

MINUTES

August 13, 2025

Group Insurance Board

State of Wisconsin

Location:

Hill Farms State Office Building – CR N108
4822 Madison Yards Way, Madison, WI 53705
8:30 a.m. – 11:06 a.m.



BOARD MEMBERS PRESENT:

Herschel Day, Chair
Nathan Houdek, Vice Chair*
Nancy Thompson, Secretary
Dan Fields

Jen Flogel
Brian Keenan
Katy Lounsbury*
Brian Pahnke*

BOARD MEMBERS ABSENT:

Erin Hillson

Nathan Ugoretz

PARTICIPATING EMPLOYEE TRUST FUNDS (ETF) STAFF:

Office of the Secretary:

John Voelker, Secretary
Diana Felsmann, Deputy Secretary
Kimberly Schnurr, Board Liaison

Office of Strategic Health Policy (OSHP):

Renee Walk, Director
Stacey Novogoratz, Program Management Section Chief
Jessica Rossner, Data and Compliance Section Chief

OSHP (Cont.):

Luis Caracas, Health Plan Policy Advisor and Accident and Life Insurance Plan Manager
Xiong Vang, HSA and ERA Accounts Program Manager
Katherine O'Neill, Employee Benefits Policy Advisor
Stephanie Trigsted, Health Care Data Quality and Integrations Analyst

Office of Enterprise Initiatives:

Michelle Baxter, Director

OTHERS PRESENT:

Office of the Secretary:

Pam Henning, Assistant Deputy Secretary

ETF Staff:

Shellee Bauknecht*, Angela Bielefeld*, Phil Borden, Laura Brauer,

ETF Staff (Cont.):

Beth Bucaida*, Taylor DeBroux, Liz Doss-Anderson*, Karen Drewry*, Omar Dumdum*, Betty Erickson*, Jessica Goerling, Sheila Gubin*, Dan Hayes, Michelle Hoehne*, Bruce Johnson*,

* Attended virtually.

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ETF Staff (Cont.):

Joanne Klaas*, Cindy Klimke*, Kyle Kundert*, Mark Lamkins*, Peggy McCullick*, Brian McLoughlin*, Lara Meinholz*, Noah Muhammad*, Robin Nowakowski*, Maryann Peterson*, Michele Powers, Peter Rank, Marie Ruetten*, Amelia Slaney*, Tory Stietz*, Ilana Sullivan*, Yikchau Sze*, Sarat Tadi*, Barry Tucker, Mee Wartgow*, Korbey White, Wade Whitmus*, Amanda Williams*, Kathryn Young, Julie Zheng*

Aspirus Health Plan:

Megan Umnus*

Association of Career Employees:

Jack Lawton

Common Ground Healthcare

Cooperative:

Melissa Duffy

Dean Health Plan:

Katie Beals*, Penny Bound*, Maria Schneider*, Julie Weichbrod*

Delta Dental of Wisconsin:

Erica Gumieny, Lyn Polster*

Department of Administration (DOA):

Dana Gehrmann*, Mary Hasselquist*, Jennifer Kraus*, Amy Lauersdorf*, Meghan McKenna*, Julie Perry*, Derek Sherwin*, Danielle Tesch*, Lisa Tesch*, Tina Updike*, Jamie Veit*

Department of Corrections (DOC):

Tim Harris*

Department of Justice (DOJ):

Sarah Huck

Group Health Cooperative of Eau Claire:

Heather Klanderman*

Group Health Cooperative of South Central Wisconsin:

Tammy Adler*

Health Partners:

Kyle Long*

Jefferson County, WI:

Jessica Tucker*

Lafayette County, WI:

Christopher Lange*

Legislative Audit Bureau (LAB):

Nathan Heimler*

Little Chute, WI:

Lisa Remiker-DeWall*

Merative:

Oladipo Fadiran

MercyCare Health:

Tim Bartholow*, Reid Buerer*, Michael Lorhan*, Deanne Nauman*, Sherrie Sargent*, John Trochlell*

MetLife:

Matthew Weimer*

Navitus:

