



2022 Health Benefit Changes

UW Retirement Association



Introductions

Eileen Mallow, Director

Agenda

- What's New at ETF?
- 2022 Program Changes
- Wellness & Disease Management
- Medicare Program Update
- Medicare Vaccinations Update
- Covid Update
- Group Insurance Board Initiatives
- Q&A

WHAT'S NEW AT ETF?

- Secretary Conlin departed April 2021
- New Secretary, John Voelker, started right away
- New Deputy Secretary, Shirley Eckes, started May 2021
- Department entered a contract with Benefit Focus for major overhaul of health insurance eligibility and enrollment system

2022 Health & Dental Insurance Changes

Korbey White, Health Program Manager

Open Enrollment Period



September 27 to October 22, 2021

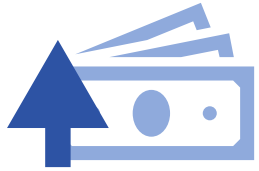


Mailed applications must be postmarked by
October 22, 2021



*“If You’re Happy and You Know it, Don’t Change
Your Plans.”*

2022 Premium Summary



The Group Insurance Board approved a modest premium increase for plan year 2022

- Rate impacts vary by program option



Full premium rates available on [ETF website](#) or in the [2022 Decision Guides](#)

New Health Plan: Aspirus

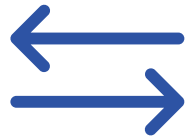


- Aspirus Health Plan is newly available for plan year 2022
- Covers select counties in north-central Wisconsin
- Key providers include:
 - Aspirus Health
 - Ascension North & Central
 - ThedaCare
 - Bellin Health

Covered Counties:

- Clark
- Florence
- Forest
- Iron
- Langlade
- Lincoln
- Marathon
- Oneida
- Portage
- Price
- Shawano
- Taylor
- Vilas
- Waushara
- Wood

Network Change: Quartz Community



Network offering change – Quartz Community split

- Quartz Central
- Quartz West



Members currently enrolled in Quartz Community should select a new health plan



Quartz – UW Health network not impacted by this change

New Network: Quartz Central

- One of two networks replacing Quartz Community in 2022
- Covers middle and eastern parts of Wisconsin outside of Dane County
- Key providers include:
 - Aurora Health System
 - ProHealth Care
 - ThedaCare

Covered Counties:

- Adams
- Columbia
- Dodge
- Fond du Lac
- Grant
- Green
- Green Lake
- Iowa
- Jefferson
- Juneau
- Lafayette
- Marquette
- Richland
- Rock
- Sauk
- Walworth
- Waukesha
- Waushara
- Wood

New Network: Quartz West

- One of two networks replacing Quartz Community in 2022
- Covers western counties in Wisconsin
- Key provider system:
 - Gundersen Health System clinics and providers

Covered Counties:

- Buffalo
- Chippewa
- Clark
- Crawford
- Eau Claire
- Jackson
- La Crosse
- Monroe
- Pepin
- Trempealeau
- Vernon

Medical Benefit Changes



Minor medical benefit changes for plan year 2022

- Adding coverage for medically necessary corrective jaw surgeries
- Removing timeframe requirement for tooth extractions or dental repairs due to accidents
- Updating and specifying telemedicine coverage

Telemedicine Coverage Changes

- New service category definitions and cost-sharing added for telemedicine – visit ETF website for details

Service Category	Pre-Medicare	Medicare
E-Visit	\$0	\$0
Telehealth Visit	\$15 or \$25, depending upon provider specialty	\$0
Telephone Visit	\$15 or \$25, depending upon provider specialty	\$0

Pharmacy Benefit Change For Non-Medicare Members



Continuous Glucose Monitors (CGM) coverage will be allowed under the pharmacy benefit in 2022

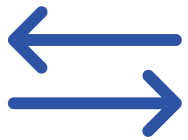


CGM coverage will be available under both the medical and pharmacy benefit

New Uniform Dental Benefit and Supplemental Preventive Plan Benefit



White composite resin fillings for posterior (back) teeth added to the uniform dental and supplemental preventive benefits effective January 1, 2022



Already covered for front teeth – will be covered for both front and back teeth starting in 2022

2022 Supplemental Dental Rates

	Uniform Dental	Preventative Plan	Select Plan	Select Plus Plan
Retiree	\$30.20	\$34.72	\$16.22	\$31.12
Retiree + Spouse	---	---	\$32.96	62.24
Retiree + Child(ren)	---	---	\$22.26	\$57.58
Family	\$75.50*	\$86.80	\$39.65	\$94.94

*Medicare 1 and Medicare 2 recipients pay a family rate of \$60.40 for UDB.

