



Employer *Bulletin*

Employer Communication Center (608) 264-7900 Toll free: 1-888-681-3952 <http://etf.wi.gov>

Elimination of the Advance Carrier Copy

Effective January 1, 2009, employers will no longer be required to send a "Carrier Advance Copy" of the *Group Health Insurance Application/Change Form* (ET-2301 or ET-2302 for Grad Assistants) to the respective health plan.

Note: Employers must continue to submit the "ETF Advance Copy" and the "ETF Coverage Copy" as usual.

In 2006 the Department of Employee Trust Funds (ETF) initiated a project to provide each health plan a daily electronic eligibility file from its database, the Health Insurance and Complaint System (HICS). Plans receiving this file no longer key new enrollments and health insurance contract changes into their systems from the health insurance applications. HICS became the system of record and the health plan's system is updated daily via the daily electronic eligibility file received from ETF, eliminating duplication of the keying effort.

This project has been completed and each health plan now receives a daily electronic eligibility file containing new enrollment data and any contract changes that are made daily in ETF's system, HICS.

Employers must contact ETF to resolve problems in situations where health plans do not have coverage established in their system for an employee, if there are contract information errors, or if changes to an employee's contract have not been entered into the health plan's system. If applications or requests for reinstatement of coverage need to be faxed in emergency situations, they should be faxed directly to ETF for processing at (608) 266-5801. Do not fax applications and reinstatement requests to the health plans, as they will no longer be keying them into their system.

Enrollment, Validation and Payment Project Set to Begin

An internal review of ETF's health insurance system and processes has been completed. Specifically, the review focused on ways to improve processes focused on health insurance enrollment, validation and premium payments resulting in recommendations for improvement.

The primary focus was to ensure the following:

- Participants eligible for medical and pharmacy benefits are receiving them.
- Improve customer service by providing online services.

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- Eliminate duplication of work.
- Ensure continued compliance with the Health Insurance Portability and Accountability Act (HIPAA).

Below is an overview of the phases that would affect participating employers, along with an approximate timeline for the completion of each phase. Please note that timelines are approximate and may be delayed if other priorities take precedent.

Phase 1 – HICS will be made available to employers, allowing each employer the ability to view individual participant records, and terminate and reinstate contracts. In addition, a new application will allow employers to view or download eligibility data for their active employees. Employers will be provided with information to submit premiums via Automated Clearing House (ACH).

Estimated timeline: January 2009 – March 2009.

Phase 2 – Health Insurance premiums due will be based on eligibility and provided through a web-based system, allowing for reconciliation of membership to premium prior to payment.

Estimated timeline: March 2009 – June 2009.

Phase 3 – No impact on employers.

Phase 4 – Development of a health insurance enrollment and change application that allows participants' direct entry into a web-based system for employer approval and submission directly to ETF. In addition, an electronic student status verification process will be implemented during this phase.

Estimated timeline: August 2009 – April 2010.

ETF will communicate with employers about each phase through Employer Bulletins. We are also interested in receiving employer feedback during the development phases. If you are interested in participating in this communications process, please contact Michelle Baxter at 608-266-9317 or michelle.baxter@etf.state.wi.us.

The Department of Employee Trust Funds does not discriminate on the basis of disability in the provision of programs, services, or employment. If you are speech, hearing or visually impaired and need assistance, call the Wisconsin Relay Service at 7-1-1 or 1-800-947-3529 (English) 1-800-833-7813 (Español). We will try to find another way to get the information to you in a usable form.

This **Employer Bulletin** is published by the Wisconsin Department of Employee Trust Funds. Questions should be directed to contact persons listed in the Bulletin, or to the Division of Retirement Services (DRS). Call Jean Gilding, DRS Administrator, at (608) 266-1210. Employer agents may copy this Bulletin for further distribution to other payroll offices, subunits or individuals who may need the information. Copies of the most recent Employer Bulletins are available on our Internet site at the following URL: <http://etf.wi.gov/employers.htm>

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