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CORRESPONDENCE MEMORANDUM

DATE: February 6, 2006
TO: Group Insurance Board
FROM: Sonya Sidky, Project Manager
Division of Insurance Services
SUBJECT: 2006 Dual-Choice Enrollment Results

The purpose of this memo is to highlight and explain major shifts in enrollment by health plan resulting from the 2006 dual-choice enrollment period. **This report is for information only. No Board action is required.**

Attached are the 2006 dual-choice charts for Total Contracts, Active State Employees, State Retirees and Continuant, Graduate Assistants and Continuant, and Local Employees, Retirees and Continuant. These charts illustrate the changes in the number of contracts by health plan from December 2005 to January 2006 that are a result of the dual-choice process. The number of contracts gained by health plan in 2006 and lost by health plan in 2005 is broken down by coverage type (single and family). The percentage change in total contracts for each plan is included.

Approximately 11,275 applications were submitted during the dual-choice enrollment period. Active State Employees accounted for about 58 percent (6,613) of the applications; state retirees and continuants accounted for about 10 percent (1,111) of the applications; local employees, retirees and continuants accounted for about 30 percent (3,317) of the applications; and graduate assistants accounted for about 2 percent (234) of the applications.

There were about 109 percent more dual-choice applications submitted for 2006 (11,275) than there were for 2005 (5,397). There were about 803 family type changes of which about 511 remained in the same health plan. The loss of Atrium Health plan accounted for 1828 dual-choice updates and the loss of CompCareBlue Northeast accounted for 406 dual-choice updates. This means that roughly 80 percent of those who switched health plans could have chosen to remain in the same health plan. The high number of voluntary dual-choices is likely the result of tiering changes from 2005 to 2006 as well as new health plan options for 2006. There were also some major shifts in the relative price of health plans under the local program that caused large shifts in contracts. The reasons for contract shifts are discussed in more detail in the last section of this memo that addresses changes by region of the state.

Reviewed and approved by Tom Korpady, Division of Insurance Services.

Signature

Date

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CHANGES IN HEALTH PLANS

- CompcareBlue Northeast withdrew from the program for 2005. This resulted in about 406 subscribers selecting other health plans; 2005 CompcareBlue Northeast subscribers primarily moved to:
 - UnitedHealthcare NE (254)
 - Humana Eastern (65)
 - Network Health Plan (43)
 - Standard Plan (20)

- CompcareBlue purchased Atrium Health Plan in September of 2005. Atrium subscribers that did not select another health plan during the dual-choice period were automatically enrolled in CompcareBlue Northwest for 2006. The loss of Atrium Health Plan resulted in about 1828 subscribers selecting other health plans; 2005 Atrium subscribers primarily moved to:
 - GHC Eau Claire (903)
 - CompcareBlue Northwest (746)
 - SMP (104)
 - Standard Plan (32)

- UnitedHealthcare SE was added as a new service area for 2006 and is present in the following counties: Kenosha, Milwaukee, Ozaukee, Racine, Waukesha, Walworth, and Washington. UnitedHealthcare gained about 936 contracts which primarily came from:
 - Humana Eastern (548)
 - CompcareBlue Southeast (192)
 - CompcareBlue Aurora Family (166)

- WPS Patient Choice Plan 1 was added as a new health plan for 2006 and is present in the following counties: Milwaukee, Ozaukee, Washington, and Waukesha. WPS Patient Choice Plan 1 gained about 189 contracts which primarily came from:
 - Humana Eastern (67)
 - CompcareBlue Southeast (52)
 - Standard Plan (34)
 - CompcareBlue Aurora Family (27)

- WPS Patient Choice Plan 2 was added as a new health plan for 2006 and is present in the following counties: Milwaukee, Ozaukee, Racine, Washington, and Waukesha. WPS Patient Choice Plan 2 gained about 32 contracts which primarily came from:
 - Humana Eastern (16)
 - Standard Plan (8)

FAMILY TYPE CHANGES AND HEALTH INSURANCE CANCELLATIONS

Of the 11,275 dual-choice applications that were filed, 803 (7%) included coverage level changes. There were slightly more subscribers that increased their level of coverage from single to family (379) than there were subscribers that decreased coverage from family to single (366). The number of subscribers who decided to cancel their health insurance coverage effective 12/31/2005 (225) was similar to number of cancels in 12/31/2004 (229).

