

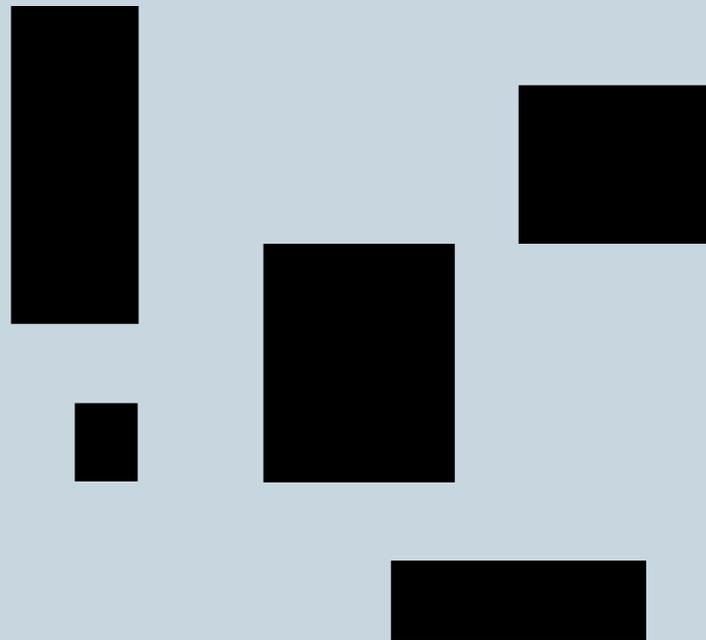
# Nevada Public Employees Benefit Program

Quarterly Update – 1st Quarter Plan Year 2020

Willis Towers Watson's Individual Marketplace



December 6, 2019



# The Public Employees Benefit Program Executive Dashboard

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## Executive Summary

### Plan Enrollment:

- At the end of Q1 2020, PEBP's total enrollment into Medicare policies through Willis Towers Watson's Individual Marketplace increased to 12,863. Since inception, 101 carriers have been selected by PEBP's retirees with current enrollment in 1,264 different plans.
- Medicare Supplement (MS) plan selection remained consistent at 80% of the total population with the majority of participants selecting AARP and Anthem BCBS of Nevada as their insurer; each carrier holds plans for 6,425 and 2,091 enrollees respectively. The average monthly premium cost for MS plans remained consistent at \$147.
- The percentage of Medicare Advantage (MA or MAPD) plans selected remaining consistent at 20%. Top MA carriers include Hometown Health Plan with 1,345 individual plan selection and Humana with 389 individual plan selections. The average monthly premium cost to PEBP participants is \$27.

### Customer Satisfaction:

- Q1 2020, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.6 out of 5.0 based on 67 surveys returned.
- For Q4 2019, the average Service Call Satisfaction score results were 4.4 out of 5.0. For Q1 2020, the score was 4.3 with 310 survey responses.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.3 out of 5.0 for Q1 2020.
- For Funding Calls, PEBP customer satisfaction was 4.3 out of 5.0. This was an increase when compared to Q4 2019. There were 140 survey responses in Q4, 2019 compared to 217 survey responses for Q1.

### Health Reimbursement Arrangement:

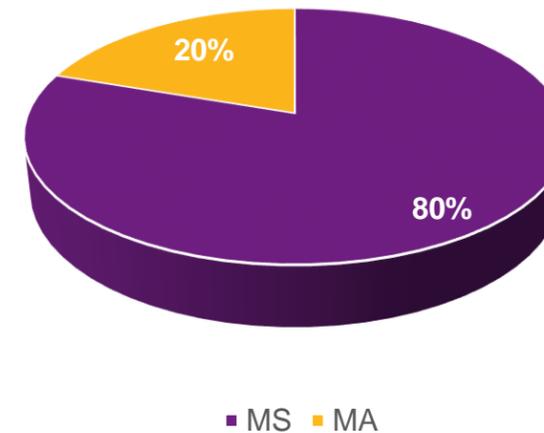
- At the end of Q1 2020 there were 12,206 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 85,670 claims submitted against the HRA for reimbursement in Q1, with 79% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 68,075 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q1 was \$7,657,249.

