

The background features a blue gradient with a white hexagonal grid pattern. Various medical icons are scattered throughout, including a heart with an ECG line, a caduceus, a pill, a syringe, and a cross. The text "2023 Health Benefit Changes" is centered in a large, white, sans-serif font.

2023 Health Benefit Changes

A small circular logo with a stylized 'R' and a curved arrow is located in the bottom left corner.

UW Retirement Association
October 10, 2022

Welcome & Introductions

Renee Walk
Programs & Policy Unit Director

Health Plan & Medical Benefit Changes

- WEA Trust Departure
- New Vendors
- Service Area Name Changes
- New Service Area Networks
- Medical Benefit Changes
- Wellness Incentive Reminder



Types of Health Plan Changes

Type of Change	Action Required?
WEA Trust Departure & New Vendors	Yes
New Health Plan	No
New Service Areas	No
Network Name Changes	No



- Changes summarized in the Decision Guides and on the ETF website

WEA Trust: No Longer Available 12/31/22



Members currently enrolled in WEA Trust **must** select a new health plan during open enrollment

- Access Plan
- Medicare Plus
- State Maintenance Plan (SMP)
- WEA Trust – East
- WEA Trust West – Chippewa
- WEA Trust West – Mayo



Members who do not select a new health plan during open enrollment will not have coverage for 2023



DeanHealthPlan
A member of SSM Health

New Access Vendor: Dean



Dean Health Plan will be the new Access Plan vendor effective January 1, 2023

- Applies to both Access and Access HDHP



Provides coverage in every county in Wisconsin and nationwide

- Also provides worldwide out-of-network coverage



To continue current coverage, members **must** enroll during open enrollment



DeanHealthPlan
A member of SSM Health

New SMP Vendor : Dean



Dean Health Plan will be the new **State Maintenance Plan** vendor effective January 1, 2023



Providers in:
Florence, Marquette, Waupaca, and
Waushara counties



Contact Dean Health Plan with all
SMP coverage questions

What is SMP?

Standard supplementary option counties that do not :

- Have at least one health plan with premium rates that are classified as Tier 1 or in the lowest annual premium rate threshold
- Satisfy all provider access qualifications established by ETF

New Medicare Plus Vendor: UnitedHealthcare



UnitedHealthcare (UHC) will be the new Medicare Plus vendor effective January 1, 2023



Medicare Plus provides coverage in every county in Wisconsin and worldwide



To continue current coverage, members **must** enroll during open enrollment

- UHC will continue to offer IYC Medicare Advantage separately
- No impact to IYC Medicare Advantage members or benefits

Medicare Plan Comparison

	IYC Medicare Advantage	Medicare Plus	Health Plan Medicare
Available Health Plan(s)	UnitedHealthcare	UnitedHealthcare	10 plans
Monthly Premium	\$	\$\$	\$\$\$
Provider Availability	Nationwide	Worldwide	Local
Coverage Overview	<ul style="list-style-type: none"> • Comprehensive bundle including Medicare Parts A and B • Also known as Medicare Part C • Covers Uniform Benefits • Pays for some items not covered by Medicare such as gym membership 	<ul style="list-style-type: none"> • Supplemental plan that typically pays for items partially covered by Medicare • Pays for Medicare Parts A and B deductibles and coinsurance • Includes gym membership 	<ul style="list-style-type: none"> • Pays for Medicare Parts A and B deductibles and coinsurance • Covers Uniform Benefits • Pays for some items not covered by Medicare

All Medicare offerings include Medicare Part D drug coverage, provided by Navitus Health Solutions

Correction – Medicare All Rates

- In the guide for state retirees (ET-2108), incorrect rates were printed on page 16 under Medicare All for IYC Medicare Advantage and Medicare Plus by UnitedHealthcare

	Medicare All with/without dental
IYC Medicare Advantage by UHC	\$430.32 / 368.00
Medicare Plus by UHC	\$771.00 / 708.68

New Health Plan: Security

SecurityHealth PlanSM
Promises kept, plain and simple.

