

Letter 49

From: [MICHAEL J MACDONALD](#)
To: [ETF SMB GIB Feedback](#)
Subject: Changes to the ETF operated health insurance plans regarding changed to self-insured plan
Date: Friday, March 3, 2017 12:37:00 PM

Dear government insurance board,

I am writing to express a hope and a concern that the standard plan that will now be maintained by the Anthem insurance company instead of by WPS as it has been will be operated the same as the WPS standard plan. I'm especially concerned that under the Anthem operated standard plan that I will still be able to be seen by various physicians around the United States and seek second opinions without referral. This is important to me because as a physician myself I know that depending upon the disease the expertise of subspecialists in various medical centers varies over a wide range. I can think of at least two cases in which my friends who belonged to an ETF insurance plan (and not to the WPS plan that allowed them to seek advice and the secondary opinion from a doctor outside their network) suffered death in one case and severe morbidity in another case because the network physician denied a referral for a second opinion out of network.

I hope that the new standard plan operated by Anthem will be operated similar to the WPS standard plan and allow patients to be seen by physicians of their choosing without referral by an in network physician. A secondary issue related to this first issue is that I, like many retirees of the Wisconsin retirement system, live in more than one state depending on the season of the year. I hope that the new standard plan administered by Anthem will continue with the flexibility allowing patients to be seen in several states without referral and without any bureaucratic paperwork.

Thank you for reading this note.

Sincerely,

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