



Health Insurance & Pharmacy

For Active Members



Tech Check



Can you see the
presentation?



Can you hear the
moderator?

Agenda

- Ground Rules & Introductions
- Medical & Pharmacy 2021 Overview
- Submitted Questions
- Q&A Session
- Member Resources

This session will be recorded for records retention purposes, but will not be shared publicly

Welcome

- Health Insurance & Pharmacy for Actives – Session 3 of 4
 - *Thursday, October 1*
 - *Thursday, October 8*
 - *Monday, October 12* ◀
 - *Monday, October 19*
- Visit etf.wi.gov to view other [health benefit forums](#) and [educational opportunities](#)

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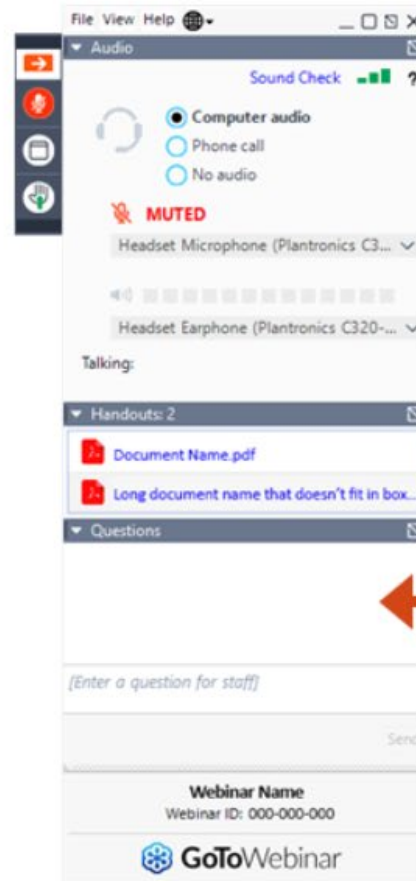
Ground Rules

- Please mute yourself
 - Only the moderator(s) and panelists will engage in active discussion, and will be muted when not actively speaking
- Enter all questions via the chat function
 - All general benefits-related questions are welcome
 - No personally identifiable information (PII) or protected health information (PHI) allowed

How to Participate

Click orange arrow to make the dashboard bigger.

You will be muted for the entire webinar.



Type questions any time during the presentation.

Introductions

Moderator

- Lynn Erickson, Member Services

Office of Strategic Health Policy Panelists

- Renee Walk, Lead Health Policy Advisor
- Tricia Sieg, Pharmacy Benefit Program Manager
- Luis Caracas, Health Policy Advisor
- Arlene Larson, Federal Health Programs & Policy Manager
- Korbey White, Health Program Manager

Medical & Pharmacy 2021 Overview

- Premiums & Contribution Rates
- Health Plan Offerings
- HDHP Telehealth
- New Medical Benefit
- COVID-19
- Reminders

Open Enrollment Period



September 28 to October 23, 2020



Mailed applications must be postmarked by October 23, 2020

Health Plan Offerings



No changes - same health plan offerings as 2020



You will automatically continue your current health insurance coverage unless you change your coverage election during open enrollment

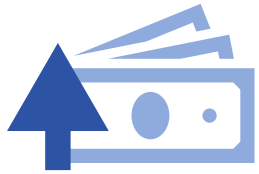
New Medical Benefit



Biofeedback for urinary incontinence will now be covered

- Provides a visual representation of muscle activity to help with rehabilitation and improve control

2021 Premium Summary



The Group Insurance Board approved a modest premium increase for plan year 2021

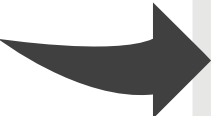
- State employee contribution determined by Department of Administration's Division of Personnel Management
- Local employers determine employee share individually



Full premium rates available on the ETF website or in the [2021 Decision Guides](#)

2021 State Active Premiums

- Non-Access members will see \$2 - \$7 increase per month
- Access members will see \$18 - \$52 decrease per month

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
 2021 Individual / Family	\$96 / \$238	\$36 / \$89	\$255 / \$632	\$195 / \$483
2020 Individual / Family	\$93 / \$231	\$35 / \$87	\$273 / \$679	\$215 / \$535

State Only

Rates include uniform dental

HDHP Telehealth

- Federal COVID-19 legislation allows for telehealth services to be covered under a high deductible health plan (HDHP) before the deductible is met for plan year 2021
- Temporary – expected to expire December 31, 2021 without further federal legislation
- Telehealth is fast and affordable, available to most members without any out-of-pocket costs



COVID-19 Testing



Health plans will cover diagnostic and antibody testing received from an in-network provider

- Cost sharing may apply



Some plans cover out-of-network testing

- Members should contact their plan for details

COVID-19 Vaccine

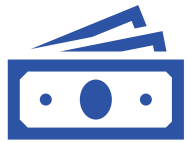


Should a COVID-19 vaccine become available during plan year 2021, the vaccine will be covered by the health plan



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

Reminder: Vaccines at In-Network Pharmacies



Cost: \$0, it's free!