HEALTH MAINTENANCE ORGANIZATIONS (HMO) CONTRACTS GAINED AND LOST

Major contract gainers include:

- GHC Eau Claire had a net increase of 2,490 contracts, which represents a 166 percent increase in contracts. Most of the contracts gained came from Humana Western (1,449), which is a tier 2 plan for 2006 and Atrium Health Plan (903) because CompicareBlue Northwest (which absorbed Atrium contracts in September of 2005) is a tier 2 plan for 2006. GHC Eau Claire expanded their provider networks into many State Maintenance Plan (SMP) counties after health plan qualification and tiering were established. GHC Eau Claire also enhanced its dental benefit and may have gained more contracts than SMP in part because SMP does not include a dental benefit.
- Unity Community had a net increase of 1,437 contracts, which represents a 184 percent increase in contracts. Most of these are local contracts and came from Dean Health Plan (1,385) and Gundersen Lutheran (114). Unity Community's local premium decreased from 2005 to 2006, and it became the low-cost qualified health plan for locals in several counties.
- Humana Eastern had a net gain of 1,315 contracts, which represents a 20 percent increase in contracts. Most gains came from CompicareBlue Southeast (1,686), and CompicareBlue Aurora Family (172). However, Humana Eastern did experience a decrease in overall gains because it lost 548 contracts to UnitedHealthcare SE.
- CompicareBlue Northwest had a net gain of 705 contracts, which represents a huge gain for the health plan. Before absorbing Atrium Health Plan, it had less than 50 contracts. The large gain in contracts is primarily due to former Atrium subscribers electing to remain in CompicareBlue Northwest (746). The majority of original CompicareBlue Northwest subscribers switched into Humana Western and GHC Eau Claire.

Major contract losers include:

- CompicareBlue Southeast, a tier 2 plan for 2006, had a net loss of 2,059 contracts, which represents a 74 percent decrease in contracts. The majority of contracts were lost to Humana Eastern (1,686) and UnitedHealthcare SE (192).
- Dean Health Plan had a net loss of 1,604 contracts, which represents a 6 percent decrease in all contracts and a 26 percent decrease in local contracts. The majority of contracts were lost to Unity Community (1,385), Physicians Plus (160), and Unity UW (91).
- Humana Western, a tier 2 health plan for 2006, had a net loss of 1,492 contracts, which represents a 35 percent decrease in contracts. The majority of contracts were lost to GHC Eau Claire (1,449).

CONTRACT SHIFTS BETWEEN HEALTH PLAN

Of the 10,764 dual-choices between plans, the major shifts were:

- 1,686 switched from CompicareBlue Southeast to Humana Eastern
- 1,449 switched from Humana Western to GHC Eau Claire
- 1,385 switched from Dean to Unity Community
- 903 switched from Atrium to GHC Eau Claire
- 746 switched from Atrium to CompicareBlue Northwest
- 548 switched from Humana Eastern to UnitedHealthcare SE
- 254 switched from CompicareBlue Northeast to UnitedHealthcare NE
- 194 switched from UnitedHealthcare NE to Network Health Plan
- 192 switched from CompicareBlue SE to UnitedHealthcare SE

CONTRACT SHIFTS BY REGION OF THE STATE

SOUTHERN WISCONSIN

In the Southern region, there were 2,589 applications submitted with 2,326 subscribers switching health plans:

- 1,142 switched from Dean to Unity Community (mostly local contracts)
- 133 switched from Dean to Physicians Plus
- 118 switched from Unity UW to Physicians Plus
- 111 switched from Unity Community to Health Tradition

The main reason that subscribers switched from Dean to Unity Community was because Unity Community's premium for locals decreased from 2006, making it the low-cost plan and directly competing with Dean in the following Southern counties: Adams, Columbia, Dodge, Grant, Green, Iowa, Richland, Rock, and Sauk. Unity Community lost contracts to Health Tradition primarily because of no longer offering the Hess Memorial Hospital and Mile Bluff Clinic in Juneau County. Unity Community's loss of qualification status in the county also made Health Tradition the low-cost qualified health plan for locals.

SOUTHEASTERN WISCONSIN

In the Southeastern region, there were 3,677 applications submitted with 3,580 subscribers switching health plans:

- 1,635 switched from CompcareBlue Southeast to Humana Eastern
- 540 switched from Humana Eastern to UnitedHealthcare SE
- 208 switched from Dean to Unity Community (mostly local contracts)
- 179 switched from CompcareBlue Southeast to UnitedHealthcare SE
- 172 switched from CompcareBlue Aurora Family to Humana Eastern
- 165 switched from CompcareBlue Aurora Family to UnitedHealthcare SE

Humana Eastern gained contracts in the Southeastern region because it is a tier 1 plan for 2006 and because it offers the Aurora providers. Aurora providers are also available through UnitedHealthcare SE, which explains the large number of contracts that moved from Humana Eastern to UnitedHealthcare SE. Although the Aurora providers are available through CompcareBlue Aurora Family, in tier 1 for 2006, the health plan lost local contracts in Milwaukee county because UnitedHealthcare SE is the low-cost qualified health plan for locals. Dean lost a number of contracts to Unity Community because Unity Community is the low-cost qualified health plan for locals in Jefferson County.

