

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Fwd: Serious Issues with United Healthcare
Date: Thursday, October 26, 2023 7:04:37 PM

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To Whom it May Concern:

This letter is for the Group Insurance Board and I would appreciate a response indicating that my letter was received and read. This is my third attempt to communicate as I was initially given the incorrect email address by an ETF representative.

I am a State of Wisconsin retiree who lives out of state in North Carolina. My Medicare Plus insurance is paid by my WI sick leave account. To receive this benefit to which I am entitled, I am required to use the health insurance company chosen by WI ETF. Last year this became United Healthcare. As an out of state retiree, this is my only option.

Recently I received a letter from the University of NC Healthcare System, my provider for many years, stating that their negotiations with United Healthcare have broken down because: 1. United Healthcare is negotiating in bad faith, and 2. they have denied or delayed too many legitimate healthcare claims. (Complaints about denied claims were also raised by members of a retiree's seminar I attended recently, so the charge rings true.).

As of April, 2024, the UNC system will no longer accept United Healthcare insurance unless they suddenly reverse their negotiating stance.

That United Healthcare is the only option for out-of-state Wisconsin retirees puts me and other patients like me at substantial health and financial risk.

Please take immediate steps to provide an option other than United Healthcare to your out-of-state retirees. Also, please do your part to require that United Healthcare: 1. Negotiates with UNC and other healthcare providers in good faith; and 2. Does not unnecessarily delay or refuse to pay legitimate patient claims.

I am very upset that I may be unable to afford healthcare with the UNC doctors and clinics I have used for years and the UNC hospitals, which are the only hospitals within reasonable traveling distance. To find healthcare providers at non-UNC clinics in my area and at my age is very difficult. And there is no guarantee that other healthcare systems in this area will continue to work with United Healthcare.

I hope you will take these concerns seriously and quickly seek to improve healthcare

options for your out-of-state retirees.

Sincerely,

Sharon Derry



Cc: United Healthcare Grievance Department



STATE OF WISCONSIN
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SECRETARY

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November 7, 2023

Sharon Derry
[REDACTED]

Dear Sharon Derry:

Thank you for your October 26, 2023, email to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF) regarding your concerns about the provider contract status between UnitedHealthcare's (UHC's) Medicare Plus plan and the University of North Carolina Healthcare System (UNC).

Note that Medicare Plus is a Medigap plan that pays claims whether or not the provider has a signed contract with the vendor, in this case, UHC. As long as the provider works with Medicare, UHC will cover your Part A and B deductibles and coinsurances that Medicare doesn't pay. This means the provider would send your claim for payment to Medicare first, then to UHC. The letter you received from UNC may be meant for members who are in UHC Medicare Advantage plans.

We shared your provider concerns with UHC. Kia Yang of UHC reached out to the UNC Specialty Clinic in Pittsboro and was told that they are still willing to see you and bill UHC for your claims after they bill Medicare. Kia also left a voice mail for you in case you wanted to talk about your providers and UHC.

ETF is recommending issuing a Request for Proposal (RFP) for the Medicare Advantage and Medicare Plus plans at the Board's November 15, 2023, meeting. This is due primarily to the fact that the final extension of the Medicare Advantage contract ends December 31, 2025, and ETF believes that combining the Medicare Plus plan into the RFP will result in a longer-term relationship with a vendor for this plan. A new vendor, if selected, would initially cover members as of January 1, 2026.

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 November 15, 2023, Board meeting.

Sincerely,

Sharon Derry
November 7, 2023
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Arlene Larson, Manager of Federal Program and Policy
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