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Correspondence Memorandum

Date: October 29, 2025

To: Group Insurance Board

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

Subject: Access/State Maintenance Plan Request for Proposals

The Department of Employee Trust Funds (ETF) recommends the Group Insurance Board (Board) authorize ETF to prepare and issue a Request for Proposals (RFP) to select one or more vendors to provide Access Plan and State Maintenance Plan (SMP) options, effective January 1, 2028.

Background

At the August 2025 GIB meeting, ETF presented an updated analysis of the Local Program, including the Access Plan and SMP ([Ref. GIB | 08.13.25 | 4](#)). The Access Plan and SMP are preferred provider organization plans (PPO) which have a specific provider network but also have a higher-cost out-of-network option. ETF has not formally issued an RFP for the Access Plan or SMP since the plans became fully insured in 2018. At that time, WEA Trust became the sole administrator of the SMP and Access Plan.

On June 1, 2022, WEA Trust announced it would no longer offer health insurance in the market as of December 31, 2022, thus terminating their participation in the Group Health Insurance Program (GHIP) at the end of 2022 ([Ref. GIB | 06.30.22 | 5](#)). WEA Trust's departure from the health insurance market resulted in a shortened Access Plan and SMP selection and implementation period. At the August 17, 2022 meeting, the Board chose Dean to provide the Access Plan, effective January 1, 2023. Prior to WEA's departure, ETF and the Board had discussed the possibility of issuing an RFP for the Access Plan and SMP in 2022; with Dean's entrance, the RFP was tabled.

ETF issued a Request for Information (RFI) regarding the local program in June 2024, and the results were presented at the November 2024 GIB meeting ([Ref. GIB | 11.13.24 | 16](#)). Four responses were received from Dean, Network Health, Quartz, and the Wisconsin Association of Health Plans. Findings from the RFI will aid in the drafting of the RFP.

Reviewed and approved by Renee Walk, Director, Office of Strategic Health Policy
Electronically Signed 10/20/2025

Board	Mtg Date	Item #
GIB	11.12.25	8

National carriers dominate the group PPO market across the country. Several regional carriers partnering with wraparound provider networks are successful in the individual market and may be interested in offering a product for the Access Plan and SMP programs. ETF recommends soliciting and reviewing both national and regional bids.

Request for Development and Release of an RFP

Best practice would suggest that an RFP should be developed to identify at least one additional vendor that is willing and able to manage the growing Access Plan and SMP programs. Between the number of plans participating in the GHIP that have voiced interest and other qualified providers in the marketplace, ETF believes an Access Plan and SMP RFP will solicit several competitive and innovative proposals from vendors. The RFP will be posted on the ETF website and on the State of Wisconsin's VendorNet website and directly distributed to vendors based on a forthcoming marketplace analysis.

The proposed contract(s) will be for a 3-year period, from January 1, 2028, through December 31, 2030, with two additional two-year extensions permitted. If approved by the Board, ETF will proceed with the preparation and distribution of the RFP as outlined in Table 1 below.

Table 1: RFP Timetable

Month/Year	Activity
November 2025	Initiate RFP project (with Board approval)
January 2026	Cross-functional team kickoff
March 2026	Approve and post Access Plan/SMP RFP
August 2026	Proposals due
December 2026	Evaluation committee completes evaluation process
February 2027	ETF presentation to the Board on the evaluation committee's findings
May 2027	New contracts negotiated and signed
September 2027	Implement contract(s), and if needed, on-board new health plan(s) – prepare for 2028 Open Enrollment
January 1 2028	Start date of contract(s)
July 2028	Offboarding of current health plan vendor, as needed

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