Supplemental Enrollment

- Enrollment options
 - Retirees/Continuants: Paper forms or website
 - WRS retirees can enroll during open enrollment, regardless of employer participation
- All new subscribers will receive a welcome letter and ID card from Delta Dental and/or EyeMed in the mail

Wellness & Disease Management Program

Molly Heisterkamp, Wellness & Disease
Management Programs Manager

Wellness Incentives

All non-Medicare Advantage members are encouraged to participate in Well Wisconsin and earn the \$150 wellness incentive

Medicare Advantage members have access to the Renew Rewards program through UnitedHealthCare

All wellness incentives are considered taxable income

Well Wisconsin for Members Webpage

Well Wisconsin for Members

Employees, retirees, and their spouses who participate in the State of Wisconsin Group Health Insurance Program have access to Well Wisconsin and WebMD. Participants have access to tools and resources to help set health and well-being goals, track progress, stay motivated, and earn incentives!



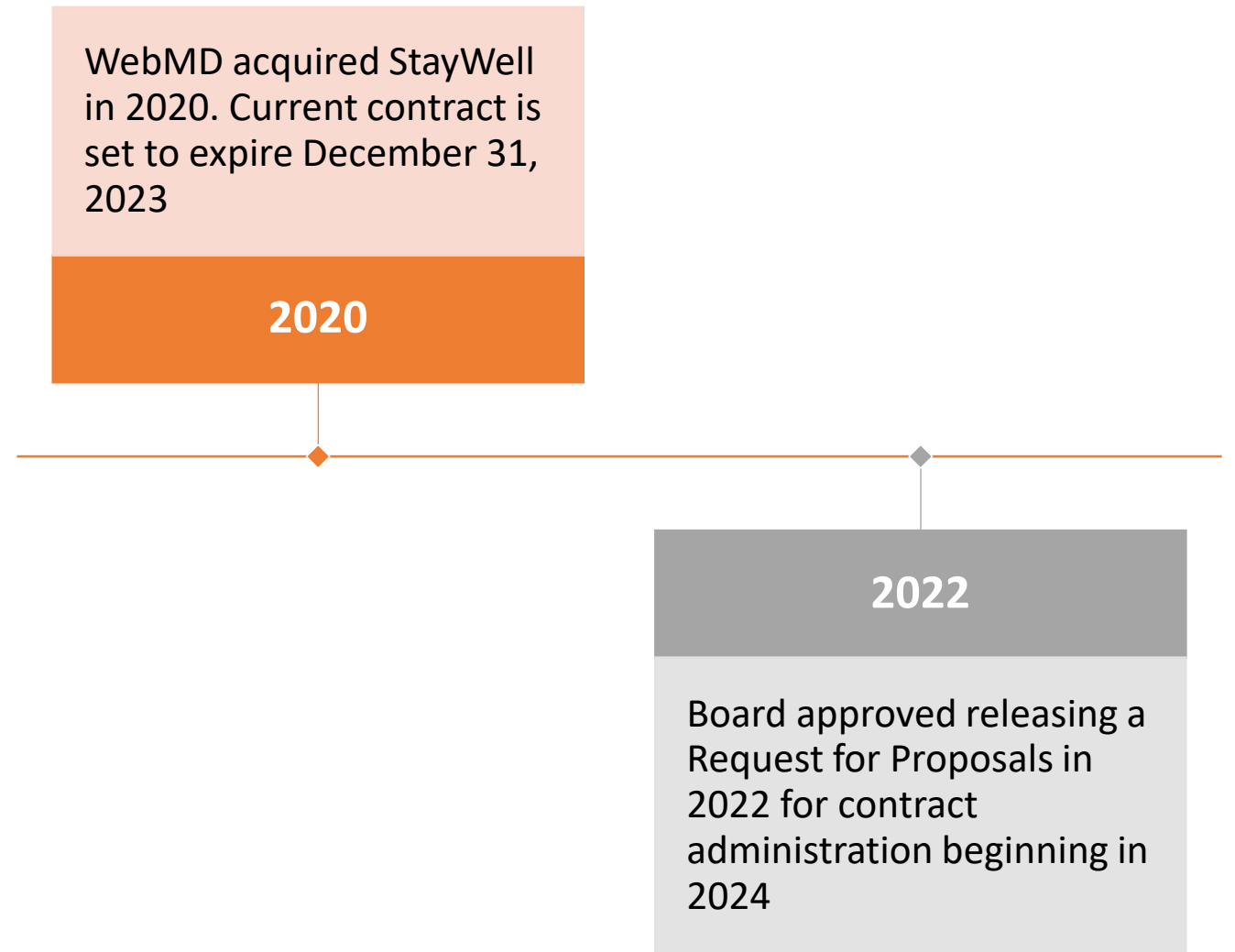
Related Resources

- [WebMD One Portal](#)
- [Program Brochure](#)
- [Health Check Options](#)
- [Health Care Provider Form](#)
- [Well-Being Activities](#)
- [App Information](#)
- [Health Coaching](#)



etf.wi.gov/well-wisconsin-members

Well Wisconsin Contract Updates



Gym memberships through Silver Sneakers or Renew Active



Medicare Advantage members with UnitedHealthcare for 2022 will have access to Renew Active rather than Silver Sneakers.



Medicare Plus members with WEA Trust continue to have access to Silver Sneakers.

Medicare Program Update

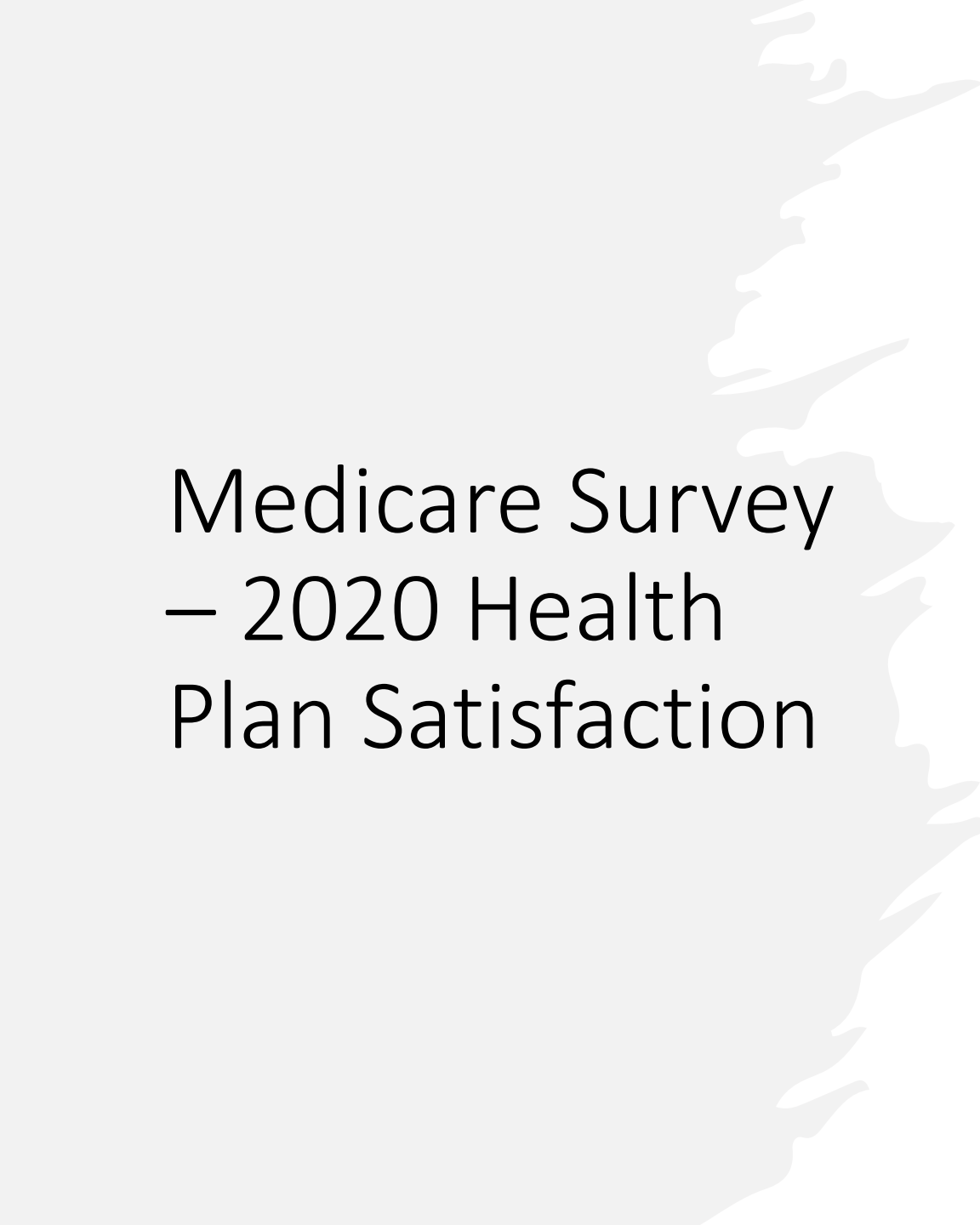
Arlene Larson, Manager of Federal Programs & Policy

