Colleagues,

As you may be aware, the Group Insurance Board (GIB) voted to adopt a self-insured health insurance model for state workers effective January 2018. Under the self-insured model, the department of Employee Trust Funds (ETF) would hold health insurance funds in a reserve to pay individual health care claims instead of paying health insurance companies a fixed dollar amount for employee health insurance. ETF has developed a 5 minute video that helps explain the self-insurance concept.

Why the change?
The Board made the decision to change from the current fully-insured program structure after a year of review, analysis and consideration of different options to achieve the following goals: quality care; maintain benefit levels; ensure provider access; and contain program costs.

The Board’s decision was based on a potential taxpayer savings of an estimated $60 million over the 2017-2019 biennium, with additional savings predicted in future years. The self-insured model will provide the same level of benefits to employees, while retaining access to 98% of current plan providers, according to the Board’s consulting actuary.

Are my medical benefits changing?
The Board will finalize 2018 benefits at its May board meeting, but has indicated that they would like to minimize benefit changes for next year.

Will my health insurance premiums increase?
At the moment, we do not have any information on how this change will impact insurance premiums. Premium determinations are decided in the fall.

Which health plans will be offered for 2018?
For La Crosse County and our surrounding area, the statewide vendor will be Anthem Blue Cross and Blue Shield and regional vendors will include Dean and Quartz.

What will I need to do if my health plan will not be available in 2018?
You will need to choose a different plan during the It’s Your Choice open enrollment period this fall. ETF will provide information in plenty of time for you to make a decision about which plan to choose for 2018.

How will I know which plans cover my primary care doctor and the rest of my health care team?
ETF will provide information in plenty of time for you to make a decision about which plan to choose for 2018. Educational eLearning modules will be provided throughout the year to guide
you through this transition process. While it might seem as though these are big changes, you will not see a difference in how your healthcare is delivered. The biggest change for you may just be the insurance card in your wallet.

Are my dental benefits changing?
No.

What are the next steps?
Although the self-insured model is proposed as part of the Governor’s budget and it has been approved by the GIB, the proposed self-insured funding model now requires approval by the Joint Finance Committee.

How can I learn more?
For more information on coverage areas, providers and an action step timeline, please visit the ETF Site. We will communicate with you as we have more information available on changes in premiums, if any, plan design and coverage.

Thank you.
Human Resources