

## OFFICE OF THE COMMISSIONER OF INSURANCE

### GOVERNOR'S BUDGET RECOMMENDATIONS

Source of Funds	FY23 Adjusted Base	FY24 Recommended	% Change Over FY23	FY25 Recommended	% Change Over FY24
GPR	34,233,200	23,715,900	-30.7	59,464,900	150.7
PR-F	165,766,800	208,266,500	25.6	171,800,000	-17.5
PR-S	1,520,300	0	-100.0	0	0.0
PR-O	18,993,600	24,014,400	26.4	28,216,100	17.5
SEG-O	62,997,400	63,048,200	0.1	63,048,200	0.0
<b>TOTAL</b>	<b>283,511,300</b>	<b>319,045,000</b>	<b>12.5</b>	<b>322,529,200</b>	<b>1.1</b>

### FULL-TIME EQUIVALENT POSITION SUMMARY

Source of Funds	FY23 Adjusted Base	FY24 Recommended	FTE Change Over FY23	FY25 Recommended	FTE Change Over FY24
GPR	0.00	10.00	0.00	10.00	0.00
PR-O	124.15	151.65	27.50	151.65	0.00
SEG-O	10.68	10.68	0.00	10.68	0.00
<b>TOTAL</b>	<b>134.83</b>	<b>172.33</b>	<b>37.50</b>	<b>172.33</b>	<b>0.00</b>

### AGENCY DESCRIPTION

The agency was created by the Legislature in 1871, and the original intent of the agency has not changed drastically over the past 150 years. The agency is vested with broad powers to ensure that the insurance industry responsibly and adequately meets the insurance needs of Wisconsin citizens. The agency performs a variety of tasks to protect insurance consumers and ensure a competitive insurance environment. The agency's major functions include: reviewing insurance policies that are sold in Wisconsin to make sure they meet the requirements set forth in Wisconsin law; conducting examinations of domestic and foreign insurers to ensure compliance with Wisconsin laws and rules; monitoring the financial solvency of licensed companies to make sure that consumers have the insurance coverage they expect when they need it; issuing licenses to the various parties involved in selling and marketing insurance products; assisting insurance consumers with their insurance problems; researching special insurance issues to understand and assess their impact on Wisconsin; providing technical assistance on legislation and promulgating administrative rules to interpret insurance laws; creating and distributing public information and consumer education pieces to educate people about insurance; and operating a state life insurance fund and an injured patients and families compensation fund insuring health care providers for medical malpractice.

## **MISSION**

The mission of the agency is to protect and educate Wisconsin consumers by maintaining and promoting a strong insurance industry.

## **PROGRAMS, GOALS, OBJECTIVES AND ACTIVITIES**

Note: Goals and objectives related to Program 3 have been removed due to the expiration of the local government property insurance fund.

### **Program 1: Supervision of the Insurance Industry**

Goal: Proactively address the root causes of problems in the insurance marketplace through effective regulation, with an emphasis on early detection and prevention.

Objective/Activity: Aggressively conduct all regulatory core mission functions including information collection, analysis, licensing and adjudication; refine and improve early warning systems in financial and market regulation; train staff to facilitate intra-agency communication and early identification of regulatory issues; and encourage external interaction and feedback.

Goal: Provide information and assistance to the public including consumers, legislators, insurers, agents, other states, the federal government and other organizations.

Objective/Activity: Ensure that staff members directly interacting with the public have the training and equipment to provide information and assistance in a timely and courteous manner; continue to use and improve performance measures; provide public information through the development and implementation of a coordinated communication plan; and improve and preserve state regulation of insurance by communicating with and informing the public.

Goal: Provide ongoing support and development of each staff member.

Objective/Activity: Provide a healthy and safe work environment; develop the full potential of staff by promoting training and growth opportunities; foster diversity in the workplace; promote positive communication, cooperation and mutual respect within and among all work units, and continue to develop work group teams to improve cross-functional work processes; through continued use of performance standards, strive to improve all functions; and assess restructuring and reallocation of staff resources as appropriate to better address work needs.

Goal: Use appropriate technology to provide tools for the regulation of insurance.

