

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Feedback about Optum
Date: Wednesday, February 14, 2024 6:34:25 PM

**CAUTION: This email originated from outside the organization.
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Hello,

I'm a UW Employee, and I've had an HDHP with an HSA for several years. This works really well for me and I'm glad that I have this option through UW. However, I'm out of patience with Optum as the HSA administrator.

My main complaint is with their portal/website. It's either full of bugs or very poorly designed: nothing works as it should, and although I've gotten in touch with customer service to report the problems, Optum either can't or won't fix them. I'd be happy to go into details if you're interested.

I also understand that Optum's investment portfolio is not very good, compared to other HSA administrators.

I don't want to spend any more time fighting with Optum, so I'm giving up on using that account. Instead, I've opened a new HSA with a different company, and I'm planning to rollover my UW-deposited funds once a year. I think this will work for me, but I'm disappointed that I have to go through all that trouble. Please reconsider using Optum.

Thanks,
Sarah Betzler



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 27, 2024

Sarah Betzler
[REDACTED]

Dear Sarah Betzler:

Thank you for your letter to the Department of Employee Trust Funds (ETF). We are sorry you did not have the experience you hoped to receive. We appreciate your patience while we reviewed this matter further.

In your correspondence you indicated your main complaint with Optum is their portal and mobile application, however no specific details about the issues experienced were provided. As challenges or issues are identified with Optum's portal or mobile application, ETF works with Optum to address issues and, in many instances, resolve them. In order for ETF to address the issues you experienced with Optum's portal and mobile application we need additional details from you. Please provide additional details on the issues you encountered or provide us with a couple dates and times for us to connect with you via phone to go over your concerns. Once ETF receives the additional details from you, we will share the feedback with Optum for them to research and address.

ETF will release a request for proposal in the near future for vendors to bid on the Health Savings Account (HSA) program. When evaluating HSA vendor proposals and making contract recommendations to the Group Insurance Board, ETF will take into account the vendor's investment portfolio and member feedback like yours.

Lastly, we are glad to hear that the state High Deductible Health Plan (HDHP) is working well for you. As required by state statutes, the HDHP program does require members to enroll in the state offered HSA program. To ensure your continued enrollment in the state HDHP, please continue to keep your state offered HSA with Optum active and maintained.

Thank you for taking the time to share your concerns. Again, please provide us with further details of the issues you experienced or dates and times for us to connect to discuss things further. Please feel free to contact me at Xiong2.Vang@etf.wi.gov or (608) 266-5875.

Sincerely,

Xiong Vang

HSA and ERA Accounts Program Manager
Office of Strategic Health Policy
Department of Employee Trust Funds

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: RE: Feedback about Optum
Date: Wednesday, March 27, 2024 12:04:30 PM

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Hello –

Thank for your response. I want to clarify that I am keeping and maintaining my Optum HSA for the purpose of receiving funds deducted from my paycheck and from my employer; but I intend to annually rollover most of those funds into a different HSA which has a more user-friendly interface and better rate of return.

I have not used Optum’s mobile application, so I can only speak to the quality of their website portal. Here are the issues I’ve encountered, that I can think of right now:

Issues with downloading statements from the portal:

- Statements often do not post for several weeks after the statement period closes. This is inconsistent, so it doesn’t seem to be a case of intentional delayed scheduling.
- At one point, all my statements disappeared from the portal. I contacted Optum about it, but the person I spoke to was unable to resolve the issue. The statements reappeared several days later – I’m not sure if they fixed it or if it was just a short-lived glitch that fixed itself.
- When downloading statements, the system usually doesn’t download the one that you select, and/or it tells you that you have not selected a statement when you actually did. I contacted Optum about this bug, but they never responded, and it has not been fixed.

Issues with claims and Save-It! records (Save-It! Is a way to create a claim without submitting it; essentially it’s a place to save your receipts until you actually want to cash them out).

- Save-it! claims older than two years (i.e. service date is more than two years before viewing date) disappear from the Save-It! Interface and are only visible in the Claims interface. I contacted Optum about this; they didn’t know why that would happen and promised to fix it, but I never heard back and it has not been fixed.
- Most of my Save-It! claims are not submittable, because the ‘Submit’ button is missing from the claim; I can’t figure out why. As far as I know, they’re qualified claims, and there is no difference between those and the claims that I *am* able to submit. I have not yet asked Optum why this is, so it could be a user error, but if so it’s caused by a buggy non-intuitive interface and I’m not interested in spending more time trying to figure it out. More likely it’s a bug that has nothing to do with me.

Other issues:

- Website FAQ states that claims will be processed by the end of the next business day, but this did not happen for me when I filed a claim; when I contacted Optum about the delay, they said that their policy was to process claims within 4 business days, which is at odds with their website FAQ.
- When I tried to roll over the Optum HSA funds into a different HSA with a different company, I had to contact customer service because there was no built-in way to do it within the Portal, and the website FAQ did not say anything about rollovers. The customer service rep I spoke with gave me incorrect information, and misunderstood my clearly-worded question in a way that's hard not to interpret as intentional misdirection intended to keep the funds with Optum.
- When I finally was able to initiate the rollover, I indicated that I wanted the funds direct-deposited into my checking account. I gave Optum my account and routing numbers. However, Optum instead mailed me a check, without confirming my address or communicating to me that they changed the method of delivery. When questioned they said that the direct deposit took several days to set up, and since I had initiated that process on the same day I entered the rollover claim, it hadn't been set up in time to use for the rollover request; however, there was no indication of this during the process of requesting the funds. At the time, the only mailing address that Optum had for me (as far as I could find out, from my portal profile) was out of date, so I spent ten days worried that they'd sent a [REDACTED] check to the wrong address. The check did eventually get delivered to the correct address, but I still don't know how they got that address, since the personal information in the portal did not include that. (I recognize that I should have kept my address up to date in the portal; that was my fault. But it seems extremely unprofessional to change the method of delivery without contacting me for my permission).
- They have a secure messaging system built into the portal, but there's no way to actually message anyone or retain customer service conversations in the portal. I had to save transcripts of all of my chats in order to retain a record.