- Security Health Plan is returning for plan year 2023
- Covers select counties in west central Wisconsin
- Key providers from Marshfield Clinic Health System

Covered Counties:

- Barron
- Chippewa
- Clark
- Eau Claire
- Lincoln
- Marathon
- Oneida
- Portage
- Price
- Rusk
- Taylor
- Vilas
- Wood

Name Changes

2022 Name	2023 Name
Dean Health Plan – Prevea360	Dean Health Plan – Prevea360 East
Group Health Cooperative of Eau Claire	Group Health Cooperative of Eau Claire Greater Wisconsin
HealthPartners	HealthPartners West



No member action required - currently enrolled members will automatically continue coverage in renamed network

New Network: Common Ground



- GHC of Eau Claire has partnered with Common Ground to provide a new service network in eastern Wisconsin
- Members will receive medical care via the Common Ground provider network
- GHC of Eau Claire will provide customer service
- Key providers include:
 - Advocate Aurora Health
 - ThedaCare
 - BayCare Clinic

Covered Counties:

- Brown
- Fond du Lac
- Green
- Kewaunee
- Manitowoc
- Marinette
- Milwaukee
- Outagamie
- Ozaukee
- Shawano
- Sheboygan
- Washington
- Waukesha
- Waupaca
- Winnebago

New Network: Dean Health Plan– Prevea360 West and Mayo Clinic



- Covers western Wisconsin
- Key providers include:
 - Prevea Health Clinics
 - Mayo Clinic Health System
 - OakLeaf Clinics
- Only network with Mayo Clinic partnership

Covered Counties:

- Barron
- Buffalo
- Chippewa
- Crawford
- Dunn
- Eau Claire
- Jackson
- La Crosse
- Monroe
- Pepin
- Pierce
- St. Croix
- Trempealeau
- Vernon

New Network: GHC of Eau Claire River Region



- Covers west central Wisconsin
- Key providers include:
 - Marshfield Clinic Health System
 - OakLeaf Clinics
 - Hospital Sisters Health System

Covered Counties:

- Barron
- Chippewa
- Dunn
- Eau Claire
- Rusk

New Network: HealthPartners Southeast



- Covers southeast Wisconsin
- Key providers include:
 - Advocate Aurora Health
 - Children's Wisconsin

Covered Counties:

- Kenosha
- Milwaukee
- Ozaukee
- Racine
- Sheboygan
- Washington
- Waukesha

Health Plan Network Change Summary

Dean Prevea360

Prevea360
East

Prevea360
West and
Mayo Clinic

GHC of Eau Claire

Greater
Wisconsin

River Region

Common
Ground

HealthPartners

Southeast

West

For more information and resources, visit ETF's website and/or view the [Upcoming Health Plan Changes](#) page

Medical Benefit Changes



Minor medical benefit changes for plan year 2023



Health plans may waive prior authorization for remote patient monitoring when appropriate

Medical Benefit Changes – Continued



Separate behavioral therapy sessions for a patient's immediate family are now allowed as part of an ongoing mental health and/or substance use disorder treatment plan

- Terry meets with a therapist and establishes a treatment plan for anxiety
- Terry's spouse can now meet with Terry's therapist separately to provide feedback on treatment plan progress
- Terry and their spouse can also meet jointly with the therapist to discuss Terry's treatment plan

Wellness Incentive Reminders

All wellness incentives are considered taxable income

Non-Medicare Advantage

- Access Well Wisconsin and the \$150 wellness incentive through WebMD
- 2022 deadline is October 14
- Visit etf.wi.gov/well-wisconsin-members

IYC Medicare Advantage

- Access Renew Active and Renew Rewards through UnitedHealthcare
- Visit retiree.uhc.com/etf

2023 Rates

- Non-Medicare Premiums
- Medicare Premiums



Non-Medicare Premiums

- Statewide average premium increased 4.2% for 2023
 - HMO Premium changes range from 0.9% to 6.3% for existing plans
 - No rate comparison for new plans/service areas
 - Dean Prevea360 West is a “new” service area
- Access Plan premium went down 6.4%
 - New vendor
 - Had been trending down with WEA

Medicare Premiums

- IYC Medicare Advantage
 - 3.3% Premium decrease for 2023
 - 18.7% decrease since 2021
- Medicare Plus
 - 1.9% increase for 2023
- Health Plan Medicare
 - Average 9.1% increase for 2023

Vaccinations

- Part B vs. Part D



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.

