



2023 Open Enrollment Kickoff

Local Employers

Presented by the Wisconsin Department of Employee Trust Funds



Tech Check



Can you see the
presentation?



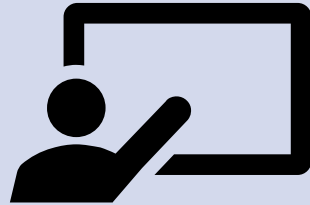
Can you hear the
moderator?

Ground Rules

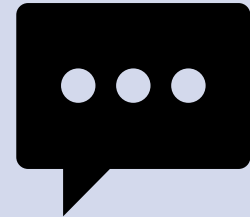
Please mute
yourself



Unless
presenting



Enter questions
via chat function



Case Manager Introductions!



Kickoff Agenda

2023 Open Enrollment Dates

2023 Health Plan Changes

2023 Premiums & Benefit Changes

Vendor Presentations

Q&A Session



2023 Open Enrollment Period

September 26 to
October 21, 2022



2023 Health Plan Changes

- WEA Trust Departure
- New Administrators
- New Health Plan
- Service Area Name Changes
- New Service Area Networks



Health Plan Changes

| Type of Change | Action Required? |
|-----------------------------------|------------------|
| WEA Trust Departure & New Vendors | Yes |
| New Health Plan | No |
| New Service Areas | No |
| Network Name Changes | No |



- Changes summarized in Decision Guides and ETF website

WEA Trust: No Longer Available



Members **must** select new plan

Access Plan

State
Maintenance
Plan (SMP)

Medicare Plus

WEA Trust –
East

WEA Trust
West –
Chippewa

WEA Trust –
Mayo Clinic



Visit ETF's website for more information



New Access Vendor: Dean



Effective January 1, 2023

- Applies to both Access and Access HDHP



Provides coverage in every WI county and nationwide

- Also provides worldwide out-of-network coverage



Current Access members **must** enroll during open enrollment



New SMP Vendor : Dean



Effective January 1, 2023



Local: Florence, Marquette, Waupaca, and Waushara



Current SMP members **must** enroll during open enrollment



Contact Dean Health Plan with all SMP coverage questions

What is SMP?

Supplementary option counties that without:

- At least one health plan with Tier 1 premium rates or in lowest annual premium rate threshold
- Satisfy all provider access qualifications

New Medicare Plus Vendor: UnitedHealthcare



UnitedHealthcare (UHC) will be the new Medicare Plus vendor effective January 1, 2023



Medicare Plus provides coverage in every county in Wisconsin and worldwide



To continue current coverage, members **must** enroll during open enrollment

- UHC will continue to offer IYC Medicare Advantage separately
- No impact to IYC Medicare Advantage members or benefits

New Medicare Plus Vendor: UnitedHealthcare



Effective January 1, 2023



Provides coverage in every county in Wisconsin and worldwide



Current Medicare Plus members **must** enroll during open enrollment

- *NOTE:* UHC will continue to offer Medicare Advantage separately
- No impact to Medicare Advantage

New Health Plan: Security

SecurityHealth PlanSM
Promises kept, plain and simple.

Security Health Plan is returning for plan year 2023

Coverage in west central Wisconsin

Key providers from Marshfield Clinic Health System

Covered Counties:

- Barron
- Chippewa
- Clark
- Eau Claire
- Lincoln
- Marathon
- Oneida
- Portage
- Price
- Rusk
- Taylor
- Vilas
- Wood

Network Name Changes

| 2022 Name | 2023 Name |
|--|--|
| Dean Health Plan – Prevea360 | Dean Health Plan – Prevea360 East |
| Group Health Cooperative (GHC) of Eau Claire | Group Health Cooperative (GCH-EC) of Eau Claire Greater Wisconsin |
| HealthPartners | HealthPartners West |



No member action required - currently enrolled members will automatically continue coverage in renamed network

New Network: Common Ground



GHC of Eau Claire has partnered with Common Ground to provide new service network in eastern Wisconsin

