

# Pre-Tax Savings Account Programs Update

Item 5 – Group Insurance Board

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Office of Strategic Health Policy



# Informational Item Only

No Board action is required

# Pre-tax Savings Account Programs

## Background

### Health Savings Account

HSA

### Employee Reimbursement Account (ERA)

Health Care FSA

Limited Purpose FSA

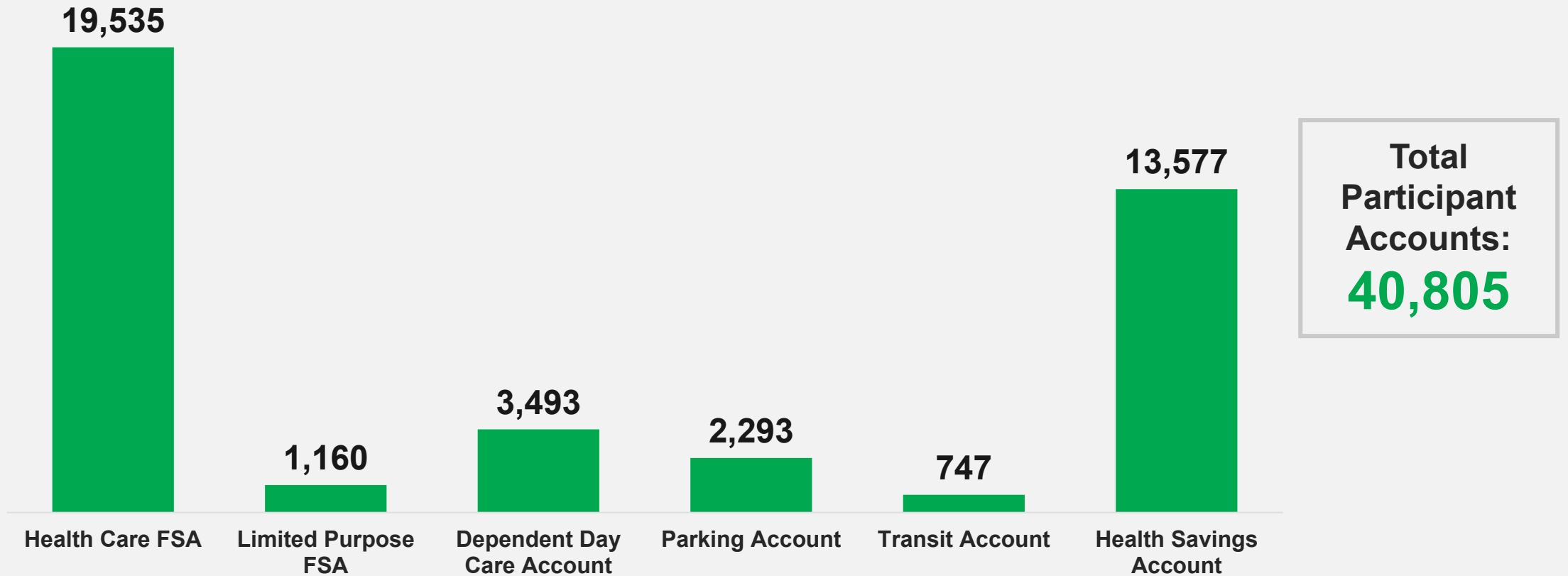
Dependent Day Care Account

### Commuter Benefits (CB)

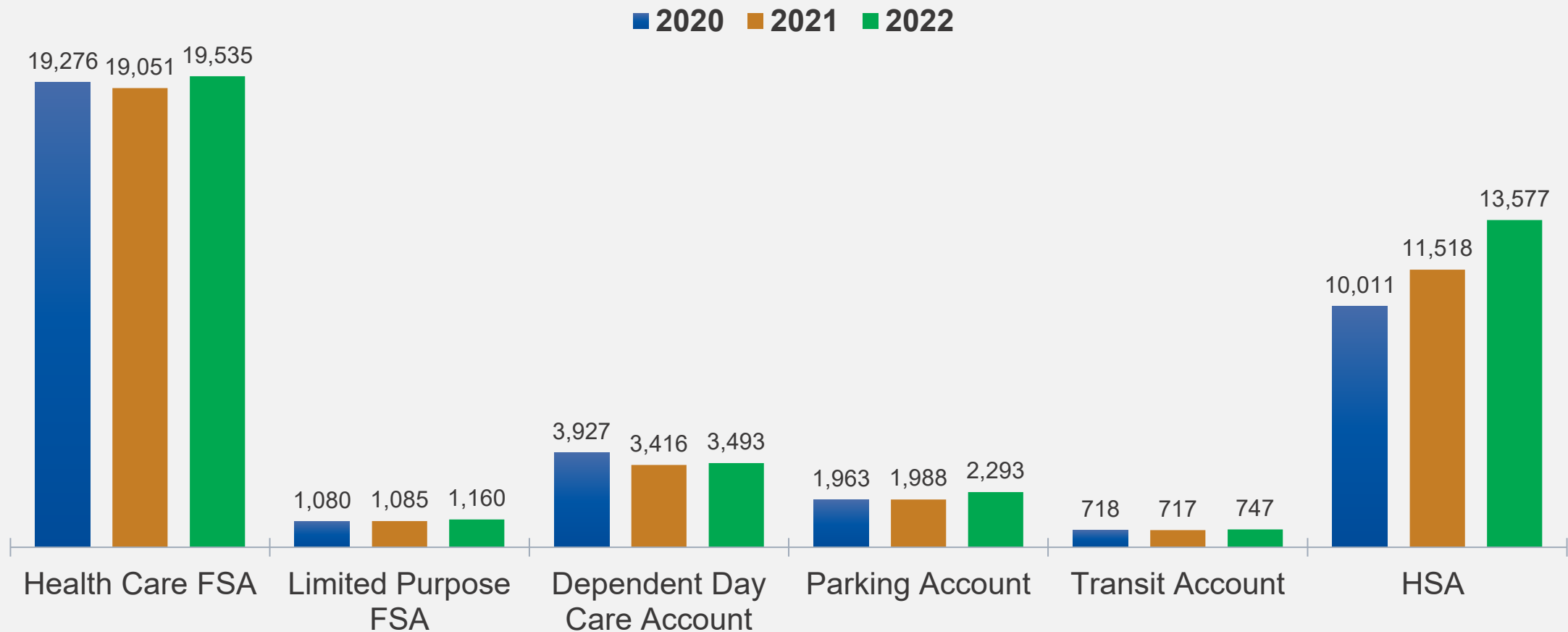
Parking Account

Transit Account

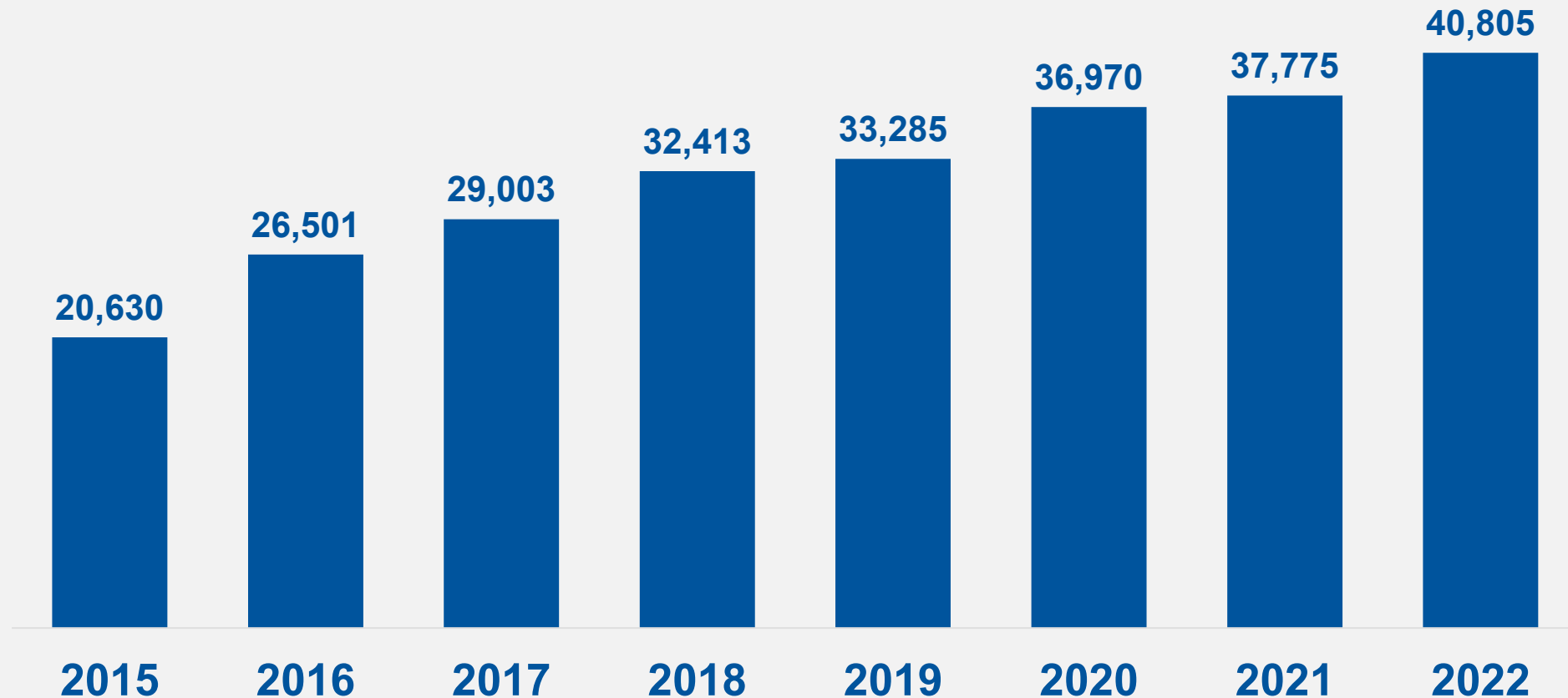
