

Real Solutions.
They're in Our Name.



A Trusted **Partner** Since 1952

Insuring **Wisconsin's** Health *Since 1946*



Our Focus for Today

- Partnership
 - Since 1952, WPS, MMSD/MTI have worked together to create and evolve a health plan that is best for those who actually need health care
- Choice
 - WPS allows YOU to choose your doctor or health care provider!
- Value Care
 - A compassionate approach to assisting plan members with their health care needs

Partnership

- Long-term relationship since 1952
 - Healthcare has changed dramatically over the years, but our relationship has not
 - WPS remains a not-for-profit company devoted to serving the health insurance needs of Wisconsin residents
- Shared community spirit and vision
 - Neighbors working with neighbors to better healthcare and education

Partnership

- WPS knows and respects the MMSD/MTI union
 - WPS has a very large union membership right here in Madison and have exceptional labor relations
 - We understand the relationship between the Administration and Union
 - We know you need a particularly responsive insurer during contract negotiation times
 - We have insured your health plan with the highest levels of integrity from all viewpoints

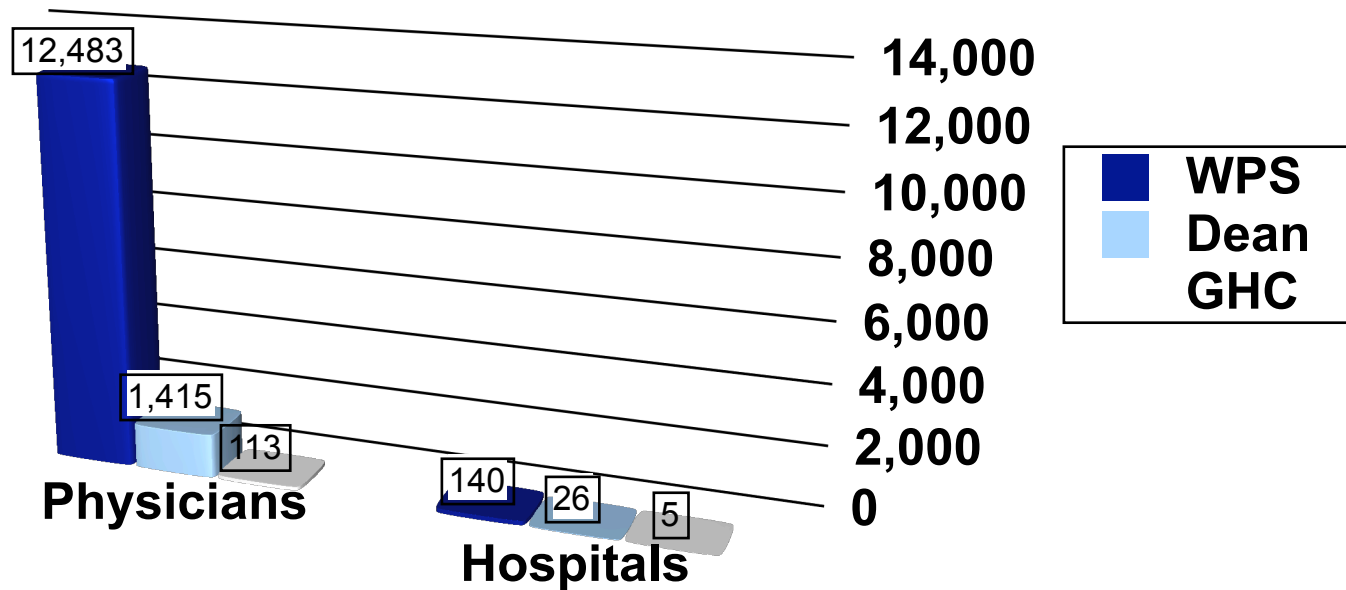
Partnership

- WPS provides MMSD/MTI with personalized service
 - Average tenure of operations staff is 10 years
- WPS has 93% customer service satisfaction

Choice

- With WPS, YOU decide who your doctor or other health care provider is!
- If you or a family member develop a serious health care issue, wouldn't you want to seek out the best available doctor and/or hospital to treat that condition?

Choice



Sources: Dean and GHC data from www.oci.wi.gov; WPS data internal.

