

Frequently Asked Questions – 2023 Medical Plan

Will my current providers be in the network?

Search for network providers here: onlineaccess.hps.md or call (888) 493-9163. (Ensure that you have the first and last name of your provider. If your doctor is not listed, please email Jonah, and we will get clarity from HPS). Staff can access most providers in the state through the HPS network as most large medical systems are covered:

Ascension Wisconsin	Mayo Clinic Health System
Aspirus Health Care (some locations)	Mercy Health System
Aspirus Health Care - Divine Savior Healthcare	ProHealth Care
Aurora Health Care	SSM Health - Agnesian HealthCare & Monroe Clinic
Bellin Health Partners	SSM Health Wisconsin (some locations)
Children's Hospital and Health System	ThedaCare
Essentia Health	UnityPoint Health – Meriter Hospital
Fort Healthcare	UW Health
Froedtert & The Medical College of Wisconsin	
Gundersen Lutheran	
Holy Family Memorial	
HSHS Eastern & Western Region of Wisconsin.	
Marshfield Clinic Health System	

How do I preauthorize treatment, and what do I need to preauthorize?

Please call (888) 493-9163 to avoid a \$250 penalty for not pre-authorizing your visit. Before you receive imaging, surgery, treatments, please call to notify Five Star Health. Although many providers notify insurance before treatment, many do not. You do not need to preauthorize a visit to a primary care provider or a specialist, but you do need preauthorization before they begin treatment or imaging.

What is the \$250 penalty for visits that are not preauthorized?

The penalty applies to members who receive imaging services (x-rays, MRIs, etc.), treatments from providers, lab tests, or surgery without calling FiveStar Health (888) 493-9163. Treatment, lab tests, etc. from Dr. Eric Miller does not require preauthorization.

Do I need to decide which Tier to use?

Regardless of the plan you choose - base plan or buy-down plan - you will have access to all three tiers.

What are the free services offered in the first Tier?

The 2023 plan design is significantly different from the previous fully insured plan through WEA Trust. The new plan design offers free services for many medical services and procedures with Tier 1 providers, including a near-site clinic. Tier 1 is available in both plan options by calling (888) 493-9163.

Preventive Care

\$0

Dr. Eric Miller, plus

		<i>others</i>
Teladoc visit	\$0	https://www.teladoc.com/
Physical/Occupational/ Speech Therapy per visit	\$0	Call (888) 493-9163
Chiropractic visit	\$0	Edinger Chiropractic, plus others
Behavioral Health visit	\$0	Collaborative Wellness, plus others
Primary Care Physician visit	\$0	Dr. Eric Miller
Lab test	\$0	Dr. Eric Miller
Specialty Office visit	\$0	Call (888) 493-9163
Outpatient Procedures	\$0	
X-Ray & Other Low-End Imaging	\$0	
Imaging (CT/ MRI/ PET, etc.)	\$0	
Durable Medical Equipment / Prosthetics	\$0	

- Dr. Eric Miller (primary care physician), Dr. P.J. Christopherson (physical therapist) and Dr. Autumn Pawlowski (physical therapist with an emphasis on women’s health for pelvic pain/dysfunction) will have direct contracts with RASD and provide free care from their office at 402 Eureka St., Ripon. Additionally, Dr. Mark Edinger (chiropractor) and Dr. David Eggert (orthopedic surgeon) work from the same building. Dr. Eggert will provide free care through NOVO bundled packages.
- See additional NOVO providers with bundled packages here: [LINK](#).
 - See NOVO bundled package summary here: [LINK](#)
 - [Read more about NOVO](#).
- The EHCW Cooperative has secured additional free services with numerous providers. Please learn more about Tier 1 providers by calling FiveStar Health (888) 493-9163.
- Teladoc telehealth visits will be free.
- Bundled procedures from the HPS network include Orthopedic Associates of Wisconsin (Pewaukee), Milwaukee Surgical Suite (Franklin), Aspen Orthopedics (New Berlin), Orthopedic & Sports Medicine Specialists (Green Bay), Bluemound Surgery Center (Waukesha), Ovation Hand Institute (Mequon), and GI Associates (Stevens Point + other sites): [LINK](#).

Do I need to seek care in the first tier?

No. The first tier will offer financial savings to you and the District, but there are many provider options. See the first question and answer.

What will happen to premiums?

Medical premiums will increase to match anticipated costs. Participants in the base plan will see an increase of approximately 13% in monthly premium expenses while the buy-down plan participants will see an increase of approximately 108%. Premiums were determined by underwriters, with the understanding that the District will pay 88% of anticipated costs for the base plan and the same dollar amount for the buy-down plan.

