

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: UH as Medicare Advantage plan administrator...
Date: Friday, December 6, 2024 2:37:19 PM

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Dear Group Insurance Board Members,

I am curious as to whether the Board is satisfied with the services provided by UH for the nationwide Medicare Advantage plan, of which I am a retired recipient. With the murder of their CEO, I've read all sorts of things about how horrible UH is when someone needs help. They seem fine when you're healthy, but there is an ugly history of denied claims at a rate much higher than other providers.

Have you had this sort of experience with UH, or have you been satisfied with their coverage and honoring claims for State of Wisconsin retirees? Are there other providers being considered for the future?

I have been very happy with our coverage, but the recent news caused me to have questions about UH that maybe you can help answer.

Thank you for your service to the State of Wisconsin.

Sincerely,

Mike Bestul

[REDACTED]

[REDACTED]





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

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January 2, 2025

Michael Bestul
[REDACTED]

Dear Michael Bestul:

Thank you for your December 6, 2024, email to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF) regarding your concern about member satisfaction and plan performance for UnitedHealthcare's (UHC's) It's Your Choice (IYC) Medicare Advantage plan, offered in the State of Wisconsin Group Health Insurance Program.

We monitor the news about Medicare Advantage, and we receive reports from UHC about the number of grievances and independent review appeal requests from members in the IYC Medicare Advantage plan. We have not received the 2024 information yet, but for 2023, when there were 16,120 members (that is retirees and their dependents) enrolled in the IYC Medicare Advantage plan, UHC received 538 grievances and 35 requests for independent reviews.

In addition to this information, ETF has ombudsperson staff that help members with escalated issues. They assist with complaints about all participating vendors. In 2024, the most common complaints heard about UHC's IYC Medicare Advantage plan were about prior authorizations, especially for chiropractic care, and questions about provider contract negotiations.

ETF's contract with health plans includes performance standards that all vendors must meet or pay a financial penalty. So far in 2024, UHC has met or exceeded all performance standards.

Therefore, ETF and the Board are satisfied with UHC's performance as the administrator of the IYC Medicare Advantage plan. As for the future, the contract for the IYC Medicare Advantage plan is out to bid currently through a Request for Proposal. A new vendor may be selected for coverage effective January 1, 2026. The Board will decide this at its January 15, 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. A

Michael Bestul
January 2, 2025
Page 2

copy of your letter and ETF's response will be included in the materials for the February 26, 2025, Board meeting.

Sincerely,

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