

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Dean - First Health
Date: Tuesday, March 21, 2023 5:45:50 PM

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I called the ETF phone number and they advised me that the best way to communicate concerns about the new health plan is to send an email directly to the board.

I recognize that the decision made by WEA Trust last year was a surprise and that the board had to move quickly to find a solution, but am not sure that Dean's nationwide partner (First Health) is a good alternative. While the PHCS/Multiplan network that WEA partnered with for nationwide providers did not have a great network of out-of-state providers, it was materially better than First Health. I recently was helping my daughter find a PCP on the First Health network in NYC. I expected that it would be easy given the number of hospitals and people in this market (1.75mm people in Manhattan alone), but there were only 950 female PCP's listed on the website. Approximately 20% of those listed were not PCP's but rather specialists and therefore were not taking patients that did not fit their specialty. Approximately, 15-20% were affiliated with Memorial Sloan Kettering - a leading cancer hospital - which does not help unless you are a cancer patient. Another 20-25% were duplicates. At least 10% were not in NY (some were even in totally distant states - like N Carolina). Several of the doctors that we called, were no longer in practice or were wrong phone numbers. There were multiple doctors who were at least 75 years old. The entire Mt Sinai Hospital System dropped First Health on 12/31/22 because of "very low reimbursements" - her PCP prior to Dean was with Mt Sinai - one of the largest hospital networks in NYC. We finally found a solo practitioner who would take this plan whose reviews were not terrible.

I just went online to find her a foot surgeon in NYC - it lists a total of 29 (several of them were not even in Manhattan) and they were all podiatrists, which is not the same as a foot surgeon. A podiatrist is not a medical doctor.

I strongly recommend finding a different network for Access customers (a return to PHCS/Multiplan would be an improvement) for next year. This network is really bad and is going to force me to go out of network for all care adding a significant expense when the plan should be able to offer decent, reputable providers in one the largest metropolitan markets in the country.

I would be happy to discuss with someone in more detail. Please just let me know.

Sincerely,

Jonathan Levine



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

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April 14, 2023

Jonathan Levine
[REDACTED]

Dear Jonathan Levine:

Thank you for reaching out to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF). I wanted to respond to your concerns about Dean's offer of the First Health provider nationwide network to Access Plan members.

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. ETF relies on health plans to develop or contract with provider networks. When Dean submitted a bid on the Access Plan after WEA Trust announced they were exiting from the Group Health Insurance Program, ETF reviewed the First Health network at a very high-level. It appeared similar to the PHCS/Multiplan network that WEA partnered with for nationwide providers. Now, it is clear that the First Health provider listing has issues that need to be addressed this year. We are meeting every other week with Dean to take action to improve information for members and to educate providers about the Access Plan.

We shared your experience with Dean, and they would like to look into the specifics that you experienced. I asked Penny Bound, ETF's account manager at Dean, to reach out to you to assist. I understand that Penny emailed you on March 24, 2023, but she did not get a response. If you still need help finding providers, please contact her at Penny.Bound@deancare.com.

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. First Health is also working to clean up their provider lists in these areas.

We have learned that providers in some parts of the country 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 Access Plan ID card looks like, and how Dean is associated with them.

Jonathan Levine

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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.

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.

Sincerely,

Arlene Larson, Manager of Federal Program and Policy

Office of Strategic Health Policy

Department of Employee Trust Funds

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