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 9/30/2019		Previous Qtr
Total enrolled through individual marketplace	12,863	12,764
Number of carriers**	101	100
Number of plans**	1,264	1,210

Plan Type Selection Through 9/30/2019		Previous Qtr
Medicare Advantage (MA, MAPD)	2,550	2,525
Medicare Supplement (MS)	10,323	10,240

### Medical Enrollment



"The percentage of Medicare Advantage plans selected by PEBP's retiree population is now slightly below the average for Willis Towers Watson's Book of Business."

Plan Type	Number Enrolled	Average Premium
Medicare Supplement	10,323	\$147
Medicare Advantage (MA, MAPD)	2,550	\$0 / \$28
Part D drug coverage	8,640	\$26
Dental coverage	1,129	\$36
Vision coverage	1,882	\$14

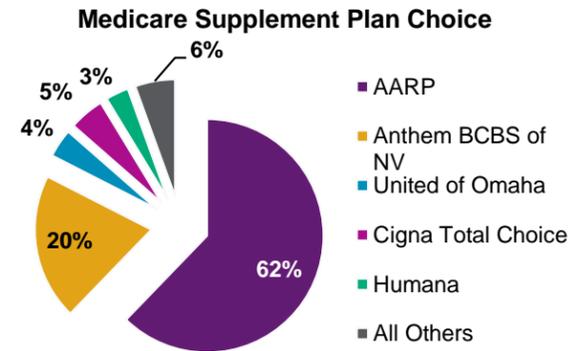
\*\* Reflects total carriers and plans that PEBP participants have enrolled in nationwide, since inception.

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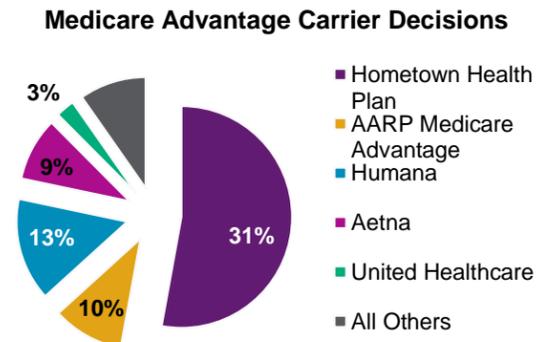
## Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,425
Anthem BCBS of NV	2,091
Cigna Total Choice	501
Humana	328
United of Omaha	406



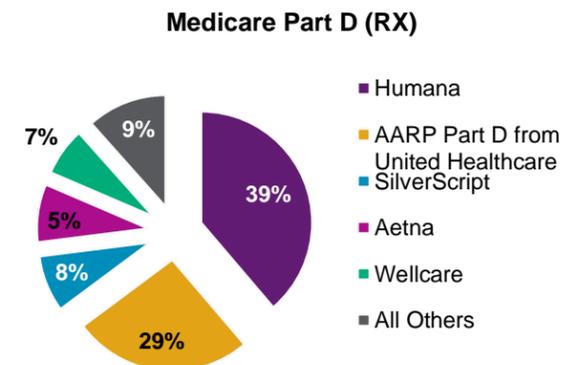
Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$147
Median	\$143
Maximum	\$411

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	286
Aetna	226
Hometown Health Plan	1,345
Humana	389
United Healthcare	69



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$27
Median	\$0
Maximum	\$223

Top Medicare Part D (RX)	Total
AARP Medicare Advantage	2,191
Aetna	818
Humana	3,254
SilverScript	694
WellCare	752



Cost Data For Part D (RX)	Cost
Minimum	\$10
Average	\$26
Median	\$23
Maximum	\$130

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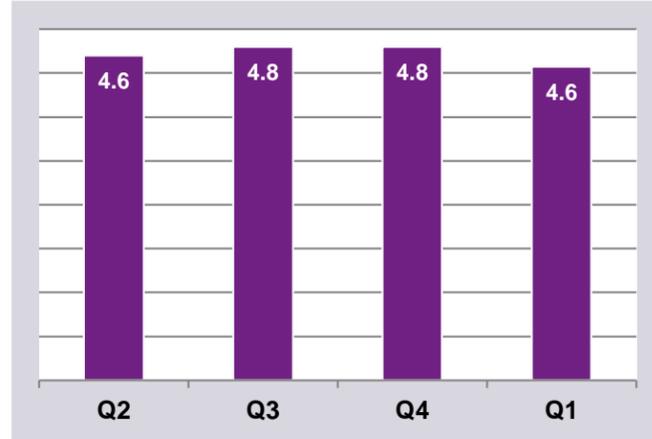
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## Customer Service – Voice of the Customer (VoC)

