

From: [Becker, Amber D - DATCP](#)
To: [ETF SMB Board Feedback](#)
Subject: Optum Financial Feedback
Date: Monday, February 6, 2023 1:16:53 PM

Good morning,

I wanted to share my personal feedback regarding Optum Financial as the administrator for the state's pre-tax savings accounts because since they took over Connect Your Care I have been really disappointed by the service. For a number of years now I have utilized both the Dependent Day Care Account and Health care FSA and since Optum took over the claims approval processes have been extremely slow and the claims substantiation process is very inconsistent from day to day. I used to be able to enter a claim and be paid out for it within a few days but with Optum I can enter a claim in the same manner and it takes sometimes up to 2 weeks to have my claim information and documentation approved in their system and the payment direct deposited to my account. Additionally, I have had many issues with their documentation approval processes and frequently must upload the documentation multiple times before it is accepted (the same scans of the same documents). I have had to call their customer service line multiple times a year since they took over just because of this issue alone and although their representatives have been friendly, none of them have addressed the issue or offer any specific insight into why this keeps occurring. They offer work arounds such as mailing in paper copies of the documentation, or simply trying to resubmit the information to see if the next reviewer will approve it (if they're all working for the same company there shouldn't be that much inconsistency in their approval of documents!).

I am super disappointed in the quality of service that I have gotten from Optum and I definitely wouldn't mind seeing other options explored to give the plan subscribers a more customer friendly experience. I do like their app and how easy it is to use though.

Thank you,

Amber Becker
Regulatory Specialist– Bureau of Field Services/Division of Animal Health
Wisconsin Department of Agriculture, Trade and Consumer Protection
Cell Phone: [REDACTED]
Fax: [REDACTED]
[REDACTED]

Please complete this [brief survey](#) to help us improve our customer service. Thank you for your feedback!



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

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 Madison WI 53707-7931
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February 28, 2023

Amber Becker
 [REDACTED]

Dear Amber Becker:

Thank you for your inquiry to the Department of Employee Trust Funds (ETF) on February 6, 2023, in regard to your Employee Reimbursement Account (ERA) 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.

In your inquiry, you expressed your disappointment in the timeliness of the reimbursement of your claims and inconsistency in the process. By contract, Optum is to process claims within three business days of the receipt of proper documentation or an auto-validated card transaction. Optum will release payments via check or direct deposit within two business days from the claims processing date. We requested Optum to review your 2022 Dependent Day Care Account Program (DCAP) claims and the length of time it took for them process your claims for reimbursements.

You submitted a total of eight DCAP claims in 2022. Optum reviewed these claims and determined that all were paid out timely and/or as funds became available. DCAP claims can only be paid when funds are available in the account. Since you did not have the funds available at the time of your claim, claims [REDACTED] had multiple payments issued to you on different dates (see table below).

Vendor/ Provider	Claims #	Date of Service	Claims Amount	Date Member Entered Claim	Date Payment Issued
[REDACTED]	[REDACTED]	05/02/2022	[REDACTED]	10/20/2022	10/24/2022
[REDACTED]	[REDACTED]	03/07/2022	[REDACTED]	10/20/2022	11/15/2022 11/29/2022 12/13/2022
[REDACTED]	[REDACTED]	09/12/2022	[REDACTED]	10/20/2022	10/24/2022 11/01/2022 11/15/2022

Vendor/ Provider	Claims #	Date of Service	Claims Amount	Date Member Entered Claim	Date Payment Issued
		07/25/2022		09/06/2022	09/09/2022 09/20/2022 10/04/2022
		07/10/2022		08/15/2022	08/18/2022
		05/09/2022		07/07/2022	07/19/2022 07/28/2022
		01/31/2022		03/03/2022	03/08/2022
		01/03/2022		01/27/2022	02/01/2022

Optum also reviewed your Health Care Flexible Spending Account (FSA) claims and determined all claims submitted by the payment card were processed timely. There were no manual claims submitted to your Health Care FSA for plan year 2022.

FSA accounts act differently than DCAP accounts. You are eligible for the full amount of your FSA annual election at the start of the plan year, even if you did not make the full contributions. These regulations are set by State and Federal Law. The Federal Internal Revenue Code contains specific requirements for substantiating FSA and DCAP claims.

When submitting documentation for claims, Optum will sometimes need to request additional documentation if it's missing a required data element or illegible. Optum reviewed the documents you submitted but had to request the claims documents be resubmitted as they weren't clear enough to read. (Sometimes, a scanned copy or a photo taken of a claims document may make the information unreadable.) For more information, please see the [Substantiation Requirements](#) and [Dependent Day Care Account Claims Form](#). Additionally, Optum maintains a dedicated website for our members, which can be found here: [Optum Financial \(ETF\)](#).

ETF continues to partner with Optum to improve materials and processes to ensure a customer-friendly experience for members. If there is a specific claim you would like us to look into, we would be happy to assist you. Oftentimes, we find that working through specific issues identified through feedback from members leads to improved services for all members.

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 or phone at (608) 266-5875.

Sincerely,

Amber Becker
February 28, 2023
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Xiong Vang, HSA & ERA Accounts Program Manager
Office of Strategic Health Policy
Department of Employee Trust Funds