

**Formal Complaints by Program, Complaint Type and Resolution Type - 2007**

<b>Formal Complaints by Program Type</b>	<b>Total</b>	<b>% of Total</b>
Health Insurance*	83	84.7%
Pharmacy Benefit Manager (Navitus)	11	11.2%
Epic	2	2.0%
Income Continuation and Disability Programs	1	1.0%
Life Insurance	1	1.0%
<b>Total</b>	<b>98</b>	<b>100%</b>

<b>Formal Complaints by Complaint Type</b>	<b>Total</b>	<b>% of Total</b>
Excluded or Non-covered Benefit	26	26.5%
Not Medically Necessary	17	17.3%
Billing or Claims Processing	9	9.2%
Experimental or Investigational	9	9.2%
Unauthorized Services	7	7.1%
Co-payment Reduction**	5	5.1%
Referral	5	5.1%
Enrollment/Eligibility	4	4.1%
Usual, Customary & Reasonable	4	4.1%
Plan Service & Administration	3	3.1%
Annual Deductible	2	2.0%
Coordination of Benefits	2	2.0%
General Program Design	2	2.0%
Prior Authorization	2	2.0%
Overpayment of Benefits	1	1.0%
<b>Total</b>	<b>98</b>	<b>100.0%</b>

<b>Complaints by Resolution and Program Type</b>	<b>Health Insurance</b>	<b>Pharmacy Benefit Manager</b>	<b>All Others</b>	<b>Total</b>	<b>% of Total</b>
No Change to Decision	52	9	2	<b>63</b>	64.0%
In Favor of Member	29	2	1	<b>32</b>	33.0%
Compromise	2	0	1	<b>3</b>	3%
Closed No Action	0	0	0	<b>0</b>	0%
<b>Total</b>	<b>83</b>	<b>11</b>	<b>4</b>	<b>98</b>	<b>100%</b>

\*Includes all self-funded and alternate plans - a detailed breakdown of formal complaints by health plan is provided on Attachment B

\*\*Applies only to pharmacy benefits

**Formal Health Insurance Complaints by Plan - 2007**

<b>Plan Name</b>	<b>ETF Complaints</b>	<b>Percentage of Total ETF Health Insurance Complaints</b>	<b>Percentage of Total Contracts</b>
Arise	1	1.20%	0.74%
CompcareBlue NE	1	1.20%	0.44%
CompcareBlue NW	2	2.41%	0.00%
CompcareBlue SE	1	1.20%	2.38%
Dean Health Plan	11	13.25%	22.08%
GHC Eau Claire	3	3.61%	4.02%
GHC South Central	2	2.41%	8.20%
Gundersen Lutheran	1	1.20%	2.11%
Health Tradition	2	2.41%	2.01%
Humana Eastern	2	2.41%	6.79%
Humana Western	3	3.61%	2.21%
Medical Associates	1	1.20%	0.47%
MercyCare	1	1.20%	0.83%
Network Health Plan	3	3.61%	4.35%
Physicians Plus	1	1.20%	10.61%
Security Health Plan	4	4.82%	3.22%
Self-funded Plans*	29	34.94%	9.54%
UnitedHealthcare Northeast	4	4.82%	4.25%
UnitedHealthcare Southeast	2	2.41%	1.88%
Unity Community	1	1.20%	1.52%
Unity UW Health	5	6.02%	11.98%
WPS Patient Choice 1	3	3.61%	0.30%
WPS Patient Choice 2	0	0.00%	0.07%
<b>Total</b>	<b>83</b>	<b>100%</b>	<b>100%</b>

*\*Self-funded plans include: Standard Plan, Medicare Plus \$1,000,000, State Maintenance Plan, and Local Annuitant Health Plan, all administered by WPS Health Insurance*

See Attachment E for Comparison Graphs

**Informal Complaints by Program, Complaint Type and Resolution Type - 2007**

<b>Informal Complaints by Program Type</b>	<b>Total</b>	<b>% of Total</b>
Health Insurance*	458	76.5%
Pharmacy Benefit Manager - Navitus	42	7.0%
Pharmacy Benefit Manager-Medicare D/DHI	32	5.3%
Disability Benefit Programs-Aetna	18	3.0%
Dental Blue	34	5.7%
Excess Medical/Dental-Epic	4	0.7%
Employee Reimbursement Account-FBMC	4	0.7%
Vision Benefit Manager-Spectera	3	0.5%
Wisconsin Retirement System	3	0.5%
Long-Term Care Insurance	1	0.2%
<b>Total Complaints Received</b>	<b>599</b>	<b>100%</b>

