

State Maintenance Plan (SMP) 101

Employer Services Bureau



Learning Objectives

Define
Health Plan

Describe
Health Plan
Tiers

Explain
Qualified
Health Plans

Define State
Maintenance
Plan (SMP)

Identify
Resources



Define Health Plan

Health Plans



Insurance companies with specific provider networks

- Doctors, hospitals, clinics, etc.
- Health plans choose networks

Chosen by employees (not employer)

All health plans have uniform benefits

- Cover same medical services and procedures*
- Employees can focus on providers rather benefits



Describe Health Plan Tiers

Health Plan Tiers



ETF's method for ranking health plans based primarily on costs

Three tiers

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

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

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

Tiers unaffected by program option



Explain Qualified Health Plans

Qualified Health Plans



Determined county-by-county

Meet one of two sets of minimum requirements

1 – Provider Distances

- ****EXAMPLE**** Rural Distances
- 20 miles: Primary Care Provider (PCP)
- 35 miles: Hospital
- 35 miles: Certain specialists

Or... 2 – Provider Volume

- Five PCPs accepting new patients
- One hospital
- One chiropractor



Define State Maintenance Plan (SMP)

State Maintenance Plan (SMP)



ETF-offered plan administered by 3rd Party

- Currently Dean Health Plan

Offered only in counties without qualified Tier 1 Plans

SMP Premiums

- Available in 88% tables on website
- Same across state within same program option



Identify Resources

SMP Resources

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

Health Plan Tiers, 88%, Health Plans

- etf.wi.gov → “Employers” drop-down → “Insurance Programs” → “Group Health Insurance” card

SMP Provider Network

- etf.wi.gov → “Insurance” drop-down → “Health and Pharmacy” → “All Program Options” card → Select your PO → “Health Plan Search” card → SMP link → “View Provider Directory” link

ETF Employer Communications Center – Insurance Unit

- 1-877-533-5020, option 2
- New: ETF SMBESSNewEmployer@etf.wi.gov
- Current: ETF SMBEmployerInsurance@etf.wi.gov

Thank you



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