

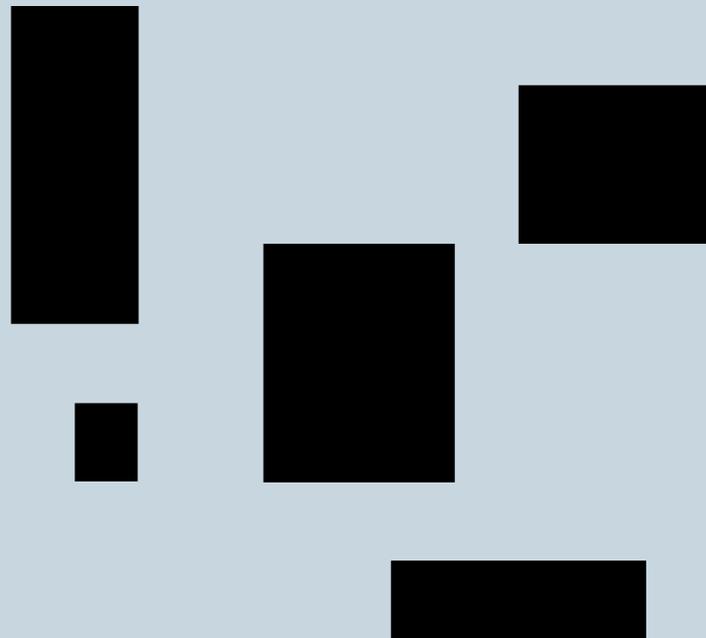
# Nevada Public Employees Benefit Program

Quarterly Update – 3rd Quarter Plan Year 2020

Willis Towers Watson's Individual Marketplace



May 1, 2020



# The Public Employees Benefit Program Executive Dashboard

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## Executive Summary

### Plan Enrollment:

- At the end of Q3 2020, PEBP's total enrollment into Medicare policies through Willis Towers Watson's Individual Marketplace increased to 12,749. Since inception, 103 carriers have been selected by PEBP's retirees with current enrollment in 1,381 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 6,259 and 2,165 enrollees respectively. The average monthly premium cost for MS plans remained consistent at \$149.
- The percentage of Medicare Advantage (MA or MAPD) plans selected remained consistent at 20%. Top MA carriers include Hometown Health Plan with 1,161 individual plan selections and Humana with 400 individual plan selections. The average monthly premium cost to PEBP participants is \$23.

### Customer Satisfaction:

- In Q3 2020, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.6 out of 5.0 based on 66 surveys returned.
- For Q3 2020, the average satisfaction score for Service Calls was 4.2 out of 5.0 based on 378 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.2 out of 5.0 for Q3 2020.
- For Funding Calls, PEBP customer satisfaction was 4.2 out of 5.0. This was an increase when compared to Q2 2020. There were 24 survey responses in Q3.

### Health Reimbursement Arrangement:

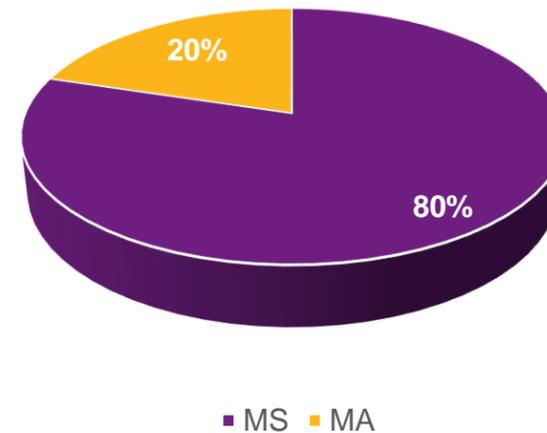
- At the end of Q3 2020 there were 12,576 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 87,193 claims submitted against the HRA for reimbursement in Q3, with 78.8% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 68,673 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q3 was \$7,7793,327.

