
On August 18, 2021, the Group Insurance Board (GIB) met and the Department of Employee Trust Funds (ETF) provided COVID-19 updates, communicated additional state group health insurance program changes, reviewed the state group life insurance program annual report, and approved releasing a request for proposal for the Well Wisconsin Program. The [GIB agenda](#) includes links to the detailed materials summarized below.

COVID-19 Updates. Informational Only

ETF presented the below COVID-19 developments related to the current state of the GIB's benefits programs and future considerations as the state of Wisconsin continues to manage the virus.

- **Health Impact:** Asthma services remain below pre-pandemic levels. ETF continues to work with health insurance plans, the Well Wisconsin Program administrator, and the Pharmacy Benefits Manager to identify opportunities to increase member engagement with asthma care services. Preventive colonoscopy screenings, mammograms, and immunization services have increased above 2020 levels. Telehealth utilization has decreased in recent months as more in-person services become available but remains above pre-pandemic utilization.
- **Cost Impact:** 8,800 members with a COVID-19 diagnosis required treatment and/or hospitalization resulting in a total cost of \$39 million (most attributable to inpatient hospital stays).
- **Future Considerations:** Provide additional support for members surrounding mental health and substance abuse disorders due to the significant increase in drug overdoses in 2020, nationwide.

State Group Health Insurance Program. Informational and Approved

Due to new/revised federal guidance and health plan vendor clarification since the GIB approved 2022 changes to the Program in May, ETF provided the following updates:

- **Colonoscopies:** Federal guidance suggests adults receive a first screening colonoscopy at age 45 (versus age 50) due to changes in observed cancer diagnosis. ETF will require all health insurance plans conform to this requirement effective January 1, 2022.
- **Federal Maximum Out-of-Pocket Amounts:** Federal guidance has set these amounts to \$8,700 for single and \$17,400 for family coverage. These amounts are more than current plan maximums; however, slightly less than the amounts federal guidance suggested earlier this year.

The GIB approved a modest premium increase for 2022. As a reminder, the Department of Administration's Division of Personnel Management determines the employee share of the health insurance premiums. These amounts will be released in September, prior to Annual Benefits Enrollment.

Review the [May GIB Meeting Summary](#) for a review of the previously approved changes for plan year 2022 (new health insurance plan carrier and covered services enhancements).

State Group Life Insurance Program Annual Report. Informational Only

The Board accepted the 2020 Annual Report presented by Securian. The report illustrated the short-term impact to the plan of the COVID-19 related deaths is limited and that overall experience for 2020 is under their book of business. However, the need to increase employee coverage premiums by 5% (for most age bands) effective April 1, 2022 is still warranted; this was a decision made by the GIB in 2019.

Well Wisconsin Program. Approved

ETF presented information on the return of investment (ROI) of the Well Wisconsin Program for a three-year period (2017-2019). Statewide, the analysis showed a 3% improvement in average number of health risks, 4.6% improvement for health coaching participants, and 1.4% improvement for disease management participants. Over the three-year period, the analysis illustrated a net return of \$0.12 for every \$1 spent on the program, or \$4.8 million in savings.

Following preliminary information obtained through a request for information, for a potential vendor change effective January 1, 2024, the Board approved issuing a request for proposal. This will help ETF continue to explore potential program modifications, creative solutions to increase engagement, and additional cost savings, to improve program value.

Flexible Spending Accounts and Health Savings Accounts. Approved

The GIB approved the below annual maximum contribution and carryover limits for the 2022 plan year.

- Healthcare and Limited Purpose Flexible Spending Account
 - Maximum contribution: \$2,750
 - Carryover limit: \$550
- Dependent Day Care Flexible Spending Account
 - Maximum contribution: up to \$5,000 (depends on tax filing status)
 - Carryover limit: \$0
- Health Savings Account (HSA)
 - Maximum contribution: \$3,600 single and \$7,300 family

ConnectYourCare (CYC) will remain the administrator for 2022; however, the branding is in the process of being updated to Optum Financial since CYC is now part of Optum Financial.

Next Steps

During the UW System Annual Benefits Enrollment Training Workshop on September 20, 2021, a thorough review of the benefits plan changes will be provided. In the meantime, review the current portal articles, share them with your employees, and watch for the upcoming articles:

- [Annual Benefits Enrollment Dates](#)
- 2022 Benefit Change Highlights
- Health Plans versus High Deductible Health Plans
- ALEX (virtual benefits counselor)
- Flexible Spending Accounts versus Health Savings Accounts

For additional information regarding the GIB meeting, access the detailed materials at etf.wi.gov or contact UW System Human Resources at uwshr@uwsa.edu.