

**From:** [Kate Moran](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** What incredibly poor customer service!  
**Date:** Thursday, December 22, 2022 10:03:20 AM

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Hello board member of ETF,

I would like to make you aware of how much of my personal time has been taken by the substandard FSA program that you have outsourced to Optum Financial and how frustrating my experience this year has been.

The customer service line on the back of my Optum card goes to a call center in Colombia, South America. The people answering the calls have very poor English skills and almost no knowledge of the program they are supposed to be answering questions for. After 30 minutes of struggling, I asked to speak to a manager and after a 20 minute hold I talked to another person, whose language skills were marginally better but they had no additional information about what exactly was needed to substantiate my claims. While I pointed out that my receipts did have the information about what treatment I received, that was what the CPT codes were. They were not aware of what CPT codes were or how to read the receipts. I am not sure they even had the ability to see the receipts.

I then tried Googleing Optum Financial and found another number. I spent again another 35 minutes on hold and eventually spoke to someone who told me there was an online portal. So at least I had a place to upload my receipts, I have not however in the last week's time gotten any response. Despite the receipts having everything requested, they have not been approved.

In previous years, you have used TASC to administrate this program. They are local, employing people from our great state of Wisconsin, not an impoverished South American country. I never had problems with their understanding of what was going on. And I never had a problem that went unsolved. Currently, before starting this email, I have spent 2.5 hours and still do not have my problems solved.

Please reconsider who you are working with and go with a program that actually makes the FSA program run smoothly. And please respond to my email, letting me know that this message actually reached a human being that can address these current problems.

Sincerely,

Kate Moran



**From:** [Kate Moran](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Optum and the FSA program  
**Date:** Monday, January 2, 2023 11:39:06 AM

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Greetings,

Please reconsider who you are using to administrate the FSA program for the state of Wisconsin. Optum has been a nightmare to work with. I spent more than an hour talking to someone in Colombia South America trying to straighten out my account and than another hour talking to that person's supervisor. Their language skills were lacking and they had no idea what CPT codes for treatments are.

TASC is a local company. They did a good job in the past. Please keep our money in Wisconsin, it is better for our economy and the service was much better.

Thank you,

Kate Moran  
[REDACTED]

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Kate Moran  
[REDACTED]



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

Wisconsin Department  
of Employee Trust Funds  
PO Box 7931  
Madison WI 53707-7931  
1-877-533-5020 (toll free)  
Fax 608-267-4549  
etf.wi.gov

January 5, 2023

Kate Moran  
[REDACTED]

Dear Ms. Moran:

This email is to acknowledge that the Department of Employee Trust Funds (ETF) received the feedback you sent on December 22, 2022 and January 2, 2023, in regards to your claim substantiation and experiences with Optum Financial's customer service.

We are sorry you did not have the experience you were hoping to receive. We are in the process of reviewing this matter further with Optum Financial and anticipate issuing a response to you within seven business days or less from the date of this notice.

We appreciate your patience while we review this matter further.

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



**STATE OF WISCONSIN**  
**Department of Employee Trust Funds**  
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etf.wi.gov

January 17, 2023

Kate Moran  
[REDACTED]

Dear Ms. Moran:

Thank you for your inquiries to the Department of Employee Trust Funds (ETF) on December 22, 2022 and January 2, 2023, in regards to your Flexible Spending Account (FSA) and ETF's Third-Party Administrator, Optum Financial (Optum). We are sorry you did not have the experience you were hoping to receive. We appreciate your patience while we reviewed this matter further with Optum.

Your FSA claims from the 2022 plan year have been satisfied. No further action is needed on your part at this time. In the future, you may find the online portal account or the mobile app to be the easiest ways for you to submit your claims and documentation. Optum maintains a dedicated website for our members, which can be found here: [Optum Financial \(ETF\)](#). Also, the website has materials, FAQs, calculators, and other tools to help you navigate and manage your account on the "[Resources](#)" tab.

If you need additional help, Optum has a dedicated phone line for our members. You can get support 24/7 by calling Optum at (833) 881-8158. All calls made to the (833) 881-8158 line are handled by a customer service representative in the United States; no calls are outsourced outside of the United States.

Optum does have generic phone lines for other clients and service products they offer which can have the customer service support outsourced outside the United States. All Optum call centers use the same cloud-based account reference and call tracking system. If our member uses a general phone number for Optum (not the dedicated phone number), any Optum customer service representative would have been able to assist, even if the dedicated line was not used.

We appreciate your feedback on your experiences with Optum and Total Administrative Services Corporation (TASC). ETF's contract with Optum extends through December 31, 2025. When evaluating vendor proposals and making vendor recommendations to the Group Insurance Board (Board), ETF and the Board take member feedback like yours into account.

Kate Moran  
January 17, 2023  
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Thank you again for taking the time to share your experience and feedback. If you have additional questions that were not addressed in this response, please feel free to contact me via email at [Xiong2.Vang@etf.wi.gov](mailto:Xiong2.Vang@etf.wi.gov) or 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