

September, 2023

Dear Dean Health Plan Member,

Thanks for choosing Dean Health Plan by Medica. Whether you've chosen the HMO, Access by Dean, or SMP plan option, we're here for you. Our holistic approach to your well-being means we'll meet you where you are and provide benefits and support to help maintain balance in your life. That's why we work so hard at prevention and enhancing your overall wellness with a strong care network, featuring the providers of SSM Health.

### **Joint venture with Medica**

In 2021, we formed a joint venture with Medica, a nonprofit health plan serving nearly 1.5 million people. We have significant similarities in our histories, operations, cultures, and deep community commitment. Our relationship is driven by technology, a shared mission-driven vision, and innovation. Together we have an even greater opportunity to support your health care needs, and to further enhance our provider relationships.

**The 2024 It's Your Choice open enrollment period begins on Monday, September 25, 2023, and ends on Friday, October 20, 2023.**

### **New in 2024**

The following Uniform Benefit changes will apply to all members of the State of Wisconsin Group Health Insurance Program effective January 1, 2024

### **Health benefits**

- **Advance Care Planning** - Learn more about this important topic on the ETF website ([etf.wi.gov](http://etf.wi.gov)), Well Wisconsin's Advanced Care Planning recorded webinar (<https://etf.wi.gov/event/advanced-care-planning>) or explore more Advance Care Planning resources available to you from Dean Health Plan ([deancare.com/Wellness/caremanagement](http://deancare.com/Wellness/caremanagement)).
- **Changing plans amid an inpatient stay:** You'll no longer need to move to a new in-network facility due to plan provider changes that may occur if you change health plans during an inpatient stay.
- **High Deductible Health Plan (HDHP) deductible increase:** Due to recent federal regulation changes regarding Health Savings Account (HSA) availability, the deductible on the HDHP will increase from \$1,500 individual / \$3,000 family to \$1,600 individual / \$3,200 family.
- **Maximum Out-of-Pocket increase: (MOOP)** all non-HDHP options will see an increase in the MOOP from \$9,100 individual / \$18,200 family to \$9,450 individual / \$18,900 family. Due to the comprehensive nature of your benefits, it is very unlikely that any members would reach the MOOP.

## **Nurse Advice Line (Dean on Call)**

The Nurse Advice line's daytime coverage has started to phase out and will only provide service during after-clinic hours 5 - 8 p.m. CT, Monday - Friday. You'll still have access to round-the-clock service on weekends and holidays.

Today, there are several other ways to accommodate needs related to acute and chronic conditions. MyChart simplifies scheduling appointments and refilling medications. The clinic-based care teams within Primary and Specialty Care practices ensure you receive the care you need, when you need it.

## **Living Healthy Plus Diabetes Management pilot program expiring**

The Living Healthy Plus Diabetes Management pilot program will end on 12/31/2023. Your Dean Health Plan coverage and eligibility remain effective, as described by your policy document.

Additional resources are available, including:

- It's Your Health: Diabetes, offered by WebMD and Navitus, can lower diabetes-related prescription copays. Learn more at [etf.wi.gov/resource/its-your-health-diabetes](https://etf.wi.gov/resource/its-your-health-diabetes).
- Dean Health Plan wellness benefits, like care management, nutrition, and wellness programs offered to you at no cost. Find out more at [deancare.com/etfwellness](https://deancare.com/etfwellness).
- Well Wisconsin resources, like one-on-one health coaching, wellness webinars, wellness challenges and a \$150 gift card incentive for participating in the program. Explore resources at [webmdhealth.com/wellwisconsin](https://webmdhealth.com/wellwisconsin).

## **State Maintenance Plan (SMP) provider network changes**

The 2024 SMP provider network reflects significant changes for 2024. While the State SMP qualified counties will remain the same, Local qualified SMP counties will increase from 4 to 30. Refer to the enclosed Plan Brochure for designated SMP counties. The 2024 SMP network features providers from the Dean Health Plan HMO and First Health PPO network of providers to support the network.

## **SELECT YOUR PLAN: PROVIDERS AND HEALTH SYSTEMS**

**It's Your Choice (IYC) HMO Health Plan by Dean Health Plan** gives you access to more than 5,000 providers, including the providers of SSM Health Dean Medical Group. Dean Health Plan has you covered with 30 hospitals and many conveniently-located primary care sites in 20 counties throughout southern Wisconsin.

**Access Plan by Dean Health Plan** is a Preferred Provider Organization (PPO) option that gives members access to physicians and facilities throughout the U.S. using our First Health Network of providers, and inside Wisconsin, including the Dean Health Plan HMO network.

**State Maintenance Plan (SMP) by Dean Health Plan** is designed to provide a health plan option for members who live or work in areas without adequate access to in-network providers or hospitals. The SMP is available in counties where there are no qualified Tier 1 health plans.

## STAY UP-TO-DATE ON PROVIDER INFORMATION

You can find network option details in the enclosed Plan Brochure. Or explore provider search tools and find printable provider directories in the *Providers and Information* section of our State of Wisconsin Group Health Insurance Program webpage at [deancare.com/wi-employees](https://deancare.com/wi-employees).

Please also review providers who are no longer within the Dean Health Plan HMO network in the enclosed Comprehensive Provider Update (also available online at [deancare.com/wi-employees](https://deancare.com/wi-employees) under the *Providers and information* section). Providers who left the network in 2023 won't be available to you in 2024.

## REFERRALS AND PRIOR AUTHORIZATIONS

Referrals are not required when receiving care from in-network providers.

**Prior authorization** is a written request from a network Primary Care Physician and/or network specialist provider. It seeks approval of specific services or procedures, such as high-tech radiology - MRI, PET, CT scans, and care related to low back pain to be performed by a network or out-of-network provider before those services are performed. Find out more at [deancare.com/priorauthorization](https://deancare.com/priorauthorization).

Depending on your plan and the services to be performed, prior authorization may also be needed before you receive care from out-of-network providers. There's an exception for emergency or urgent care visits, which are treated as in-network claims, regardless of provider or facility status.

Our Utilization Management team will review the medical necessity of the recommended service or visit and make sure you're getting appropriate care. We'll notify you and your provider of the authorization decision. Services received without prior authorization may be denied and determined to be your financial responsibility.

These behavioral health and substance use services require a prior authorization:

- Detox
- Inpatient
- Residential
- Partial hospitalization/day treatment
- Intensive outpatient
- In-home therapy

## FIND THE INFORMATION YOU NEED

Please review the enclosed documents, join the 2024 ETF's Virtual Benefit Forums, and review the 2024 It's Your Choice materials. You can find these documents and the latest information on benefits, options, frequently asked questions, and 2024 plan changes, on the Wisconsin Department of Employee Trust Funds website ([etf.wi.gov](https://etf.wi.gov)) and our State of Wisconsin Group Health Insurance Program webpage ([deancare.com/wi-employees](https://deancare.com/wi-employees)).

Have additional questions about how your coverage and benefit choices may affect you and your family? Contact Member Services at 1-800-279-1301(TTY: 711).

Thank you for entrusting your good health to Dean Health Plan.

Sincerely,

Dean Health Plan

Enclosures:

2024 Dean Health Plan HMO Plan Book  
Dean Health Plan HMO Comprehensive Provider Update  
Dean Health Plan Service Area Map