

Message: To ETF Insurance Board
Member ID [REDACTED]
Benefit Account ID [REDACTED]
Participant Debra A. Ring

Dear Insurance Board

On 8.1.2017 I was eligible for Medicare and the Advantage Plan through disability and signed the ETF Medicare Eligibility Statement. I was already paying for that plan through my Medicare. My records show ETF continued to take out for insurance from 2017 until September of 2021. I then sent a letter on 10.4.21 cancelling the double insurance premium when I noticed it.

I believe I am owed back my insurance premiums from 8.2.2017 to 9.2.2021 since I was already paying for the Medicare Advantage plan then and had already signed the ETF Medicare Eligibility Statement so shouldn't have had to pay for two plans of the same coverage. I was paying 436.24 plus the Medicare Advantage payment of 178.00 so did not need the ETF coverage for those years 2017 to 2021.

Could I file a claim for this through ETF for a refund of these overcharged insurance premiums Please let me know how we can come to a resolution on this. Thank you.

Debra A. Ring



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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October 12, 2023

DEBRA RING
[REDACTED]

Dear Debra Ring:

This letter is in response to your email request that you sent to the Department of Employee Trust Funds (ETF) on September 19, 2023.

You were insured as a subscriber under the State of Wisconsin Group Health Insurance Program (GHIP) for many years, both as an actively working Wisconsin Retirement System-covered employee and as a retiree. One of the health plans in the GHIP is Quartz (formerly "Unity"). This is the plan you selected during the time frame 2017–2021.

You asked if you could get a refund for premiums that you say you overpaid between August 2, 2017, and September 2, 2021. We are not able to refund premiums paid.

On October 18, 2017, you asked ETF to cancel your health insurance effective September 30, 2017; so you did not have coverage with Quartz through the GHIP from October 1, 2017–December 31, 2017.

On December 19, 2017, you submitted a late open-enrollment application indicating that you thought that Medicare was all you needed, but after reconsideration you wanted to get back onto the Quartz plan through the GHIP. ETF re-enrolled you into health coverage with Quartz effective January 1, 2018, and you remained covered until you asked ETF to cancel your coverage as of October 31, 2021.

When you became eligible for Medicare, ETF changed your coverage to a "Medicare contract," effective August 1, 2017. This meant that Medicare became primary payor (first in line to pay claims) and Quartz became secondary payor (for things Medicare doesn't cover). As a result, your GHIP premium decreased,

When a member is on Medicare, there is a premium for Part B coverage. That is separate from the premium ETF charges for health coverage with one of the plans in

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the GHIP. Your Medicare premium is possibly being deducted from your Social Security check.

Your health coverage with Quartz through the GHIP is comprehensive coverage and the total claims that were paid by Quartz during the period from August 1, 2017, through October 31, 2021, was \$36,545.10. If you had not had this coverage, these claims would have needed to be covered by you directly.

I can understand your frustration with having a plan that you didn't need. However, it appears that the Medicare Advantage plan that you signed up for was the extra coverage, and the coverage you had with Quartz through the GHIP provided a benefit to you.

If you have additional questions or concerns, please feel free to reach out using the contact information provided below.

Sincerely,

Alene J. Kleczek, Director
Employer Services Bureau
Department of Employee Trust Funds
alene.kleczek@etf.wi.gov
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