# Optum Financial Survey for State Employers

## Survey Overview

**Audience**:
State payroll center staff

**Send list**:
33 staff[1]

**Survey dates**:
March 28 – April 8, 2022

**Response rate**:
48%

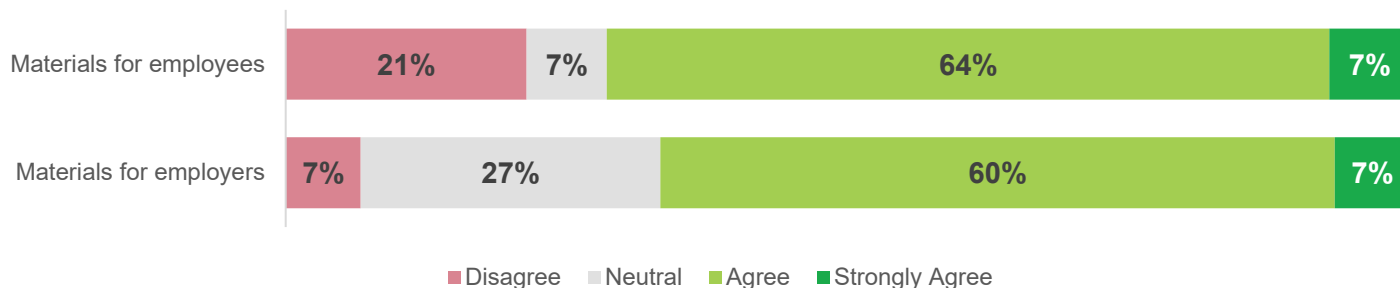[1]The original send list was 35 emails, however we had invalid emails for two staff members.

## Overall Satisfaction

### On a scale of 1-10, how would you rate your overall satisfaction with Optum Financial?
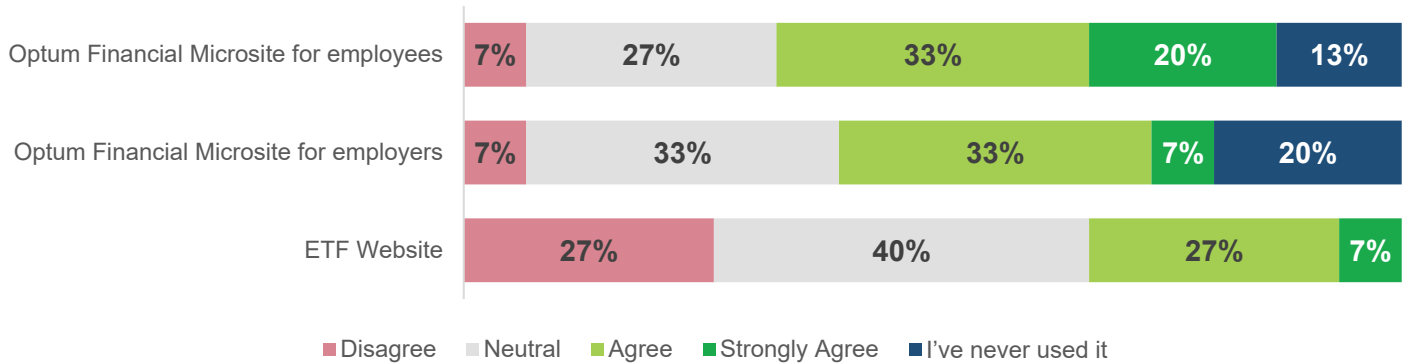(16 responses)

| 3 | 4 | 5 | 6 | 7 | 8 | 10 |
|---|---|---|---|---|---|---|
| 6% | 13% | 6% | 6% | 44% | 13% | 13% |

## Materials

### Materials on pre-tax savings accounts are easy to understand.
(15 responses)

| | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|
| Materials for employees | 21% | 7% | 64% | 7% |
| Materials for employers | 7% | 27% | 60% | 7% |

■ Disagree  ■ Neutral  ■ Agree  ■ Strongly Agree

## Information on pre-tax savings accounts is easy to find on the:
### (15 responses)

| | Disagree | Neutral | Agree | Strongly Agree | I've never used it |
|---|---|---|---|---|---|
| Optum Financial Microsite for employees | 7% | 27% | 33% | 20% | 13% |
| Optum Financial Microsite for employers | 7% | 33% | 33% | 7% | 20% |
| ETF Website | 27% | 40% | 27% | 7% | |

For respondents that thought information was hard to find on the microsites or ETF website, we presented a follow up question to determine what information they were unable to find.

