

Ombudspersons Services: Education and Outreach Report 2023 Semi-Annual Case Report

Items 14A-14B – Group Insurance Board

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Informational items only

No Board action is required.

Education and Outreach Report

(Ref. GIB | 11.15.23 | 14A)

Ombudsperson Services

- ETF Ombudspersons serve as a resource and help members as they attempt to resolve issues that involve Wisconsin Retirement System benefit programs prior to using the administrative review process
- Ombudspersons work to ensure the quality delivery of ETF services and benefits by representing participants' interests relating to the insurance and retirement programs

Ombudsperson Services Networking Partners



Member Experience Initiative

ETF's plan to resolve disagreements, complaints and appeals at the most appropriate level

- Emphasize quality communications with members
- Share information with members as complaint resolution is in process
- Provide members with explanation of resolution, clarification of benefits
- Advise members on additional avenues of appeal, if appropriate

Background

- Historically, Ombudsperson Services has not had a prominent location on the ETF website
- ETF staff, plans, and employers have asked for more resources regarding benefit disputes and avenues for resolution
- Ombudsperson Services collaborated with various ETF staff and offices and divisions

Ombudsperson Services

If you have questions, concerns or a potential dispute regarding your benefits, start by contacting our **benefits specialists**.

Our knowledgeable benefits specialists can assist you with most benefits-related matters. If you have a benefits dispute, our Ombudsperson Services can assist you.

An ombudsperson acts as a neutral party while helping with your benefit concerns. The goal is to offer a fair resolution for all parties while sticking to program policies, contracts and the law.

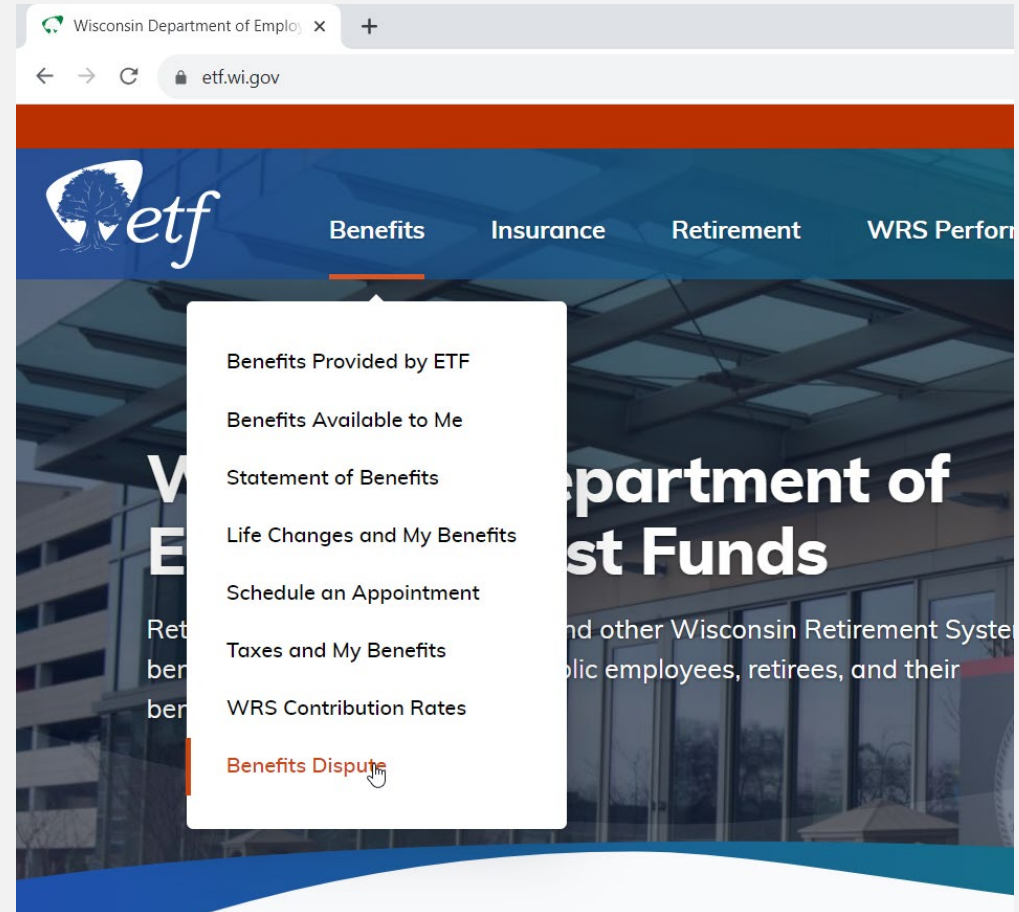


Benefits Dispute Page

Demonstration

Navigation to Page

- [ETF Homepage](#)
- Found in main menu under Benefits
- Titled “Benefits Dispute”



