

**Retiree Health Plan Advisory Board (RHPAB)**  
**Public Comment from November 2019**

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**From:** Shelli Knopik [REDACTED]  
**Sent:** Friday, November 1, 2019 8:43 AM  
**To:** Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
**Cc:** RPEA <rpea@alaska.net>  
**Subject:** Renewing the contract with Aetna as Third Party Administrator of the Retiree Health Care Plan

Good Morning-

I just received the latest AlaskaCare Retiree Health Newsletter. I read with dismay that the Board's intent is to award Aetna the contract as third party administrator for the medical health care plan for the next 5 years and renewable after that.

I hope this doesn't happen. I have tried using their website and it is not very user friendly. I have had to make too many phone calls this past year to get Aetna to pay the claims for covered services that were denied the first time around. I have also talked with several providers and am told that Aetna is the most difficult insurance company they deal with.

We as retirees have to do so much leg work before even making an appointment of any kind it is ridiculous. If a provider doesn't "code" it to Aetna's liking, the claim will be rejected as "not covered". When calling, they instruct us that the information they are giving us over the phone "is not a guarantee of benefits". What?? What good does it do to call then? I've also had Aetna bill a covered service with an in network provider erroneously & had to spend hours on the phone to get that rectified. Effectively they have a way to deny benefits no matter what. I've had that happen on too many occasions. How are we supposed to understand exactly what are benefits are?

We should not be expected to know the diagnoses codes for every procedure & service our medical provider recommends to please Aetna. We go to doctors because we need their expertise and their advice. If Aetna dictates what services, tests, etc. we can & cannot do by what they will cover, why do we need doctors?

I hope the Board will reconsider awarding this contract to Aetna.

Respectfully,  
Shelli Knopik

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**From:** Mike [REDACTED] Carpenter [REDACTED]  
**Sent:** Friday, November 8, 2019 2:32 PM  
**To:** Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
**Subject:** Proposed modifications

Hello,  
The Alaska Retiree Health Plan Advisors were mentioned during one of the recent phone town halls. They also mentioned that you were the place to provide input on improvements to the current plans. Understanding that nothing is free, I'd like to propose a few improvements.

1) I have friends who have a "Silver Sneakers" option available through their health plans. The purpose is to encourage that seniors and all retirees take advantage of fitness facilities in their area to reduce the problems associated with lack of exercise. It would supplement or pay for gym memberships.

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2) Annual physicals, with blood work, would be a beneficial addition to our plan.

3) Finally, the availability of tooth implants should be included in the Dental Plan.

Thank you,  
Mike Carpenter

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**From:** Gary Miller [REDACTED]  
**Sent:** Friday, November 15, 2019 12:01 PM  
**To:** Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
**Subject:** Legacy and Standard Dental Plans

The fees for each plan will have to be calculated separately. Therefore, the funds for the two options **MUST** be kept separately. Also, I hope you monitor the accounts so that the state does not collect too much or too little money. The accounts should be close to what the actuaries say they should be.

Thanks.

Gary Miller

[REDACTED]  
Juneau, AK  
[REDACTED]

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**From:** Teresa Williams [REDACTED]  
**Sent:** Sunday, November 24, 2019 9:04 AM  
**To:** Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
**Subject:** 11/22/19 Town Hall Meeting

I was really shocked by Commissioner Tshibaka's use of the regularly scheduled town hall meeting to attack the court and plaintiff in the litigation regarding retiree dental care insurance. Understandably, she is upset that the state has been found by a court to have violated the state constitution by diminishing retiree dental insurance benefits. And that there is a further order to slow the state's attempt to force election to the 2014 plan. Her anger showed in her voice. But she used her forum to attack the order [the context was unexplained to the audience] by scaring the audience members about pending loss of privacy to unnamed others. From reading the court decision itself, it appears that there is a standing order protecting privacy and that nothing has changed. It seems that the commissioner leapt at the opportunity to use the town hall forum to make ill-prepared and misleading statements.

I had already been concerned about the glowing terms in which the 2014 plan is discussed in all the state's communications about the option between the 2013 and 2014 plans. On its website, the state has put up its own comparison of the two plans. Nowhere does it recognize the court decision finding the latter to be a diminishment of the first. Nor has it included a link to the court decision that compares them side-by-side.

Because of the disinformation that the state is communicating to retirees about the two plans, it seems that it should be required to provide notice of the court decisions and to provide an easy method for retirees to read the decisions directly.

Teresa Williams  
Retiree

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**From:** K.M. Gordon [REDACTED]  
**Sent:** Tuesday, November 26, 2019 12:59 PM  
**To:** Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
**Subject:** DRB Messaging and Actions Regarding DVA Open Enrollment

To the Retiree Health Plan Advisory Board:

I sent the letter below to the DRB after the last townhall phone call. They graciously answered, for which I am grateful, but did not respond to my "complaint" about the Commissioner's statement. But there is one other thing I want to add to this note to you that I didn't say to DRB. That is, in addition to the description I gave below as to the Commissioner's comments, during her speech she essentially blamed the RPEA for causing the turmoil regarding open enrollment for DVA. But in fact, despite any good intentions, simply put, DRB ran afoul of the Constitution. The Court has decreed where the fault lies in the matter, and clearly it isn't with RPEA as the Commissioner would suggest. It was the DRB that had made error upon error according to the Court. DRB needs to accept responsibility that that they violated the Constitution as the Court decided, even if it was in ignorance or with good intentions. I would much rather hear them say they see their error, apologize, and promise to do better in the future rather than blaming others, in this case the RPEA. Here is the letter I sent to DRB. As I said, their answer was very polite as to my personal issues.

Greetings from Fairbanks....

I am very grateful that the DRB looks for opportunities to lessen benefit costs to retired employees, which is FANTASTIC and is what DRB should be doing all along. But in doing so, the effort should be done in harmony with the not only the Constitutional mandate regarding retirees, but any other directive, statute, or regulation given to DRB related to retiree health benefits. Had DRB maintained harmony with the Constitution, they could still have looked for cost-saving opportunities and not run afoul of the RPEA or the Court.

The RPEA Court complaint was filed because DRB violated the Constitution by diminishing our retiree benefits, and indeed, the Court concurred. What we keep hearing in almost every townhall is DRB staff justifying the violation of the Constitutional mandate not to diminish retiree benefits or suggesting the Court was wrong. Does the DRB think that it is a higher authority than the State's Constitution? Why does the DRB believe it is ok to ignore the Constitution? Or was DRB unaware of the Constitutional directive?

Additionally, the Commissioner's seemingly sour grapes attitude during her speech justifying DRB's Constitutional violation on Friday last where our benefits were concerned was over the top. Like it or not, through potentially good intentions, DRB made a grievous error, and it must take responsibility for that mistake instead of making excuses at repeated townhalls. Every state agency has a Constitutional mandate with parameters to match. It is unseemly for the Commissioner to "whine" about the Court reining in the DRB when they clearly failed to stay within their lane. Instead of making excuses for what may have been motivated by good intentions, DRB needs to admit in trying to do a good thing, the outcome wasn't acceptable by law. It would be appreciated if DRB would stop making the court out to be the bad guy and also cease self-justification. The Court has spoken not once, but twice, and the DRB should put this episode behind them and put their hands to the plow and move on.

The townhalls are a great way of sharing information, so thanks for putting them on. DRB's work is not easy, and clearly much effort goes into researching and creating benefit plans for employees and retirees. I want to thank DRB staff ahead of time for the work going into preparing next year's open enrollment keeping the Court's guidelines in mind.

Karen Gordon