<b>Informal Complaints by Complaint Type</b>	<b>Total</b>	<b>% of Total</b>
Billing/Claim Processing	180	30.1%
Enrollment and Eligibility	146	24.4%
General Program Provision or Design	62	10.4%
Coordination of Benefits	29	4.8%
Excluded or Non-covered Benefit	27	4.5%
Access to Care	19	3.2%
Prior Authorization	19	3.2%
Referral	17	2.8%
Not Medically Necessary	16	2.7%
Plan Service & Administration	12	2.0%
Mail Order	12	2.0%
Unauthorized Services	10	1.7%
Annual Income Certification (40.63)	8	1.3%
Prescription Drug	6	1.0%
Usual, Customary & Reasonable	6	1.0%
Emergency Services/Copayment	6	1.0%
Copayment Reduction	5	0.8%
Dental	5	0.8%
Experimental or Investigational	4	0.7%
Initial Disability Claim Processing	4	0.7%
Medical Recertification	2	0.3%
Overpayment	2	0.3%
Annual Deductible	1	0.2%
Quality of Care	1	0.2%
<b>Total</b>	<b>599</b>	<b>100%</b>

<b>Informal Complaints by Resolution and Program Type</b>	<b>Health Plans</b>	<b>PBM (Navitus)</b>	<b>PBM Medicare D (DHI)</b>	<b>All Others</b>	<b>Total</b>	<b>Percentage of Total</b>
In Favor of Member	266	18	20	20	<b>324</b>	54.1%
Inquiry Only	135	17	12	25	<b>189</b>	31.6%
No Change to Decision	49	3	0	17	<b>69</b>	11.5%
Compromise	8	4	0	5	<b>17</b>	2.8%
<b>Total</b>	<b>458</b>	<b>42</b>	<b>32</b>	<b>67</b>	<b>599</b>	<b>100%</b>

\*Includes all self-funded and alternate plans - a detailed breakdown of formal complaints by health plan is provided on Attachment D

