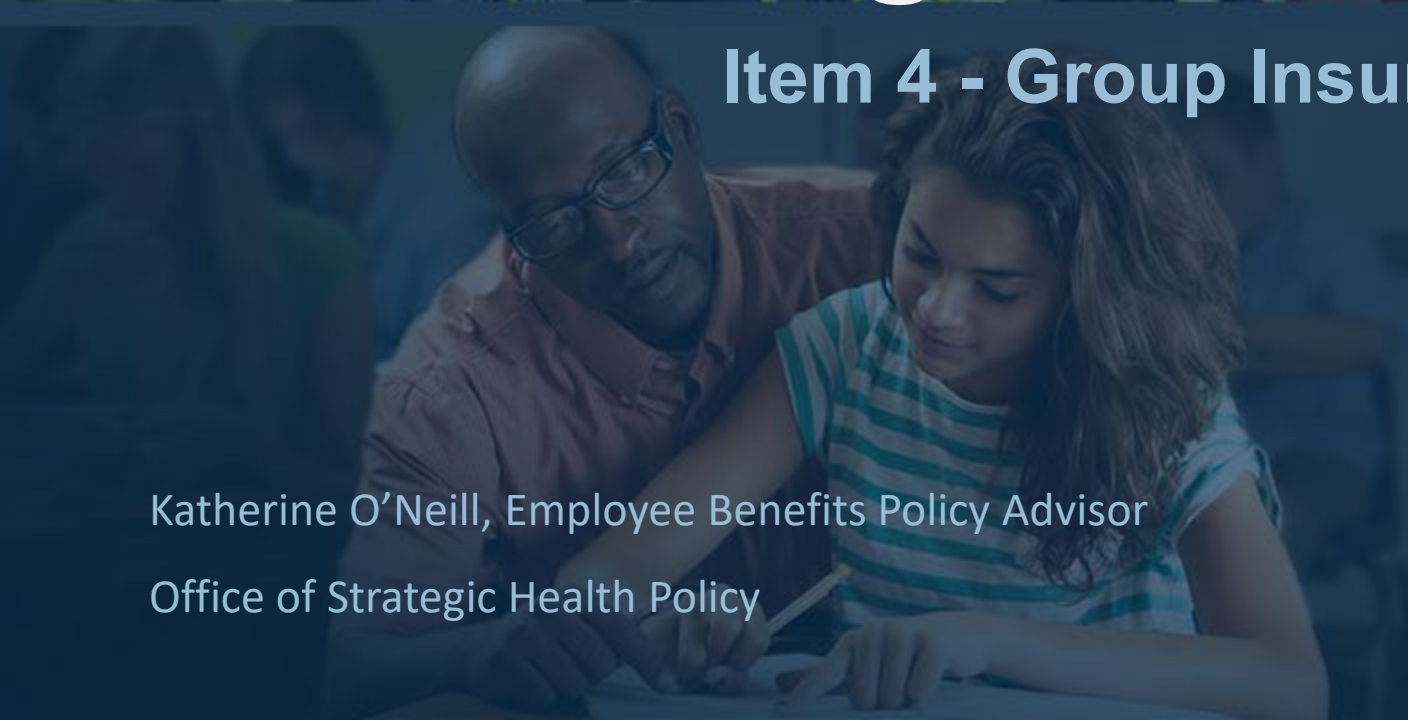




Local Program Initiative Update

Item 4 - Group Insurance Board



Katherine O'Neill, Employee Benefits Policy Advisor
Office of Strategic Health Policy



Informational Item Only

No Board action is required



Local Program Growth

Employer Participation Growth

As of	Employer Participation	Annual % Change
January 2021	408 employers	+4.1%
January 2022	419 employers	+2.7%
January 2023	440 employers	+5.0%
January 2024	452 employers	+2.7%
January 2025	462 employers	+2.2%

Program Option Growth

As of	Local Traditional Plan (PO2/12)	Local Deductible Plan (PO4/14)	Local Co-Insurance Plan (PO6/16)	Local HDHP (PO7/17)
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



