

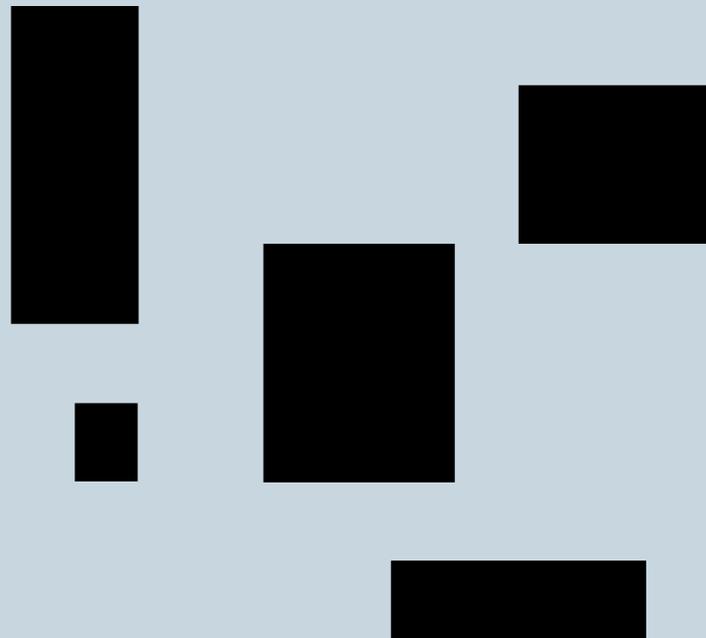
Nevada Public Employees Benefit Program

Quarterly Update – 2nd Quarter Plan Year 2020

Willis Towers Watson's Individual Marketplace



March 2, 2020



The Public Employees Benefit Program Executive Dashboard

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Executive Summary

Plan Enrollment:

- At the end of Q2 2020, PEBP's total enrollment into Medicare policies through Willis Towers Watson's Individual Marketplace increased to 12,952. Since inception, 102 carriers have been selected by PEBP's retirees with current enrollment in 1,402 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 6,479 and 2,200 enrollees respectively. The average monthly premium cost for MS plans remained consistent at \$149.
- The percentage of Medicare Advantage (MA or MAPD) plans selected remaining consistent at 20%. Top MA carriers include Hometown Health Plan with 1,165 individual plan selections and AARP with 350 individual plan selections. The average monthly premium cost to PEBP participants is \$24.

Customer Satisfaction:

- In Q2 2020, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.5 out of 5.0 based on 425 surveys returned.
- For Q2 2020, the average satisfaction score for Service Calls was 4.2 out of 5.0 based on 626 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.3 out of 5.0 for Q2 2020.
- For Funding Calls, PEBP customer satisfaction was 3.9 out of 5.0. This was a slight decrease when compared to Q1 2020. There were 76 survey responses in Q2.

Health Reimbursement Arrangement:

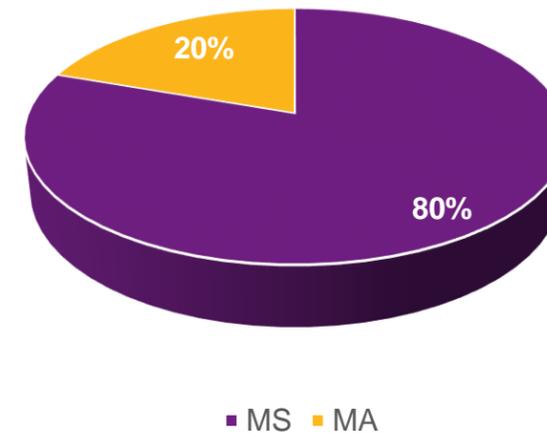
- At the end of Q2 2020 there were 12,381 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 88,005 claims submitted against the HRA for reimbursement in Q2, with 80% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 70,460 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q2 was \$7,736,783.

Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 12/31/2019		Previous Qtr
Total enrolled through individual marketplace	12,952	12,863
Number of carriers**	102	101
Number of plans**	1,402	1,264

Plan Type Selection Through 12/31/2019		Previous Qtr
Medicare Advantage (MA, MAPD)	2,554	2,550
Medicare Supplement (MS)	10,428	10,323

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	10,428	\$149
Medicare Advantage (MA, MAPD)	2,554	\$5 / \$23
Part D drug coverage	7,896	\$27
Dental coverage	1,160	\$33
Vision coverage	1,952	\$13

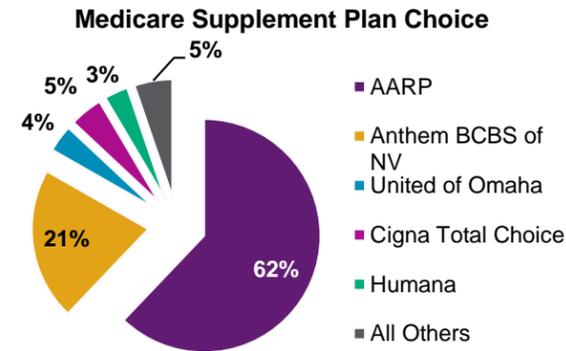
** Reflects total carriers and plans that PEBP participants have enrolled in nationwide, since inception.

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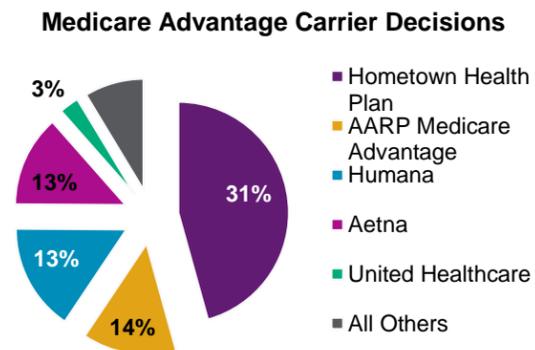
Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,479
Anthem BCBS of NV	2,200
Cigna Total Choice	473
Humana	340
United of Omaha	388



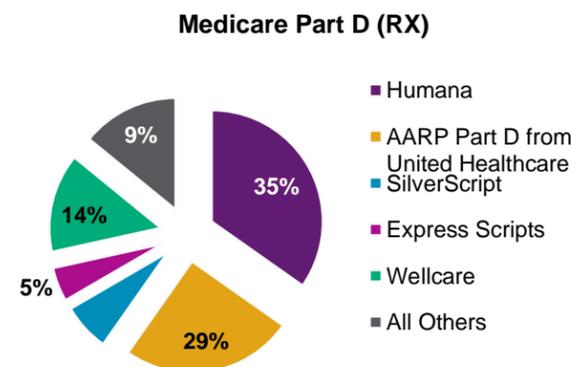
Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$149
Median	\$143
Maximum	\$459

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	350
Aetna	341
Hometown Health Plan	1,165
Humana	400
United Healthcare	73



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$24
Median	\$0
Maximum	\$205

Top Medicare Part D (RX)	Total
AARP Medicare Advantage	2,161
Express Scripts Medicare	425
Humana	3,002
SilverScript	595
WellCare	1,237



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

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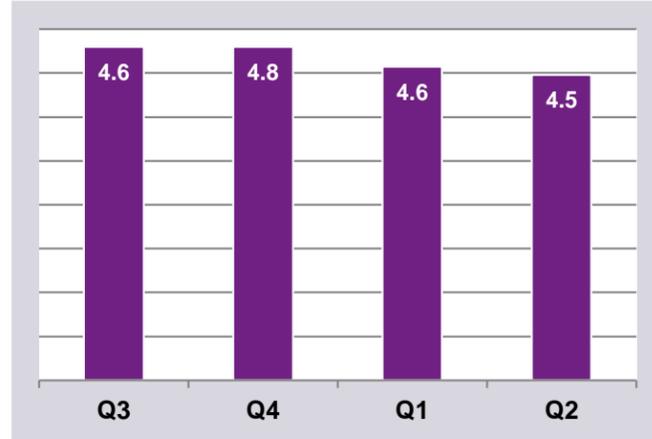
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Customer Service – Voice of the Customer (VoC)