Individual Marketplace conducts phone and email surveys of all participant transactions. Each survey contains approximately 12-16 questions. Responses are scanned by IBM Mindshare Analytics which expose trends within an hour, alerting Individual Marketplace of issues and allowing for real-time feedback and adjustments

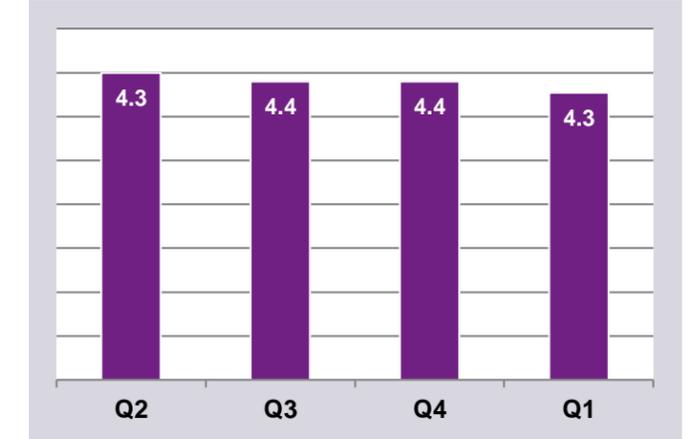
### Q1 Enrollment Satisfaction

CSAT score	Count	%
5	47	70%
4	14	21%
3	4	6%
2	1	1%
1	1	1%
	<b>67</b>	<b>100%</b>



### Q1 Service Satisfaction

CSAT score	Count	%
5	194	63%
4	61	20%
3	22	7%
2	11	4%
1	22	7%
	<b>310</b>	<b>100%</b>



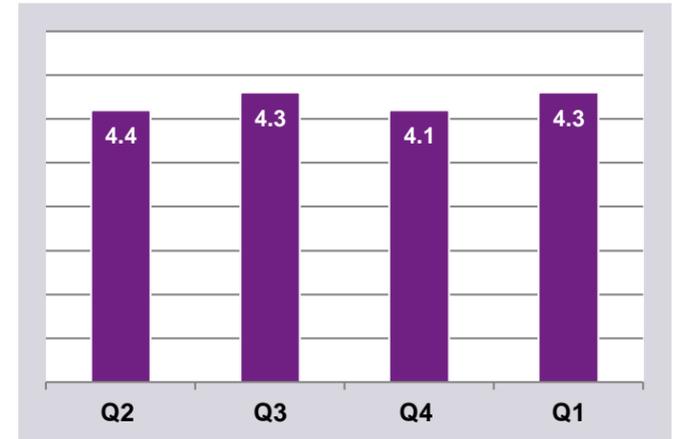
### Q1 Enrollment & Service Combined

CSAT score	Count	%
5	241	64%
4	75	20%
3	26	7%
2	12	3%
1	23	6%
	<b>377</b>	<b>100%</b>



### Q1 HRA Satisfaction

CSAT score	Count	%
5	134	62%
4	47	22%
3	14	6%
2	12	6%
1	10	5%
	<b>217</b>	<b>100%</b>

