



2023 Open Enrollment Information

September 26 – October 21, 2022



Health Plan Changes

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



Action items



Info items

WEA Trust: No Longer Available



Members currently enrolled in WEA Trust **must** select a new health plan during open enrollment or lose health insurance coverage

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



For more information and resources, visit ETF's website at etf.wi.gov and view the [2023 Insurance Changes](#) page



DeanHealthPlan
A member of SSM Health

New Access Vendor: Dean



Dean Health Plan will be the new Access Plan vendor effective January 1, 2023

- Applies to both Access and Access HDHP



Provides coverage in every county in Wisconsin and nationwide

- Also provides worldwide out-of-network coverage



To continue Access Plan coverage, members **must** enroll in the new Access Plan during open enrollment



DeanHealthPlan
A member of SSM Health

New SMP Vendor : Dean



Dean Health Plan will be the new SMP vendor effective January 1, 2023



Counties impacted:

- State health plan: Florence
- Local health plan: Florence, Marquette, Waupaca, and Waushara



To continue SMP coverage, members **must** enroll in the new SMP during open enrollment

What is SMP?

The State Maintenance Plan, or SMP, is a health plan that offers Uniform Benefits.

SMP is designed to provide a health plan option for members who live or work in areas without adequate access to in-network providers or hospitals.

Go to etf.wi.gov for provider directories

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

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



To continue Medicare Plus coverage, members **must** enroll during open enrollment

Name Changes

2022 Name	2023 Name
Dean Health Plan – Prevea360	Dean Health Plan – Prevea360 East
Group Health Cooperative of Eau Claire	Group Health Cooperative of Eau Claire Greater Wisconsin
HealthPartners	HealthPartners West



Currently enrolled members will automatically continue coverage in the renamed network

New Health Plan Options

- Security
- Common Ground
- Dean Health Plan – Prevea360 West and Mayo Clinic
- GHC of Eau Claire River Region



Transition to a New Health Plan

1. Look at the new health plans available for the 2023 plan year
2. Compare with your current plan
3. If you wish to make a change, sign up for a new health plan during open enrollment



Member Education: Transitioning Care to a New Health Plan video

New Health Plan: Security

SecurityHealth PlanSM
Promises kept, plain and simple.

- Security Health Plan is available for plan year 2023
- Covers select counties 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



Go to etf.wi.gov to see the provider directory and more information about this health plan

New Network: Common Ground



- GHC of Eau Claire has partnered with Common Ground to provide a new service network in eastern Wisconsin
- Key providers include:
 - Advocate Aurora Health
 - ThedaCare
 - BayCare Clinic

Covered Counties:

- Brown
- Fond du Lac
- Green
- 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
- Only network with Mayo Clinic partnership

Covered Counties:

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



Members currently enrolled in WEA Trust West – Mayo Clinic Health System may want to enroll. Verify your desired providers are covered before enrolling in this network

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

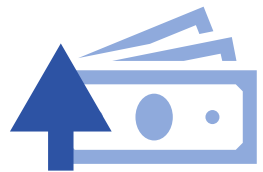
Covered Counties:

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

Premium Changes



2023 Premium Summary



The Group Insurance Board approved a premium increase for plan year 2023

- State employee contributions are determined by the Department of Administration's Division of Personnel Management
- Local employers determine the employee share individually



Full premium rates are posted on the etf.wi.gov website

Why Did Premiums Increase?