State Maintenance Plan (SMP) Growth

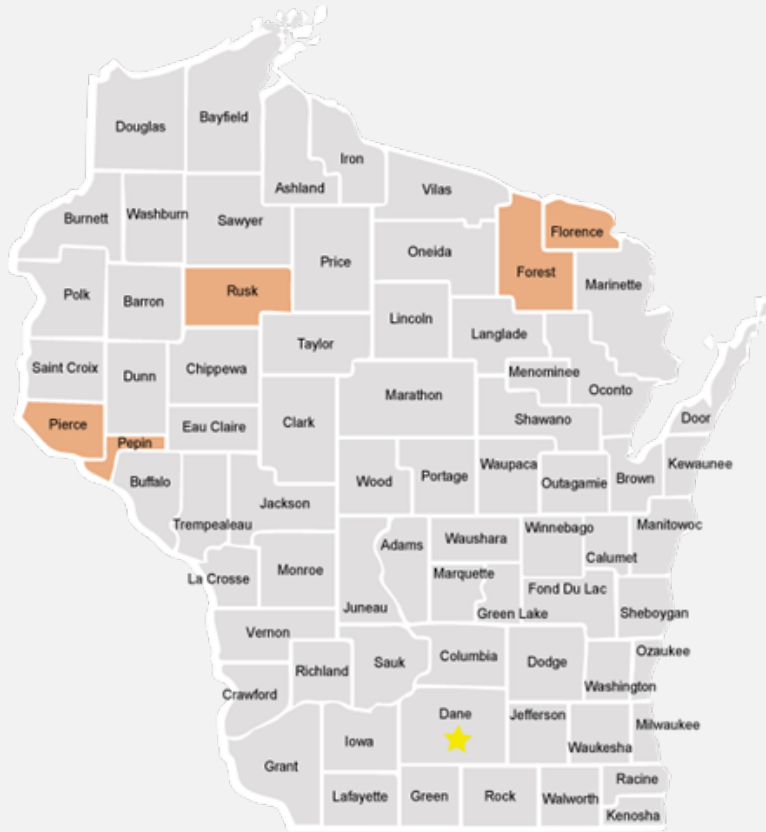
SMP Growth

Color key:

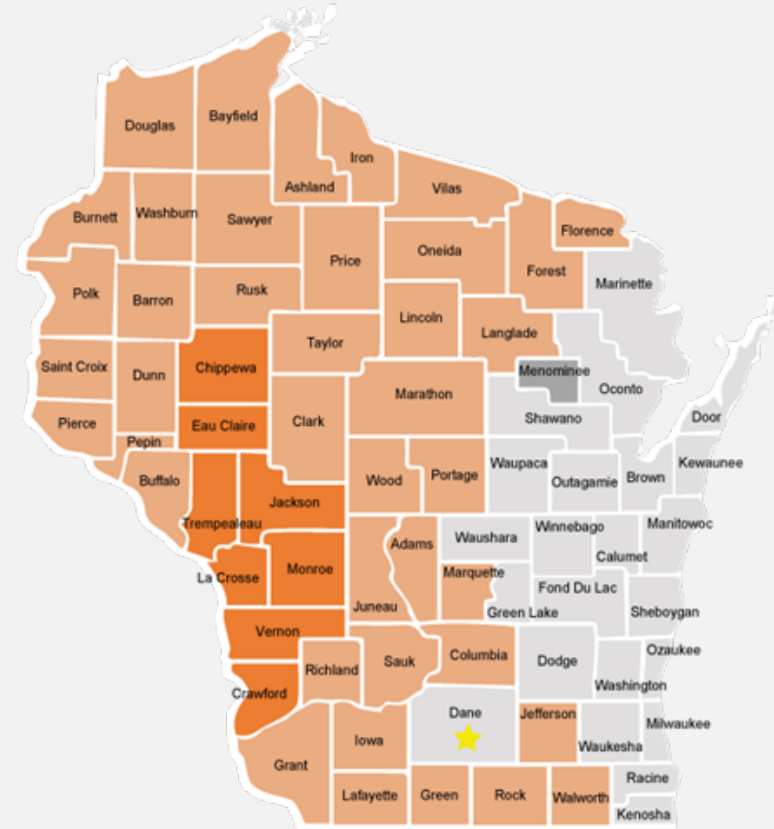
Light orange: SMP county, no change from prior plan year

