



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: May 23, 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 period of March 1, 2006, through April 30, 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	06/13/2006	3

Correspondence:

	Number
Health Insurance	3 (100%)
<i>Issues:</i> <ul style="list-style-type: none"> • Inquiry regarding sick leave conversion credit program • Complaint regarding Beech Street network • Suggestion regarding use of deductibles or copayments to reduce cost of health insurance coverage 	1 1 1
Pharmacy Benefit	0 (0%)
<i>Issues:</i> <ul style="list-style-type: none"> • N/A 	
Disability Benefits	0 (0%)
<i>Issues:</i> <ul style="list-style-type: none"> • N/A 	
Total	3 (100%)

Formal and Informal Complaints/Inquiries:

From March 1, 2006, through April 30, 2006, 117 members contacted the ombudspersons for assistance with benefit issues. The majority of these contacts involved health insurance and pharmacy benefits, including inquiries or requests for assistance regarding Medicare Part D. In addition, the ombudspersons assisted 41 members with general inquiries that are not reflected in the chart below. The following summarizes the issues addressed.

	Number
Health Insurance	90 (77%)
Alternate Plans (HMOs, PPOs) <i>Most Common Issues:</i> <ul style="list-style-type: none"> • <i>Enrollment and Eligibility (27%)</i> • <i>Billing/Claim Processing (18%)</i> 	66
Self-funded Plans (Standard Plan, SMP) <i>Most Common Issues:</i> <ul style="list-style-type: none"> • <i>Billing/Claim Processing (33%)</i> 	24
Pharmacy Benefits	22 (19%)
<i>Most Common Issues:</i> <ul style="list-style-type: none"> • <i>Copayment Reduction (23%)</i> • <i>Enrollment and Eligibility (18%)</i> • <i>Mail Order (18%)</i> 	
Disability Programs	4 (3%)
Income Continuation Insurance	2
Disability Retirement (§ 40.63)	0
Duty Disability (§ 40.65)	0
Long-Term Disability Insurance	2
All Other Program Types (Life Insurance, ERA, EPIC, Dental, Spectera, WRS)*	1 (1%)
Total	117 (100%)

*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*