NORTHEASTERN WISCONSIN

In the Northeastern region, there were 1,023 dual applications submitted with 968 subscribers switching health plans:

- 254 switched from CompcareBlue Northeast to UnitedHealthcare NE
- 194 switched from UnitedHealthcare NE to Network Health Plan

UnitedHealthcare NE gained many of the CompcareBlue Northeast contracts in the region because of the overlap in service areas. UnitedHealthcare NE is also the low-cost qualified health plan for locals in the following counties: Brown, Door, Kewaunee, Manitowoc, Oconto, and Shawano. However UnitedHealthcare NE lost contracts to Network Health Plan because it lost providers and qualification status in Fond du Lac, Green Lake, Marinette, and Waushara counties. Furthermore, UnitedHealthcare NE does not offer dental benefits while Network Health Plan does.

WESTERN WISCONSIN

In the Western region, there were 3,446 applications submitted with 3,391 subscribers switching health plans:

- 1,431 switched from Humana Western to GHC Eau Claire
- 779 switched from Atrium to GHC Eau Claire
- 571 switched from Atrium to CompcareBlue Northwest
- 103 switched from Gundersen to Unity Community

GHC Eau Claire gained a significant number of contracts in the region for a number of reasons including: (1) Humana Western is a tier 2 health plan for 2006; (2) CompcareBlue Northwest absorbed Atrium membership and is a tier 2 health plan for 2006; (3) GHC Eau Claire is the only tier 1 health plan in the area to offer Midelfort providers; (4) At the time qualification was established, GHC Eau Claire was the only qualified health plan in five counties. After qualification status was established, GHC Eau Claire continued to aggressively expand their provider networks throughout the entire region, including into several SMP counties. GHC Eau Claire, area employers, and ETF made special efforts to inform participants about GHC Eau Claire as viable health plan option during the dual-choice period. (5) GHC Eau Claire has consistently performed very well on consumer satisfaction and clinical care measures (CAHPS and HEDIS); this and the fact that GHC Eau Claire offers dental benefits may have made the health plan a more attractive option than SMP.

NORTHERN WISCONSIN

In the Northern region there were 323 applications submitted with 243 switching health plans:

- 99 switched from Atrium to CompcareBlue Northwest
- 93 switched from Atrium to GHC Eau Claire
- 45 switched from Atrium to SMP

OUT-OF-STATE

Out-of-state, there were 217 dual applications submitted with 201 subscribers switching health plans:

- 73 switched from Atrium to CompcareBlue Northwest
- 30 switched from Atrium to GHC Eau Claire

Attachments:

Table 1: 2006 Dual-choice Statistics All Contracts: New Coverage, Old Coverage and Net Change in Contracts by Health Plan

Table 2: 2006 Dual-choice Statistics--Active State Employees

Table 3: 2006 Dual-choice Statistics—Local Employees, Retirees and Continuants

Table 4: 2006 Dual-choice Statistics—Graduate Assistants and Continuants

Table 5: 2006 Dual-choice Statistics—State Retirees and Continuants

Table 1: 2006 Dual-Choice Statistics All Contracts: New Coverage, Old Coverage and Net Change in Contracts by Health Plan