## What information was difficult to find, or you were unable to find?
### (4 responses)

| | |
|---|---|
| FSA substantiation requirements | 2 |
| Life events that allow election change | 2 |
| Eligible Expenses | 2 |
| Other | 3 |
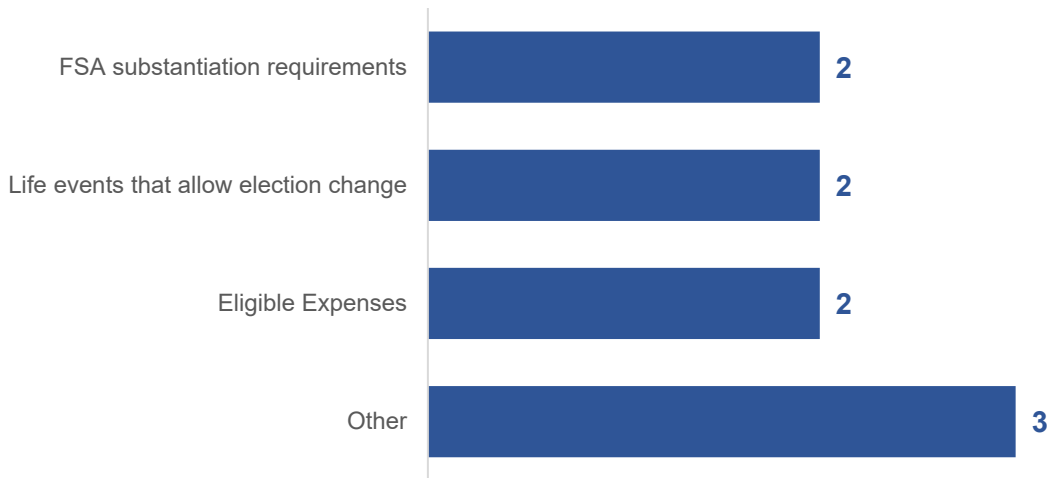
## Other:

- "Rules for a termed employee and how long they can access funds"

- "ETF site it takes some navigation to get there; no link to admin manual from page, it's easier to google the search item and include ETF in the google search than it is to search the ETF site; no substantiation info on ETF site or links to optum site for this (is on the Optum site itself; would be nice to have a section on ETF page about concept, but then link to Optum page)"

