

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Thank you letter to GIB
Date: Thursday, July 27, 2023 3:28:41 PM
Attachments: [GIB THANK YOU FROM ALL COPAYS COUNT COALITION.docx](#)

**CAUTION: This email originated from outside the organization.
Do not click links or open attachments unless you recognize the sender and know the content is safe.**

Please find attached a thank you letter to the GIB from CWAG and the Wisconsin All Copays Count Coalition.

--

Robert M. Gundermann
President and CEO
Coalition of Wisconsin Aging & Health Groups
30 West Mifflin Street, Suite 406
Madison, WI 53703
www.cwag.org



Coalition of Wisconsin Aging **& Health** Groups
Financial Empowerment – Personal Advocacy – Victim Rights

The Coalition of Wisconsin Aging and Health Groups is a nonprofit, nonpartisan, statewide membership organization that was founded in 1977.

“Advocating for all Generations”

July 27, 2023

Group Insurance Board
c/o Board Liaison
Wisconsin Department of Employee Trust Funds
PO Box 7931
Madison, WI 53707-7931

RE: Thank You For Your Decision

Members of the Group Insurance Board (GIB):

On behalf of the Coalition of Wisconsin Aging and Health Groups and the Wisconsin All Copays Count Coalition representing patients statewide, we write to express our sincere thank you on your decision not to move forward with a proposed Navitus' Program as part of the 2024 benefit changes for state employees and retirees.

You listened to us, as representatives of thousands of Wisconsin patients, including many who have already suffered under unfair insurer policies of copay accumulators and maximizers. Their struggles are very real and it is no coincidence that 19 states have already passed laws effectively banning these types of programs. They are known to prey on the most vulnerable severely disrupting their lives, forcing them into paying huge upfront costs for medications or not taking them at all. As you know, two bills currently in the Wisconsin legislature - AB 103 and SB 100 - have received widespread bipartisan support to end the unfair copay accumulator policies in our state.

We were especially saddened that the program being proposed by the Department of Employee Trust Funds (ETF) and its PBM Navitus would have encouraged state employees and retirees to enroll and then use funds intended for patients with no or little insurance to help boost the ETF/Navitus bottom line.

As guardians of a respected state benefits program, a majority of you recognized allowing a copay policy like this would significantly hurt those you serve across the state. That speaks to your integrity and we applaud your commitment and decency in that decision.

Should you have any questions in the future, we are happy to address those with you and meet at your convenience. On behalf of the patients we represent, we thank you.

Sincerely,

Rob Gundermann
President and CEO, Coalition of Wisconsin Aging and Health Groups
Chair, Wisconsin All Copays Count Coalition

More information about copay maximizers and the *Wisconsin All Copays Count Coalition* can be found at: <https://www.wi4patients.com>.