

From: [Randy Shema](#)
To: [ETF SMB Board Feedback](#)
Cc: rep.ratcliff@legis.wisconsin.gov
Subject: Optum Financial
Date: Monday, February 20, 2023 2:19:54 PM

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Hello,

I am writing to complain about the Flexible Spending Account administration company presently used by the State of Wisconsin for their employees - Optum Financial.

I am presently having a problem with them accepting the documentation that I provided to them to support a claim paid by the FSA Credit Card. This seems to happen with every dental claim. Optum will not bat an eye at covering some over the counter drugs or equipment, but submit a dental claim, and they seem to require way too much documentation.

When they deny the claim or request documentation, they send a form letter stating they need paperwork that clearly shows the following:

- * Who
- * What
- * When
- * Where
- * How Much

I sent that clear documentation in 3 times. The first time, I had to call and they said it was not legible, so I sent another copy. The second time, they had me answer the questions directly and send another copy. They still denied it and now, have locked the credit card access to MY funds.

I called and spoke to a customer service representative, and he stated it looked like all the necessary documentation was there. He spoke to claims, and they want an Explanation of Benefits (EOB). The problem with that is that it does not show what has been paid and it was actually not available until TODAY on the website. This is AFTER my card has been locked.

Optum Financial bombards my email with advertisements to use them for over the counter supplies. The state, I'm sure, is paying them good money to properly administer a large amount of funds. They should not be spending resources to enrich themselves when they cannot even administer funds effectively.

I have also heard from other employees in my unit that have also had problems with Optum Financial.

This is also not the first time that I have had to submit extra documentation. The last time I submitted documentation to them, they sent a "threatening" letter stating the IRS would be looking into the funds provided me. I called them, and they said to ignore the letter as I had done what was needed. I received another letter after that referring to the same amount.

I am not expecting you to help solve my specific situation, but I am requesting that you get rid of Optum Financial and find a better administrator!

Sincerely,

Randolph Shema
Proud employee of the Wisconsin Department of Revenue.



Sent from my iPad



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

Wisconsin Department
of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

March 10, 2023

Randolph Shema
[REDACTED]

Dear Randolph Shema:

This email is to acknowledge that the Department of Employee Trust Funds (ETF) received your feedback on February 20, 2023, regarding your claim substantiation and experiences with Optum Financial's customer service.

We are in the process of reviewing this matter further with Optum Financial and anticipate issuing a response to you within 7-10 business days or less from the date of this notice. We appreciate your patience while we review this matter further.

Sincerely,

Xiong Vang, HSA & ERA Accounts Program Manager
Office of Strategic Health Policy
Department of Employee Trust Funds



STATE OF WISCONSIN
Department of Employee Trust Funds
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SECRETARY

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March 31, 2023

Randolph Shema
[REDACTED]

Dear Randolph Shema:

Thank you for your email to the Department of Employee Trust Funds (ETF) received on February 20, 2022, regarding your experience on the Flexible Spending Account (FSA) with 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 dissatisfaction about having to submit documentation multiple times and the need to provide an Explanation of Benefits (EOB) to substantiate a dental claim expense. We requested Optum to review the handling of your 2023 FSA claim for payment card transaction on January 10, 2023, in the amount of [REDACTED] (claim [REDACTED]). Optum confirmed they did receive documentation on January 11, 2023, and January 30, 2023. Unfortunately, this documentation was not acceptable because it indicated "estimated insurance payments" and did not reflect the actual expense.

However, the EOB you provided on February 20, 2023, was acceptable documentation because it did show the actual expense. An email was sent to you on February 23, 2023, letting you know that the claim was resolved. Dental claims are notorious for overpayments made by members which generate a significant amount of refunds. Optum's policy is to request documentation that provides "paid by insurance" or an EOB, which allows for accurate claim substantiation and refunds issued.

ETF continues to partner with Optum to improve materials and processes to ensure a customer-friendly experience for members. We appreciate your feedback on your experiences with Optum. ETF's contract with Optum extends through December 31, 2025. When evaluating vendor proposals and making vendor recommendations to the Group Insurance Board (Board), ETF and the Board take member feedback like yours into account.

Randolph Shema

March 31, 2023

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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,

Xiong Vang, HSA & ERA Accounts Program Manager
Office of Strategic Health Policy
Department of Employee Trust Funds