On February 5th, 2020, the Group Insurance Board (GIB) met and the Department of Employee Trust Funds (ETF) provided a summary of the 2020 It’s Your Choice (IYC) Annual Benefits Enrollment (ABE) period, proposed benefits plan changes for the 2021 plan year and approved the 2021 ABE period. The GIB agenda includes links to the detailed materials described below.

### 2020 Enrollment Summary – State Group Health Insurance. Informational Only.
ETF presented a high-level summary of the 2020 State Group Health Insurance enrollments. Some of the most noteworthy changes include:

- **Overall Membership** – Total enrollment increased 1.21% for plan year 2020; this is following a period of declining enrollment in previous years.
- **Security Health Plan** – This health insurance plan carrier left the program for 2020. The top three health insurance plan carriers of choice for employees who were enrolled in a Security Health Plan were WEA Trust East (44.91%), Health Partners (18.56%) and WEA Trust West Chippewa Valley (10.2%).
- **High Deductible Health Plan (HDHP)** – HDHP enrollment for all health insurance plan carriers increased for 2020. Statewide, HDHP enrollment accounts for 9.13% of total enrollment; an increase of 1.92% from 2019.

A detailed summary of the 2020 enrollments for State Group Health Insurance may be found [here](#).

### Benefits Plan Changes for Plan Year 2021. Proposed.
ETF provided a high-level overview of the proposed changes suggested by the group health insurance carriers. Most of the changes focus on process improvement and requirement clarification.

- **Health Insurance:** The changes include, but are not limited to, clarifying the expectations for the timing of ID card delivery, explaining when pilot programs may be promoted and clarifying data quality standards. The most substantial change proposed by the plans is the addition of coverage for out-of-area dependents. Finally, ETF has also proposed that the group health insurance plan carriers no longer offer a wellness incentive component within their plans.
- **Pharmacy Benefits:** ETF is exploring changes to the pharmacy benefits to leverage pharmacy benefit tools and processes which will help manage specialty drug spend and result in improved member care.
- **Wellness Program:** 2021 will be the eighth year that the $150 wellness incentive will be offered; therefore, ETF is exploring ideas to enhance the program while keeping participants engaged. ETF has proposed making the biometric screening requirement voluntary in conjunction with adding a second well-being activity. This means that participants could complete a health assessment, a well-being activity and a biometric screening or a health assessment and two well-being activities.

ETF will conduct a thorough review of these proposed changes and present final recommendations to the Board at the May 13, 2020 meeting.

### It’s Your Choice / Annual Benefits Enrollment. Approved.
The GIB approved the 2021 It’s Your Choice (IYC) / Annual Benefits Enrollment (ABE) period dates of **September 28, 2020 – October 23, 2020**.

Within the next few months, we expect ETF to set the annual IYC kick off date. As in years past, we will have the ABE program updates and operations training shortly following the IYC kick off.

### Income Continuation Insurance. Approved.
The GIB approved a formal Request for Proposal (RFP) process for the Income Continuation Insurance Program. The current contract with The Hartford expires on December 31, 2021.
Next Steps
Health insurance proposed changes will undergo a cost analysis and impact review by the health plan carriers and the GIB’s actuary. ETF will present health plan changes for approval at the May 13th GIB meeting. For more information on this and other meetings at ETF, please access the materials at etf.wi.gov.

If you have questions on any of the above items, please contact UW System Human Resources at uwshr@uwsa.edu.