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## ***Correspondence Memorandum***

**Date:** January 31, 2025

**To:** Group Insurance Board

**From:** Sara Regenauer, Employer Services Bureau Director  
Division of Benefits Administration

**Subject:** Participation in the Wisconsin Public Employers Group Health Insurance Program and Income Continuation Insurance Plan

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

There are 1,642 local employers who participate in the Wisconsin Retirement System (WRS) and are eligible to participate in the Department of Employee Trust Funds' (ETF's) insurance programs. Of those, 876 local employers participate in one or more insurance programs.

Annually, ETF provides the Group Insurance Board (Board) with an update of local government employers that have either joined or withdrawn participation in the Wisconsin Public Employers Group Health Insurance Program (WPE GHIP) and the Income Continuation Insurance Plan (ICI) only. This is a subset of the insurance programs that the Board oversees. For example, 759 employers offer life insurance. These employers currently interact directly with ETF's third-party administrator for this benefit. Some of these employers may offer only life insurance and are not reflected in this memo.

The information below gives an opportunity to review the popularity of the health program options, evaluate the effectiveness of the four local program options, and understand the growth opportunities based on employer categories, such as school districts and counties.

**Table 1. PARTICIPATION IN THE WPE GHIP AND LOCAL ICI PLANS AS OF JANUARY 1, 2025**

| As of        | Employer Participation | Annual % Change |
|--------------|------------------------|-----------------|
| January 2021 | 394 employers          | +4.23%          |
| January 2022 | 409 employers          | +3.81%          |

*Patti Epstein*

Reviewed and approved by Patti Epstein, Chief Benefits Officer, Division of Benefits Administration  
Electronically Signed 02/04/2025

|       |          |        |
|-------|----------|--------|
| Board | Mtg Date | Item # |
| GIB   | 03.12.25 | 5E     |

# Participation in the WPE GHIP and ICI Plan

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| As of        | Employer Participation | Annual % Change |
|--------------|------------------------|-----------------|
| January 2023 | 431 employers          | +5.13%          |
| January 2024 | 445 employers          | +3.23%          |
| January 2025 | 454 employers          | +2.02%          |

Activity for the WPE GHIP program in 2024 through January 1, 2025 included:

- Nine employers, with 50 or more employees, were large enough to be required to complete the underwriting process. Of these, five employers completed the underwriting process and three joined the WPE GHIP.
- 49 employers, with 49 or fewer employees, were not required to complete the underwriting process. Of these, 19 employers joined the WPE GHIP.
- Overall, 22 employers joined the WPE GHIP.
- 11 employers withdrew from the WPE GHIP effective December 31, 2024.

WPE GHIP has four plan designs (program options), each with a dental and non-dental version. Table 2 shows a summary of the number of new employers and employers who changed benefits or withdrew between January 2, 2024 and January 1, 2025.

**Table 2. PARTICIPATION IN WPE GHIP OPTION AS OF JANUARY 1, 2025**

| Description  | Local Traditional Plan |                  | Local Deductible Plan |                  | Local Co-Insurance Plan |                  | Local HDHP   |                  | Total |
|--|------------------------|------------------|-----------------------|------------------|-------------------------|------------------|--------------|------------------|-------|
|  | Dental (P02)           | Non-Dental (P12) | Dental (P04)          | Non-Dental (P14) | Dental (P06)            | Non-Dental (P16) | Dental (P07) | Non-Dental (P17) |       |
| Employers enrolled as of 1/1/24                                  | 140                    | 107              | 70                    | 73               | 12                      | 4                | 21           | 17               | 443*  |
| Employers joining WPE and GHIP and selecting this option in 2024 | 4                      | 3                | 6                     | 1                | 2                       | 0                | 3            | 3                | 22    |
| Employers in WPE GHIP switching to this option as of 1/1/25      | 4                      | 0                | 5                     | 3                | 0                       | 1                | 0            | 1                | 14    |

| Description  | Local Traditional Plan |                  | Local Deductible Plan |                  | Local Co-Insurance Plan |                  | Local HDHP   |                  | Total |
|--|------------------------|------------------|-----------------------|------------------|-------------------------|------------------|--------------|------------------|-------|
|  | Dental (P02)           | Non-Dental (P12) | Dental (P04)          | Non-Dental (P14) | Dental (P06)            | Non-Dental (P16) | Dental (P07) | Non-Dental (P17) |       |
| Employers withdrawing from WPE GHIP or switching from this option as of 12/31/24 | -5                     | -7               | -3                    | -6               | 0                       | -1               | -2           | -1               | -25   |
| Employers enrolled as of 1/1/25  | 143                    | 103              | 78                    | 71               | 14                      | 4                | 22           | 20               | 454   |

\* Three employers were enrolled in multiple program options (0055000, 0066000, 1148000, 1402000).

**Table 3. PARTICIPATION IN WPE GHIP OPTIONS – TOTALS† FROM 2021 TO 2025**

| As of        | Local Traditional Plan (P02/P12) | Local Deductible Plan (P04/P14) | Local Co-Insurance Plan (P06/P16) | Local HDHP (P07/P17) |
|--------------|----------------------------------|---------------------------------|-----------------------------------|----------------------|
| January 2021 | 236                              | 121                             | 15                                | 25                   |
| January 2022 | 238                              | 131                             | 16                                | 27                   |
| January 2023 | 241                              | 138                             | 16                                | 36                   |
| January 2024 | 247                              | 145                             | 15                                | 37                   |
| January 2025 | 246                              | 149                             | 18                                | 42                   |

† Totals are combined totals for dental and non-dental plans.

The local ICI program continues to see growth, with 18 new employers joining in 2024. Like the WPE GHIP, the ICI program tends to attract smaller employers. No employer filed a resolution to withdraw from the ICI program in 2024.

**Table 4. PARTICIPATION IN WPE GHIP AND ICI PLANS AS OF JANUARY 1, 2025**

| Category  | WPE GHIP Plan | ICI Plan |
|---|---------------|----------|
| New Employers (January 2, 2024 – January 1, 2025) | 22            | 18       |
| Employers Terminating in 2024                     | 11            | 0        |
| Participating Cities                              | 64            | 80       |
| Participating Villages                            | 136           | 101      |

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| Category                        | WPE GHIP Plan | ICI Plan   |
|---------------------------------|---------------|------------|
| Participating School Districts  | 10            | 0          |
| Participating Special Districts | 124           | 103        |
| Participating Towns             | 103           | 54         |
| Participating Counties          | 14            | 20         |
| <b>Total Employers</b>          | <b>451</b>    | <b>358</b> |

A 2019 audit of the local WRS employers participating in the ICI program revealed that 84.2% of their employees enrolled in ICI. Using that same calculation, of the total 358 local WRS employers currently participating in the ICI program (approximately 17,473 employees), 14,712 employees are projected to have ICI coverage.

As part of the implementation of the Insurance Administration System (IAS) and reporting enhancements, we are improving reporting of local employer activities that will be reflected in future memos once available.

*Note: When comparing the values from last year's memo ([Ref. GIB | 02.21.24 | 10J](#)) to this year's, there were some employers that were removed from the system or had manual changes after the memo was created. This would cause small discrepancies between the total values reported last year compared to the updated values from this year.*

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