

From: [Rita MacDonald](#)
To: [ETF SMB Board Feedback](#)
Subject: request for action regarding Dean health insurance
Date: Monday, February 20, 2023 3:33:33 PM

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To whom it may concern:

I am an employee at UW-Madison, working remotely in upstate NY, and I would like to express my extreme dissatisfaction with the Dean Access National Health Insurance Plan. I enumerate below the issues at the root of my dissatisfaction.

- 1) The provider search function has many inaccuracies. Providers are listed who are not actually and have never been providers. Sometimes some providers within a clinic (but not others) are listed as covered, when in fact, the clinic manager states that this is impossible: Either all providers in the clinic are covered, or none.
- 2) I have also discovered, after having FINALLY been able to make an appointment with a provider listed on the First Health website as covered, that they are NOT covered. I only found this out by calling the clinic directly. Had I trusted the website, I'd have arrived for a necessary and important visit only to find that the visit was not covered.
- 3) When I call the customer support line, I get different answers from different responders.
- 4) Also, some of us have been told that we need to check the website to check coverage before EACH and EVERY visit with our provider [should we be lucky enough to find one!], "since coverage changes daily". This is completely unacceptable! If I start treatment for a condition under one physician that requires (as most do) a follow-up visit, I could be left having suddenly to find a new physician--which, in my experience can take weeks to find, and then MONTHS to get in as a new patient.
- 5) Ultimately, clinic managers I have contacted say they cannot tell me whether my care is covered until after they file a claim. This is not acceptable, because it places a high amount of financial risk on me.
- 6) I am extremely angry that I am paying premiums for health care that I cannot figure out how to access and that I cannot reliably access.

Please advise what steps you will take to work with Dean Access plan administrators to resolve these issues as soon as possible.

With appreciation,

Rita MacDonald

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