



ACE

ASSOCIATION OF CAREER EMPLOYEES

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June 6, 2022

Mr. John Voelker, Secretary
Wisconsin Department of Employee Trust Funds
P.O. Box 7931
Madison, WI 53707-7931

Re: Suggestions for the 2023 It's Your Choice Health Benefit Guides

Dear Mr. Voelker:

Wisconsin offers excellent health care benefits, but getting information and choosing among them can be frustrating. ACE has become aware that a number of people find the health benefits decision guides particularly confusing, especially since the booklet was redesigned to include more visuals and less detailed content. We offer the following suggestions for the 2023 guides to help make the decision process easier. Since the guides for current employees, retirees and COBRA continuants, and local plans have similar formats and content, our comments generally apply to all three.

- 1. Organize and label material more clearly to make navigating the document easier.**
 - Include a table of contents, possibly on the front cover.
 - Format the document to more clearly identify chapters and distinguish between sections within a chapter (e.g., the “with Medicare” and “without Medicare” sections in the retiree booklet).
 - Rearrange some of the material to make the guide’s organization more apparent and to improve the flow. For example, put information about important health issues such as COVID, Well Wisconsin, “Need Care Fast,” and “Get Your Meds Delivered to Your Door” that are not directly related to the health benefit decision towards the end of the document. Include the information about Benefits Mentor at the end of Step 1: Choose a Plan Design, following the information about the different types of plans and their respective out-of-pocket costs, at the point where people would use the tool to help in choosing a type of plan.
 - Include a chapter on the enrollment process (Step 4).
- 2. Expand the introduction** to include information about the intended audience, contents, organization and use of the decision guide. Include similar introductory information for each chapter.
- 3. Define and briefly explain all of the available plan types** near the beginning of the chapter titled *Step 1: Choose a Plan Design*. Describe each plan design option, what distinguishes it from other options, and the types of needs it is best suited to meet. In the retiree booklet, distinguish between Medicare Advantage plans and those that are supplements to regular or traditional Medicare.

The following excerpt from FAQ on the Benefits Mentor webpage is an example of the type of information that would be helpful:

"The Access Plans are more costly because they offer a national provider network and coverage if you use non-network providers. These are the plans that people tend to select when they want to have access to out-of-network providers like Mayo Clinic, John Hopkins, or other specialty providers. They are also the plans that retirees who live outside of Wisconsin may select. These two groups tend to have higher than average claims costs, which has directly led to higher premium costs."

- 4. Explain basic concepts, terms and acronyms.** For example, define "plan design," "deductible," "coinsurance," "maximum out of pocket," and "IYC."
- 5. Include the following and look for other places where a little more explanation or information could be helpful to users.**
 - Identify factors to consider in selecting a plan design and plan.
 - Explain that "Benefits Mentor is designed to help you choose a plan design based primarily on your estimated out-of-pocket-costs" (from the FAQ on the Benefits Mentor web page).
 - Add a chapter on how to enroll as Step 4.
 - Include action steps for people who have only Medicare enrollees on their plan to the Enrollment Checklist in the Guide for Retirees and COBRA Continuants. The current checklist addresses only those who are either not on Medicare or have both Medicare and non-Medicare members on their health plan.
- 6. Provide links that are specific to the locations where the additional information can be found, rather than simply referring people to the ETF website.** Recent decision guides have been high level, with more visuals and less detail than previous editions. Because the booklet is so high level, information to help readers locate the more detailed information they need in order to make their decisions would be particularly helpful.

Searches on the ETF website do not always turn up the relevant information. For example searches for health plan provider networks yield information about the major health systems in each plan and the counties they serve, but not names individual physicians. In another example, the guide refers to quality indicators for prevention, wellness, disease management, and customer satisfaction. Searching for health plan quality ratings, with filters for an active employee audience and group health insurance, yields a link to a 2019 meeting of the Group Insurance Board and information about Medicare health plan premium rates.

Links to the following information would be especially helpful:

- The more detailed schedule of benefits for each program option
- The provider network for each plan
- Quality ratings for each plan
- How to transition care with a new health plan under different scenarios (ET-2175)
- Benefits Mentor
- How to enroll and enrollment forms
- Frequently asked questions
- Where to get help

Because users cannot link directly from a hard copy booklet, consider creating a page on the ETF website to which readers could be referred that lists the topics and links to places where the more detailed information can be found.

7. **If necessary to save space, consider deleting information that is not relevant to the health benefits decision.** We understand that the decision guides are probably the most read ETF documents and are a great place to have information about important health issues such as COVID, Well Wisconsin, and “Need Care Fast.” If including the additional information we suggest makes the document too long, consider deleting information that is not directly relevant to selection of a health plan and find other ways to convey this important information.

Thank you for your consideration.

Sincerely,

Sally Drew
President