Members receive medical care via Common Ground provider network

GHC of Eau Claire provides customer service

Key providers include:

- Advocate Aurora Health
- ThedaCare
- BayCare Clinic

Covered Counties:

- Brown
- Fond du Lac
- Green Lake
- Kewaunee
- Manitowoc
- Marinette
- Milwaukee
- Outagamie
- Ozaukee
- Shawano
- Sheboygan
- Washington
- Waukesha
- Waupaca
- Winnebago

New Network: Dean Health Plan– Prevea360 West and Mayo Clinic



Covers western Wisconsin

Key providers include:

- Prevea Health Clinics
- Mayo Clinic Health System
- OakLeaf Clinics

Mayo Clinic partnership

Covered Counties:

- Barron
- Buffalo
- Chippewa
- Crawford
- Dunn
- Eau Claire
- Jackson
- La Crosse
- Monroe
- Pepin
- Pierce
- St. Croix
- Trempealeau
- Vernon

New Network: GHC of Eau Claire River Region



Covers west central Wisconsin

Key providers include:

- Marshfield Clinic Health System
- OakLeaf Clinics
- Hospital Sisters Health System

Covered Counties:

- Barron
- Chippewa
- Dunn
- Eau Claire
- Rusk

New Network: HealthPartners Southeast



Covers southeast
Wisconsin

Key providers include:

- Advocate Aurora Health
- Children's Wisconsin

Covered Counties:

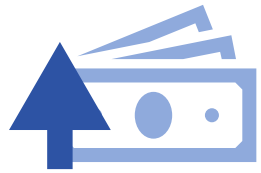
- Kenosha
- Milwaukee
- Ozaukee
- Racine
- Sheboygan
- Washington
- Waukesha

2023 Premiums and Benefit Changes

- Premiums & Contribution Rates
- Medical Benefit Changes
- Pharmacy Benefit Change
- Reminders



2023 Premium Summary



Group Insurance Board approved premium increase for plan year 2023

- Local employers determine employee share individually



Full premium rates posted to Employer [Group Health Insurance](#) page week of September 12

Local Employee Premiums

Full local premium rates and 88% contribution table (by program option) published to the [ETF website](#)

- The 105% contribution table is available upon request

Local employees should receive rate information directly from their employers

Questions about local employee premiums or contributions can be directed to ETF SMBEmployerInsurance@etf.wi.gov

Locals Only

Why Did Premiums Increase?

Increase can be considered moderate (average 4.2%) and is below national trend (approximate 10%)

Key drivers for 2023 premium increase:

- Increased pharmacy cost – particularly specialty drugs
- Delayed care for acute or chronic conditions due to reduced health care visits in 2020 and 2021

These drivers may continue to impact premium rates in future

LAHP Premium Update

2023 premiums currently projected to pay expected claims for non-Medicare Local Annuitant Health Plan (LAHP) members

- No *additional* premium will be added to the regular annual health plan premium increase

Full premiums available in LAHP Decision Guide (ET-2156) and on the ETF website

Non-Medicare LAHP Only

Medical Benefit Changes

Health plans *may* waive prior authorization for remote patient monitoring when appropriate



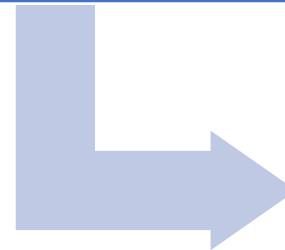
Medical Benefit Changes – Continued

Patient's immediate family can meet separately for behavioral therapy :

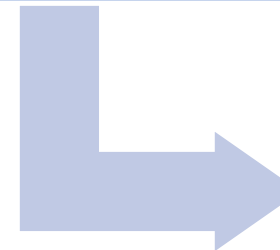
- Mental health
- Substance use disorder treatment plan

Example:

Terry meets with therapist for anxiety



Terry's spouse meets with Terry's therapist *separately* to provide feedback



Terry and spouse can also meet *together* with therapist



Pharmacy Benefit Change

New specialty drug program (clear bagging) added through UW Specialty Pharmacy

Only for **non-Medicare** members receiving care within **UW Health System**

Limited to certain non-oncology specialty drugs (level 4)

Provider dispenses drug and transports to location administered

Can lower costs and does not impact how members receive specialty drugs

May result in two bills

Members should contact their drug administrator for more information

Friendly Reminder: Boost Your Protection!