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Choice

- Access to Care
 - Members are free to access any physician any time
 - No primary care selection required with WPS equals no red tape

Choice

- Nationwide access through national networks
 - Not just for urgent care but all the care you need
 - Ideal for college students away from home; no worries about not being in network
 - Perfect for retirees who winter outside of Wisconsin – they're always within reach of a covered provider

Cost of Choice: Perception vs. Reality

- “Adverse Selection” – What factors influence your choice of health plan?
 - Current & future medical needs
 - Size of provider network
 - Availability and prestige of included providers
 - Strength of managed care procedural requirements (referrals, etc.)
 - Your premium contribution as an employee

Cost of Choice: Perception vs. Reality

- “Open Access” plan like WPS Statewide more attractive to:
 - Those with current or self-projected future medical needs
 - Older members / early retirees
 - Families using multiple provider systems
 - Those who prefer an active role in choosing their health care provider

Cost of Choice: Perception vs. Reality

- “Closed Panel” HMO plans more attractive to:
 - Young
 - Healthy
 - Those who are comfortable allowing someone else to choose which providers they may see

Cost of Choice: Reality

- The overall driving force behind the WPS premium rates is that our plan is more attractive to those who need health care
- Financial comparisons of plans must account for ALL members, including those with serious health care needs
- Many of MTI's HMO members see WPS as a "Safety Net" plan, in case they get sick

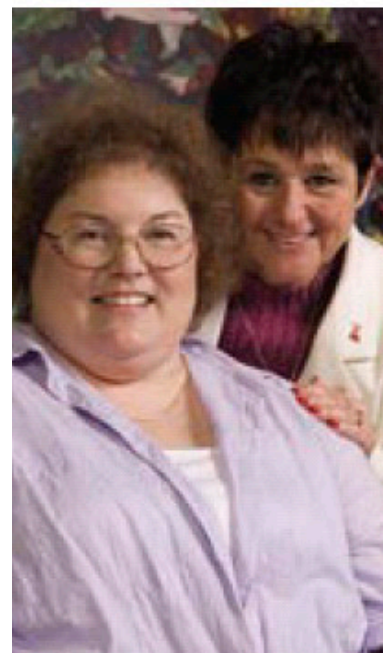
Cost of Choice: Reality

- Because of the long relationship between our organizations, we do not work to avoid covering your seriously ill members
- WPS has maintained a very transparent financial relationship with both the District and the Union

Value Care Review

- Cathy Hare, Madison, (Diabetic)
- Value Care Disease Management participant

Saving an average of over \$200 per case.



WPS member since 2001

“ Shortly after switching coverage to WPS, I received a letter from Rosalynn, (pictured behind Cathy) one of Value Care’s nurses, describing how Value Care could help with my diabetes. I thought it was a great idea... Rosalynn always gives me a call after I’ve been to see my doctor. She asks how my lab work looked, and finds out what the doctor had to say... both the good and the bad. Other times, she’ll call to check up on me. Asking me if I’ve gotten my flu shot, for example. She also sends me information about foods that won’t raise my blood sugar. Rosalynn is like a guardian angel. It’s all made a big difference in my health. ”

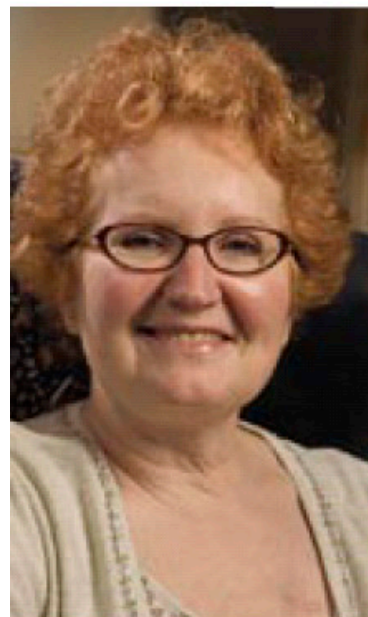
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Value Care Review

- Betsy Fine, Neenah, (cancer survivor)
- Value Care Case Management participant

Saving an average of over \$1,109 per case.



WPS member since 1999

“It’s all so overwhelming – physically, emotionally, and financially.” But fortunately, Betsy didn’t have to go through any of it alone, due to the strong support of her family, and that of Carla, one of Value Care’s Case Management nurses. “Carla is a peach, very caring. She’d clear up billing matters, negotiate hospital costs on my behalf, and even give me tips on how to handle certain medical procedures. I truly believe that having Carla by my side helped me to heal quicker. For over a year, Carla’s kind and reliable help and companionship at the other end of the telephone lowered my stress level and gave me emotional peace. I can’t say enough about Value Care. It’s an excellent program.”

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Value Care Review

- Rich D, Cedarburg
- Father of premature twins
- Benefited from Value Care Utilization Management

Saving an average of over \$407 per case.



WPS member since 1995

“ Our twins were born roughly ten weeks premature. Fortunately, Jane from Value Care was involved early on to coordinate services with the hospital. Just knowing Jane was there to take care of any insurance issues allowed my wife and I to concentrate on the boys. Through it all Jane was great. She pointed me in the right direction to get billing issues resolved, and helped make sure the equipment we needed after the boys were discharged was covered. Today the twins are doing well; both are at or above the normal weight for their adjusted age. Value Care definitely offered peace of mind during a stressful time in our lives. ”

WPS Health Insurance - Kidney Stones : Topic Overview - Microsoft Internet Explorer

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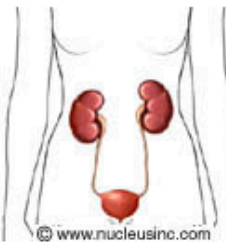
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Kidney Stones

Topic Overview



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What are kidney stones?

