

High Deductible Health Plans 101

Local Employers

Employer Services Bureau



Learning Objectives

Define High
Deductible
Health Plan
(HDHP)

Describe HDHP
features

Identify HDHP
resources

Disclaimer



NOT endorsement
of HDHP



Define HDHP

HDHP Definition

High Deductible Health Plan

IRS-set criteria

- Minimum deductible
- Maximum Out of Pocket Limit (MOOP)

Deductible = Paid *before* insurance pays anything

MOOP = Maximum amount paid for all expenses

- Includes deductible, co-payments, & co-insurance
- Does NOT include premiums

Current IRS limits: [Healthcare.gov](https://www.healthcare.gov)



Describe HDHP Features

HDHP Features

HDHP Program Options

- PO7 & PO17

ETF-specific deductible and Out-of-Pocket Limit (OOPL)

- MOOP \neq OOPL
- MOOP = much higher than OOPL
- Impacts *very few* members

For current ETF deductible and OOPL

- PO7/PO17 Health Benefits Decision Guide (ET-2169)

HDHP Features (2)

Lower premiums

- ****Example**** Adams County Dean Health Plan—Family with Dental
 - **PO2 “Traditional”**: \$2,572/mo. (2024)
 - **PO7 “HDHP”**: \$2,103/mo. (2024)

HDHP deductibles and OOPs *include* drug costs

- Other Program Options track drugs and medical separately

May offer Health Savings Account (HSA)

- Tax-advantaged
- Don't expire
- Owned by member
- Employer *may* contribute towards HSAs
- NOTE: Local employers cannot use ETF's State HSA



Identify HDHP Resources

HDHP Resources

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

PO7/PO17 Health Benefits Decision Guide (ET-2169)

ETF Website

- etf.wi.gov
- Search “HDHP”

ETF Employer Communications Center

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

Thank you



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ETF E-mail Updates



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