

September, 2023

Dear Prevea360 Health Plan Member,

Thanks for choosing Prevea360 Health Plan from Wisconsin-based Dean Health Plan by Medica. We're happy to offer you choices that include a strong network of providers, innovative hospitals, and comprehensive insurance coverage.

### **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 Prevea360 Health Plan ([prevea360.com/caremanagement](http://prevea360.com/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:** 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.

#### **Living Healthy Plus Diabetes Management Pilot Program Expiring**

The Living Healthy Plus Diabetes Management pilot program will end on 12/31/2023. Your Prevea360 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).
- Prevea360 Health Plan wellness benefits, like care management, nutrition, and wellness programs offered to you at no cost. Find out more at [prevea360.com/etfwellness](https://prevea360.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).

## STAY UP-TO-DATE ON PROVIDER INFORMATION

Your network options give you access to high-quality care from many local and regional providers. When choosing, consider where you live and where your primary care provider is located.

**If you prefer to get primary care in eastern Wisconsin**, select Dean Health Plan – Prevea360 East. Major health systems include:

- Prevea Health Clinics
- HSHS Health System WI Hospitals & Clinics
- Door County Memorial Hospital & Medical Center
- Holy Family Memorial Hospital and Clinics

**If you prefer to get primary care in western Wisconsin**, select Dean Health Plan – Prevea360 West and Mayo Clinic Health System. Major health systems include:

- Prevea Health Clinics
- HSHS Health System WI Hospitals & Clinics
- Mayo Clinic Health System
- Oakleaf Clinics
- Black River Memorial Hospital

You can find network option details in the enclosed area map. Or explore provider search tools and find printable provider directories in the “Providers and Information” section of the State of Wisconsin Group Health Insurance Program webpage at [prevea360.com/wi-employees](https://prevea360.com/wi-employees).

Please also review providers who are no longer within the Prevea360 East and/or Prevea360 West and Mayo Clinic Health System HMO networks in the enclosed Comprehensive Provider Updates (also online at [prevea360.com/wi-employees](https://prevea360.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 some services, 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. There's an exception for emergency or urgent care visits, which are treated as in-network claims, regardless of provider or facility status. Find out more at [prevea360.com/priorauthorization](https://prevea360.com/priorauthorization).

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 from an out-of-network provider 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](http://etf.wi.gov)) or our State of Wisconsin Group Health Insurance Program webpage ([prevea360.com/wi-employees](http://prevea360.com/wi-employees)).

Have questions about how your coverage and benefit choices may affect you and your family? Contact Member Services at 877-230-7555 (TTY: 711).

Thank you for entrusting your good health to Prevea360 Health Plan.

Sincerely,

Prevea360 Health Plan

Enclosures:

2024 Prevea360 Health Plan HMO Plan Book  
Prevea360 Health Plan Comprehensive Provider Updates  
Prevea360 Health Plan Service Area Map