# 2022 Participant Accounts



# 2020-2022 Participant Accounts



# Overall Participation Accounts



*HSA, ERA, and Commuter Fringe Benefit Enrollments*

# 2022 Contributions and Savings

**Total Amount  
Contributed**

**\$74.2M**

**Estimated  
Employee Savings**

**\$22.2M**

**Estimated  
Employer FICA  
Savings**

**\$5.6M**

# Performance Standards Guarantees

Claims  
Process

Customer  
Service

Data  
Management

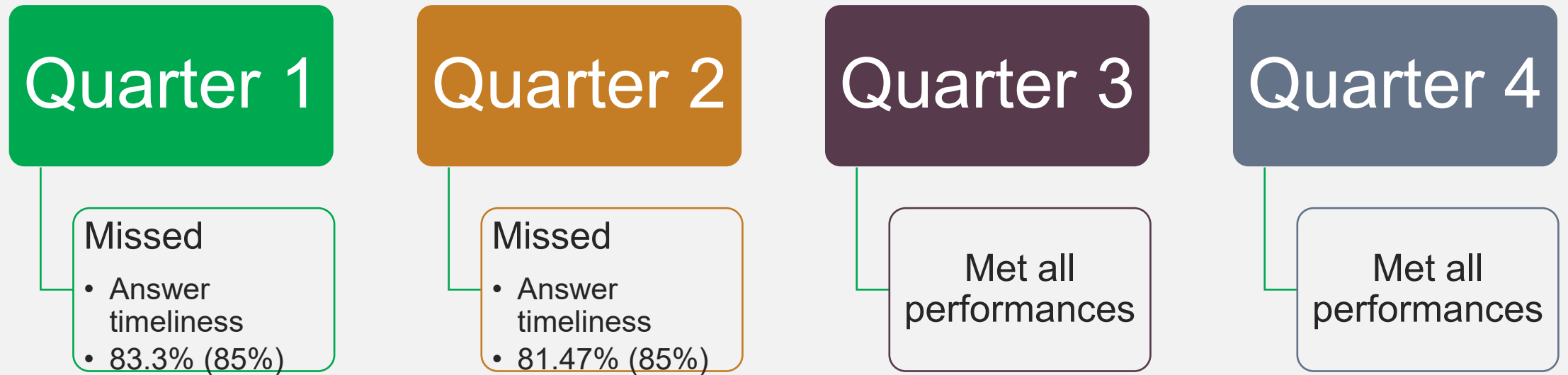
Enrollment  
Files

Reporting  
Requirements

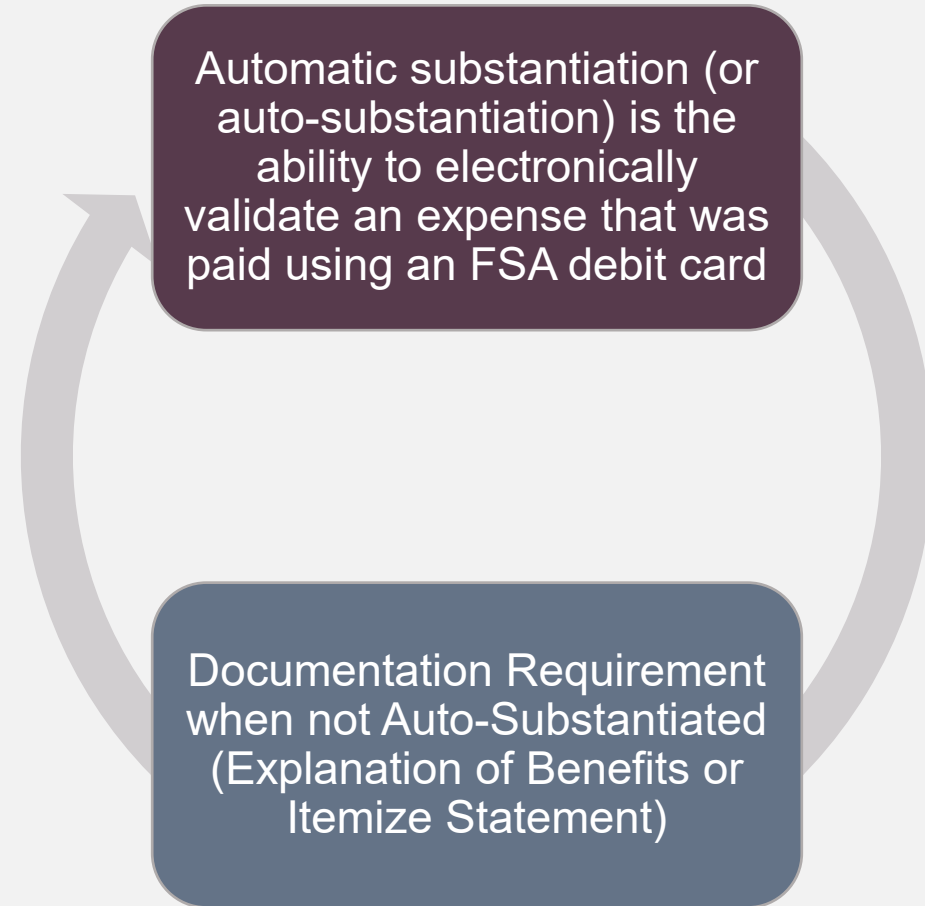
Other  
