-----Original Message-----From: Lamkins, Mark - ETF Sent: Wednesday, November 30, 2016 12:31 PM To: 'PERRY A FREY' Subject: RE: Proposed self insurance

Prof. Frey,

Thank you for taking the time to share your observations and feedback regarding the current structure of the state's group health insurance program and the evaluation of switching from a self-funded to self-insurance model.

I will include your email with other correspondence and share with the Group Insurance Board.

Respectfully,

Mark Lamkins Director of Communications Wisconsin Department of Employee Trust Funds Direct: (608) 266-3641 mark.lamkins@etf.wi.gov etf.wi.gov

Sign up for ETF E-mail Updates – Look for the red envelope icon on our website. Follow us on Twitter.

This email message and any attachments may contain information that is confidential, privileged, proprietary, or otherwise protected by law. This information is intended solely for the named addressee (or a person responsible for delivering it to the addressee). If you have received this message in error, please notify the sender immediately and delete it from your computer. Unauthorized disclosure, copying, printing, or distribution of this message is prohibited.

-----Original Message-----From: PERRY A FREY Sent: Wednesday, November 30, 2016 10:29 AM To: Lamkins, Mark - ETF </br>
 <br/>
 Subject: Proposed self insurance

Dear Director Lamkins:

I have studied the proposal to replace the Wisconsin health insurance program for state employees with "self insurance".

I moved here to the faculty of UW-Madison in 1981 from a faculty position at The Ohio State University. I clearly recall the action of the Wisconsin state government in instituting the current health insurance program. I have participated in this program since then, and I have had many discussion with others who have participated. I have heard no complaints, and my family has been admirably served by this program.

It is clear to me, that the present system is working very, very well. It is not broken. Therefore, it cannot be "fixed",

certainly not by limiting competition in a self insurance substitute.

Thank you for your attention.

Sincerely,

Perry Allen Frey Professor of Biochemistry Emeritus University of Wisconsin-Madison