

**STATE OF WISCONSIN**

**OFFICE OF THE COMMISSIONER OF INSURANCE**



**CONSUMER'S GUIDE *to***

*Managed Care Health Plans  
in Wisconsin*

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**oci.wi.gov** P.O. Box 7873 • Madison, WI 53707-7873

# *Consumer's Guide to* MANAGED CARE HEALTH PLANS IN WISCONSIN

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## Definitions

**Bronze Plan**—One of four metal level plan categories, in addition to silver, gold, and platinum. Bronze plans are designed to cover 60% of the total average cost of care.

**Case Management**—A process by which an enrollee with a serious, complicated, or chronic health condition is identified by a managed care plan and a plan of treatment is established in order to achieve optimum health in a cost-effective manner.

**Closed Panel**—A type of health plan that requires enrollees to seek care from a medical provider who is either employed by or under contract to the health maintenance organization or limited service health organization.

**Coinsurance**—A provision in insurance policies that requires the enrollee to pay a percentage of eligible medical expenses in excess of the deductible.

**Copayment**—A provision in insurance policies that requires the enrollee to pay a fixed amount for certain medical services. The copayment amount can vary by the type of health care service.

**Deductible**—The portion of eligible medical expenses the enrollee must pay before the plan will make any benefit payments. The deductible may not apply to all services.

**Defined Network Plan**—Any health benefit plan that requires or creates incentives for an enrollee to use providers that are owned, managed, or under contract with the insurer offering the plan. This type of plan is sometimes referred to as a managed care plan.

**Emergency Care**—A medical emergency includes severe pain, an injury, sudden illness, or suddenly worsening illness that would cause a reasonably prudent layperson to expect delay in treatment may cause serious danger to the person's health if he/she does not get immediate medical care.

**Essential Health Benefits (EHB)**—The minimum level of covered services insurers must offer in the individual and small group markets.

**Federally Facilitated Marketplace (FFM)**—A federal Web site that allows consumers to: (1) check their eligibility for any subsidies available to help pay for private health insurance; (2) compare

health insurance plans based on cost; and (3) link consumers to insurers for the purchase of health insurance after they choose a plan they are interested in. It is also referred to as the federal exchange. The Web address for the federal exchange is [www.healthcare.gov](http://www.healthcare.gov).

**Formulary**—A list of prescription medications covered by an insurance plan.

**Gold Plan**—One of four metal level plan categories, in addition to bronze, silver, and platinum. Gold plans are designed to cover 80% of the total average cost of care.

**Grievance**—Any dissatisfaction with the administration, claims practices, or provision of services by a managed care plan, limited service health organization, or preferred provider plan expressed in writing to the insurer by, or on behalf of, an enrollee.

**Health Maintenance Organization (HMO)**—A health care financing and delivery system that provides comprehensive health care services for enrollees in a particular geographic area. HMOs require the use of specific plan providers.

**Independent Review**—An appeal process in which a health care professional with no connection to an enrollee's health plan reviews a dispute involving a medical judgment. This is also referred to as an external appeal.

**Limited Service Health Organization (LSHO)**—A health care plan making available to its enrollees a limited range of health care services, such as dental or eye care, performed by providers selected by the plan.

**Managed Care Plan**—A health plan making available to its enrollees health care services performed by providers selected by the plan and seeking to manage the cost, accessibility, and quality of care.

**Network**—The facilities, physicians and medical professionals, and suppliers the health plan has contracted with to provide health care services.

**Network Provider**—A provider who has a contract with the managed care plan or LSHO to provide health care services to enrollees. Some plans may use the terms plan providers, preferred providers, or participating providers to refer to network providers.

**Open Panel**—A type of health plan other than a closed panel plan allowing covered enrollees to receive care from the provider of their choice. These plans may provide incentives for the enrollee to use providers participating in the plan.

**Platinum Plan**—One of four metal level plan categories, in addition to bronze, silver, and gold. Platinum plans are designed to cover 90% of the total average cost of care.

**Point-of-Service Plan**—A type of managed care plan providing financial incentives to encourage enrollees to use network providers but allows enrollees to choose providers outside the plan.

**Prior Authorization/Precertification**—A provision in insurance policies requiring prior approval by a managed care plan or LSHO in order for services to be covered by the plan. Prior authorization is not a guarantee of coverage.

**Preferred Provider Plan (PPP)**—A health care plan making available to its enrollees either comprehensive health care services or a limited range of health care services performed by providers selected by the plan. It allows enrollees to use providers outside the network, but enrollees may be liable for a significant portion of these claims.

**Primary Care Provider**—A provider selected by a managed care plan or LSHO to provide or arrange health care services for an enrollee and who is designated by the enrollee.

**Referral**—A process for making a request to a managed care plan to receive medical care from a nonparticipating provider or specialist. Some managed care plans require a referral from a primary care provider before the enrollee receives services from another plan provider.

**Silver Plan**—One of four metal level plan categories, in addition to bronze, gold, and platinum. Silver plans are designed to cover 70% of the total average cost of care.

**Small Business Health Options Program (SHOP)**—A federal program allowing small employers with 50 or fewer employees to purchase coverage covering essential health benefits and preexisting conditions. Small employers with 25 or fewer employees may be eligible for the Small Business Health Care Tax Credit.

**Urgent Care**—Medically necessary care for an accident or illness needed sooner than a routine doctor's visit.

## Acronyms

We have tried to limit the use of acronyms and initials, but some terms are used so often, the acronyms are practical and of assistance to you. The term has been spelled when first used in the text with the acronym or initials following in parentheses. For your convenience, the following is a listing of acronyms and initials appearing in the *Consumer's Guide to Managed Care Health Plans in Wisconsin* publication:

ACA	Affordable Care Act
CMS	Centers for Medicare & Medicaid Services
DHS	Department of Health Services
DSPS	Department of Safety and Professional Services
EHB	Essential Health Benefits
FFM	Federally Facilitated Marketplace
HMO	Health Maintenance Organization
IRO	Independent Review Organization
LSHO	Limited Service Health Organization
OCI	Office of the Commissioner of Insurance
POS	Point-of-Service Plan
PPP	Preferred Provider Plan

## Health Plans

The cost of health care delivery and competition in the health care market has resulted in the development of many ways of providing and paying for health care services. In Wisconsin, there are several delivery systems, all of which are considered some form of managed care plans, such as health maintenance organizations and preferred provider plans.

### Health Maintenance Organizations (HMO)

An HMO is a health insurance plan providing comprehensive medical care when services are provided by a plan provider. Persons insured by an HMO plan are referred to as enrollees.

An HMO generally operates on a closed-panel basis. This means enrollees are required to seek care from a medical provider who is either employed by or under contract to the HMO.

HMOs limit care to a specific geographic area. Except for serious emergencies or the need for urgent care outside the service area, the HMO will probably not pay for care enrollees receive from a provider who is not affiliated with the HMO unless the HMO approves the referral request to that provider.

Many HMOs permit enrollees to choose providers who are not on the panel if the enrollee is willing to pay a larger portion of the cost. A typical "point-of-service" plan permits an enrollee to make the choice at the time services are needed. If an enrollee in a point-of-service plan chooses a non-HMO provider, he or she may have to pay a higher deductible and coinsurance.

HMOs are regulated as insurance companies by the Office of the Commissioner of Insurance (OCI). To do business in the state, an HMO must meet certain financial requirements and abide by relevant insurance laws.

### Limited Service Health Organizations (LSHO)

An LSHO is the same as an HMO except it provides a limited range of health care services. For example, a dental LSHO provides only specific dental services.

Like an HMO, an LSHO operates in a certain geographic area, is limited to specific providers, and is regulated by OCI. The LSHO will normally not pay for services received from a provider who is not affiliated with the organization.

### Preferred Provider Plans (PPP)

A PPP pays a specific level of benefits if certain providers are used and a lesser amount if non-PPP providers are utilized.

A PPP must provide reasonable access to network providers in the service area. However, a PPP is not required to offer a choice of participating providers in each geographic area.

PPPs may require enrollees pay coinsurance of up to 50% for services provided by nonparticipating providers. **Enrollees should read their policies carefully before seeking services from nonparticipating providers.**

Like an HMO and an LSHO, a PPP operates in a certain geographic area, is limited to specific providers, and is regulated by OCI. A PPP that has a provider agreement with a hospital may not have an agreement with every provider who provides services at the hospital, such as anesthesiologists, pathologists, and radiologists.

Health plans and LSHOs are subject to a variety of state and federal law requirements. Following are some of the more important requirements:

## Affordable Care Act (ACA)

ACA includes requirements that apply to small employer health insurance and comprehensive individual health insurance. Insurers are required to sell their health insurance plans to you if you apply for coverage, regardless of your health. Insurers are also prohibited from excluding or limiting coverage for preexisting conditions.

You and your family can purchase health insurance coverage through the private market or through the federal exchange, also known as Federally Facilitated Marketplace (FFM), during an annual open enrollment period. The open enrollment period for policies effective on or after January 1, 2019, runs from November 1, 2018, through December 15, 2018. Generally, you cannot purchase a comprehensive individual health insurance plan at other times during the year unless you qualify for a “special enrollment period.” A special enrollment period allows you to purchase coverage in the individual market outside open enrollment in certain circumstances, such as if you lose minimum essential coverage, get married or have a baby, become a citizen, or become newly eligible for premium tax credits. You generally have 60 days to enroll in new or different health insurance coverage.

ACA also provides the option of allowing small employers to enroll in a SHOP plan and to purchase this coverage directly with an insurance company with the assistance of an insurance agent.

Under ACA, small group and comprehensive individual health insurance is required to include “essential health benefits.” Essential health benefits consist of ten categories of items and services that must be covered in all small group health and comprehensive individual insurance plans. Plans are prohibited from imposing annual or lifetime limits on essential health benefits.

ACA's 10 essential health benefit categories are:

1. Ambulatory services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services
10. Pediatric services, including oral and vision care

In addition to health care services in these categories, all of Wisconsin's mandated benefits are considered essential health benefits and must be covered by ACA-compliant health insurance policies. Information on Wisconsin mandated benefits may be found on page 8 of this publication.

Small group and comprehensive individual health insurance plans are categorized into one of four different levels, based on how you and the plan will share the costs of health care. The four levels are sometimes referred to as “metal tiers.” The percentages attached to each metal tier represent the average percentage of expected costs a plan will cover for the average individual. The metal tiers include: bronze plans covering 60% of the total average cost of care, silver plans covering 70%, gold plans covering 80%, and platinum plans covering 90%.

## Provider Directories

A managed care plan and LSHO will provide an enrollee with a provider directory listing hospitals, primary care physicians, and specialty providers from whom the enrollee may obtain services. These directories are generally available on the plan's website, but a paper copy must be provided upon request.