NEW COVERAGE	SINGLE	FAMILY	GRAD		MED		MED		Total
			SINGLE	FAMILY	SINGLE	FAMILY	FAMILY 1	FAMILY 2	
ATRIUM	0	0	0	0	0	0	0	0	0
COMPCARE BLUE AURORA FAMILY	13	15	8	1	1	0	0	0	38
COMPCARE BLUE NORTHEAST	0	0	0	0	0	0	0	0	0
COMPCARE BLUE NORTHWEST	182	334	9	5	101	32	89	752	752
COMPCARE BLUE SOUTHEAST	14	10	0	1	0	0	0	0	25
DEAN HEALTH PLAN	168	164	7	8	9	5	6	367	367
GHC - EAU CLAIRE	564	1828	11	8	31	25	38	2505	2505
GHC - SOUTH CENTRAL	99	76	21	20	3	1	1	221	221
GUNDERSEN LUTHERAN	30	23	0	0	4	2	3	62	62
HEALTH TRADITION	72	143	0	0	0	1	0	216	216
HUMANA EASTERN	541	1521	30	24	12	8	6	2142	2142
HUMANA WESTERN	28	49	0	0	4	4	1	86	86
MEDICAL ASSOCIATES	2	3	0	0	1	0	0	6	6
MERCYCARE	8	9	0	0	1	1	0	19	19
NETWORK HEALTH PLAN	99	202	2	3	1	1	14	322	322
PHYSICIANS PLUS	100	258	6	9	7	6	5	391	391
SMP	63	201	1	0	0	12	0	277	277
SMP (LOCAL)	0	2	0	0	0	0	0	2	2
STANDARD - WAUKESHA (LOCAL)	0	0	0	0	0	0	0	0	0
STANDARD - WISCONSIN (LOCAL)	1	0	0	0	1	0	0	2	2
STANDARD PLAN	59	63	4	4	71	18	93	312	312
STANDARD PLAN DANE (LOCAL)	1	0	0	0	0	0	1	2	2
STANDARD PLAN MILWAUKEE (LOCAL)	0	0	0	0	2	2	1	5	5
STANDARD WISCONSIN - PPP	0	0	0	0	0	0	0	0	0
UNITEDHEALTHCARE - NORTHEAST	131	286	2	3	14	15	13	464	464
UNITEDHEALTHCARE - SOUTHEAST	182	728	1	1	5	12	7	936	936
UNITY - COMMUNITY	359	1231	0	1	5	5	4	1605	1605
UNITY - UW HEALTH	94	124	14	20	3	5	1	261	261
WPS - PREVEA HEALTH PLAN	7	25	0	1	1	2	0	36	36
WPS PATIENT CHOICE PLAN 1	55	127	4	3	0	0	0	189	189
WPS PATIENT CHOICE PLAN 2	5	26	0	0	0	0	1	32	32
TOTAL CONTRACTS GAINED	2877	7448	120	112	277	157	284	11275	

**Note that December contract counts are approximate and are largely based on January counts minus the net dual-choice changes*

Table 1: 2006 Dual-Choice Statistics All Contracts: New Coverage, Old Coverage and Net Change in Contracts by Health Plan

OLD COVERAGE	SINGLE	FAMILY	GRAD	GRAD	MED	MED	MED	Total
			SINGLE	FAMILY	SINGLE	FAMILY 1	FAMILY 2	
ATRIUM	419	1082	13	12	127	54	121	1828
COMPCARE BLUE AURORA FAMILY	125	237	17	18	8	2	2	409
COMPCARE BLUE NORTHEAST	127	218	3	4	21	13	20	406
COMPCARE BLUE NORTHWEST	9	38	0	0	0	0	0	47
COMPCARE BLUE SOUTHEAST	480	1546	10	5	15	11	17	2084
DEAN HEALTH PLAN	467	1432	16	11	13	13	19	1971
GHC - EAU CLAIRE	6	6	0	0	2	0	1	15
GHC - SOUTH CENTRAL	48	49	22	12	3	0	2	136
GUNDERSEN LUTHERAN	65	140	0	0	1	0	1	207
HEALTH TRADITION	43	109	0	0	4	1	2	159
HUMANA EASTERN	200	584	5	2	14	7	15	827
HUMANA WESTERN	313	1184	8	1	20	17	35	1578
MEDICAL ASSOCIATES	6	15	0	0	1	1	0	23
MERCYCARE	9	27	0	0	0	1	0	37
NETWORK HEALTH PLAN	23	38	0	0	1	2	1	65
PHYSICIANS PLUS	68	92	5	2	7	5	3	182
SMP	21	18	0	0	0	1	0	40
SMP (LOCAL)	1	0	0	0	0	0	0	1
STANDARD - WAUKESHA (LOCAL)	2	0	0	0	0	0	0	2
STANDARD - WISCONSIN (LOCAL)	13	3	0	0	0	1	0	17
STANDARD PLAN	159	103	30	12	16	10	6	336
STANDARD PLAN DANE (LOCAL)	6	0	0	0	1	0	0	7
STANDARD PLAN MILWAUKEE (LOCAL)	2	1	0	0	0	1	1	5
STANDARD WISCONSIN - PPP	2	0	0	0	0	0	0	2
UNITEDHEALTHCARE - NORTHEAST	91	263	0	0	8	6	14	382
UNITEDHEALTHCARE - SOUTHEAST	0	0	0	0	0	0	0	0
UNITY - COMMUNITY	51	103	0	0	8	3	3	168
UNITY - UW HEALTH	95	162	22	3	10	10	7	309
WPS - PREVEA HEALTH PLAN	8	18	1	0	2	0	3	32
WPS PATIENT CHOICE PLAN 1	0	0	0	0	0	0	0	0
WPS PATIENT CHOICE PLAN 2	0	0	0	0	0	0	0	0
TOTAL CONTRACTS LOST	2859	7468	152	82	282	159	273	11275

**Note that December contract counts are approximate and are largely based on January counts minus the net dual-choice changes*