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 03/31/2019		Previous Qtr
Total enrolled through individual marketplace	12,749	12,952
Number of carriers**	103	102
Number of plans**	1,381	1,402

Plan Type Selection Through 03/31/2019		Previous Qtr
Medicare Advantage (MA, MAPD)	2,585	2,554
Medicare Supplement (MS)	10,167	10,428

### 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	10,167	\$147
Medicare Advantage (MA,MAPD)	2,585	\$0 / \$24
Part D drug coverage	7,557	\$25
Dental coverage	1,147	\$37
Vision coverage	1,964	\$13

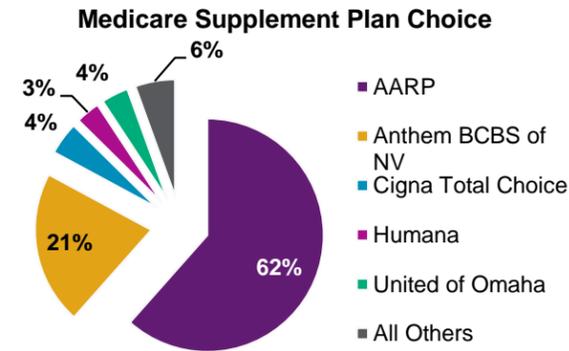
\*\* Reflects total carriers and plans that PEBP participants have enrolled in nationwide, since inception.

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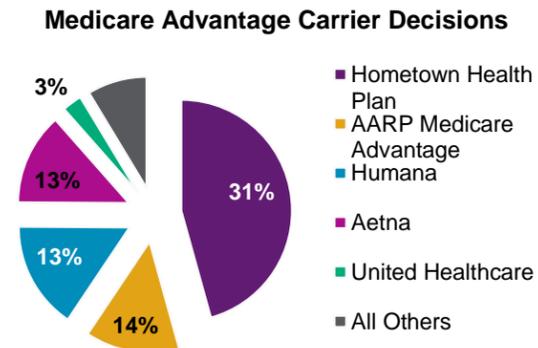
## Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,259
Anthem BCBS of NV	2,165
Cigna Total Choice	459
Humana	340
United of Omaha	381



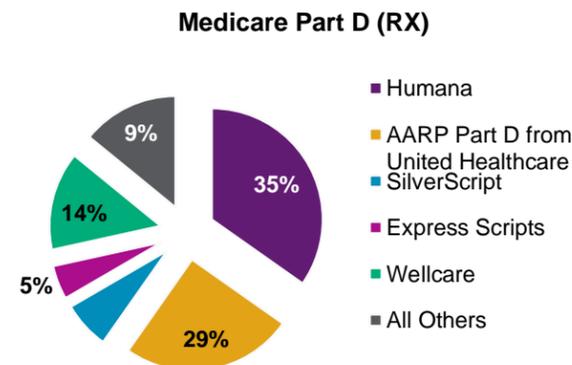
Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$149
Median	\$143
Maximum	\$459

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	361
Aetna	355
Hometown Health Plan	1,161
Humana	400
United Healthcare	69



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$23
Median	\$0
Maximum	\$205

Top Medicare Part D (RX)	Total
AARP Medicare Advantage	2,143
Express Scripts Medicare	435
Humana	2,840
SilverScript	575
WellCare	1,237



Cost Data For Part D (RX)	Cost
Minimum	\$10
Average	\$25
Median	\$20
Maximum	\$130

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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

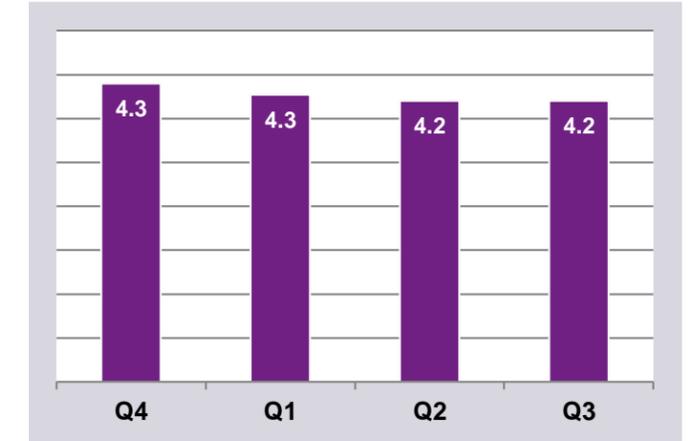
### Q3 Enrollment Satisfaction

CSAT score	Count	%
5	49	74%
4	10	15%
3	4	6%
2	0	0%
1	3	5%
	<b>66</b>	<b>100%</b>



### Q3 Service Satisfaction

CSAT score	Count	%
5	234	62%
4	56	15%
3	43	11%
2	14	4%
1	31	8%
	<b>378</b>	<b>100%</b>



