

The Employee Trust Fund

ICI and LTDI Program Update

April 20, 2004

Agenda

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- Purpose of presentation
- Projects/approaches
- Q4 2002
- Tangible results Q1 Burlington
- 2003 focus/goals
- Contract negotiations and continued progress
- Statistics related to ETF/CORE work
- Current challenges
- Prospective approach
- Questions and Answers



- Update Employee Trust Fund Board
 - The state of the ICI and LTDI Program
 - The ETF/CORE team
 - The CORE approach
 - Display some results of intensive efforts
 - Display Program management and stability
 - Share current and prospective Focus

- Enhance systems- online DRMS access to ETF staff
- Properly “house” calculation engine
- Improve staff expertise and depth
- Key deliverable identification and execution:
 - with direction from ETF leadership
- Improve Program oversight:
 - Strengthen CORE program leadership
 - Strengthen partnership by listening and executing

- 10/1/2002 Move to Burlington, MA
- Clean up and fix root cause approach
 - Set up separate server for ETF employee access to DRMS
 - Properly built and calculation engine into system
 - Hired and trained staff in Burlington, Ma
 - Immediate focus on customer service

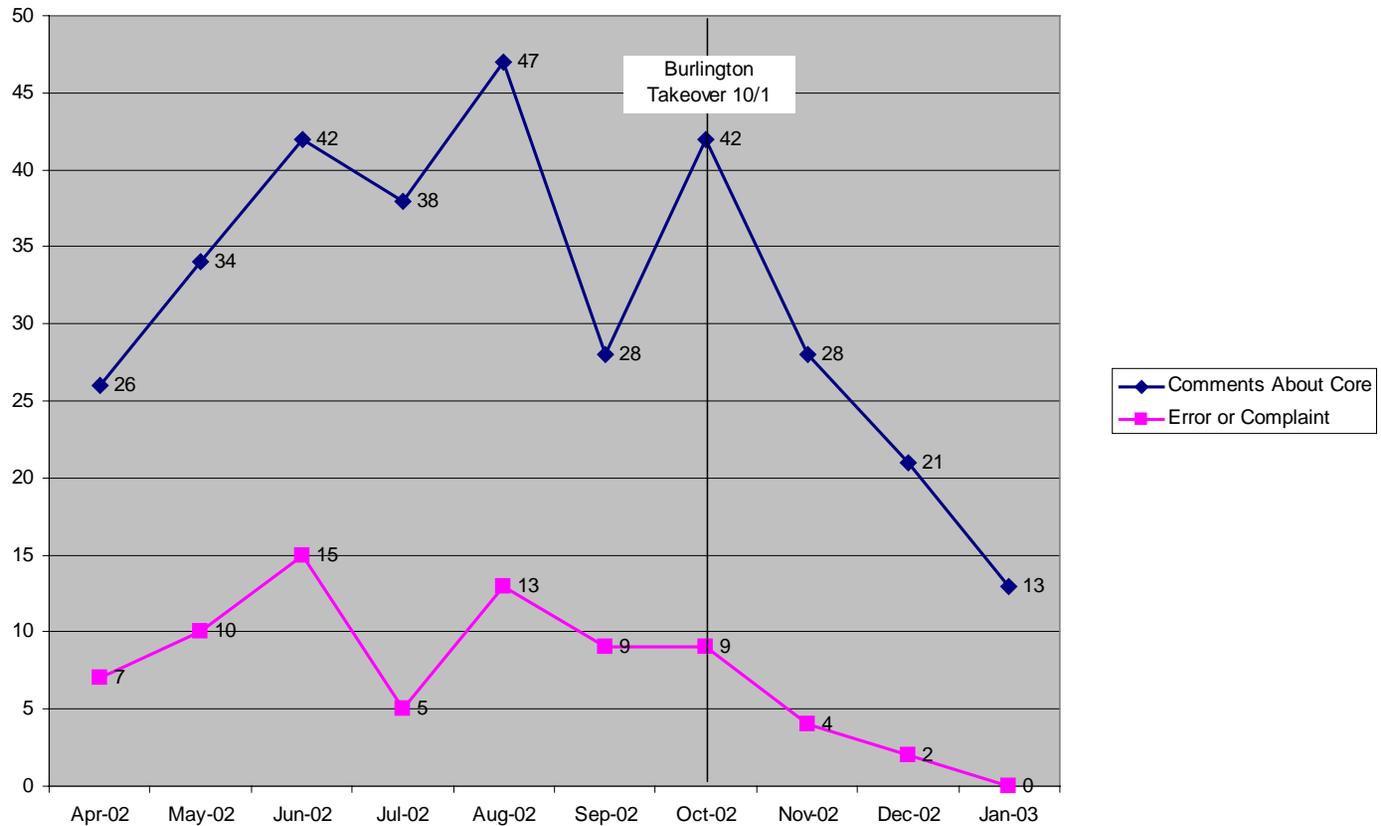
- **Tangible customer service improvements**
 - Call center statistics- notable problem decline
 - Ombuds issues 25 down to 3