Table 1: 2006 Dual-Choice Statistics All Contracts: New Coverage, Old Coverage and Net Change in Contracts by Health Plan

NET CHANGE	SINGLE	FAMILY	GRAD		MED		MED		Total	DEC 2005	JAN 2006
			SINGLE	FAMILY	SINGLE	FAMILY	FAMILY 1	FAMILY 2		CONTRAC TS*	CONTRA CTS
ATRIUM	-419	-1082	-13	-12	-127	-54	-121	-1828	1828	0	
COMPCARE BLUE AURORA FAMILY	-112	-222	-9	-17	-7	-2	-2	-371	2219	1848	
COMPCARE BLUE NORTHEAST	-127	-218	-3	-4	-21	-13	-20	-406	406	0	
COMPCARE BLUE NORTHWEST	173	296	9	5	101	32	89	705	26	731	
COMPCARE BLUE SOUTHEAST	-466	-1536	-10	-4	-15	-11	-17	-2059	2793	734	
DEAN HEALTH PLAN	-299	-1268	-9	-3	-4	-8	-13	-1604	25095	23491	
GHC - EAU CLAIRE	558	1822	11	8	29	25	37	2490	1497	3987	
GHC - SOUTH CENTRAL	51	27	-1	8	0	1	-1	85	8726	8811	
GUNDERSEN LUTHERAN	-35	-117	0	0	3	2	2	-145	2385	2240	
HEALTH TRADITION	29	34	0	0	-4	0	-2	57	2126	2183	
HUMANA EASTERN	341	937	25	22	-2	1	-9	1315	6422	7737	
HUMANA WESTERN	-285	-1135	-8	-1	-16	-13	-34	-1492	4290	2798	
MEDICAL ASSOCIATES	-4	-12	0	0	0	-1	0	-17	535	518	
MERCYCARE	-1	-18	0	0	1	0	0	-18	634	616	
NETWORK HEALTH PLAN	76	164	2	3	0	-1	13	257	4164	4421	
PHYSICIANS PLUS	32	166	1	7	0	1	2	209	9780	9989	
SMP	42	183	1	0	0	11	0	237	3057	3294	
SMP (LOCAL)	-1	2	0	0	0	0	0	1	80	81	
STANDARD - WAUKESHA (LOCAL)	-2	0	0	0	0	0	0	-2	22	20	
STANDARD - WISCONSIN (LOCAL)	-12	-3	0	0	1	-1	0	-15	122	107	
STANDARD PLAN	-100	-40	-26	-8	55	8	87	-24	9879	9855	
STANDARD PLAN DANE (LOCAL)	-5	0	0	0	-1	0	1	-5	53	48	
STANDARD PLAN MILWAUKEE (LOCAL)	-2	-1	0	0	2	1	0	0	104	104	
STANDARD WISCONSIN - PPP	-2	0	0	0	0	0	0	-2	18	16	
UNITEDHEALTHCARE - NORTHEAST	40	23	2	3	6	9	-1	82	4406	4488	
UNITEDHEALTHCARE - SOUTHEAST	182	728	1	1	5	12	7	936	0	970	
UNITY - COMMUNITY	308	1128	0	1	-3	2	1	1437	782	2219	
UNITY - UW HEALTH	-1	-38	-8	17	-7	-5	-6	-48	12352	12304	
WPS - PREVEA HEALTH PLAN	-1	7	-1	1	-1	2	-3	4	826	830	
WPS PATIENT CHOICE PLAN 1	55	127	4	3	0	0	0	189	0	198	
WPS PATIENT CHOICE PLAN 2	5	26	0	0	0	0	1	32	0	32	
TOTAL NET CHANGE	18	-20	-32	30	-5	-2	11	0	104627	104670	

*Note that December contract counts are approximate and are largely based on January counts minus the net dual-choice changes

