



STATE OF WISCONSIN
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CORRESPONDENCE MEMORANDUM

DATE: May 15, 2007

TO: Group Insurance Board

FROM: Liz Doss-Anderson, Ombudsperson, Quality Assurance Services Bureau
Christina Keeley, Ombudsperson, Quality Assurance Services Bureau
Sharon Walk, Board Liaison, Quality Assurance Services Bureau

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 March 1, 2007, through April 30, 2007.

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	06/12/2007	8

Correspondence:

	Number
Health Insurance	
<i>Issues:</i> <ul style="list-style-type: none"> • Request for coverage of bariatric surgery by health maintenance organizations. • Concern from an annuitant regarding health insurance premiums. Annuitant requested that the Board consider benefit alternatives such as a range of deductibles. • Request from out-of-state annuitant that health plans be required to offer point-of-service coverage to provide greater out-of-network coverage for those living outside Wisconsin. 	<p>1</p> <p>1</p> <p>1</p>
Pharmacy Benefits/Medicare D	0
Disability Programs	0
Total	3

Formal and Informal Complaints/Inquiries:

From March 1, 2007, through April 30, 2007, 145 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 45 members with general inquiries that are not reflected in the chart below. The following table summarizes the issues addressed.

	Number
Health Insurance	115
<i>Most Common Issues:</i> <ul style="list-style-type: none"> • <i>Billing/Claim Processing (31%)</i> • <i>Enrollment and Eligibility (18%)</i> 	
Pharmacy Benefits/Medicare D	20
<i>Most Common Issues:</i> <ul style="list-style-type: none"> • <i>Enrollment and Eligibility (50%)</i> • <i>Billing/Claim Processing (20%)</i> 	
Disability Programs	5
Income Continuation Insurance	1
Disability Retirement (§ 40.63)	0
Duty Disability (§ 40.65)	0
Long-Term Disability Insurance	4
All Other Program Types (Life Insurance, ERA, EPIC, Dental, Spectera, WRS)*	5
Total	145

*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*