ETF Statistics - Call Center

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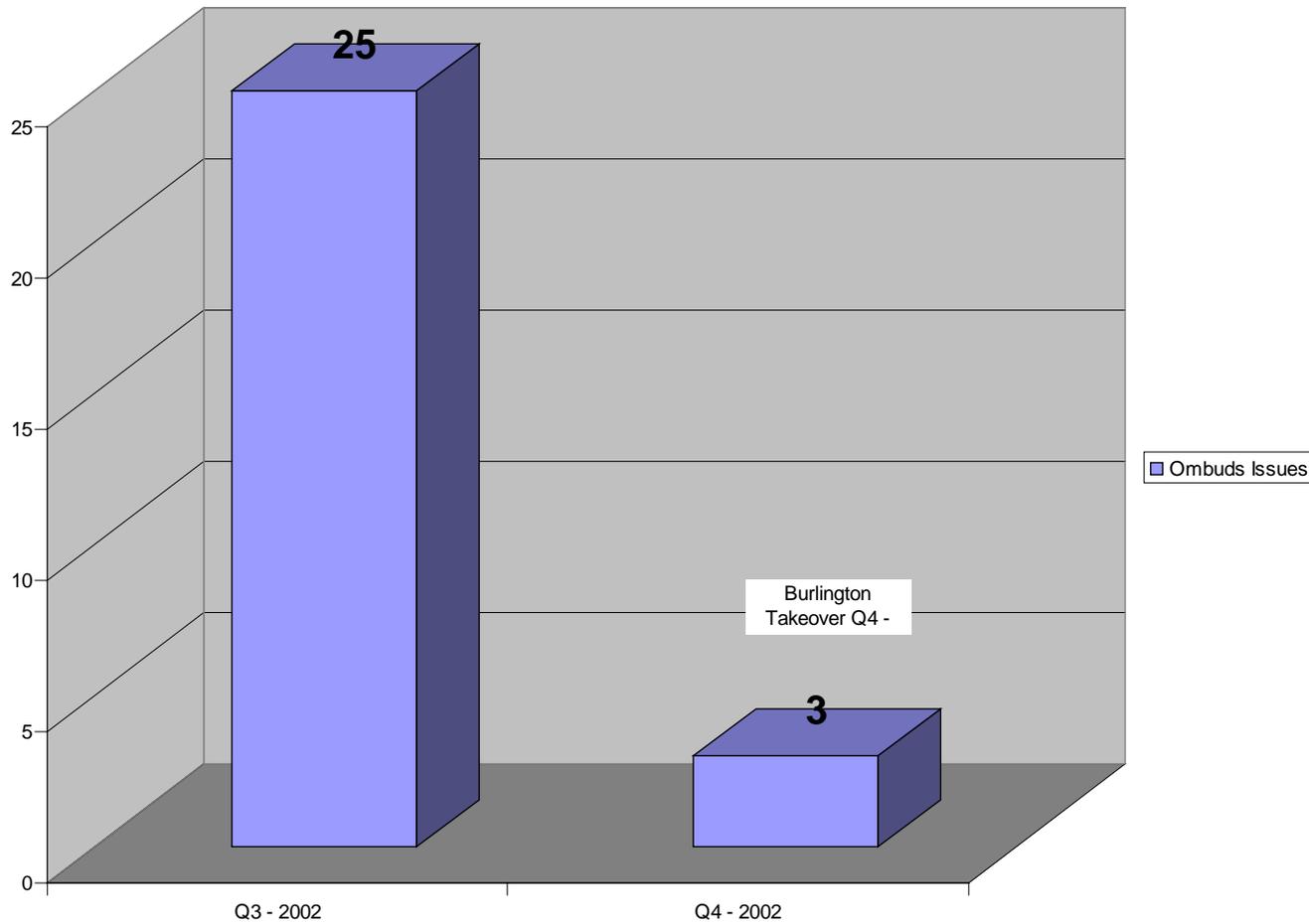
Call Center Issues Reported to WI



ETF Ombuds Issues



Ombuds Issues



2003 Focus and Goals

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- Culture of responsiveness and outcome ownership
- Alignment with ETF leadership and staff
- Goal setting
- Learn from difficulties
 - Improve on W 2 Process
 - Improve on cyclical deliverables
 - Continue customer service focus
 - Continue to build staff depth and knowledge

