

**George D. Chapman, PLA**

**Public Comment**

**State of Nevada PEBP Board**

July 20, 2023

Ladies/Gentleman of the PEBP Board:

I write to you out of complete frustration with the PEBP benefit vendor, UMR. These people are not worthy of a State contract. Especially a contract that involves the distribution of payments to PEBP members for covered health care. UMR is simply unwilling or incapable of providing timely payment or coherent responses to inquiries. I often have needed the PEBP staff to assist in getting UMR to do simple clerical tasks (like correcting my mailing address) or to respond to pre-authorized claim payments in a timely manner. I pay my premiums on time; claim payment should meet the same standard.

It is clear that UMR has no intention of being customer friendly. They have no direct phone contact to a knowledgeable customer service representative and their website is mostly designed as tax on PEBP members time. Website links that are inoperative or useless have been the norm since the beginning.

It is my understanding that UMR is a subsidiary of UnitedHealthcare. The same company that a Clark County superior court jury found guilty of cheating healthcare providers. See: <https://www.teamhealth.com/news-and-resources/press-release/nevada-jury-finds-unitedhealthcare-and-affiliates-guilty/?r=1>

It is also my understanding that PEBP staff is backlogged with quality control review with UMR. Members of the PEBP Board, it is time to end the UMR contract for inadequate performance. Please save Nevada state employees/retirees any more frustration with this vendor.

Best Regards,

s/ George D. Chapman, PLA



TO: Jack Robb, Chair, and Public Employee Benefits Program Board

FROM: Douglas Unger, President, UNLV Chapter, and Government Affairs Representative,  
Nevada Faculty Alliance; & Member, UNLV Employee Benefits Advisory Committee

**PEBP BOARD MEETING – 7-27-23 -- PUBLIC COMMENT**

Doug Unger, President, UNLV Chapter, Nevada Faculty Alliance, and Chair, Government Affairs Committee. Thank you to Director Robb and the PEBP Board for your service and consideration.

As we close the 2023 fiscal year and launch into the new one, we would like to point out some serious issues with UMR and its claims administration. As is clear in the audit findings for agenda item 9, UMR failed to meet service expectations in five key areas. UMR's administration of patient claims has excessive errors, and the median and mean time for claims turnaround are unsatisfactory. This underperformance by UMR has had real world consequences for several faculty and university employees, including: unreasonable delays in resolving claims; in at least one case, a letter sent by UMR to a UNLV employee stating her claims and appeals had been resolved in her favor and would be paid only to find out that the claims department at UMR persisted in informing health provider billing offices that her claims had been denied, sending some bills wrongly into collection and causing significant personal anguish and frustration to the employee such that she was on the verge of quitting her job. Another claim took no less than five months to resolve, the faculty member caught in seemingly endless telephone response loops until the former Executive Officer intervened and resolved the matter. There are at least another five or six such cases currently bouncing around the UMR system. This poor, impersonal, tone deaf service to PEBP members cannot and should not happen. We strongly request, as was in place with Healthscope, that PEBP work with UMR to create a patient advocate position that responds directly to members who are having claims payment or approval issues and helps to resolve them. As well, UMR has recently cut Desert Radiology from its "in network" providers effective August 1<sup>st</sup>. This decision will reduce access to diagnostic imaging services in southern Nevada for PEBP members by about 40%, and is already causing scheduling problems in a region which has been long underserved. Furthermore, without an announcement of this decision by UMR and explanation to PEBP members, there will be mistakes in accessing "in network" providers that will cost state employees unnecessarily and lead to further frustrations with PEBP. In sum: I hope that PEBP staff and the Board can work aggressively with UMR and its parent company United Healthcare to resolve these serious customer service deficiencies. Thank you.