- Increase can be considered moderate (average 4.2%) and is below national trend (approximately 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 the future

2023 State Active Premiums

- Non-Access members will see \$2 - \$11 increase per month
- Access members will see \$15 - \$47 decrease per month

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
 2023 Individual / Family	\$104 / \$257	\$39 / \$96	\$245 / \$608	\$180 / \$447
2022 Individual / Family	\$99 / \$246	\$37 / \$92	\$260 / \$648	\$198 / \$494

State Only

Rates include uniform dental

2023 Local Employee Premiums

- Local employees will receive rate information directly from their employers
- Or go to your employer's program option on the etf.wi.gov website to see rates for the 2023 plan year



Go to the Benefits Available to Me page at etf.wi.gov/benefits-by-employer to find your program option and see rates for the 2023 plan year

Locals Only

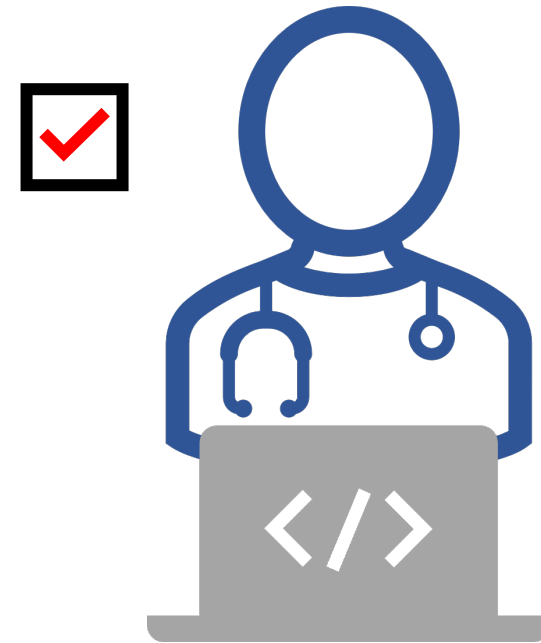
Benefit Changes

- Remote patient monitoring
- New change to pharmacy
- Behavioral therapy family



Remote Patient Monitoring

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



Behavioral Therapy Family

Separate behavioral therapy sessions for a patient's immediate family are now allowed as part of an ongoing mental health and/or substance use disorder treatment plan

Example:


Patient Session



Terry meets with a therapist and establishes a treatment plan for anxiety

The icon shows a green figure standing and gesturing towards a blue figure sitting on a couch. The blue figure is holding a clipboard and pen.

Family Session



Terry's spouse can now meet with Terry's therapist separately to provide feedback on treatment plan progress

The icon shows a green figure sitting on a couch and gesturing towards a blue figure sitting on a couch. The blue figure is holding a clipboard and pen.

New Change to Pharmacy

- New specialty drug program (clear bagging) has been added through the University of Wisconsin Specialty Pharmacy
 - Only for non-Medicare members receiving care within the UW Health System
- Limited to certain non-oncology specialty drugs (level 4)
- Administrative change – does not impact how members receive specialty drugs; may result in two bills



Members should contact their specialty drug administrator for more information

Reminders

- Boost your protection
- State coverage opt-out
- ETF benefits and vendor webinars



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
- Covered by Medicare Part B for Medicare members



The latest information about health benefits and COVID-19 is available on the ETF website

State Coverage Opt-Out



Health coverage Opt-Out for State Employees needs to be done **each** year



Members need to work with their employer to complete the process

State Only

Supplemental Benefits



Accident Plan

- Cash payment to help cover out-of-pocket expenses
- 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



Employees may continue this plan into retirement up to age 70

Active Employees Only

Reminder: Submit Accident Plan Claims

- Members must file claims with Securian in order to receive a benefit payout
- Submit claims within 30 days
- Additional documentation may be required



Claim forms and additional details are available in the [Accident Plan Section](#)

Reminder: Local Health Plans with Supplemental Options Page

ETF website has searchable list of local employers who participate in supplemental benefits

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



Type “local supplemental options” in the etf.wi.gov website search to find the page with the list