Jill Gostisha*, Ryan Olson*

Network Health Plan:

Jeffrey Des Jardins*, Tammy Harker*

Quartz:

Olivia Auble, Brittany Coyne

Securian:

Kjirsten Elsner, Hans H. Larsen*, Susan Munson-Regala

Security Health Plan:

Angela Pero*

UW Health:

Emily Fairchild*, Annette Phelps Revolinski*

UW-Madison:

Marissa Isensee*, Sonia Parker*

UW System Administration:

Brianne Jobke*, Erin Schoonmaker*

Wisconsin Association of Health Plans:

HJ Waukau

Wisconsin Health News:

Sean Kirkby*

Public:

Arlene Larson*, WisconsinEye*

Others (Unidentified):

2 individuals connected via telephone

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Mr. Day, chair, called the meeting of the Group Insurance Board (Board) to order at 8:30 a.m.

ANNOUNCEMENTS

Ms. Walk shared the following updates:

- Wellness Coordinator, Molly Dunks has taken a new role at ETF. Recruitment for the wellness coordinator vacancy will follow.
- OSHP has two other vacancies in active recruitment.
- Contracts with Navitus and Securian have been signed.
- WisconsinEye is recording today's meeting.

CONSIDERATION OF OPEN AND CLOSED MINUTES OF MAY 21, 2025 ([Ref. GIB | 08.13.25 | 2A](#)), MEETING

MOTION: Ms. Thompson moved to approve the open and closed minutes of the May 21, 2025, meeting as presented by the Board Liaison. Mr. Fields seconded the motion, which passed unanimously on a voice vote.

GROUP HEALTH INSURANCE PROGRAM PLAN DESIGN ANALYSIS ([Ref. GIB | 08.13.25 | 3](#)) [PPT](#)

Ms. Novogoratz and Ms. Rossner presented an analysis of the Group Health Insurance Program (GHIP) plan design compared to health plan options in other states and through plans available on the Affordable Care Act Marketplace to the Board. Ms. Novogoratz noted that the last significant plan design changes to GHIP were approved by the Board in May of 2015 for the 2016 plan year. She added that like other state employee health plans, GHIP faces increasing healthcare costs, administrative complexity, and member utilization challenges at a time when the GHIP reserve has been experiencing negative cash flows.

The Board discussed the types of employers that were included in the 2024 Kaiser Family Foundation National Employer Survey cited on page 9 of Ms. Novogoratz' and Ms. Rossner's accompanying GHIP Plan Design Analysis memo, including both private and non-federal public employers. Employers classified as "large" have more than 200 employees.

The Board requested ETF and Segal return in November to present on the following topics:

- Observations for high deductible and not high deductible to be actuarially similar on our plans and offerings.
- Different options for prescription copays.
- Deductible changes that may be possible.
- Actuarial valuation to be included as part of Segal's benchmarking.

LOCAL PROGRAM INITIATIVE UPDATE ([Ref. GIB | 08.13.25 | 4](#)) [PPT](#)

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Ms. O'Neill presented an update of the Local program initiative. She said that Wisconsin Public Employers (Local) GHIP rates have increased at a faster pace than State GHIP rates for the last several years. The Local GHIP also has a smaller reserve fund due to the size of the pool, which means less money is available for rate smoothing when rates do increase. This has led to a volatile rate experience for local employers in recent years. She said that, most recently, rates increased 11.5% on average for locals for 2026. Ms. O'Neill presented some options for changes to the structure of the Local GHIP that may help control costs.

The Board discussed the driver for coupling state and local bids and the idea of a tiering statutory change. The request for proposals will be back on the November agenda with additional options to review and approve. Board members requested that ETF be intentional and thoughtful in how to grow the Local program.

Mr. Houdek joined the meeting at 8:53 a.m.

QUALITY CREDIT REVIEW ([Ref. GIB | 08.13.25 | 5](#)) [PPT](#)

Ms. Trigsted presented a review of the quality credit program. She said that the quality credit program continues to be part of the annual rate setting process to incentivize health plans to focus attention on specific healthcare areas impacting members of the GHIP. The measures and areas of focus have evolved over the history of the quality credit program but have remained consistent since a revision of measures was announced in 2020.