Objective/Activity: Continually review emerging technologies and conduct cost-benefit analyses of applications; encourage office-wide participation in technology planning and implementation such as through the Information Technology Strategic Planning Committee; improve state regulation and service by implementing the use of technology to facilitate the sharing of information with other regulatory authorities; and provide opportunities for staff to research and develop new approaches to optimize the use of technology.

### **Program 2: Injured Patients and Families Compensation Fund**

The major objective of the program is to assure that adequate funds are available to compensate patients for serious injuries resulting from acts of medical malpractice.

Goal: Provide excess medical malpractice coverage for Wisconsin health care providers.

Objective/Activity: Ensure the sound fiscal management and integrity of the fund and provide a regular accounting or audit of the fund.

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### Program 4: State Life Insurance Fund

The fund is a state-sponsored program established to provide low-cost life insurance coverage. The maximum level of coverage available to each policyholder is \$10,000.

Goal: Provide a state-sponsored life insurance program for the benefit of residents of Wisconsin.

Objective/Activity: Ensure the sound fiscal management and integrity of the fund and provide a regular accounting or audit of the fund.

### Program 5: Wisconsin Healthcare Stability Plan

The agency developed a 1332 Waiver for State Innovation Application under the federal Affordable Care Act pursuant to 2017 Wisconsin Act 138 allowing Wisconsin to leverage federal funding for the operation of a state-based reinsurance plan.

A 1332 waiver permits states to pursue innovative strategies to ensure residents have access to affordable health insurance options.

On July 29, 2018, the U.S. Department of Health and Human Services and the U.S. Department of the Treasury approved Wisconsin's 1332 waiver application. The approval is effective January 1, 2019, through December 31, 2023.

## PERFORMANCE MEASURES

### 2021 AND 2022 GOALS AND ACTUALS

Prog. No.	Performance Measure	Goal 2021	Actual 2021	Goal 2022	Actual 2022
1.	Number of financial examinations conducted during the fiscal year.	41	28	44	N/A
1.	Consumer complaints handled in a timely fashion.	95%	99.97%	95%	N/A
1.	Policy form reviews conducted in a timely manner.	6,000	6,632	6,000	N/A
1.	Insurance intermediary licensing function processed in a timely manner.	39,000	35,207	39,000	N/A
1.	Increase number of first-time visitors to the department's website.	5% year over year	5% year over year	5% year over year	N/A
1.	Website sessions.	368,000	382,592	368,000	N/A
1.	Publication page views.	16,000	22,875	16,000	N/A
1.	Increase engagement for Facebook, Twitter, Instagram and LinkedIn.	5% year over year	5% year over year	5% year over year	N/A
2.	Injured patients and families compensation fund report accepted by Board of Governors.	Report accepted	Report accepted	Report accepted	N/A
4.	Submit annual statement to regulator of the fund timely and in accordance with statutory and GAAP reporting requirements.	Meet GAAP standards	Met GAAP standards	Meet GAAP standards	Audit has not yet occurred

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<b>Prog. No.</b>	<b>Performance Measure</b>	<b>Goal 2021</b>	<b>Actual 2021</b>	<b>Goal 2022</b>	<b>Actual 2022</b>
4.	Provide a regular accounting or audit of fund via a Legislative Audit Bureau audit, which results in no major issues being identified or qualified opinion being rendered.	Unqualified opinion	Unqualified opinion	Unqualified opinion	Audit has not yet occurred

Note: Based on calendar year. Actuals for 2022 are not yet available.