Part D Vaccines Doctor's Office Example

- 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

Part B Vaccines at Pharmacies

- Member can present their Red/White/Blue Medicare card at a pharmacy
- Pharmacies should be able to bill Medicare Part B directly/electronically
- No claim submission needed

Pharmacy Resources

- Navitus/ETF public facing website
<https://etf.benefits.navitus.com>

- Navitus website
<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)

Open Enrollment

September 26 to
October 21, 2022



2023 Open Enrollment Information Video

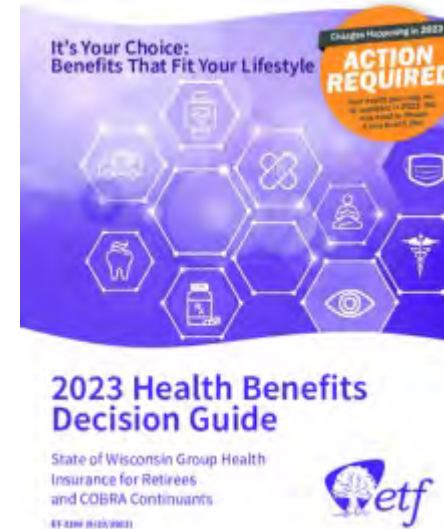
- 5-minute summary of important health plan changes
- Available online at the [ETF website](#) at any time



2023 Decision Guides

The Decision Guides are your go-to resource for open enrollment information

- Enrollment Checklist
- What's Changing in 2023
- Premium Rates
- List of Health Plans by County
- Supplemental Benefits
- Health Plan and Vendor Contact Information



[Decision Guide PDFs](#) available on the ETF website

Correction – Delta Dental Phone Number

- The phone number for Delta Dental was misprinted on the Dental page
- The correct number is 1-844-337-8383, as shown on the back cover

2023 Insurance Changes Webpage

The [2023 Insurance Changes](#) webpage is the key web resource for open enrollment

- Summarizes important health plan and benefit changes
- Quick access to health plan search and other resources

2023 Insurance Changes

2023 Plan Year

2023 Open Enrollment is Here!

Open enrollment is **September 26 – October 21, 2022**. Any changes made during this period will be effective January 1, 2023. Make the most of open enrollment:

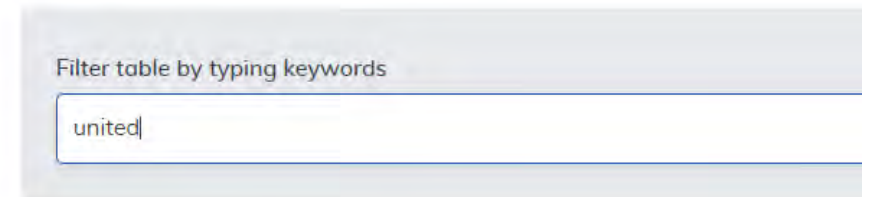
- Review this page to see what's changing in 2023.
- Review health premiums, provider availability, how to enroll in a new health plan and more. Select your **program option**. If you don't know which option is available to you, go to **Benefits Available to Me** or ask your employer. If retired, call ETF.
- Sign up for a webinar with **ETF staff** or **vendors**, or watching an **on-demand video**.
- **Are you currently enrolled in a WEA Trust health plan?** Review the **resources for changing health plans** section.
- Consider supplemental benefits such as **dental insurance**, **vision insurance** or **Accident Plan**.

Contact List Example

	Contact Info	Plan Description Page	Website	Nurseline
Dean Health Insurance	P: 1-800-279-1301 F: 608-827-4212	<u>2022</u> Dean Health Plan <u>2023</u> Dean Health Plan Access Plan by Dean Health Plan State Maintenance Plan by Dean Health Plan State Maintenance Plan for Locals by Dean Health Plan	Dean website	1-800-576-8773

Health Plan and Vendor Contacts Webpage

- Searchable list of [health plan and vendor contact info](#)
- Also provides links to health plan websites and plan description pages
- Access via the Insurance tab menu



Click the vendor name to be taken to

Contact Info	Plan Description Page
UnitedHealthcare	2022 IYC Medicare Advantage by UnitedHealthcare
	2023 IYC Medicare Advantage by UnitedHealthcare

Health Plan Search



Health Plan Search

Filters

Use the filter fields to narrow the results shown.