Medicare Advantage Update

Medicare Member Survey
results from early 2021

Information about other
options in the Marketplace

Premium rate negotiations
information



Medicare Survey – 2020 Health Plan Satisfaction

- ETF and UHC surveyed subscribers to learn of their satisfaction
- UHC surveyed all Medicare Advantage subscribers, either via email or paper
- ETF surveyed all non-Medicare Advantage members when ETF had an email address for them, using SurveyMonkey

The surveys asked questions about:

- How likely the member was to recommend their health plan to others
- Why the member selected the plan they did
- Overall satisfaction with health plan benefit administration
- How well member understood various aspects of their plan
- Their experience with their plan's customer call center
- Their experience with materials their plan mailed to their home
- Their experience with their plan's website
- Their experience using in-network providers

Membership and Survey Distribution by Plan

Plan Name	Medicare Members	Surveys Sent	Responses Received
Most Popular Medicare Plans			
UHC Medicare Advantage	9,667	9,667	4,022
WEA Trust	9,250	5,004	1,280
Quartz	6,953	3,815	849
Dean	5,132	2,479	584

Overall Health Plan Performance Score

Medicare Plan Vendor	Score Out of 100	% of Medicare Members
UHC Medicare Advantage	84.52	29%
WEA Trust	80.01	27%
Quartz	73.98	21%
Dean	74.62	15%
All Other Plans	72.78	8%

Survey asked why members chose their plan

For UHC's IYC Medicare Advantage plan:

- Premium cost (69.65%)
- Convenience of having Medicare billing integrated (59.73%)
- Broad choice of providers (34.95%)

For WEA Trust's IYC Medicare Plus plan:

- Coverage is included outside of Wisconsin (52.42%)
- Broad choice of providers (50.08%)
- Ease of access to specialty care (37.42%)

Overall Survey Findings

- Overall, members in the UHC Medicare Advantage plan and plans administered by WEA Trust expressed the highest level of satisfaction
- Medicare members in other plans also expressed generally high levels of satisfaction
- But Medicare members in Quartz and Dean, expressed lower levels of satisfaction

What else is available
for our group in the
marketplace?



ETF issued a Request for Information (RFI) to find out

RFI asked vendors about their MA offerings

10 health plans responded in early April 2021

Vendors currently offered

Dean Health Insurance

HealthPartners Health Plan

Network Health

Quartz

UnitedHealthcare

Vendors not offered

Aetna

Anthem Blue Cross & Blue Shield

Humana

Medica

Willis Towers Watson

Health plans told
us about their
provider networks
– Nationwide
Group

- Nationwide Passive PPOs
 - Aetna
 - Anthem Blue Cross & Blue Shield
 - Humana
 - UnitedHealthcare

Health plans told us about their provider networks – Regional Group

Regional HMO or PPO

- Dean
- Health Partners
- Medica
- Network Health
- Quartz

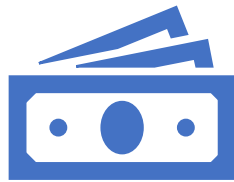
Marketplace option

- Willis Towers
Watson

What we learned from the RFI

- Similar vendor response to when we issued the Request for Proposal that resulted in retirees being able to enroll in UHC's plan beginning January 1, 2019
- Medicare-approved supplemental benefits for Medicare Advantage plans are new
 - After an inpatient stay, transportation and meals may be provided for a time
 - Enhanced wellness, like personalized coaching
- National plans are working closely with providers to help people get the care they need, when they need it, through data

What about the UHC premiums?