Contract Negotiations and Progress

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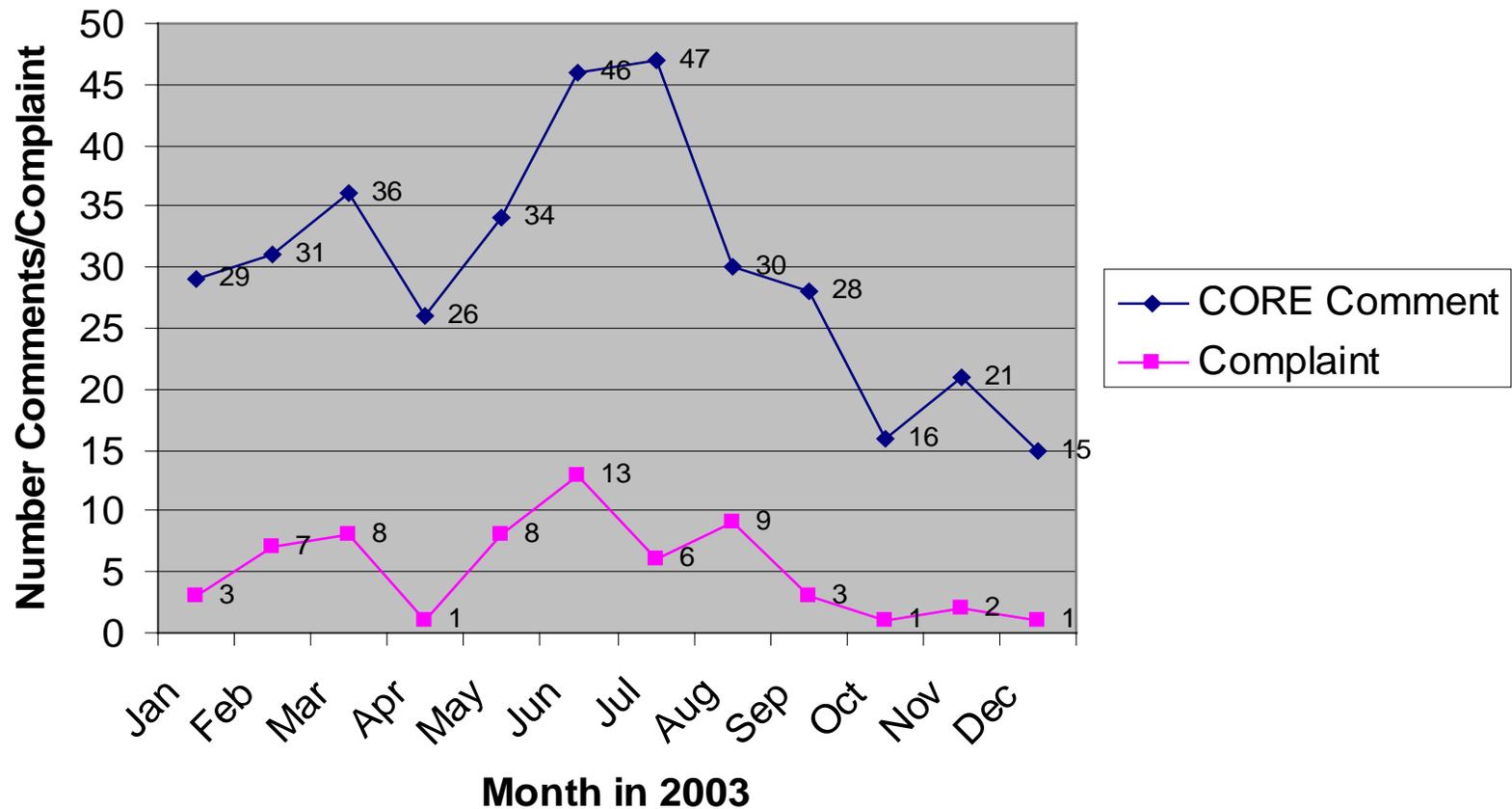
- Negotiated new contract
- Remaining clean up- overpayments
- Continue staff stability- build depth
- Continue focus on customer service
- Build knowledge of the plans
- Discover and implement program enhancements
- Close Program compliance gaps

ETF Measurements - Call Center

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ETF Call Center Statistics on CORE

