

Things to Remember about Your Health Insurance

- You are responsible for your health care decisions.
- Not every service you want or need is covered by your health plan. Contact your plan if you are uncertain about coverage or to find out if you need prior authorization for the services you want to receive.
- You will have to pay for services you choose to receive that are not covered by your plan.
- If you are in a plan with a network of providers, you must always use that network's providers for your care or obtain prior authorization for services outside of the network.
- Some services require co-payments. Know your plan coverage.



Department of Employee Trust Funds (ETF)
Attn: Ombudsperson Program
P.O. Box 7931
Madison, WI. 53707-7931

1-877-533-5020 ext. 17947
Local: (608) 261-7947
ombudsperson@etf.state.wi.us

Wisconsin Relay Service (for speech and
hearing-impaired individuals):

7-1-1 or
1-800-947-3529 (English)
1-800-833-7813 (Español)

<http://etf.wi.gov>

Ombudsperson Program



When You Have Wisconsin Retirement System Insurance Questions

- Claims
- Enrollment & Eligibility
- Denial of Services
- Grievance Process
- Independent Review
- Prescription Drug Benefits
- Dual-Choice

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What Services are Available through the Ombudsperson Program?

The Department of Employee Trust Funds (ETF) Ombudsperson staff attempt to resolve questions and issues on behalf of Wisconsin Retirement System (WRS) participants.

When an Ombudsperson can help:

- When a prior authorization request has been denied
- When claims have not been processed correctly
- When you have been told that you have no insurance coverage
- If you would like to know how to file a grievance
- If you receive a bill for services that have been covered in the past

OMBUDSPERSON:

*Impartiality.
Not an advocate for any particular individual or group.
Considers the rights and interests of all parties to reach a fair resolution*

Why use an Ombudsperson?

The Ombudsperson program does not replace the plan grievance process. It gives you an additional way to resolve your plan issue outside of the grievance process. An Ombudsperson can act as your “navigator” and guide you through the grievance process by explaining your options and clarifying benefit provisions.

Ombudspersons try to promptly resolve your complaint, often by working directly with the plan.

If your complaint cannot be resolved informally by the Ombudsperson and you wish to pursue the complaint further, the Ombudsperson will explain the multi-level grievance process available to all WRS participants.

An Ombudsperson does not:

- Guarantee a favorable outcome
- Change any plan’s policy
- Authorize claims payment
- Make medical determinations
- Violate confidentiality
- Make ETF policy or management decisions

OMBUDSPERSON:

a confidential resource for persons in the WRS who acts as a neutral party to work for equity, fairness, and compliance with program policies and insurance contracts

I Have an Insurance Issue. Where do I Begin?

First, contact your plan and clearly explain the problem. Many issues are quickly resolved with a simple call to the plan.

If you are unable to resolve the matter yourself, you can choose to go through your plan’s grievance process. Contact your plan for information about their grievance process.

You may contact an ETF Ombudsperson before or after going through the plan grievance process. In either case, the Ombudsperson can assist you by providing guidance, options and resources.

Call, e-mail, or write to Ombudsperson staff if you have questions or would like more details about the Ombudsperson program or the grievance and appeal process.