



STATE OF WISCONSIN
Department of Employee Trust Funds
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 SECRETARY

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CORRESPONDENCE MEMORANDUM

DATE: August 11, 2008

TO: Group Insurance Board

FROM: Liz Doss-Anderson, Ombudsperson, Quality Assurance Services Bureau
 Vickie Baker, Ombudsperson, Quality Assurance Services Bureau
 Christina Keeley, Ombudsperson, Quality Assurance Services Bureau
 Sharon Walk, 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 for the period of May 1, 2008, through July 31, 2008:

- (1) correspondence received by the Department addressed to the Secretary or the GIB;
- (2) the number of requests for information and assistance made to the ombudspersons in the Quality Assurance Services Bureau (QASB).

QASB staff will be available at the Board meeting to address any questions you have regarding this report.

Correspondence:

	Number
Health Insurance	
• Participant received Adobe "PDF" files from Wisconsin Physicians Service (WPS) in response to a request for records in electronic format. The participant feels that WPS's refusal to provide an electronic file in its original format is retaliatory behavior. The participant has filed an appeal.	1
• Complaint regarding health insurance coverage in western Wisconsin.	1
• Complaint regarding the timeliness of notification of health insurance premium deduction from an annuity.	1
• Complaint regarding the cost of Medicare supplement coverage. Participant would like access to other supplements.	1
• Suggestion that ETF offer an "Employee +1" health insurance plan.	1
Pharmacy Benefits	
• Coverage of Boniva at the Level 3 copayment.	1
Disability Programs	
• None	0
TOTAL	6

Reviewed and approved by Pam Henning, Administrator, Division of Management Services.

 Signature

 Date

Board	Mtg Date	Item #
GIB	08/26/2008	7

Contacts to Ombudspersons:

From May 1, 2008, through July 31, 2008, 305 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. Some recurring issues identified by staff included:

- Coverage disparity and claims processing problems (inappropriate claim denials, etc.) related to shingles vaccines.
- Issues with coordination of benefits involving the Department, the Social Security Administration, and the Centers for Medicare and Medicaid Services. These matters are typically related to member coverage under the Humana Private Fee For Service plan or members' failure to enroll in Medicare.
- Problems accessing behavioral health benefits due to obstacles such as the National Registry or American Board of Psychology requirements under the Standard Plan and limited provider availability.
- Enrollment and eligibility discrepancies resulting in claim denials by third-party administrators such as Ameritas (Dean), DentalBlue (Anthem) and Navitus.
- Complaints related to the lack of member notification on changes to the prescription drug formulary (resulting in increased out of pocket costs). Without prior notification of such changes, members are unable to talk with their doctors in advance to arrange for an alternate prescription for a medication that may be available at Level 1 or Level 2 of the formulary.

The following tables summarize the number of contacts, method of contact and program areas involved (compared with 2007).

Total Contacts (by month)	2008	2007
May	103	85
June	98	64
July	104	66
Total	305	215

Method of Contact (year to date)	2008	2007
Telephone	649	N/A
E-mail/Contact Us Internet Page	146	N/A
US Mail	44	N/A
Walk-In	16	N/A

Number of Contacts by Program (year to date)	2008	2007
Health Insurance-Health Maintenance Organizations (HMOs)	445	180
Health Insurance-Self Funded	171	97
Pharmacy Benefits	154	38
Non-WRS Programs (DentalBlue)	29	8
Disability/Income Continuation Insurance	15	6
All Other Program Types* (Life Insurance, ERA, EPIC, Spectera, WRS/ASLCC and WDC)	41	16

Correspondence and Complaint Summary

August 11, 2008

Page 2

*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:

- *ASLCC: Accumulated Sick Leave Conversion Credit*
- *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*
- *WDC: Wisconsin Deferred Compensation*
- *WRS: Wisconsin Retirement System*