



# Health Insurance & Pharmacy

For Active Members



# Tech Check

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Can you see the  
presentation?



Can you hear the  
moderator?

# Agenda

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- 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*

# Ground Rules

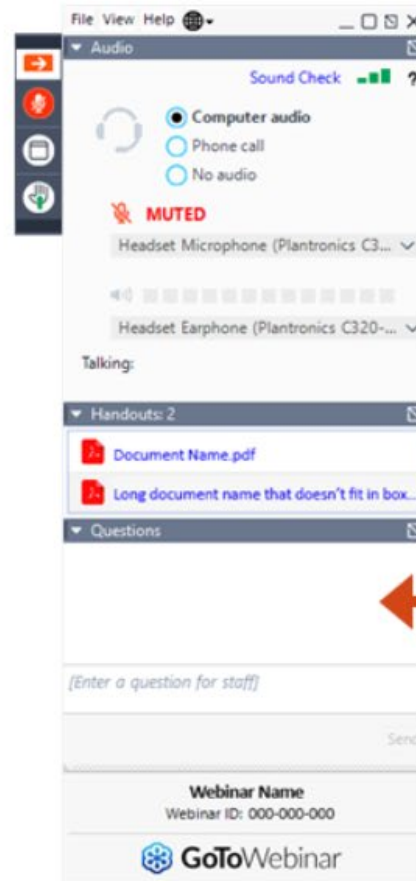
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- Please mute yourself
  - Only the moderator(s) and panelists will engage in active discussion, and will be muted when not actively speaking
- Enter all questions via the chat function
  - All general benefits-related questions are welcome
  - No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

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## Moderator

- Randy Porter, 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

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September 28 to October 23, 2020



Mailed applications must be postmarked by October 23, 2020



# Health Plan Offerings

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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

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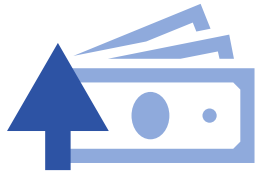


Biofeedback for urinary incontinence will now be covered

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

# 2021 Premium Summary

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

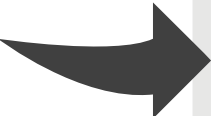
- State employee contribution determined by Department of Administration's Division of Personnel Management
- Local employers determine employee share individually



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   |
|---|-----------------|------------------------------------|---------------|---------------|
|  <b>2021</b><br>Individual / Family | \$96 / \$238    | \$36 / \$89                        | \$255 / \$632 | \$195 / \$483 |
| 2020<br>Individual / Family   | \$93 / \$231    | \$35 / \$87                        | \$273 / \$679 | \$215 / \$535 |

*State Only*

*Rates include uniform dental*

# HDHP Telehealth

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- 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

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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

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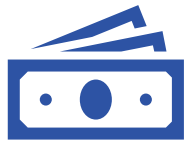


Should a COVID-19 vaccine become available during plan year 2021, the vaccine will be covered by the health plan



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

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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

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



# Hair Loss Treatment Coverage

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- 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?

# High Deductible Health Plan

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- 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

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- How do I request a new or additional member ID card?
- Will I receive a new member ID card each plan year?
  - From my health plan...?
  - From Navitus...?

# Pharmacy Formulary

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- Where can I find the pharmacy formulary online?
  - Do I need to log in or have a user account to view the formulary?

# Service Area

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- 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?
  - How can I tell what health plans are available in my county?
- My child is looking at colleges out of state. What can you tell me about student coverage?

# Telehealth

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- How much does a telehealth appointment typically cost?
- Do all health plans use the same telehealth service/provider?



# Q&A Session

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

# Q&A Session – Time to Wrap Up

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We have time for one last question...

# Resources

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



# 2021 Virtual Benefit Forums

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## ETF Benefits for Members

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



## 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

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- ETF website
  - New Health landing page – [etf.wi.gov/health](https://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

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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

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



# Thank You!

