



STATE OF WISCONSIN
Department of Employee Trust Funds
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CORRESPONDENCE MEMORANDUM

DATE: October 29, 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 only. No Board action is necessary.

The summary 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 August 1, 2008, through September 30, 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	
• Member would like the Board to offer a "two-person" premium rate in addition to single and family coverage.	1
• Concern about the cost difference for a medical sleep apnea machine purchased from Meriter Home Health/Physicians Plus versus the purchase of the same unit through an Internet vendor.	1
• Health insurance options available to members in western Wisconsin	1
Pharmacy Benefits	
• N/A	0
Disability Programs	
• N/A	0
TOTAL	3

Contacts to Ombudspersons:

From August 1, 2008, through September 30, 2008, 173 members contacted the ombudspersons for assistance with benefit issues. The majority of these contacts involved health insurance and pharmacy benefits, which includes Medicare Part D.

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

Signature _____

Date _____

Board	Mtg Date	Item #
GIB	11/11/2008	4

Recurring issues identified by staff include:

- We received a significant number of contacts related to incorrect administration of Uniform Benefits, claims processing problems or delays, and provider network issues – primarily for Anthem, Humana (including Humana Private Fee For Service (PFFS)), and Wisconsin Physician Service (WPS).
- Nine members contacted the Department after their claims for the shingles vaccine were denied by WPS-Medicare Plus \$1 Million or needed assistance to facilitate payment by a health maintenance organization or the Humana Medicare Advantage PFFS Plan.
- Several contacts related to getting assistance with coverage of self-administered injectable or intramuscular products, typically where there is disagreement about whether the plan or the PBM is responsible for coverage.
- We received a relatively high number of policy-related questions. These questions typically regard benefit coverage, eligibility for health insurance or questions/concerns about upcoming changes in health insurance coverage.
- Many members contacted ETF about Medicare coordination of benefits and Medicare eligibility/enrollment problems.

The following tables summarize the method of contact and program areas involved compared with the same period in 2007.

Total Contacts	Aug-Sept 2008	Aug-Sept 2007
August	81	83
September	92	71
Total	173	154

Method of Contact	Jan-Sept 2008	Jan-Sept 2007
Telephone	792	N/A
E-mail/Contact Us Internet Page	167	N/A
US Mail	51	N/A
Walk-In	18	N/A

Number of Contacts by Program	Jan-Sept 2008	Jan-Sept 2007
Health Insurance-HMO's	549	370
Health Insurance-Self Funded	200	195
Pharmacy Benefits	168	92
Non WRS Programs (DentalBlue)	32	25
Disability/Income Continuation Insurance	20	18
All Other Program Types* (Life Insurance, ERA, EPIC, Spectera, WRS/ASLCC and WDC)	59	37

*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*