

ETF Local Update

December 14, 2023



Session is being recorded



Housekeeping

Non-camera meeting

Raise your virtual hand to ask a question or make a comment

Please remain on mute unless speaking

Feel free to comment or ask a question the chat





Late
Enrollment
Guidance

Jake Spielbauer

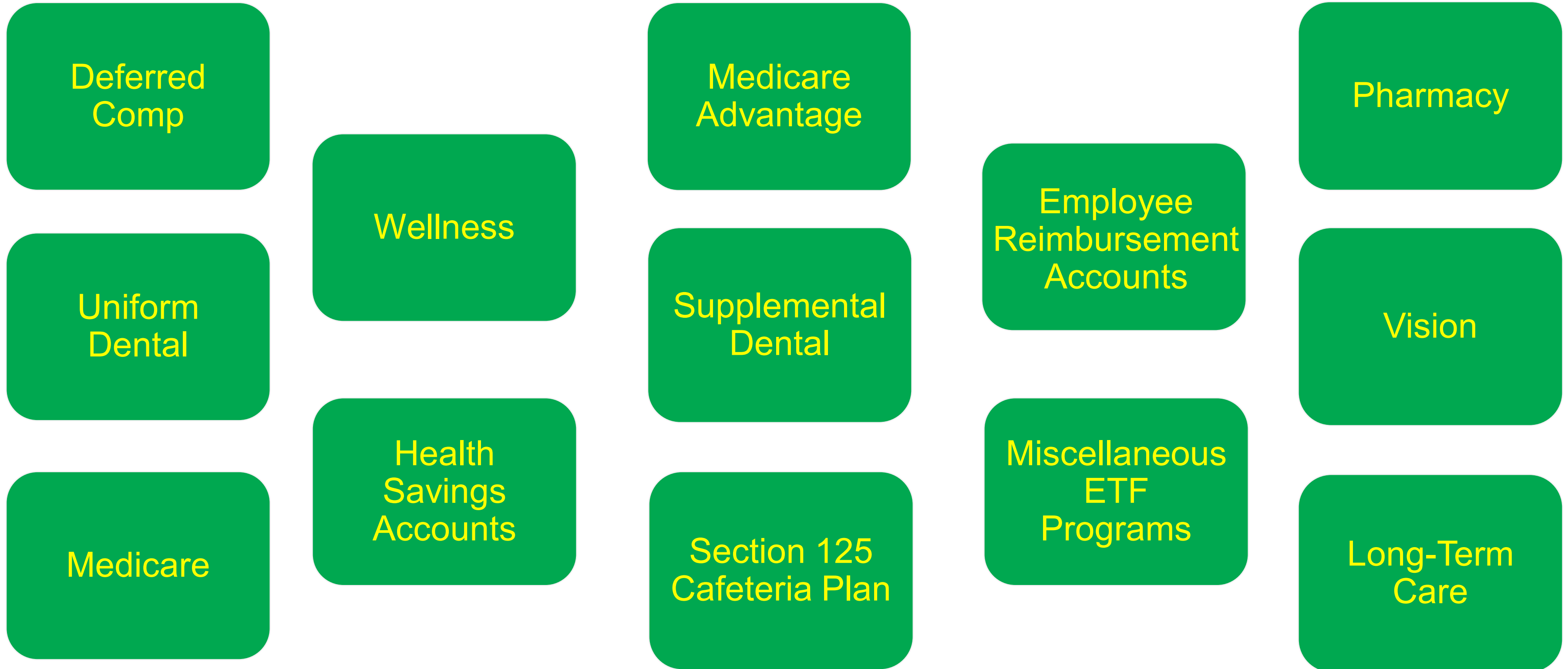


Request for Proposal Interest List

Tricia Sieg

What the heck in an RFP?

ETF issues Requests for Proposals (RFPs) to solicit bids from possible vendors.



Why are you talking to us about RFPs?

Establish a list of employers who are interested in serving on RFP committees

Serving on an RFP committee will require

- Reading and scoring all qualified RFP proposals
- Meeting with other RFP committee members to discuss proposals
- Possibly hearing live presentations from potential vendors
- Voting on who you would recommend should be awarded the contract

I just finished the RFP response. I can't recall the last time I had that much fun.



Okay, I'm in! Now what?