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

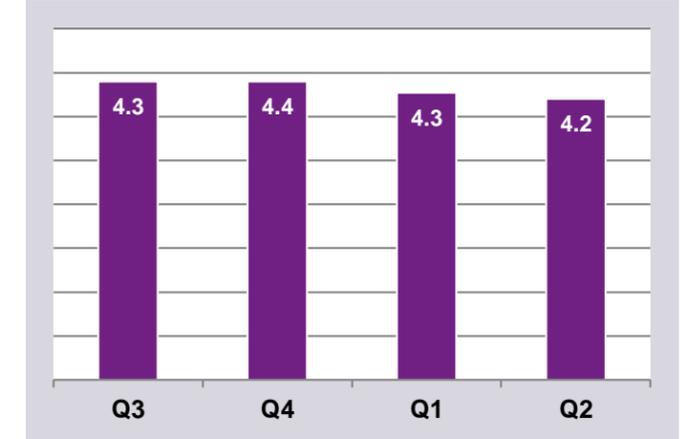
Q2 Enrollment Satisfaction

CSAT score	Count	%
5	289	68%
4	85	20%
3	25	6%
2	17	4%
1	9	2%
	425	100%



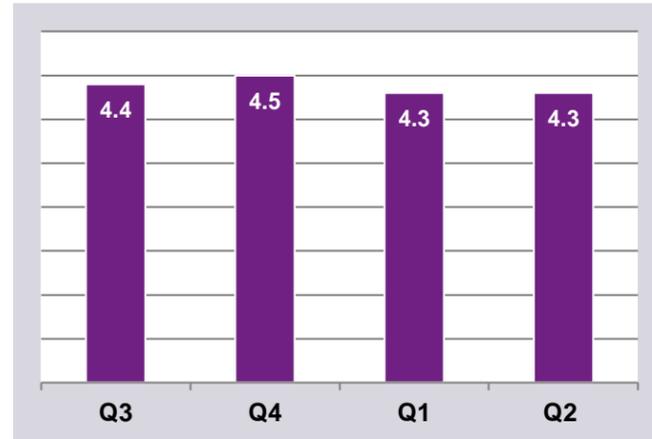
Q2 Service Satisfaction

CSAT score	Count	%
5	380	61%
4	114	18%
3	52	8%
2	33	5%
1	47	8%
	626	100%



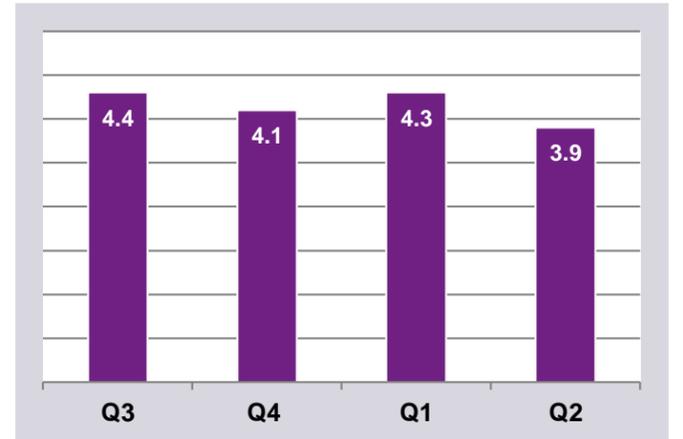
Q2 Enrollment & Service Combined

CSAT score	Count	%
5	669	64%
4	199	19%
3	77	7%
2	50	5%
1	56	5%
	1,051	100%



Q2 HRA Satisfaction

CSAT score	Count	%
5	34	45%
4	18	24%
3	14	18%
2	2	3%
1	8	11%
	76	100%

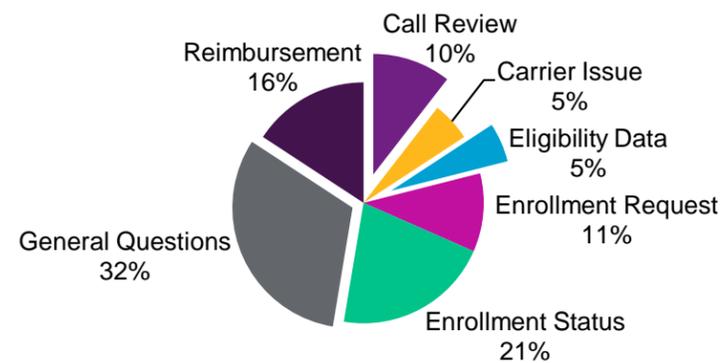