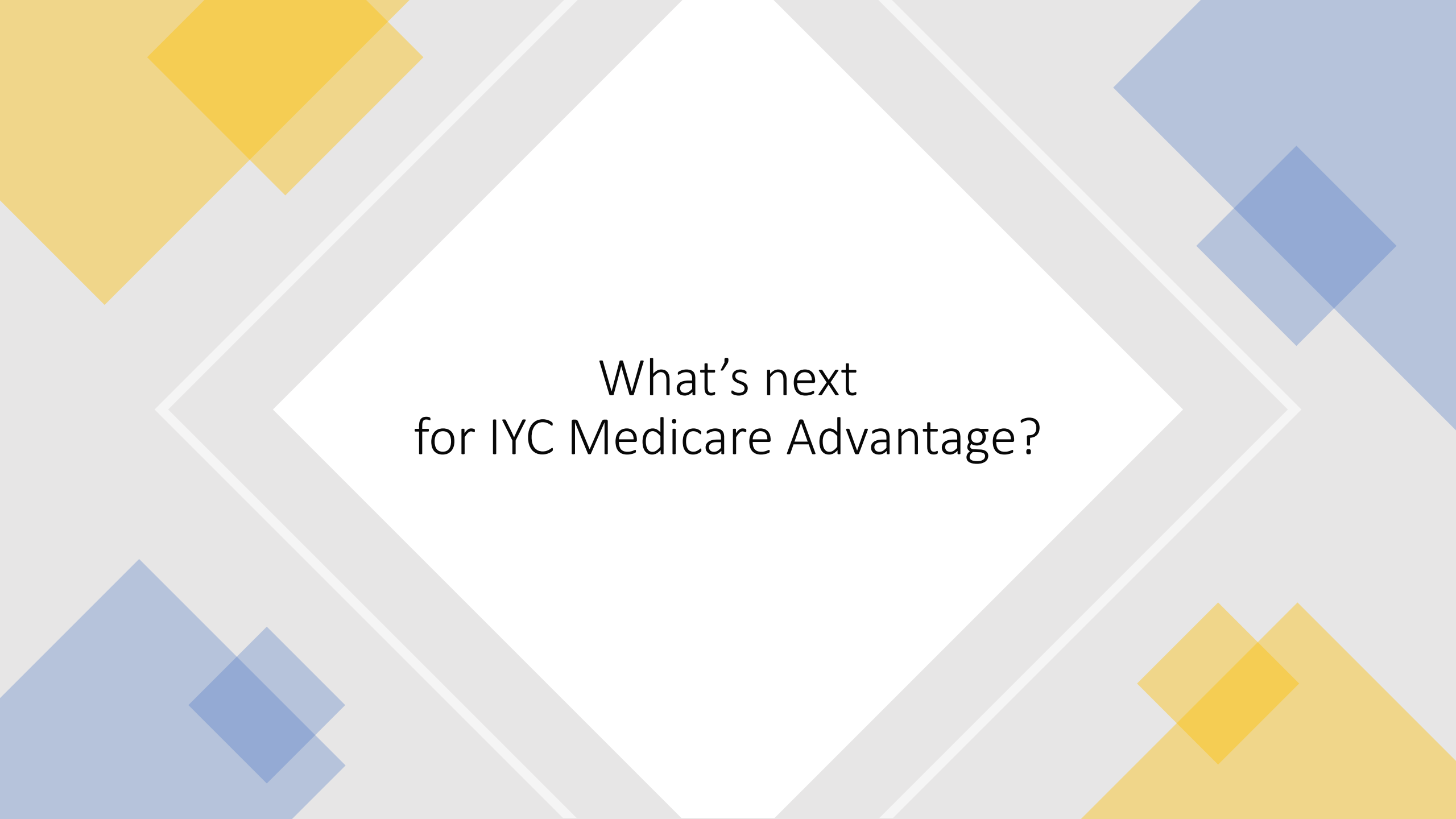
IYC Medicare Advantage Monthly Premiums Without Uniform Dental

2021

- Individual: \$ 247.96
- Medicare Family All: \$471.26

2022

- Individual: \$203.76
- Medicare Family All: \$383.98



What's next
for IYC Medicare Advantage?

