



STATE OF WISCONSIN
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CORRESPONDENCE MEMORANDUM

DATE: March 27, 2007

TO: Group Insurance Board

FROM: Liz Doss-Anderson, Ombudsperson, Quality Assurance Services Bureau
Christina Keeley, Ombudsperson, Quality Assurance Services Bureau
Sharon Walk, Board Liaison, 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
- (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 January 1, 2007, through February 28, 2007.

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	4/17/2007	4

Correspondence:

	Number
Health Insurance	7 (100%)
<i>Issues:</i> <ul style="list-style-type: none"> • Expressed concerns about health insurance availability for local school district • Expressed concerns about health insurance options for UW-River Falls employees • Requested elimination of requirement that independent psychologists participate in the National Register of Health Service Providers in Psychology in order to be considered payable providers • Urged the Board to keep health insurance premiums as low as possible • Expressed concerns about health insurance options for out-of-state retirees • Expressed concerns over the usefulness of the Consumer Assessment of Health Plans Survey (CAHPS) 	<p>1</p> <p>2</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p>
Pharmacy Benefits/Medicare D	0 (0%)
Disability Programs	0 (0%)
Total	7 (100%)

Formal and Informal Complaints/Inquiries:

From January 1, 2007, through February 28, 2007, 131 members contacted the ombudspersons for assistance with benefit issues. The majority of these contacts involved health insurance and pharmacy benefits, including inquiries and requests for assistance regarding Medicare Part D. In addition, the ombudspersons assisted 40 members with general inquiries that are not reflected in the chart below. The following table summarizes the issues addressed.

	Number
Health Insurance	110 (84%)
<i>Most Common Issues:</i>	
• <i>Enrollment and Eligibility (30%)</i>	
• <i>Billing/Claim Processing (26%)</i>	
Pharmacy Benefits/Medicare D	14 (11%)
<i>Most Common Issues:</i>	
• <i>Billing/Claim Processing (29%)</i>	
• <i>Enrollment and Eligibility (21%)</i>	
• <i>Copayment Reduction (21%)</i>	
Disability Programs	3 (2%)
Income Continuation Insurance	3
Disability Retirement (§ 40.63)	0
Duty Disability (§ 40.65)	0
Long-Term Disability Insurance	0
All Other Program Types (Life Insurance, ERA, EPIC, Dental, Spectera, WRS)*	4 (3%)
Total	131 (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*