**2023, 2024 AND 2025 GOALS**

<b>Prog. No.</b>	<b>Performance Measure<sup>1</sup></b>	<b>Goal 2023<sup>1</sup></b>	<b>Goal 2024</b>	<b>Goal 2025</b>
1.	Number of financial examinations conducted during the fiscal year.	64	43	34
1.	Consumer complaints handled in a timely fashion.	95%	95%	95%
1.	Policy form reviews conducted in a timely manner.	6,000	6,000	6,000
1.	Insurance intermediary licensing function processed in a timely manner. <sup>2</sup>	130,000 90% 15 days	130,000 90% 15 days	130,000 90% 15 days
1.	Increase number of first-time visitors to the department's website.	Overall positive 5-year trend	Overall positive 5-year trend	Overall positive 5-year trend
1.	Website sessions.	368,000	368,000	368,000
1.	Publication page views.	16,000	16,000	16,000
1.	Increase cumulative engagement across active social media platforms.	Overall positive 5-year trend	Overall positive 5-year trend	Overall positive 5-year trend
2.	Injured patients and families compensation fund report accepted by Board of Governors.	Report accepted	Report accepted	Report accepted
4.	Submit annual statement to regulator of the fund timely and in accordance with statutory and GAAP reporting requirements.	Meet GAAP standards	Meet GAAP standards	Meet GAAP standards
4.	Provide a regular accounting or audit of fund via a Legislative Audit Bureau audit, which results in no major issues being identified or qualified opinion being rendered.	Unqualified opinion	Unqualified opinion	Unqualified opinion

Note: Based on calendar year.

<sup>1</sup>Certain performance measures and goals were revised for the upcoming biennium.

<sup>2</sup>Three figures are presented. The first is the number resident licensing transactions. The second is the percentage processed within 48 hours. The third is the average number of days to process from date of receipt.

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### GOVERNOR'S BUDGET RECOMMENDATIONS

#### RECOMMENDATIONS

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5. Insulin Copayment Cap
6. Insulin Safety Net Program
7. Prescription Drug Importation Program
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10. Pharmacy Benefit Manager Fiduciary Duty
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12. Reimbursement Regulation of the 340B Program
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**Table 1  
Department Budget Summary by Funding Source (in thousands of dollars)**

	ACTUAL FY22	ADJUSTED BASE FY23	AGENCY REQUEST		GOVERNOR'S RECOMMENDATION	
			FY24	FY25	FY24	FY25
GENERAL PURPOSE REVENUE	\$41,528.4	\$34,233.2	\$21,733.5	\$58,200.0	\$23,715.9	\$59,464.9
State Operations	41,528.4	34,233.2	21,733.5	58,200.0	23,715.9	59,464.9
FEDERAL REVENUE (1)	\$141,955.2	\$165,766.8	\$208,266.5	\$171,800.0	\$208,266.5	\$171,800.0
State Operations	141,955.2	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Aids to Ind. & Org.	0.0	165,766.8	208,266.5	171,800.0	208,266.5	171,800.0
PROGRAM REVENUE (2)	\$18,696.0	\$20,513.9	\$20,567.5	\$20,572.6	\$24,014.4	\$28,216.1
State Operations	18,696.0	20,513.9	20,567.5	20,572.6	24,014.4	28,216.1
SEGREGATED REVENUE (3)	\$23,193.6	\$62,997.4	\$63,050.9	\$63,050.9	\$63,048.2	\$63,048.2
State Operations	8,215.6	3,854.0	3,907.5	3,907.5	3,904.8	3,904.8
Local Assistance	0.0	500.0	500.0	500.0	500.0	500.0
Aids to Ind. & Org.	14,978.0	58,643.4	58,643.4	58,643.4	58,643.4	58,643.4
TOTALS - ANNUAL	\$225,373.2	\$283,511.3	\$313,618.4	\$313,623.5	\$319,045.0	\$322,529.2
State Operations	210,395.3	58,601.1	46,208.5	82,680.1	51,635.1	91,585.8
Local Assistance	0.0	500.0	500.0	500.0	500.0	500.0
Aids to Ind. & Org.	14,978.0	224,410.2	266,909.9	230,443.4	266,909.9	230,443.4

- (1) Includes Program Revenue-Federal and Segregated Revenue-Federal
- (2) Includes Program Revenue-Service and Program Revenue-Other
- (3) Includes Segregated Revenue-Service, Segregated Revenue-Other and Segregated Revenue-Local