Table 2: 2006 Dual-Choice Statistics--Active State Employees

HEALTH PLAN	ADDITIONS		DELETIONS		NET CHANGE		TOTAL NET CHANGE	DEC 2005 CONTRACTS*	JAN 2006 CONTRACTS	PERCENT CHANGE
	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY				
ATRIUM	0	0	293	914	-293	-914	-1207	1207	0	-100%
COMPCARE BLUE AURORA FAMILY	12	15	79	115	-67	-100	-167	1379	1212	-12%
COMPCARE BLUE NORTHEAST	0	0	107	184	-107	-184	-291	291	0	-100%
COMPCARE BLUE NORTHWEST	88	221	3	3	85	218	303	5	308	6060%
COMPCARE BLUE SOUTHEAST	10	10	437	1383	-427	-1373	-1800	2352	552	-77%
DEAN HEALTH PLAN	129	128	127	220	2	-92	-90	14373	14283	-1%
GHC - EAU CLAIRE	474	1656	3	3	471	1653	2124	940	3064	226%
GHC - SOUTH CENTRAL	76	45	38	35	38	10	48	3467	3515	1%
GUNDERSEN LUTHERAN	14	16	13	29	1	-13	-12	1152	1140	-1%
HEALTH TRADITION	39	98	11	17	28	81	109	1238	1347	9%
HUMANA EASTERN	516	1505	74	90	442	1415	1857	4231	6088	44%
HUMANA WESTERN	18	19	275	1124	-257	-1105	-1362	2985	1623	-46%
MEDICAL ASSOCIATES	2	1	4	14	-2	-13	-15	407	392	-4%
MERCYCARE	7	5	4	16	3	-11	-8	477	469	-2%
NETWORK HEALTH PLAN	75	103	21	36	54	67	121	3515	3636	3%
PHYSICIANS PLUS	60	140	53	66	7	74	81	5968	6049	1%
SMP	55	184	18	15	37	169	206	2599	2805	8%
STANDARD PLAN	48	55	136	92	-88	-37	-125	1651	1526	-8%
UNITEDHEALTHCARE - NORTHEAST	75	159	67	161	8	-2	6	2925	2931	0%
UNITEDHEALTHCARE - SOUTHEAST	31	81	0	0	31	81	112	0	116	NA
UNITY - COMMUNITY	7	41	29	76	-22	-35	-57	412	355	-14%
UNITY - UW HEALTH	78	102	75	132	3	-30	-27	8565	8538	0%
WPS - PREVEA HEALTH PLAN	6	19	5	16	1	3	4	470	474	1%
WPS PATIENT CHOICE PLAN 1	51	110	0	0	51	110	161	0	169	NA
WPS PATIENT CHOICE PLAN 2	5	24	0	0	5	24	29	0	29	NA
TOTAL	1876	4737	1872	4741	4	-4	0	60609	60621	0%

*Note that December contract counts are approximate and are largely based on January counts minus the net dual-choice changes

Table 3: 2006 Dual Choice Statistics--Local Employees, Retirees, and Continuants

	ADDITIONS					DELETIONS					NET CHANGE					TOTAL NET CHANGE	DEC 2005 CONT RACTS *	JAN 2006 CONTR ACTS	PERCENT CHANGE
	MED		MED			MED		MED			D		MED D						
	SGL	FML	SGL	1	FML 2	SGL	FML	SGL	1	2	SGL	FML	L	1	2				
ATRIUM	0	0	0	0	0	40	79	1	0	0	-40	-79	-1	0	0	-120	120	0	-100%
COMPCARE BLUE AURORA FAMILY	0	0	0	0	0	40	121	0	1	0	-40	-121	0	-1	0	-162	221	59	-73%
COMPCARE BLUE NORTHEAST	0	0	0	0	0	0	8	0	0	0	0	-8	0	0	0	-8	8	0	-100%
COMPCARE BLUE NORTHWEST	26	59	1	0	1	6	34	0	0	0	20	25	1	0	1	47	12	59	392%
COMPCARE BLUE SOUTHEAST	0	0	0	0	0	23	142	0	1	0	-23	-142	0	-1	0	-166	205	39	-81%
DEAN HEALTH PLAN	28	30	0	0	1	333	1207	5	7	5	-305	-1177	-5	-7	-4	-1498	5731	4233	-26%
GHC - EAU CLAIRE	54	115	2	0	0	2	2	0	0	0	52	113	2	0	0	167	294	461	57%
GHC - SOUTH CENTRAL	20	29	1	1	1	8	12	0	0	0	12	17	1	1	1	32	771	803	4%
GUNDERSEN LUTHERAN	11	5	1	0	0	50	109	0	0	0	-39	-104	1	0	0	-142	753	611	-19%
HEALTH TRADITION	27	44	0	0	0	32	90	3	0	1	-5	-46	-3	0	-1	-55	624	569	-9%
HUMANA EASTERN	9	9	0	1	0	116	489	6	4	1	-107	-480	-6	-3	-1	-597	1274	677	-47%
HUMANA WESTERN	9	26	0	0	0	15	27	0	1	0	-6	-1	0	-1	0	-8	444	436	-2%
MEDICAL ASSOCIATES	0	2	0	0	0	2	1	1	0	0	-2	1	-1	0	0	-2	30	28	-7%
MERCYCARE	0	1	0	0	0	5	11	0	0	0	-5	-10	0	0	0	-15	88	73	-17%
NETWORK HEALTH PLAN	21	96	0	0	0	2	1	0	0	0	19	95	0	0	0	114	115	229	99%
PHYSICIANS PLUS	29	115	0	1	0	12	21	0	0	0	17	94	0	1	0	112	1009	1121	11%
SMP (LOCAL)	0	2	0	0	0	1	0	0	0	0	-1	2	0	0	0	1	80	81	1%
STANDARD - WAUKESHA (LOCAL)	0	0	0	0	0	2	0	0	0	0	-2	0	0	0	0	-2	22	20	-9%
STANDARD - WISCONSIN (LOCAL)	1	0	1	0	1	13	3	0	1	0	-12	-3	1	-1	1	-14	121	107	-12%
STANDARD PLAN DANE (LOCAL)	1	0	0	0	1	6	0	1	0	0	-5	0	-1	0	1	-5	53	48	-9%
STANDARD PLAN MILWAUKEE (LOCAL)	0	0	2	2	0	2	1	0	1	1	-2	-1	2	1	-1	-1	105	104	-1%
STANDARD WISCONSIN - PPP	0	0	0	0	0	2	0	0	0	0	-2	0	0	0	0	-2	18	16	-11%
UNITEDHEALTHCARE - NORTHEAST	36	104	0	0	3	20	97	1	0	0	16	7	-1	0	3	25	692	717	4%
UNITEDHEALTHCARE - SOUTHEAST	137	635	2	6	3	0	0	0	0	0	137	635	2	6	3	783	0	810	NA
UNITY - COMMUNITY	351	1190	5	4	1	16	26	0	0	1	335	1164	5	4	0	1508	271	1779	556%
UNITY - UW HEALTH	10	19	0	2	0	15	24	0	2	0	-5	-5	0	0	0	-10	645	635	-2%
WPS - PREVEA HEALTH PLAN	0	3	0	0	0	2	2	0	0	0	-2	1	0	0	0	-1	109	108	-1%
WPS PATIENT CHOICE PLAN 1	3	15	0	0	0	0	0	0	0	0	3	15	0	0	0	18	0	19	NA
WPS PATIENT CHOICE PLAN 2	0	1	0	0	12	0	0	0	0	0	0	1	0	0	12	13	0	1	NA
TOTAL	773	2500	15	17	24	765	2507	18	18	9	8	-7	-3	-1	15	12	13831	13843	0%

