

**From:** [Randy Shema](#)  
**To:** [ETF SMB Board Feedback](#)  
**Cc:** [rep.ratcliff@legis.wisconsin.gov](mailto:rep.ratcliff@legis.wisconsin.gov)  
**Subject:** Optum Financial  
**Date:** Monday, February 20, 2023 2:19:54 PM

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Hello,

I am writing to complain about the Flexible Spending Account administration company presently used by the State of Wisconsin for their employees - Optum Financial.

I am presently having a problem with them accepting the documentation that I provided to them to support a claim paid by the FSA Credit Card. This seems to happen with every dental claim. Optum will not bat an eye at covering some over the counter drugs or equipment, but submit a dental claim, and they seem to require way too much documentation.

When they deny the claim or request documentation, they send a form letter stating they need paperwork that clearly shows the following:

- \* Who
- \* What
- \* When
- \* Where
- \* How Much

I sent that clear documentation in 3 times. The first time, I had to call and they said it was not legible, so I sent another copy. The second time, they had me answer the questions directly and send another copy. They still denied it and now, have locked the credit card access to MY funds.

I called and spoke to a customer service representative, and he stated it looked like all the necessary documentation was there. He spoke to claims, and they want an Explanation of Benefits (EOB). The problem with that is that it does not show what has been paid and it was actually not available until TODAY on the website. This is AFTER my card has been locked.

Optum Financial bombards my email with advertisements to use them for over the counter supplies. The state, I'm sure, is paying them good money to properly administer a large amount of funds. They should not be spending resources to enrich themselves when they cannot even administer funds effectively.

I have also heard from other employees in my unit that have also had problems with Optum Financial.

This is also not the first time that I have had to submit extra documentation. The last time I submitted documentation to them, they sent a "threatening" letter stating the IRS would be looking into the funds provided me. I called them, and they said to ignore the letter as I had done what was needed. I received another letter after that referring to the same amount.

I am not expecting you to help solve my specific situation, but I am requesting that you get rid of Optum Financial and find a better administrator!

Sincerely,

Randolph Shema  
Proud employee of the Wisconsin Department of Revenue.



Sent from my iPad