

From: [Ian M. Stormont](#)
To: [ETF SMB Board Feedback](#); [ETF SMB Board Feedback](#)
Subject: ETF Insurance Issue
Date: Wednesday, January 17, 2024 9:48:04 AM

**CAUTION: This email originated from outside the organization.
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Dear Wisconsin ETF Board,

My name is Ian Stormont. I am a practicing Urologist and Chief Medical Officer at Memorial Hospital of Lafayette County in Darlington, WI. I am emailing regarding the Wisconsin ETF insurance options offered in our area (specifically Lafayette, Grant, Iowa, and Crawford Counties). Medical Associates is an Iowa based business and refuses to credential MHLC's specialist doctors. This funnels Wisconsin tax dollars and patient care to Iowa. Specialty care that could be provided locally in rural Wisconsin is required to travel to Dubuque. Employees at the hospital are not allowed to see the doctors in the facility they work at. I think this is very detrimental to Wisconsin.

Who can I talk with about getting this revised for the 2025 year? I do not believe Medical Associates should be offered in the Wisconsin ETF insurance options, especially if they do not approve/cover Wisconsin providers in their plan.

Thank you for your time and attention to this issue,
Ian Stormont, M.D.



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

February 6, 2024

Ian Stormont, M.D.
ian.Stormont@mymhlc.org

Dear Dr. Ian Stormont:

Thank you for your email to the Group Insurance Board (Board) regarding Medical Associates' participation in the Group Health Insurance Program (GHIP).

Medical Associates covers GHIP members living in southwest Wisconsin and border counties in Iowa. A provider network that covers this same area would be appropriate for the GHIP membership.

The Board contracts with many health insurance plans (Plans) that operate in Wisconsin. It is not required for a Plan to be based in Wisconsin to participate in the GHIP. A Plan interested in joining the GHIP must submit an application. The application is reviewed by the Department of Employee Trust Funds (ETF) staff and approved by the Board. The Plan's provider network is reviewed to make sure the provider network adequacy requirements are met for the service area the Plan intends to cover. If the Board approves the Plan's application, an agreement is signed between the Plan and the Board. Since the medical portion of the GHIP is fully insured, ETF and the Board are not involved in the contractual agreements between the Plan and the service providers in the Plan's network. If a provider is interested in becoming a part of the Plan's network, the provider would need to work directly with the Plan.

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

Sincerely,

Korbey White, Health Program Manager
Office of Strategic Health Policy
Department of Employee Trust Funds
Korbey.White@etf.wi.gov
608-261-8925

From: [Carlee Segebrecht](#)
To: [White, Korbey - ETF](#)
Cc: [ETF SMB Board Feedback](#)
Subject: FW: [ETFnoPII] RE: ETF Insurance Issue
Date: Wednesday, February 7, 2024 12:00:08 PM
Attachments: [image001.png](#)

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Good morning, Mr. White,

I understand that you have had previous correspondence with our Chief Medical Officer, Dr. Ian Stormont. I wanted to provide more context behind Dr. Stormont's email.

Memorial Hospital of Lafayette County is the only county-owned hospital in Wisconsin. As such, all our employees are state employees and receive ETF benefits through the State of Wisconsin.

We want to speak with the Group Insurance Board to discuss our concerns about insurance contracts restricting Wisconsin residents from receiving top-tier healthcare at the only county-owned hospital in the state. I assume this is not something the board is aware of, nor would it be their intent.

Unfortunately, the plans offered in 2024 diverted healthcare from this institution directly into the State of Iowa. Medical Associates does have an office in Platteville, WI. However, I have been contacted by several state employees (ETF members) who are state educators and healthcare providers who had to choose Medical Associates due to financial restraints resulting from inflation and Medical Associates being the only Tier 1 plan offered by the ETF. Their care is being diverted to Dubuque, IA, as they are told by Medical Associates they can't be seen in Platteville. To put this into perspective, Memorial Hospital of Lafayette County recently hired Dr. Eamon Bernardoni, an orthopedic surgeon born and raised in Wisconsin. He went on to receive his medical training at the University of Wisconsin-Madison, where he was also the Chief Resident for Orthopedic Surgery during his final year of residency. This is a success story of Wisconsin education and investing and retaining Wisconsin residents. Because Medical Associates owns their insurance company and clinics, they can refuse to credential Dr. Bernardoni and require all Medical Associates patients to see their orthopedic surgeons in Iowa. We are making efforts to invest in the extraordinary residents of Wisconsin. Still, without the board's awareness of the roadblocks to care that is happening, there are much more significant impacts that are happening to our state. How can we encourage Wisconsin residents to remain here when we create care diversions directly hindering their success?