Dark orange: New SMP county for plan year

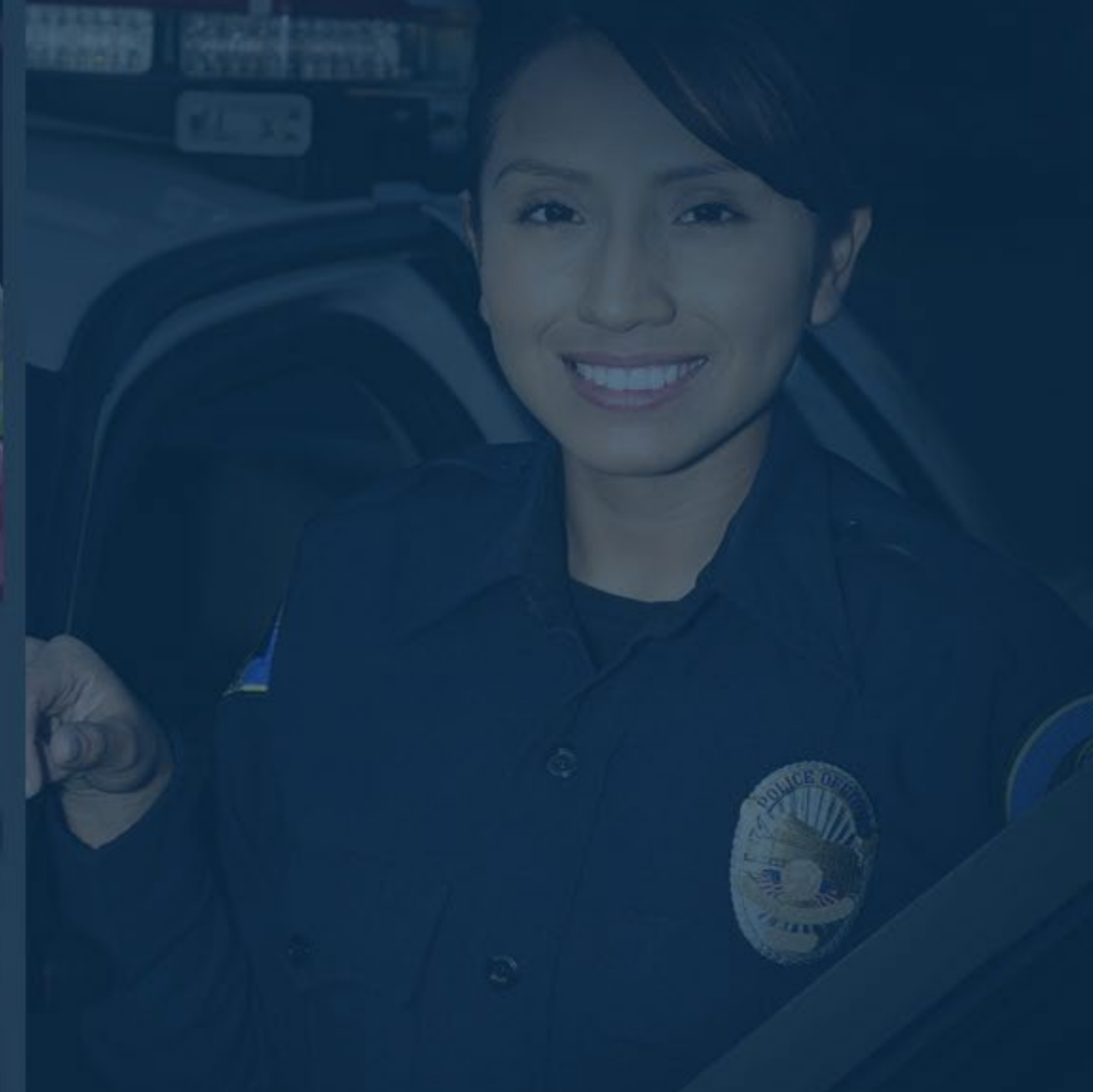
Dark grey: No longer a SMP county for plan year