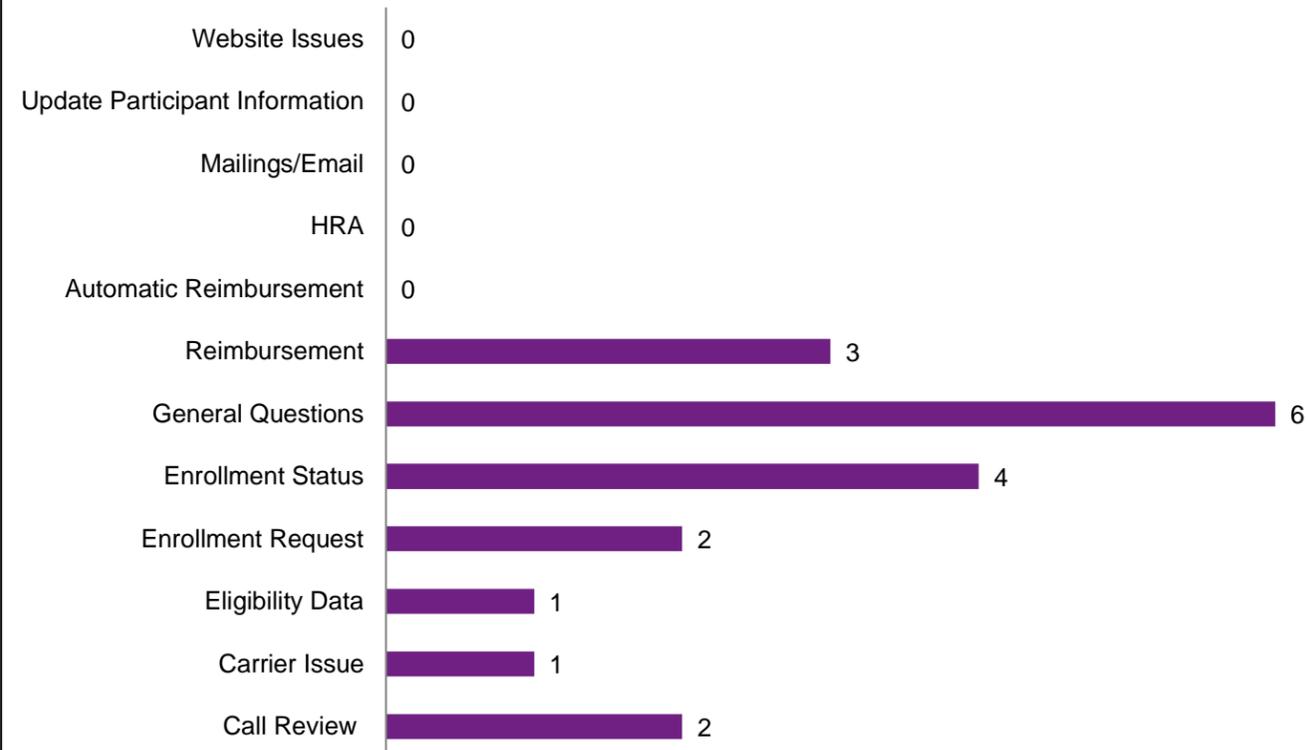


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Customer Service – Issues Log Resolution

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 Q2-PY20 is 19 and are associated with the following categories:



Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	12,381
Number of claims paid	84,409
Accounts with no balance	6,509
Claims paid amount	\$7,736,783

Claims By Source	Total
A/R file	70,460
Mail	13,832
Web	3,713

Call Category	Total
General / Instructional	1,397
Denial Reason Explanation	82
Available Balance	75
Dedicated / Designated Call Transfer	58
Date EFT / Mail Issued	43