Bring your Navitus card



Note: A COVID-19 vaccine will not be covered by the pharmacy benefit upon release



Available Vaccines

- Influenza ★
- Pneumonia ★
- Shingles ★
- Tetanus
- Hepatitis
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis

Reminder: 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

Submitted Questions

- The following questions were submitted via SurveyMonkey in advance of today's session



Family Coverage

- If I enroll in family coverage, does my spouse or family need to reside in Wisconsin?
- Are there any eligibility requirements to qualify for family coverage?

Hair Loss Treatment Coverage

- Will my health insurance cover a hair prosthesis or other treatments for permanent hair loss due to a medical condition, such as alopecia or other autoimmune disorders?
 - No, hair loss treatments or hair prosthesis are not covered by uniform benefits

High Deductible Health Plan

- I am considering switching to the High Deductible Health Plan (HDHP).
 - What are the biggest differences between the IYC Health Plan and HDHP – services, costs, etc?
 - Is there a financial incentive for employees that enroll in the HDHP?

Member ID Cards

- How do I request a new or additional member ID card?
 - Contact your health plan's customer service department to request a new or additional member ID Card
 - Most plans also allow you to submit a new ID card request via their member portal – you may even be able to print a temporary copy right from the portal

Member ID Cards (cont.)

- Will I receive a new member ID card each plan year?
 - From my health plan:
 - Generally, health plans do not issue new member ID cards each plan year
 - You will receive a new member ID card if you are a new enrollee or make election changes
 - From Navitus:
 - No, Navitus does not issue new member ID cards each plan year
 - If you need a new or replacement card, contact Navitus customer service

Pharmacy Formulary

- Q: Where can I find the pharmacy formulary online?
 - The complete formulary is available online at the Navitus client public benefits portal at <https://etf.benefits.navitus.com>
 - Choose your plan design and then select “Formulary” from the left hand navigation column
- Do I need to log in or have a user account to view the formulary?
 - No, you do not need to log in or have a user account to access the formulary at the link above

Pregnancy

- What will my health insurance cover if I am pregnant?
- Is there an insurance plan design option that is better suited for pregnancy coverage than others?
- Is pregnancy and delivery coverage different if I give birth outside of Wisconsin?

Service Area

- How can I tell what health plans are available in my county?
 - See the service area listing in your Decision Guide ([state](#) or [local](#)),
 - Use the Health Plan Search on the ETF website ([state](#) or [local](#)), or
 - View your plan's description page on the ETF website for a complete list of covered counties
 - Click on the plan name on the Health Plan Search page or search by plan name to view the complete plan description page

Service Area (cont.)

- Please provide additional information about how service areas work. Do I have to select a health plan in the county where I live or work?
 - Health plans determine which counties to include in their networks
 - You do not have to select health plan in a county where you live or work – choose the health plan which makes the most sense for you

Telehealth

- How much does a telehealth appointment typically cost?
 - It depends on your plan design and the type of service
 - Telehealth is available to most members without out-of-pocket costs, but check with your health plan to be certain
- Do all health plans use the same telehealth service/provider?
 - No, it varies between plans – see our [Telehealth Options](#) page or your health plan’s website to learn more

Q&A Session

- Please type questions into the chat box
- Questions should be general
- No PII/PHI permitted

Q&A Session – Time to Wrap Up



We have time for one last question...

Resources

- Virtual Benefit Fair Alternatives
- Important Changes
- Video: Get Medical Care When You Need It Fast

2021 Virtual Benefit Forums



ETF Benefits for Members

- Throughout open enrollment
- 20 total sessions
 - Health Insurance & Pharmacy Benefits for Active Members
 - Health Insurance & Pharmacy Benefits for Retirees
 - Dental & Vision Coverage
 - Wellness Program
 - Supplemental Programs
 - Pre-Tax Savings Accounts, Accident Program, Life Insurance, Long-Term Care



Benefit Vendors for Members

- Throughout open enrollment
- 30 total sessions
 - 2 sessions per vendor



- Registration required via ETF website
- No PII/PHI permitted
- See [ETF website](#) for session details

Member Resources

- ETF website
 - New Health landing page – etf.wi.gov/health
- Important Changes for 2021
 - [State employees](#)
 - [Local employees](#) – same for all Local Program Options
 - See meeting materials for PDF versions
- [Health Plan and Vendor contact information](#)
- [2021 Decision Guides](#)

Get Medical Care When You Need It Fast



Have you ever needed medical care and didn't know where to turn?

In [this video](#), you'll learn about:

- Your care options
- The advantages of each option

Evaluation Survey



You will receive an evaluation survey following this session – please take a few minutes to complete the survey



Thank You!