The Board discussed possible alternatives to the structure of the quality credit. One of these strategies was to evaluate how other government and public programs are run. Ms. Trigsted said that ETF staff planned to engage with internal and external stakeholders in the coming months to assess these and other options, with the goal of recommending a future direction that balances simplicity, accountability, and the ability to drive measurable improvements in quality.

GROUP LIFE INSURANCE PROGRAM AUDIT AND ANNUAL REPORTS ([Ref. GIB | 08.13.25 | 6](#)) [PPT](#)

Mr. Caracas, along with Mr. Larsen and Ms. Munson-Regala from Securian, presented the Group Life Insurance Program audit and annual reports to the Board.

The Board had an in-depth discussion regarding the Local plan, the reasons for the annual increase for state active employees based on the plan adopted by the Board in 2019, and the Aviation AD&D Benefit and potential ways to get a premium reduction.

MOTION: Mr. Keenan moved to accept the annual WPE Group Life Insurance 2024 Policy Year Report by Securian and approve a \$0.35 increase to the Local

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Spouse and Dependent Premium as requested by ETF. Mr. Fields seconded the motion, which passed on the following roll call vote:

Ayes: Day, Fields, Flogel, Houdek, Keenan, Lounsbury, Pahnke, Thompson.

Nays: None.

Absents: Hillson, Ugoretz.

PRE-TAX IMPLEMENTATION UPDATE ([Ref. GIB | 08.13.25 | 7](#))

Mr. Vang provided an update on the pre-tax benefit program implementation with Total Administrative Services Corporation (TASC).

INSURANCE ADMINISTRATION SYSTEM IMPLEMENTATION UPDATE ([Ref. GIB | 08.13.25 | 8](#))

Ms. Baxter provided an update on ETF's limited implementation of the Insurance Administration System (IAS) with the Universities of Wisconsin (UWs) on July 1, 2025. She said that a full implementation with all other employers would follow in the spring of 2026.

OPERATIONAL UPDATES

Ms. Walk discussed the Operational Updates and highlighted the following:

- Quarterly GHIP Performance Report ([Ref. GIB | 08.13.25 | 9C](#)). The report has been updated to now include a dashboard.
- Recent Federal Government Actions ([Ref. GIB | 08.13.25 | 9K](#)) noting that there is a potential GLP-1 pilot for the Medicare program.

TENTATIVE NOVEMBER 2025 AGENDA ([Ref. GIB | 08.13.25 | 10](#))

Ms. Walk provided an overview of the topics planned for the November 2025 meeting.

MOVE TO CLOSED SESSION

Mr. Day announced that the Board will be taking a 5-minute break and convene in closed session at approximately 10:20 a.m. for consideration of appeal 2024-007-GIB.

MOTION: Ms. Thompson moved to closed session pursuant to the exemption contained in Wis. Stat. § 19.85 (1) (a) for quasi-judicial deliberations. If a closed session is held, the Board may vote to reconvene into open session following the closed session. Ms. Flogel seconded the motion, which passed on the following roll call vote:

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Ayes: Day, Fields, Flogel, Houdek, Keenan, Pahnke, Thompson.

Nays: None.

No Response: Lounsbury.

Absents: Hillson, Ugoretz.

The Board convened in closed session at 10:20 a.m.

The Board returned to open session at 11:05 a.m.

**ANNOUNCEMENT OF ACTION TAKEN ON APPEAL AND BUSINESS
DELIBERATED DURING CLOSED SESSION DISCUSSION**

Mr. Day announced that the Board met in closed session to consider appeal 2024-007-GIB and returned the appeal to the hearing examiner for additional fact finding.

ADJOURNMENT

MOTION: Ms. Thompson moved to adjourn the meeting. Mr. Fields seconded the motion, which passed unanimously on a voice vote.

The meeting adjourned at 11:06 a.m.

Date Approved: 11/12/2025

Signed: Nancy Thompson
Nancy Thompson, Secretary
Group Insurance Board