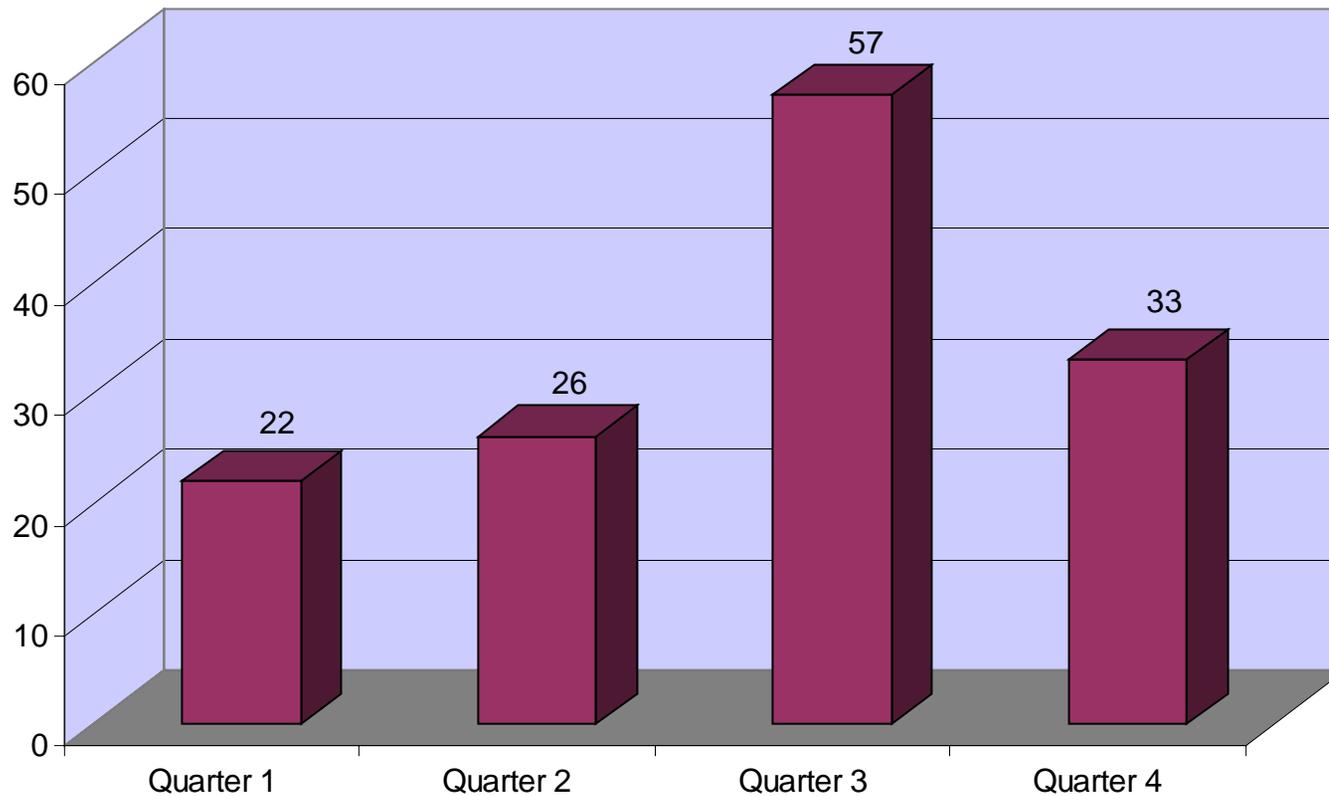


ETF - Ombuds Issues

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2003 Ombudsperson Issues

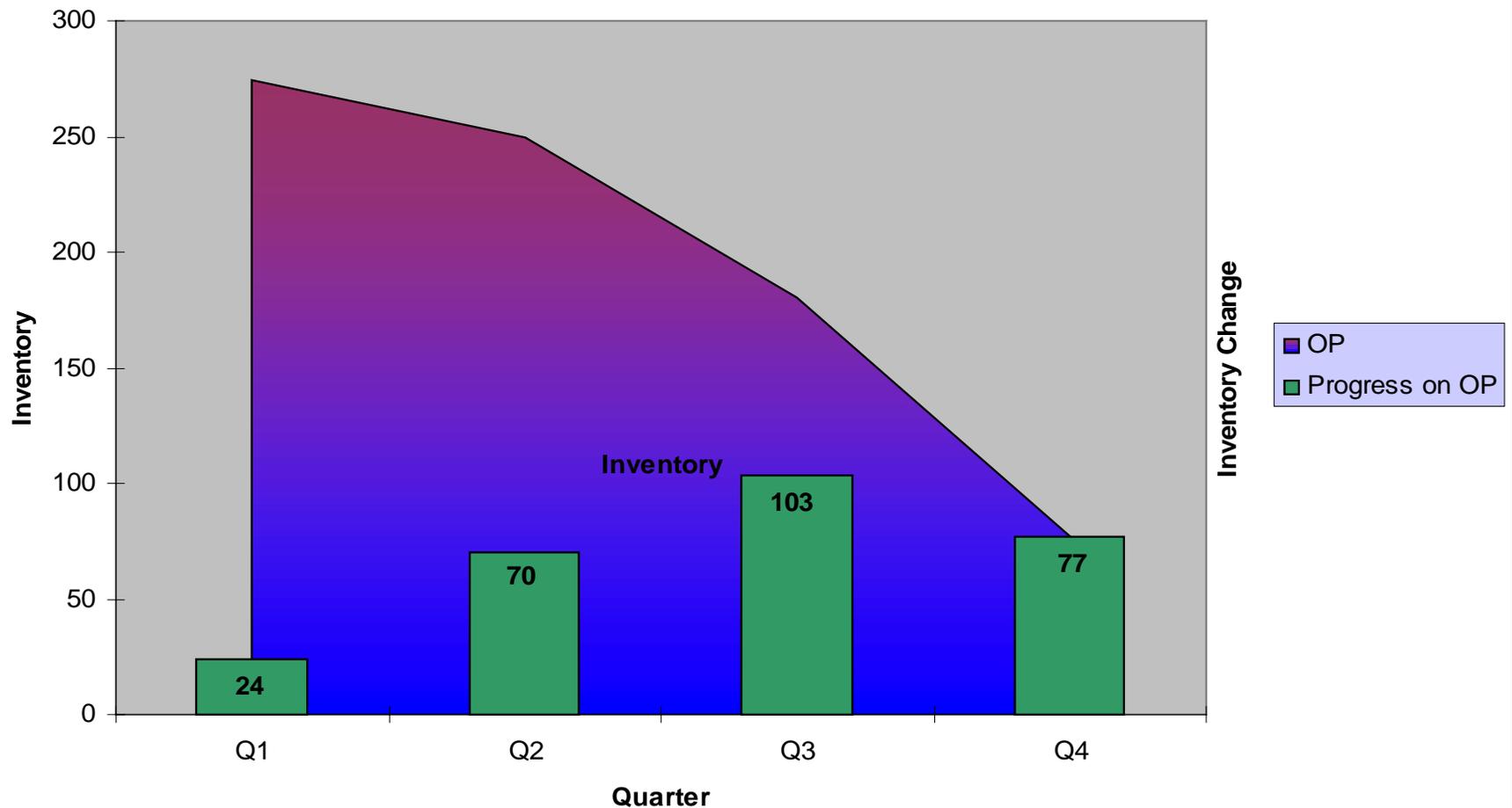


Overpayment Processing

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Quarterly Inventory Change

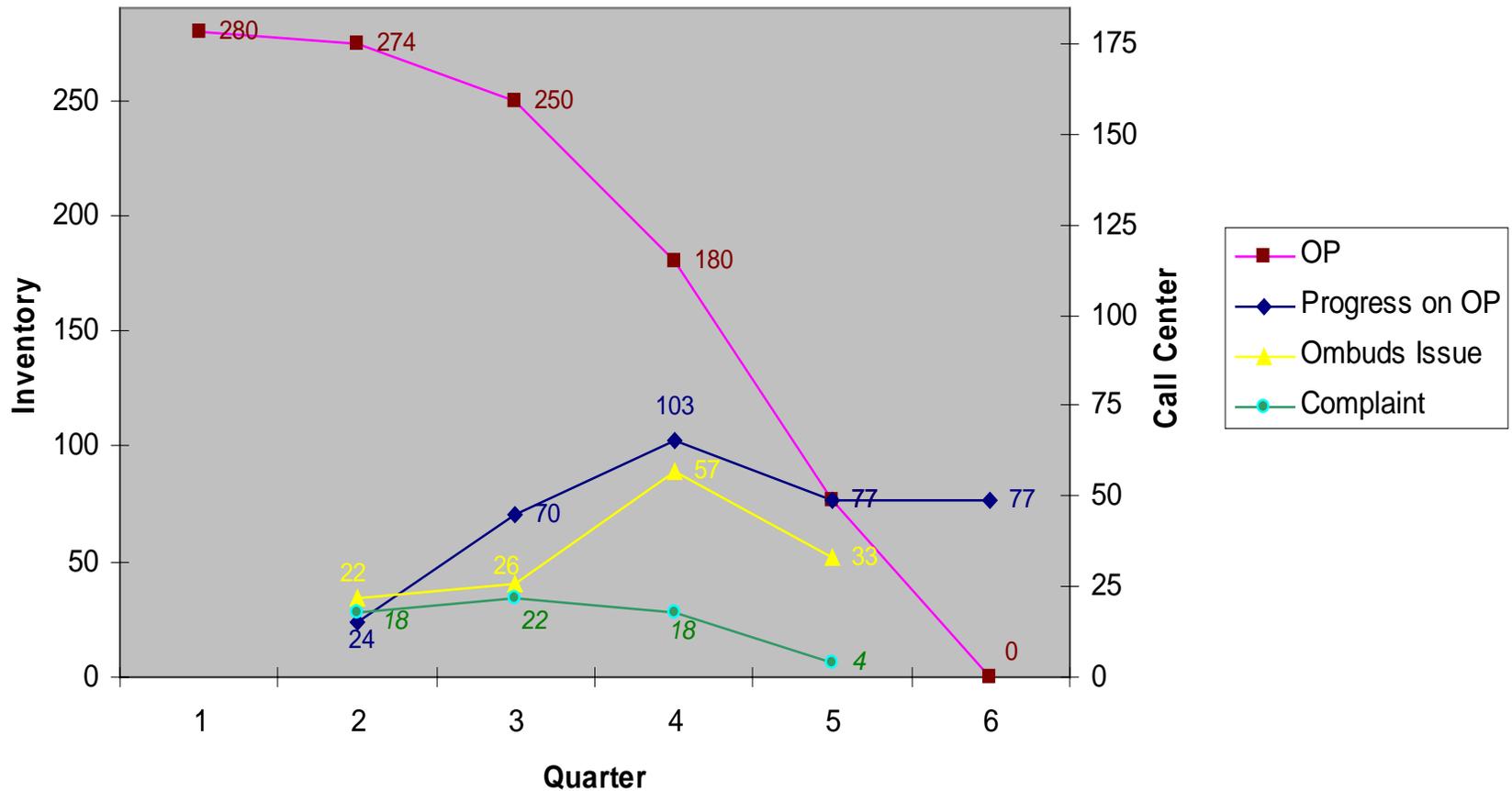


Overpayment Management

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Issue/OP Correlation





- Phone Statistics- Time to Answer
- Evidence of Insurability- EOI Processing
- Correspondence Tracking and Turnaround
- Claims Tracking
- New Performance Standards and Measures

Phone Performance

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- Total calls taken:

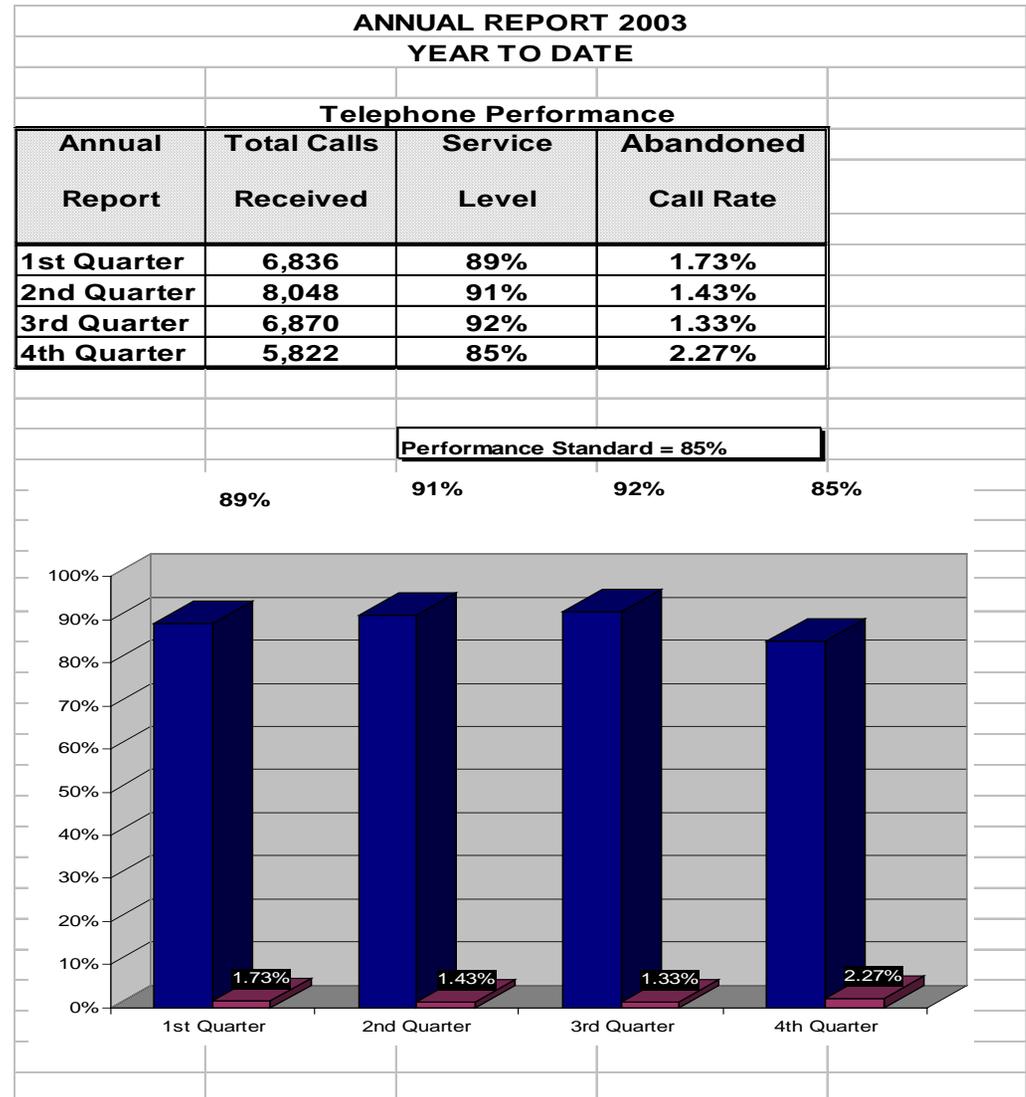
27,576

- % Answered within 30 Seconds:

89.25%

- Calls Abandoned:

1.69%



Evidence Of Insurability

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- Initiation within 5 days:

95%

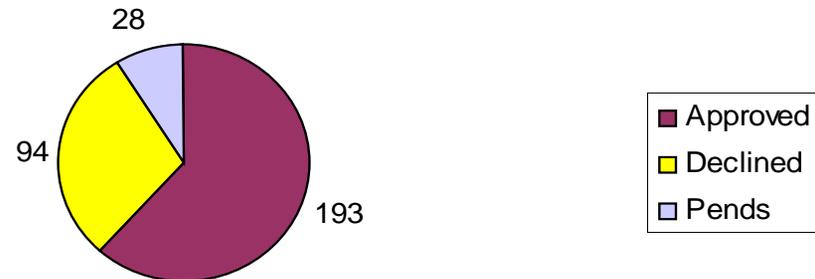
- Determination within 30 days:

97%

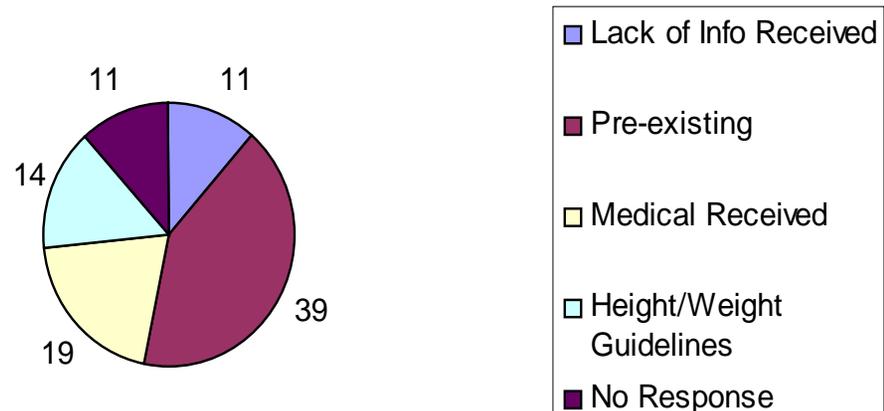
- Determination Communicated within 4 days:

99%

315 Applications



Declined Application Reasons





- **Total Critical Correspondence*** **352**
 - Overpayment 86
 - Complaint 65
 - Payment Info 5
 - 235 by email, 117 by phone
- Total % Responded to within 10 days**
89.49%

* Requests from ETF - with critical TAT on research and response

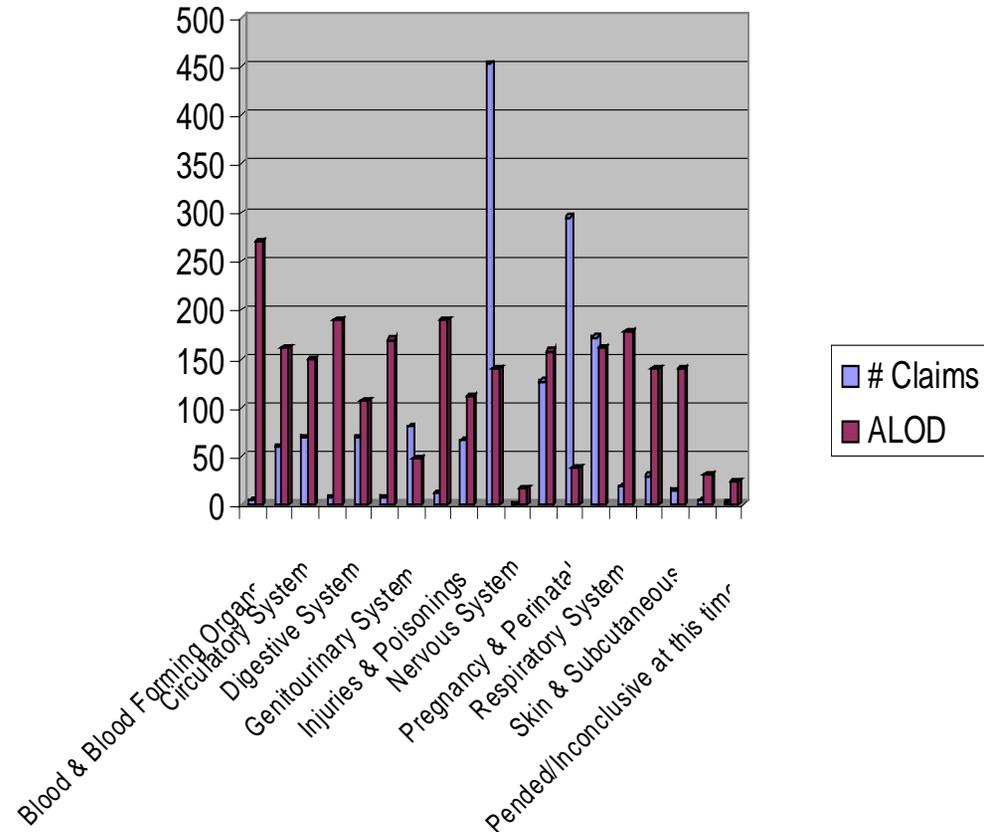
ICI Claims

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Clinical Category	# Claims	ALOD
Blood & Blood Forming Organs	4	269.5
Cancer & Neoplasms	60	162.0
Circulatory System	70	149.3
Congenital Anomalies	8	190.1
Digestive System	69	107.2
Endocrine, Metabolic & Immune Systems	8	169.5
Genitourinary System	80	48.2
Infectious Diseases	12	190.8
Injuries & Poisonings	66	111.6
Musculoskeletal System	453	140.7
Nervous System	1	16.0
Nervous System & Sense Organs	127	157.7
Pregnancy & Perinatal	295	38.3
Psychiatric	172	160.4
Respiratory System	19	178.2
Signs & Symptoms of Disease	30	140.1
Skin & Subcutaneous	15	140.5
Substance Abuse	4	31.8
Pended/Inconclusive at this time	3	23.7
TOTALS	1496	118.7