Providers may terminate their participation with the managed care plan at any time during the year, so an enrollee should inquire with the plan at the time of making an appointment as to whether the provider is currently participating in the managed care organization's network. Managed care plans often have more than one provider network. The coverage an enrollee chooses at the time of enrollment determines the provider network available. An enrollee must stay within the specific provider network in order for medical services to be covered at the in-network level.

## Continuity of Care

If a plan represented during an open enrollment period a primary care physician (defined as a physician specializing in internal medicine, pediatrics, or family practice) as being available, it must make the physician available at no additional cost for the entire plan year. A specialist provider must be made available for the lesser of the course of treatment or 90 days. If an enrollee is in her second trimester of pregnancy, the provider must be available through postpartum care. The exceptions are for a provider who is no longer practicing in the managed care plan's service area or who was terminated from the plan for misconduct.

## Referral Procedure

Some HMOs and LSHOs require a referral from a primary care physician before an enrollee can see another plan provider. All HMOs and LSHOs require the enrollee to have a referral approved by the plan before going to a non-plan provider. The enrollee handbook includes information on the procedure to follow and any notification requirements.

- **Standing Referrals**

Managed care plans must have a procedure allowing for standing referrals. A standing referral authorizes an enrollee to be seen by a specialist provider for a specific duration of time or specific number of visits without having to obtain a separate referral from the primary provider for each visit to the specialist.

- **No Referral Required**

In a number of cases, an HMO or LSHO cannot require a patient to obtain a referral to see certain providers. The plan must allow a woman to receive obstetrical and gynecological services from a plan physician who specializes in obstetrics or gynecology without requiring a referral from her primary care provider. A managed care plan also may not require a referral from a physician for services from a plan chiropractor.

If an enrollee goes to a non-HMO provider without an approved referral, the claim for those services will not be reimbursed by the HMO or LSHO. Enrollees have the right to file a grievance when a referral is denied.

## Mandated Benefits

Health insurance policies sold in Wisconsin often include "mandated benefits." These are benefits an insurer must include in certain types of health insurance policies. Except for HMOs organized as cooperatives under ch. 185, Wis. Stat., HMOs are required to provide the same benefits as traditional insurers.



The mandated benefits required by Wisconsin state law include coverage for:

- health care services provided by certain nonphysician health care providers
- adopted children
- handicapped children
- nervous and mental disorders
- alcoholism and other drug abuse
- home health care
- skilled nursing care
- kidney disease
- mammography
- new born infants
- grandchildren born to dependent children under the age of 18 who are covered by the policy
- diabetes
- lead screening
- temporomandibular joint treatment
- breast reconstruction following a mastectomy
- anesthesia for certain dental procedures
- maternity coverage for all persons covered under the policy if it provides maternity coverage for anyone
- immunizations for children under the age of 6
- coverage of certain health care costs in cancer clinical trials
- coverage of student on medical leave
- treatment for autism spectrum disorders
- hearing aids, cochlear implants, and related treatment for infants and children
- contraceptives and services
- colorectal cancer screening
- coverage of dependents under age 26
- prescription eye drop refills

Health insurance covering injected or intravenous chemotherapy and oral chemotherapy are prohibited from requiring a higher copayment, deductible, or coinsurance amount for oral chemotherapy than they require for injected or intravenous chemotherapy. For high-deductible health plans, the limitation applies only after enrollee deductible has been satisfied for the year.

Every managed care plan must cover a second opinion from another provider within the managed care plan provider network. Every health plan covering emergency care, including managed care plans, must cover services required to stabilize a condition most people would consider to be an emergency, without prior authorization. Managed care plans are permitted to charge a reasonable copayment or coinsurance for this benefit.

For more information on mandated benefits, see the *Fact Sheet on Mandated Benefits in Health Insurance Policies* available on OCI's website at [oci.wi.gov/Documents/Consumers/PI-019.pdf](http://oci.wi.gov/Documents/Consumers/PI-019.pdf) or call OCI at 1-800-236-8517 and request a copy.

## Grievance Procedure

Enrollees may wish to first contact the managed care plan or LSHO with a question or complaint. Many complaints can be resolved quickly and require no further action. However, filing a complaint with the plan first is not required. An enrollee may file a complaint with the appropriate state agency instead of, before, or at the same time as filing with the managed care plan or LSHO.

All health insurance plans, including all managed care plans and LSHOs, are required to have an internal grievance procedure for those who are not satisfied with the service they receive. The managed care plan or LSHO must provide each enrollee with complete and understandable information about how to use the grievance procedure. An enrollee has the right to appear in person before the grievance committee and present additional information.

Managed care plans and LSHOs are required to have a separate expedited grievance procedure for situations where the medical condition requires immediate medical attention. The procedure requires managed care organizations to resolve an expedited grievance within 72 hours after receiving the grievance.

Managed care plans and LSHOs are required to file a report with OCI listing the number of grievances they had in the previous year. A summary of this information is available on the OCI website at [oci.wi.gov/Pages/Consumers/GrievanceReport.aspx](http://oci.wi.gov/Pages/Consumers/GrievanceReport.aspx).

## Independent Review

There is an additional way for enrollees to resolve some disputes involving medical judgments. The health plan is required to provide enrollees with information on the availability of the independent review process whenever it makes a determination eligible for an independent review. In most instances, the enrollee will first complete the health plan's internal grievance process. However, this is not required if the enrollee needs immediate medical care or if the health plan agrees to bypass the grievance process. The independent review process provides the enrollee with an opportunity to have medical professionals who have no connection to the health plan review the dispute. The enrollee may request an independent review organization (IRO) review the health plan's decision. The IRO assigns the dispute to a clinical peer reviewer who is an expert in the treatment of the enrollee's medical condition. The IRO has the authority to determine whether the treatment should be covered by the health plan.

For more information on the independent review process, see the *Fact Sheet on the Independent Review Process in Wisconsin* available on OCI's website at [oci.wi.gov/Documents/Consumers/PI-203.pdf](http://oci.wi.gov/Documents/Consumers/PI-203.pdf) or call OCI at 1-800-236-8517 and request a copy.

## Disenrollment

An HMO and an LSHO must disclose in the policy and certificate any circumstances under which an enrollee may be disenrolled. Disenrollment proceedings may be initiated only for the following reasons:

- The enrollee has failed to pay required premiums by the end of the grace period.
- The enrollee has moved outside of the geographical service area of the organization.

Enrollees have the right to file a grievance when a disenrollment proceeding is initiated.

## Quality Assurance Plans

HMO plans are required to develop quality assurance plans to monitor the quality of the health care their enrollees receive. One way they do this is by collecting data on how often enrollees receive certain medical services and how satisfied enrollees are with the plan. They may then compare their performance to national standards.

## Questions and Concerns About Your Health Insurance

In addition to your HMO, LSHO, or PPP, the Office of the Commissioner of Insurance (OCI) and the Wisconsin Department of Safety and Professional Services (DSPS) and your employer may help with complaints.

### Office of the Commissioner of Insurance

P.O. Box 7873  
Madison, WI 53707-7873  
(608) 266-0103 (In Madison)  
1-800-236-8517 (Statewide)  
[oci.wi.gov](http://oci.wi.gov)

Deaf, hearing, or speech impaired callers may reach OCI through WI TRS.

OCI has a Consumer Affairs section dedicated to answering insurance-related questions and assisting individuals who are experiencing problems with their insurance company or their insurance agent. OCI investigates complaints against HMOs, LSHOs, and all other insurance companies. Examples of when to contact OCI include: delays in paying claims, underwriting problems including refusal to insure, deceptive or false advertising, misrepresentation by the HMO or LSHO, failure to provide services guaranteed by the policy, and lack of disclosure about what is or is not covered by the policy.

All insurance companies and agents doing business in Wisconsin are licensed by OCI. Information regarding licensed insurance companies and agents is available on OCI's website at [oci.wi.gov](http://oci.wi.gov) or you may call toll-free 1-800-236-8517.

OCI does not have the authority to force a company to insure anyone. However, OCI can take action against agents or insurers who misrepresent coverage, unfairly discriminate, or violate Wisconsin's insurance laws.

### Department of Safety and Professional Services

P.O. Box 8935  
Madison, WI 53708-8935  
(608) 266-2112  
[dsps.wi.gov](http://dsps.wi.gov)

DSPS, through its professional boards, licenses physicians and most other health care providers and takes disciplinary action against a licensee who is proven not to meet minimum standards of professional conduct.

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## Frequently Asked Questions

### How do I select a health plan?

Think about what is most important to you in a health plan: low cost; availability of a specific physician, clinic, or hospital; freedom to see any physician you want; or convenient location of facilities. Remember, you may face trade-offs. For example, you may pay less for a plan, but you may have higher out-of-pocket costs or a narrower provider network. If you like the physician you are currently seeing, check to see if he or she is a provider in the plan you are considering. If you or a dependent has special medical

needs, check to be sure the plan you are considering has adequate medical services and providers for that specialty.

**What is a defined network plan?**

A defined network plan is the term used in Wisconsin insurance law to refer to any health benefit plan that creates incentives for its enrollees to use network providers. Some defined network plans will provide coverage only if the enrollee uses network providers and other plans will pay a larger portion of the charges if the enrollee uses network providers. HMOs and preferred provider plans are examples of defined network plans. Some people refer to these plans as managed care plans.

**In completing the application, I had to choose a primary care provider.****What does that mean?**

Your primary care provider is responsible for managing your health care needs. Many HMOs require its enrollees to receive all care from the primary care provider or with a referral from the primary care provider.

**What can I do if I want a different primary care provider?**

Every plan has its own procedures for changing primary care providers. Some plans will only allow you to change primary care providers once during the year. Others allow you to change as often as you like. This should be explained in your enrollee handbook or by contacting the plan.

**What happens if I need care immediately?**

If you need emergency care, most plans will allow you to go to the nearest emergency room. If it is not an emergency but you need care sooner than a routine doctor's visit, you may be required to go to a plan provider. You should always contact the insurance company as soon as possible. Some plans require you to pay an additional portion of the charges if you do not contact them within 48 hours of receiving care in an emergency room.

**Does it matter if the specialist to whom I am referred is a plan provider?**

Yes. Most closed panel plans will require you to see a specialist who is a plan provider if one is able to provide the services you need. You should ask your physician to only refer you to plan providers.

**My primary care provider referred me to a nonplan provider. Do I have to contact the insurance company before my appointment?**

Yes. Most closed panel plans require a referral to a nonplan provider be prior authorized by the insurance company before the appointment. In some cases, your primary care provider may submit the referral request to the insurer for you, and the insurer will send you a notice letting you know if the referral has been approved. In some cases, you may be required to contact the insurer directly. In any case, if you have not received the authorization from the insurance company prior to your appointment, you should contact the company to determine if the service will be covered.