Benefits Dispute Page

- Highlight Grievance and Appeal Information
- Related Resources including:
 - Ombudsperson Program Brochure (ET-8935)
 - Ombudsperson Services Fact Sheet (ET-8934)
 - Insurance Complaint Form (ET-2405)
 - Health Plan and Vendor Contact Information

The screenshot shows a webpage titled "Benefits Dispute" with a breadcrumb trail: Home / Benefits / Benefits Dispute. The main heading is "Benefits Dispute" in white text on a dark blue background. Below the heading is a sub-heading: "Learn About the Benefits Dispute Process and How Ombudspersons Services Can Help".

The main content area has a white background and contains the following text:

All health plans and insurance vendors, such as dental and vision, are required to make a reasonable effort to resolve your problems and complaints. If you are unsatisfied with the administration of a covered service, review the steps below.

Step 1: Contact the Plan or Vendor for Resolution

If you have an insurance issue, [contact the plan or vendor](#) to try to resolve the process informally. Many issues are resolved with a few calls to the plan or your provider.

If you have a Wisconsin Retirement System retirement benefit or disability benefit issue, [contact ETF](#).

Step 2: File a Grievance with the Plan or Vendor

If the problem cannot be resolved informally, you may file a grievance or an appeal with the plan or insurance vendor. The terms "grievance" and "appeal" are often used interchangeably by health plans and insurance vendors. A grievance/appeal is an expression of dissatisfaction with a plan's performance, claims processing, prior authorization criteria, and enrollment rules. Throughout this section, we'll use the term grievance.

To file a grievance:

1. [Contact the plan or vendor](#) for information on how to file a grievance and to request the plan's grievance

On the right side of the page, there is a "Related Resources" section with the following links:

- [Ombudsperson Program Brochure \(ET-8935\)](#)
- [Ombudsperson Services Fact Sheet \(ET-8934\)](#)
- [Insurance Complaint Form \(ET-2405\)](#)
- [Health Plan and Vendor Contact Information](#)

Below this is a "Benefits" section with a dropdown menu:

- Benefits
- Benefits Provided by ETF
- Benefits Available to

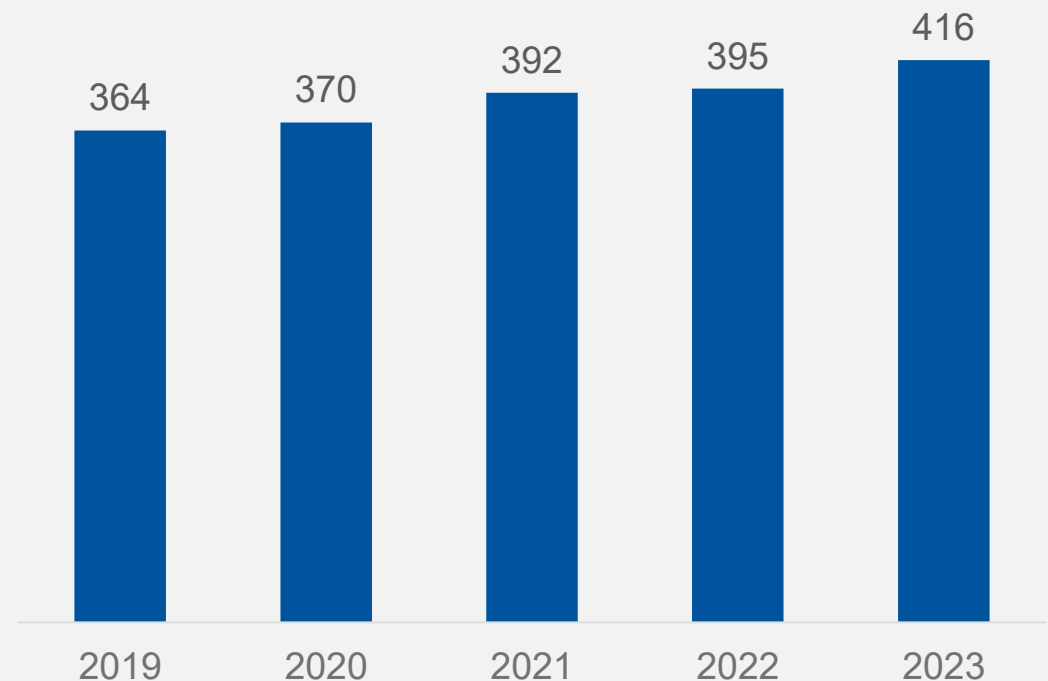
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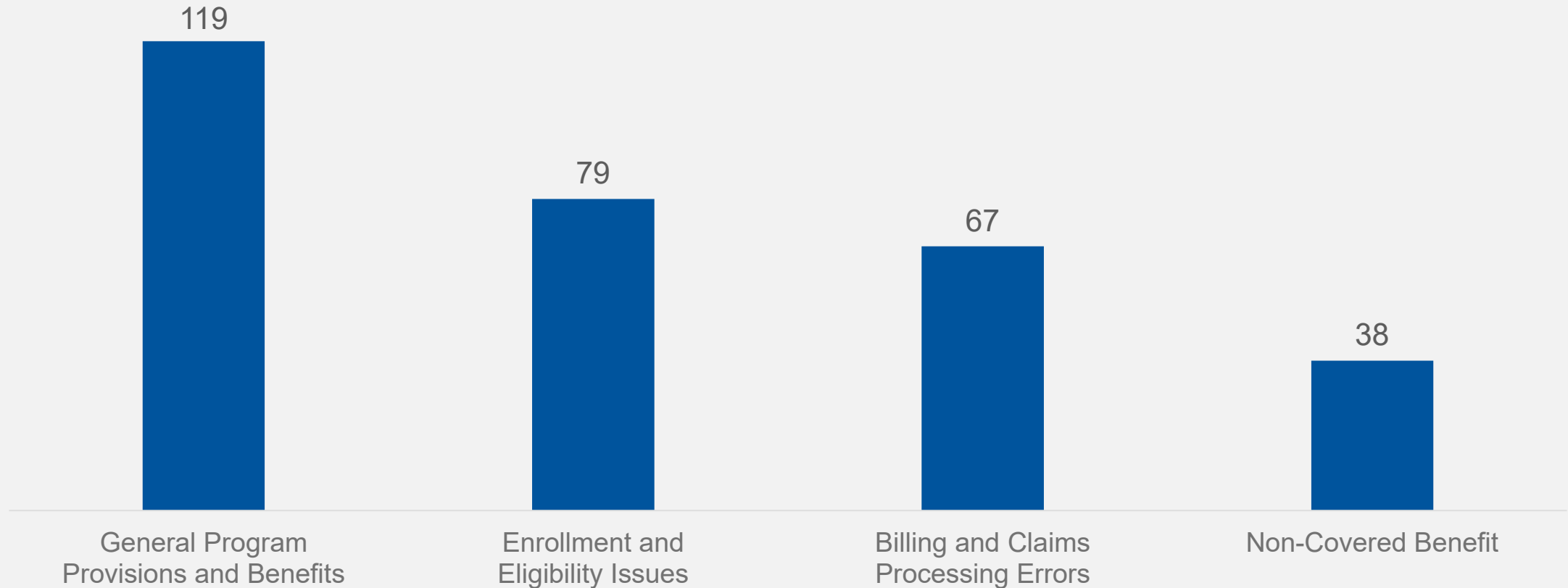
Report Highlights

- Contacts to Ombudsperson Services continues to see an increase in member inquiries during the first six months of each year
- General contacts regarding benefit additions, clarifications or education about changes to GHIP benefits remain some of the top reasons for contacting Ombudsperson Services
- Escalated enrollment and eligibility inquiries continue to be a frequent reason for contact to Ombudsperson Services

Semi Annual Contact Numbers
by Year (1/1-6/30)



2023 Top GHIP Case Types (1/1-6/30)*



* 10 cases were WRS Retirement and Sick Leave

The background is a dark blue gradient with numerous out-of-focus light spots in shades of blue and purple, creating a bokeh effect.

Questions?

Thank you



[wi_etf](#)



[etf.wi.gov](#)



ETF E-mail Updates



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