Vaccines & boosters: Best way to stop Covid-19 spread

- COVID-19 vaccines covered by medical and pharmacy benefits for all non-Medicare members
- Covered by Medicare Part B for Medicare members



Latest information about health benefits and COVID-19 is available on [ETF website](#)

Supplemental Benefits

- Accident Plan Update
- Reminders



Accident Plan Update

- **REVIEW:** Cash payment to help cover out-of-pocket expenses
- **UPDATE:** Effective January 1, 2023, cash payment amounts for most claims will increase
- **NEW for 2023:** Surgical anesthesia, joint replacement, and home or vehicle modification allowance

Active Employees Only; Local Employers Must Opt-In

Friendly Reminder: Submit Accident Plan Claims

- Must submit claims within 30 days of accident in order to receive benefit payout
- Securian claim forms available on the ETF [Accident Plan](#) page
- Additional documentation may be required



Active Employees Only; Local Employers Must Opt-In

Friendly Reminder: Local Employers with Supplemental Options Page

- ETF website has [searchable web table](#) of local employer supplemental benefit elections
- Central resource for members, employers, and ETF staff

| | Preventive | Select | Select Plus | Vision Plan | Accident Plan |
|------------------|------------|--------|-------------|-------------|---------------|
| Addison, Town of | X | X | X | X | X |
| Algoma, City of | | | | X | |

Locals Only

Friendly Reminder: Annuity Deductions and Supplemental Benefits

- Retirees may only pay for supplemental vision insurance with an annuity deduction



Wellness

- Incentive deadlines



Well Wisconsin Incentive

Participants can earn \$150 by completing the following by the deadline on **October 14, 2022**:

- Health assessment
- Health check
- Well-being activity



WELL WISCONSIN
Healthier starts with you

Administered by WebMD
webmdhealth.com/wellwisconsin
1-800-821-6591

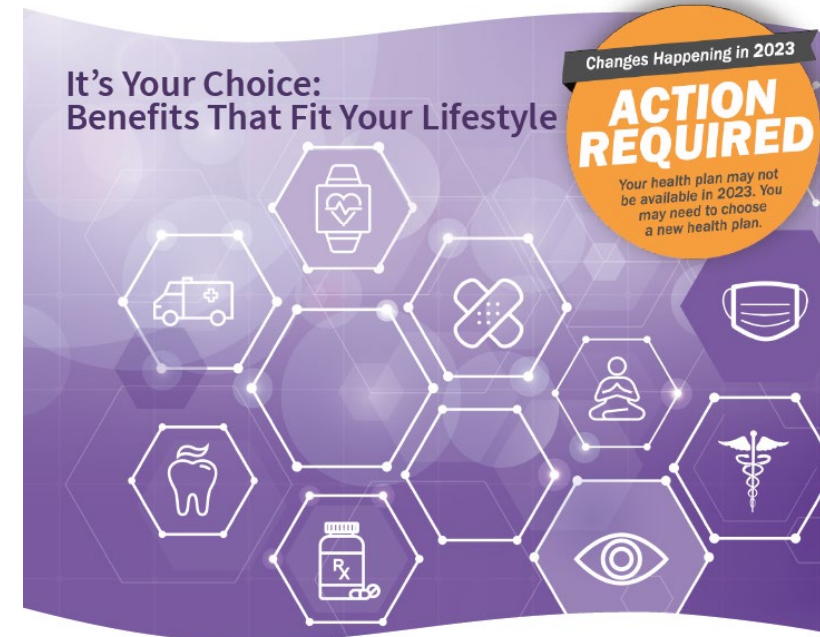
2023 Open Enrollment Materials

- 2023 Decision Guide Overview
- Insurance Webpage Enhancements
- Health Benefit Webinars