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Performance Guarantees*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.16 Days	Yes
Claim Financial Accuracy	≥ 98%	99.23%	Yes
Claim Processing Financial Accuracy	≥ 98%	98.79%	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.	7 Minutes	No
Benefits Administration Customer Service Abandonment Rate	≤ 5%	11.92%	No
Customer Satisfaction	≥ 80%	93%	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

Medicare Annual Enrollment Period:

The Medicare Annual Enrollment (AE) Period occurred from October 15 to December 7. During that time period, WTW received 7,565 inbound calls with an average handle time of 35m 26s per call. The Average Speed to Answer (ASA) calls during this time was 8 minutes 55 seconds, which was much longer than projected for AE. The longer ASA was driven by high call volume. For comparison, we only received 4,893 inbound calls during AE 2018.

The higher call volume is believed to be due to the following factors:

- More changes to Rx plans compared to prior years, prompted by high premium increases from one of the most popular carriers and plans (Humana Walmart)
- Late breaking carrier changes due to MACRA legislation impacting 2020 Medigap plans, causing multiple enrollment calls and status inquiries
- Increased phone calls from retirees who required assistance with online Multi-Factor Authentication (MFA) enhancements

Below is a chart showing the number of Nevada PEBP participants that made changes to their plans effective 1/1/2020. There is a also column showing the number of changes that were made for 1/1/2019. The number of people who changed Rx plans for 2020 nearly doubled compared to the changes made for 2019.

Original Plan	New Plan	1/1/2020 Changes	1/1/2019 Changes
Medicare Supplement	Medicare Supplement	62	51
Medicare Supplement	Medicare Advantage	49	30
Medicare Advantage	Medicare Advantage	247	224
Medicare Advantage	Medicare Supplement	60	27
Prescription Drug Plan	Prescription Drug Plan	1,052	631

Funding Platform Change:

Beginning March 18, 2020, PayFlex will no longer serve as the administrator of the HRA for Nevada PEBP. Instead, claim processing will be administered directly through Willis Towers Watson's Funding platform. Between March 18 and April 2 the reimbursement website will be unavailable while improvements are made and on April 3 participants will experience an upgraded website and a new mobile app will be available for claim submission. This change will also result in an integrated customer service center, ability for participants to receive text and email notifications, and streamlined reimbursement processes.

An announcement communication is being sent to participants the week of March 5 which will also advise that no changes are being made to the phone number they use to contact WTW, the URL they use to access their site, their user name or password, bank account information for Direct Deposit, or reimbursement request forms.

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Operations Report

Spring Retiree Meetings:

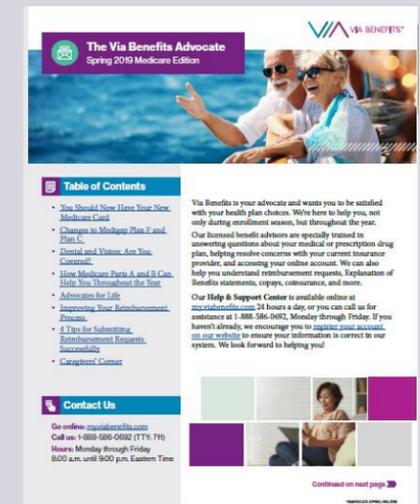
The Spring Retiree Meetings will be held on March 11, March 12, and March 13 in Las Vegas, Carson City, and Reno. At each location there will two meetings per day with the morning meeting focusing on participants aging-in to Medicare and the afternoon meeting focusing on the HRA for those that are already Medicare eligible. The below chart includes information about the meetings.

Date	Location	Comments
March 11	College of Southern Nevada North Las Vegas Campus A Building - Lecture Hall 1772 3200 E. Cheyenne Ave North Las Vegas, NV 89030	
March 14	Nevada Army National Guard Auditorium 2460 Fairview Dr. Carson City, NV 89701	Be prepared to show I.D. at the gate.
March 15	Truckee Meadows Community College Sierra Building, Room 105 7000 Dandini Boulevard Reno, NV 89512	

Communications:

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

- Spring Balance Reminder
 - This communication is mailed to participants who have not had any claims reimbursement in the last 90 days but have an available HRA Balance. This communication started to mail out in mid-February.
- 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.



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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					
April					
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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Nevada PEBP Historical Call Statistics

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