

Annual Health Plan Update

UW-Madison Retirement Association

October 10, 2023

Office of Strategic Health Policy

Ombudsperson Services



Topics for Today

- Overview of Changes to Benefits and Insurers – Eileen Mallow
- Supplemental Dental Plan Update – Tom Rasmussen
- Medicare Plan Option Information – Arlene Larson
- Wellness Programming Update – Luis Caracas
- Advance Care Planning – Luis Caracas
- ETF Ombudsperson Services – Liz Doss-Anderson

Health Plan and Benefit Changes

Eileen Mallow

Benefit Changes Adopted

- Clarification on hospice and palliative care coverage
- Removed requirement for rental of infusion pumps
- Removed requirement for patient improvement for continued OT, ST or PT
- Clarified exclusions related to scleral contact lenses

Benefit Changes Considered but Not Adopted

- OTC Hearing Aids (continue to monitor)
- Expanded Telehealth Coverage
- Weight Loss Related Services
 - Pharmacy
 - Nutritional Counseling
- Home Infusion Services
- Copay Assistance Cards

Health Plan Service Area Changes

- GHC – SCW
 - Neighbors
 - Dane Choice
- Need to take action to stay in a GHC-SCW plan for 2024
- No action = no coverage

Supplemental Dental Coverage

Tom Rasmussen

Supplemental Dental Plans

- Administered by Delta Dental of Wisconsin
- Premium change effective January 1, 2024
- Enrollment continues each year automatically
- Can not be cancelled mid-year

	Prev.	Select	Select Plus
Retiree	\$36.10	\$15.08	\$32.06
Retiree + Spouse	N/A	\$30.66	\$64.10
Retiree + CH	N/A	\$20.70	\$59.30
Family	\$90.28	\$36.80	\$97.78

Medicare Plan Options

Arlene Larson

Medicare Plan Option Information

- New ETF webpage with more detail on differences between:
 - Medicare Advantage
 - Medicare Plus
 - HMO offerings of Health Plan Medicare

Breakdown of Your Costs by Medicare Plan Design

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Breakdown of Your Costs by Medicare Plan Design

2023 Plan Year
For Retirees with Medicare

The table below lists cost information for services covered under each Medicare plan design option.

Filter table by typing keywords

	Health Plan Medicare	Medicare Advantage	Medicare Plus ²
Annual Medical Deductible ¹	<p>Medicare pays: Allowable services after Part A (\$1,600) and Part B (\$226) deductibles</p> <p>Plan pays: Part A inpatient hospital deductible of \$1,600 and Part B deductible of \$226</p> <p>You pay: \$0</p>	<p>Medicare pays: Allowable services after Part A (\$1,600) and Part B (\$226) deductibles</p> <p>Plan pays: Part A inpatient hospital deductible of \$1,600 and Part B deductible of \$226</p> <p>You pay: \$0</p>	<p>Medicare pays: Allowable services after Part A (\$1,600) and Part B (\$226) deductibles</p> <p>Plan pays: Part A inpatient hospital deductible of \$1,600 and Part B deductible of \$226</p> <p>You pay: \$0</p>

- State Employee and Retiree Health Plan & Supplemental Benefits
- How to Choose & Enroll in Your Benefits
- Health Insurance for Employees, COBRA and Retirees without Medicare
- Health Insurance for Retirees with Medicare
- Pharmacy
- Pre-Tax Savings Accounts
- Decision Guides
- Resources
- Well Wisconsin



Individual Monthly Premium Rates without Dental

	2023	2024	\$ Increase
Medicare Advantage	\$194.98	\$273.36	\$78.38
Medicare Plus	\$365.32	\$436.52	\$71.20

- These are the two lowest cost Medicare plans for 2024

Well Wisconsin

Luis Caracas

New 2024 Well Wisconsin Offerings

- Positively Me, weight management program
- Chronic pain management program, via Fern Health
- Diabetes Prevention Program
- meQuilibrium, stress management and resilience-building
- Mental health online community support forum, powered by Togetherall, moderated by licensed clinicians



WELL WISCONSIN
Healthier starts with you

Well Wisconsin Resources - Continued

- Health coaching
 - Condition management
 - It's Your Health: Diabetes (in collaboration with Navitus)
- Wellness challenges and Daily Habits
- Biometric screenings
- \$150 incentive



Reminder: 2023 Well Wisconsin Incentive Deadline

Participants can earn \$150 by completing the following by the deadline on **October 13, 2023**:

- Health assessment
- Health check
- Well-being activity



WELL WISCONSIN
Healthier starts with you

Administered by WebMD
webmdhealth.com/wellwisconsin

1-800-821-6591

Advance Care Planning

- New ETF webpage on ACP
- Webinar recording
- DHS forms

Ombudsperson Services

Liz Doss-Anderson

Principal Goals



Resolve issues at a vendor, informally, prior to grievance or after the grievance

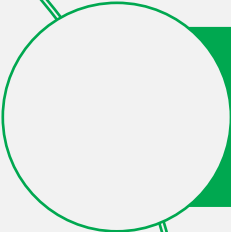


Assist members in navigating grievance processes at the various Vendors ETF contracts for services



Provide member and employer education regarding WRS benefits

What is Ombudsperson Services?



