

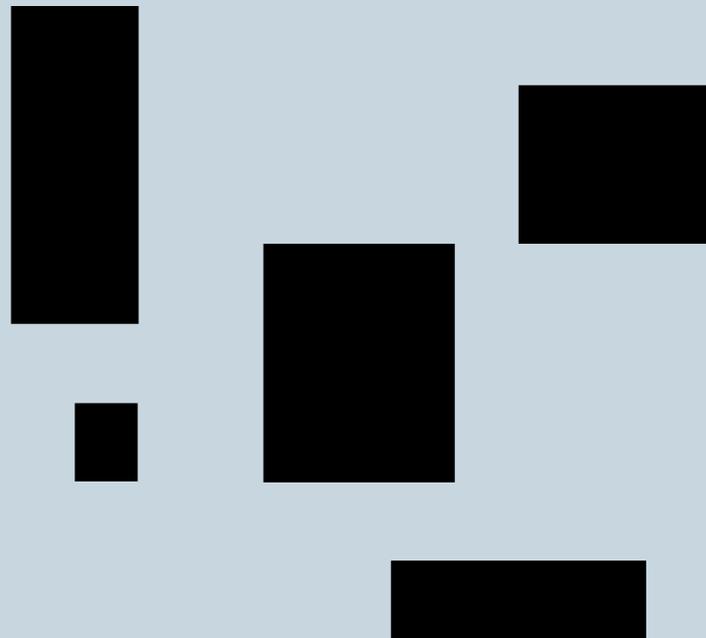
Nevada Public Employees Benefit Program

Quarterly Update – 4th Quarter Plan Year 2020

Willis Towers Watson's Individual Marketplace



August 4, 2020



The Public Employees Benefit Program Executive Dashboard

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Executive Summary

Plan Enrollment:

- At the end of Q4 2020, PEBP's total enrollment into Medicare policies through Willis Towers Watson's Individual Marketplace decreased to 12,381. Since inception, 105 carriers have been selected by PEBP's retirees with current enrollment in 1,393 different plans.
- Medicare Supplement (MS) plan selection increased to 83% of the total population with the majority of participants selecting AARP and Anthem BCBS of Nevada as their insurer; each carrier holds plans for 6,308 and 2,177 enrollees respectively. The average monthly premium cost for MS plans remained consistent at \$147.
- The percentage of Medicare Advantage (MA or MAPD) plans selected decreased to 17%. Top MA carriers include Hometown Health Plan with 993 individual plan selections and Humana with 201 individual plan selections. The average monthly premium cost to PEBP participants is \$21.

Customer Satisfaction:

- In Q4 2020, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.8 out of 5.0 based on 58 surveys returned. This is the highest customer satisfaction score we have seen all year!
- For Q4 2020, the average satisfaction score for Service Calls was 4.4 out of 5.0 based on 764 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.4 out of 5.0 for Q4 2020.

Health Reimbursement Arrangement:

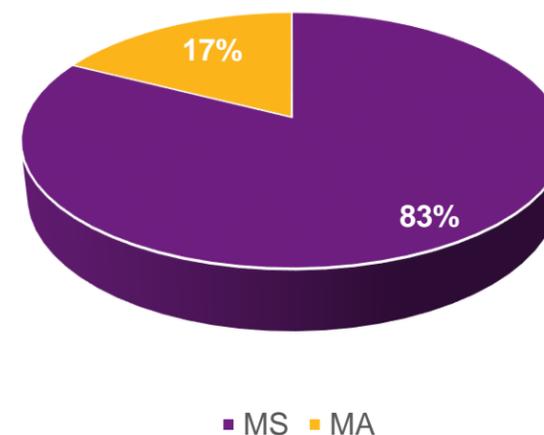
- At the end of Q4 2020 there were 12,583 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 76,806 claims submitted against the HRA for reimbursement in Q4, with 95% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 73,043 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q4 was \$7,933,180

Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 06/30/2020		Previous Qtr
Total enrolled through individual marketplace	12,381	12,749
Number of carriers**	105	103
Number of plans**	1,393	1,381

Plan Type Selection Through 06/30/2020		Previous Qtr
Medicare Advantage (MA, MAPD)	2,166	2,585
Medicare Supplement (MS)	10,215	10,167

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	10,215	\$147
Medicare Advantage (MA,MAPD)	2,166	\$0 / \$21
Part D drug coverage	7,314	\$25
Dental coverage	1,070	\$36
Vision coverage	1,993	\$12

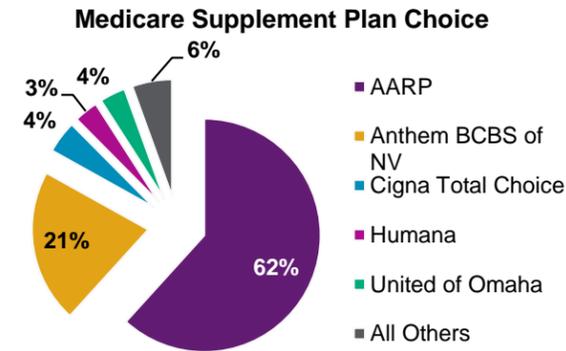
** Reflects total carriers and plans that PEBP participants have enrolled in nationwide, since inception.

