



STATE OF WISCONSIN
Department of Employee Trust Funds

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CORRESPONDENCE MEMORANDUM

DATE: January 28, 2008
TO: Group Insurance Board
FROM: Liz Doss-Anderson, Ombudsperson, Quality Assurance Services Bureau
Christina Keeley, Ombudsperson, Quality Assurance Services Bureau
Linda Esser, 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
- (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 in the attached tables is from August 1, 2007, through December 31, 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	02/12/2008	5

Correspondence:

	Number
Health Insurance	
<ul style="list-style-type: none"> Concern about access to providers in the Beech Street and National Preferred Provider Network. 	1
<ul style="list-style-type: none"> Suggested changes to uniform benefits. 	1
<ul style="list-style-type: none"> Complaints regarding tiering, pricing of health insurance plans and availability of clinics in northwest Wisconsin. 	8
<ul style="list-style-type: none"> Question regarding ability to enroll in group health insurance programs without pre-existing condition waiting period. 	1
<ul style="list-style-type: none"> Request for less expensive supplemental health insurance. 	1
Pharmacy Benefits	
<ul style="list-style-type: none"> Concern that a drug became available over-the-counter and therefore, was no longer covered by Navitus. 	1
Disability Programs	
<ul style="list-style-type: none"> Concern regarding repayment of disability benefits. 	1
<ul style="list-style-type: none"> Concern that employer did not notify employee of possible disability benefits. 	1
TOTAL	15

Formal and Informal Complaints/Inquiries:

From August 1, 2007, through December 31, 2007, 240 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 139 members with general inquiries that are not reflected in the chart below. The following table summarizes the issues addressed.

	Number
Health Insurance	189
<i>Most Common Issues:</i> <ul style="list-style-type: none"> • <i>Enrollment and Eligibility (28%)</i> • <i>Billing/Claim Processing (23%)</i> 	
Pharmacy Benefits/Medicare D	34
<i>Most Common Issues:</i> <ul style="list-style-type: none"> • <i>Billing/Claim Processing (24%)</i> • <i>Enrollment and Eligibility (15%)</i> • <i>Copayment Reduction (15%)</i> 	
Disability Programs	7
Income Continuation Insurance	5
Disability Retirement (§ 40.63)	0
Duty Disability (§ 40.65)	1
Long-Term Disability Insurance	1
All Other Program Types (Life Insurance, ERA, EPIC, Dental, Spectera, WRS)*	10
Total	240

*It is not common to receive a large number of complaints regarding these programs. The availability of ombudsperson assistance in this area 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*