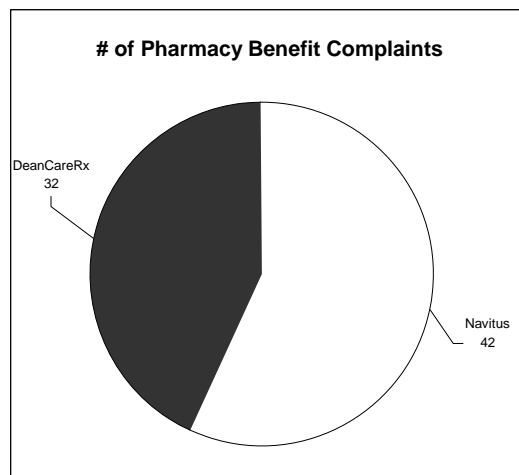
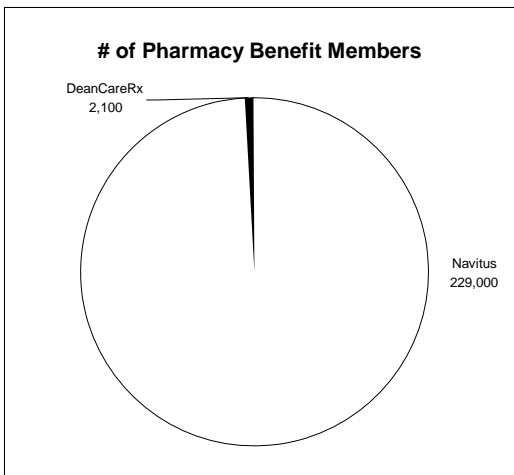
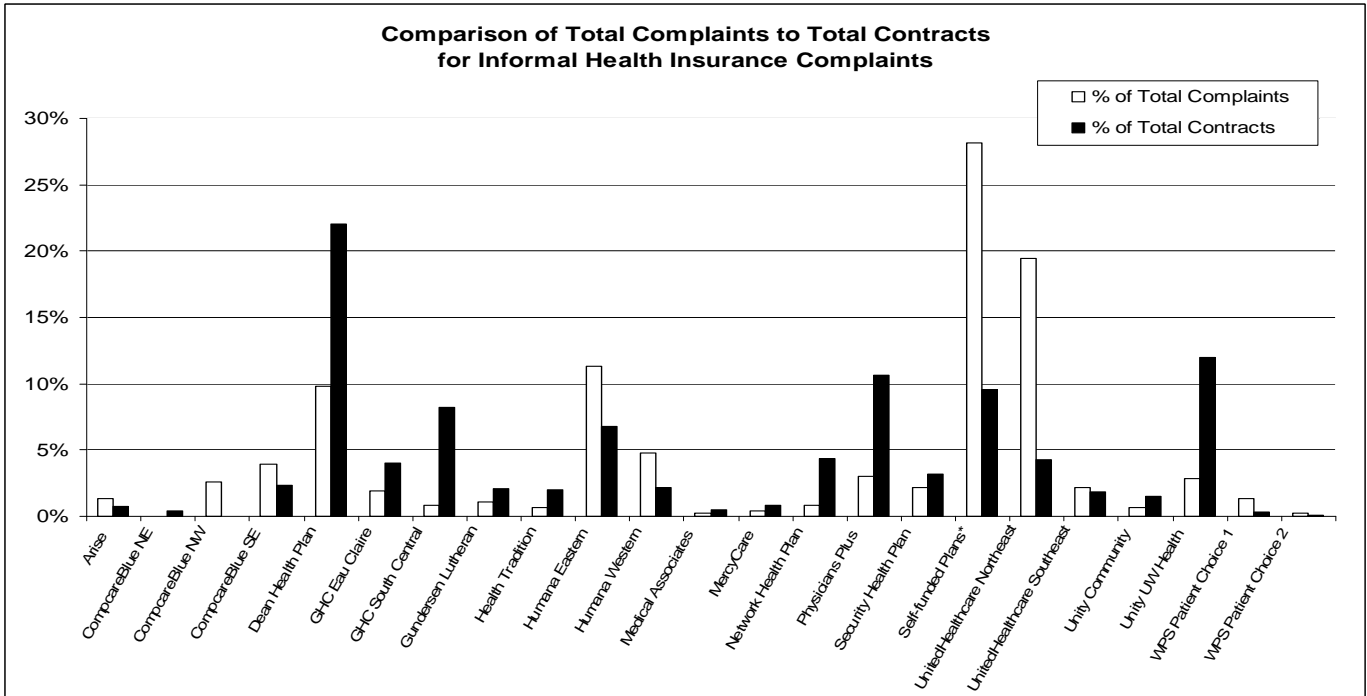
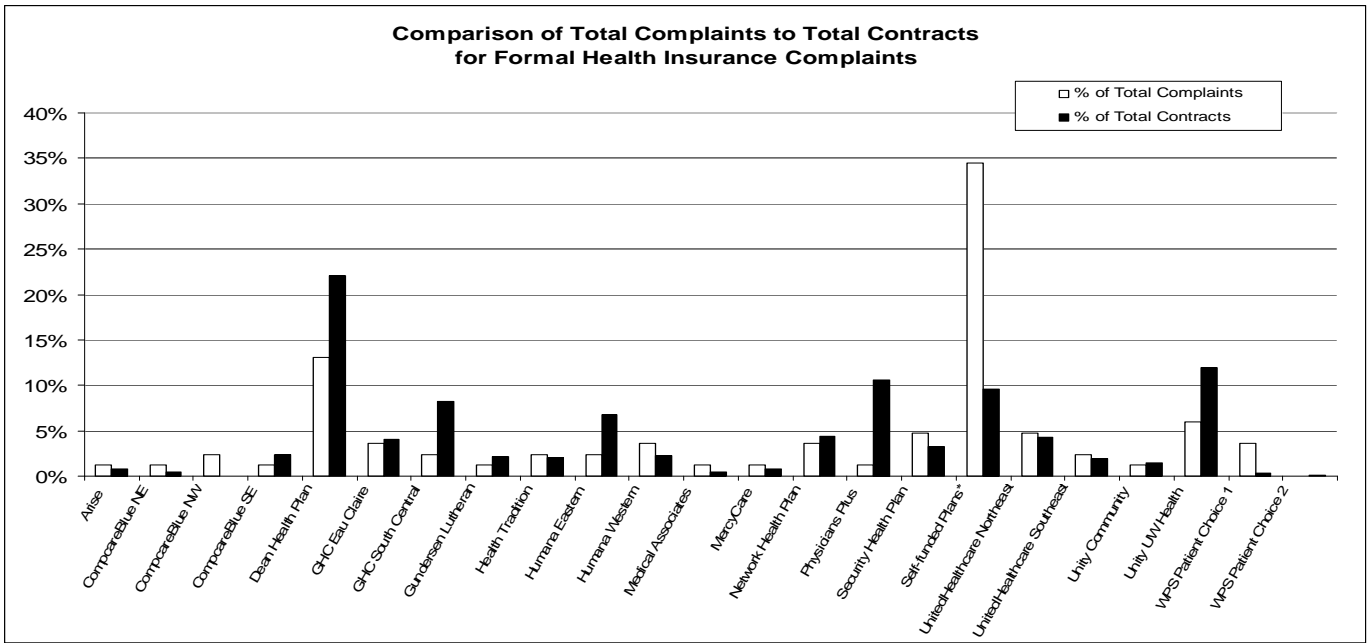
**Informal Health Insurance Complaints by Plan - 2007**

