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CORRESPONDENCE MEMORANDUM

DATE: October 21, 2014
TO: Group Insurance Board
FROM: Liz Doss-Anderson, Ombudsperson
Vickie Baker, Ombudsperson
Allen Angel, Ombudsperson
Dan Hayes, Attorney/Supervisor
SUBJECT: Ombudsperson Services 2014 Outreach and Education Report

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

Ombudsperson Services' goal is to provide Wisconsin Retirement System (WRS) members with the highest quality of service related to benefit programs administered by the Department of Employee Trust Funds (ETF). Ombudsperson Services provides recommendations to various ETF divisions based on day-to-day interactions with members. These recommendations are based on the issues members identify, as well as any benefit program area in need of clarification or continuing education. Through this work, we are able to provide clear and concise explanations about how benefits are administered and identify opportunities to improve member education. These efforts help to improve customer service and benefit all involved parties, including members, health plans, and employers.

Ombudsperson Services informs the Group Insurance Board about these various activities via two reports each year, the Quality Assurance Activity report in February and the Outreach and Education report in November. These reports supplement the Semi-Annual and Annual Contact reports and Annual Health Plan Grievance & Independent Review report that Ombudsperson Services have traditionally provided.

Examples of Ombudsperson Services education efforts in 2014:

- Developed educational materials for both the High Deductible Health Plan/Health Savings Account and the It's Your Choice (IYC) enrollment period in collaboration with staff from the Division of Insurance Services and ETF's Training Team. These materials included e-learning modules and answers to frequently asked question published in the IYC guides and on ETF's website.

Reviewed and approved by David Nispel, General Counsel, Legal Services

Electronically Signed:
10/31/2014

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- Served as a member educational resource during the IYC enrollment period. Staff often clarify member questions and concerns about the Important Changes section in the IYC *Decision Guide*. These changes frequently initiate member concerns about access to and continuity of care.
- Educated and provided guidance to members seeking to resolve health plan and pharmacy benefit issues or complaints. These options include the grievance process, Independent Reviews, and the ETF Administrative Review Process.
- Worked collaboratively with the Division of Insurance Services and the Office of Communications to ensure online information was understandable and accessible for members. Beginning in 2014, some sections of the IYC guides were made available exclusively online. The online access gives members health plan quality information, along with grievance statistics in an interactive, customizable, and more transparent format.
- Reviewed and updated the Ombudsperson Services fact sheet, brochure and complaint form.
- Provided education and referrals to community resources and programs (not administered by ETF) that may better meet member needs. Examples include disability benefit specialists or elderly benefit specialist programs and the Social Security Administration.

Examples of Ombudsperson Services Outreach efforts in 2014:

- Maintained an ongoing presence on the ETF website. This includes a comparison of health plan grievances as well as the ETF complaint form, along with information about Ombudsperson Services, the assistance we provide and how to contact staff for help.
- Engaged in communication and outreach to the Medigap and Medicare Part D Helplines at the Board on Aging and Long Term Care. This is done each year prior to open enrollment in order to update their staff about WRS program and benefit changes for the following year.
- Actively participated in the statewide Medicare Task Force quarterly meetings providing updates to Task Force members regarding ETF-administered benefits.
- Attended the Annual IYC Kickoff meeting, which provides information about upcoming changes to the ETF administered benefit programs and optional benefit programs for 2015. In attendance were all health plans, optional benefit programs and 72 state and local employers.
- Represented the Department at the Coalition of Annuitants Annual Conference in May 2014 and staffed a booth to answer member questions.

- Attended IYC 2014 health fairs in order to answer question about benefits, contract modifications and health insurance eligibility. This gives Ombudsperson staff an opportunity for face-to-face interaction with WRS members as well as state and local employers.

Looking Ahead

In November, Ombudsperson Services will provide a presentation at the Annual Wisconsin Judicial Conference in Appleton on the various Health Insurance Program Options available to State employees and retirees. The break out session will be designed to provide an overall review of the types of programs available including Uniform Benefits, Standard Plan and the new High Deductible Health Plan.

Ombudsperson Services continues to look for educational topics as member's benefits evolve and change. We anticipate the need for outreach and education related to the implementation of the High Deductible Health Plan (HDHP) and the associated Health Savings Account beginning in 2015. For example, if members enroll in a HDHP for 2015 and subsequently become eligible and enroll in any part of Medicare, they will be ineligible to continue being covered by an HDHP. There will be a special enrollment period for these members to move to a traditional Uniform Benefits (UB) plan. We anticipate there will be members with questions about how to successfully transition to a traditional UB health plan during their special enrollment period.

Members have been able to enroll in an Employee Reimbursement Account (ERA) to pay for out-of-pocket medically related expenses with pre-tax dollars. In 2015, that program is changing its name to a Flexible Spending Account (FSA). Those enrolled in HDHP may enroll in a Limited Purpose Flexible Spending Account (LPFSA). The new FSA and LPFSA have different rules than the ERA program members used in the past. As a result, we anticipate questions about these new options.

As always, we will likely have questions from members about health plan and dental network changes that take effect in 2015. These changes are highlighted in the "Important Changes" section of the It's Your Choice 2015 Decision Guide, and we are prepared to respond to questions related to these changes for the coming contract year. We also anticipate members will seek assistance in understanding how Wisconsin's recent recognition of same-sex marriage impacts their ETF administered benefits.

As the health insurance environment continues to change, Ombudsperson Services makes every effort to quickly understand those changes and how they impact WRS member benefits. We work to get changes clearly defined for those members who have questions and, at the same time, provide updates for all members via our website and printed materials. In addition, we help with educating ETF internal staff, most importantly, those with frequent member contact in our call center and Member Services Bureau.

Staff will be at the Board meeting to answer any questions.