Presentations to Group Insurance Board

- Overall, members are satisfied with UHC's IYC Medicare Advantage plan
- Other vendors could provide a similar program, or a regional offering
- UHC premiums are priced fairly based on data
- UHC's current contract extends through December 31, 2023
- Board may act to approve the final two-year contract extension through December 31, 2025

Medicare Vaccinations

Part B vs. Part D

Tricia Sieg, Pharmacy Program Manager

Part B Vaccinations

Flu

Pneumonia

Covid-19

Tetanus

- for injury or exposure

Hepatitis B

- for members at medium or high risk of hepatitis

Part D Vaccinations

Shingles

Meningitis

Travel Vaccines

Tetanus

- for preventive use

Hepatitis A and Hepatitis B

- for members at low risk

Part D Vaccines Received at Doctor's Office

- Medicare member receives a Part D vaccination in medical providers office
- Member will pay the full price of that vaccine to the medical provider
- Member can then file a Prescription Drug Claims Form to Navitus to recoup their vaccine payment
- Navitus will only repay the Medicare Part D pharmacy rate for the vaccine.

Example Part B vs. Part D

Medicare member gets Shingrix vaccine at doctor's office at a cost of \$350

Member pays doctor's office \$350 out of pocket and files a Prescription Drug Claims Form to Navitus for full amount

