

**From:** [Bob ASH](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Optum Financial Feedback  
**Date:** Friday, October 21, 2022 9:39:30 AM

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TWIMC-

I have had a Flex spending account for almost 20 years. I hate Optum. I feel like it is a grift more than a benefit. It is a massive pain to meet all the ticky tack tracking to get your money back. Unless you are a lawyer or an accountant it feels designed to either not give us our money back and/or force any discretionary purchases to be through them.

When I have worked with their staff they have been responsive and cooperative so I will give them that. However I have lost more money to them since 2020 to hardly make it worth it. In the 15 prior years I never lost a dime. I seriously considered not taking an FSA this year because it is such a hassle. Instead I opted to just take what I knew I could cover my required deductible for my healthcare and that's it.

At the end of the day it doesn't feel like a benefit and I don't feel like a customer I feel like a revenue source and the relationship feels predatory.

Thank you  
Bob Ash



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

Wisconsin Department  
of Employee Trust Funds  
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Madison WI 53707-7931  
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November 4, 2022

Bob Ash  
[REDACTED]

Dear Mr. Ash:

Thank you for your e-mail to the Department of Employee Trust Funds (ETF) that was received on October 21, 2022, regarding your experience on the Flexible Spending Account (FSA) with ETF's Third-Party Administrator, Optum Financial (Optum). I recognize how frustrating this may be for you. I have provided information below to help. If after your review, you find you still have questions, please feel free to let me know; my contact information is below.

Specifically in your e-mail, you expressed your frustration with the requirements for getting your money back. These FSA requirements are set by state and federal law. Specifically, the federal Internal Revenue Code contains specific requirements for substantiating claims to the FSA program (see [Substantiation Requirements](#)).

Under IRS Regulations, all claims' payments made from an FSA require third party substantiation documentation unless the transaction is auto-substantiated, such as, pharmacy prescriptions, office visit copays, or Inventory Information Approval System (IIAS) items. Any FSA claims that are not properly substantiated will follow [ETF's Five Step FSA Recovery Policy](#) consistent with the [Memorandum](#) issued by the IRS Office of Chief Counsel on February 12, 2014 which set forth acceptable correction procedures for any improper payments using a debit card in an FSA.

We understand the challenges these regulatory requirements pose for our members and have tried to make the claims reimbursement information easier for members to understand. ETF continues to partner with Optum in creating materials for the members. In addition, Optum has a [Claims Resource Center](#) available online that includes FAQs to help members understand claims related items.

If there is a specific barrier preventing you from utilizing your FSA benefits, we would be happy to assist you through it. Often, we find that working through specific issues identified through feedback from members leads to improved services for all members.

We appreciate the feedback that we receive from members of the Group Health Insurance Program. Again, if you have additional questions or need further assistance

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related to your situation, please reach out to me at [Xiong2.Vang@etf.wi.gov](mailto:Xiong2.Vang@etf.wi.gov) or by phone at (608) 266-5875.

Sincerely,

Xiong Vang, HSA & ERA Accounts Program Manager, Office of Strategic Health Policy  
Department of Employee Trust Funds

cc: Brian Stamm, Deputy Director, Office of Strategic Health Policy  
Group Insurance Board