Serve as a resource and help members as they attempt to resolve issues that involve Wisconsin Retirement System benefit programs prior to the ETF Administrative Review process



Ombudspersons work to ensure the quality delivery of ETF services and benefits by representing member's interests relating to the insurance and retirement programs



Ombudsperson Services is available to State of Wisconsin Employees and Retirees, and Local Government Employees and Retirees

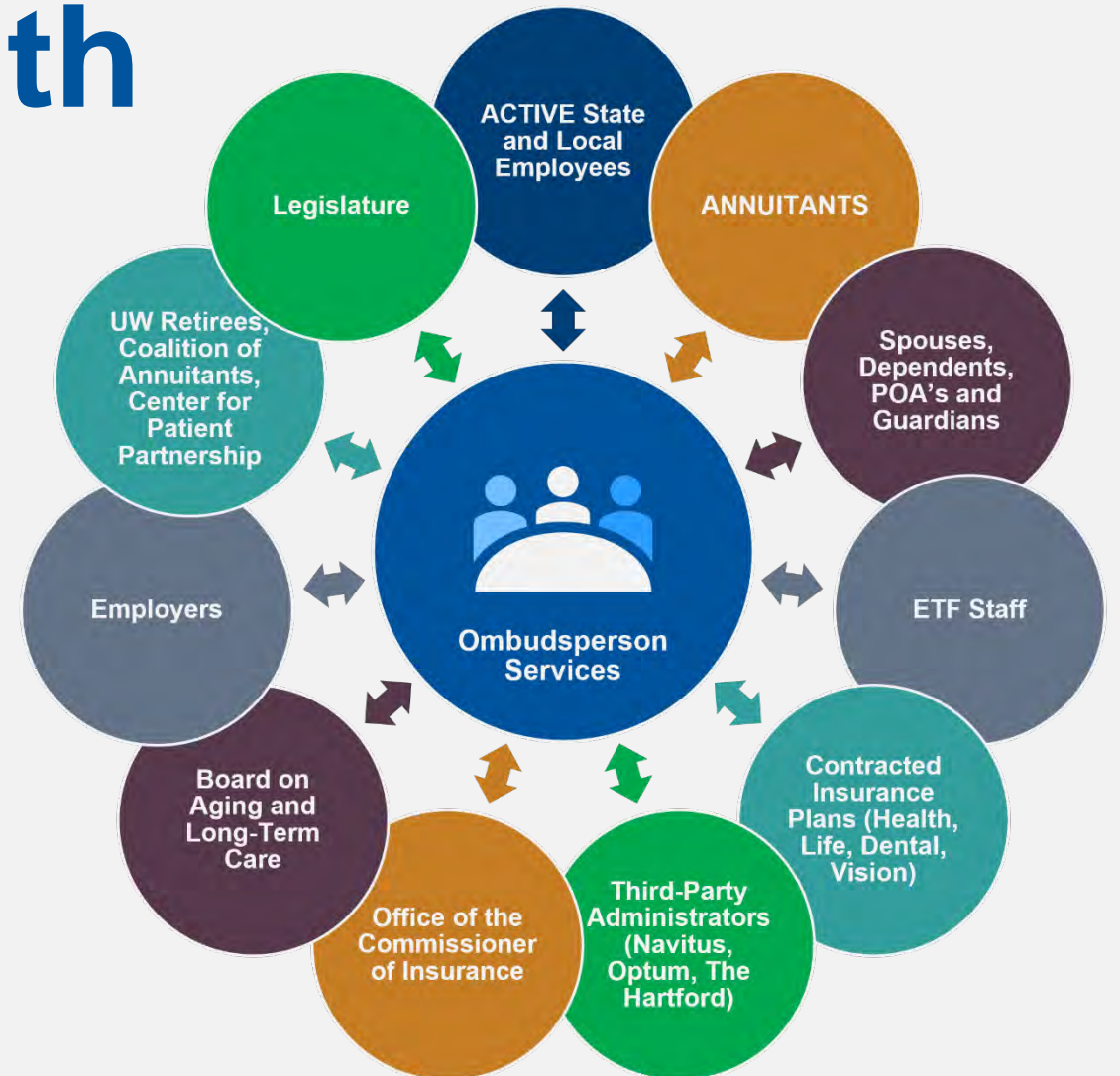
Ombudsperson Materials



- [Ombudsperson Services - Benefits Dispute webpage](#)
- [Ombudsperson Program Brochure \(ET-8935\)](#)
- [Ombudsperson Services Fact Sheet \(ET-8934\)](#)
- [Insurance Complaint Form \(ET-2405\)](#)

Who We Work With

- All types of individuals and groups to resolve issues and advocate for benefit improvements
- Annuitants, employees, employers and dependents
- We collaborate with the entities depicted in the graphic to resolve member issues



An ETF Ombudsperson Can't Help

- Guarantee a favorable outcome
- Change any vendor's policy
- Authorize claims payment
- Make medical determinations
- Make ETF policy or management decisions

How to Reach Ombudsperson Services:

- Phone: 608-261-7947
- Email: ombudsperson@etf.wi.us
- Emails related to health benefits should be sent to Ombudsperson
- We will coordinate between appropriate staff in the Department
- In the message leave:
 - Spell out your full name
 - Member ID or Date of Birth
 - Details of the issue
 - Phone number or email for contact
- 2-3 business days for a return call unless it is an urgent matter



Questions?

Thank you



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ETF E-mail Updates



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