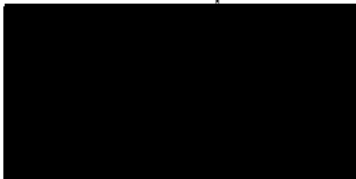


Date: 9/25/2024

To: Wisconsin Department of Employee Trust Funds  
United Healthcare  
Essentia Health – Dr. Cathy Cantor  
Senator Tammy Baldwin  
Representative Tom Tiffany  
Governor Tony Evers  
State Senator Romaine Quinn  
State Representative Dave Armstrong

From: Rod & Vicki Riepl



Subject: Health Care

I would like to explain a health care situation that has been developing for years and is now getting to the point of ridiculous. My wife and I are both retired state employees who have been on the United Healthcare Medicare Advantage plans through the Employee Trust Fund (ETF) of the State of Wisconsin. I am 74 and my wife is 66 years young.

Approximately 3 years ago, I had to change my Family Practice Physician from the Marshfield Clinic in Rice Lake, WI to Essentia Health in Spooner because the Marshfield Clinic would no longer accept the United Healthcare - Medicare Advantage Plan offered through ETF. The Rice Lake Clinic was about 14 miles from our home. The Essentia Health Clinic in Spooner was about twice as far, 27 miles from home.

We have now been informed that Essentia Health will also no longer be accepting the United Healthcare - Medicare Advantage Plan offered through ETF. Please see the attached documentation. As far as I can see on the United Healthcare Provider directory, the nearest Family Practice clinic we will have available for 2025 is over 68 miles away in Medford.

You may say, well, you have other health plan options available under the ETF plans. Yes, that's true. Those other options however would cost us nearly \$300 more per month.....or higher. For us, and I'm sure a lot of other retirees, those options are not realistic.

Find a doctor Search results

## RR Let's find care for Rodney

Search by name, provider, or condition

Q Family

We found results in these categories

Primary Care

Medical Specialists

Behavioral Health

Urgent Care

Facilities

Immunizations

### Showing results for providers that include "Family" in their name in Primary Care

Search results for providers that include "Family"

#### Provider group results



Aspirus Family Physicians  
Family Practice

in-network

48.5 mi • 135 S Gibson St

in-network

(262) 795-5400



Aspirus Wausau Family Medicine  
Family Practice

in-network

48.9 mi • 195 S Gibson St

in-network

(715) 837-5631



Gateway Family Health Clinic  
Family Practice

in-network

71.4 mi • 208 Main St W

in-network

(262) 244-4433

So let's think about this. Let's make it tougher for our older people to get the medical care they need.....rather than make it easier for them. Rather than have any continuity in their medical care, let's have them change providers regularly. Let's burden them in trying to have all their records follow them from provider to provider.....hoping nothing important gets missed. We're lucky enough to be in good health but feel sorry for those who are more in need of good health care and have limited transportation mobility.

What in heaven's name is going on here? The complaint from Essentia is that United Healthcare "delays and denies approval of care" for their patients. They are pointing the finger at United Healthcare but I have to assume it's more about money than anything else. From my research, it may be more about lack of enough payments through the Medicare Advantage plans.

With all of that in mind and in considering that if this is happening to my wife and I, we assume it's happening all over the State of Wisconsin.....what are YOU going to do about it? How is this acceptable for 2025 and beyond? We realize we have pretty darn good insurance coverage but the changes that we are being asked to make relative to providers is unacceptable. The distances we are being asked to travel to get to those providers is unacceptable.

Please make some changes.....for the better.....SOON!

Respectfully,

Rod Riepl

Vicki Riepl

Health Plan	Individual with / without dental	Medicare All with / without dental
IYC Medicare Advantage by UnitedHealthcare	\$360.74 / \$328.02	\$693.30 / \$627.86
Medicare Plus by UnitedHealthcare	\$507.20 / \$474.48	\$986.22 / \$920.78
Aspirus Health Plan	\$697.56 / \$664.84	\$1,366.94 / \$1,301.50
Common Ground Healthcare Cooperative	\$682.66 / \$649.94	\$1,337.14 / \$1,271.70
Dean Health Plan	\$602.90 / \$570.18	\$1,177.62 / \$1,112.18
Dean Health Plan - Preved360 East	\$686.02 / \$653.30	\$1,343.86 / \$1,278.42
Dean Health Plan - Medical West and Mayo Clinic Health System	\$762.66 / \$729.94	\$1,497.14 / \$1,431.70
GHC of Eau Claire Greater WI	\$725.20 / \$692.48	\$1,422.22 / \$1,356.78
GHC of Eau Claire River Region	\$737.58 / \$704.86	\$1,446.98 / \$1,381.54
GHC-SCW Dane Choice	\$617.38 / \$584.66	\$1,206.58 / \$1,141.14
GHC-SCW Neighbors	\$643.06 / \$610.34	\$1,257.94 / \$1,192.50
HealthPartners Southeast	\$539.82 / \$507.10	\$1,051.46 / \$986.02
HealthPartners West	\$546.46 / \$513.74	\$1,064.74 / \$999.30
Medical Associates Health Plans	\$510.22 / \$477.50	\$992.26 / \$926.82
MercyCare Health Plans	\$544.32 / \$511.60	\$1,060.46 / \$995.02
Network Health	\$596.52 / \$563.80	\$1,164.86 / \$1,099.42
Quartz Central	\$619.44 / \$586.72	\$1,210.70 / \$1,145.26
Quartz UW Health	\$561.00 / \$528.28	\$1,093.82 / \$1,028.38
Quartz West	\$611.92 / \$579.20	\$1,195.66 / \$1,130.22
Robin with HealthPartners	\$550.76 / \$518.04	\$1,073.34 / \$1,007.90
Security Health Plan	\$714.22 / \$681.50	\$1,400.26 / \$1,334.82



## Essentia Health

Please note: This message is also being sent to your MyChart electronic medical record.