Decision Guides

- Call to action graphic on all covers
- Page content condensed to make additional room for health plan changes content



2023 Health Benefits Decision Guide

State of Wisconsin Group Health
Insurance for Retirees
and COBRA Continuants



What's Changing in 2023

What's Changing in 2023

WEA Trust No Longer Available - Action Required

If you are currently enrolled in a WEA Trust health plan, you must enroll in a new health plan during open enrollment. WEA Trust Plans include:

- Access Plan by WEA Trust
- State Maintenance Plan (SMP) by WEA Trust
- Medicare Plus by WEA Trust
- WEA Trust – East
- WEA Trust West – Chippewa Valley
- WEA Trust West – Mayo Clinic Health System

If you do not enroll in a new health plan, you will not have coverage as of January 1, 2023. See page 11 for health plans by county and visit etf.wi.gov/upcoming-health-plan-changes for more help selecting a new plan.

New Administrators

| If Your 2022 Plan is: | To Continue Coverage in 2023, You Must Enroll in: |
|---|---|
| Access Plan by WEA Trust | Access Plan by Dean Health Plan |
| State Maintenance Plan (SMP) by WEA Trust | SMP by Dean Health Plan* |
| Medicare Plus by WEA Trust | Medicare Plus by UnitedHealthcare |

* SMP will continue to be offered in Florence County. Use the health plan search on our website to find health plans and covered providers where you receive care.

New Health Plan and Service Areas

There is one new health plan, and several health plans are offering new service areas. See Health Plans by County on page 11 for coverage details.

| | Common Ground Healthcare Cooperative | Dean Health Plan - Prevea360 West and Mayo Clinic | GHC of Eau Claire River Region | HealthPartners Southeast | Security Health Plan |
|----------------------|---|---|--|--|---------------------------------|
| Coverage Area | Eastern WI | Western WI | West Central WI | Southeast WI | West Central WI |
| Major Health Systems | Advocate Aurora Health ThedaCare BayCare Clinic | Prevea Health Clinics Mayo Clinic Health System OakLeaf Clinics | Marshfield Clinic Health System OakLeaf Clinics Hospital Sisters Health System | Advocate Aurora Health Children's Wisconsin | Marshfield Clinic Health System |

Common Ground Healthcare Cooperative is in partnership with GHC of Eau Claire

What's Changing in 2023 (Continued)

WEA Trust Alternatives

The chart below lists some commonly available alternatives in the current WEA Trust service areas. Provider access varies by plan. Before selecting a plan, verify your providers are covered. More providers are available.

| If Your 2022 Plan is: | WEA Trust – East | WEA Trust West – Chippewa Valley | WEA Trust West – Mayo Clinic Health System |
|-------------------------------------|--|---|--|
| For 2023, You May Want to Consider: | Includes Advocate Aurora Health providers: <ul style="list-style-type: none"> • Common Ground • HealthPartners Southeast • Robin with Health Partners Includes Marshfield Clinic providers: <ul style="list-style-type: none"> • GHC of Eau Claire Greater Wisconsin • Security Health Plan | Includes Marshfield Clinic providers: <ul style="list-style-type: none"> • GHC of Eau Claire Greater Wisconsin • GHC of Eau Claire River Region • Security Health Plan | Includes Mayo Clinic Health System providers: <ul style="list-style-type: none"> • Dean Health Plan – Prevea360 West and Mayo Clinic Health System • GHC of Eau Claire Greater Wisconsin |

Medical Benefit Changes

- Health plans may now waive prior authorization for remote patient monitoring when appropriate.
- Separate behavioral therapy sessions for a patient's immediate family are now allowed as part of an ongoing mental health and substance use disorder treatment plan.

Pharmacy Benefit Changes

A new speciality drug program (clear bagging) has been added through the University of Wisconsin Specialty Pharmacy for non-Medicare members receiving care within the UW Health System. This new program is limited to certain non-oncology speciality drugs. Contact your speciality drug administrator for more information.

