

# How to Join Wisconsin Public Employers (WPE) Group Health Insurance Program

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Employer Trainer for Insurance



# Learning Objectives



1. Define the WPE Program
2. Determine Local Employer eligibility
3. Describe major steps and timeline to join
4. Retrieve primary resources

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# What is the WPE Program?

- Wisconsin Public Employers Group Health Insurance Program
- Offered to participating Local Governments' employees
- Group plan = lower cost
- ETF does not sell or offer bids
- ETF offers access to WPE Program

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# Which Employers Are Eligible?

- Participate in WRS
- Covered by Section 218 with SSA



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- Underwriting for Large Employers (50+ employees)
- Employer Selects Program Option
- Enrolling Employees
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# What is Underwriting?

- Large Employers (50+ eligible employees)
- Done *before* filing resolution to join
- Outside agency determines group risk
- May be assessed surcharge

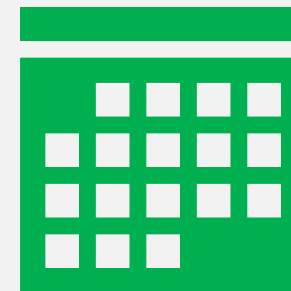
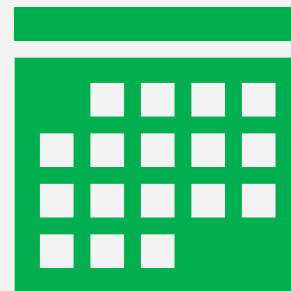
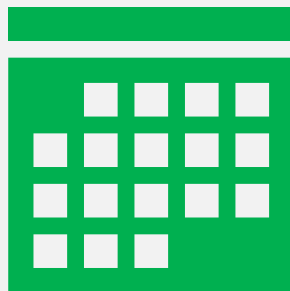


# What are the Major Steps?

- Underwriting for Large Employers (50+ employees)
- Employer Selects Program Option
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# File Resolution

- Employer submits ET-1324
- Submit 90 days prior
- Compare Program Options prior to filing



# What are Program Options?

- Cost-sharing benefit design
- Different premiums, co-pays, etc.
- Choice to offer Uniform Dental
- Same Health Plans
- Same Uniform Benefits



# What are the Major Steps?

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# How are Employees Enrolled?

- 30-day Initial Enrollment
- Employees choose health plans



ABC Health



XYZ Health



123 Health

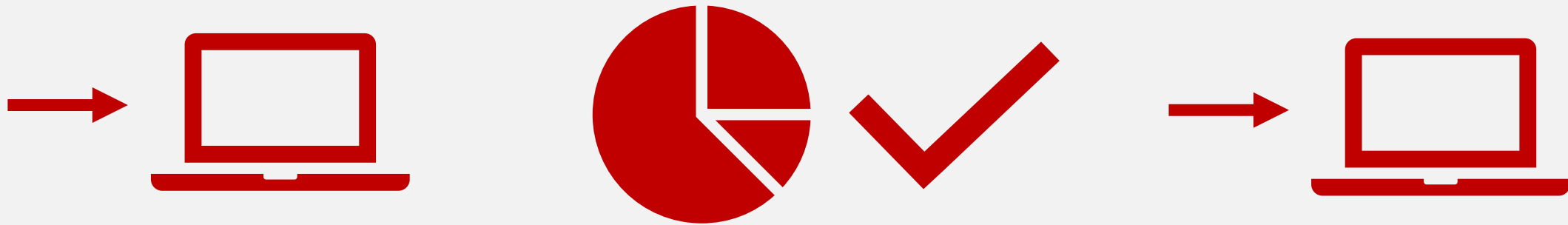
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# How is Enrollment Processed?

- ETF updates system for new Employer
- ETF determines minimum participation
- Employer adds employees to system



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# What is the Timeline?

