

**From:** [Kenneth Bond](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Issue with Dean Access National Health Insurance Plan  
**Date:** Monday, February 20, 2023 2:38:42 PM

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To whom it may concern:

I am an employee at UW-Madison and I would like to express my concern with the Dean Access National Health Insurance Plan. The problem with the plan is that it is extremely unclear what providers are covered in-network, and Dean/First Health do not give definitive answers about coverage when called by our providers.

Within one office, it lists some physicians as covered and others as not, which providers say is inaccurate; either all or none of their physicians are covered. Ultimately, our providers say they cannot tell us whether we are covered until after they file a claim. This is not acceptable because it places a high amount of financial risk on me.

Please advise what steps can be taken to work with Dean Access plan administrators to resolve this issue as soon as possible.

With appreciation,

Ken

**Kenneth M. Bond, Ed.D.**

**CONSORTIUM RELATIONS MANAGER**

(he/him/his)

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March 6, 2023

Kenneth Bond  
[REDACTED]

Dear Mr. Bond:

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 nationwide network.

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.

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  
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Department of Employee Trust Funds  
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