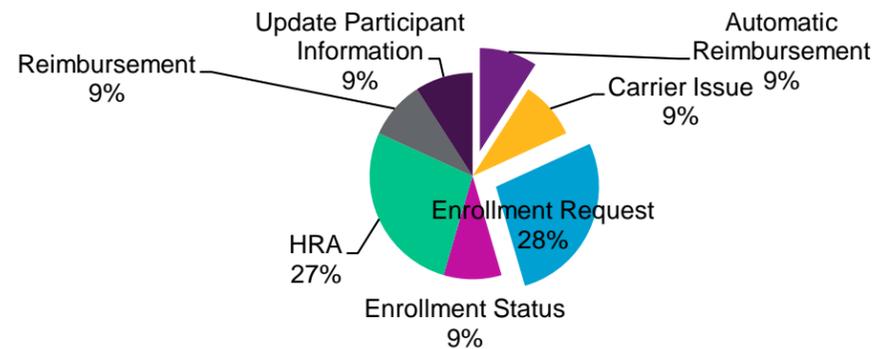
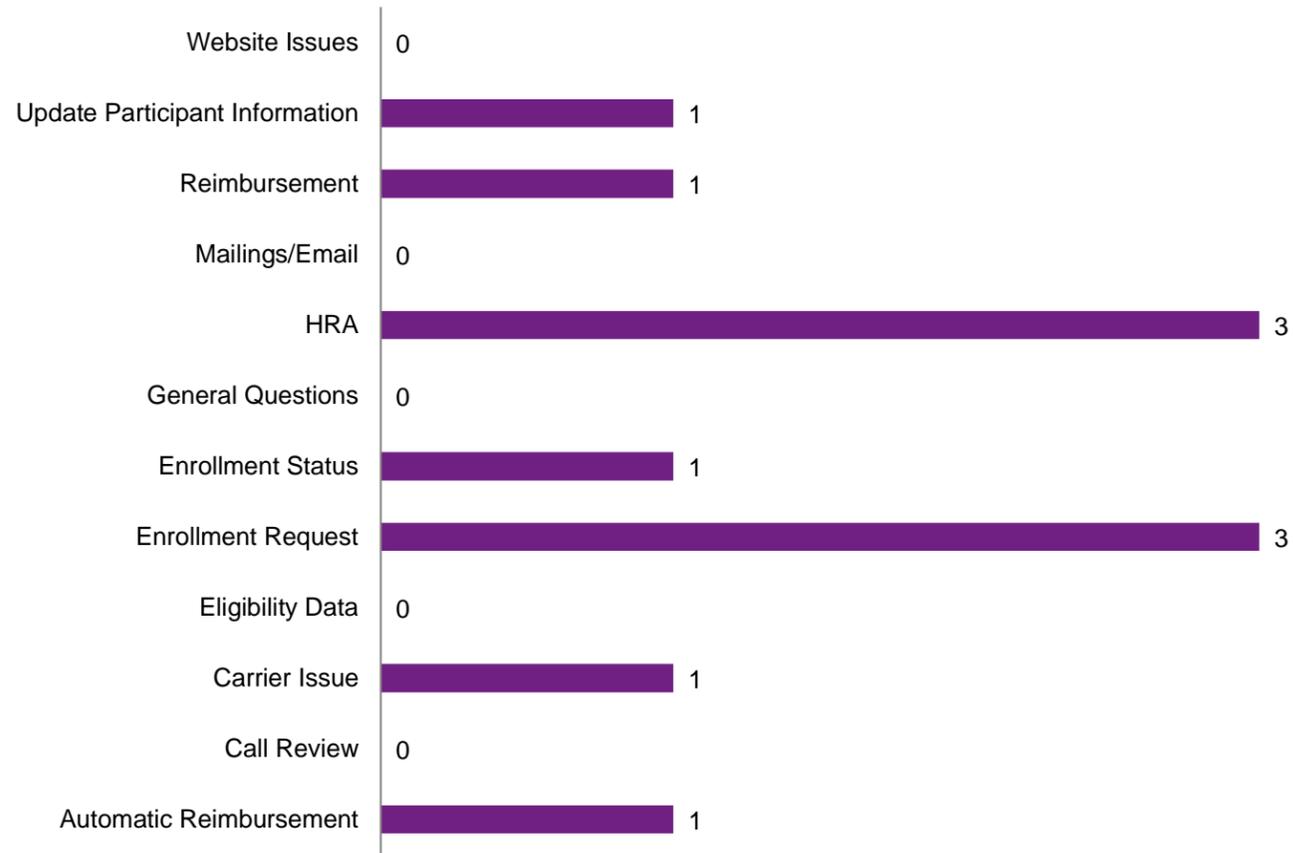


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## Customer Service – Issues Log Resolution

Each quarter a certain number of participant inquiries are received by both PEBP and Willis Towers Watson that require escalation to Individual Marketplace Issues Log. Items on the Issues Log are carefully evaluated and continuously monitored by seasoned Willis Towers Watson staff until resolution is reached. The total number of inquiries reviewed during Q1-PY20 is 11 and are associated with the following categories:



## Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	12,206
Number of claims paid	85,670
Accounts with no balance	6,347
Claims paid amount	\$7,657,249.63

Claims By Source	Total
A/R file	68,075
Mail	14,078
Web	3,517

Call Category	Total
General / Instructional	1,100
Denial Reason Explanation	89
Date EFT / Mail Issued	88
Available Balance	66
Premium Inquiries	48