Navitus's pharmacy Medicare Part D pharmacy rate for the Shingrix is \$150

Member will NOT be reimbursed the \$200 difference

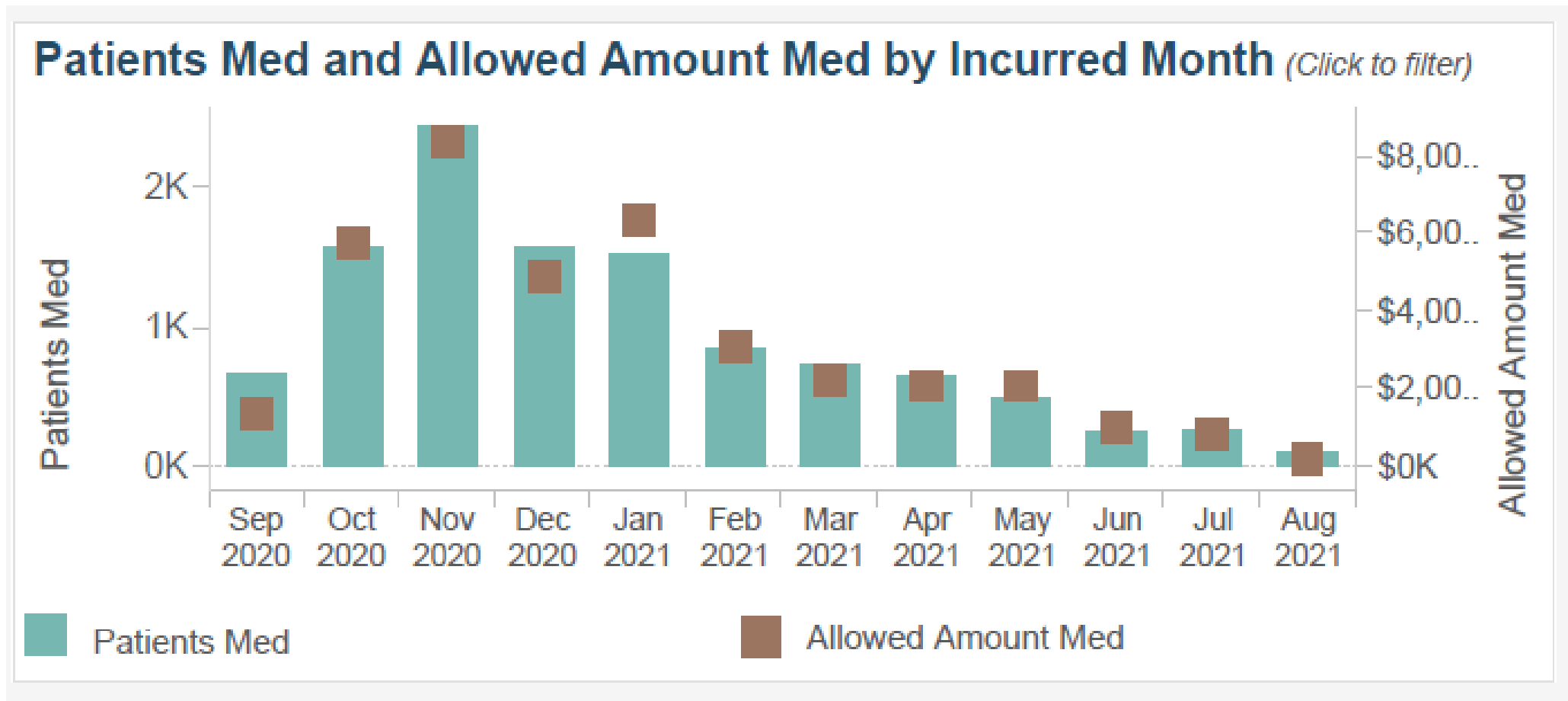
Pharmacy Resources

- Navitus/ETF public facing website
<https://etf.benefits.navitus.com>
- Navitus website (must log in to obtain specific plan information)
<https://www.navitus.com/>
MedicareRx telephone: 866-270-3877
Non-MedicareRx telephone: 866-33-2757
- Serve You Mail Order Pharmacy
<https://serve-you-rx.com/navitus/>
telephone: 800-481-4940
- Navitus Prescription Drug Claim Form
[https://medicarerx.navitus.com/Document-Libraries/Members/NMRx Rx Claim Form.aspx](https://medicarerx.navitus.com/Document-Libraries/Members/NMRx_Rx_Claim_Form.aspx)