**How are students or dependents living out of the service area covered?**

Dependents who live out of the area are generally covered for emergency or urgent medical problems. The dependent would be required to receive all follow-up care and routine care from plan providers in the service area.

**May I use any provider I choose under the plan?**

If you are covered under an HMO or other closed panel plan, you will need to receive all services from your primary care provider or other plan providers. If you are covered under a preferred provider plan or point-of-service plan, you will be able to choose any provider. However, you will be required to pay a larger portion of the bill if you use a nonplan provider and may be required to have some services prior

authorized by the insurance company. Your enrollee handbook should explain the requirements specific to your plan.

**Will I incur any liability if I fail to follow the prior authorization requirements?**

Yes. If you fail to follow the required prior authorization procedures, you will be required to pay a larger portion of the claim. In some cases, the plan may determine the service is not covered under the contract and completely deny the claim.

**What is a drug formulary?**

Many managed care plans establish a list of prescription drugs the plan considers medically appropriate and cost effective. Prescription drugs are usually grouped into tiers, and your share of the cost is determined by the tier that your medication is on.

**My doctor told me he was no longer with my plan, but I want to stay with him.****What can I do?**

The agreement between the managed care plan and your doctor is a separate agreement that may terminate any time during the year.

If the provider is your primary provider, the plan must cover your care for the remainder of the plan year.

If you are in your second or third trimester of pregnancy, the plan must cover your care through postpartum care.

If you are seeing a specialist, the plan must cover your care for the lesser of 90 days or through the current course of treatment.

If the provider leaves the plan because he or she no longer practices in the plan's service area or is terminated for misconduct, the foregoing provisions do not apply.

If your employer offers other plans, you may wish to consider changing plans during your employer's open enrollment period.

**My doctor never told me he was no longer with my plan and the plan did not tell me either. Now I have all these bills the plan will not cover. What can I do?**

If your doctor leaves the plan in the middle of the plan year, there are notice requirements. The plan is required to notify you at least 30 days in advance if its contract with your primary care provider is terminated. If it terminates its contract with a specialist, it must either notify you at least 30 days in advance or require the specialist to post a notice in the provider's office.

If you are receiving bills, you should file a grievance with the plan to explain the extenuating circumstances. You may also file a complaint with OCI.

**I disagree with my doctor and want a second opinion. Will the insurer pay for it?**

Yes, so long as you go to a plan provider or, if necessary, obtain a referral from your primary provider for the second opinion.

**I live in a different county from where I work and my employer only offers an HMO. It is too far for me to go to see the doctor. What can I do?**

If you enroll in the HMO, you must follow its procedures. This means you will be required to receive your care from plan providers.

You may wish to ask your employer to consider offering other coverage.

**I received a provider directory when I enrolled in my health plan. How do I know whether I am in an HMO, a preferred provider plan (PPP), or some other type of managed care plan? What difference does it make?**

When you enrolled, you should have received a certificate of coverage and other written information explaining how your health plan works. This material should describe the benefits covered by your plan and explain any procedures you must follow in order to receive coverage. It is very important to review this information. It will explain all of your coverage, whether you must use plan providers or whether you can choose any provider. It will also explain when you need a referral from your primary care provider and when you need to contact the health plan for authorization before receiving health care.

If you have any questions about your coverage, call the health plan's customer service department. If you have coverage through your employer, the employer's human resources department may also be able to answer your questions.

**I am covered by a group health plan through my employer. I would like to receive a copy of the certificate of insurance. How do I go about obtaining a copy?**

Under Wisconsin insurance law, health insurers are required to provide insureds with a copy of the health insurance certificate. Most health insurers make the certificate available on their websites. You should have received a letter from your insurer telling you how to get a copy of the certificate. The correspondence must also include an offer to provide a paper copy of the certificate if an insured requests it.

**Are large group plans required to cover essential health benefits (EHBs)?**

No, large group plans are not required to cover EHBs. However, if a large group plan provides coverage for any EHBs, the plan is prohibited from imposing annual or lifetime dollar limits on those benefits. Plans may impose non-dollar limits, such as limits on the number of doctor visits.

### Counties Served by Health Maintenance Organizations (HMOs)

Adams	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Group Health Cooperative of Eau Claire Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc.
Ashland	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Physicians Plus Insurance Corporation
Barron	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Health Tradition Health Plan Physicians Plus Insurance Corporation
Bayfield	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Physicians Plus Insurance Corporation
Brown	Children's Community Health Plan, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Buffalo	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Gundersen Lutheran Health Plan, Inc. Health Tradition Health Plan Physicians Plus Insurance Corporation UnitedHealthcare of Wisconsin, Inc.
Burnett	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Physicians Plus Insurance Corporation
Calumet	Children's Community Health Plan, Inc. Community Care Health Plan, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc.

Calumet (continued)	<p>Humana Wisconsin Health Organization Insurance Corp.                  Independent Care Health Plan                  Managed Health Services Insurance Corp.                  Molina Healthcare of Wisconsin, Inc.                  Network Health Plan, Inc.                  Security Health Plan of Wisconsin, Inc.                  Trilogy Health Insurance, Inc.                  Unity Health Plans Insurance Corporation</p>
Chippewa	<p>Compcare Health Services Insurance Corporation                  Group Health Cooperative of Eau Claire                  Health Tradition Health Plan                  Managed Health Services Insurance Corp.                  Physicians Plus Insurance Corporation</p>
Clark	<p>Aspirus Arise Health Plan of Wisconsin, Inc.                  Compcare Health Services Insurance Corporation                  Group Health Cooperative of Eau Claire                  Managed Health Services Insurance Corp.                  Physicians Plus Insurance Corporation                  Trilogy Health Insurance, Inc.                  Unity Health Plans Insurance Corporation</p>
Columbia	<p>Care Wisconsin Health Plan                  Compcare Health Services Insurance Corporation                  Dean Health Plan, Inc.                  Group Health Cooperative of Eau Claire                  Group Health Cooperative of South Central Wisconsin                  Gundersen Lutheran Health Plan, Inc.                  Managed Health Services Insurance Corp.                  Physicians Plus Insurance Corporation                  Trilogy Health Insurance, Inc.                  UnitedHealthcare of Wisconsin, Inc.                  Unity Health Plans Insurance Corporation</p>
Crawford	<p>Compcare Health Services Insurance Corporation                  Dean Health Plan, Inc.                  Group Health Cooperative of Eau Claire                  Gundersen Lutheran Health Plan, Inc.                  Health Tradition Health Plan                  Independent Care Health Plan                  Medical Associates Clinic Health Plan of Wisconsin                  Physicians Plus Insurance Corporation                  Trilogy Health Insurance, Inc.                  UnitedHealthcare of Wisconsin, Inc.</p>
Dane	<p>Care Wisconsin Health Plan                  Compcare Health Services Insurance Corporation                  Dean Health Plan, Inc.                  Group Health Cooperative of South Central Wisconsin                  Gundersen Lutheran Health Plan, Inc.                  Independent Care Health Plan                  Physicians Plus Insurance Corporation                  Trilogy Health Insurance, Inc.</p>



Dane (continued)	UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Dodge	Care Wisconsin Health Plan Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Gundersen Lutheran Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Door	Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Douglas	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Humana Wisconsin Health Organization Insurance Corp. Managed Health Services Insurance Corp. Physicians Plus Insurance Corporation
Dunn	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Health Tradition Health Plan Humana Wisconsin Health Organization Insurance Corp. Physicians Plus Insurance Corporation
Eau Claire	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Health Tradition Health Plan Humana Wisconsin Health Organization Insurance Corp. Managed Health Services Insurance Corp. Physicians Plus Insurance Corporation
Florence	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Molina Healthcare of Wisconsin, Inc. Physicians Plus Insurance Corporation Security Health Plan of Wisconsin, Inc.
Fond du Lac	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc.

Fond du Lac (continued)	<p>Gundersen Lutheran Health Plan, Inc.  Humana Wisconsin Health Organization Insurance Corp.  Independent Care Health Plan  Managed Health Services Insurance Corp.  Molina Healthcare of Wisconsin, Inc.  Network Health Plan, Inc.  Trilogy Health Insurance, Inc.  UnitedHealthcare of Wisconsin, Inc.  Unity Health Plans Insurance Corporation</p>
Forest	<p>Aspirus Arise Health Plan of Wisconsin, Inc.  CompCare Health Services Insurance Corporation  Group Health Cooperative of Eau Claire  Managed Health Services Insurance Corp.  Molina Healthcare of Wisconsin, Inc.  Physicians Plus Insurance Corporation  Security Health Plan of Wisconsin, Inc.  Unity Health Plans Insurance Corporation</p>
Grant	<p>CompCare Health Services Insurance Corporation  Dean Health Plan, Inc.  Group Health Cooperative of Eau Claire  Gundersen Lutheran Health Plan, Inc.  Health Tradition Health Plan  Independent Care Health Plan  Medical Associates Clinic Health Plan of Wisconsin  Trilogy Health Insurance, Inc.  UnitedHealthcare of Wisconsin, Inc.</p>
Green	<p>CompCare Health Services Insurance Corporation  Dean Health Plan, Inc.  Group Health Cooperative of Eau Claire  Gundersen Lutheran Health Plan, Inc.  Humana Wisconsin Health Organization Insurance Corp.  MercyCare HMO, Inc.  Physicians Plus Insurance Corporation  UnitedHealthcare of Wisconsin, Inc.</p>
Green Lake	<p>CompCare Health Services Insurance Corporation  Dean Health Plan, Inc.  Group Health Cooperative of Eau Claire  Humana Wisconsin Health Organization Insurance Corp.  Managed Health Services Insurance Corp.  Molina Healthcare of Wisconsin, Inc.  Network Health Plan, Inc.  Security Health Plan of Wisconsin, Inc.  Trilogy Health Insurance, Inc.  UnitedHealthcare of Wisconsin, Inc.  Unity Health Plans Insurance Corporation</p>
Iowa	<p>CompCare Health Services Insurance Corporation  Dean Health Plan, Inc.  Group Health Cooperative of Eau Claire  Medical Associates Clinic Health Plan of Wisconsin</p>

Iowa (continued)	Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc.
Iron	Aspirus Arise Health Plan of Wisconsin, Inc. CompCare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Physicians Plus Insurance Corporation Unity Health Plans Insurance Corporation
Jackson	CompCare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Gundersen Lutheran Health Plan, Inc. Health Tradition Health Plan Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Jefferson	Care Wisconsin Health Plan Children's Community Health Plan, Inc. CompCare Health Services Insurance Corporation Dean Health Plan, Inc. Gundersen Lutheran Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Managed Health Services Insurance Corp. MercyCare HMO, Inc. Molina Healthcare of Wisconsin, Inc. Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Juneau	Aspirus Arise Health Plan of Wisconsin, Inc. CompCare Health Services Insurance Corporation Dean Health Plan, Inc. Group Health Cooperative of Eau Claire Gundersen Lutheran Health Plan, Inc. Health Tradition Health Plan Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc.
Kenosha	Children's Community Health Plan, Inc. Community Care Health Plan, Inc. CompCare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Security Health Plan of Wisconsin, Inc.