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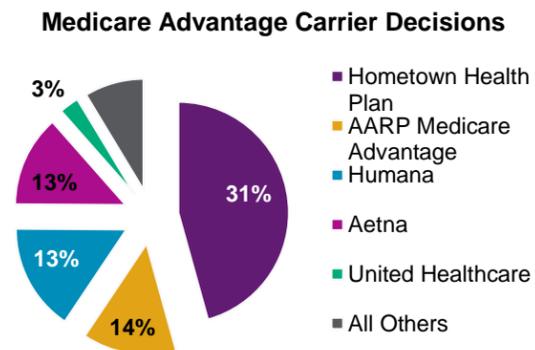
Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,308
Anthem BCBS of NV	2,177
Cigna Total Choice	458
Humana	341
United of Omaha	365



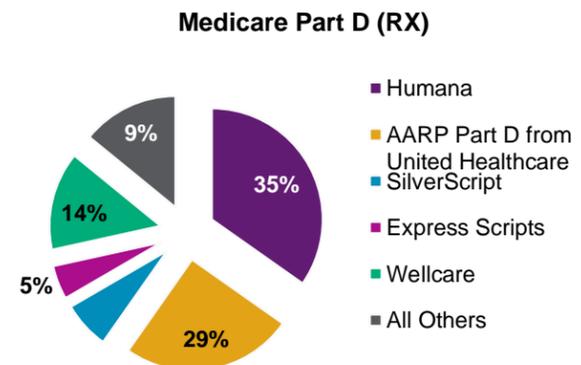
Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$147
Median	\$142
Maximum	\$459

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	345
Aetna	367
Hometown Health Plan	993
Humana	201
Anthem BCBS	49



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$21
Median	\$0
Maximum	\$188

Top Medicare Part D (RX)	Total
AARP Medicare Advantage	1,928
Express Scripts Medicare	440
Humana	2,723
SilverScript	571
WellCare	1,301



Cost Data For Part D (RX)	Cost
Minimum	\$10
Average	\$25
Median	\$19
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

