

**From:** [Rita MacDonald](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** request for action regarding Dean health insurance  
**Date:** Monday, February 20, 2023 3:33:33 PM

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To whom it may concern:

I am an employee at UW-Madison, working remotely in upstate NY, and I would like to express my extreme dissatisfaction with the Dean Access National Health Insurance Plan. I enumerate below the issues at the root of my dissatisfaction.

- 1) The provider search function has many inaccuracies. Providers are listed who are not actually and have never been providers. Sometimes some providers within a clinic (but not others) are listed as covered, when in fact, the clinic manager states that this is impossible: Either all providers in the clinic are covered, or none.
- 2) I have also discovered, after having FINALLY been able to make an appointment with a provider listed on the First Health website as covered, that they are NOT covered. I only found this out by calling the clinic directly. Had I trusted the website, I'd have arrived for a necessary and important visit only to find that the visit was not covered.
- 3) When I call the customer support line, I get different answers from different responders.
- 4) Also, some of us have been told that we need to check the website to check coverage before EACH and EVERY visit with our provider [should we be lucky enough to find one!], "since coverage changes daily". This is completely unacceptable! If I start treatment for a condition under one physician that requires (as most do) a follow-up visit, I could be left having suddenly to find a new physician--which, in my experience can take weeks to find, and then MONTHS to get in as a new patient.
- 5) Ultimately, clinic managers I have contacted say they cannot tell me whether my care is covered until after they file a claim. This is not acceptable, because it places a high amount of financial risk on me.
- 6) I am extremely angry that I am paying premiums for health care that I cannot figure out how to access and that I cannot reliably access.

Please advise what steps you will take to work with Dean Access plan administrators to resolve these issues as soon as possible.

With appreciation,

Rita MacDonald

## Rita MacDonald

RESEARCHER in EDUCATOR LEARNING, RESEARCH, and PRACTICE

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March 6, 2023

Rita MacDonald  
[REDACTED]

Dear Rita MacDonald:

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.

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.

We are discussing Dean's current messaging that a person should verify their provider's network status before each visit. We are working with them to find ways a person may be confident about the network status of a provider after they have seen them in 2023.

Dean is looking into each person's issues that have been provided to ETF. They may reach out to you and others to gather more information, check to see if your needs are met, etc. This may take a few weeks to finish.

Rita MacDonald  
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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,

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