- "Contact info, Mid-year enrollments in commuter accounts, unsubstantiated claims process, when FSA cards suspended due to unsub claims would be reinstated"
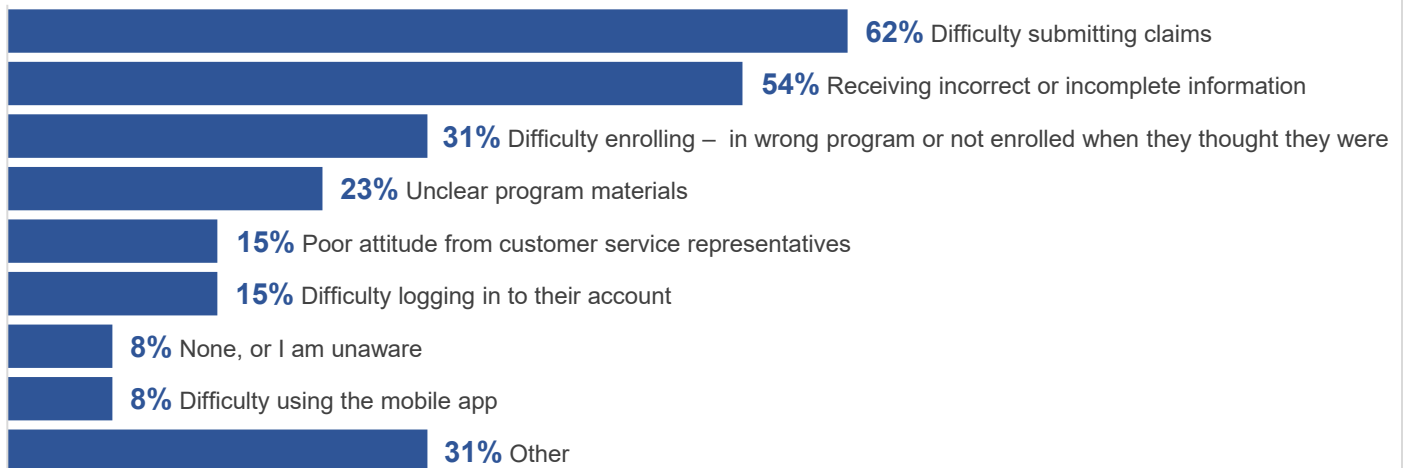
*All "other" comments were left by survey takers who found information hard to find on the ETF website but did not have trouble with the microsites.*

## How often do you access the Optum Financial microsite for employers?
(12 responses)

Weekly **33%** · Monthly **8%** · Quarterly **8%** · A few times a year **25%** · I've never used it **25%**
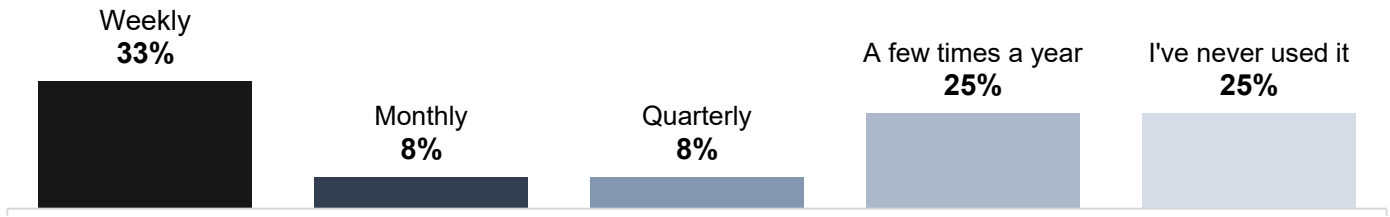
# Customer Service

## What problems, if any, have your employees had with Optum Financial?
(13 responses)

- **62%** Difficulty submitting claims
- **54%** Receiving incorrect or incomplete information
- **31%** Difficulty enrolling – in wrong program or not enrolled when they thought they were
- **23%** Unclear program materials
- **15%** Poor attitude from customer service representatives
- **15%** Difficulty logging in to their account
- **8%** None, or I am unaware
- **8%** Difficulty using the mobile app
- **31%** Other

**Other*:**

- "difficulty submitting claims related to substantiation (people saying they submitted, being told to fax and then EE told no record of it)"

- "Beneficiary designation, excess contributions, no payment cards issued, contributions held due to no payment cards issued for unknown reason, HSA's cancelled due to issue with mail being returned in error, HSA's cancelled due to Optum system issue, annual elections being overwritten"

- "Funding issues – resolved"

- "Unsubstantiated Claims Appeal Process"

*Three "other" comments were omitted as they were duplicative of answers captured in the graph above.*

For respondents that indicated employees had difficulty submitting claims, we showed a follow up question asking which accounts presented this difficulty.

## For which account type(s) was it difficult for your employees to submit claims?
(8 responses)

| Account Type | Percentage |
|---|---|
| Health care flexible spending accounts (FSAs) | 88% |
| Health savings accounts (HSAs) | 50% |
| Transit accounts | 25% |
| Parking accounts | 25% |
| Dependent day care accounts | 25% |
| Limited purpose flexible spending account (LPFSAs) | 25% |