SMP Counties 2020

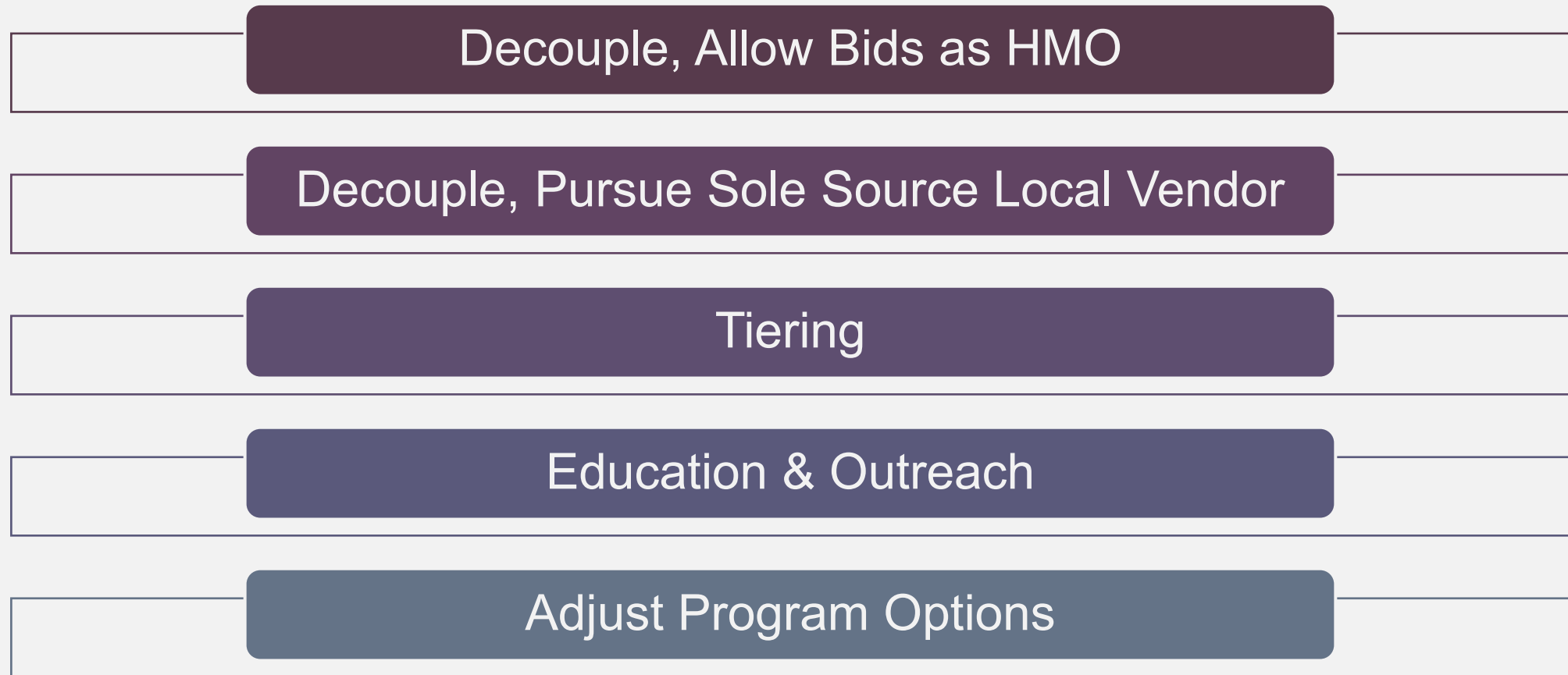


SMP Counties 2026



Interventions

Potential Interventions



Decouple, Allow Bids as HMO

- Current state requires bidding on both State and Local
- Plans not required to be in the same tier for State and Local
- Decoupling allows plans to bid on State, Local, or both
- 2024 RFI indicated at least 3 vendors interested in bidding for Locals

Decouple, Pursue Sole Source Local Vendor

- Procure single vendor for Local GHIP
- Vendors need to provide nationwide network
- Local GHIP simplified for employers and ETF
- May lead to lower rates initially
- Rates could increase later with lack of competition