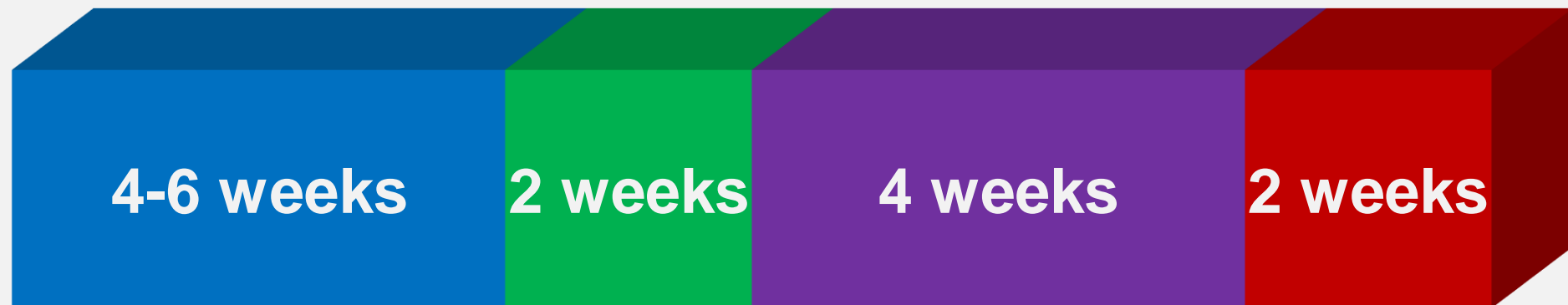
- Total time: Four months

■ Underwriting

■ Enrolling Employees

■ Select Program Option

■ Processing Enrollment



# When Can Employers Join?

- WPE Program coverage starts quarterly:

<b>1<sup>st</sup> Quarter</b> <b>January 1</b>	<b>2<sup>nd</sup> Quarter</b> <b>April 1</b>	<b>3<sup>rd</sup> Quarter</b> <b>July 1</b>	<b>4<sup>th</sup> Quarter</b> <b>October 1</b>
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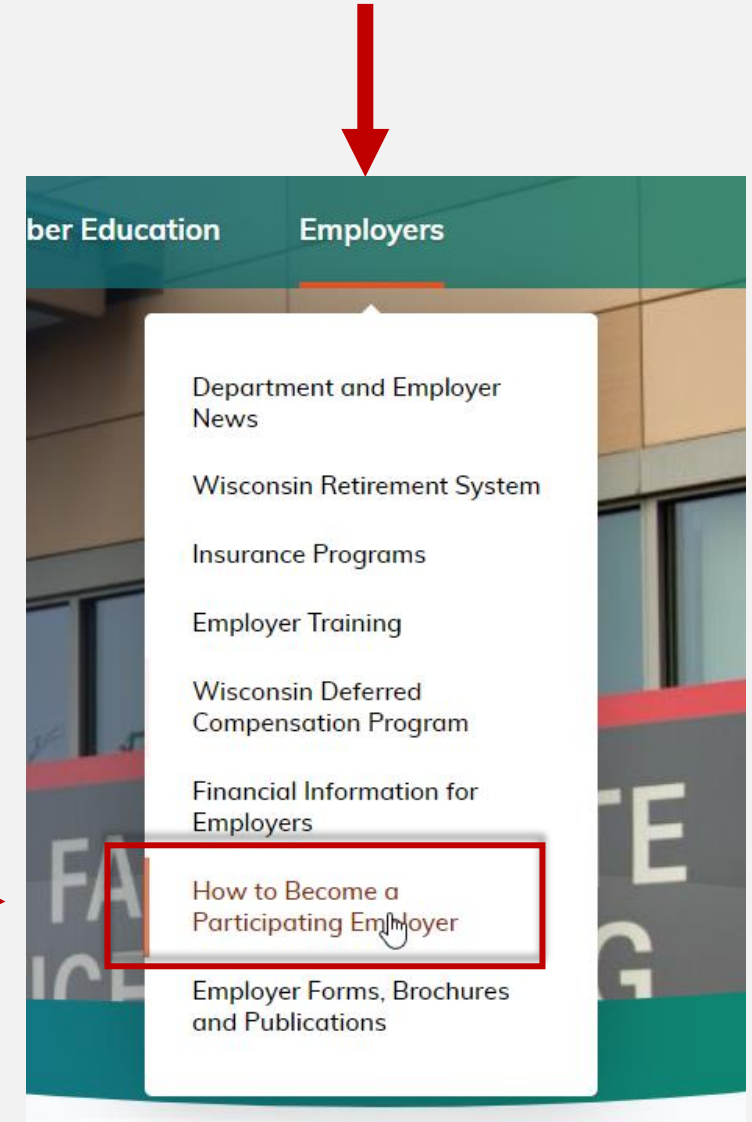
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# Where to Learn More?

- ETF brochure: *How to Join...* (ET-1139)
  - Includes Underwriting Checklist
- ETF website
- Call/email Employer Communication Center



# What Did We Learn?

- WPE Program
- Employer eligibility: WRS or 218 Agreement
- Major Steps
  - Underwriting, Program Option, Enrollment, Processing
  - Four months
- Primary Resources:
  - ET-1139, website, Employer Communication Center



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# Thank you

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