

**From:** [REDACTED]  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Complaint about Medicare Advantage  
**Date:** Wednesday, June 28, 2023 12:33:07 PM

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Dear Sir or Madam,

I switched to Medicare Advantage for my healthcare plan in 2023. One of the reasons was because Medicare Advantage offered \$1000 toward each hearing aid every 3 years.

I have had a Rexton hearing aid for the past 12 years and felt a new one would offer the benefits of new technology.

I contacted United Health and was told that they only cover hearing aids from their providers. They gave me the names of 2 providers on the west side and 3 on the east side of Madison. I made an appointment at HearingLife at 7475 Mineral Point Road Suite 15. They are only open 2 or 3 days a week and by appointment. *They carry Oticon brand and the cost is between \$5000 and \$7500 for a pair of hearing aids. After the Medicare Advantage \$2000 reduction of a \$5000 pair, that brings the cost for a pair to \$3000. I asked if I could get the same brand that I have had for the past 12 years, Rexton, and was told that any brand that I ordered would be at the same price. United Health also sells a cheaper make, similar to those sold at Pharmacy stores but those are only good for minor hearing loss.*

*I decided to look at Costco where I had bought my original hearing aid 12 years ago. The price for Rexton or Philips hearing aids, the brands they carry, was between \$1500 and \$1600 for a pair. When I checked on the Consumer Reports website, satisfaction and quality of Oticon, Rexton and Philips are very close, within a point or two. I decided to get my hearing aids from Costco as it will cost me about half of what I would be required to pay at one at the United healthcare provider, even when taking into account the \$1000 toward each aid.*

*I believe that the Medicare Advantage plan of United Healthcare misrepresents what they are offering by overpricing the aids by their providers. It also appears possible that the vendors may not be independent companies, but may also have financial arrangements with United Health. I hope you might check into this and not allow Medicare Advantage to claim a benefit when it actually is not a benefit at all but a higher price for an equivalent product.*

*Thank you for looking into this.*

*Sincerely,*

*Claire Mangasarian*



**STATE OF WISCONSIN**  
**Department of Employee Trust Funds**  
A. John Voelker  
SECRETARY

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July 17, 2023

Claire Mangasarian  
[REDACTED]

Dear Claire Mangasarian:

Thank you for reaching out to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF) regarding your concerns about hearing aid coverage in UnitedHealthcare's (UHC's) It's Your Choice (IYC) Medicare Advantage plan.

UHC Hearing was first offered in the IYC Medicare Advantage plan on January 1, 2021. UHC's hearing aid network change was designed to lower out-of-pocket costs for retirees while providing hearing aids with improved technology. The network contains providers who have signed a contract with UHC to provide hearing aids at a set out-of-pocket cost for members, so regardless of the in-network provider you see, the hearing aids cost the same. As you're aware, Costco is not a contracted provider in this network.

We monitor outcomes with UHC and have requested information about how plan and member costs have changed with this network change and will continue to monitor the benefit and look for additional savings opportunities for members.

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. A copy of your letter and ETF's response will be included in the materials for the August 16, 2023, meeting of the Board.

Sincerely,

Arlene Larson, Manager of Federal Program and Policy  
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Department of Employee Trust Funds  
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