Performance  
Standards



# 2022 Quarterly Performance and Guarantees



# FSA Auto-Substantiation



# FSA Unsubstantiated Claims

Substantiation continues to be a challenge with members

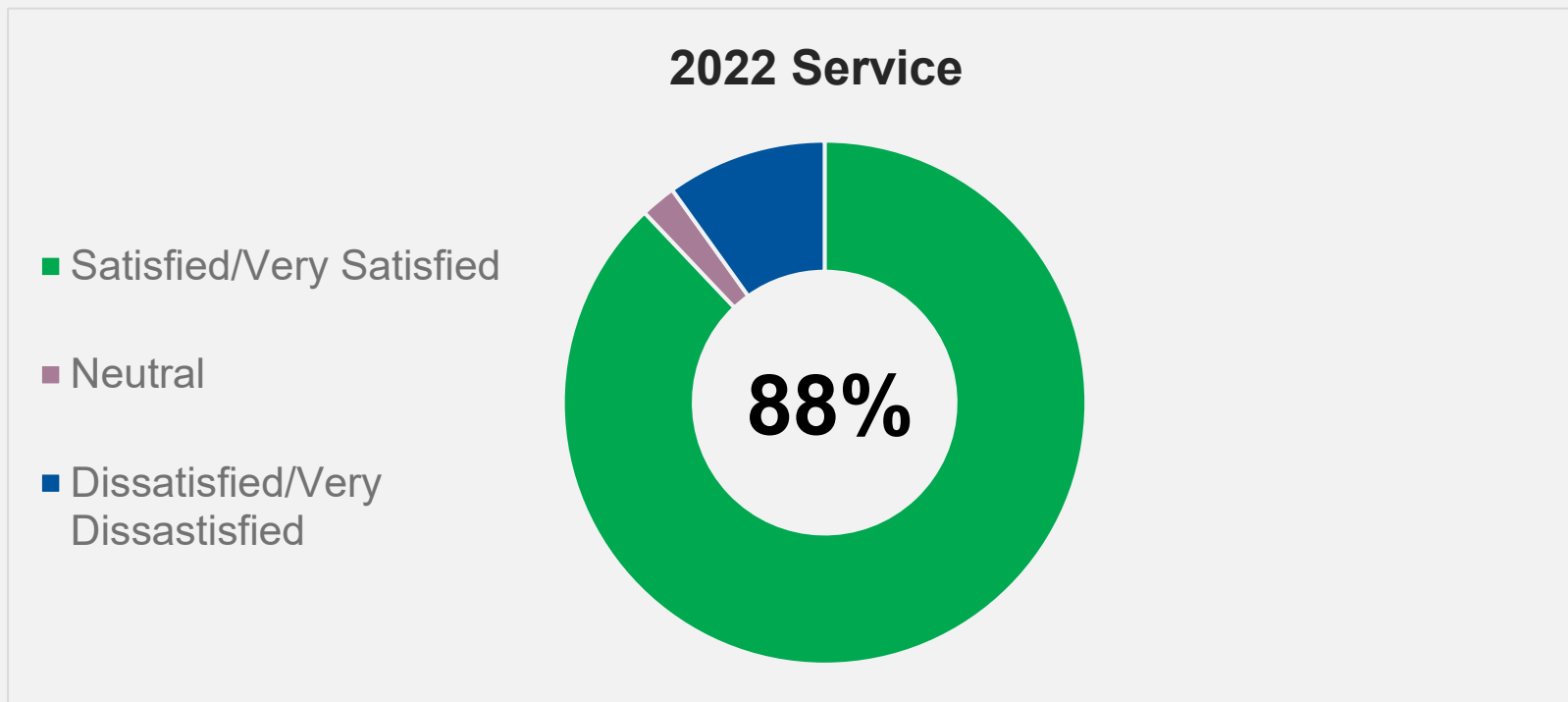
IRS requires specific requirements within receipt or documentation

