



STATE OF WISCONSIN
Department of Employee Trust Funds
Eric O. Stanchfield
SECRETARY

801 W Badger Road
PO Box 7931
Madison WI 53707-7931

1-877-533-5020 (toll free)
Fax (608) 267-4549
TTY (608) 267-0676
<http://etf.wi.gov>

CORRESPONDENCE MEMORANDUM

DATE: August 8, 2006

TO: Group Insurance Board

FROM: Liz Doss-Anderson, Ombudsperson, Quality Assurance Services Bureau
Christina Keeley, Ombudsperson, Quality Assurance Services Bureau
Pamela Licht, Section Chief, Staff Services Section

SUBJECT: Correspondence and Complaint Summary

This summary is provided for informational purposes and contains a listing of issues raised by participants relating to insurance benefits under the authority of the Group Insurance Board (GIB). The tables below include a summary of the following:

- (1) correspondence received by the Department written to the Secretary or the GIB
- (2) the number of written formal and informal (usually via telephone) complaints and inquiries handled by the ombudspersons in the Quality Assurance Services Bureau

The information provided in the attached tables is from the period of May 1, 2006, through July 31, 2006.

Quality Assurance Services Bureau staff will be available at the Board meeting to address any questions you have regarding this report. Thank you.

Attachments

Reviewed and approved by Pam Henning, Administrator, Division of Management Services.

Signature _____

Date _____

Board	Mtg Date	Item #
GIB	08/29/2006	8

Correspondence:

	Number
Health Insurance	14 (93%)
<i>Issues:</i> <ul style="list-style-type: none"> • Unhappy with Wisconsin Physicians Service (WPS)/Beech Street (poorly administered, not enough physicians in the immediate area) • Requesting accumulated sick leave credits be paid to retirees so that they can purchase their own health insurance • Suggesting a “high deductible” plan combined with a “health savings account” • Unhappy that ETF takes health insurance out of retirement check when the premium is less than the benefit and no communication from ETF when this occurs • Complaint that procedure was pre-authorized by Blue Cross Blue Shield of Wisconsin (BCBSWI) but subsequently denied by WPS • Request to add bariatric surgery to Uniform Benefits • Retiree asking for written clarification of rights if Barron County chooses not to participate in the Wisconsin Public Employers group health insurance program • Upset that health insurance deductions from annuity keep increasing every year 	<p>5</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>3</p> <p>1</p> <p>1</p>
Pharmacy Benefits/Medicare D	0 (0%)
<i>Issues:</i> <ul style="list-style-type: none"> • N/A 	
Disability Programs	1 (7%)
<i>Issues:</i> <ul style="list-style-type: none"> • Unhappy that Income Continuation Insurance stops at age 70 	1
Total	15 (100%)

Formal and Informal Complaints/Inquiries:

From May 1, 2006, through July 31, 2006, 186 members contacted the ombudspersons for assistance with benefit issues. The majority of these contacts involved health insurance and pharmacy benefits, including inquiries and requests for assistance regarding Medicare Part D. In addition, the ombudspersons assisted 67 members with general inquiries that are not reflected in the chart below. The following table summarizes the issues addressed.

	Number
Health Insurance	143 (77%)
<i>Most Common Issues:</i> <ul style="list-style-type: none"> • <i>Billing/Claim Processing (29%)</i> • <i>Enrollment and Eligibility (28%)</i> 	
Pharmacy Benefits/Medicare D	30 (16%)
<i>Most Common Issues:</i> <ul style="list-style-type: none"> • <i>Billing/Claim Processing (23%)</i> • <i>Enrollment and Eligibility (20%)</i> • <i>General Program Provisions or Design (20%)</i> 	
Disability Programs	7 (4%)
Income Continuation Insurance	5
Disability Retirement (§ 40.63)	1
Duty Disability (§ 40.65)	0
Long-Term Disability Insurance	1
All Other Program Types (Life Insurance, ERA, EPIC, Dental, Spectera, WRS)*	6 (3%)
Total	186 (100%)

*It is not common to receive a large number of complaints regarding these programs. The availability of ombudsperson assistance is not widely known and most of these programs are not under contract with ETF; rather, they are benefits that the Board simply approves to be offered through payroll deduction.

Key:

- *ERA: Employee Reimbursement Accounts. Optional pre-tax savings account for medical expenses and dependent care.*
- *EPIC: Optional supplemental benefit plan that provides coverage for dental, excess medical and accidental death and dismemberment.*
- *Spectera: Optional vision benefit.*
- *WRS: Wisconsin Retirement System*