Pre-Tax Savings Accounts

The HSA contribution limit has changed. See page 18 for details.

Health Plan Name Changes

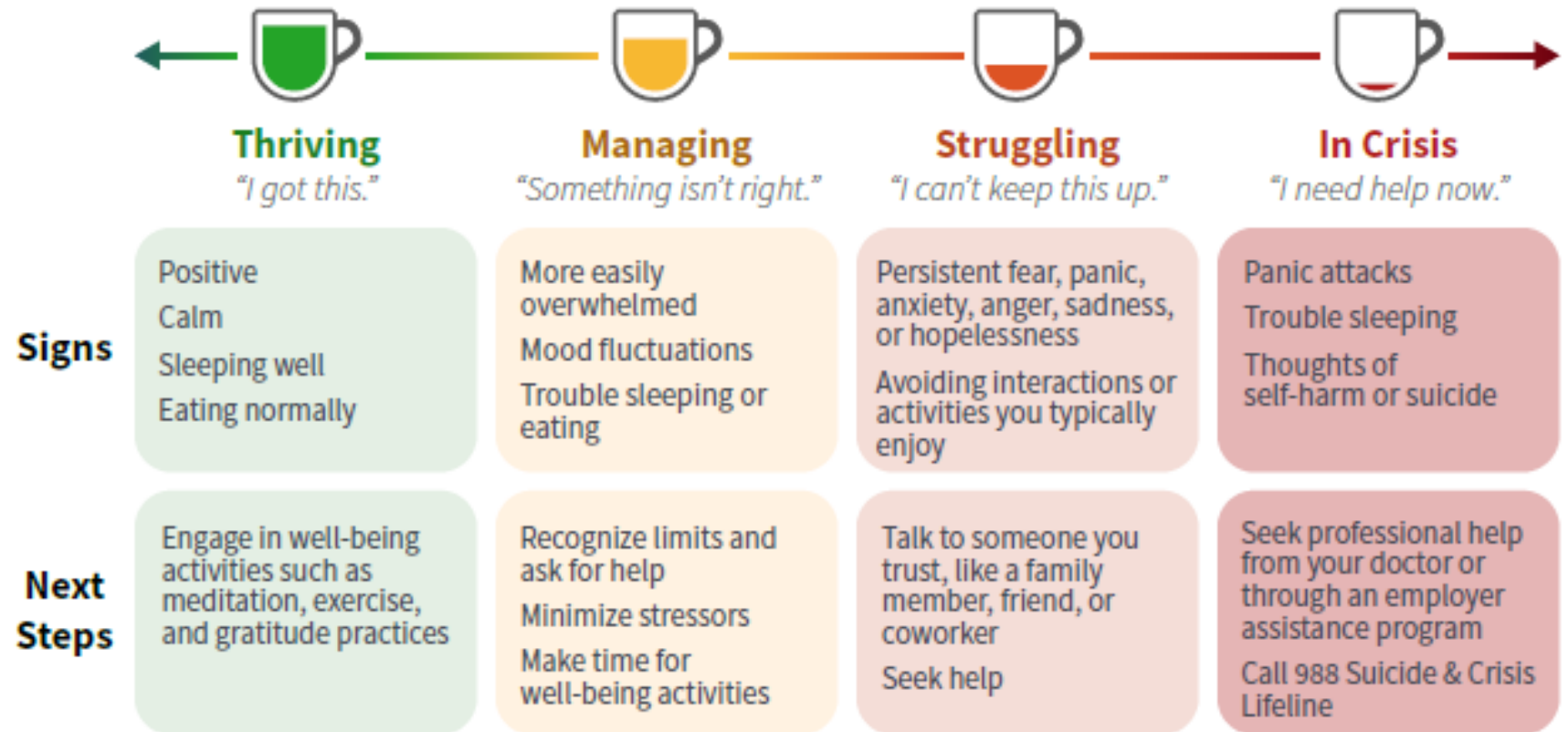
A few health plans have changed their names. If you are enrolled in one of the health plans listed below, you do not need to take any action to stay enrolled.

| Old Name | New Name |
|------------------------------|--|
| Dean Health Plan – Prevea360 | Dean Health Plan – Prevea360 East |
| GHC of Eau Claire | GHC of Eau Claire Greater Wisconsin |
| HealthPartners | HealthPartners West |

Your Mental Health Matters

Mental health is just as important as physical health. Recognize signs and symptoms that may start interfering in your daily life.