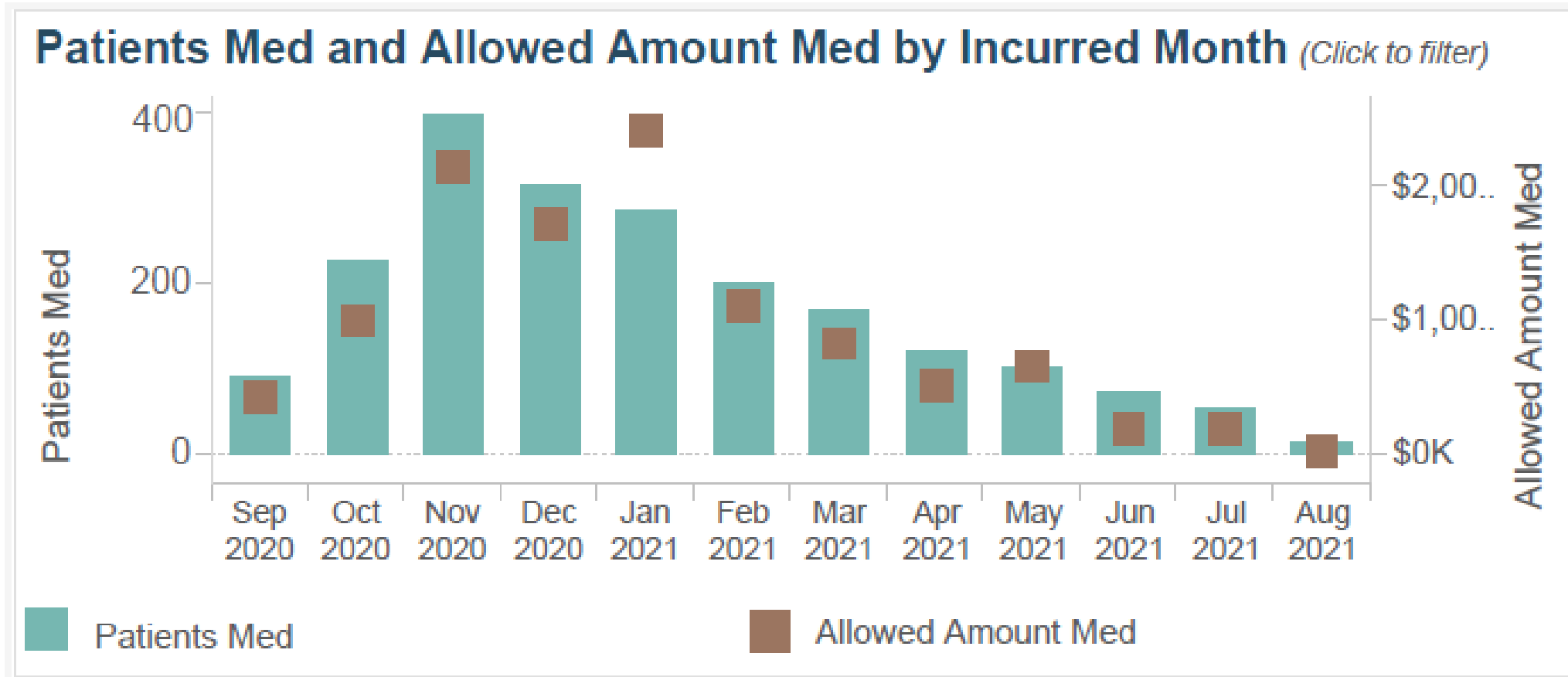
COVID-19 Update

Renee Walk, Lead Policy Advisor

COVID Patients & Costs – General Population



COVID Patients & Costs - Annuitants



Program Impacts & Policy Notes

Program Impacts

- Use rates of services like dental, preventive, elective procedures coming back to normal rates
- 300 deaths due to COVID from Life Insurance Program (as of 9/14)

Policy & Coverage

- Vaccines are broadly available & covered by your plan
- Boosters approved for:
 - Immune-compromised for either mRNA vaccine 28+ days after second dose
 - Ages 65+, people in long term care facilities, or ages 50-64 with underlying conditions for Pfizer vaccine at least 6 months after second dose

GIB Initiatives

Renee Walk, Lead Policy Advisor

What are the GIB Initiatives?

Set of new programs, policies,
and research identified by
ETF staff and the Board in
2019

Goal of initiatives is to
improve health and quality
and lower cost (Healthcare
Triple Aim)

Initiatives include...

- Steering Avoidable Emergency Room Use
- Considering Options for Onsite Clinics
- Ensuring Mental Health Service Parity & Access
- Improving the Wisconsin Public Employers' Program
- Creating a Strategy for the High Deductible Health Plan
- Lowering Specialty Drug Costs
- Understanding and Impacting Social Drivers of Health

Avoidable ER Use



Instances where members have gone to an emergency room when more appropriate care was available



Focus on education



New resource webpage:

Health Benefits Education

New web resource launched to support Board initiative on Emergency Room utilization

Additional topics and resources will be added over time

Make the Most of Your Health Benefits

Featured Topics



Headache and Migraine



Upper Respiratory Infections



Parent Resources for Sick Children

Mental Health Parity & Access

- Determining how mental health and substance use disorders affect our members and looking for ways to improve access
- Designing educational campaigns
 - Ensuring members know how MH/SUD benefits work
 - Stigma reduction
- Looking at benefits & contracting options
 - Provider access requirements
 - Expanding tele-behavioral health
 - Peer support workers & family therapy

Lowering Specialty Drug Costs

Specialty drugs are the fastest-growing cost segment in the GHIP

Some covered by medical benefit due to where they are provided

Possible savings if drugs are covered by the pharmacy benefit and not medical

Social Drivers of Health

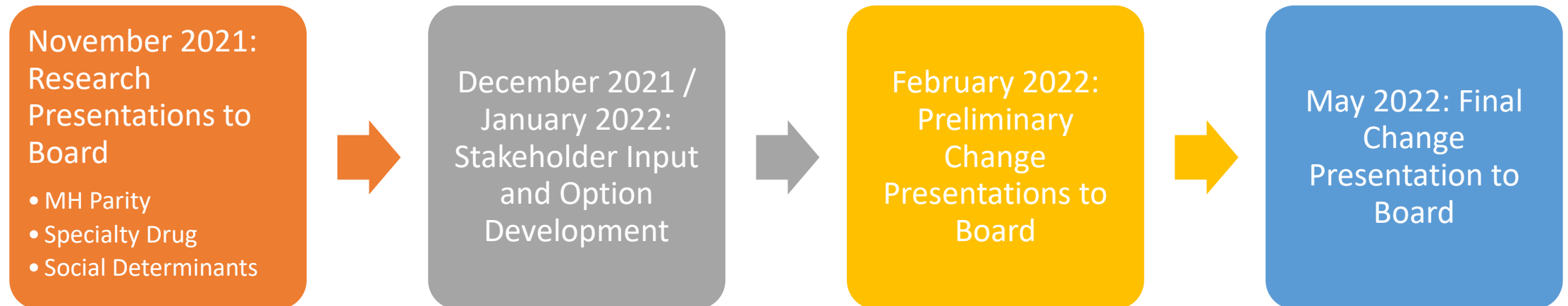
Social, economic, demographic, and educational factors that impact health

Estimated to have a much larger impact on health than clinical care

Research under way to determine how this impacts the GHIP

Next steps to look at new and novel ways that ETF could make a difference

Timeline



Questions





Thank You



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