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

Sent: Wednesday, March 27, 2024 10:06 AM

To: [REDACTED]

Subject: RE: Feedback about Optum

Dear Sarah Betzler:

Thank you for your letter to the Department of Employee Trust Funds (ETF). We are sorry you did not have the experience you hoped to receive. We appreciate your patience while we reviewed this matter further.

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address the issues you experienced with Optum's portal and mobile application we need additional details from you. Please provide additional details on the issues you encountered or provide us with a couple dates and times for us to connect with you via phone to go over your concerns. Once ETF receives the additional details from you, we will share the feedback with Optum for them to research and address.

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Thank you for taking the time to share your concerns. Again, please provide us with further details of the issues you experienced or dates and times for us to connect to discuss things further. Please feel free to contact me at Xiong2.Vang@etf.wi.gov or (608) 266-5875.

Sincerely,

Xiong Vang

HSA and ERA Accounts Program Manager
Office of Strategic Health Policy
Department of Employee Trust Funds

From: [REDACTED]
Sent: Wednesday, February 14, 2024 6:34 PM
To: ETF SMB Board Feedback <ETFSMBBoardFeedback@etf.wi.gov>
Subject: Feedback about Optum

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Thanks,
Sarah Betzler

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: RE: Feedback about Optum
Date: Thursday, April 4, 2024 11:52:35 AM

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Hello again –

I'm sorry to keep at this issue, but you did ask for details, and I've had another interaction with Optum that I think underscores their inadequacy as an HSA custodian.

Today I got a response to an issue that I raised with them several months ago (my Save-It! records from 2019 were not reimbursable in their portal, and I thought it was because of a software bug).

Their response was very worrying. In it, they claimed that I am not allowed to reimburse myself for qualified expenses incurred before Optum (actually CYC at the time) acquired the account.

Their exact words were: "Per the funding rule that is on file your HSA began effective 01/01/2020, so any services prior to 01/01/2020 is not eligible for reimbursement and this explains why those claims are now showing as paid by other."

My HSA was established with TASC in 2018 – I have documentation of contributions beginning in June 2018 – and in my reading, the IRS and Wisconsin HSA rules are very clear that HSA accounts established via rollover inherit the establishment date of the source account (IRS pub 969; various WI gov documents). The TASC HSA was taken over by CYC in 2020 (1/1/2020, the date they are referring to), and CYC was bought out by Optum in 2021. I believe those transitions must have either been rollovers or continuations, and either way they should have retained the original 2018 establishment date.

Although I am very much in favor of UW moving away from Optum as our HSA custodian, I would like to also draw your attention to the complications that these transitions create for account holders. If new custodians incorrectly claim, as Optum is doing, that the HSA date of establishment is renewed when they take custody, many people will effectively lose reimbursable expenses which they had believed would continue to be reimbursable for the life of the account (which many of us are treating as retirement accounts, so we expect that life to be decades long). Most account holders may not have the time, resources, or expertise to challenge those incorrect claims – they will believe what they are told by the custodian, and lose access to their own money as a result. Furthermore, recordkeeping issues like this will probably become harder to correct as the account passes through subsequent custodian transitions.

So I guess I am advocating for choosing a new HSA custodian this time, and choosing very carefully,

because as an account holder I would strongly prefer to minimize the number of future transitions.

Thank you,

Sarah

From: [REDACTED]
Sent: Wednesday, March 27, 2024 12:04 PM
To: 'ETF SMB Board Feedback' <ETFSMBoardFeedback@etf.wi.gov>
Subject: RE: Feedback about Optum

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

Sent: Wednesday, March 27, 2024 10:06 AM

To: [REDACTED]

Subject: RE: Feedback about Optum

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Sincerely,

Xiong Vang

HSA and ERA Accounts Program Manager
Office of Strategic Health Policy
Department of Employee Trust Funds

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Sent: Wednesday, February 14, 2024 6:34 PM
To: ETF SMB Board Feedback <ETFSMBoardFeedback@etf.wi.gov>
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Sarah Betzler



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SECRETARY

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of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

April 11, 2024

Sarah Betzler
[REDACTED]

Dear Sarah Betzler:

Thank you for your emails to the Department of Employee Trust Funds (ETF) on March 27 and April 4. We appreciate the time you took to provide the details of your experience with Optum's web portal and your Health Savings Account under Optum administrative management. We have shared these details with Optum to research further and address. Also, we have sent an inquiry over to Optum to research the HSA establishment date matter. If we should have any further questions, we will reach out to you. As previously mentioned, we will keep member feedback like yours in mind as we evaluate a Health Savings Account vendor with the next request for proposal. Thank you for taking the time to share your concerns.

A copy of your letter and ETF's responses will be included in the materials for the May 23, 2024 Board meeting. If you have additional questions or concerns, please feel free to contact me at Xiong2.Vang@etf.wi.gov or (608) 266-5875.

Sincerely,

Xiong Vang

HSA and ERA Accounts Program Manager
Office of Strategic Health Policy
Department of Employee Trust Funds