Locals Only

Reminder: Annuity Deductions

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



Reminder: 2023 Health Benefit Webinars



ETF Benefit Webinars

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



Benefit Vendor Q&A Webinars



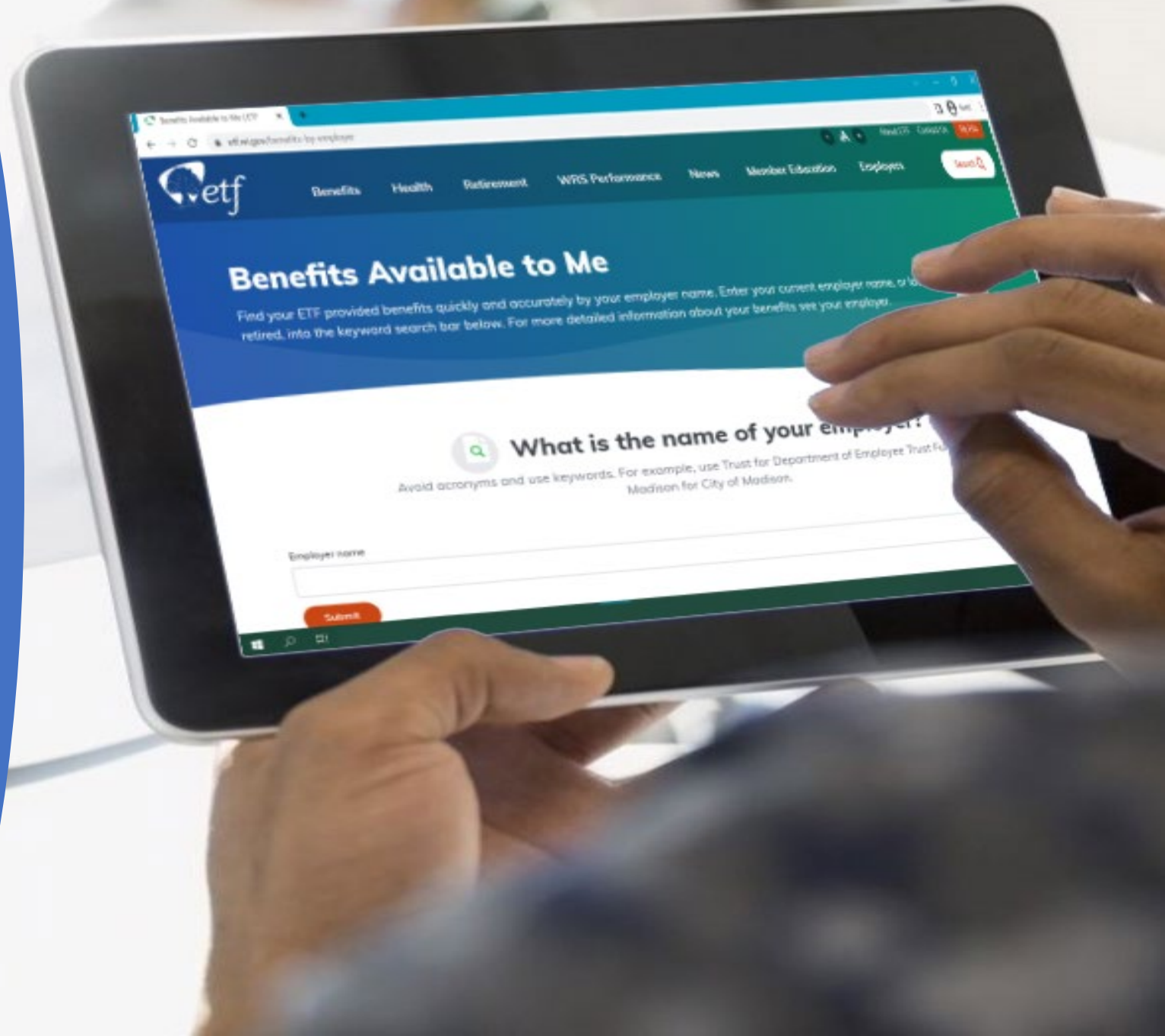
See etf.wi.gov website for session details and to register

