

Late July 2023, [SSM Health](#), a not-for-profit health system available in Wisconsin, announced they recently stopped providing gender-affirming care. Below are some frequently asked questions to help employees and their covered dependents understand how SSM Health's decision may affect them.

For details on coverage of gender confirmation treatments in the State Group Health Insurance Program review the [State Group Health Insurance Program Certificate of Coverage](#) (refer to section 4.F.21., page 42)

1. **Question:** Is [Dean Health Plan](#) (a contracted insurer in the State Group Health Insurance Program) and SSM Health (a provider in the Dean Health Plan network) the same entity?

Answer: No. Dean Health Plan and SSM Health are related entities but not the same company. Medica (an insurance company in Minnesota) acquired a 55% interest in Dean Health Plan a few years ago; SSM Health no longer controls Dean Health Plan.

Dean Health Plan is an insurance carrier; SSM Health is a health care provider.

The Department of Employee Trust Funds (ETF) does not hold contracts with health care providers directly, including SSM Health. ETF and the UW System learned about SSM Health's decision in the news and we don't have any more information than media reports have provided.

2. **Question:** Is Dean Health Plan ending all gender-affirming care?

Answer: No. The contract between the State of Wisconsin and Dean Health Plan continues to include gender-affirming care coverage. For any healthcare service, the health insurance carriers that contract with the State Group Health Insurance Program must assist employees and covered dependents in finding in-network coverage for covered services.

Dean Health Plan has confirmed with ETF that they will work with employees and covered dependents affected by SSM Health's decision to stop offering gender-affirming care to find new providers.

3. **Question:** Is Dean Health Plan covering gender-affirming care for UW System employees through the end of the calendar year if this care is provided by another health care system?

Answer: Coverage will continue, but employees need to be seen in-network. Dean Health Plan will cover gender-affirming services this year and in future years under the contract they have signed with ETF. However, Dean Health Plan (as well as all other health insurance plan carriers in the State Group Health Insurance Program) is an HMO with a defined network and no out-of-network benefits. This means that employees and/or their covered dependents must work with their health insurance plan carrier to find an in-network provider. If none is available, employees and/or covered dependents must get prior approval from their health insurance plan carrier for services from out-of-network providers to be considered in-network. Health insurance plan carriers are required to accommodate out-of-network provider requests in cases where they do not have services available in network. *Important: If an employee or covered dependent receive care out of network without prior approval this care will not be covered.*

4. **Question:** Is there assistance available to help employees and covered dependents access gender-affirming care to with another health care provider?

Answer: Employees in Dean Health Plan can contact Dean for help finding a provider. Care must be received in-network, and services must be approved by the health insurance plan carrier to be covered. Employees and covered dependents should work with their health insurance plan carrier to find in-network health care providers.

5. **Question:** For employees or covered dependents who are currently receiving puberty blockers, hormones, and other ongoing gender-affirming care (for example, not surgeries), how is continuity of care being assured?

Answer: Services received under the pharmacy benefit will continue to be provided by Navitus, the pharmacy benefits provider for employees covered by the State Group Health Insurance Program. Employees and covered dependents should experience no change in the services they receive through the pharmacy benefit.

For services received in a physician's office, employees or covered dependents should verify whether the provider will continue care. If the provider will not, the employee or covered dependent should contact Dean Health Plan to find a new provider.

6. **Question:** For employees or covered dependents approved for surgery, are they able to access care without having to restart assessment with a new health care provider?

Answer: This will be at the discretion of the new health care provider. ETF and Dean Health Plan do not control the health care provider's preparatory criteria.

7. **Question:** Are patients approved for surgery receiving priority scheduling and is there any impact on existing patients in these systems being rescheduled/delayed?

Answer: These are all decisions that are at the discretion of the health care provider, not the health insurance carrier. It is too soon to tell whether shifting in patients will cause delays, acknowledging that scheduling in the Dane County area for all services is already very challenging.

8. **Question:** Given the court decision requiring state employees to have access to gender-affirming care, is this a potential violation of the law and/or the state contract?

Answer: No. ETF does not contract with SSM Health. ETF contracts with Dean Health Plan. Dean has told ETF that they intend to honor their contract and will work to find employees and covered dependents alternate health care providers. The *Boyden v. Conlin* ruling affects health insurance coverage under the State Group Health Insurance Plan, not provider practices.

9. **Question:** Is SSM Health's decision to end gender-affirming care considered a qualifying life event? Can employees switch health insurance plans now or do they need to wait until Annual Benefits Enrollment?

Answer: No, this is not considered a qualifying life event. Employees cannot switch health insurance plan carriers mid-year as a result of provider network or service changes.

10. **Question:** Will Dean Health Plan continue to be one of the health insurance plan carriers available in the State Group Health Insurance Program in 2024?

Answer: Dean Health Plan will continue be a health insurance carrier in the State Group Health Insurance Program in 2024.

11. **Question:** Is Dean Health Plan actively searching for additional providers to add to their network that offer gender affirming care?

Answer: Employees or covered dependents interested in provider availability and network updates should reach out to Dean Health Plan.

12. **Question:** Will Dean Health Plan be including any information on providers in their network and care and experience they provide related to gender affirming care?

Answer: Members interested in provider availability and network updates should reach out to Dean Health Plan.

13. **Question:** Does Dean Health Plan have any gender affirming care resources available?

Answer: Dean Health Plan has a [gender affirming care web page](#) available on their members website.

14. **Question:** What resources are available to employees and covered dependents who decide to switch their health insurance plan carrier during Annual Benefits Enrollment or due to a qualifying life event?

Answer: At the links below a frequently asked questions document can be accessed as well as a video that reviews how to transition care to a new health insurance carrier.

- [Transitioning Care with a New Health Plan \(ET-2175\)](#)
- [Transitioning Care to a New Health Plan video](#)