When can we speak to the board to discuss this injustice? We are confident that we can work together to ensure that ETF Group Insurance Board does not continue to inadvertently divert care from the state's only county-owned hospital, thus creating more devastating economic deficiencies for the State.

I look forward to working together,

Carlee

Carlee Segebrecht | Chief Operating Officer
Memorial Hospital of Lafayette County | 800 Clay Street | Darlington, WI 53530
Direct: (608) 776-5766 | Ext: 1110
Carlee.Segebrecht@mymhlc.org



Begin forwarded message:

From: ETF SMB Board Feedback <ETFSMBoardFeedback@etf.wi.gov>
Date: February 6, 2024 at 2:35:42 PM CST
To: "Ian M. Stormont" <Ian.Stormont@mymhlc.org>
Subject: [ETFnoPII] RE: ETF Insurance Issue

[EXTERNAL]

Dear Dr. Ian Stormont:

Thank you for your email to the Group Insurance Board (Board) regarding Medical Associates' participation in the Group Health Insurance Program (GHIP).

Medical Associates covers GHIP members living in southwest Wisconsin and border counties in Iowa. A provider network that covers this same area would be appropriate for the GHIP membership.

The Board contracts with many health insurance plans (Plans) that operate in Wisconsin. It is not required for a Plan to be based in Wisconsin to participate in the GHIP. A Plan interested in joining the GHIP must submit an application. The application is reviewed by the Department of Employee Trust Funds (ETF) staff and approved by the Board. The Plan's provider network is reviewed to make sure the provider network adequacy requirements are met for the service area the Plan intends to cover. If the Board approves the Plan's application, an agreement is signed between the Plan and the Board. Since the medical portion of the GHIP is fully insured, ETF and the Board are not involved in the contractual agreements between the Plan and the service providers in the Plan's

network. If a provider is interested in becoming a part of the Plan's network, the provider would need to work directly with the Plan.

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

Sincerely,

Korbey White, Health Program Manager
Office of Strategic Health Policy
Department of Employee Trust Funds
Korbey.White@etf.wi.gov
608-261-8925

From: Ian M. Stormont <Ian.Stormont@mymhlc.org>

Sent: Wednesday, January 17, 2024 9:48 AM

To: ETF SMB Board Feedback <ETFSMBoardFeedback@etf.wi.gov>; ETF SMB Board Feedback <ETFSMBoardFeedback@etf.wi.gov>

Subject: ETF Insurance Issue

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Dear Wisconsin ETF Board,

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Thank you for your time and attention to this issue,

Ian Stormont, M.D.



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

March 14, 2024

Carlee Segebrecht
Carlee.Segebrecht@mymhlc.org

Dear Ms. Segebrecht,

Thank you for your email to the Group Insurance Board (Board) regarding Medical Associates' (MA) participation in the Group Health Insurance Program (GHIP).

The Department of Employee Trust Funds (ETF) staff met with you last year and explained the role of the Board in approving health insurance contracts.

Medical Associates covers GHIP members living in southwest Wisconsin (WI) and border counties in Iowa. A provider network that covers this same area would be appropriate for the GHIP membership. The Board has a contractual relationship with the health insurance plans, like MA, but does not have a relationship with the various network providers offered by the plan.

The Board contracts with many health insurance plans (Plans) that operate in Wisconsin. It is not required for a Plan to be based in Wisconsin to participate in the GHIP. A Plan interested in joining the GHIP must submit an application for review by the ETF. As part of the review process, the Plan's provider network is reviewed to make sure the provider network adequacy requirements are met for the service area the Plan intends to cover. If the Board approves the Plan's application, an agreement is signed between the Plan and the Board.

ETF and the Board are not involved in the contractual agreements between the Plan and the service providers in the Plan's network. If a provider is interested in becoming a part of the Plan's network, the provider would need to work directly with the Plan.

ETF staff facilitated a meeting between MA and Memorial Hospital staff to discuss adding providers to the MA provider network. Our understanding is that the parties were not able to reach an agreement to add Memorial Hospital providers to the MA network beyond those currently under contract.

You stated you wanted to speak to the Board about your situation. This response will be included in the materials for the May 23, 2024, Board meeting. Any consideration and discussion of the Board correspondence could occur at the Board's discretion. Also,

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per the Board's policy, members of the public may attend any open session of any Board meeting. Members of the public may not have the floor unless specifically allowed by the Chairperson, with the consent of a majority of the Board members.

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

Sincerely,

Eileen Mallow, Director
Office of Strategic Health Policy
Department of Employee Trust Funds
Eileen.mallow@etf.wi.gov
(608) 267-0732