**Table 2  
Department Position Summary by Funding Source (in FTE positions)**

	ADJUSTED BASE FY23	AGENCY REQUEST		GOVERNOR'S RECOMMENDATION	
		FY24	FY25	FY24	FY25
GENERAL PURPOSE REVENUE	0.00	0.00	0.00	10.00	10.00
State Operations	0.00	0.00	0.00	10.00	10.00
PROGRAM REVENUE (2)	124.15	124.15	124.15	151.65	151.65
State Operations	124.15	124.15	124.15	151.65	151.65
SEGREGATED REVENUE (3)	10.68	10.68	10.68	10.68	10.68
State Operations	10.68	10.68	10.68	10.68	10.68
TOTALS - ANNUAL	134.83	134.83	134.83	172.33	172.33
State Operations	134.83	134.83	134.83	172.33	172.33

- (2) Includes Program Revenue-Service and Program Revenue-Other
- (3) Includes Segregated Revenue-Service, Segregated Revenue-Other and Segregated Revenue-Local

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**Table 3  
Department Budget Summary by Program (in thousands of dollars)**

	ACTUAL FY22	ADJUSTED BASE FY23	AGENCY REQUEST FY24	AGENCY REQUEST FY25	GOVERNOR'S RECOMMENDATION FY24	GOVERNOR'S RECOMMENDATION FY25
1. Supervision of the insurance industry	\$18,696.0	\$20,513.9	\$20,567.5	\$20,572.6	\$25,996.8	\$29,481.0
2. Injured patients and families compensation fund	\$18,712.1	\$57,302.7	\$57,336.6	\$57,336.6	\$57,334.8	\$57,334.8
3. Local government property insurance fund	\$0.0	\$500.0	\$500.0	\$500.0	\$500.0	\$500.0
4. State life insurance fund	\$4,481.5	\$5,194.7	\$5,214.3	\$5,214.3	\$5,213.4	\$5,213.4
5. Wisconsin Healthcare Stability Plan	\$183,483.6	\$200,000.0	\$230,000.0	\$230,000.0	\$230,000.0	\$230,000.0
<b>TOTALS</b>	<b>\$225,373.2</b>	<b>\$283,511.3</b>	<b>\$313,618.4</b>	<b>\$313,623.5</b>	<b>\$319,045.0</b>	<b>\$322,529.2</b>

**Table 4  
Department Position Summary by Program (in FTE positions)**

	ADJUSTED BASE FY23	AGENCY REQUEST FY24	AGENCY REQUEST FY25	GOVERNOR'S RECOMMENDATION FY24	GOVERNOR'S RECOMMENDATION FY25
1. Supervision of the insurance industry	124.15	124.15	124.15	161.65	161.65
2. Injured patients and families compensation fund	7.11	7.11	7.11	7.11	7.11
4. State life insurance fund	3.57	3.57	3.57	3.57	3.57
<b>TOTALS</b>	<b>134.83</b>	<b>134.83</b>	<b>134.83</b>	<b>172.33</b>	<b>172.33</b>

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**1. State-Based Health Insurance Marketplace**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24		FY25		FY24		FY25	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
GPR	0	0.00	0	0.00	982,400	10.00	1,264,900	10.00
PR-O	0	0.00	0	0.00	0	0.00	3,000,000	0.00
<b>TOTAL</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>982,400</b>	<b>10.00</b>	<b>4,264,900</b>	<b>10.00</b>

To improve health care affordability in Wisconsin, the Governor recommends establishing a state-based health insurance marketplace under the federal Affordable Care Act. The Governor recommends first moving to a state-based marketplace on the federal platform by plan year 2025, while transitioning to a fully state-based marketplace by plan year 2026, to improve health insurance marketing and outreach efforts, administer the marketplace in a more efficient and affordable manner, and gain more state autonomy over aspects of the health insurance marketplace such as open enrollment duration and the quality of plans offered. The Governor also recommends providing expenditure and position authority to implement this initiative.

**2. Public Option Health Plan Study**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24		FY25		FY24		FY25	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
GPR	0	0.00	0	0.00	1,000,000	0.00	0	0.00
PR-O	0	0.00	0	0.00	0	0.00	1,000,000	0.00
<b>TOTAL</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1,000,000</b>	<b>0.00</b>	<b>1,000,000</b>	<b>0.00</b>

The Governor recommends providing funding for the office to conduct an analysis and actuarial study for the development of a public option health insurance plan to improve health care coverage and affordability.