Tiering

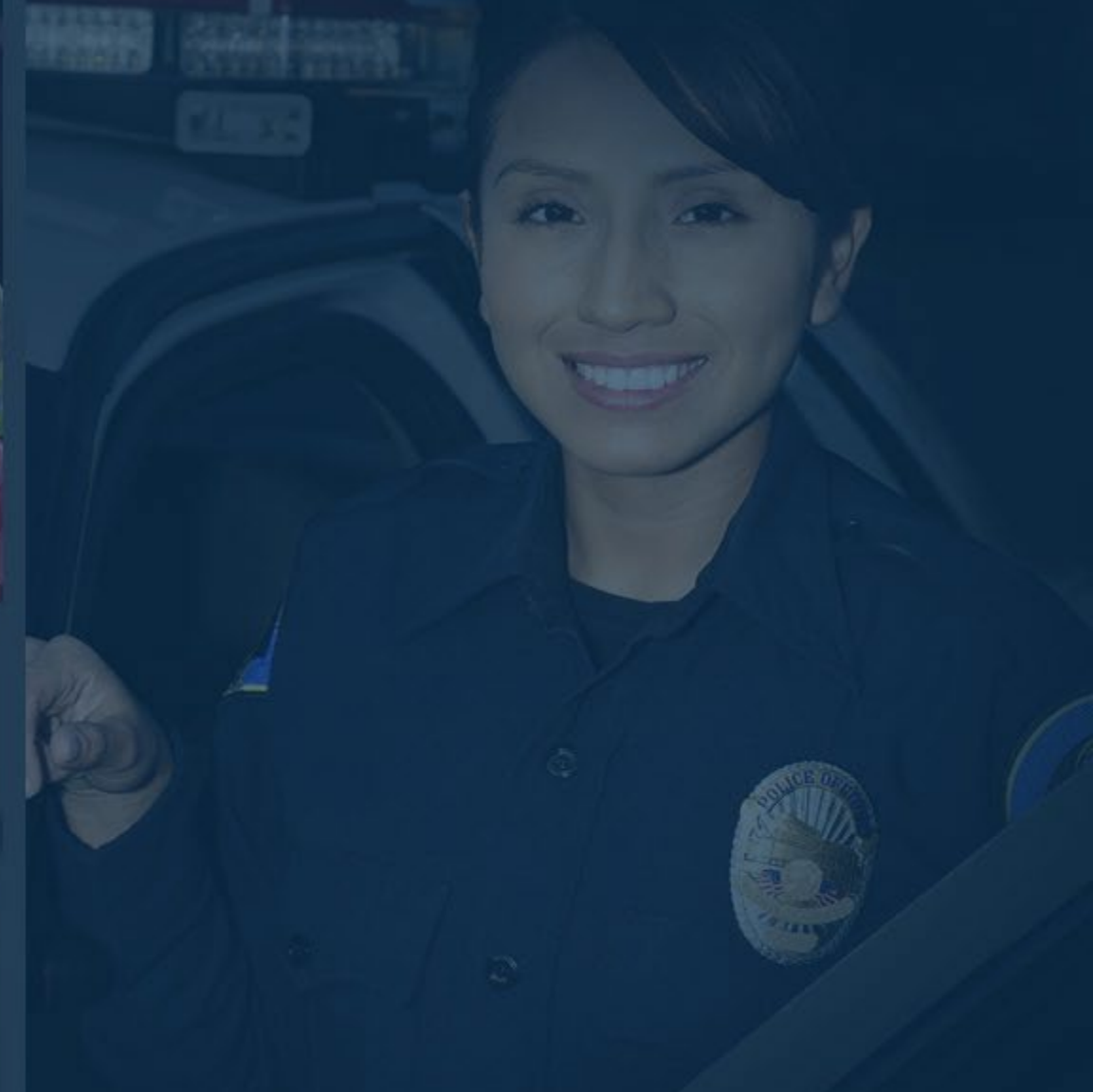
- Most locals utilize 88% formula
- Tiering caps the employee contribution amount
- Outlined in statutory requirements
- Promoted through education and outreach

Education & Outreach

- Proactive outreach and comprehensive education efforts
- Increase awareness and form partnerships
- High-touch, high-resource undertaking
- Any intervention requires education, outreach, transition plan

