



State of Wisconsin Department of Employee Trust Funds 11/30/18

Original Report

Submitted By: User
11/30/2018 1:29:37 PM

Incident ID	28670
When did this incident occur?	Timeframe: More than a year ago
Report Category	WRS Member/Non-ETF Employee Reporting - Fraud & Abuse
Report Type	Fraud and Abuse

Which of the following best describes your relationship to the organization?

ETF - Former Employee

Do you wish to remain anonymous for this communication?

No

Name	Jerilyn St. Amand
Phone	2629958207
Email	
Best time and method for reaching you	cell phone

Do you wish to disclose information about your organization?

Yes

Organization	Wisconsin dept of Employee Trust Funds
Division	university system
Area	wisconsin
Department	
Branch	university system
Address	
City	Neillsville
State	wi
Zip	
Country	us

Please describe in detail the situation or event

I found out today. I used to have Anthem dental Blue cross as an annuitant. received letter said ETF is discontinuing this plan for retirees disabled and annuitants. trying to find a plan for 2019 i called Etf today spoke to Eric and he told me there are no long uniformed dental benefits being offered unless you have a health insurance plan through Etf. offers cleaning ex-rays and exams. They are taking it away because they did not renew contract with Anthem blue cross. As an annuitant disabled employee I can t afford this new plan. I have to pay higher rate due to my status as a disabled person. This is discrimination. I cant get health insurance either. I was paying over \$700 a month for 2 years. I should be able to get the employee rate of \$88. i need dental insurance by January 1. they are only offering a supplemental plan that does not cover cleaning or ex-rays. Why was this done. what are you going to do to fix it.

Monetary Impact of situation or event(s)

\$25,000-\$99,999

Is management aware or involved?

Yes

Is a member of senior management or an executive aware or involved?

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Don't Know

When (approximately) was the last time this occurred?

Is this issue or event recurring?

Yes

How long has this issue or event been occurring?

More than a year

How frequently does this issue or event occur?

Regularly

How did you become aware of this issue or event?

It happened to me

Does this situation involve any outside parties (accounting firm, auditing firm, etc.)?

No

Has anyone taken steps to hide this incident or alter information?

No

Has a report already been submitted to Ethical Advocate or any other organization or individual regarding this issue?

No

Do you know if there are plans for this to happen again?

Yes

Do you know if there are already plans to prevent this from happening again?

No

How do you think this situation should be resolved?

let me be on the health insurance plan at the employee rate. I'm not retirement age yet. Im only being denied employee rate because I am disabled. Pay my past medical bills past premiums paid and benefits that I've paid that would have been covered had I had employee status. every disabled employee there are many jobs on the website that could be done at home by the disabled. State statue 230 mandates telecommuting for disabled employees. but the company doesn't do that. its called alternative work patterns. advertised to the state of Wisconsin website

Do you have any additional comments?

Persons Involved

Name	Title	Role in Incident
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Files

Describe the contents of the file.	File Name
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STATE OF WISCONSIN
Department of Employee Trust Funds
Robert J. Conlin
SECRETARY

Wisconsin Department
of Employee Trust Funds
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Fax 608-267-4549
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February 12, 2019

Jerilyn St. Amand
221 Sunset Place
Neillsville, WI 54456-1705

Dear Ms. St. Amand:

This letter is in reference to the fraud and abuse complaint you filed through Employee Trust Fund's (ETF's) Ethical Advocate website on November 30, 2018, regarding Anthem DentalBlue not being offered in 2019.

While there was no fraud or abuse committed, you are correct that the 2019 supplemental dental offerings do not offer coverage for cleanings or x-rays. The only coverage offered to all Active Employees, Retirees, and Continuant for those services is through the Uniform Dental Benefit (UDB). You are also correct that for a member to get the UDB they must have a Group Health Insurance policy through ETF.

During the November 2017 Group Insurance Board (GIB) meeting the board stated that they wanted to see the number of supplemental carriers limited for 2019 with little to no overlapping coverage. In 2018 there were 11 supplemental plans. In 2019 there are four supplemental plans.

Anthem did submit a proposal to be the supplemental dental vendor for 2019, but the GIB choose a different provider's proposal. ETF hopes Anthem submits a proposal to be the 2020 supplemental dental provider.

During 2019, the supplemental dental coverage is treatment that is offered in addition to the UDB. That means the supplemental dental coverage does not cover the same procedures as the UDB does except for orthodontia. Both the UDB and the Delta Dental PPO Plus Premier-Select Plus Plan covers orthodontia although the UDB covers it for those 19 years old and under and the supplemental plan coverage it for all members.

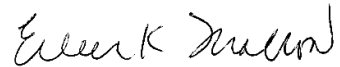
Please note that the Group Insurance Board's decision has no effect on any Active State Employee, Continuant, Retiree or dependent from seeking a dental insurance policy from whomever they choose in the open market.

Unfortunately, you are ineligible to receive the state employee rate for Group Health Insurance because you are not currently an Active State Employee.

Jerilyn St. Amand
February 12, 2019
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Thank you for your feedback about the changes to the 2019 supplemental dental program. Please know your concerns will be shared with the Group Insurance Board.

Sincerely,

A handwritten signature in cursive script that reads "Eileen Mallow".

Eileen Mallow
Director

EKM/TLS