4%	0.5%	1.0%	--	0.6%	-2.4% ▼
Quartz	0.5%	0.5%	0.5%	--	0.5%	-2.5% ▼
Security	0.7%	0.0%	0.0%	--	0.2%	-2.8% ▼
UnitedHealthcare	0.4%	0.2%	0.6%	--	0.4%	-2.6% ▼

3) Open Call Resolution Turn-Around Time

Prompt open call resolution typically results in fewer repeated calls and improved customer satisfaction and may also reflect the overall efficiency of a customer service team.

- Measurement Description:
 - At least 90% of customer service calls that require follow-up or research will be resolved within two business days of initial call.
 - Measured by the number of issues initiated by a call and resolved (completed without need for referral or follow-up action) within two business days, divided by the total number of issues initiated by the call.
- Key Findings:
 - All 11 of the measured health plans met or exceeded the performance target for Q3 2024.
 - No health plans incurred penalties for this measure during Q3 2024.

Table 6A – Open Call Resolution Turn-Around Time: Annual Average Health Plan Performance

Performance Measure	Performance Target	Q3 Average Performance	Q3 Average Variance
Open Call Resolution Turn-Around Time	90% resolved within 2 days	97.2%	7.2% ▲

Table 6B – Open Call Resolution Turn-Around Time: Quarterly Performance by Health Plan

Health Plan	Q1	Q2	Q3	Q4	Average Quarterly Performance YTD	Average Target Variance YTD
Aspirus	100%	99.0%	97.7%	--	98.9%	8.9% ▲
Dean	93.4%	91.2%	92.7%	--	92.4%	2.4% ▲
GHC of Eau Claire	98.7%	94.1%	93.5%	--	95.4%	5.4% ▲
GHC of SCW	98.7%	98.7%	98.3%	--	98.6%	8.6% ▲
HealthPartners	95.3%	95.7%	96.3%	--	95.8%	5.8% ▲
Medical Associates ¹	N/A	N/A	N/A	--	N/A	N/A
MercyCare	99.7%	99.7%	99.7%	--	99.7%	9.7% ▲
Network	98.4%	98.6%	98.4%	--	98.5%	8.5% ▲
Quartz	97.6%	97.7%	97.8%	--	97.7%	7.7% ▲
Security	96.4%	94.4%	94.6%	--	95.1%	5.1% ▲
UnitedHealthcare	99.4%	99.6%	99.7%	--	99.6%	9.6% ▲

4) Electronic Written Inquiry Response

Prompt electronic written inquiry response times typically lowers the number of contacts a participant has with a health plan to resolve a question and is likely to improve customer satisfaction.

- Measurement Description:
 - At least 98% of customer service issues submitted by email and website are responded to within two business days.
- Key Findings:
 - All 10 participating health plans met or exceeded the performance target for Q3 2024.
 - One health plan (MercyCare) did not meet the performance target for Q3 2024 and was assessed a penalty. MercyCare has also provided an improvement plan pertaining to achieving the performance target.

Table 7A – Electronic Written Inquiry Response: Annual Average Health Plan Performance

Performance Measure	Performance Target	Q3 Average Performance	Q3 Average Variance
Electronic Written Inquiry Response	98% response within 2 days	99.7%	1.7% ▲

Table 7B – Electronic Written Inquiry Response: Quarterly Performance by Health

Health Plan	Q1	Q2	Q3	Q4	Average Quarterly Performance YTD	Average Target Variance YTD
Aspirus	100%	100%	100%	--	100%	2.0% ▲
Dean	100%	100%	100%	--	100%	2.0% ▲
GHC of Eau Claire	100%	100%	100%	--	100%	2.0% ▲
GHC of SCW	98.0%	98.3%	98.0%	--	98.1%	0.1% ▲
HealthPartners	99.7%	100%	99.7%	--	99.8%	1.8% ▲
Medical Associates	100%	100%	100%	--	100%	2.0% ▲
MercyCare	100%	100%	95.8%	--	98.6%	0.6% ▲
Network	99.8%	100%	100%	--	99.9%	1.9% ▲
Quartz	100%	99.8%	100%	--	99.9%	1.9% ▲
Security	100%	100%	100%	--	100%	2.0% ▲
UnitedHealthcare	100%	100%	100%	--	100%	2.0% ▲

V. Additional Key Performance Measures

Table 8 provides an overview of additional key measures pertaining to enrollment and major system changes. These additional key measures are reported for each month on a quarterly basis. Overall, health plans met or exceeded the additional key performance measurement requirements.

Table 8 – Additional Key Performance Measures

Performance Measure	Measurement Description	Performance Target	Average Performance YTD
A. Enrollment			
1) Enrollment File	The health plan must accept an enrollment file update on a daily basis and accurately process the enrollment file additions, changes, and deletions within 2 business days of the file receipt.	Daily 834 file acceptance and processing	100%
2) Enrollment Discrepancies and Exceptions	The health plan must resolve all enrollment discrepancies (any difference of values between ETF's database and the health plan's database) as identified within 1 business day of notification by ETF or identification by the health plan.	Database = 1 day of notification	100%
	The health plan must correct the differences on the exception report within 5 business days of notification by the department.	Exception report = within 5 days of notification	100%
3) Identification (ID) Cards	The health plan shall issue ID cards within 5 business days of the generation date of the enrollment file containing the addition or enrollment change, except during the It's Your Choice Open Enrollment Period.	Issue ID cards within 5 days	100%
B. Other			
1) Major System Changes and Conversions	The health plan shall verify and commit that during the length of the contract, it shall not undertake a major system change or conversion for, or related to, the system used to deliver services for the GHIP without specific prior written notice of a least 180 days.	Major system changes or conversions planned	None reported
		180 day written notice submitted	n/a