BASE PLAN - MONTHLY PREMIUMS			
	OLD	NEW	Change
Single	\$87.47	\$98.75	\$11.28
Employee + Spouse	\$159.34	\$179.88	\$20.54
Employee + Child(ren)	\$154.92	\$174.90	\$19.98
Family	\$233.86	\$264.01	\$30.15
BUY-DOWN PLAN - MONTHLY PREMIUMS			
	OLD	NEW	Change
Single	\$27.68	\$57.60	\$29.92
Employee + Spouse	\$50.31	\$104.93	\$54.62
Employee + Child(ren)	\$48.98	\$102.02	\$53.04
Family	\$73.86	\$154.00	\$80.14

Although premiums are higher, there will be no co-insurance costs or deductibles.

Will the new plan credit my current year out-of-pocket expenses?

No. Unfortunately, the 2023 plan will not credit members their out-of-pocket expenses (or deductibles) from July through December from the WEA Trust plan. This is true because insurance is being offered to the District by new insurers for 12 months through December 2023. Maximum out-of-pocket expenses will accumulate beginning in January 2023 and will reset in January 2024.

Will my deductible start over in January?

Out-of-pocket expenses will start over. The new plan does not have deductibles or coinsurance. Instead, members will have copayment expenses accumulate toward their out-of-pocket maximums.

Will the new insurance plan offer an FSA?

Yes. Members can enroll through GetMOR for a tax-sheltered Flexible Spending Account.

Will we still get the \$3,000 stipend if we opt out of the insurance?

Yes, the opt-out incentive is available to staff who have a spouse and enroll in the spouse’s plan.

Will there still be a \$50 surcharge if our spouse is on our insurance?

Yes, the spousal surcharge is still in effect for spouses who are eligible for family insurance through their employer but choose our insurance coverage.

Will staff have different plans to choose from similar to the WEA Trust options?

Yes. There are two plan options: the base plan and the buy-down plan. The base plan has higher premiums and lower copayments and out-of-pocket costs. The buy-down has lower premiums but higher copayments and out-of-pocket costs.

Will high-risk pregnancies be covered?

Yes, and out-of-pocket expenses will be capped at \$6,000 per family on the base plan; \$12,000 per family on the buy-down plan.

Will there be a virtual visit/ telehealth option?

Yes, free telehealth visits will be provided by Teladoc (<https://www.teladoc.com/>).

What will the near-site provider hours look like?

Legacy Medical Clinic Hours 8:00 a.m. to 4:30 p.m. on Monday and Friday. 9:00 a.m. to 5:30 p.m. on Tuesday.

Note: The clinic hours for Tuesday are moving back an hour beginning Tuesday, January 24 to the hours described above.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday/ Sunday
Dr. Eric Miller	130 S Main St, Mayville, WI 53050	402 Eureka St., Ripon, WI 54971	211 Corporate Dr Suite H, Beaver Dam, WI 53916	130 S Main St, Mayville, WI 53050	211 Corporate Dr Suite H, Beaver Dam, WI 53916	<i>Dr. Miller is available via Secure Text Message</i>
Registered Nurse (Ripon)	402 Eureka St., Ripon, WI 54971	402 Eureka St., Ripon, WI 54971			402 Eureka St., Ripon, WI 54971	

Ripon: (920) 781-1504

Mayville: (920) 644-2224

Beaver Dam: (920) 219-4599

Dr. Miller is available to visit with you for free in person five days per week at one of his three clinic locations. You are welcome to schedule appointments to visit Dr. Miller when he is in Mayville or Beaver Dam. The Ripon clinic will be open three days per week. On Tuesday, Dr. Miller will be on-site and available for visits. Scheduled appointments are preferred, but walk-in appointments are also available. On Monday and Friday, a registered nurse will work the clinic alone and communicate with Dr. Miller virtually.

Do I need to call ahead to schedule an appointment with Dr. Miller?

Please call (920) 781-1504 before your visit. While we absolutely provide acute care for urgent concerns, we discourage walk-ins. We ask everyone to call us for urgent needs so we can direct them appropriately as to time and location to best address their concerns. As our model spends significantly more face-to-face time with each patient and we value patient's time, we try to schedule accurately to avoid waiting and still give each person the time they need with the provider.

What will coverage look like for college-aged students who are out of state?

Providers across the nation are included in Tier 2—with the same copayments and out-of-pocket maximums as providers in Wisconsin. This coverage is provided by a wrap network named First Health: <https://www.myfirsthealth.com>. This wrap network is similar to what WEA Trust offered.

Will the District have my medical information?