September 9, 2024

SCH 5-DIGIT 54801\*\*\*\*\*1/0\*\*\*\*\*2  
Rod Riepl

Dear Rod,

Thank you for choosing Essentia Health for your care.

Our records show you are covered by a Medicare Advantage plan administered by UnitedHealthcare (UHC). We have important news to share with you about your coverage.

Beginning Jan. 1, 2025, Essentia Health will no longer serve as an in-network health care provider for UHC's Medicare Advantage plan. This applies to care at all Essentia Health hospitals and clinics. As part of this change, for patients who are covered by UHC's Medicare Advantage plan, we will no longer schedule any appointments that occur after Dec. 31. It is our privilege to care for you, and we are sending you this information early to help you avoid any disruption in your care.

We value our relationships with insurance partners that support our commitment to keep our patients at the center of all we do. It is unusual for us to leave a health plan network, and we take this decision seriously.

In evaluating UnitedHealthcare's Medicare Advantage plan, we found that UnitedHealthcare delays and denies approval of care for our patients at more than twice the rate of other Medicare Advantage plans. The unnecessary waiting, delays and denials interfere with our ability to provide you with timely and appropriate care.

Many delays occur in the prior authorization process. Prior authorizations are requests made by your health care provider to your insurance company. They check whether certain treatments, medications or procedures are covered by your insurance plan. Excessive prior authorizations can lead to delays in receiving the care you need, which can be frustrating and stressful.

We know your relationship with your physician or advanced practice provider is important, and we look forward to continuing to care for you. To prevent any gaps in care, please consider switching to another insurance plan that includes Essentia in its network.

The best time to consider a different Medicare plan is during the annual Medicare open enrollment period from Oct. 15, 2024-Dec. 7, 2024. There are many other Medicare plans where Essentia is an in-network provider, including Medica, EssentiaCare, UCare, Blue Cross Blue Shield of Minnesota, Blue Cross Blue Shield of North Dakota, HealthPartners, Security Health, traditional Medicare and Medicare supplemental plans.

We appreciate the fact that so many patients choose Essentia for their care in Minnesota, North Dakota and Wisconsin, and we are pleased to be an in-network provider for most insurance companies.

We are here to help you. If you would like to speak to an Essentia representative, please contact us at 1-800-985-4675, Monday through Thursday: 8 a.m.-5 p.m. and Friday: 9 a.m.-4:30 p.m. We have created a webpage to provide additional resources for you. Please type the following address into your internet browser: [www.essentiahealth.org/UnitedHealthcare](http://www.essentiahealth.org/UnitedHealthcare)

Thank you for trusting us with your care.

Warm regards,

*Cathy Cantor, MD*

Dr. Cathy Cantor  
Chief Medical Officer, Population Health



**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](http://etf.wi.gov)

October 4, 2024

Rod and Vicki Riepl  
[REDACTED]

Dear Rod and Vicki Riepl:

Thank you for your September 25, 2024, correspondence to the Department of Employee Trust Funds (ETF). You wrote with concerns about information you learned regarding the status of Essentia Health's provider contract with UnitedHealthcare's (UHC's) Medicare Advantage plans. UHC offers the It's Your Choice Medicare Advantage (IYC MA) plan in the State of Wisconsin Group Health Insurance Program (GHIP).

ETF reached out to UHC and learned that UHC is engaged in active contract negotiations with the Essentia Health for an effective date of January 1, 2025. Note that even if these providers do not sign a Medicare Advantage contract with UHC for 2025 [meaning that they become an out-of-network (OON) provider], as long as Essentia Health agrees to bill UHC, you will have your claims paid as they are now. This is because the IYC MA plan is a nationwide passive Preferred Provider Organization (PPO) where retirees are not penalized for seeing an OON provider.

All health plans that are contracted to provide benefits in the GHIP submit renewal rates to ETF based upon their provider network, expected claim cost with that network, and administrative expenses. ETF does not prescribe which providers must be in-network, as that would undermine the ability of the plan to negotiate reimbursement levels with the provider. If a provider were required to be in-network, claim costs and premium rates may increase.

I also wanted to make you aware that ETF is nearing the end of its contract with UHC and is seeking bids for new Medicare Advantage vendors. Provider access and cost are key factors that will be considered during that procurement. The request for proposals will be reviewed and recommendations presented at the Group Insurance Board's February 2025 meeting.

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.

Rod and Vicki Riepl  
October 4, 2024  
Page 2

Sincerely,

Tarna Hunter, Director  
Office of Budget and Management  
Department of Employee Trust Funds  
[tarna.hunter@etf.wi.gov](mailto:tarna.hunter@etf.wi.gov)  
608-267-0908