

October 23, 2023

Group Insurance Board
Wisconsin DETF
P.O. Box 7931
Madison, WI 53707-7931

I made a general submission to ETF with suggestions for United Healthcare Medicare Plus EOBs. The response was along the lines: we don't control UHC EOBs so it's best to contact them.

I did that prior to my ETF email without a helpful response.

The GIB does, by virtue of hiring UMC as a manager of this plan, have a voice in how it operates. It has influence because it chooses which entity is selected as manager.

Therefore, I am making my suggestions on UHC Medicare Plus EOBs to you.

1. Include the amounts paid by Medicare, which the WEA Trust always did. Because the secondary does not determine its payments until it receives the Medicare payment information, the amounts are on hand. Including this would be very helpful.
2. Send EOBs monthly rather than after every service. We sometimes receive 3-5 separate mailings each week, often for one individual claim. Each mailing includes paper with instructions on filing an appeal with different language information. The extra costs for data processing, paper and mailing are wasteful and unnecessary.

I look forward to your response.

Thank you,



Robert Goodberg





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

Wisconsin Department
of Employee Trust Funds
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Madison WI 53707-7931
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November 2, 2023

Robert Goodberg
[REDACTED]

Dear Robert Goodberg:

Thank you for your October 23, 2023, letter to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF) regarding your concerns about the format of UnitedHealthcare's (UHC's) Medicare Plus plan's Explanation of Benefits (EOB).

We shared your recommendations on changes to the EOB with UHC. UHC is beginning a process to review the EOBs for potential updates. Their team has a copy of your requests. This process takes time and may involve system changes.

In order to reduce the paper EOBs you receive, you may want to go paperless. You can do this by going to <https://retiree.uhc.com/etf> or by calling UHC's customer service number, 1-844-876-6175. However, the paperless option does not include Medicare payments or compile your EOBs.

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,

Arlene Larson, Manager of Federal Program and Policy
Office of Strategic Health Policy

Robert Goodberg
November 2, 2023
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