*Note that December contract counts are approximate and are largely based on January counts minus the net dual-choice changes

Table 4: 2006 Dual Choice Statistics--Graduate Assistants and Continuants

HEALTH PLAN	ADDITIONS		DELETIONS		NET CHANGE		TOTAL NET CHANGE	DEC 2005 CONTRACTS*	JAN 2006 CONTRACTS	PERCENT CHANGE
	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY				
ATRIUM	0	0	13	12	-13	-12	-25	25	0	-100%
COMPCARE BLUE AURORA FAMILY	8	1	17	18	-9	-17	-26	426	400	-6%
COMPCARE BLUE NORTHEAST	0	0	3	4	-3	-4	-7	7	0	-100%
COMPCARE BLUE NORTHWEST	9	5	0	0	9	5	14	0	14	NA
COMPCARE BLUE SOUTHEAST	0	1	10	5	-10	-4	-14	44	30	-32%
DEAN HEALTH PLAN	7	8	16	11	-9	-3	-12	860	848	-1%
GHC - EAU CLAIRE	11	8	0	0	11	8	19	17	36	112%
GHC - SOUTH CENTRAL	21	20	22	12	-1	8	7	3993	4000	0%
GUNDERSEN LUTHERAN	0	0	0	0	0	0	0	17	17	0%
HEALTH TRADITION	0	0	0	0	0	0	0	67	67	0%
HUMANA EASTERN	30	24	5	2	25	22	47	287	334	16%
HUMANA WESTERN	0	0	8	1	-8	-1	-9	69	60	-13%
MEDICAL ASSOCIATES	0	0	0	0	0	0	0	13	13	0%
MERCYCARE	0	0	0	0	0	0	0	14	14	0%
NETWORK HEALTH PLAN	2	3	0	0	2	3	5	43	48	12%
PHYSICIANS PLUS	6	9	5	2	1	7	8	550	558	1%
SMP	1	1	0	0	1	1	2	56	58	4%
STANDARD PLAN	4	4	30	12	-26	-8	-34	255	221	-13%
UNITEDHEALTHCARE - NORTHEAST	2	3	0	0	2	3	5	33	38	15%
UNITEDHEALTHCARE - SOUTHEAST	1	1	0	0	1	1	2	0	3	NA
UNITY - COMMUNITY	0	1	22	3	-22	-2	-24	33	9	-73%
UNITY - UW HEALTH	14	20	0	0	14	20	34	1585	1619	2%
WPS - PREVEA HEALTH PLAN	0	1	1	0	-1	1	0	3	3	0%
WPS PATIENT CHOICE PLAN 1	4	4	0	0	4	4	8	0	8	NA
WPS PATIENT CHOICE PLAN 2	0	0	0	0	0	0	0	0	0	NA
TOTAL	120	114	152	82	-32	32	0	8397	8398	0%

