

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Cc: [Young, Kathryn - ETF](#)
Subject: Thanks for development of ombudsmen program to help employees and retirees with complicated problems
Date: Friday, April 21, 2023 3:18:31 PM

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I am an 80 year old retired state employee who is very thankful for the wonderful insurance benefits offered each year through the ETF your choice program. I am on the self pay program and utilize automatic monthly payments from my bank for medicare supplement insurance, dental and vision insurances.

The last several years I was enrolled in the WEA program, which was wonderful. Their customer service representatives provided excellent communication with their enrollees. Since program no longer available I was advised to enroll in United Healthcare Medicare Plus program to have similar coverage. I completed papers at ETF for that enrollment.

I recognized early communication problems with UHC customer services when I received two different payment amount requests including attached payment premiums. One was for amount needed for UHC medicare plus program and the other for UHC Advantage program. I tried to contact customer service numbers on the letters. pointing out payment differences and wanting to make sure I got information needed to set up my self pay automatic payments through my bank for the UHC Medicare plus program.

Each time I called I was sent to a different customer service representative trying to make sure that I would be enrolled in the correct program. Each one claimed to understand my request assuring me they would take care of it. One said she would send me the form needed to set up auto payment with my bank. I never received the form. I paid for each request just so I would not be considered delinquent in payments.

I worked as a social worker at UWHC before my retirement. I had to help many people deal with insurance problems. I understood very well that patients could have their insurance dropped for non payment of premiums. I was fearful that could happen to me so I knew I had to get some help dealing with UHC before that could happen.

I contacted Nancy Ketterhagen, communication specialist at ETF to ask her who I could contact at ETF to help solve my problems with UHC. She informed me about the ombudsmen program at ETF and helped me contact Mary K Richardson, who became my excellent advocate and provided emotional support in the process. She said I could contact her at any time and alluded to fact that sometimes insurance companies don't fully understand clients who are self pay. She informed me that UHC also had a customer service person assigned to ETF, Kia Yang, who could also help with the miscommunication problems. Best of all she assured me that my insurance would not be cancelled since they would be actively working to clear up the snafus. I sent them copies of payment checks and correspondence.

Despite people being actively involved in solving my problems with ample evidence I did receive a letter that my insurance would be dropped effectively on Jan 31, 2023. I called Mary Richardson in a panic and she helped allay my fears. All these things happened because of delays in communications within UHC. I finally did receive my card and auto pay has been successful. UHC has been processing all my claims.

Thanks for having the foresight to set up the ombudsman program at ETF, good to have help!
Mary Richardson is a great person to have in that program. I am so grateful for all the support.