Kenosha (continued)	Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Kewaunee	Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Network Health Plan, Inc. Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
La Crosse	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Gundersen Lutheran Health Plan, Inc. Health Tradition Health Plan Independent Care Health Plan Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Lafayette	Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Group Health Cooperative of Eau Claire Medical Associates Clinic Health Plan of Wisconsin Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc.
Langlade	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Lincoln	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Manitowoc	Children's Community Health Plan, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp.

Manitowoc (continued)	Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Marathon	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Marinette	Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Physicians Plus Insurance Corporation Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Marquette	Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Physicians Plus Insurance Corporation Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Menominee	Compcare Health Services Insurance Corporation Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Trilogy Health Insurance, Inc.
Milwaukee	Children's Community Health Plan, Inc. Community Care Health Plan, Inc. Compcare Health Services Insurance Corporation Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc.

Milwaukee (continued)	<p>Network Health Plan, Inc.                  Security Health Plan of Wisconsin, Inc.                  Trilogy Health Insurance, Inc.                  Unity Health Plans Insurance Corporation</p>
Monroe	<p>Compcare Health Services Insurance Corporation                  Group Health Cooperative of Eau Claire                  Gundersen Lutheran Health Plan, Inc.                  Health Tradition Health Plan                  Physicians Plus Insurance Corporation                  Trilogy Health Insurance, Inc.                  UnitedHealthcare of Wisconsin, Inc.                  Unity Health Plans Insurance Corporation</p>
Oconto	<p>Compcare Health Services Insurance Corporation                  Dean Health Plan, Inc.                  Humana Wisconsin Health Organization Insurance Corp.                  Independent Care Health Plan                  Managed Health Services Insurance Corp.                  Molina Healthcare of Wisconsin, Inc.                  Network Health Plan, Inc.                  Security Health Plan of Wisconsin, Inc.                  Trilogy Health Insurance, Inc.                  Unity Health Plans Insurance Corporation</p>
Onieda	<p>Aspirus Arise Health Plan of Wisconsin, Inc.                  Compcare Health Services Insurance Corporation                  Group Health Cooperative of Eau Claire                  Managed Health Services Insurance Corp.                  Molina Healthcare of Wisconsin, Inc.                  Physicians Plus Insurance Corporation                  Security Health Plan of Wisconsin, Inc.                  Unity Health Plans Insurance Corporation</p>
Outagamie	<p>Children's Community Health Plan, Inc.                  Community Care Health Plan, Inc.                  Compcare Health Services Insurance Corporation                  Dean Health Plan, Inc.                  Humana Wisconsin Health Organization Insurance Corp.                  Independent Care Health Plan                  Managed Health Services Insurance Corp.                  Molina Healthcare of Wisconsin, Inc.                  Network Health Plan, Inc.                  Security Health Plan of Wisconsin, Inc.                  Trilogy Health Insurance, Inc.                  Unity Health Plans Insurance Corporation</p>
Ozaukee	<p>Care Wisconsin Health Plan                  Children's Community Health Plan, Inc.                  Community Care Health Plan, Inc.                  Compcare Health Services Insurance Corporation                  Humana Wisconsin Health Organization Insurance Corp.                  Independent Care Health Plan                  Managed Health Services Insurance Corp.</p>

Ozaukee (continued)	Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Pepin	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Health Tradition Health Plan Physicians Plus Insurance Corporation
Pierce	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Humana Wisconsin Health Organization Insurance Corp.
Polk	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Humana Wisconsin Health Organization Insurance Corp. Managed Health Services Insurance Corp.
Portage	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Physicians Plus Insurance Corporation Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Price	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Physicians Plus Insurance Corporation Unity Health Plans Insurance Corporation
Racine	Children's Community Health Plan, Inc. Community Care Health Plan, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Richland	Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Group Health Cooperative of Eau Claire

Richland (continued)	Gundersen Lutheran Health Plan, Inc. Health Tradition Health Plan Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc.
Rock	Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Gundersen Lutheran Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Managed Health Services Insurance Corp. MercyCare HMO, Inc. Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc.
Rusk	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Health Tradition Health Plan Managed Health Services Insurance Corp. Physicians Plus Insurance Corporation
St Croix	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Humana Wisconsin Health Organization Insurance Corp.
Sauk	Care Wisconsin Health Plan Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Group Health Cooperative of Eau Claire Group Health Cooperative of South Central Wisconsin Gundersen Lutheran Health Plan, Inc. Health Tradition Health Plan Independent Care Health Plan Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Sawyer	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Physicians Plus Insurance Corporation
Shawano	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Group Health Cooperative of Eau Claire Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Physicians Plus Insurance Corporation



Shawano (continued)	Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Sheboygan	Children's Community Health Plan, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Taylor	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Trempealeau	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Gundersen Lutheran Health Plan, Inc. Health Tradition Health Plan Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Vernon	Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Group Health Cooperative of Eau Claire Gundersen Lutheran Health Plan, Inc. Health Tradition Health Plan Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Vilas	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Physicians Plus Insurance Corporation Security Health Plan of Wisconsin, Inc. Unity Health Plans Insurance Corporation

Walworth	Children's Community Health Plan, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. MercyCare HMO, Inc. Molina Healthcare of Wisconsin, Inc. Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Washburn	Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Physicians Plus Insurance Corporation
Washington	Children's Community Health Plan, Inc. Community Care Health Plan, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Waukesha	Care Wisconsin Health Plan Children's Community Health Plan, Inc. Community Care Health Plan, Inc. Compcare Health Services Insurance Corporation Dean Health Plan, Inc. Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Physicians Plus Insurance Corporation Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Waupaca	Children's Community Health Plan, Inc. Community Care Health Plan, Inc. Compcare Health Services Insurance Corporation Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc.

Waupaca (continued)	Network Health Plan, Inc. Physicians Plus Insurance Corporation Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Waushara	Compcare Health Services Insurance Corporation Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc.
Waushara (continued)	Network Health Plan, Inc. Physicians Plus Insurance Corporation Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. UnitedHealthcare of Wisconsin, Inc. Unity Health Plans Insurance Corporation
Winnebago	Children's Community Health Plan, Inc. Compcare Health Services Insurance Corporation Humana Wisconsin Health Organization Insurance Corp. Independent Care Health Plan Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Network Health Plan, Inc. Security Health Plan of Wisconsin, Inc. Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation
Wood	Aspirus Arise Health Plan of Wisconsin, Inc. Compcare Health Services Insurance Corporation Group Health Cooperative of Eau Claire Managed Health Services Insurance Corp. Molina Healthcare of Wisconsin, Inc. Physicians Plus Insurance Corporation Trilogy Health Insurance, Inc. Unity Health Plans Insurance Corporation

## Directory of Licensed HMOs

This list includes only HMOs that are licensed separately. Some HMOs are not separately licensed but are offered as a line of business of an insurance company. These plans are not listed in this directory.

Aspirus Arise Health Plan of Wisconsin, Inc.  
3000 Westhill Drive, Suite 303  
Wausau, WI 54401  
(715) 972-8140  
[www.aspirusarise.com](http://www.aspirusarise.com)

Care Wisconsin Health Plan, Inc.  
1617 Sherman Avenue  
Madison, WI 53704-5930  
(608) 240-0020  
1-800-963-0035  
[www.carewisc.org](http://www.carewisc.org)

Children's Community Health Plan, Inc.  
9000 West Wisconsin Avenue  
Milwaukee, WI 53201  
(414) 266-6328  
1-800-482-8010  
[www.childrenscommunityhealthplan.org](http://www.childrenscommunityhealthplan.org)

Community Care Health Plan, Inc.  
205 Bishops Way  
Brookfield, WI 53005  
(414) 385-6600  
1-866-992-6600  
[www.CommunityCareInc.org](http://www.CommunityCareInc.org)

Compcare Health Services Ins. Corp.  
N17 W24340 Riverwood Drive  
Waukesha, WI 53188  
262-523-2439  
[www.anthem.com](http://www.anthem.com)

Dean Health Plan, Inc.  
1277 Deming Way  
Madison, WI 53717  
(608) 836-1400  
1-800-279-1301  
[www.deancare.com](http://www.deancare.com)

Group Health Cooperative of Eau Claire  
2503 North Hillcrest Parkway  
Altoona, WI 54720  
(715) 552-4300  
1-888-203-7770  
[www.group-health.com](http://www.group-health.com)

Group Health Cooperative  
of South Central Wisconsin  
1265 John Q. Hammons Drive  
Madison, WI 53717  
(608) 251-4156  
1-800-605-4327  
[www.ghcscw.com](http://www.ghcscw.com)

Gundersen Health Plan, Inc.  
3190 Gundersen Drive  
Onalaska, WI 54650  
(608) 775-8007  
<http://www.gundersenhealthplan.org/>

Health Tradition Health Plan  
1808 East Main Street  
Onalaska, WI 54650  
(608) 781-9692  
1-877-832-1823  
[www.healthtradition.com](http://www.healthtradition.com)

Humana Wisconsin Health Org. Ins. Corp.  
N19 W24133 Riverwood Drive, Suite 300  
Waukesha, WI 53188-1145  
(262) 951-2560  
1-800-558-4444  
[www.humana.com](http://www.humana.com)

Independent Care Health Plan  
1555 North RiverCenter Drive, Suite 206  
Milwaukee, WI 53212  
(414) 223-4847  
1-800-777-4376  
[www.icare-wi.org](http://www.icare-wi.org)

Managed Health Services Insurance Corp.  
10700 W. Research Drive, Suite 300  
West Allis, WI 53214  
(414) 345-4600  
1-800-547-1647  
[www.mhswi.com](http://www.mhswi.com)

The Medical Associates Clinic Health Plan  
of Wisconsin  
1605 Associates Drive, Suite 101  
Dubuque, IA 52002-2270  
(563) 556-8070  
1-800-747-8900  
[www.mahealthcare.com](http://www.mahealthcare.com)

**Directory of Licensed HMOs (continued)**

MercyCare HMO, Inc.  
580 N Washington  
P.O. Box 550  
Janesville, WI 53547-0550  
(608) 752-3431  
1-800-752-3431  
[www.mercycarehealthplans.com](http://www.mercycarehealthplans.com)

Molina Healthcare of Wisconsin, Inc.  
11002 W. Park Place,  
Milwaukee, WI 53224  
(414) 214-2495  
1-888-999-2404  
[www.molinahealthcare.com](http://www.molinahealthcare.com)

Network Health Plan, Inc.  
1570 Midway Place  
P. O. Box 120  
Menasha, WI 54952-0120  
(920) 720-1200  
1-800-826-0940  
[www.networkhealth.com](http://www.networkhealth.com)

Security Health Plan of Wisconsin, Inc.  
1515 Saint Joseph Avenue  
P. O. Box 8000  
Marshfield, WI 54449  
(715) 221-9555  
1-800-472-2363  
[www.securityhealth.org](http://www.securityhealth.org)

Trilogy Health Insurance, Inc.  
18000 West Sarah Lane, Suite 310  
Brookfield, WI 53045-5842  
(262) 432-9140  
1-855-530-6790  
[www.trilogyhealthinsurance.com](http://www.trilogyhealthinsurance.com)

UnitedHealthcare of Wisconsin, Inc.  
10701 West Research Drive  
PO Box 26649  
Wauwatosa, WI 53226-0649  
(414) 443-4000  
1-800-879-0071  
[www.unitedhealthcare.com](http://www.unitedhealthcare.com)

Unity Health Plans Ins. Corp.  
840 Carolina Street  
Sauk City, WI 53583-1371  
(608) 643-2491  
1-800-362-3308  
[www.unityhealth.com](http://www.unityhealth.com)

Wisconsin Collaborative Ins. Co.  
N17 W24340 Riverwood Drive  
Waukesha, WI 53188  
(262) 523-2439  
[www.anthem.com](http://www.anthem.com)

WPS Health Plan, Inc.  
P.O. Box 14540  
Madison, WI 53708-0540  
(920) 490-6900  
1-888-711-1444  
<http://www.WeCareForWisconsin.com>

## Directory of Licensed LSHOs and Counties Served

This list includes only LSHOs that are licensed separately. Some LSHOs are not separately licensed but are offered as a line of business of an insurance company. These plans are not listed in this directory.

