

## Letter 14 with Response

**From:** [Wayne Reschke](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** HSA requirement  
**Date:** Friday, January 25, 2019 12:29:55 PM

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Hello, I am writing on behalf of my wife who is a member: Julia Reschke, [REDACTED].

She is a retiree and we recently enrolled in a HDHP offered through ETF. Enrollment in the HDHP carries with it a requirement to have an HSA at a cost of \$36/year (maintenance fee). However, because there is no provision for retirees to deduct funds from the monthly state retirement payment, we have no way of gaining any tax benefit from the HSA. I don't understand, then, why we should be required to pay for an account that we cannot use as it is intended.

Please advise on whether there is anyway to get an exception from this requirement. If not, my suggestion is that the Board look at it's policy in light of this type of circumstance and re-think the policy. Finally, if you decide to make no changes, then at a minimum I suggest having someone look at the State of WI HSA Enrollment form and reword the paragraph on Annual Elections. It is not clear and at least the word "can" should be changed to "must" in order to convey the requirement more accurately.

Thank you.

Wayne Reschke  
608-513-0981

Sent from my iPad

**From:** [ETF SMB Board Feedback](#)  
**To:** "Wayne Reschke"  
**Subject:** RE: HSA requirement  
**Date:** Tuesday, February 5, 2019 9:48:00 AM

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Mr. Wayne Reschke,

Thank you for reaching out to the Group Insurance Board (GIB) regarding your concerns. This information will be shared for consideration of future improvements to the High-Deductible Health Plan (HDHP) and Health Savings Account (HSA) program for the State of Wisconsin.

Regarding the administrative fee per month, Total Administrative Services Corporation (TASC) has been absorbing the monthly fees for all retiree participants who are enrolled in the HSA. Your spouse is no longer charged for the monthly administrative fees and the change is retroactive to January 1, 2018.

Please keep in mind that to be covered under the HDHP, the retiree participant must still have an active State sponsored HSA account under Wisconsin Statute 40.515 (1):

“the group insurance board shall offer to all state employees the option of receiving health care coverage through a high-deductible health plan and the establishment of a health savings account.”

ETF continually reviews and revises our policies and printed materials as necessary to ensure the information is clear for our members. Your feedback is helpful as we review the HDHP/HSA program information.

If you have any further questions, please reach out to Xiong Vang directly at (608) 266-5875.

Sincerely,

Eileen Mallow, Director  
Office of Strategic Health Policy

We've moved! Our new address is: 4822 Madison Yards Way, Madison, WI 53705-9100. Please continue returning forms and correspondence to: ETF, P.O. Box 7931, Madison, WI 53707-7931.

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