Where You Want to Get Care

milwauk

Milwaukee County

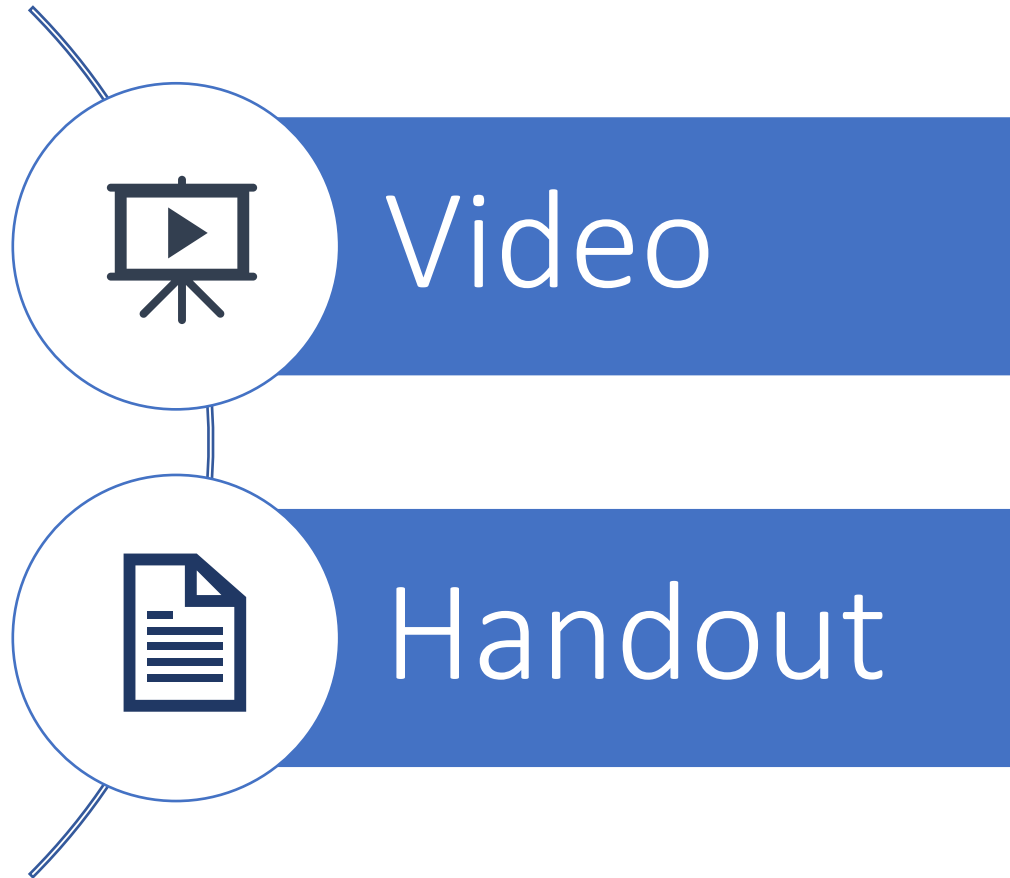
- Visit the Health Plan Search for [State](#) or [Local](#) Employees & Retirees to access provider directories
- Two ways to use:
 - Find desired health plan network in alphabetical list
 - Use filters to narrow down your search
 - If searching by county, click on the county name dropdown that appears when typing
- Click on health plan network name to view more details

Transitioning Care

If you are currently receiving treatment for a chronic condition or have prior authorizations into 2023:

- Enroll in a new health plan before October 21, 2022
- In early November, you may contact your new provider or health plan to begin the transition process
 - Your current provider may work with the new plan or provider to ensure continued care
- Continue with your current treatment plan with WEA through the end of 2022

Transitioning Care Resources



Two additional resources are available for members who need to transfer care on the ETF website:

- [Video](#)
- [Handout](#)

2022 Open Enrollment Webinars



ETF Health Benefit Webinars

- Throughout open enrollment
 - Health Insurance & Pharmacy Benefits for Active Members
 - Health Insurance & Pharmacy Benefits for Retirees
 - Dental, Vision & Accident



Vendor Q&A Webinars

- All health plans and vendors participating
- Throughout open enrollment



WEA Trust Transition Webinars

- 6 webinars during open enrollment



- Registration required; no PII/PHI permitted

Questions





Thank You



[wi_etf](https://twitter.com/wi_etf)



etf.wi.gov



ETF E-mail Updates



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