No. As a self-funded health plan, RASD is not reviewing individual medical information on claims and making payment decisions. Similar to when fully insured, we hire a third party administrator to gather any information needed to pay member claims. The district has hired Prairie States as our third party administrator and they will be managing the claims administration of our plan.

Do we have a list of co-pays for medications?

The [list of medications is here](#). In the formulary, you will see a column that lists as “PM” for HDHP Preventive Meds. Ripon does not have a HDHP plan in place, so this column of PM meds is not free to members. These PM meds will process under the tier they are listed. Generic, Preferred Brand, Non-preferred Brand. Those are not free preventive medications.

See the payment tiers below. If your medication costs less than the copayment (e.g., at Walmart, Costco, Ripon Drug, or other low-cost pharmacies), you will pay only the copayment amount.

- **\$0 Certain Preventive Drugs** [Read more about free preventive drugs](#).
- **Tier 1-Generics \$5**
- **Tier 2-Brand Preferred: \$30**
- **Tier 3-Brand Non-Preferred: \$90**
- **Specialty available at no cost to member through ScoutRx**

Can I enroll after November 2022?

A change in your situation — like getting married, having a baby, or losing health coverage — can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period. The most common reasons are

- Loss of health coverage
 - Losing existing health coverage, including job-based, individual, and student plans
 - Losing eligibility for Medicare, Medicaid, or CHIP
 - Turning 26 and losing coverage through a parent’s plan
- Changes in household
 - Getting married or divorced
 - Having a baby or adopting a child
 - Death in the family ([Read more](#)).

Will the District consider a partial HRA payment in July 2023?

At this time, we are not promising any HRA contributions in July. If the health plan runs well financially, we will find ways to give back to staff (after finding savings, some districts have been able to provide premium holidays (no premiums) for a month or two, lower copayments, or even higher wages). However, RASD is also facing a

big loss in federal revenue in 2023-24 and declining enrollment, so the potential financial savings might just be used to keep staffing positions.

Why are copayments for Collaborative Wellness (counseling) and Edinger Chiropractic \$0 in both plan options?

Collaborative Wellness and Edinger Chiropractic have offered our group excellent rates, and both are now Tier 1 providers.

Will the District offer Vitality or another wellness app in 2023?

No. It is important to cash out your Vitality Bucks in 2022 because staff will lose access on January 1, 2023.

Is anything changing with costs for Ripon Guardian Ambulance?

No. The ambulance service did not have a discounted rate for WEA Trust members, nor did we have a designated copayment for ambulance services. Nothing will change for members in the new plan year.

What will happen with prenatal care?

Prenatal visits are preventative and free to the member using in-network providers within Tier 2. If there are extra appointments for a potential issue with the baby or mother, copayments would apply. The birth does need to be pre-authorized by calling FiveStar Health, and the birthing visit costs \$500 per day as a copayment under either plan. Dr. Eric Miller is able to do your lab work to keep costs down.

How do I request additional insurance cards?

Prairie States should have mailed you your insurance cards. The cards will list only the subscriber's name, but they should be used by all family members. You will receive only two cards, but you can request additional cards for your dependents on the Prairie States website:

Go to <https://www.prairieontheweb.com/> > User Login > Member Login > (complete member registration information and submit).

Once you have registered and logged in, click Contact Us > Select a Topic > Request a new ID Card.

How do I register for Teladoc?

Go to <https://www.teladoc.com/> > Register now > Submit registration for yourself and/or non-adult dependents.

When do my spouse and I need to complete biometric screening?

Biometric screening will not be required until summer 2023. Details will be shared in late spring.

PRIOR TO 2023

Why was the District not interested in the fully insured options?

Insurers that we were interested in declined to bid on our group (notably the Wisconsin Counties Association, WCA). The options that we are left with include Humana and Robin Health (other insurers offered increases close to 30%). Our advisors and other school districts have explained the problems with both providers, and we believe that neither will offer the level of customer service that we anticipate from Prairie States and its FiveStar Health line (888) 493-9163.

Were there open enrollment meetings?

Future open enrollment will likely be in November. We hosted two open enrollment meetings: Wednesday, November 16, 2022, and Thursday, November 17 at Ripon High School from 4:00 - 5:30 p.m. Spouses were welcome to attend. The 2023 calendar year open enrollment period ran from Monday, November 14, through Friday, November 25.

How do I redeem my Vitality Bucks?

Go to powerofvitality.com > REWARDS > Redeem your Vitality Bucks > Click on the gift card you want (1,000 Vitality Bucks = \$5 gift card...Click VIEW MORE at the bottom of the screen to see more gift card options).> REDEEM (orange button) >CHECKOUT (orange button). They will either show you the gift card code, which you can store safely online or email you a gift card code to be used later.