

Program Options 102

Local Employers

Employer Services Bureau



Learning Objectives

Define Health
Insurance Terms

Explain
Program Option
Differences

Determine How
to Change
Program
Options

Identify
Resources

A photograph of a family of three walking on a dirt path in a forest. The mother is on the left, wearing a red and black plaid shirt and blue jeans. The father is on the right, wearing a blue and red plaid shirt over a white t-shirt and blue jeans. A young girl is in the center, wearing a white dress with a polka-dot pattern and a white headband. They are all smiling and holding hands. The background is a dense forest with tall trees and green foliage.

Define Health Insurance Terms

Health Insurance Terms



Previous training: Premium, Deductible, Copayment, Coinsurance

Out-of-Pocket Limit (OOPL)

Maximum Out-of-Pocket (MOOP)

Durable Medical Equipment (DME)

Health Plan Tiers

Out-of-Pocket-Limit (OOPL)



Annual limit paid through deductible, co-payment, & co-insurance*

- Does NOT include premiums
- Exceptions (example: DME)

May or may not include prescriptions

- Depends upon program option

OOPL amount varies by program option

Maximum Out-of-Pocket (MOOP)

Federally enforced limit for out-of-pocket expenses

MOOP \neq OOPL

MOOP provides safety net for expenses beyond OOPL

- Example: Adult hearing aids

MOOP = much higher than ETF OOPLs

- MOOP = \$9,450 individual & \$18,900 family
- Difference depends upon program option

MOOP impacts *very few* members



Durable Medical Equipment (DME)

Equipment and supplies for extended use

Examples: wheelchairs, crutches, etc.



DME costs may differ from other medical services

Require deductibles, copays, & coinsurance

Varies with Program Option

Health Plan Tiers



ETF's method for ranking health plans based on costs and quality of care

Three tiers

- Tier 1 plans – Lower cost premiums
- Tier 2 plans – Moderate cost
- Tier 3 plans – Higher cost

Employer premium contributions =
Average Qualified Tier 1 Plans in Employer's County

- Employer pays 50-88% for FTE 50% or greater
- Employer pays 25-88% for FTE 49% or less

Tiers unaffected by program option

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Explain Program Option Differences

Program Option Differences

Program Option	PO2/12 “Traditional”	PO4/14 “Deductible”	PO6/16 “Local”	PO7/17 “HDHP”
Premiums	\$\$\$	\$\$	\$\$	\$
Deductible	None	\$500 Individual \$1,000 Family	\$250 Individual \$500 Family	\$1,600 Individual \$3,200 Family
Co-Payment	None	None	\$15 Primary Care \$25 Specialty Care	\$15 Primary Care \$25 Specialty Care
Co-Insurance	None (except 20% for DME, adult hearing aids, and adult cochlear implants)	None after deductible (except 20% for DME, adult hearing aids, and adult cochlear implants)	10% after deductible	10% after deductible
OOP/L	None (except \$500/person for DME & adult cochlear implants)	After deductible, None (except \$500/person for DME & adult cochlear implants)	\$1,250 Individual \$2,500 Family (does <u>not</u> include prescription drug copays)	\$2,500 Individual \$5,000 Family (<u>Does</u> include prescription drug copays)

A photograph of a family of three walking along a path in a forest. The woman is on the left, wearing a red and black plaid shirt. The man is on the right, wearing a blue and white plaid shirt over a white t-shirt. A young girl is in the center, wearing a white dress with a polka-dot pattern. They are all smiling and holding hands. The background is a dense forest with tall trees and green foliage.

Determine How to Change Program Options

How to Change Program Options

Employer
completes
form

- *Existing Employer Option Resolution Wisconsin Public Employers' Group Health Insurance Program (ET-1152)*

Submit to
ETF

- No later than October 1
- Coverage effective next January 1



Identify Resources



Program Option Resources

“Local Employer Health Insurance Standards, Guidelines, and Administration Manual” (ET-1144)

“How to Join the Wisconsin Public Employers’ Group Health Insurance Program” (ET-1139)

PO premium rate tables

etf.wi.gov → “Employers” drop-down → Click “Insurance Programs”
Scroll down & click “Group Health Insurance” card
Scroll down & click “88% tables and full premium rates by program option”

Contact ETF

877-533-5020 option 2

Email: ETF SMBESSNewEmployer@etf.wi.gov

Thank you



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608-266-3285
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