



State of Wisconsin

Ombudsperson Services

Fact Sheet 2016

Overview

- ETF Ombudsperson Services was created in May, 1992 to assist members with insurance problems or inquiries.
- Prior to the administrative review process, ETF Ombudspersons provide resources and assistance to members as they attempt to resolve issues that involve Wisconsin Retirement System benefit programs.
- An Ombudsperson may be contacted for assistance if a WRS member has completed their insurance plan grievance process or contacted the third-party administrator and remain dissatisfied with the outcome.
- If the member's issue or complaint cannot be resolved informally, an Ombudsperson provides a response and advises members of further review options.

Ombudspersons can be reached at the ETF Ombudsperson Assistance Line at 608-261-7947 (local) or toll free at 1-877-533-5020, extension 17947. You may also send an e-mail to Ombudsperson@etf.wi.gov.

Frequently Asked Questions

What should I do if I am concerned about my insurance plan or the administration of my benefits? First, contact your plan's customer service department. If you are unable to resolve your issue informally with the plan, you may contact Ombudsperson Services to see if your issue may be resolved prior to the grievance process. Ombudsperson staff will discuss your issue and advise you on possible next steps. However, you may need to file a written grievance request. If you exhaust your appeal rights with the plan and the denial is upheld, you will be notified of further rights that may apply to your situation. You may contact Ombudsperson Services for additional assistance or information on these additional appeal rights.

How can ETF help me if I disagree with my plan's grievance decision? As a member of the WRS, you have the right to request an ETF administrative review for most issues, other than those eligible for independent review. To initiate a review by ETF, a completed complaint form (ET-2405) is required. Completing the form and returning it to ETF initiates the review process. You may call, email or send us a letter requesting the form or find it at <http://etf.wi.gov/publications/et2405.pdf>.

What is an independent review? Depending on the nature of your complaint, you may have the right to request an independent review through an entity called an Independent Review Organization (IRO). This option is available when a plan has denied services as not medically necessary or experimental, or for other medically-based reasons. If you need more information about this process, contact the Wisconsin Office of the Commissioner of Insurance (OCI) at 608-266-3585 or www.oci.wi.gov.

How does requesting an independent review affect my administrative review rights at ETF? If you have an IRO review the plan's decision, the outcome of the IRO review is legally binding on both you and the plan. This means that once an IRO decision has been made, you have no further appeal rights.

ETF Administrative Review Process

A member must exhaust all levels of appeal through their plan *before* requesting an ETF administrative review. All requests must be in writing.

Levels of ETF Administrative Review:

1. **File a Complaint with Ombudsperson Services.** This level allows the most latitude for resolution of your issue/complaint. Examples at this level include denials of benefits or referrals that are not eligible for independent review, incorrect administration of benefits, as well as enrollment and eligibility issues. The Ombudsperson will attempt to resolve complaints at this level.

If the Ombudsperson is unable to resolve the complaint, the member is notified of additional administrative review rights available.
2. **File a Request for Departmental Determination.** ETF has the authority to issue a Departmental Determination based on the language of the contract or applicable Wisconsin law. This is a more formal process than the Ombudsperson Review. The request for a Departmental Determination may follow the Ombudsperson Review, or the member may request a Departmental Determination as the first level of administrative review. ETF will not issue a Departmental Determination for appeals that are eligible for independent review.
3. **Appeal to the Group Insurance Board (Board) via Administrative Hearing.** This is the final level of administrative review. A member must receive a Departmental Determination before filing an appeal to the Board. The appeal process involves a pre-hearing to determine the issue(s) in dispute, followed by a formal hearing conducted by a hearing examiner. The hearing examiner issues a proposed decision that is considered by the Board. The Board will issue a final decision.

The member may choose to retain an attorney for this or any other level of appeal.

Level	Deadline to file a complaint
1. Ombudsperson Services Review	<i>60 days</i> from the date of the plan's final decision.
2. Departmental Determination	<i>60 days</i> from the date of the Ombudsperson's letter to you that completes the Ombudsperson Review.
3. Group Insurance Board Appeal	<i>90 days</i> from the date of the written Departmental Determination.

Contacts Received by Ombudsperson Services, 2013-2015

(This includes inquiries, issues and complaints)

Benefit Year	Number of Contacts
2013	959
2014	1,018
2015	1,046

Ombudsperson Services
 Department of Employee Trust Funds
 P.O. Box 7931 Madison, WI 53707-7931
 Toll Free: 1-877-533-5020, ext.17947
 Local: 608-261-7947

ombudsperson@etf.wi.gov

Discrimination is Against the Law 45 C.F.R. § 92.8(b)(1) and (d)(1)

The Department of Employee Trust Funds complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ETF does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ETF provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats. ETF provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact ETF's Compliance Officer, who serves as ETF's Civil Rights Coordinator.

If you believe that ETF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Compliance Officer, Department of Employee Trust Funds, 801 West Badger Road, P.O. Box 7931, Madison, WI 53707-7931; 1-877-533-5020; TTY: 1-800-947-3529; Fax: 608-267-4549; Email: ETFSMBPrivacyOfficer@etf.wi.gov. If you need help filing a grievance, ETF's Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201; 1-800-368-1019; TDD: 1-800-537-7697. Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 1-800-833-7813).

Hmong: LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 1-800-947-3529).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 1-800-947-3529)

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 1-800-947-3529).

Arabic: ملاحظة: إذا كنت تتحدث اللغة العربية، فهناك خدمة مساعدة متاحة بلغتك دون أي مصاريف: اتصل بالرقم 1-877-533-5020 (خدمة الصم والبكم: 1-800-947-3529)

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 1-800-947-3529).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 1-800-947-3529)번으로 전화해 주십시오.

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 1-800-947-3529).

Pennsylvania Dutch: Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 1-800-947-3529).

Laotian/Lao: ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-877-533-5020 (TTY: 1-800-947-3529).

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 1-800-947-3529).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 1-800-947-3529).

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 1-800-947-3529) पर कॉल करें।

Albanian: KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë. Telefononi në 1-877-533-5020 (TTY: 1-800-947-3529).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 1-800-947-3529).