



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)
 Fax 608-267-4549
etf.wi.gov

Correspondence Memorandum

Date: October 20, 2023

To: Group Insurance Board

From: Liz Doss-Anderson, Ombudsperson Services
 Peggy McCullick, Ombudsperson Services
 Office of the Secretary

Subject: Ombudsperson Services Education and Outreach Report

This memo is for informational purposes only. No Board Action is required.

The goal of Ombudsperson Services (OS) is to provide Wisconsin Retirement System members with the highest level of customer service related to escalated issues regarding their ETF-administered benefits. In addition, OS staff provide recommendations to various ETF divisions and offices based on day-to-day interactions with members, employers, health plans, and third-party administrators. These recommendations are based on issues these stakeholders identify, as well as any benefit program area in need of clarification or continuing education.

OS focuses on issues that would help members understand the benefits and services available to them. Both Ombudspersons are members of the It's Your Choice (IYC) Project Team. We work with the team to anticipate member questions for IYC 2024. Assisting members with their transition from their current plan to their new plan chosen during open enrollment (OE) may require OS intervention for members with complex care.

Table 1: Examples of OS Member Education and Outreach (Nov. 2022—Oct. 2023)

Topics Based on Issues or Cases	Description	Action(s)
Member education on Group Health Insurance Program Benefits	Members are not always aware of their benefits and limitations on coverage. We often receive inquiries regarding mental health benefits, benefits for out-of-area full-time students, and Medicare D coverage.	Collaborated with the Office of Strategic Health Policy (OSHP) and the Office of Communications (OC) on content for articles on mental health benefits and new crisis phone line information, full-time student coverage, and immunization coverage for Medicare D members in the WRS News.

Pamela L Henning

Reviewed and approved by Pam Henning, Assistant Deputy Secretary
 Electronically Signed 10/26/2023

Board	Mtg Date	Item #
GIB	11.15.23	14A

Topics Based on Issues or Cases	Description	Action(s)
Certificate of Coverage language unclear regarding proof of claim/claims submission deadlines	Many times members are not aware that there is an issue with a claim and contract provisions regarding timeliness of filing a claim for services.	Suggested language in Certificate of Coverage be clarified that claims should be submitted within a year, or as soon as reasonably possible once the member is notified of the claim issue.
What a members should consider when changing health plans	Members need to be made aware of the various aspects of changing health plans such as new networks, need for new prior authorizations and plan's disabled dependent review process.	Provided content for WRS News article entitled What You Need to Know When Changing Health Plans published in September 2023 in preparation for Open Enrollment.
Advocacy partners require updates or have questions on changes to GHIP benefits	Organizations that assist WRS members with health insurance advocacy.	Provided information on benefits to the Board on Aging and Long-term Care (BOALTC) and the UW Law's Centers for Patient Partnerships (CPP) staff.
Routine questions from members about the grievance process at plans and administrators	Members often look to ETF for information about how to proceed if they are dissatisfied with outcome of a plan review of an ETF administered benefit.	In collaboration with the Office of Communications, OSHP and other ETF staff, created new web pages devoted to the OS program and the grievance and appeals processes available to all WRS members.
Introduction to Ombudsperson Services	Employers are the first connection that active employees have for benefit disputes. Employers are unaware of the assistance members have for escalated matters.	<p>Provided presentation on the OS program at the ETF update meetings for both State and Local employers.</p> <p>Created article for WRS News on introduction to the OS program.</p> <p>Created article for WRS News on how to handle benefit disputes and how OS can assist members and employers.</p> <p>Presented introduction to OS at the University of Wisconsin Retiree Association Annual Update meeting in collaboration with OSHP staff.</p>

Looking Ahead

During the months of November, December, and, most commonly, January, OS receives an increase in contacts from members who have enrollment issues related to changes they made either during OE or as a new hire. We will continue to collaborate with internal staff, employers, members, plans, and our constituent groups such as BOALTC and CPP on education of It's Your Choice changes and WRS benefits. In addition, OS educates members on transitioning to new health plans. Some examples are below.

- Access to new providers
- Information and assistance for prior authorizations from their new plan.
- Work with plans to assist members in obtaining needed durable medical equipment and services such as diabetic supplies and wheelchairs.

We will continue to collaborate with other ETF divisions and offices on projects such as developing online resources, eLearning programs, and other print and online educational materials to ensure a positive member experience while trying to resolve issues related to their benefits.

Staff will be at the Board meeting to answer any questions.