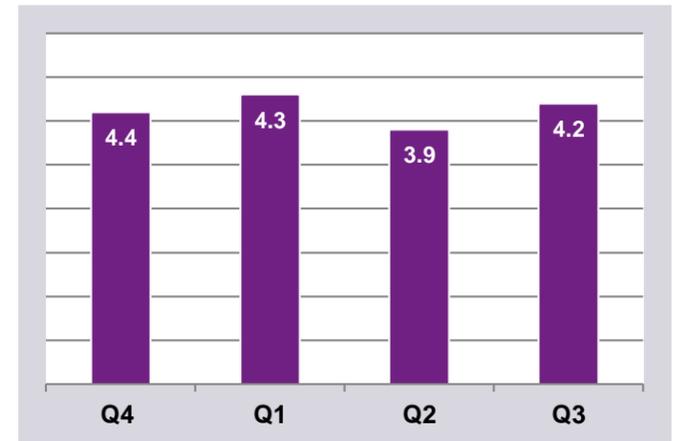
### Q3 Enrollment & Service Combined

CSAT score	Count	%
5	283	64%
4	66	15%
3	47	11%
2	14	3%
1	34	8%
	<b>444</b>	<b>100%</b>



### Q3 HRA Satisfaction

CSAT score	Count	%
5	14	58%
4	4	17%
3	4	17%
2	1	4%
1	1	4%
	<b>24</b>	<b>100%</b>

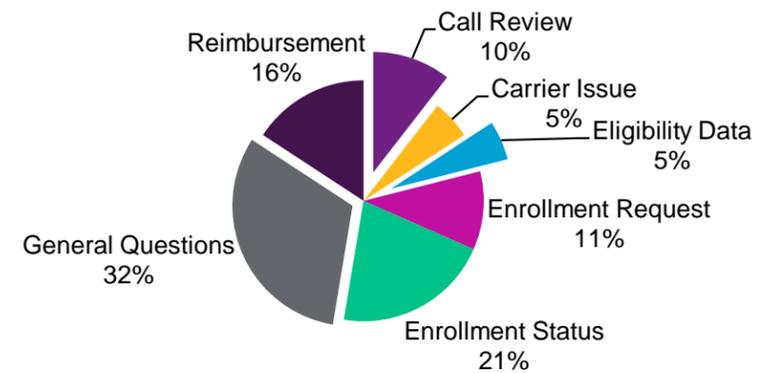
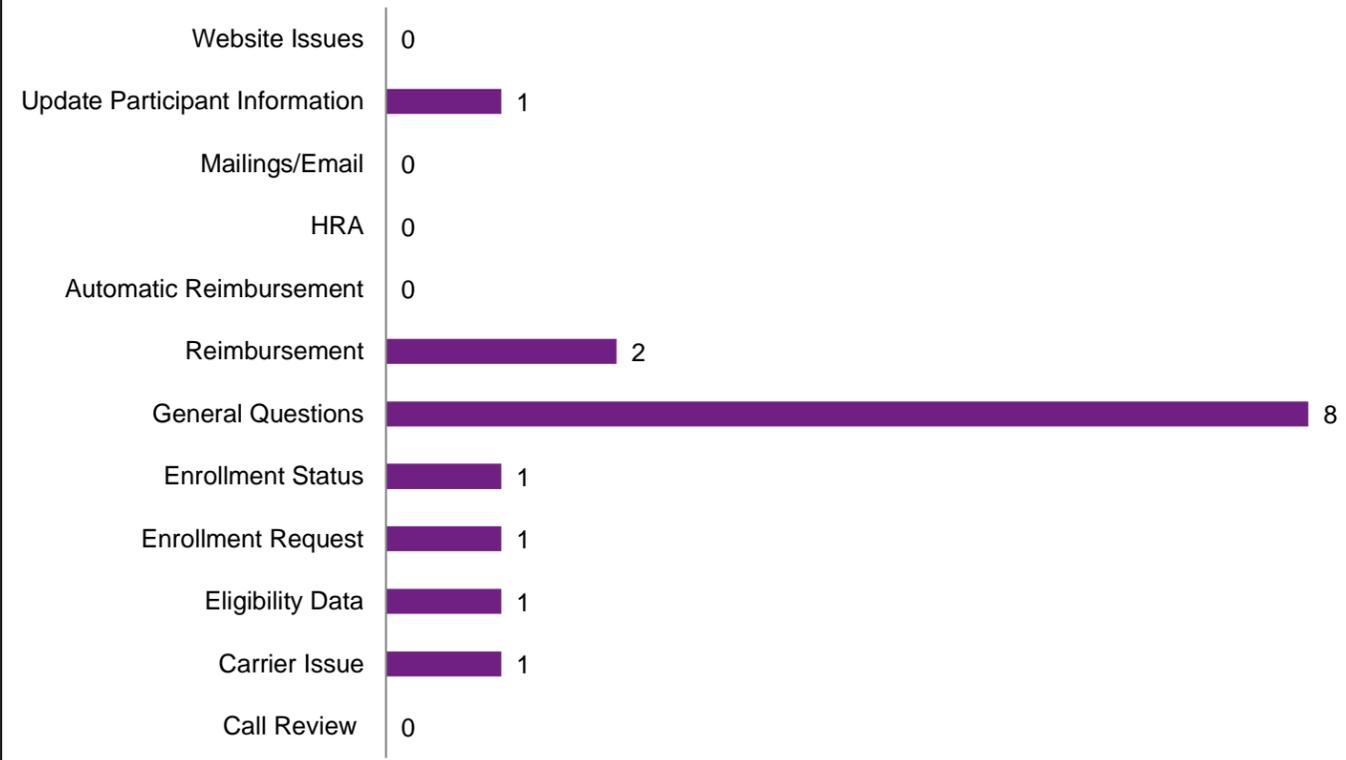