Look at some of ETF's upcoming and past RFP's at <https://etf.wi.gov/procurement>

Contact Tricia Sieg at Tricia.Sieg@etf.wi.gov and you will be placed on the "Super Cool, Totally Awesome List of Employers Who Are Interested in Serving on RFP Committees"

If you get called, you are under no obligation to serve

BRACE YOURSELVES

AN RFP IS COMING





Accident Plan Rate Update

Douglas Wendt



Life Insurance Changes

Tom Rasmussen



Local Life Insurance Change


Tom Rasmussen

Life Insurance Program Manager



Proposed Change

Modify the premium effective date due to changes in an employee's annual earnings, age band changes, or future premium changes



Current Process

Annual earnings from previous year are reported to ETF by January 31

ETF provides earnings to Securian

Securian adjusts billing

Premium changes due to salary increases and age changes for state and local plans are on different schedule

- State: April 1
- Local July 1



Proposed Change

Modify the premium effective date updates for the Local Plan to April 1

Effective April 1, 2025



Implementation of IAS will make the process more automated.



Minimizes the complexities of IAS configuration



Align the State and Local Plan



Align the benefit amount with billed premium

Employer Impact

Local employers will experience a change in premium three months earlier than current in 2025

No planned premium increase anticipated in 2025

No measurable impact to the funding of the plan by the change



Feedback and Questions

Tom.rasmussen@etf.wi.gov

Thank You

Income
Continuation
Insurance
Questions

Jim Guidry
Gina Fischer





ICI Program Changes

ICI Program Changes

The Group Insurance Board approved ICI plan language amendments that update the maximum earnings eligible for coverage under the Standard Plan from \$64,000 to \$120,000.

- Consolidates standard and supplemental coverages
- Increases amount of earnings eligible for employer premium contributions
- Increases coverage for employees earning more than \$64,000 who are not currently enrolled in supplemental coverage
 - Increased coverage is automatic. No application required.
- Local Plan premiums not impacted due to premium holiday

ICI Standard vs. Supplemental – 2023

Standard Plan

- Covers up to \$64,000 of annual earnings
- \$4,000 maximum monthly benefit
- Premiums shared by employees and employers

Supplemental Coverage

- Coverage for annual earnings from \$64,000 to \$120,000
- \$7,500 maximum monthly benefit
- Employee pays 100% of premiums

ICI ~~Standard vs. Supplemental~~ - 2024

2024 ICI Program

- Covers up to \$120,000 of annual earnings
- \$7,500 maximum monthly benefit
- Premiums shared by employees and employers up to \$120,000

Impacts

- Annual supplemental enrollment period becomes obsolete
 - Annual reviews by employers not needed
 - The Hartford will no longer have to process supplemental coverage applications
 - The Hartford will no longer have to verify supplemental coverage
- One premium rate table
- Program simplified; easier to administer and understand
- Employers will need to update any documents and/or web pages related to ICI
- Local ICI plan on premium holiday

The image features a white background with decorative curved lines in shades of green and blue. One set of lines is in the top-left corner, and another is in the bottom-right corner. The word "Questions?" is centered in a large, black, sans-serif font.

Questions?

New timeline for Health
insurance rate setting



Korbey White

New Rate Setting Time-Line

- When?
 - First Quarter 2024
- Why?
 - Local employer budgets
 - Insurance Administration System (IAS)
- How?
- Benefits
 - Rates published earlier
 - IAS Implementation

IAS Update

Kim Schmidt

David Schram

Brian Stamm





INSURANCE ADMINISTRATION SYSTEM (IAS)

Kim Schmidt, IAS Employer Liaison

ONLINE ACCESS SECURITY AGREEMENT (IAS)

- Required form for employers offering one or more ETF-administered benefits.
- Required form for each employee who needs administrative access.
- Access needed – SFTP server, ETA access, and Benefitplace access.
 - Payment application will be needed if you offer health and/or ICI.
- New form required when any changes occur.

<https://etf.wi.gov/resource/etf-online-access-security-agreement-ias>

ETA CONVERSION FILE

- File completion is required.
- Receiving the file via MOVEit – **MUST download file within 7 days.**
 - ETFSMBIASEmployerSetupQuestions@etf.wi.gov
- Completing required fields – *Local Employer Conversion Key*
- Save completed file as ETA_<EmployerNumber>_yyyymmdd.xlsx
 - File must be saved as a .xlsx file
- Upload file to MOVEit.