Mental Health Focus



New National Mental Health Lifeline



Call or Text 988 for Mental Health Support

Call or text 988 for free and confidential support for anyone experiencing a suicidal, mental health, and/or substance use crisis. Learn more or use the chat feature at [988lifeline.org](https://www.988lifeline.org).

COVID-19 Booster Reminder



Boost Your Protection!

The best way to stop the spread of COVID-19 is to get vaccinated and keep up to date on booster doses. COVID-19 vaccines are covered by the medical and pharmacy benefit for all non-Medicare members, and by the medical benefit (Part B) for Medicare members.

Visit etf.wi.gov/insurance/health-pharmacy/your-health-benefits-and-covid-19 for the latest COVID-19 information.

Contact List

Open Enrollment: September 26 - October 21, 2022

Mailed application must be postmarked by October 21, 2022



1-877-533-5020
7:00 a.m. to 5:00 p.m. (CST)
Monday-Friday



PO Box 7931
Madison, WI 53707-7931



etf.wi.gov



@wi_etf

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Health Plan and Vendor Contact Information

Aspirus Health Plan

1-866-631-8583
p1.aspirushealthplan.com/etf

Common Ground Healthcare Cooperative

Offered in partnership with GHC of Eau Claire
See GHC of Eau Claire for contact information

Dean Health Plan

1-800-279-1301
deancare.com/wi-employees

Dean Health Plan - Prevea360

1-877-230-7555
prevea360.com/wi-employees

Delta Dental

1-844-337-8383
deltadentalwi.com/state-of-wi

DeltaVision with EyeMed Vision Care

1-844-337-8383
deltadentalwi.com/state-of-wi-vision

GHC of Eau Claire

1-888-203-7770, 715-552-4300
group-health.com

GHC of South Central Wisconsin

1-800-605-4327, 608-828-4853
ghcscw.com

HealthPartners Health Plan

1-855-542-6922, 952-883-5000
healthpartners.com/stateofwis

HealthChoice (long-term care insurance)

1-800-833-5823

Medical Associates Health Plans

1-866-421-3992
mahealthcare.com

MercyCare Health Plans

1-800-895-2421 option 5
mercycahealthplans.com

Navitus Health Solutions

1-866-333-2757
www.navitus.com

Navitus MedicareRx (PDP)

(Prescription drug coverage for Medicare eligible retirees)
1-866-270-3877
medicarerx.navitus.com

Network Health

1-844-625-2208, 920-720-1811
networkhealth.com/employer/state

Optum Financial

1-833-881-8158
myoptumfinancial.com/etf

Quartz

1-844-644-3455
ChooseQuartz.com

Robin with HealthPartners

1-855-542-6922
healthpartners.com/etfrobin

Securian Financial

1-866-295-8690
www.LifeBenefits.com/plandesign/WIETF

Security Health Plan

1-844-813-7286
www.securityhealth.org/state

ServeYou (mail-service pharmacy)