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## Customer Service – Issues Log Resolution

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 Q3-PY20 is 15 and are associated with the following categories:



## Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	12,576
Number of claims paid	45,016
Accounts with no balance	6,657
Claims paid amount	\$7,793,327

Claims By Source	Total
A/R file	68,673
Mail	14,698
Web	3,822

Call Category	Total
General / Instructional	1,513
Denial Reason Explanation	97
Available Balance	75
Date EFT / Mail Issued	65
Dedicated / Designated Call Transfer	61

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## Performance Guarantees\*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.54 Days	Yes
Claim Financial Accuracy	≥ 98%	99.12%	Yes
Claim Processing Financial Accuracy	≥ 98%	98.69%	Yes
Reports	≤ 15 business days	Met	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  Note - Quarters listed are based on calendar year.	2 Minutes 8 Seconds	No
Benefits Administration Customer Service Abandonment Rate	≤ 5%	4.71%	Yes
Customer Satisfaction	≥ 80%	89%	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

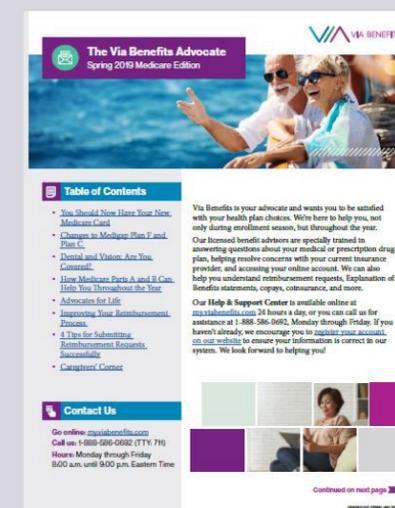
### Funding Platform Change:

The conversion from PayFlex to Willis Towers Watson's Funding Administration Platform was completed on April 3. Claims that were held during the black out period from March 18 to April 2 started to be processed on April 3 and reimbursements for those claims started to be released at the end of the following week. A new mobile app will be available for participants to use to submit claims directly through their mobile devices.

### Communications:

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

- Spring Newsletter
  - This communication is sent to participants via email and is typically sent the week of May 27. The intent of this communication is to educate participants on different areas like Medicare, HRA, Direct Deposit, and Auto-Reimbursement functionality.



### CARES Act:

On March 27, the Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law. The CARES Act is a part of the \$2 trillion stimulus package aimed at providing additional relief during the coronavirus pandemic.

The CARES Act includes important provisions for users of Health Reimbursement Arrangements (HRAs), specifically:

- Over-the-counter (OTC) drugs and medications not prescribed by a physician can now be reimbursed pre-tax.
- Menstrual care products are also now considered eligible expenses.
- The changes to eligible expenses are retroactively effective January 1, 2020.

Nevada PEBP's HRA is now being administered consistent with these changes to approve all OTC medications. High level information will be provided to participants in our Spring Newsletter, referenced above.

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## Nevada PEBP Historical Call Statistics

The below charts reflect the historical call statistics for Nevada PEBP for 2020.

Month	Average Wait Time	Total Calls	Abandoned Calls	Average Handle Time	Outreach Attempts
January	4m 36s	2,958	244	23m 48s	394
February	1m 11s	2,100	60	22m 19s	178
March	49s	1,988	29s	21m 38s	300
April	22s	2,866	18	18m 02s	262
May					
June					
July					
August					
September					
October					
November					
December					

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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	4,050	605	35m 05s	450
December	12m 21s	4,251	668	27m 10s	459

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The below charts reflect the historical call statistics for Nevada PEBP for 2018.

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