Name of Insurer	Counties Served*
American Dental Plan of Wisconsin, Inc. 1221 John Q Hammons Drive Madison, WI 53717 (608) 831-1047 1-800-257-0396 <a href="http://www.adpofwi.com">www.adpofwi.com</a>	Columbia, Dane, Dodge, Grant, Iowa, Jefferson, Richland, Rock, Sauk, Waukesha
Care-Plus Dental Plans, Inc. 11711 West Burleigh Street Wauwatosa, WI 53222-3108 (414) 771-1711 1-800-318-7007 <a href="http://www.careplusdentalplans.com">www.careplusdentalplans.com</a>	Brown, Calumet, Dodge, Door, Fond du Lac, Green Lake, Jefferson, Kenosha, Kewaunee, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Dental Com Insurance Plan 306 West McMillan Road Marshfield, WI 54449-0920 (715) 387-1702	Clark, Marathon, Portage, Taylor, Wood
Dental Protection Plan, Inc. 7130 West Greenfield Avenue West Allis, WI 53214-4708 (414) 259-9522 <a href="http://www.dentalprotectionplaninc.com">www.dentalprotectionplaninc.com</a>	Eastern Wisconsin
Momentum Insurance Plans, Inc. 2971 Chapel Valley Road Fitchburg, WI 53711-7420 (608) 729-6500 1-866-421-6649 <a href="https://www.momentumplans.com">https://www.momentumplans.com</a>	Statewide
Preferred Insurance Affiliates, Inc. 1029 Howard Street, Suite 201 Evanston, IL 60202-3877 (847) 491-0660	Milwaukee
SeniorDent Dental Plan, Inc. 10 South Riverside Plaza Suite 19E Chicago, IL 60606-3712 (773) 329-4450 1-888-970-3400 <a href="http://www.srdent.com">www.srdent.com</a>	Dane, Dodge, Fond du Lac, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Manitowoc, Milwaukee, Outagamie

\* Plans may serve only portions of listed counties. Consult the plan for more detailed information.

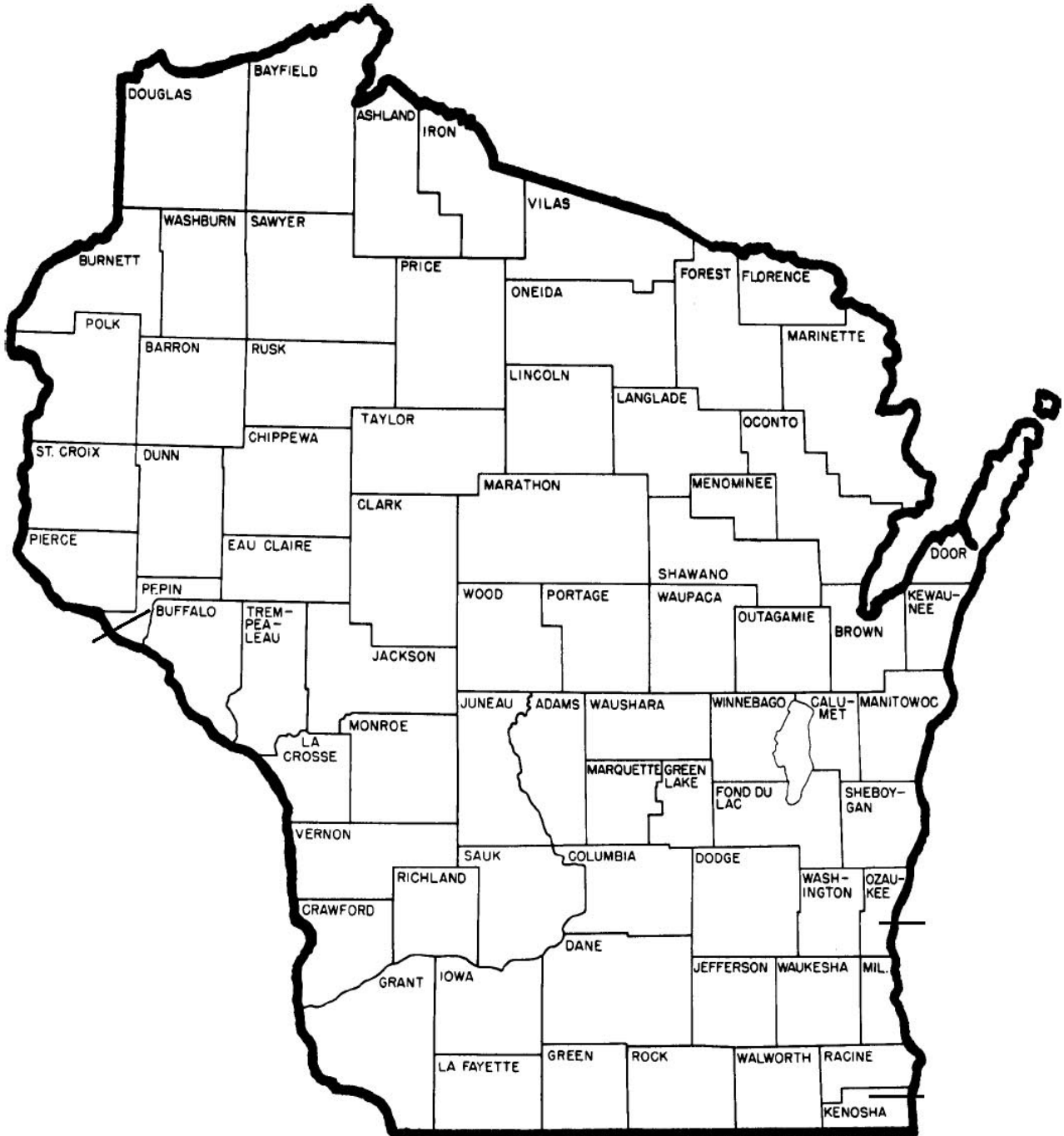
**Directory of Licensed LSHOs and Counties Served (continued)**

Name of Insurer	Counties Served*
Superior Vision Insurance Plan of Wisconsin, Inc. 939 Elkridge Landing Road, Suite 200 Linthicum, MD 21090 (414) 475-1875 1-800-883-5747 <a href="http://www.superiorvision.com">www.superiorvision.com</a>	Statewide
Vision Care Network Insurance Corp. 1421 Washington Avenue Racine, WI 53403-2254 (262) 637-7494	Kenosha, Milwaukee, Racine
Wisco Dental Insurance Company, Inc. 2501 East Enterprise Avenue Appleton, WI 54913 (920) 725-5584 1-844-838-4955. <a href="http://www.wiscodentalinsurance.com">www.wiscodentalinsurance.com</a>	Brown, Manitowoc, Milwaukee, Outagamie, Rock, Sheboygan, Washington, Winnebago

\* Plans may serve only portions of listed counties. Consult the plan for more detailed information.

Table 1

**Wisconsin Counties Enrollment  
As of January 1, 2018\*\***



Percentages are based on U.S. Census Bureau estimates as of July 1, 2017, and are rounded to nearest whole percent.

\* Less than 1% of population enrolled in HMOs.

\*\* Includes data from separately licensed HMOs only. HMOs operated as a line of business within a traditional insurer are not included. Percentages include enrollees in both closed panel and point-of-service plans.



**Table 1A**  
**Wisconsin Counties Enrollment**  
**As of January 1, 2018**

	HMO			POS			Total HMO & POS	Population	Penetration
	Small Group	Large Group & Other	Total HMO	Small Group	Large Group & Other	Total POS			
Adams	127	4,533	4,660	40	225	265	4,925	20,069	25%
Ashland	206	3,606	3,812	163	190	353	4,165	15,714	27%
Barron	264	9,963	10,227	151	447	598	10,825	45,412	24%
Bayfield	118	2,625	2,743	82	367	449	3,192	14,891	21%
Brown	4,560	62,631	67,191	2,369	7,689	10,058	77,249	260,401	30%
Buffalo	129	2,613	2,742	46	316	362	3,104	13,099	24%
Burnett	30	2,007	2,037	95	33	128	2,165	15,213	14%
Calumet	871	8,822	9,693	634	1,056	1,690	11,383	49,553	23%
Chippewa	705	15,550	16,255	324	1,146	1,470	17,725	63,649	28%
Clark	764	12,279	13,043	100	807	907	13,950	34,557	40%
Columbia	1,320	25,644	26,964	316	2,452	2,768	29,732	56,927	52%
Crawford	437	4,800	5,237	45	427	472	5,709	16,321	35%
Dane	15,600	266,842	282,442	1,938	14,602	16,540	298,982	531,273	56%
Dodge	1,634	27,099	28,733	908	2,244	3,152	31,885	88,068	36%
Door	217	7,216	7,433	166	834	1,000	8,433	27,587	31%
Douglas	59	5,300	5,359	130	245	375	5,734	43,509	13%
Dunn	251	5,482	5,733	155	592	747	6,480	44,704	14%
Eau Claire	807	23,677	24,484	624	2,548	3,172	27,656	102,965	27%
Florence	9	731	740	4	31	35	775	4,456	17%
Fond du Lac	1,091	22,341	23,432	1,379	1,954	3,333	26,765	102,144	26%
Forest	76	2,700	2,776	38	217	255	3,031	9,064	33%
Grant	4,037	14,722	18,759	83	1,183	1,266	20,025	52,214	38%
Green	1,084	15,066	16,150	227	921	1,148	17,298	37,075	47%
Green Lake	420	5,419	5,839	190	299	489	6,328	18,719	34%
Iowa	613	10,304	10,917	70	660	730	11,647	23,654	49%
Iron	93	2,338	2,431	5	239	244	2,675	5,726	47%
Jackson	216	5,298	5,514	22	561	583	6,097	20,562	30%
Jefferson	1,373	28,358	29,731	678	3,452	4,130	33,861	84,625	40%
Juneau	530	8,325	8,855	58	596	654	9,509	26,274	36%
Kenosha	64	32,965	33,029	519	1,188	1,707	34,736	168,183	21%
Kewaunee	288	5,373	5,661	233	882	1,115	6,776	20,405	33%
La Crosse	3,256	33,659	36,915	118	3,075	3,193	40,108	118,122	34%
Lafayette	1,021	5,310	6,331	121	383	504	6,835	16,753	41%
Langlade	257	7,486	7,743	208	357	565	8,308	19,221	43%
Lincoln	476	10,072	10,548	76	952	1,028	11,576	27,902	41%
Manitowoc	858	15,623	16,481	1,220	2,545	3,765	20,246	79,536	25%
Marathon	2,562	41,142	43,704	922	4,263	5,185	48,889	135,603	36%
Marinette	328	9,746	10,074	202	706	908	10,982	40,491	27%