**3. Prescription Drug Affordability Review Board**

The Governor recommends establishing a Prescription Drug Affordability Review Board to observe practices in the pharmaceutical industry, analyze other state and national prescription drug practices and policies, establish public sector entity spending limits, and set price ceilings on certain prescription drugs when necessary in order to track and limit unnecessary and predatory increases in prescription drug costs.



**4. Office of Prescription Drug Affordability**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24 Dollars	FY24 Positions	FY25 Dollars	FY25 Positions	FY24 Dollars	FY24 Positions	FY25 Dollars	FY25 Positions
PR-O	0	0.00	0	0.00	1,968,300	16.00	1,885,800	16.00
TOTAL	0	0.00	0	0.00	1,968,300	16.00	1,885,800	16.00

The Governor recommends establishing an Office of Prescription Drug Affordability within the office to administer prescription drug regulatory provisions included in this executive budget and to further analyze and develop policy initiatives aimed at reducing prescription drug costs and increasing affordability. The Governor also recommends providing expenditure and position authority to support these activities.

**5. Insulin Copayment Cap**

The Governor recommends limiting out-of-pocket costs for a one-month supply of insulin to \$35 under all health insurance plans offered in Wisconsin.

**6. Insulin Safety Net Program**

The Governor recommends establishing an insulin safety net program to ensure those with an urgent need for insulin as well as those with lower incomes and limited to no insurance coverage have access to affordable insulin. Under this provision, the office would be directed to contract directly with insulin manufacturers to ensure the availability of insulin at a reduced cost to eligible individuals. The Governor also recommends directing the office to conduct public outreach to create awareness of the insulin safety net program and develop satisfaction surveys to track the effectiveness of the program.

**7. Prescription Drug Importation Program**

The Governor recommends importing generic, off-brand drugs from Canada into Wisconsin to reduce rising prices of prescription drugs and create a more competitive prescription drug market. Imported drugs must generate significant savings, have no more than three domestic competitors and maintain federal safety requirements.

**8. Prescription Drug Purchasing Entity Study**

The Governor recommends the office conduct a study into the feasibility and effectiveness of coordinating a state-run prescription drug purchasing entity for state and local government payers or purchasers and any additional payers or purchasers that may wish to participate in an effort to identify additional opportunities to reduce prescription drug costs.

### **9. Prescription Drug Supply Chain Regulation**

To conduct oversight of the prescription drug supply chain, the Governor recommends requiring pharmacy benefit management brokers and consultants, pharmacy services administrative organizations, and pharmaceutical sales representatives be licensed to practice in the state. The Governor also recommends pharmaceutical sales representatives complete continuing education in ethical standards, whistleblower protections, and the laws and rules applicable to pharmaceutical marketing; disclose any contacts made with health care professionals; and disclose any items, including a product sample, compensation, material or gift, that are provided to a health care professional.

### **10. Pharmacy Benefit Manager Fiduciary Duty**

The Governor recommends requiring pharmacy benefit managers to owe a fiduciary duty to insurers and other payers with whom they contract to reduce the potential for unnecessary cost increases within the prescription drug market.

### **11. Application of Pharmaceutical Drug Manufacturer Discounts**

The Governor recommends requiring prescription drug cost reductions received from prescription drug manufacturer coupons and other discounts to count toward a plan holder's deductible or out-of-pocket maximum. Only discounts for brand name drugs that have no generic equivalent and brand name drugs that have undergone prior authorization by a prescriber or the insurer are eligible in order to avoid incentivizing the purchasing of more expensive brand name drugs over their generic equivalents.

### **12. Reimbursement Regulation of the 340B Program**

The Governor recommends requiring pharmacy benefit managers and other third-party payers to reimburse certain federal 340B drug discount program participants for prescription drug purchases at the same rate that non-340B program participants are reimbursed to end discriminatory reimbursement practices.

### **13. Value-Based Diabetes Medication Pilot Program**

The Governor recommends directing the office to establish a value-based diabetes medication pilot program which would have a pharmacy benefit manager and a pharmaceutical manufacturer establish a value-based arrangement and allow the pharmacy benefit manager to leverage prescription drug discounts by creating a sole source arrangement with the given manufacturer.