Optum microsite has a Claims Resource Center to assist members

Outreach stakeholders and members with educational resources

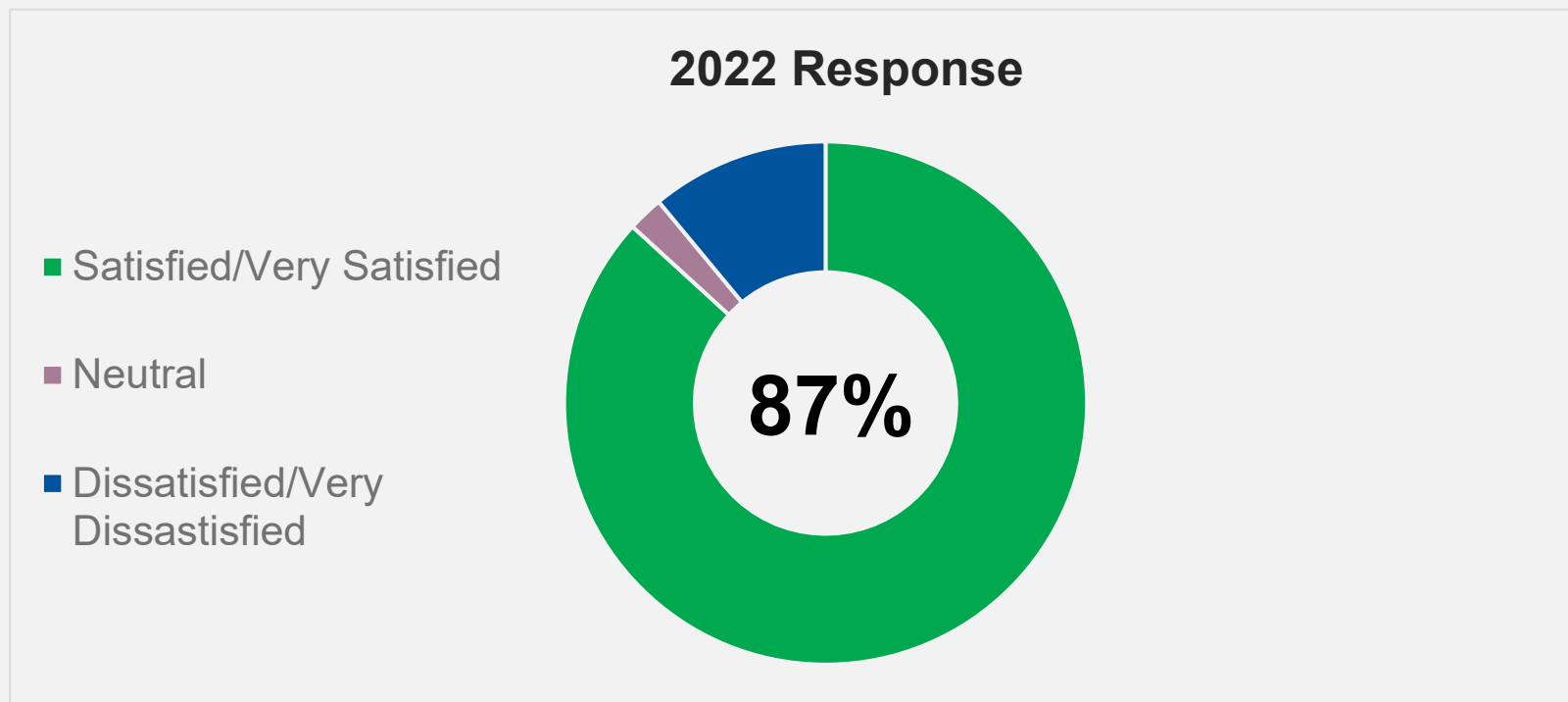
# Survey: Satisfaction with service

Thinking about the conversation you just had, overall, how satisfied are you with the level of service you received?



# Survey: Satisfaction with response

How satisfied are you that your question was answered?



# Program Audit Update

# Pre-Tax Savings Account Programs Audit Update

## Reporting

- Optum added secondary review and internal controls prior to handing the reports to ETF

## Quarterly Performance Standards Reporting

- ETF reviewed performance standards and will amend contracts for language consistency

## ERA and CB Claims Substantiation

- Claims finding have been shared with Optum leadership for training and improvement

## Performance Standards Penalties

- ETF reviewed and assessed performance penalties
- Will amend contracts to improve services by Optum

## Contribution Limits and HSA Eligibility

- Action plans are in place to ensure contribution limits and eligibility are met

## Secure File Transfer Protocol Access

- Completed all action items

# Conclusion

## Growth

Increase participation enrollment overall

## Improvement

Signs of improvement in the service level

## Partnership

Strong, dedicated account management team



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**Questions?**

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# Thank you

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