**Table 1A (continued)**  
**Wisconsin Counties Enrollment**  
**As of January 1, 2018**

	HMO			POS			Total HMO & POS	Population	Penetration
	Small Group	Large Group & Other	Total HMO	Small Group	Large Group & Other	Total POS			
<b>Marquette</b>	251	5,276	5,527	64	323	387	5,914	15,067	39%
<b>Menominee</b>	5	607	612	8	18	26	638	4,533	14%
<b>Milwaukee</b>	959	337,786	338,745	7,487	12,381	19,868	358,613	951,448	38%
<b>Monroe</b>	1,070	12,686	13,756	137	1,389	1,526	15,282	45,623	33%
<b>Oconto</b>	535	8,708	9,243	346	1,304	1,650	10,893	37,430	29%
<b>Oneida</b>	583	11,319	11,902	181	1,476	1,657	13,559	35,601	38%
<b>Outagamie</b>	4,519	42,096	46,615	2,408	9,217	11,625	58,240	184,526	32%
<b>Ozaukee</b>	382	12,944	13,326	1,595	2,998	4,593	17,919	88,314	20%
<b>Pepin</b>	46	1,162	1,208	87	92	179	1,387	7,307	19%
<b>Pierce</b>	24	1,229	1,253	101	199	300	1,553	41,238	4%
<b>Polk</b>	18	3,673	3,691	93	298	391	4,082	43,481	9%
<b>Portage</b>	823	17,801	18,624	255	2,053	2,308	20,932	70,447	30%
<b>Price</b>	136	5,835	5,971	61	196	257	6,228	13,517	46%
<b>Racine</b>	167	51,090	51,257	1,151	2,544	3,695	54,952	195,140	28%
<b>Richland</b>	252	3,417	3,669	14	484	498	4,167	17,476	24%
<b>Rock</b>	2,670	63,033	65,703	770	2,874	3,644	69,347	161,620	43%
<b>Rusk</b>	172	4,807	4,979	46	155	201	5,180	14,127	37%
<b>St Croix</b>	25	1,671	1,696	57	462	519	2,215	88,029	3%
<b>Sauk</b>	1,535	28,857	30,392	258	1,666	1,924	32,316	63,949	51%
<b>Sawyer</b>	211	3,115	3,326	55	197	252	3,578	16,369	22%
<b>Shawano</b>	654	8,882	9,536	218	1,201	1,419	10,955	41,062	27%
<b>Sheboygan</b>	289	24,250	24,539	1,081	3,256	4,337	28,876	115,427	25%
<b>Taylor</b>	413	7,167	7,580	8	370	378	7,958	20,439	39%
<b>Trempealeau</b>	595	8,447	9,042	99	787	886	9,928	29,633	34%
<b>Vernon</b>	784	9,467	10,251	20	1,496	1,516	11,767	30,814	38%
<b>Vilas</b>	323	6,224	6,547	47	420	467	7,014	21,435	33%
<b>Walworth</b>	526	23,148	23,674	634	1,908	2,542	26,216	102,959	25%
<b>Washburn</b>	201	3,420	3,621	42	96	138	3,759	15,648	24%
<b>Washington</b>	353	21,251	21,604	2,274	2,933	5,207	26,811	134,296	20%
<b>Waukesha</b>	931	60,496	61,427	5,653	10,666	16,319	77,746	398,424	20%
<b>Waupaca</b>	770	12,442	13,212	543	2,145	2,688	15,900	51,533	31%
<b>Waushara</b>	444	6,282	6,726	127	1,789	1,916	8,642	24,162	36%
<b>Winnebago</b>	2,710	42,736	45,446	1,706	4,235	5,941	51,387	169,886	30%
<b>Wood</b>	2,009	42,110	44,119	153	3,093	3,246	47,365	73,107	65%
<b>Totals</b>	<b>72,136</b>	<b>1,661,101</b>	<b>1,733,237</b>	<b>42,438</b>	<b>135,405</b>	<b>177,843</b>	<b>1,911,080</b>	<b>5,778,708</b>	<b>33%</b>

Percentages are based on U.S. Census Bureau estimates as of July 1, 2016, and are rounded to nearest whole percent.

**Table 2**  
**Wisconsin HMOs (Closed Panel Plans) Enrollment by County**  
**As of January 1, 2018**

	Aspirus	Care WI	CCHP	Child- ren's	Comp- care	Dean	GHC-EC	GHC-SC WI	Gunder- sen	Health Tradition	Humana	I-Care
Adams	39	1	0	0	86	1,454	260	74	14	6	5	101
Ashland	0	0	0	0	0	1	406	1	3	0	0	0
Barron	0	0	0	0	86	4	3,182	3	3	16	14	0
Bayfield	0	0	0	0	4	0	647	1	0	2	15	0
Brown	10	0	0	1,621	3,190	6,950	12	8	6	1	3,380	1,024
Buffalo	0	0	0	0	98	0	1,289	0	582	134	1	0
Burnett	0	0	0	0	41	1	898	2	3	0	3	0
Calumet	0	0	6	107	235	33	0	1	2	0	488	63
Chippewa	0	0	0	0	134	6	4,989	0	136	246	52	0
Clark	391	1	0	0	46	1	1,030	2	60	14	1	0
Columbia	0	108	0	0	216	15,639	454	2,549	15	0	51	17
Crawford	0	3	0	0	83	426	213	2	2,227	99	0	31
Dane	2	2,519	0	0	1,174	101,392	26	60,188	689	3	177	1,921
Dodge	0	73	0	0	793	12,506	13	529	7	1	152	18
Door	0	0	0	0	172	307	0	3	2	0	140	85
Douglas	0	0	0	0	177	4	1,880	1	0	0	1	0
Dunn	0	0	0	0	312	7	3,182	2	39	54	70	0
Eau Claire	0	0	0	0	214	15	10,581	5	218	187	128	0
Florence	24	0	0	0	32	0	0	0	0	0	5	0
Fond du Lac	0	1	0	0	1,245	3,993	0	16	3	0	634	353
Forest	68	0	0	0	33	0	28	0	0	0	11	0
Grant	0	5	0	0	170	5,960	1,463	35	821	7	4	310
Green	0	8	0	0	132	6,967	943	1,072	7	0	85	142
Green Lake	0	0	0	0	206	1,091	0	25	3	0	47	7
Iowa	0	15	0	0	2	6,857	482	590	11	4	3	13
Iron	140	0	0	0	4	7	142	4	0	0	1	0
Jackson	0	0	0	0	54	7	497	1	1,785	237	8	55
Jefferson	0	142	0	114	752	13,180	0	995	5	1	84	20
Juneau	15	7	0	0	128	1,304	598	108	1,947	103	1	156
Kenosha	0	0	54	9,221	5,767	22	1	5	0	0	138	1,148
Kewaunee	0	0	0	0	348	799	0	0	0	0	180	69
La Crosse	0	18	0	0	292	28	697	8	17,335	3,174	16	494
Lafayette	0	2	0	0	93	2,412	768	163	6	1	6	7
Langlade	1,002	0	0	0	97	3	219	0	0	0	14	0
Lincoln	560	0	0	0	84	5	203	3	3	0	10	0
Manitowoc	0	0	0	66	1,157	705	0	3	6	0	1,291	315
Marathon	3,999	0	0	0	315	17	858	8	5	1	90	7

Table 2 (continued)  
Wisconsin HMOs (Closed Panel Plans) Enrollment by County  
As of January 1, 2018

	Aspirus	Care WI	CCHP	Children's	Comp-care	Dean	GHC-EC	GHC-SC WI	Gender-sen	Health Tradition	Humana	I-Care
Marinette	0	0	0	0	777	142	0	2	1	0	226	166
Marquette	0	3	0	0	104	2,147	29	154	3	0	6	0
Menominee	0	0	0	0	108	3	0	0	0	0	5	4
Milwaukee	41	0	728	91,193	52,394	278	9	47	21	1	1,440	18,415
Monroe	0	6	0	0	184	27	276	11	5,106	1,310	2	316
Oconto	0	0	0	0	361	772	3	0	0	0	437	77
Oneida	203	0	0	0	42	17	229	2	2	0	39	0
Outagamie	1	5	67	346	2,958	338	2	7	222	0	1,871	409
Ozaukee	0	7	51	1,532	910	36	0	1	7	0	526	95
Pepin	0	0	0	0	3	0	433	0	11	33	2	0
Pierce	0	0	0	0	203	1	1,179	2	8	7	44	0
Polk	0	0	0	0	311	7	3,250	0	5	0	11	0
Portage	938	0	0	0	240	23	324	3	7	0	39	0
Price	239	0	0	0	0	0	180	5	526	0	1	0
Racine	0	0	112	9,758	5,360	86	1	7	7	11	399	1,538
Richland	0	4	0	0	435	1,493	112	63	342	6	2	9
Rock	0	236	0	0	1,099	26,382	5	1,053	48	0	90	503
Rusk	1	0	0	0	45	3	830	0	4	0	2	0
Saint Croix	0	0	0	0	315	0	1,658	1	5	3	47	0
Sauk	0	149	0	0	250	19,539	17	1,698	379	3	6	336
Sawyer	0	0	0	0	2	5	617	2	5	0	3	0
Shawano	297	0	0	0	474	206	68	0	0	3	325	62
Sheboygan	0	0	0	1,004	1,591	1,479	9	3	6	0	330	493
Taylor	845	0	0	0	53	0	198	0	1	0	7	0
Trempealeau	0	1	0	0	95	3	862	1	4,126	549	9	145
Vernon	0	3	0	0	126	393	292	13	7,673	342	6	115
Vilas	101	0	0	0	28	13	186	4	3	0	10	0
Walworth	0	0	0	2,280	1,041	3,608	0	33	11	0	120	464
Washburn	0	0	0	0	43	0	1,051	1	1	0	1	0
Washington	0	0	39	4,304	1,309	93	9	12	4	0	519	113
Waukesha	0	11	123	7,727	5,649	4,115	3	40	179	1	1,143	886
Waupaca	28	4	39	171	390	34	5	8	0	0	247	172
Waushara	0	2	0	0	271	65	20	11	3	0	58	0
Winnebago	0	3	0	619	2,215	85	7	10	2	0	1,348	567
Wood	1,616	0	0	0	208	46	583	1	9	26	21	0
<b>Total</b>	<b>10,560</b>	<b>3,337</b>	<b>1,219</b>	<b>130,063</b>	<b>97,566</b>	<b>243,542</b>	<b>48,408</b>	<b>69,602</b>	<b>44,670</b>	<b>6,586</b>	<b>16,648</b>	<b>31,241</b>