### **14. Health Insurance Issuance and Coverage Protections**

To ensure that all Wisconsin residents receive the same health insurance issuance and coverage protections, the Governor recommends that the insurance marketplace guarantee the issuance of health insurance for individuals that apply for coverage regardless of sexual orientation, gender identity, health status, medical history or preexisting conditions, among others, and be prohibited from charging greater premiums or out-of-pocket costs based on those factors. The Governor also recommends prohibiting health insurance providers from establishing annual or lifetime limits on health insurance plan benefits. The Governor further recommends requiring all health insurance plans to provide coverage for essential health benefits as determined by the commissioner, including the ten essential health benefits categories covered under the federal Affordable Care Act, and to provide coverage for certain preventive services at no cost to the plan holder.

### **15. Telehealth Parity**

The Governor recommends establishing parity provisions to ensure patients utilizing telehealth services are not charged or have their services limited any more than if they utilized an equivalent in-person service to increase the availability and affordability of telehealth services.

### **16. Balance Billing Regulation**

The Governor recommends regulating the practice of balance billing, also referred to as surprise billing, in situations where patients have little or no control or knowledge over who provides their care, such as when emergency services are delivered by an out-of-network provider, when ancillary services are delivered at an in-network facility by an out-of-network provider or when mental health services are delivered during a crisis. The Governor also recommends that health care providers deliver a good-faith cost estimate of services to the patient before those services are delivered.

### **17. Short-Term, Limited-Duration Insurance Plan Regulation**

The Governor recommends modifying the initial and aggregate plan duration for short-term, limited-duration health insurance plans from 12 months to 3 months and from 18 months to 6 months, respectively.

### **18. Substance Use Disorder Counselor Coverage**

The Governor recommends requiring health insurance plans offered in the state to cover services provided by substance use disorder counselors if those services are covered under the plans through any other providers.

### **19. Qualified Treatment Trainee Coverage**

The Governor recommends requiring health insurance plans offered in the state to cover services provided by qualified treatment trainees if those services are covered under the plans through any other providers.

### **20. Infertility Coverage in Health Insurance Plans**

The Governor recommends amending state statutes to require fully-insured health insurance policies and self-insured governmental health plans that cover medical or hospital expenses to cover diagnosis of and treatment for infertility and standard fertility preservation services. See Department of Employee Trust Funds, Item #20.

### **21. Insurer Network Adequacy Standards**

The Governor recommends requiring the office to establish standards for insurer networks for all health insurance plans offered in the state. Establishing network adequacy standards would ensure that a covered service is available within a minimum time and distance of the plan holder, improving access to services. The office may also establish further standards that are found to improve access to services, such as maximum wait times for scheduling appointments.

**22. Reinsurance Program State Subsidy Reestimate**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24		FY25		FY24		FY25	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
GPR	-12,499,700	0.00	23,966,800	0.00	-12,499,700	0.00	23,966,800	0.00
PR-F	42,499,700	0.00	6,033,200	0.00	42,499,700	0.00	6,033,200	0.00
<b>TOTAL</b>	<b>30,000,000</b>	<b>0.00</b>	<b>30,000,000</b>	<b>0.00</b>	<b>30,000,000</b>	<b>0.00</b>	<b>30,000,000</b>	<b>0.00</b>

The Governor recommends adjusting the office's base budget to reflect a reestimate of reinsurance payments provided to insurers under the Wisconsin Healthcare Stability Plan to pay for high-cost individuals on the federal marketplace exchange.

**23. Annual Reinsurance Program Spending Limit Adjustment**

The Governor recommends annually adjusting the spending limit of the Wisconsin Healthcare Stability Plan reinsurance program, starting January 2024 to affect payments covering plan year 2025, to reflect changes in the consumer price index for medical care spending, as determined by the U.S. Department of Labor.