ICI AND ACCIDENT FILE

- Complete all fields in the excel spreadsheet.
- Refer to the ICI and/or Accident Key for more information on the columns and accepted values.
- File must be saved as an .xlsm file.
- Submit file on MOVEit.

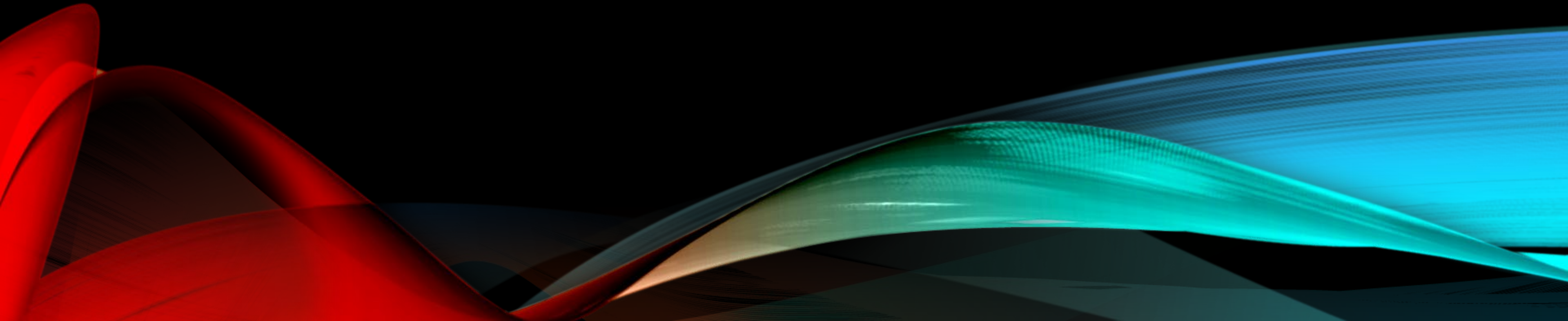
NEXT STEPS

- Complete an Online Access Security Agreement – IAS (ET-8928i)
- Complete and return the ETA Conversion file
- Complete and return the excel spreadsheet for ICI and/or Accident employee information

- 
- Respond to all inquiries timely.
 - Email ETFSMBIASEmployerSetupQuestions@etf.wi.gov with any questions.

DEMO

Dave Schram





State
maintenance
Plan Tiering
Process
Training

Jake Spielbauer

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)

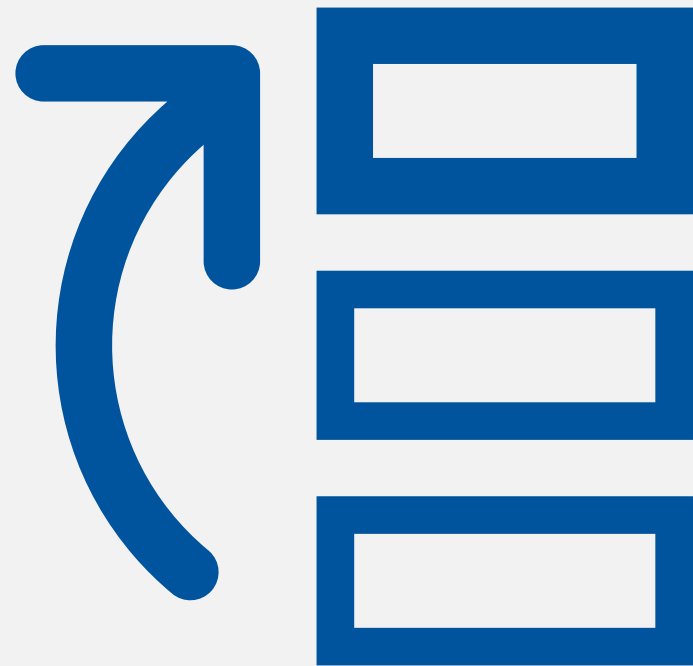
All health plans have uniform benefits

- 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 ETF's minimum requirements

1 – Rural Provider 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 → “SMP” under Printable provider directory

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



[wi_etf](#)



[etf.wi.gov](#)



ETF E-mail Updates



608-266-3285
1-877-533-5020



Questions
Comments
Concerns

Thank you for all
you do!

Have a safe, fun,
and wonderful
holiday season.



Santa is coming
to Wisconsin

See You In 2024!