

Letter 8 with response

From: [Carl](#)
To: [ETF SMB Board Feedback](#)
Cc: [Doss-Anderson, Liz - ETF](#)
Subject: Item for 13 may 2020 meeting
Date: Friday, April 24, 2020 1:13:31 PM
Attachments: [Letter to WI group insurance board 2020.pdf](#)

Dear Chaiman Day and Board members,

Please find attached a letter describing a provision I hope you will consider including as a state health insurance requirement for 2021 and beyond. Briefly, I hope you will require coverage for routine preventive screening for important health problems that are ignored by the USPSTF A&B list.

I understand that the A&B list is determined statistically - i.e. is there strong statistical evidence that said screening is an effective preventive measure? However, in many cases, the lack of hard statistical evidence might simply mean that the requisite studies have not yet been done due to limited research funds. For example, we know that diabetes, heart disease, problems with liver and kidney function are important health issues. But most of the metabolic test panels that physicians use for early detection and prevention of these problems are not on the A&B list. Shouldn't medical knowledge trump statistical significance in some cases?

I look forward to your consideration of this important health insurance issue.

Sincerely,
Carl Watras

Date: 24 April 2020

To: Mr. Herschel Day, Chair, WI Group Insurance Board

From: Carl Watras, 7228 County Road P, Presque Isle, WI 54557

Re: Item for Board consideration on 13 May 2020

Dear Chairman Day and Board members,

I am a WI state employee, and Liz Doss-Anderson (ETF) suggested that I contact you about an item for consideration when setting the health insurance requirements for 2021.

[REDACTED]

Although my physician feels that early detection is an important preventive measure, and although prevention is a primary goal of Wisconsin's wellness program, these tests are not covered under Wisconsin's current health insurance requirements. Instead, they are applied to my deductible, co-pay and co-insurance.

Liz kindly provided the following clarification: "ETF does not specify which codes should or should not be covered by health plans as preventive; we must defer to health plan judgment....The panel that you listed (80048) consists of testing for calcium (total), carbon dioxide, chloride, creatinine, glucose, potassium, sodium, and urea nitrogen. Because the majority of that panel is not considered preventive by USPSTF, your plan may not consider it to be preventive and will apply deductible and coinsurance."

I checked the current USPSTF guidelines and was surprised to find that the A & B list ignores most common health problems. It does not even include routine screening for cholesterol or glucose, even though heart disease and diabetes are widespread health problems in America. Oddly, the A&B guideline for glucose screening is restricted to "adults between 40 and 70 who are overweight or obese." It is well-known that diabetes is all too common among young people and people of normal weight. Sadly, my dad died of complications related to undiagnosed type-2 diabetes. Screening for problems with liver and kidney function are totally ignored by the A&B list.

It is my hope that you will revise the insurance requirements so that important preventive screening, such as the 80048 and 80061 panels, are included for 2012.

Respectfully,

Carl J. Watras