ICI Clinical Category and ALOD



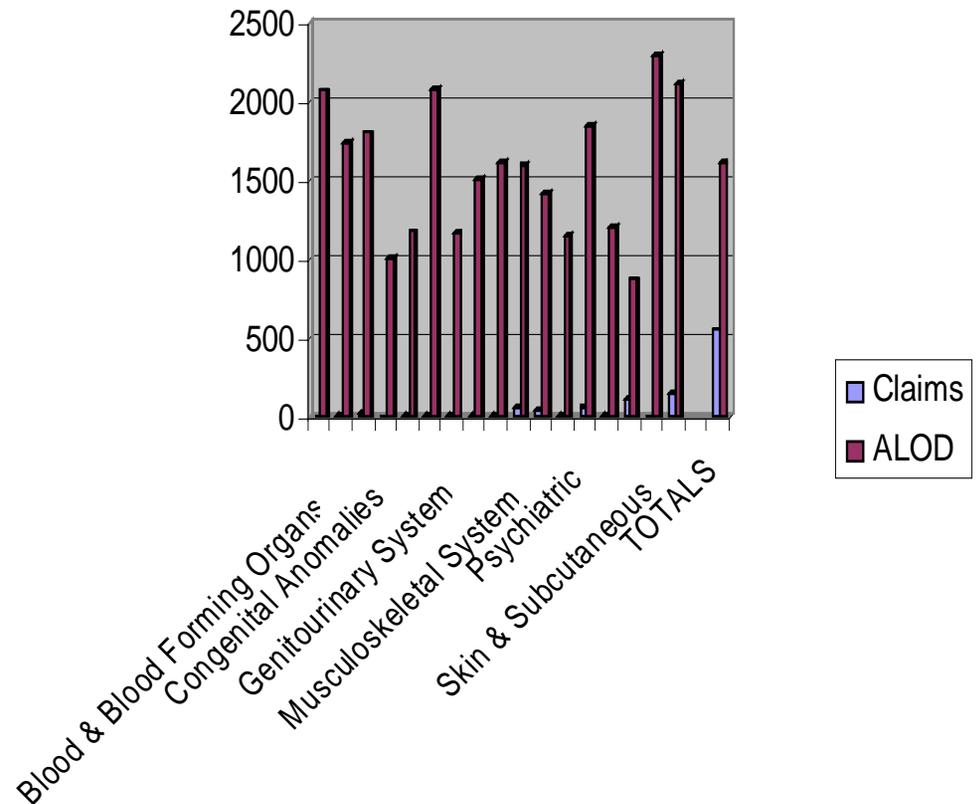
LTDI Claims

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2003 LTDI	Claims	ALOD
Blood & Blood Forming Organs	1	2072
Cancer & Neoplasms	8	1746.4
Circulatory System	30	1802.9
Congenital Anomalies	4	1013.5
Digestive System	8	1178.8
Endocrine, Metabolic & Immune Systems	15	2073.6
Genitourinary System	5	1175
Infectious Diseases	5	1510.4
Injuries & Poisonings	14	1609.4
Musculoskeletal System	67	1602.3
Nervous System & Sense Organs	49	1414.7
Pregnancy & Perinatal	5	1157.8
Psychiatric	64	1850.5
Respiratory System	5	1204.4
Signs & Symptoms of Disease	118	873.4
Skin & Subcutaneous	4	2292.5
Pended/Inconclusive at this time	154	2119.2
TOTALS	556	1611.8

LTDI Clinical Category and ALOD



Additional Fees at Risk

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Wisconsin-ETF		Quarterly Report, Q4 2003		Results			
	Performance Guarantee	Frequency of Assessment	Met / Not Met	October	November	December	Q4
				Customer Service			
Telephone answer speed	Calls answered on average of 30 seconds	Monthly	Met	21	23	18	21
Telephone Performance Standard	85% Answered on average of 30 seconds	Monthly	Met	88.0%	89.0%	86.0%	87.7%
Telephone abandonment rate	No more than 4.5% will be abandoned	Monthly	Met	5.0%	2.8%	2.2%	3.3%
Silent monitor audit CSR	95% pass quality score for silent monitoring (polite, accurate, and professional)	Quarterly	Met	no data	94.0%	100.0%	97.0%
Silent monitor audit Clinical	95% pass quality score for silent monitoring (polite, accurate, and professional)	Quarterly	Met	99.0%	100.0%	100.0%	99.7%
Customer Satisfaction Surveys	Respondents will give an overall rating of excellent, good, and satisfied on a 5-point scale at least 90% of the time	Quarterly	Q103	N/A	N/A	N/A	79.2%
Operational Performance							
RN Audit - STD 6 indicators	Score of 90% on six WI specific indicators	Quarterly	Met	95.7%	97.9%	90.3%	94.6%
RN Audit - LTD 4 Indicators	Score of 90% on four WI specific indicators	Quarterly	Q104	no data	no data	no data	no data
CSR Audit STD 6 Indicators	Score of 90% on six WI specific indicators	Quarterly	Met	89.0%	90.6%	96.1%	91.9%
Claim Adjudication Turn Around Time 4 Indicators	Score 90% on four WI specific indicators	Quarterly	Met	95.0%	97.9%	90.6%	94.5%
Reporting	All reports on the report matrix will be accurate and delivered by the due date indicated on the matrix	Quarterly					
Payment Accuracy	Score of 95% on eight WI specific indicators	Monthly	Q104	no data	no data	no data	no data

Current Challenges

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- Maintain overpayments to within 10 days aging
- Reconsideration claims- within 90 day aging
- Stay alert on service
- Program efficiency and enhancement
- Document contract compliance
- Report monthly and quarterly customer service levels.

- Cooperation between staffs and leadership
- Communication
- Look for efficiency and improvement
- Team work
- CORE staff are ETF ambassadors
- Ownership of outcomes and results
- Responsiveness/Responsibility
- Open to feedback

Questions and Answers