

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Inquiry to State of Wisconsin Insurance Board - response appreciated
Date: Thursday, June 22, 2023 1:50:44 PM

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Group Insurance Board,

I am a new member of State of Wisconsin employment as of May 2022. I have been a resident of WI for the majority of my life and resident of Dane County for the past 18 years. In the past year my oldest daughter has been experiencing significant medical issues which have negatively impacted her senior year in high school and her first year attending a University of Wisconsin system college. Since her University of Wisconsin System College is outside of Dane County (approximately 2 hours away) she is having significant issues getting the health care required to help her with her [REDACTED] and obtaining the proper health care.

Last year (Fall of 2022) as she moved into the dorms at UW La Crosse attempting to begin her journey into Elementary Education she was faced with dealing with [REDACTED] for the entire year. We worked with ETF and Dean/SSM to make sure she could get the health care that was required (per several Dean/SSM doctors in the Dane County area) – however were denied insurance coverage for those simple services. At the time I contacted an ETF person to help me and we talked with several people at DEAN and appealed to the DEAN insurance board. In the end it was all declined. Of course we had to continue to get health care for our child – so we paid 100% out of pocket for the services she required in La Crosse, WI.

After talking with several people within DEAN HealthCare – some on the grievance board – we were told that our issue would have been solved VERY easily if the State of Wisconsin and ETF would allow for a covered member to be listed as “Away at School”. This designation is fully supported by Dean HealthCare and many/most of the employers in Dane County and in the state of Wisconsin offer this and have this option for their members/employees – HOWEVER, the State of Wisconsin and ETF does not. These DeanCare employees told us that year over year they tell State of Wisconsin and ETF that they should offer this – but each year/time it is declined.

This is all very unfortunate. My daughter is still suffering significantly from her [REDACTED] and we continue to work to find her the health care needed. She will go back to UW La Crosse this fall and we will be forced again to try and figure things out on our own. My family and I have been tax payers in Wisconsin for a long time and now I’m a public servant for the people of Wisconsin. The fact that you do not support your employees and their children to have the proper health care coverage outside of their “home area” when their family member is even attending a State of Wisconsin College is beyond unacceptable.

I have held my tongue to this point – but could not any longer. I see from your latest agenda/minutes that you continue to consider many other things on a regular basis to try and meet the benefit needs of the public servants that work within the state system. I would hope that you would consider this change in the very near future not doing so – you are doing a large disservice to your employees, constituents and tax payers – as well as not providing the best health care coverage to our Wisconsin families and their youth.

In respect I would like a clear, concise response to this email. I hope that you can clearly outline why this option is not offered, provide me with history on it and give me any ideas and thoughts that the board has about this – including the reasoning as to why this hasn't been offered to-date.

I would like this email and request to be included in your next agenda in August 2023. I would be happy to attend that meeting and answer any questions you might have.

Regards and with respect.

Tom Flitter

Chief Information Officer (CIO)



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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)
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June 30, 2023

Tom Flitter
[REDACTED]

Dear Tom Flitter:

Thank you for reaching out to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF) regarding your concerns about health insurance coverage requirements for your college student.

ETF has investigated options for coverage for college students attending school out-of-area for the It's Your Choice (IYC) Health Plans. The final recommendation to the Board on May 12, 2021, was to continue the current practice of offering non-emergency out-of-area coverage only under the nationwide Access Plan. This was due to concerns about the impact on premiums for the Access Plan and the cost of this care for IYC Health Plans, and the ability of all plans to offer this as a uniform benefit.

IYC Health Plans are almost exclusively Health Maintenance Organizations (HMOs) that have limited regional networks in Wisconsin. Not all were able to offer out-of-area coverage for college students when asked in 2021, largely because they do not have contracts with providers outside of their region. Without provider contracts, the cost of services out-of-area are usually much higher and could lead to increased premiums. Under Wis. Stats. §40.03(6)(c), the Board cannot add benefits that would increase costs without a legal mandate or decreasing other benefits.

Employees and retirees can select the Access Plan for nationwide coverage. The Access Plan is a freedom-of-choice plan that many members select in order to receive care anywhere. We recognize that this is at a higher cost than the IYC Health Plans. However, the difference annually may be less than the cost of the care you have been paying out of pocket to providers in La Crosse. ETF offers an online tool called Benefits Mentor (<https://etf.wi.gov/insurance/health-pharmacy/benefits-mentor>) that can help you determine whether you might be better off selecting the Access Plan for your care needs.

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.

Tom Flitter
June 30, 2023
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Sincerely,

Arlene Larson, Manager of Federal Program and Policy
Office of Strategic Health Policy
Department of Employee Trust Funds
arlene.larson@etf.wi.gov
608-264-6624

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: RE: [ETFnoPII] RE: Inquiry to State of Wisconsin Insurance Board - response appreciated
Date: Thursday, July 6, 2023 9:26:03 AM
Attachments: [REDACTED]

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I appreciate your well written response. While I don't agree with the approach and recognize that it is now 2023 going into 2024 and the board might want to reconsider since it's 2021 decision – I realize there isn't much I can do.

I would still like for my email to be at least read and addressed during the next board meeting if that is possible. I would be happy to attend if there were questions for me. I'm sure I'm not the only state employee with this issue and I'm sure it would be supported by many state employees, especially those attending state schools.

I would be curious to see what the increase in costs would be as my contact at Dean, specifically, state that most employers in the state have that provision as part of their offering – which leads me to believe that it works for many others whose children attend schools across the state.

Thank you again
Tom

Tom Flitter
Chief Information Officer (CIO)



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From: [ETF SMB Board Feedback](#)
To: [REDACTED]
Bcc: [Larson, Arlene - ETF](#)
Subject: [ETFnoPII] RE: Inquiry to State of Wisconsin Insurance Board - response appreciated
Date: Thursday, July 6, 2023 10:54:00 AM
Attachments: [REDACTED]

Dear Tom Flitter:

Your letter will be shared with the Group Insurance Board at the August 16, 2023, meeting. You do not need to attend as there is no public comment section during the meeting. ETF will investigate this benefit as a potential change for 2025, since the Board set 2024 benefits during the May 17, 2023, meeting.

Sincerely,

Arlene Larson, Manager of Federal Program and Policy
Office of Strategic Health Policy
Department of Employee Trust Funds
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608-264-6624