

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Odd thing happened
Date: Monday, March 27, 2023 10:31:29 AM

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An odd thing happened to me.

I got a request for documentation for a reimbursement for prescriptions. I have never had this request before so I called the company and asked what kind of documentation they needed. When I have gone to Walgreens to fulfill my prescriptions they just go through and the doctor is notified if more information is needed.

I filled my prescriptions through the mail order Froedtert Pharmacy. The pharmacy checked with the doctor and the pharmacy people before filling. Now the request says they never authorized the purchase and they will not pay unless this is an authorized purchase. I never got a receipt as this is mail order.

I asked what information they needed as I did not get a receipt as it was mail order. The customer service said that I should have gotten a receipt. I tried explaining that I did not and the person did not understand me. I asked to speak to a supervisor and was told no one was available for over 20 minutes. I said I would call back. I went online to use the chat feature and was told they did not have a complaint area. I would have to use their app. I still do not know what information I need.

I called the pharmacy and they are sending a receipt via snail mail but it takes about 2 weeks.

Why do I need a receipt when I have never been asked for one before? How can I get a prescription filled without authorization? This seems highly irregular.

Louisa Eastman

[REDACTED]



STATE OF WISCONSIN
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A. John Voelker
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June 23, 2023

Louisa Eastman
[REDACTED]

Dear Louisa Eastman:

Thank you for your email to the Department of Employee Trust Funds (ETF) regarding your prescription claim on the Flexible Spending Account (FSA) with ETF's Third-Party Administrator, Optum Financial (Optum). We apologize for any inconvenience this may have caused you and have provided some information below to help. After your review, if you find you still have questions, please feel free to contact me using the details at the end of this response.

In your inquiry, you mentioned Optum requested documentation from you, which you previously did not have to submit, for your mail-order prescription through Froedtert Pharmacy. We requested Optum to review all your FSA payment card transaction claims at the Froedtert location. In Table 1 below, you will notice that you did not need to submit documentation for any card transactions that were for a fixed copay amount (\$5, \$15, \$25) or increment copay amounts (\$15, \$25, \$75, etc.). Pharmaceutical expenses in fixed copay amounts or increment copay amounts generally will auto-substantiate. However, if a provider such as Walgreens is part of the Inventory Information Approval System (IIAS) (credit card payment system), transactions that are not for fixed copay amounts may also auto-substantiate as an eligible expense and do not require documentation. Pharmaceutical expenses in other amounts may require documentation to ensure that the expense is eligible for reimbursement. Unfortunately, Froedtert Pharmacy is not a vendor that appears to be a part of the IIAS network that automatically identifies eligible medical expenses. Therefore, Optum requested documentation when the expense was not considered a copay amount. When you use the Optum payment card at Walgreens, the pharmaceutical claims are automatically substantiated because Walgreens is a vendor in the IIAS.

Table 1. Expenses at Froedtert Pharmacy

<u>Claim ID</u>	<u>Vendor / Provider</u>	<u>Date of Service</u>	<u>Claim Type</u>	<u>Claim Amount</u>	<u>Paid Amount</u>	<u>Status</u>	<u>Documentation</u>
[REDACTED]	FROEDTERT PHARMACY 050 MILWAUKEE, WI	3/17/2023	Payment Card [REDACTED]	\$122.24	\$122.24	Paid	<i>documentation provided</i>
[REDACTED]	FROEDTERT PHARMACY 050 MILWAUKEE, WI	3/9/2023	Payment Card [REDACTED]	\$177.56	\$177.56	Paid	<i>documentation provided</i>
[REDACTED]	FROEDTERT PHARMACY 050	2/23/2023	Payment Card [REDACTED]	\$25.00	\$25.00	Paid	no documentation needed - copay
[REDACTED]	FROEDTERT SBO EPIC CCF MILWAUKEE, WI	5/11/2022	Payment Card [REDACTED]	\$15.00	\$15.00	Paid	no documentation needed - copay
[REDACTED]	FROEDTERT SBO EPIC CCF MILWAUKEE, WI	4/27/2022	Payment Card [REDACTED]	\$25.00	\$25.00	Paid	no documentation needed - copay
[REDACTED]	FROEDTERT SBO EPIC CCF MILWAUKEE, WI	4/27/2022	Payment Card [REDACTED]	\$75.00	\$75.00	Paid	no documentation needed - copay
[REDACTED]	SBO EPIC CCF 8004669670, WI	12/8/2021	Payment Card [REDACTED]	\$52.99	\$52.99	<i>Paid</i>	<i>documentation provided</i>
[REDACTED]	FROEDTERT SBO EPIC CCF MILWAUKEE, WI	11/12/2021	Payment Card [REDACTED]	\$15.00	\$15.00	Paid	no documentation needed - copay
[REDACTED]	FROEDTERT HEALTH SBO 8004669670, WI	8/27/2021	Payment Card [REDACTED]	\$19.42	\$19.42	Paid	<i>documentation provided</i>
[REDACTED]	FROEDTERT HEALTH SBO 8004669670, WI	7/27/2021	Payment Card [REDACTED]	\$30.64	\$30.64	Paid	<i>documentation provided</i>
[REDACTED]	FROEDTERT HEALTH SBO 8004669670, WI	4/26/2021	Payment Card [REDACTED]	\$9.45	\$9.45	Paid	<i>documentation provided</i>
[REDACTED]	FROEDTERT HEALTH SBO 8004669670, WI	3/31/2021	Payment Card [REDACTED]	\$30.12	\$30.12	Paid	<i>documentation provided</i>

Louisa Eastman

June 23, 2023

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<u>Claim ID</u>	<u>Vendor / Provider</u>	<u>Date of Service</u>	<u>Claim Type</u>	<u>Claim Amount</u>	<u>Paid Amount</u>	<u>Status</u>	<u>Documentation</u>
[REDACTED]	FROEDTERT SBO EPIC CCF MILWAUKEE, WI	3/11/2021	Payment Card [REDACTED]	\$15.00	\$15.00	Paid	no documentation needed - copay

Under Internal Revenue Service (IRS) Regulations, all claims' payments made from an FSA require third-party substantiation documentation unless the transaction is auto-substantiated. The Federal Internal Revenue Code contains specific requirements for substantiating claims to the FSA program (see [Substantiation Requirements](#)).

Any time a pharmacy fills a prescription through mail-order or by hand, the pharmacy provides a receipt for the drug with how much the member is being charged for the drug. If for some reason the receipt is lost or never received, you can contact the pharmacy and ask for a Patient Profile Print Out. The Patient Profile Print Out has all the information that was on any receipt provided by the pharmacy. A receipt of the pharmacy expense should substantiate the FSA claim when Optum asks for documentation.

Optum also reviewed the call logs when you called their customer service. Unfortunately, you were not able to speak to a supervisor during your waiting time, and the call was disconnected. ETF requested Optum to have a supervisor reach out to assist you. According to Optum, they reached out to you on April 19, 2023, and assisted you with your questions. We apologize the call waiting time took longer than anticipated for assistance. Optum has put measures in place to follow up on disconnected calls.

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 reach out to me using the information in my signature below.

Sincerely,

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Department of Employee Trust Funds
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