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## Performance Guarantees\*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.40 Days	Yes
Claim Financial Accuracy	≥ 98%	99.19%	Yes
Claim Processing Financial Accuracy	≥ 98%	99.27%	Yes
Reports	≤ 15 business days	As Scheduled	Yes
HRA Web Services	≥ 99%	>99%	Yes
Benefits Administration Customer Service Avg. Speed to Answer	≤ 2 min. in Q1 ≤ 90 sec in Q2 and Q3 ≤ 5 minutes in Q4	15 Seconds	Yes
Benefits Administration Customer Service Abandonment Rate	≤ 5%	0.30%	Yes
Customer Satisfaction	≥ 80%	91%	Yes
Disclosure of Subcontractors	100%	100%	Yes
Unauthorized Transfer of PEBP Data	100%	100%	Yes

\*Please note that the performance guarantees are ultimately measured based on the annual audit period.

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## Operations Report

### Fall Retiree Meetings:

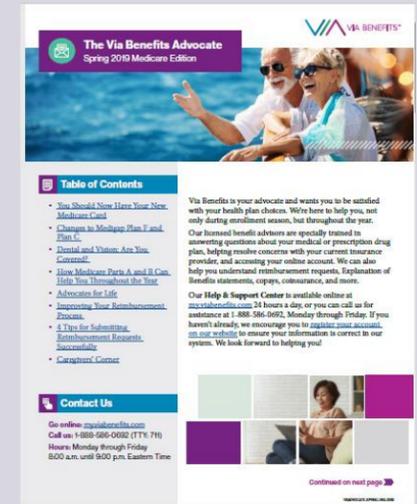
The Fall Retiree Meetings were held on October 9, October 10, and October 11 in Las Vegas, Carson City, and Reno. At each location there were two meetings per day with the morning meeting focusing on participants aging-in to Medicare and the afternoon meeting focusing on the HRA for those that are already Medicare eligible. The below chart includes information about the meeting attendance and additional comments.

Date	Location	Attendance
October 9	College of Southern Nevada North Las Vegas Campus Horn Theater 3200 E. Cheyenne Ave North Las Vegas, NV 89030	Age-in Meetings; ~100 HRA Meetings: ~35
October 10	Nevada Army National Guard Auditorium 2460 Fairview Dr. Carson City, NV 89701	Age-in Meetings; ~105 HRA Meetings: ~50
October 11	Truckee Meadows Community College Sierra Building, Room 105 7000 Dandini Boulevard Reno, NV 89512	Age-in Meetings; ~105 HRA Meetings: ~25

### Communications:

Below is information on communications that are currently in process or will be coming up.

- Fall Newsletter
  - This communication is sent to participants via email and was sent at the end of September. The intent of this communication is to educate participants on different areas like Medicare Open Enrollment, HRA, Direct Deposit, and Auto-Reimbursement functionality.



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## Nevada PEBP Historical Call Statistics

The below charts reflect the historical call statistics for Nevada PEBP for 2019.

Month	Average Wait Time	Total Calls	Abandoned Calls	Average Handle Time	Outreach Attempts
January	1m 10s	2,623	89	22m 17s	356
February	24s	1,732	11	22m 23s	160
March	14s	1,584	5	23m 24s	228
April	14s	1,602	6	24m 00s	230
May	15s	1,780	3	24m 41s	192
June	15s	1,475	4	26m 58s	201
July	15s	2,070	3	25m 38s	227
August	15s	1,706	6	25m 31s	246
September	15s	1,494	7	26m 17s	193
October	1m 07s	2,958	72	31m 16s	409
November	6m 52s	4,037	604	35m 06s	446
December					

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Month	Average Wait Time	Total Calls	Abandoned Calls	Average Handle Time	Outreach Attempts
January	03m 32s	2,671	223	21m 39s	266
February	25s	1,890	8	18m 01s	318
March	22s	2,001	13	19m 03s	354
April	13s	1,750	7	21m 01s	170
May	14s	1,653	3	22m 45s	192
June	13s	1,615	8	23m 47s	329
July	16s	1,589	2	25m 18s	282
August	15s	1,379	0	26m 19s	224
September	15s	1,686	1	22m 56s	336
October	37s	2,484	36	29m 16s	357
November	33s	2,441	23	32m 10s	271
December	34s	2,241	24	25m 27s	322