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Correspondence Memorandum

Date: October 16, 2015
To: Group Insurance Board
From: Allen Angel, Ombudsperson
Vickie Baker, Ombudsperson
Liz Doss-Anderson, Ombudsperson
Dan Hayes, Attorney/Supervisor
Subject: Ombudsperson Services 2015 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 level of customer service related to benefits administered by the Department of Employee Trust Funds (ETF). Ombudsperson Services staff provides recommendations to various ETF Divisions and Offices based on day-to-day interactions with members, employers and health plans. These recommendations are based on issues these stakeholders identify, as well as any benefit program area in need of clarification or continuing education.

Ombudsperson Services informs the Group Insurance Board (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 provide.

Examples of Ombudsperson Services education efforts: November, 2014 – October, 2015:

- Participated in strategic planning efforts with the Division of Insurance Services (now the Office of Strategic Health Policy or OHSP). The focus was on member education and outreach. Topics included Well Wisconsin promotion, education on benefit changes for 2016, such as the self-funded Uniform Dental Benefit, and changes to optional plans.

Reviewed and approved by David Nispel, Director
Office of Legal Services

Electronically Signed 10/28/15

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- Presented to the Group Insurance Board on our 2014 Grievance/Independent Review and Member Contact Reports. Also submitted reports to the board on Ombudsperson Services quality assurance activities and contacts for the first six months of the year.
- Reviewed printed and online materials related to It's Your Choice and the 2016 Group Health Insurance Program changes and gave comments and suggestions to OSHP and the Office of Communications.
- Worked with ETF's Member Services Bureau training staff to develop a basic health insurance and Medicare training for that bureau and staff in the Contact Management Section.
- Participated in the It's Your Choice Employer Kickoff events by answering audience questions at two forums, one for state employers and one for Wisconsin Public Employers (local government employers).
- Presented to the Board on Aging and Long Term Care on the changes to the 2016 Group Health Insurance Plan.

Examples of Ombudsperson Services outreach efforts: November, 2014 – October, 2015:

- Presented at the 2014 Annual Wisconsin Judicial Conference in Appleton. Judges in the audience heard about future changes to the Group Health Insurance Program, such as the new HDHP/HSA plans, and transitioning to Medicare participation.
- Presented at the Coalition of Annuitants annual meeting to approximately 100 WRS annuitants on the changes to the 2016 Group Health Insurance Program.
- Contributed to an article for the *WRS News* (online active employee edition) about the Ombudsperson Services Program.
- Staffed five booths at benefit fairs during the It's Your Choice open enrollment period.

Looking Ahead

Ombudsperson Services continues to look for opportunities to provide member education and outreach on the numerous health benefit and plan design changes for 2016. We anticipate many questions regarding cost-sharing changes that take effect on January 1, particularly regarding the new deductible, prescription drug coinsurance, out-

of-pocket limits, and the new self-funded dental plan. We also believe that the higher employer contribution to health savings accounts will generate increased interest in the High Deductible Health Plan (HDHP). The plan design change for the Uniform Dental Benefit and option to opt-out of receiving it will also require education, particularly for retirees, who are the most likely to opt-out.

In November, Ombudsperson Services will return to the Annual Wisconsin Judicial Conference and speak to the judges in the audience about the 2016 changes, as well as topics related to transitioning to Medicare and how the Group Health Insurance Program operates for retirees on Medicare. We will also continue our participation at other outreach opportunities, similar to those in 2015.

As always, we will have questions from members about health plan service area and provider network changes that take effect in 2016. These changes are highlighted on the online county-by-county health plan map, as well as other It's Your Choice and health plan materials. We are prepared to respond to questions related to these 2016 changes.

With the large number of changes for 2016, including significant modifications to ETF's print material, online information and branding, there will be much to evaluate as we move forward. Ombudsperson Services will work with OSHP, the Division of Retirement Services, the Office of Communications, and others to recommend and implement lessons learned from this year's open enrollment period. We will also assist with various outreach material, such as health insurance-related articles in the WRS News.

In addition, Ombudsperson Services staff continue to participate in quality assurance activities related to the development and implementation of the Benefit Administration System. This includes testing of the new MyETF system and collaboration on communication strategies for Rollout 1 as well as Rollout 2, which includes parts of the member portal.

As discussed above, 2016 will be a year of significant changes for the health insurance plans offered to Wisconsin's public employees. Ombudsperson Services will work toward easing the transition for WRS members in terms of understanding these changes and making informed decisions. Our goal is to further ETF's emphasis on customer service through member education and outreach and also assist in educating ETF staff who help our members understand a critical but complex benefit.

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