Adjust Program Options

- Expensive, rich plan offered to Local employers
- Reducing program options may reduce cost
- Risk employer participation
- Historical limitations with ETF administration systems



Next Steps

Next Steps

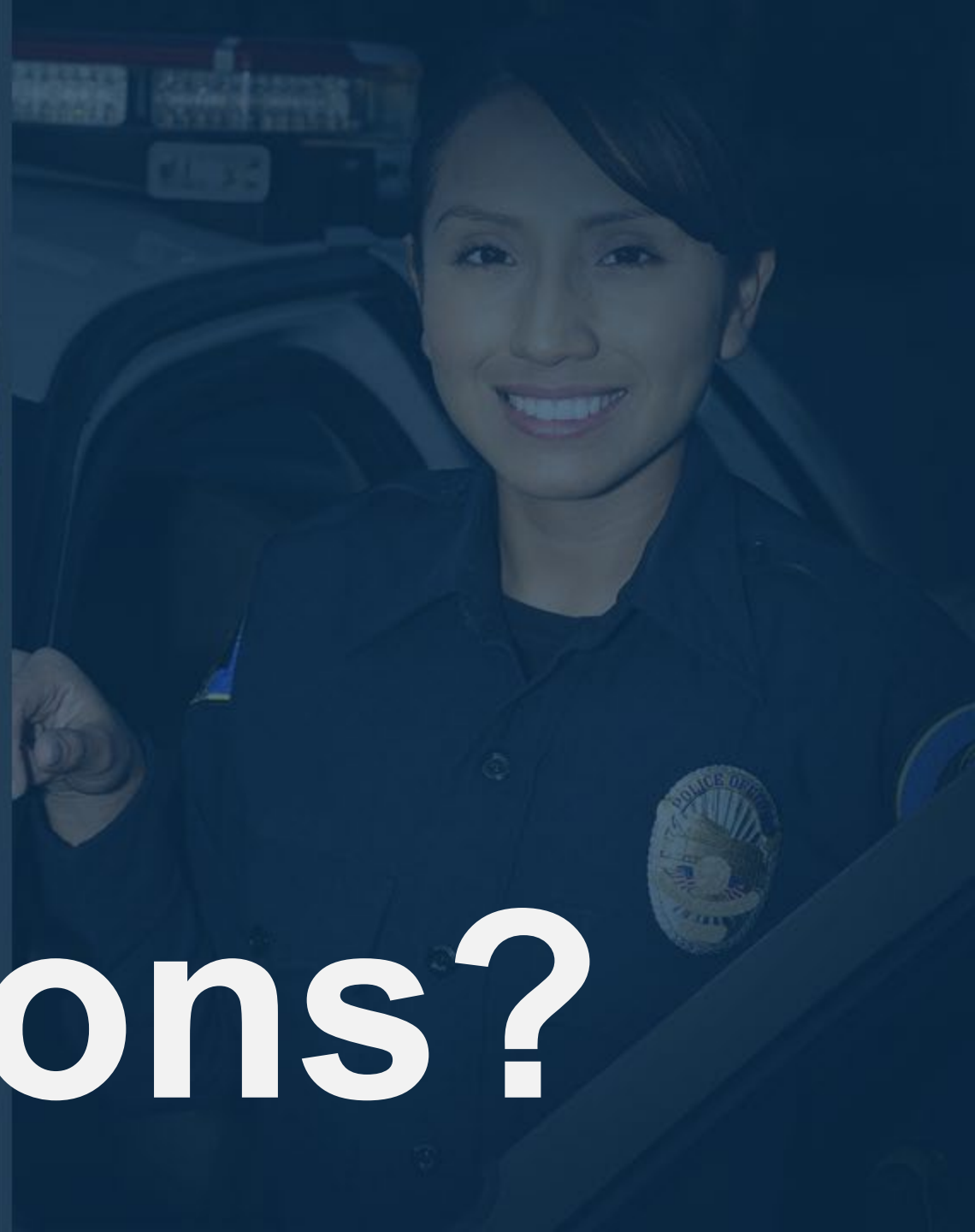


Issue RFP for SMP
and Access plan



Solicit additional
feedback





Questions?

Thank you



wi_etf



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ETF E-mail Updates



608-266-3285
1-877-533-5020