



STATE OF WISCONSIN
Department of Employee Trust Funds
Robert J. Conlin
SECRETARY

801 W Badger Road
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax (608) 267-4549
<http://etf.wi.gov>

CORRESPONDENCE MEMORANDUM

DATE: October 17, 2013
TO: Group Insurance Board
FROM: Liz Doss-Anderson, Ombudsperson
Vickie Baker, Ombudsperson
Allen Angel, Ombudsperson
SUBJECT: Ombudsperson Services 2013 Outreach and Education Report


This memo is for informational purposes only. No Board action is required.

Ombudsperson Services works with a wide range of parties toward the goal of providing Wisconsin Retirement System (WRS) members the highest quality of service related to benefit programs administered by the Department of Employee Trust Funds (ETF). To reach this goal, Ombudsperson Services provides recommendations throughout ETF based on day-to-day interactions with members, their identified needs, as well as areas in need of clarification or continuing education. These efforts help to improve customer service and benefit all parties, most notably members, health plans and employers.

Ombudsperson Services keeps the Group Insurance Board informed of activities via two reports each year, the Quality Assurance Activity report in February and the Outreach and Education report in November. Both reports demonstrate how we provide our members with valuable, up-to-date information and education. These reports supplement the Semi-Annual and Annual Contact reports, as well as an Annual Grievance/Independent Review report that Ombudsperson Services has traditionally provided.

Throughout the year Ombudsperson staff work with WRS members, health plans, employers, and internal staff to resolve member issues related to WRS benefits. Through this work, we are able to provide clear and concise explanations about how benefits are administered and identify opportunities to improve member education. Our explanations and continuing education efforts help our members be better informed health care consumers.

Below are examples of Ombudsperson Services involvement in member outreach and education efforts in 2013:

Reviewed and approved by David Nispel, General Counsel, Legal Services
 Electronically Signed
10/25/2013

Board	Mtg Date	Item #
GIB	11.12.13	5

- Provide member input, tracked throughout the year, to ETF staff on content and layout for the *It's Your Choice* (IYC) guides. We also provide clarification and updating of the guides' "Frequently Asked Questions" and other WRS member resource materials.
- Educate members on avenues to resolve their issues, including the Plan Grievance, Independent Review, and ETF Administrative Review processes.
- Contribute content and provide member feedback for the *It's Your Benefit* newsletter, including an article on electronic medical records and a feature on Ombudsperson Services.
- Ombudsperson Services was featured on the ETF website in July and August 2013. Ombudsperson Services continues to have an ongoing presence on the ETF website with a web page that includes a comparison of health plan grievances and information about our services.
- Current and prior years' Annual Health Plan Grievance and Independent Review Report, the Annual and Semi-Annual Ombudspersons Contact Reports, and the Annual Quality Assurance Report are available to members on the ETF web site.
- Review and update the Ombudsperson Services fact sheet, brochure and ETF Complaint Form annually, or as needed. This year staff will be adding additional information about changes to the ETF Administrative Review Process related to appeals with Independent Review rights.
- Orientation and training for new ETF employees about the role of Ombudsperson Services, the ETF Administrative Review Process and Discrimination and Retaliation Policy.
- Attend the Annual It's Your Choice Kickoff meeting, attended by representatives of 18 health plans and approximately 175 employers.
- Attend It's Your Choice 2013 Health Fairs in Madison, Mauston and Menomonie. This gives Ombudsperson staff an opportunity to interact with WRS members and employers to answer questions about benefits, contract modifications and eligibility issues.
- Ombudsperson Services attended the Coalition of Annuitants Annual Conference in May 2013 with approximately 125 attendees.
- Ombudsperson Services facilitates improved customer service for our members by working with plans on internal process changes concerning identified benefit administration issues and communications needs of members.

- Outreach and education about WRS member benefits to community service organizations such as the Medigap Helpline at the Board on Aging and Long Term Care, and the statewide Medicare Task Force.
- Provide referrals to members for other community resources/programs that may better meet their needs but are not administered by ETF such as Disability Rights Wisconsin or ABC for Health.

Looking Ahead

Ombudsperson Services continues to look for member education topics as member's benefits evolve and change. In 2014, we anticipate the need for outreach and education related to the implementation of Uniform Dental benefits and the impact on members' benefits. In addition, we will likely have questions from members about changes to the Administrative Review Process related to coverage denials eligible for Independent Review. We are prepared to field questions related to these changes and others in the 2014 contract.

As the health insurance environment continues to change, WRS members want to be kept informed of any potential impact these changes may have on their benefits. Ombudspersons stay educated on policy changes and the decision-making process regarding these changes so we can help members better understand complicated benefit issues. Over the next year we expect the Marketplace, established under the Patient Protection and Affordable Care Act, to generate questions from members. While the Marketplace will not affect the vast majority of our members, some have questions due to general media coverage and marketing materials they receive. We will provide appropriate referrals and resources when needed. In addition, we anticipate members may seek our assistance in understanding the recent U.S. Supreme Court ruling and Internal Revenue Service decisions regarding the Defense of Marriage Act and how they affect ETF-administered benefits. As other changes in benefits are proposed and developed, such as the high-deductible or self-insured plans, we will continue to keep members informed and educated.

Staff will be at the Board meeting to answer any questions