

Correspondence Memorandum

Date: May 21, 2025
To: Group Insurance Board
From: Segal Consulting
Subject: 2026 Health Plan Service Area Qualifications

Segal Consulting (Segal), in consultation with the Department of Employee Trust Funds (ETF), recommends the Group Insurance Board (Board) accept the qualification recommendations for the 2026 plan year as described in this memo. Highlights of the 2026 recommendations include:

- **No Tier 2 or Tier 3-designated plans in the State program.**
- **Tier 2 designation for Medica West and Mayo Clinic Health System, Medical Associates, MercyCare, and Quartz West in the Local program.**
- **Tier 3 designation for Aspirus Health Plan, CareSource Wisconsin, Dean Health Plan by Medica, Group Health Cooperative of Eau Claire Greater Wisconsin, Group Health Cooperative of Eau Claire River Region, Group Health Cooperative South Central Wisconsin Neighbors, HealthPartners Health Plan Southeast, HealthPartners Health Plan West, Quartz Central, Robin with HealthPartners, and Security Health Plan in the Local program.**

Segal and ETF also request the Board approve ETF making any additional, minor adjustments to service areas as they are reviewed and finalized with each health plan.

Background

Qualification criteria ensure that participating health plans offer an adequate provider base and have sufficient operating experience to serve members. The qualification process incorporates access standards and other minimum requirements which are numbered below.

A plan may be qualified in a county one of two ways:

- **90% Geoaccess:** Based upon where members reside, plans must provide access to primary care physicians (PCP), inpatient hospitals, and chiropractors within a

set number of miles. Mileage requirements vary depending upon whether the area is designated as urban or rural.

- *By Providers Within a County:* Plans must have a minimum number of providers in each county, specifically:
 - A ratio of one PCP accepting new patients per two thousand members (1.0/2,000), with a minimum of five (5) PCPs per county. Eligible PCPs must also have hospital admitting privileges to an in-network hospital in the county.
 - At least one (1) general hospital under contract and/or routinely utilized by in-network providers available in the county. For counties with no hospital, plans must sufficiently describe how they provide access to providers and members.
 - At least one (1) chiropractor must be available in each county.

In addition to provider adequacy, ETF staff evaluates plans on their administration of the State of Wisconsin Group Health Insurance Program (GHIP). Although it has not occurred this year, ETF may determine a plan is non-qualified in a county if ETF finds the plan is not effectively administering the plan in that county.

Segal sent each health plan a standard network submission workbook that included network access standards by county, as well as a requirement to provide the network provider detail. Segal analyzed this data against the qualification criteria to determine each health plan's qualification status for each county. If a county has no qualified Tier 1 health plan, the State Maintenance Plan (SMP) is offered in that county.

Based on the criteria above, the Board takes formal action each year on qualifying regional health plans for each county in Wisconsin.

Prior to this meeting, all participating plans were notified of their individual qualification status and the recommendations that ETF and Segal planned to present to the Board.

Plan Qualification Statuses

A health plan is designated as "Qualified" if the plan meets all of the above qualification criteria that ensures adequate provider coverage and operating experience. If a health plan meets operating experience requirements but falls short of meeting all provider qualification criteria (e.g., does not have adequate PCP access), the plan may be listed in open enrollment materials but will be designated as having limited provider availability.

If a plan is Tier 1 but not also "Qualified," that plan's rate may not be used in Local program calculations to determine the employer premium share.

State Health Plan Tiering Status for 2026

For 2026, Segal and ETF recommend Tier 1 designation in the State program for all health plans. Based upon the qualification criteria, every county except Florence County

has at least one qualified Tier 1 health plan available. Therefore, SMP will only be offered in Florence County under the State program in 2026.

Local Health Plan Tiering Status for 2026

For 2026, Segal and ETF recommend the following tiering designations for health plans bidding to participate in the Local program:

Tier 1	Tier 2	Tier 3
GHC SCW Dane Choice	Medica West and Mayo Clinic Health System	Aspirus Health Plan
Network Health	Medical Associates Health Plans	CareSource Wisconsin
Prevea360 East	MercyCare Health Plans	Dean Health Plan by Medica
Quartz UW Health	Quartz West	GHC EC Greater Wisconsin
		GHC EC River Region
		GHC SCW Neighbors
		HealthPartners Southeast
		HealthPartners West
		Quartz Central
		Robin with HealthPartners
		Security Health Plan

The following 9 counties will have at least two qualified, Tier 1 plans participating:

- Brown, Calumet, Dane, Door, Kewaunee, Manitowoc, Oconto, Outagamie, and Sheboygan

The following 15 counties will only have one qualified, Tier 1 plan participating:

- Dodge, Fond Du Lac, Green Lake, Kenosha, Marinette, Menominee, Milwaukee, Ozaukee, Racine, Shawano, Washington, Waukesha, Waupaca, Waushara, and Winnebago

SMP Placement

The SMP is offered in counties in which there is not a qualified Tier 1 health plan. There is one county in which SMP will be available in the State program for 2026. There are 48 counties in which the SMP will be available for the Local program for 2026.

County	State SMP 2026	State SMP 2025	Local SMP 2026	Local SMP 2025
Florence	X	X	X	X
Adams			X	X
Ashland			X	X
Barron			X	X
Bayfield			X	X
Buffalo			X	X
Burnett			X	X
Chippewa			X	
Clark			X	X

2026 Health Plan Service Area Qualifications

May 21, 2025

Page 4

Columbia	X	X
Crawford	X	
Douglas	X	X
Dunn	X	X
Eau Claire	X	
Forest	X	X
Grant	X	X
Green	X	X
Iowa	X	X
Iron	X	X
Jackson	X	
Jefferson	X	X
Juneau	X	X
La Crosse	X	
Lafayette	X	X
Langlade	X	X
Lincoln	X	X
Marathon	X	X
Marquette	X	X
Monroe	X	
Menominee		X
Oneida	X	X
Pepin	X	X
Pierce	X	X
Polk	X	X
Portage	X	X
Price	X	X
Richland	X	X
Rock	X	X
Rusk	X	X
Sauk	X	X
Sawyer	X	X
St. Croix	X	X
Taylor	X	X
Trempealeau	X	
Vernon	X	
Vilas	X	X
Walworth	X	X
Washburn	X	X
Wood	X	X

Some of the Tier 2 and Tier 3 plans are qualified in the above counties. Only Florence County has no plans that are qualified based upon provider access criteria.

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