Table 2 (continued)  
Wisconsin HMOs (Closed Panel Plans) Enrollment by County  
As of January 1, 2018

	Managed Health	Medical Assoc.	Mercy-Care HMO	Molina	Network Health	Security Health	Trilogy	UHC of WI	Unity Health	WPS HP	Totals
Adams	38	0	1	0	31	2,164	0	236	790	52	5,352
Ashland	76	0	0	0	64	3,157	0	803	3	0	4,514
Barron	39	0	0	1	42	6,824	0	239	3	0	10,456
Bayfield	30	0	0	0	18	2,052	0	352	8	0	3,129
Brown	3,095	1	1	1,650	6,279	84	691	29,447	88	3,537	61,075
Buffalo	0	0	0	0	2	629	0	0	483	0	3,218
Burnett	11	0	0	0	15	1,073	0	276	1	0	2,324
Calumet	322	0	0	85	2,261	21	0	2,889	25	107	6,645
Chippewa	155	1	1	0	131	10,664	0	184	134	0	16,833
Clark	188	3	0	26	120	11,300	0	1	67	0	13,251
Columbia	158	0	2	0	61	97	0	291	7,502	0	27,160
Crawford	12	260	0	0	4	1	0	193	1,750	0	5,304
Dane	284	3	47	10	327	667	0	1,185	114,734	1,778	287,126
Dodge	598	0	7	337	704	8	168	4,632	6,517	36	27,099
Door	284	0	1	354	1,358	11	0	2,933	7	25	5,682
Douglas	325	0	0	0	308	2,370	0	1,199	2	0	6,267
Dunn	0	0	0	0	2	2,322	0	19	64	0	6,073
Eau Claire	266	0	2	0	233	13,107	0	361	271	0	25,588
Florence	77	0	0	136	12	227	0	289	0	0	802
Fond du Lac	1,673	0	0	162	4,823	13	0	7,447	1,000	59	21,422
Forest	94	0	0	53	84	1,736	0	354	1	0	2,462
Grant	50	5,525	1	1	41	6	0	56	4,203	0	18,658
Green	0	5	675	0	0	39	0	387	5,058	0	15,520
Green Lake	316	0	0	101	970	70	53	1,491	398	44	4,822
Iowa	0	210	0	0	16	10	0	2	3,284	0	11,499
Iron	0	0	0	0	0	1,763	0	0	2	0	2,063
Jackson	27	0	0	0	21	1,583	0	29	1,315	0	5,619
Jefferson	877	1	747	407	505	23	0	3,256	6,868	0	27,977
Juneau	0	0	0	0	4	1,154	0	1	3,767	0	9,293
Kenosha	720	0	20	4,017	762	6	388	6,262	49	179	28,759
Kewaunee	119	0	0	198	853	5	0	2,595	5	118	5,289
La Crosse	130	2	0	0	88	147	0	1,457	11,942	0	35,828
Lafayette	0	957	0	0	0	0	0	1	1,940	0	6,356
Langlade	480	0	0	129	343	3,635	0	858	9	54	6,843
Lincoln	307	0	0	80	181	7,454	0	376	12	19	9,297
Manitowoc	1,221	0	0	482	2,079	9	0	6,952	19	667	14,972
Marathon	1,091	0	1	343	859	32,515	0	1,471	113	33	41,726

Table 2 (continued)  
Wisconsin HMOs (Closed Panel Plans) Enrollment by County  
As of January 1, 2018

	Managed Health	Medical Assoc.	Mercy-Care HMO	Molina	Network Health	Security Health	Trilogy	UHC of WI	Unity Health	WPS HP	Totals
Marinette	376	0	0	1,381	366	16	174	5,025	16	140	8,808
Marquette	195	0	0	52	258	89	29	996	1,195	104	5,364
Menominee	32	0	0	0	37	29	0	480	0	0	698
Milwaukee	7,871	1	16	37,389	9,774	52	5,732	82,225	474	53	308,154
Monroe	1	0	0	0	52	112	0	754	4,614	0	12,771
Oconto	440	0	0	161	671	70	72	5,332	9	70	8,475
Oneida	403	0	2	151	296	9,077	1	607	14	0	11,085
Outagamie	1,336	0	1	828	10,511	371	296	14,205	101	1,409	35,284
Ozaukee	124	1	0	546	1,043	8	82	6,235	55	27	11,286
Pepin	0	0	0	0	0	532	0	0	95	0	1,109
Pierce	2	0	0	0	0	115	0	1,397	16	0	2,974
Polk	5	0	0	0	8	90	0	1,606	2	0	5,295
Portage	559	0	0	251	685	12,714	0	1,120	107	0	17,010
Price	111	0	0	0	54	5,122	0	137	2	0	6,377
Racine	1,012	0	282	7,679	1,400	12	770	15,409	91	22	43,956
Richland	0	0	0	0	0	107	0	5	1,721	0	4,299
Rock	3,761	4	18,857	2	1,473	15	0	3,658	6,235	0	63,421
Rusk	39	0	3	0	24	3,711	0	1	5	0	4,668
Saint Croix	0	1	0	0	0	123	0	3,234	17	0	5,404
Sauk	35	1	1	0	51	126	0	371	6,826	0	29,788
Sawyer	97	0	0	0	81	2,479	0	247	8	0	3,546
Shawano	425	0	0	155	500	2,210	95	4,818	13	169	9,820
Sheboygan	735	0	0	769	1,177	14	235	13,754	41	200	21,840
Taylor	129	0	0	13	111	5,298	0	150	9	0	6,814
Trempealeau	0	1	0	0	32	863	0	267	2,331	0	9,285
Vernon	2	1	0	0	23	29	0	299	3,540	0	12,857
Vilas	164	0	3	54	127	5,462	0	192	22	0	6,369
Walworth	289	1	8,790	497	212	8	0	4,528	1,112	0	22,994
Washburn	65	0	0	0	47	2,507	0	187	10	0	3,913
Washington	95	0	1	658	2,069	12	173	10,227	260	138	20,035
Waukesha	525	2	65	1,375	2,251	65	466	28,471	6,038	326	59,461
Waupaca	389	0	0	221	1,314	2,640	107	4,999	37	1,094	11,899
Waushara	437	0	0	123	895	727	41	2,293	950	516	6,412
Winnebago	1,440	0	1	762	11,375	84	340	14,014	151	2,091	35,114
Wood	558	0	1	202	364	39,521	0	940	155	8	44,259
<b>Total</b>	<b>34,715</b>	<b>6,981</b>	<b>29,529</b>	<b>61,841</b>	<b>70,882</b>	<b>201,356</b>	<b>9,913</b>	<b>306,707</b>	<b>208,706</b>	<b>13,075</b>	<b>1,647,147</b>

Table 3  
Wisconsin HMOs (Point-of-Service Plans) Enrollment by County  
As of January 1, 2018

	Aspirus	Comp-care	Dean	GHC-SC WI	Gundersen	Health Tradition	Humana	Medical Assoc.	Mercy-Care HMO	Network Health	Security Health	UHC of WI	Unity Health	WPS HP	Totals
Adams	3	132	92	0	0	0	1	0	0	0	7	0	74	1	310
Ashland	0	76	3	0	0	0	0	0	0	0	207	0	0	0	286
Barron	0	365	6	0	0	0	0	0	0	0	10	1	1	0	383
Bayfield	0	92	5	0	0	0	0	0	0	0	240	0	0	0	337
Brown	0	3,483	1,019	0	0	0	1,451	0	0	1,077	1	790	12	861	8,694
Buffalo	0	105	10	0	0	5	0	0	0	0	0	0	5	0	125
Burnett	0	131	0	0	0	1	0	0	0	0	7	0	0	0	139
Calumet	0	1,406	26	2	0	0	169	0	0	242	0	69	3	58	1,975
Chippewa	0	1,379	115	0	0	8	1	0	0	0	29	0	1	0	1,533
Clark	1	392	10	0	0	14	1	0	0	0	170	5	0	0	593
Columbia	0	136	2,755	39	0	0	1	0	4	0	1	0	781	0	3,717
Crawford	0	64	36	0	0	0	0	19	0	0	0	1	172	0	292
Dane	17	1,005	8,932	1,340	0	4	3	0	18	0	14	41	5,541	4	16,919
Dodge	0	1,130	1,172	8	0	0	5	0	2	12	1	271	411	14	3,026
Door	0	231	24	0	0	0	2	0	0	330	4	40	0	104	735
Douglas	0	260	0	0	0	0	0	0	0	0	125	0	0	1	386
Dunn	0	655	33	0	0	51	1	0	0	0	17	0	2	0	759
Eau Claire	0	2,950	147	0	0	13	0	0	0	0	67	1	9	0	3,187
Florence	4	12	7	0	0	0	0	0	0	0	0	3	0	0	26
Fond du Lac	0	1,251	206	0	0	0	443	0	0	240	2	444	114	174	2,874
Forest	108	75	8	0	0	0	1	0	0	0	15	0	0	0	207
Grant	0	111	251	1	0	0	0	127	0	0	2	1	203	0	696
Green	0	100	563	19	0	0	1	0	37	0	0	0	399	0	1,119
Green Lake	0	137	99	0	0	0	50	0	0	45	0	93	77	6	507
Iowa	0	41	399	4	0	0	0	5	0	0	0	0	294	0	743
Iron	3	9	9	0	0	0	0	0	0	0	214	0	0	0	235
Jackson	0	173	10	3	0	48	0	0	0	0	0	2	33	0	269
Jefferson	0	1,186	1,928	8	0	0	1	0	10	0	0	198	469	0	3,800
Juneau	0	155	83	0	0	9	1	0	0	0	8	1	253	0	510
Kenosha	0	1,147	44	0	0	0	75	0	10	1	0	248	35	96	1,656
Kewaunee	0	246	93	0	0	0	3	0	0	124	0	87	0	47	600
La Crosse	0	556	71	0	0	12	0	0	0	0	6	11	525	44	1,225
Lafayette	0	99	184	6	0	0	0	3	0	0	0	0	177	0	469
Langlade	214	132	8	0	0	0	1	0	0	0	182	13	0	21	571
Lincoln	370	142	20	0	0	0	1	0	0	0	766	8	3	2	1,312
Manitowoc	0	2,727	89	0	0	0	394	0	0	122	0	290	4	409	4,035
Marathon	457	753	52	0	0	0	283	0	0	0	3,001	40	16	45	4,647

