

Letter 2 with response

From: [John Peters](#)
To: [ETF SMB GIB Feedback](#)
Subject: ETF Health Care for Retirees
Date: Thursday, May 13, 2021 11:16:32 AM

Hello,

I retired from UW-Madison in February 2014. During 2020, I enrolled in United Health Care Advantage Plan in anticipation of a mid year retirement from my full-time out-of-state position, which was delayed by COVID. During the year, I continued my Blue Cross Blue Shield coverage under my current full time position. I am able to weigh the differences between these two plans and I encourage the Wisconsin Governing Board to make available a Blue Cross Blue Shield national plan and/or include some of the excellent benefits available in the Blue Cross Blue Shield plan in another health care insurance plan.

Despite the very positive promotion of the United Health Care Advantage Plan, my spouse and I have been disappointed. We have found United Health Care aggressive about health care maintenance asking for an in-home health care provider to do health care tests. United Health phoned multiple times a week for months, after we asked them many times not to phone. All of this in a pandemic.

Incentives for maintaining health at United Health Care involve many restrictions and jumping through lots of hoops. Questions asked on multiple occasions through Customer Service met with an attitude of disbelief. Submission of receipts for reimbursement require nearly two hours of paperwork, none of which was accessible online, including the initial reimbursement form.

For comparison, at the Blue Cross Blue Shield Health Care Plan, questions are researched and answered easily in a professional manner. The nontaxable incentives for health maintenance are received via an online computer program and are reimbursable for health related expenses. In most cases, new immunizations and tests are covered and submission of receipts easily accomplished online. Blue Cross Blue Shield offers two levels of health care, Basic and Standard. Also, Blue Cross reimburses for Medicare premiums.

Didn't the UW offer a BlueCross BlueShield plan in the past?

[REDACTED] considering that there are many retirees with insurance money at their fingertips, I think the Governing Board would have great bargaining power to offer more and better national plans. How many retirees live outside of Wisconsin and would also be interested in a national plan?

I request that the Governing Board consider offering more national options, the Blue Cross Blue Shield plan and/or the excellent benefits outlined above available in the Blue Cross Blue Shield plan.

Yours truly,

John Peters



STATE OF WISCONSIN
Department of Employee Trust Funds
A. John Voelker
SECRETARY

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May 21, 2021

John Peters
Via email at: [REDACTED]

MID: [REDACTED]

Dear Mr. Peters,

Thank you for reaching out to the Department of Employee Trust Funds (ETF) regarding your disappointment with UnitedHealthcare's (UHC's) Medicare Advantage plan under the State of Wisconsin Group Health Insurance Program (GHIP). We also acknowledge your interest in a plan offered by Blue Cross & Blue Shield (BCBS).

Following receipt of your email, we asked UHC for their input to your concerns. Based upon the information we have available; we can inform you of the following:

UHC is persistent with its communications and its promotion of House Calls, where a licensed medical provider comes to a member's home to answer health-related questions, perform a physical exam, offer a health screening and facilitate coordination with doctors if requested. They do this to close gaps in care, to help members stay healthy longer, and to be rated higher with Medicare in their Stars scoring. A higher Star scoring results in greater federal subsidies which helps, in part, to lower the premium cost of the plan for members. UHC is currently rated at 4.5 out of 5 stars.

UHC stated they put you and your wife on the no-call list for House Calls in the summer of 2020. If you have received contact from UHC since that time, ETF is happy to assist you in ensuring calls are not received from UHC to your wife and you.

We regret the difficulties you and/or your wife experienced with direct member reimbursements. UHC informed us that you were erroneously told that you must file paper forms. UHC does permit such requests to be filed online through their member portal at www.uhcretiree.com/etf. They have reached out to their customer service area to remind staff of this information.

Regarding BCBS, you are correct that Anthem BCBS participated in the GHIP offered to state employees and retirees for many years. However, effective January 1, 2018, they chose to exit the program. This was about the same time ETF issued a request for proposal for the Medicare Advantage plan for coverage to begin January 1, 2019. Anthem BCBS declined to bid. However, they may choose to bid in the future when UHC's contract expires. The current contract goes through December 31, 2023. The

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Group Insurance Board (Board) may choose to extend UHC's contract for one 2-year extension or the Board may decide to go out to bid. If the Board chooses to go out to bid, a new vendor may win the contract as of January 1, 2024.

Thank you, again, for reaching out to ETF regarding your concerns. We appreciate the feedback we receive from members for future considerations to the GHIP. We hope this information is helpful. If you have further questions, please contact me at brian.stamm@etf.wi.gov or (608) 267-4554 or Arlene Larson, Manager of Federal Health Programs & Policy, at arlene.larson@etf.wi.gov or (608) 264-6624.

Sincerely,

A handwritten signature in black ink, appearing to read 'Brian Stamm', with a long horizontal flourish extending to the right.

Brian Stamm, Deputy Director, Office of Strategic Health Policy
Department of Employee Trust Funds

CC: Arlene Larson, Manager of Federal Health Programs & Policy, ETF
Kia Yang, UnitedHealthcare