**24. Reinsurance Program Administrator Position**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24		FY25		FY24		FY25	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	0	0.00	0	0.00	106,900	1.00	142,500	1.00
<b>TOTAL</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>106,900</b>	<b>1.00</b>	<b>142,500</b>	<b>1.00</b>

The Governor recommends providing funding for a program administrator for the Wisconsin Healthcare Stability Plan reinsurance program to oversee operational responsibilities such as data analysis, contract management and strategy development to ensure the availability of affordable coverage for consumers.

**25. Division of Market Regulation Positions**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24		FY25		FY24		FY25	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	0	0.00	0	0.00	341,400	5.00	455,100	5.00
<b>TOTAL</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>341,400</b>	<b>5.00</b>	<b>455,100</b>	<b>5.00</b>

The Governor recommends providing position authority and related funding in the Division of Market Regulation to manage increased regulatory responsibilities in areas such as licensure application reviews and renewals, rate and form filings and reviews, consumer complaints, and expanded consumer outreach.

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**26. Division of Financial Regulation Positions**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24		FY25		FY24		FY25	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	0	0.00	0	0.00	358,000	5.00	477,400	5.00
TOTAL	0	0.00	0	0.00	358,000	5.00	477,400	5.00

The Governor recommends providing position authority and related funding in the Division of Financial Regulation to manage increased regulatory duties and complexity, implement legislation, and continue to meet state accreditation requirements to ensure Wisconsin's reputation as a trusted insurance regulator.

**27. Agency Operations Funding Restoration**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24		FY25		FY24		FY25	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-S	0	0.00	0	0.00	-1,520,300	0.00	-1,520,300	0.00
PR-O	0	0.00	0	0.00	2,222,600	0.00	2,222,600	0.00
TOTAL	0	0.00	0	0.00	702,300	0.00	702,300	0.00

The Governor recommends restoring funding for the office's general program operations appropriation.

**28. Fully Fund the Board on Aging and Long-Term Care's Medigap Helpline**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24		FY25		FY24		FY25	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	71,800	0.00	76,900	0.00	71,800	0.00	76,900	0.00
TOTAL	71,800	0.00	76,900	0.00	71,800	0.00	76,900	0.00

The Governor recommends adjusting expenditure authority to reflect a reestimate of the costs of the Board on Aging and Long-Term Care's Medigap Helpline that provides seniors with information on health insurance options.

**Insurance, Office of the Commissioner of**

**29. Agency Equity Officer**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24		FY25		FY24		FY25	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	0	0.00	0	0.00	36,600	0.50	47,000	0.50
TOTAL	0	0.00	0	0.00	36,600	0.50	47,000	0.50

The Governor recommends creating a new agency equity officer position within the Office of the Commissioner. The agency equity officer will collaborate with the Chief Equity Officer within the Department of Administration and agency equity officers within other agencies to identify opportunities to advance equity in government operations, including determining how current government practices and policies impact communities of color and individuals with disabilities. See Department of Administration, Item #15; Department of Agriculture, Trade and Consumer Protection, Item #30; Department of Children and Families, Item #35; Department of Corrections, Item #33; Department of Financial Institutions, Item #8; Department of Health Services, Item #120; Department of Justice, Item #33; Department of Military Affairs, Item #19; Department of Natural Resources, Item #76; Department of Public Instruction, Item #54; Department of Revenue, Item #53; Department of Safety and Professional Services, Item #29; Department of Tourism, Item #9; Department of Transportation, Item #60; Department of Veterans Affairs, Item #14; Department of Workforce Development, Item #30; and Public Service Commission, Item #21.

**30. Standard Budget Adjustments**

Source of Funds	Agency Request				Governor's Recommendations			
	FY24		FY25		FY24		FY25	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	-18,200	0.00	-18,200	0.00	-84,800	0.00	-84,800	0.00
SEG-O	53,500	0.00	53,500	0.00	50,800	0.00	50,800	0.00
TOTAL	35,300	0.00	35,300	0.00	-34,000	0.00	-34,000	0.00

The Governor recommends adjusting the office's base budget for: (a) turnover reduction (-\$277,500 in each year); (b) full funding of continuing position salaries and fringe benefits (\$312,800 in each year); and (c) full funding of lease and directed moves costs (-\$69,300 in each year).