Kidney stones (renal calculi or nephrolithiasis) are pieces of minerals found in the **kidneys**. They may stay in the kidney or travel out of the body through the **urinary tract** —the tubes that connect the kidney to the bladder (**ureters**) and lead outside the body (**urethra**). When traveling through the urinary tract, a stone may cause no pain or cause great pain and other symptoms. Kidney stones usually do not cause any long-term damage to the urinary tract.

See illustrations of a **kidney stone** and a stone traveling through a **ureter**.

About 12 out of every 100 Americans (12%) have a kidney stone at some time during their lives, and almost half of all people who have a stone will get more stones within 5 years unless they take preventive measures.¹

What causes kidney stones?

Kidney stones may form when the normal balance of water, salts, minerals, and other substances found in urine changes. How this balance changes determines

Topic Contents

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

















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Leapfrog Hospital Survey Results

Search Results: **Zip:** 53562 **Radius:** 10 Miles

Below are the results of your search. Click on the "leaps" and the circles for more details.

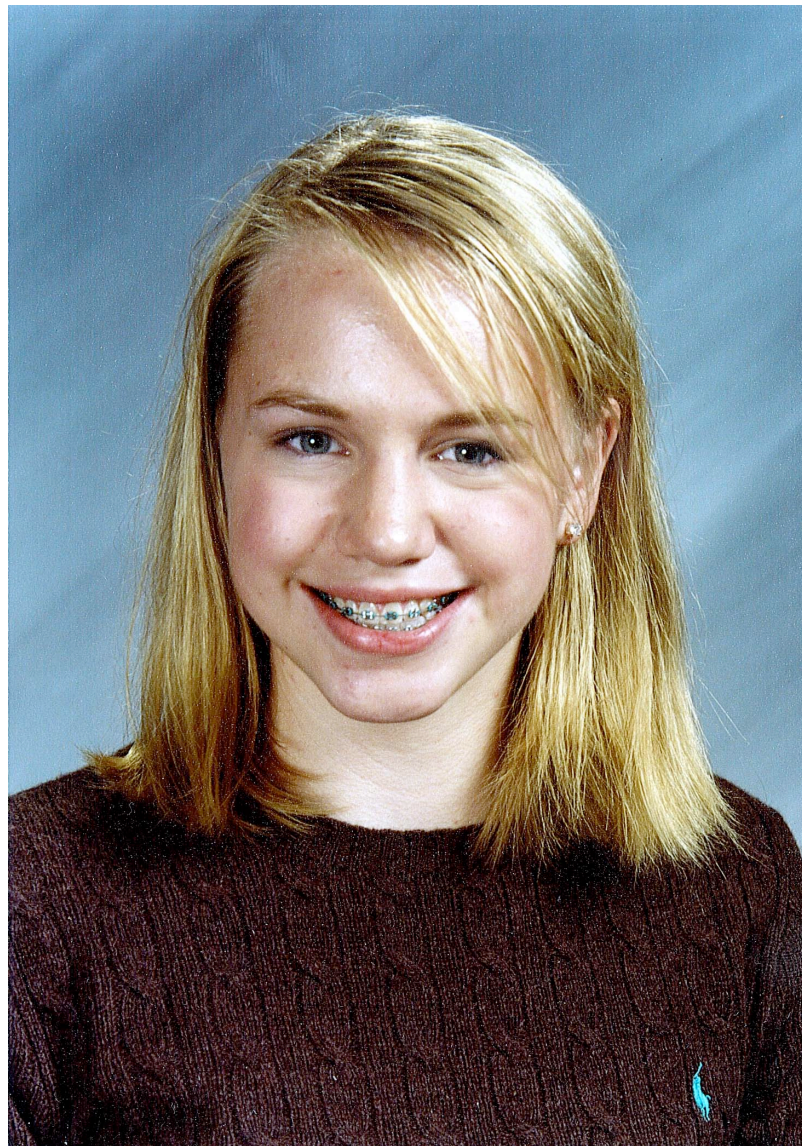
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 [Scoring Info](#)
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Click to Compare	Hospital Name	City	Leap1	Leap2	Leap3						Leap4	Results Submitted
			CPOE	ICU	High Risk Treatments						Safe Practices Score	
<input type="checkbox"/>	Meriter Hospital Inc	Madison, WI										10/25/2005
<input type="checkbox"/>	St Marys Hospital Medical Center	Madison, WI										8/09/2005
<input type="checkbox"/>	University Of Wi Hospitals And Clinics Authority	Madison, WI								 NA		6/28/2005

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What You can Expect Now and in the Future

- Compassionate, Dependable Service
- Administration of your health plan with integrity
- Access to the care that you and your doctor decide on not someone else
- Loyalty, Trust, and Respect

Questions?

Thank you for your time today.

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