

**From:** [REDACTED]  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Problems with ACCESS PPO plan  
**Date:** Friday, February 24, 2023 9:03:01 AM

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Hello,

I am an employee of the University of Wisconsin-Madison. I was hired as a fully remote employee, and live in state of Michigan. As a result, I must select the ACCESS PPO plan for health insurance coverage.

Last fall, when we were told that WEA Trust was leaving the health insurance industry and that our coverage would be provided by Dean through the First Health network, I went to the First Health providers network search as directed. I confirmed that my PCP, OB/gyn, and my son's pediatrician were covered. All were listed. (They work out of different clinics, but all three are part of the IHA Medical Group, which is part of Trinity Health, a large system active in 26 states.)

Both my son and I have chronic health issues and take multiple medications daily. We require appointments to keep these conditions treated and get our prescriptions issued. We both had appointments scheduled for March. In addition to finding all three of our providers listed on the website, I had called First Health and Dean for confirmation that the providers were indeed covered. Imagine my surprise when I tried to update my insurance information with the clinics a few weeks ago only to be told that my insurance is NOT accepted. I asked that the staff elevate the issue to a supervisor, since First Health and Dean were both telling me the opposite. After much back-and-forth over several days, with the problem elevated to IHA's financial office, the providers confirmed what the first staff members told me: the coverage is not accepted, and has not ever been! Yet, all three providers—and thousands of other physicians employed by IHA/Trinity network—continue to be listed as covered on the First Health physician directory, with their IHA clinic addresses listed too.

Unfortunately, the only other health system in this area, University of Michigan, is NOT currently accepting new patients for primary care. This means that my son and I cannot be seen by anyone in this region accepting our insurance. I take three medications for [REDACTED] (which is currently [REDACTED]), and my son deals with [REDACTED]. Going without care and medication for several months could quite literally be a death sentence for us. It is unconscionable that I pay dearly for this plan, but cannot actually get medical care with it.

**Rachele Stucker**  
[REDACTED]

[REDACTED]

[REDACTED]

*The University of Wisconsin–Madison is built on the ancestral land of the Ho-Chunk Nation. In an 1832 treaty, the Ho-Chunk were forced to cede this territory. Today, UW–Madison respects the inherent sovereignty of the Ho-Chunk Nation, along with the eleven other First Nations of Wisconsin.*



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March 10, 2023

Rachele Stucker  
[REDACTED]

Dear Rachele Stucker:

Thank you for reaching out to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF) with questions about the Access Plan, administered by Dean, and offering the First Health provider network in Michigan and nationwide.

ETF is very concerned about the ability of members to know what providers are in- and out-of-network in the Access Plan, especially in the First Health nationwide network. We are meeting weekly with Dean to take action to improve information for members and to educate providers about the Access Plan.

We have learned that providers in some parts of the country who contracted with First Health several years ago have not seen many patients until recently. These providers may not be fully aware of their network status with First Health. First Health is reaching out to educate them on where to send claims, what the ID card looks like, and how Dean is associated with them.

Additionally, Dean is working to develop member materials with step-by-step instructions on how to find providers that are in-network with First Health. When completed, these materials will be posted online and will be available on paper upon request.

In areas where we have members but there are few providers, First Health is doing targeted outreach to contract with more providers. Dean has provided a zip code list of all Access Plan members to First Health for their use in expanding the network.

Dean is looking into your family's issues that have been provided to ETF. We understand that Dean has reached out to you to get the names of the providers with Trinity Health that you received conflicting information from. First Health would like to reach out to them to discuss their network status.

I hope you have found this response helpful. If you have additional questions or concerns, please feel free to reach out using the contact information provided below.

Rachele Stucker  
March 10, 2023  
Page 2

Sincerely,

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