

Letter 2 with Response

From: [Richard Roberts](#)
To: [ETF SMB Board Feedback](#)
Subject: feedback
Date: Monday, November 23, 2020 10:23:20 AM

The following feedback was submitted to ETF on 11/22/2020 at 09:58:37 PM CST

Subject Line	Other
SSN Last 4	██████
Member ID	
Month/Year of Birth	03/21/1953
First Name	Richard
Last Name	Roberts
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Employer	UNIVERSITY OF WISCONSIN SYSTEM - 0001131

Message: I retired last year from the University of Wisconsin. My introduction to WRS and preretirement planning sessions were very helpful. I have two concerns however, with the services received through WRS since my retirement and I would request consideration of the following.

1. Develop a robust interactive web platform, with mobile applications. It should be possible for me to get up-to-the minute information on program benefits, to query, and amend, my current profile and status, to send and receive secure messages, and so on. Online transactions and interactions should be promoted. The telephone seems to be the preferred mode of communication with WRS. The WRS staff have been professional and polite, but it is frustrating to wait on hold for questions that could, and should, be answered through a more

robust website. Moreover, such calls can be expensive or impossible, such as when a person is overseas. In the 21st century, I would never use a financial advisor that provides only 20th century customer engagement strategies.

2. Consider several changes to Medicare supplemental coverage through WRS. The open enrollment period for WRS retirees should align with the open enrollment period for all Medicare beneficiaries. Otherwise, WRS retirees on Medicare will not be able to make a timely and informed decision about whether it is better to step away from WRS supplemental coverage during any one year because they may get more benefits at lower cost than through the WRS supplemental coverage, such as Medicare Advantage. Secondly, the only WRS option for retirees desiring Medicare Advantage is United Health, which has too limited a network for someone in my area. I say this as someone who worked for 35 years as a UW physician caring for patients enrolled in all the health plans, who served as a medical director with two of the health plans in the area, and who led an advisory group for UnitedHealth for a decade. I would suggest making the other Medicare Advantage plans in the available to WRS retirees.

Thank you for considering my concerns. I discussed these issues by telephone with a WRS staff member who advised me to write this email and who reported that action on my concerns will require involvement of someone higher up in the organization. I would be happy to discuss these issues further with that person.

Sincerely,

Richard Roberts, MD, JD

Prof Emeritus, University of Wisconsin

[REDACTED]

[REDACTED]



STATE OF WISCONSIN
Department of Employee Trust Funds
Robert J. Conlin
SECRETARY

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December 22, 2020

Dear Mr. Roberts,

Thank you for reaching out to the Department of Employee Trust Funds (ETF) regarding concerns with services received through the Wisconsin Retirement System (WRS). We appreciate the time you spent to voice your concerns and would like to provide you additional information on ETF's efforts to address the interactive web platform and Medicare supplemental coverages.

We fully understand your frustration and expectation for expanded online customer services. A part of the agency's current modernization initiative is developing a secure, online portal for members to access and self-manage their WRS benefits. At the end of this multi-year initiative, WRS members will be able to conveniently and easily complete online transactions for retirement, health, and other benefits. Members will also be able to make timely updates to individual account information.

Among our top priorities are ensuring the accuracy of complex benefits information, security of individual account data, and creating an overall effortless customer experience through extensive user testing for usability and accessibility.

Our website, etf.wi.gov, was recently redesigned with a task-based navigation, responsive design, and customizable search. In addition to benefits information and related educational videos, the site includes online registration for benefits counseling appointments, interactive calculators, retirement estimate requests, and links to health benefit enrollment systems. You can also send secure email to our benefits specialists any time. Future site enhancements may include features for chat and serving up personalized information. Of course, the site will fully integrate with the member benefit portal when this capability is available.

Additionally, you requested consideration for changes to the Medicare supplemental coverages. The open enrollment period for programs offered by the Group Insurance Board (Board) and overseen by ETF is primarily established based upon the state employee payroll calendar. This is because open enrollment is offered to far more state employees than other eligible members, and the transfer of data between the state payroll system, ETF and the health plans has timing limitations. A limitation on the latest date that open enrollment can close for retirees, is based upon the time ETF staff needs to process health insurance changes prior to issuance of January WRS annuities. This is because the appropriate January health insurance premium must be taken from the January annuity for members who pay their premiums from their annuity.

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Medicare's open enrollment in 2020 is happening between October 15 to December 7. While the It's Your Choice open enrollment period occurred between September 28 through October 23, 2020, this was an unusual circumstance. Next year we expect the open enrollment period to occur between October 4 through October 29, 2021. This will give Medicare eligible retirees more overlap between the two open enrollment periods.

You may not be aware that the It's Your Choice (IYC) Medicare Advantage plan offered by UnitedHealthcare (UHC) as approved by the Board is an open network plan that is available nationwide. It's called a Passive PPO. This means that providers like SSM Health Dean Medical Group (Dean) who have not signed a contract with UHC to be considered in-network, can still be seen by IYC Medicare Advantage members. Dean has agreed to bill UHC and UHC will pay claims as if they were a contracted, in-network provider.

In addition, there is another nationwide plan available, a Medicare supplement called the IYC Medicare Plus plan. It is offered by WEA Trust, to retirees and their dependents with Medicare. It will pay any provider who works with Medicare. Thus, Dean providers are covered.

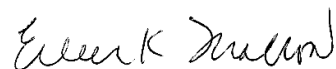
Thank you for sharing your experiences and giving us the opportunity to meet your expectations. We value member feedback like yours, which often leads to improvements to customer service and programming. We hope this information has helped provide insight on the two areas you wrote with concern to.

The next time you are on the ETF website, please tell us about your experience via the web survey.

If you find that you have additional questions, please reach out to Mark Lamkins, Communications Director, regarding the ETF website at Mark.Lamkins@etf.wi.gov or by phone at (608) 266-3641.

If you have questions concerning the Medicare Advantage offerings, you can reach out to Arlene Larson, Manager Federal Health Programs & Policy at Arlene.Larson@etf.wi.gov or by phone at (608) 264-6624.

Sincerely,



Eileen Mallow, Director
Office of Strategic Health Policy
Department of Employee Trust Funds