



STATE OF WISCONSIN  
Department of Employee Trust Funds  
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**CORRESPONDENCE MEMORANDUM**

**DATE:** March 21, 2006  
**TO:** Group Insurance Board  
**FROM:** Liz Doss-Anderson, Ombudsperson, Quality Assurance Services Bureau  
Christina Keeley, Ombudsperson, Quality Assurance Services Bureau  
Pamela Licht, Section Chief, Staff Services Section  
**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
- (2) the number of written formal and informal (usually via telephone) complaints and inquiries 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, 2006, through February 28, 2006.

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

Attachments

Reviewed and approved by Pam Henning, Administrator, Division of Management Services.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Board	Mtg Date	Item #
GIB	04/18/2006	4

**Correspondence:**

	Number
<b>Health Insurance</b>	<b>4 (80%)</b>
<i>Issues:</i> <ul style="list-style-type: none"> <li>• Concerned about exceeding \$1,000,000 lifetime maximum</li> <li>• Unhappy with WPS Beech Street network providers</li> <li>• Would like to use accumulated sick leave credits for long-term care insurance premiums</li> </ul>	1 2 1
<b>Pharmacy Benefit</b>	<b>0 (0%)</b>
<i>Issues:</i> <ul style="list-style-type: none"> <li>• None</li> </ul>	0
<b>Disability Benefits</b>	<b>1 (20%)</b>
<i>Issues:</i> <ul style="list-style-type: none"> <li>• Concerned about exceeding the annual earnings limit, which would result in overpayment</li> </ul>	1
<b>Total</b>	<b>5 (100%)</b>

**Formal and Informal Complaints/Inquiries:**

From January 2006 through February 2006, 140 members contacted the ombudspersons for assistance with benefit issues. The majority of these contacts involved health insurance and pharmacy benefits. In addition, the ombudspersons assisted approximately 79 members with general inquiries that are not reflected in the chart below. The following summarizes the nature of the issues addressed.

	Number
<b>Health Insurance</b>	<b>92 (66%)</b>
Alternate Plans (HMOs, PPOs) <i>Most Common Issues:</i> <ul style="list-style-type: none"> <li>• <i>Enrollment and Eligibility (49%)</i></li> <li>• <i>Billing/Claim Processing (12%)</i></li> </ul>	67
Self-funded Plans (Standard Plan, SMP) <i>Most Common Issues:</i> <ul style="list-style-type: none"> <li>• <i>Enrollment and Eligibility (32%)</i></li> <li>• <i>Billing/Claim Processing (18%)</i></li> <li>• <i>Access (18%)</i></li> </ul>	25
<b>Pharmacy Benefits</b>	<b>42 (30%)</b>
<i>Most Common Issues:</i> <ul style="list-style-type: none"> <li>• <i>Enrollment and Eligibility (45%)</i></li> <li>• <i>Copayment Reduction (13%)</i></li> <li>• <i>Billing/Claim Processing (13%)</i></li> </ul>	
<b>Disability Programs</b>	<b>5 (4%)</b>
Income Continuation Insurance	4
Disability Retirement (§ 40.63)	0
Duty Disability (§ 40.65)	0
Long-Term Disability Insurance	0
<b>All Other Program Types (Life Insurance, ERA, EPIC, Spectera, WRS)*</b>	<b>1 (&lt;1%)</b>
<b>Total</b>	<b>140 (100%)</b>

\*It is not common to receive a large number of complaints regarding these programs. The availability of ombudsperson assistance is not widely known and most of these 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.*
- *WRS: Wisconsin Retirement System*