



STATE OF WISCONSIN
Department of Employee Trust Funds
Eric O. Stanchfield
SECRETARY

801 W Badger Road
PO Box 7931
Madison WI 53707-7931

1-877-533-5020 (toll free)
Fax (608) 267-4549
TTY (608) 267-0676
<http://etf.wi.gov>

CORRESPONDENCE MEMORANDUM

DATE: March 23, 2005

TO: Group Insurance Board

FROM: Liz Doss-Anderson, Ombudsperson, Quality Assurance Services Bureau
Christina Licari, Ombudsperson, Quality Assurance Services Bureau
Pam Licht, Executive Staff Assistant, Quality Assurance Services Bureau

SUBJECT: Correspondence and Complaint Summary

This summary is provided for informational purposes and contains a listing of issues raised by participants relating to insurance benefits under the authority of the Group Insurance Board (GIB). The tables below include a summary of the following:

- (1) Correspondence received by the Department written to the Secretary or the GIB; and
- (2) The number of written formal or informal complaints (usually via telephone) handled by the ombudspersons in the Quality Assurance Services Bureau

The information provided in the attached tables is from the time period of January 1, 2005, through February 28, 2005.

Quality Assurance Services Bureau staff will be available at the Board meeting to address any questions you have regarding this report. Thank you.

Attachments

Board	Mtg Date	Item #
GIB	4/19/2005	3

Correspondence:

	Number
Health Insurance	4 (66%)
<i>Issues:</i> <ul style="list-style-type: none"> • Concern over increase in insurance premiums for healthcare. 	1
<ul style="list-style-type: none"> • Request to use sick leave credits to pay health insurance premiums. 	1
<ul style="list-style-type: none"> • Request written confirmation from ETF on the inclusion of Aurora Health Care providers in Humana Eastern's network. 	1
<ul style="list-style-type: none"> • Request for benefit changes (e.g., gastric bypass or other benefits currently not covered or having limited coverage). 	1
Pharmacy Benefit	1 (17%)
<i>Issues:</i> <ul style="list-style-type: none"> • Request for medications to be placed in a lower copayment level. 	1
Disability Benefits	1 (17%)
<i>Issues:</i> <ul style="list-style-type: none"> • Request for reconsideration of overpayment by Broadspire and request for departmental determination. 	1
Total	6 (100%)

Formal Written and Informal Complaints:

During the first two months of the year (January and February), the ombudspersons handled 140 formal and informal complaints regarding insurance programs. The majority of these complaints involved health insurance, disability programs, and the pharmacy benefit. The following highlights the variety of issues handled by the ombudspersons.

	Number
Health Insurance Complaints	86 (61%)
Health Maintenance Organizations <i>Most Common Issues:</i>	68
<ul style="list-style-type: none"> • <i>Billing (25%)</i> • <i>Enrollment and Eligibility (12%)</i> • <i>Non-covered Services (10%)</i> 	
Standard Plans (all) <i>Most Common Issues:</i>	18
<ul style="list-style-type: none"> • <i>Billing (22%)</i> • <i>Enrollment and Eligibility (22%)</i> • <i>Non-covered Services (22%)</i> 	
Pharmacy Benefit Complaints	26 (19%)
<i>Most Common Issues:</i>	
<ul style="list-style-type: none"> • <i>Copayment Reduction (22%)</i> • <i>General Program Provisions or Design (24%)</i> • <i>Non-covered Drugs (17%)</i> 	
Disability Program Complaints	23 (16%)
Income Continuation Insurance <i>Most Common Issues:</i>	18
<ul style="list-style-type: none"> • <i>General Program Provisions or Design (22%)</i> • <i>Overpayments (17%)</i> • <i>Tax Withholding (17%)</i> • <i>Payment/Check Error (11%)</i> 	
Disability Retirement (§ 40.63)	0
Duty Disability (§ 40.65)	2
Long-Term Disability Insurance	3
Other Program Type Complaints (Life, ERA, EPIC, Spectera)*	5 (4%)
Total	140 (100%)

*It is not common to receive a large number of complaints regarding these programs. The availability of ombudsperson assistance isn't as widely known and most of the programs are not under contract with ETF, rather they are benefits that the Board simply approves to be offered through payroll deduction.

Key:

- *ERA: Employee Reimbursement Accounts. Optional pre-tax savings account for medical expenses and dependent care.*
- *EPIC: Optional supplemental benefit plan that provides coverage for dental, excess medical and accidental death and dismemberment.*
- *Spectera: Optional vision benefit.*