<b>Plan Name</b>	<b>ETF Informal Complaints</b>	<b>Percentage of Total ETF Health Insurance Complaints (Informals)</b>	<b>Percentage of Total Contracts</b>
Arise	6	1.31%	0.74%
CompcareBlue NE	0	0.00%	0.44%
CompcareBlue NW	12	2.62%	N/A
CompcareBlue SE	18	3.93%	2.38%
Dean Health Plan	45	9.83%	22.08%
GHC Eau Claire	9	1.97%	4.02%
GHC South Central	4	0.87%	8.20%
Gundersen Lutheran	5	1.09%	2.11%
Health Tradition	3	0.66%	2.01%
Humana Eastern	52	11.35%	6.79%
Humana Western	22	4.80%	2.21%
Medical Associates	1	0.22%	0.47%
MercyCare	2	0.44%	0.83%
Network Health Plan	4	0.87%	4.35%
Physicians Plus	14	3.06%	10.61%
Security Health Plan	10	2.18%	3.22%
Self-funded Plans*	129	28.17%	9.54%
UnitedHealthcare Northeast	89	19.43%	4.25%
UnitedHealthcare Southeast	10	2.18%	1.88%
Unity Community	3	0.66%	1.52%
Unity UW Health	13	2.84%	11.98%
WPS Patient Choice 1	6	1.31%	0.30%
WPS Patient Choice 2	1	0.22%	0.07%
<b>Total Informal Health Insurance Complaints</b>	<b>458</b>	<b>100%</b>	<b>100%</b>