Table 3 (continued)  
Wisconsin HMOs (Point-of-Service Plans) Enrollment by County  
As of January 1, 2018

	Aspirus	Comp-care	Dean	GHC-SC WI	Gundersen	Health Tradition	Humana	Medical Assoc.	Mercy-Care HMO	Network Health	Security Health	UHC of WI	Unity Health	WPS HP	Totals
Marquette	363	96	0	0	0	4	0	0	0	2	19	0	258	742	908
Marquette	113	264	2	0	0	44	0	0	0	1	31	137	6	598	387
Menominee	17	0	0	0	0	1	0	0	0	0	0	0	0	18	26
Milwaukee	11,688	256	2	0	0	1155	0	12	71	3	5420	67	67	18,741	19,868
Monroe	438	25	0	0	69	1	0	0	0	2	1	334	0	870	1,526
Oconto	491	207	0	0	0	153	0	0	68	1	116	0	118	1,154	1,650
Oneida	387	37	0	0	1	1	0	0	0	382	3	9	0	834	1,657
Outagamie	5,372	325	0	0	0	890	0	0	645	3	814	22	1736	9,807	11,625
Ozaukee	2,624	107	0	0	0	105	0	0	35	0	687	6	8	3,572	4,593
Pepin	119	2	0	0	1	0	0	0	0	1	0	0	0	123	179
Pierce	204	2	0	0	3	0	0	0	0	1	0	0	0	210	300
Polk	325	6	0	0	0	0	0	0	0	5	0	0	0	336	391
Portage	491	30	0	0	0	1	0	0	24	1445	37	17	0	2,082	2,308
Price	54	28	0	0	0	1	0	0	0	154	0	2	0	245	257
Racine	2,113	53	0	0	0	259	0	11	17	0	1015	28	36	3,532	3,695
Richland	13	158	0	1	0	0	1	0	0	0	0	200	0	373	498
Rock	634	2,091	11	0	13	1	0	625	0	0	20	300	0	3,695	3,644
Rusk	183	87	0	0	0	0	0	0	0	0	0	0	0	270	201
Saint Croix	421	26	0	0	3	1	0	0	0	1	0	2	0	454	519
Sauk	111	796	24	0	0	1	0	0	0	0	0	906	0	1,838	1,924
Sawyer	214	2	0	0	0	0	0	0	0	92	0	1	0	309	252
Shawano	353	78	7	0	0	272	0	0	38	48	53	0	554	1,484	1,419
Sheboygan	1,834	154	0	0	0	147	0	0	19	0	574	0	471	3,199	4,337
Taylor	170	12	0	0	0	1	0	0	0	89	0	0	1	284	378
Trempealeau	253	34	0	0	10	0	0	0	0	5	0	43	0	345	886
Vernon	73	15	0	0	2	1	0	0	0	0	3	1010	0	1,104	1,516
Vilas	101	43	0	0	1	3	0	0	0	282	0	0	0	436	467
Walworth	1,877	501	5	0	2	4	0	42	0	0	205	30	373	3,039	2,542
Washburn	88	7	0	0	0	1	0	0	0	20	0	2	0	118	138
Washington	3,074	107	0	0	0	164	0	0	51	1	1396	13	27	4,833	5,207
Waukesha	9,526	696	11	0	0	506	0	40	37	1	3462	268	1578	16,125	16,319
Waupaca	748	40	0	0	0	341	0	0	66	29	198	8	62	1,492	2,688
Waushara	462	12	0	0	0	198	0	0	28	33	81	24	732	1,570	1,916
Winnebago	2,748	145	0	0	0	921	0	0	476	4	652	26	1012	5,984	5,941
Wood	650	94	0	0	0	3	0	0	0	1979	40	33	0	2,862	3,246
<b>Total</b>	<b>71,376</b>	<b>25,045</b>	<b>1,492</b>	<b>1</b>	<b>270</b>	<b>8,069</b>	<b>155</b>	<b>811</b>	<b>3,768</b>	<b>9,680</b>	<b>17,485</b>	<b>13,102</b>	<b>8,926</b>	<b>161,575</b>	<b>177,843</b>



Table 4

**Total Enrollment by Company  
As of January 1, 2018**

	Aspirus	Care WI	CCHP	Child- ren' s	Comp- care	Dean	GHC-EC	GHC-SC WI
<b>HMO - Small Group</b>	1,131	0	0	0	0	10,713	1,644	4,865
<b>HMO - Large Group &amp; Other</b>	9,429	3,337	1,219	130,063	97,566	232,829	46,764	64,737
<b>Total HMO</b>	10,560	3,337	1,219	130,063	97,566	243,542	48,408	69,602
<b>POS - Small Group</b>	615	0	0	0	14,738	2,491	0	26
<b>POS - Large Group &amp; Other</b>	780	0	0	0	56,638	22,554	0	1,466
<b>Total POS</b>	1,395	0	0	0	71,376	25,045	0	1,492
<b>Totals</b>	<b>11,955</b>	<b>3,337</b>	<b>1,219</b>	<b>130,063</b>	<b>168,942</b>	<b>268,587</b>	<b>48,408</b>	<b>71,094</b>

	Gunder- sen	Health Tradition	Humana	I-Care	Managed Health	Medical Assoc.	Mercy- Care HMO	Molina
<b>HMO - Small Group</b>	2,547	1,510	7,363	0	0	4,444	1,607	0
<b>HMO - Large Group &amp; Other</b>	42,123	5,076	9,285	31,241	34,715	2,537	27,922	61,841
<b>Total HMO</b>	44,670	6,586	16,648	31,241	34,715	6,981	29,529	61,841
<b>POS - Small Group</b>	0	128	0	0	0	27	49	0
<b>POS - Large Group &amp; Other</b>	1	142	8,069	0	0	128	762	0
<b>Total POS</b>	1	270	8,069	0	0	155	811	0
<b>Totals</b>	<b>44,671</b>	<b>6,856</b>	<b>24,717</b>	<b>31,241</b>	<b>34,715</b>	<b>7,136</b>	<b>30,340</b>	<b>61,841</b>

	Network	Security	Trilogy	UHC of WI	Unity Health	WCIC	WPS HP	TOTAL
<b>HMO - Small Group</b>	13,709	10,556	0	0	16,790	0	3,586	80,465
<b>HMO - Large Group &amp; Other</b>	57,173	190,800	9,913	306,707	191,916	0	9,489	1,566,682
<b>Total HMO</b>	70,882	201,356	9,913	306,707	208,706	0	13,075	1,647,147
<b>POS - Small Group</b>	1,096	864	0	15,044	2,363	0	1,763	39,204
<b>POS - Large Group &amp; Other</b>	2,672	8,816	0	2,441	10,739	0	7,163	122,371
<b>Total POS</b>	3,768	9,680	0	17,485	13,102	0	8,926	161,575
<b>Totals</b>	<b>74,650</b>	<b>211,036</b>	<b>9,913</b>	<b>324,192</b>	<b>221,808</b>	<b>0</b>	<b>22,001</b>	<b>1,808,722</b>

Table 4 (continued)

**Total Enrollment by Company  
As of January 1, 2018**

	Aspirus	Care WI	CCHP	Child- ren's	Comp- care	Dean	GHC-EC	GHC-SC WI
<b>HMO - Small Group</b>	1,131	0	0	0	0	10,713	1,644	4,865
<b>POS - Small Group</b>	615	0	0	0	14,738	2,491	0	26
<b>Total Small Group</b>	1,746	0	0	0	14,738	13,204	1,644	4,891
<b>HMO - Large Group &amp; Other</b>	9,429	3,337	1,219	130,063	97,566	232,829	46,764	64,737
<b>POS - Large Group &amp; Other</b>	780	0	0	0	56,638	22,554	0	1,466
<b>Total Large Group &amp; Other</b>	10,209	3,337	1,219	130,063	154,204	255,383	46,764	66,203
<b>Totals</b>	<b>11,955</b>	<b>3,337</b>	<b>1,219</b>	<b>130,063</b>	<b>168,942</b>	<b>268,587</b>	<b>48,408</b>	<b>71,094</b>

	Gunder- sen	Health Tradition	Humana	I-Care	Managed Health	Medical Assoc.	Mercy- Care HMO	Molina
<b>HMO - Small Group</b>	2,547	1,510	7,363	0	0	4,444	1,607	0
<b>POS - Small Group</b>	0	128	0	0	0	27	49	0
<b>Total Small Group</b>	2,547	1,638	7,363	0	0	4,471	1,656	0
<b>HMO - Large Group &amp; Other</b>	42,123	5,076	9,285	31,241	34,715	2,537	27,922	61,841
<b>POS - Large Group &amp; Other</b>	1	142	8,069	0	0	128	762	0
<b>Total Large Group &amp; Other</b>	42,124	5,218	17,354	31,241	34,715	2,665	28,684	61,841
<b>Totals</b>	<b>44,671</b>	<b>6,856</b>	<b>24,717</b>	<b>31,241</b>	<b>34,715</b>	<b>7,136</b>	<b>30,340</b>	<b>61,841</b>

	Network	Security	Trilogy	UHC of WI	Unity	WCIC	WPS HP	TOTAL
<b>HMO - Small Group</b>	13,709	10,556	0	0	16,790	0	3,586	80,465
<b>POS - Small Group</b>	1,096	864	0	15,044	2,363	0	1,763	39,204
<b>Total Small Group</b>	14,805	11,420	0	15,044	19,153	0	5,349	119,669
<b>HMO - Large Group &amp; Other</b>	57,173	190,800	9,913	306,707	191,916	0	9,489	1,566,682
<b>POS - Large Group &amp; Other</b>	2,672	8,816	0	2,441	10,739	0	7,163	122,371
<b>Total Large Group &amp; Other</b>	59,845	199,616	9,913	309,148	202,655	0	16,652	1,689,053
<b>Totals</b>	<b>74,650</b>	<b>211,036</b>	<b>9,913</b>	<b>324,192</b>	<b>221,808</b>	<b>0</b>	<b>22,001</b>	<b>1,808,722</b>