Available throughout open enrollment

Benefits Available to Me

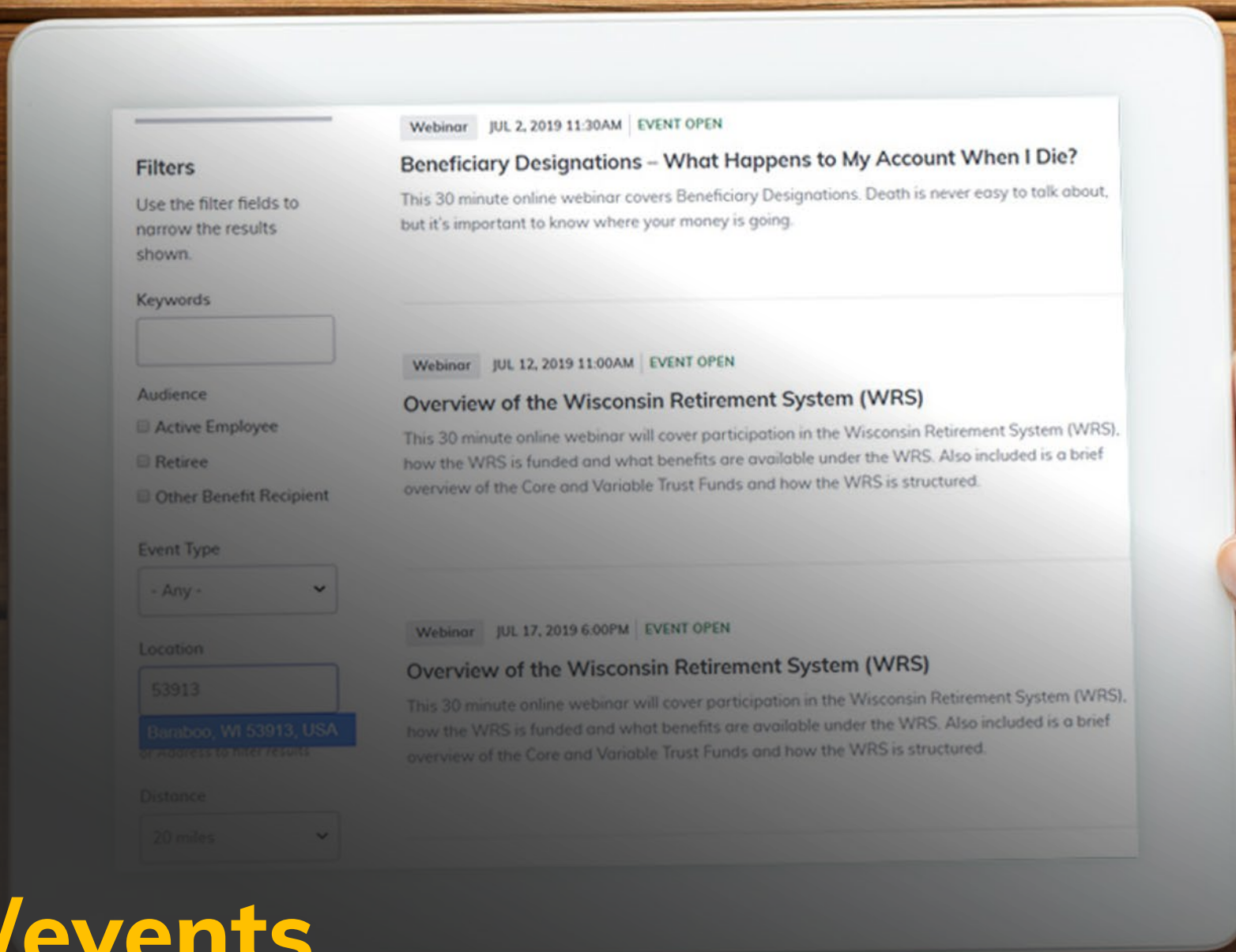
Find benefits available
by employer

etf.wi.gov/benefits-by-employer



Find more
webinars and
events

etf.wi.gov/events





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