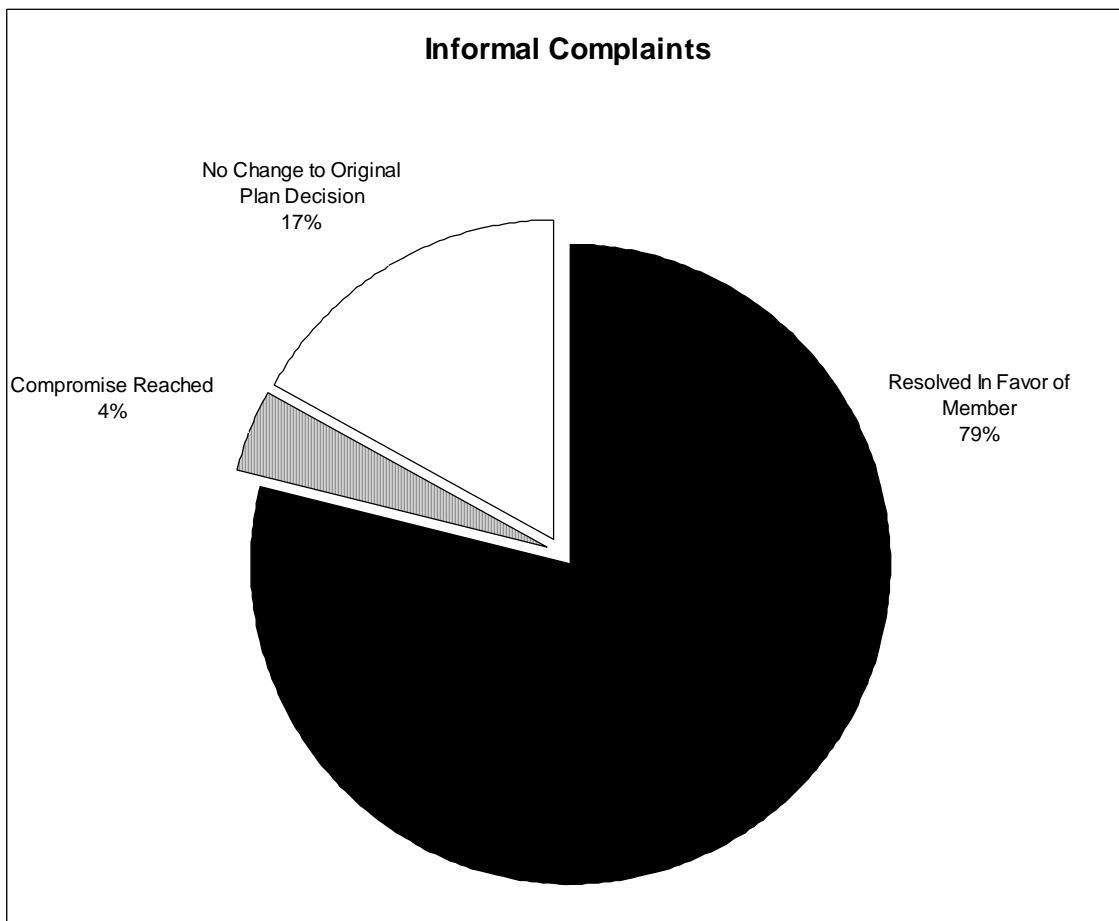
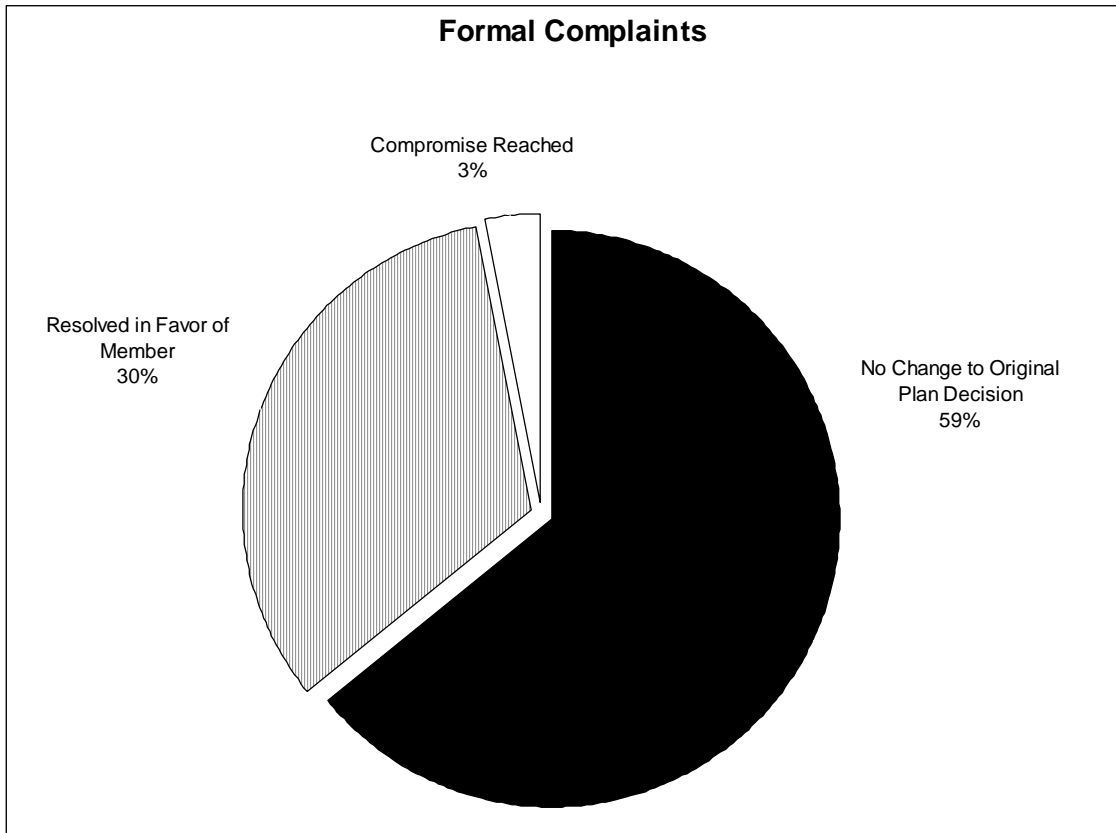
*\*Self-funded plans include: Standard Plan, Medicare Plus \$1,000,000, State Maintenance Plan, and Local Annuitant Health Plan, all administered by WPS Health Insurance*

See Attachment E for Comparison Graphs

## Comparison Graphs for Formal and Informal Complaints 2007



**Comparison of Outcomes\* (Formal vs. Informal)  
2007**



\*Not including informal complaints that were "inquiry only."