1-800-481-4940
serve-you-rx.com/navitus/

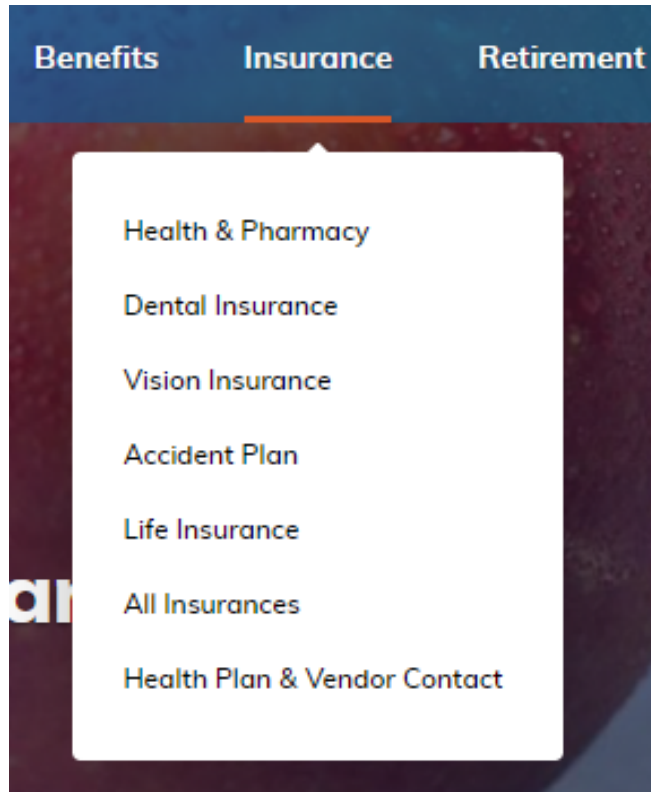
UnitedHealthcare

1-844-876-6175
UHCRetiree.com/etf

WebMD

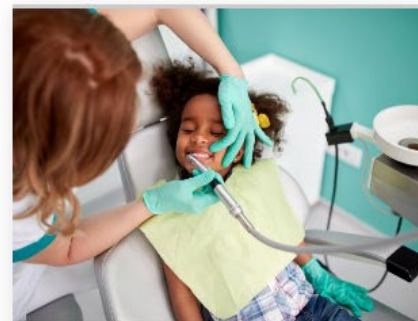
1-800-821-6591
webmdhealth.com/wellwisconsin

New Insurance Section



Health & Pharmacy

Information about your health benefits offered through the State of Wisconsin Group Health Insurance Program



Dental Insurance

Choose from up to four dental plans to get the right coverage for you and/or your family. The dental plans offer coverage for services such as cleanings, exams, fillings, and orthodontia.



Vision Insurance

Supplemental vision coverage provides annual eye exams and coverage allowances towards glasses or contact lenses for employees, retirees, and their covered dependents.

Upcoming Health Plan Changes Page

- New [website landing page](#) for 2023 health plan changes launched late July
- Features plan changes and WEA departure information, resources, and FAQs
- Additional resources will be added before open enrollment



Health plans can change from year to year. On this page, we'll provide updates on health plan changes for plan year 2023 as soon as they become available. To get email notifications, subscribe to IYC E-Alerts: Health & Wellness via [ETF E-Mail Updates](#).

2023 Health Plan Changes

New Access Plan and State Maintenance Plan Vendor

Dean Health Plan will provide coverage for Access plan designs and the State Maintenance Plan (SMP) beginning January 1, 2023. If you are currently enrolled in the Access plan or SMP and would like to continue your current coverage, you must enroll with Dean Health Plan during open enrollment.

New Medicare Plus Vendor

UnitedHealthcare will provide coverage for the Medicare Plus program beginning January 1, 2023. If you are currently enrolled in Medicare Plus and would like to continue your current coverage, you must enroll with UnitedHealthcare during open enrollment.

2023 Health Benefit Webinars



ETF Benefit Webinars

- Throughout open enrollment
 - Health Insurance & Pharmacy Benefits for Active Members
 - Health Insurance & Pharmacy for Retirees
 - Dental & Supplemental Programs



Benefit Vendor Q&A Webinars

- Beginning week of September 20
- Continuing throughout open enrollment



- Registration required via [ETF website](#)
- Members can submit questions in advance
- No PII/PHI permitted
- See ETF website for session details

Vendor Presentations

- Dean Health Plan
- Security Health Plan
- UnitedHealthcare





Q&A Session

Submit questions via chat





Thank You



ETF E-mail Updates



1-877-533-5020



etf.wi.gov