*Note that December contract counts are approximate and are largely based on January counts minus the net dual-choice changes

Table 5: Dual Choice Statistics--State Retirees and Continuants

	ADDITIONS					DELETIONS					NET CHANGE					TOTAL NET CHANG E	DEC 2005 CONTRA CTS*	JAN 2006 CONTR ACTS	PERCENT CHANGE
	SGL	FML	MED	MED	MED	SGL	FML	MED	MED	MED	SGL	FML	MED	MED	MED				
			SGL	FML1	FML 2			SGL	FML1	FML 2			SGL	FML1	FML 2				
ATRIUM	0	0	0	0	0	86	89	126	54	121	-86	-89	-126	-54	-121	-476	476	0	-100%
COMPCARE BLUE AURORA FAMILY	1	0	1	0	0	6	1	8	1	2	-5	-1	-7	-1	-2	-16	193	177	-8%
COMPCARE BLUE NORTHEAST	0	0	0	0	0	20	26	21	13	20	-20	-26	-21	-13	-20	-100	100	0	-100%
COMPCARE BLUE NORTHWEST	68	54	100	32	89	0	1	0	0	0	68	53	100	32	89	342	8	350	4275%
COMPCARE BLUE SOUTHEAST	4	0	0	0	0	20	21	15	10	17	-16	-21	-15	-10	-17	-79	192	113	-41%
DEAN HEALTH PLAN	11	6	9	5	5	7	5	8	6	14	4	1	1	-1	-9	-4	4131	4127	0%
GHC - EAU CLAIRE	36	57	29	25	37	1	1	2	0	1	35	56	27	25	36	179	247	426	72%
GHC - SOUTH CENTRAL	3	2	2	0	1	2	2	3	0	2	1	0	-1	0	-1	-1	494	493	0%
GUNDERSEN LUTHERAN	5	2	3	2	2	2	2	1	0	1	3	0	2	2	1	8	464	472	2%
HEALTH TRADITION	6	1	0	1	0	0	2	1	1	1	6	-1	-1	0	-1	3	197	200	2%
HUMANA EASTERN	16	7	12	7	6	10	5	8	3	14	6	2	4	4	-8	8	630	638	1%
HUMANA WESTERN	1	4	4	4	1	23	33	20	16	35	-22	-29	-16	-12	-34	-113	792	679	-14%
MEDICAL ASSOCIATES	0	0	1	0	0	0	0	0	1	0	0	0	1	-1	0	0	85	85	0%
MERCYCARE	1	3	1	1	0	0	0	0	1	0	1	3	1	0	0	5	55	60	9%
NETWORK HEALTH PLAN	3	3	1	1	14	0	1	1	2	1	3	2	0	-1	13	17	491	508	3%
PHYSICIANS PLUS	11	3	7	5	5	3	5	7	5	3	8	-2	0	0	2	8	2253	2261	0%
SMP	8	16	0	12	0	3	3	0	1	0	5	13	0	11	0	29	402	431	7%
STANDARD PLAN	11	8	71	18	93	23	11	16	10	6	-12	-3	55	8	87	135	7973	8108	2%
UNITEDHEALTHCARE - NORTHEAST	20	23	14	15	13	4	5	7	6	14	16	18	7	9	-1	49	753	802	7%
UNITEDHEALTHCARE - SOUTHEAST	14	12	3	6	4	0	0	0	0	0	14	12	3	6	4	39	0	41	NA
UNITY - COMMUNITY	1	0	0	1	1	6	1	8	3	2	-5	-1	-8	-2	-1	-17	93	76	-18%
UNITY - UW HEALTH	6	3	3	3	0	5	6	10	8	7	1	-3	-7	-5	-7	-21	1533	1512	-1%
WPS - PREVEA HEALTH PLAN	1	3	1	2	0	1	0	2	0	3	0	3	-1	2	-3	1	244	245	0%
WPS PATIENT CHOICE PLAN 1	1	1	0	0	0	0	0	0	0	0	1	1	0	0	0	2	0	2	NA
WPS PATIENT CHOICE PLAN 2	0	1	0	0	1	0	0	0	0	0	0	1	0	0	1	2	0	2	NA
TOTAL	228	209	262	140	272	222	220	264	141	264	6	-11	-2	-1	8	0	21806	21808	0%

*Note that December contract counts are approximate and are largely based on January counts minus the net dual-choice changes