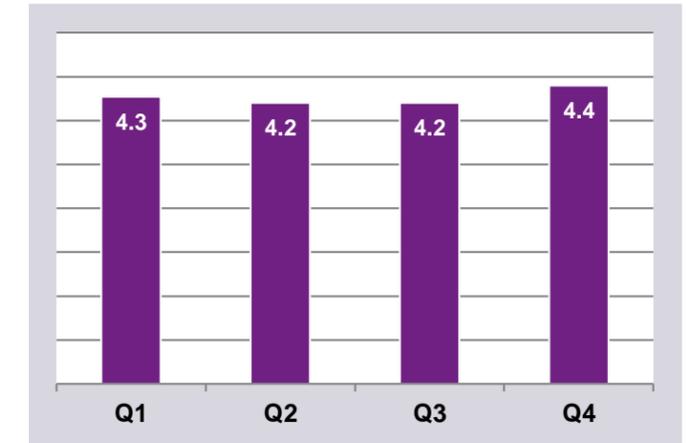
Q4 Enrollment Satisfaction

CSAT score	Count	%
5	47	81%
4	9	16%
3	2	3%
2	0	0%
1	0	0%
	58	100%



Q4 Service Satisfaction

CSAT score	Count	%
5	517	68%
4	130	17%
3	50	7%
2	35	5%
1	32	4%
	764	100%



Q4 Enrollment & Service Combined

CSAT score	Count	%
5	564	69%
4	139	17%
3	52	6%
2	35	4%
1	32	4%
	822	100%

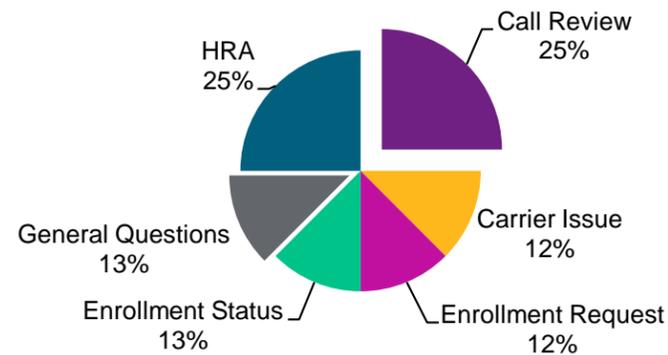
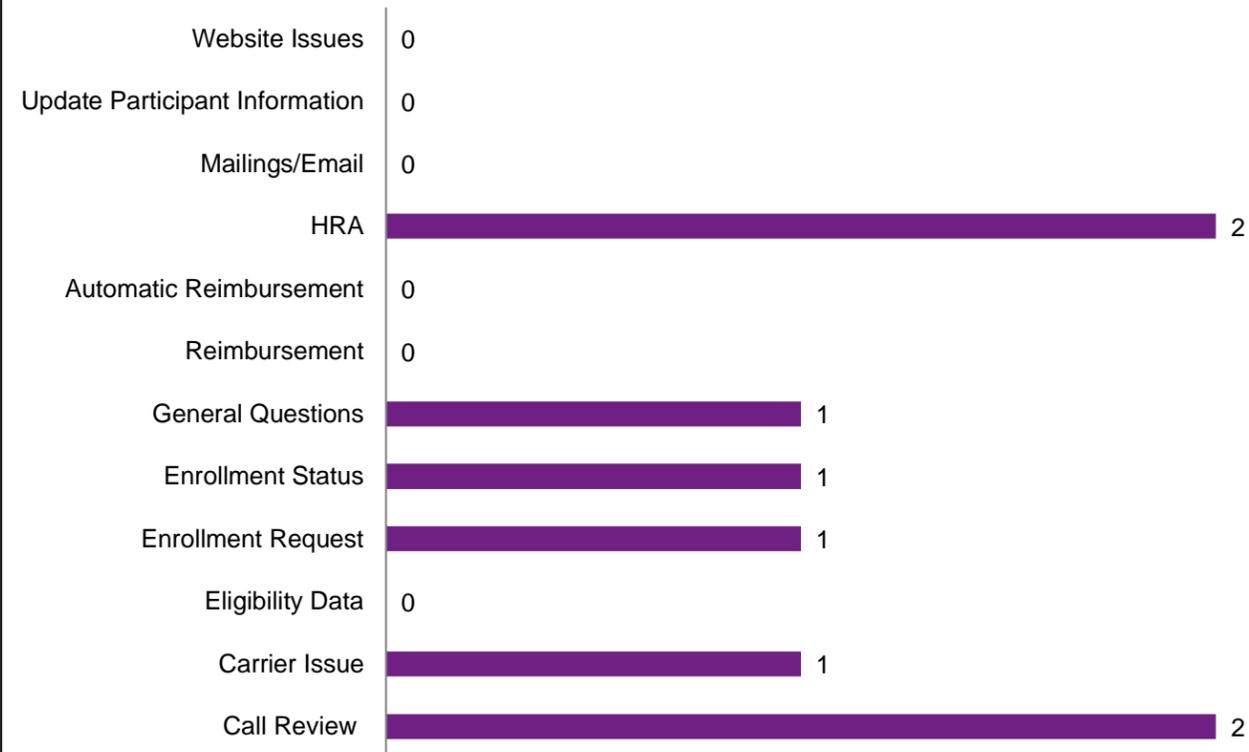


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Customer Service – Issues Log Resolution

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 Q4-PY20 is 9 and are associated with the following categories:



Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	12,583
Number of payments	53,089
Accounts with no balance	7,462
Claims paid amount	\$7,933,180.30

Claims By Source	Total
A/R file	73,043
Mail	2,271
Web	1,492
Mobile App	0

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Performance Guarantees*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.48 Days	Yes
Claim Financial Accuracy	≥ 98%	98.04%	Yes
Claim Processing Payment Precision	≥ 98%	Results not Reported on Benefits Accounts	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.86%	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.	20 Seconds	Yes
Benefits Administration Customer Service Abandonment Rate	≤ 5%	0.53%	Yes
Customer Satisfaction	≥ 80%	91.85%	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

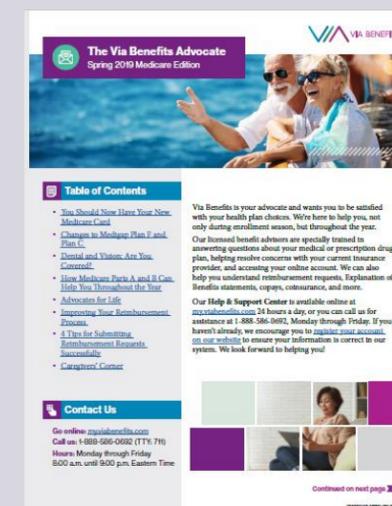
Fall Retiree Meetings

Normally we will hold 3 days of retiree meetings in the Fall (October) focusing participants ageing into Medicare as well as those already enrolled but may need help with their HRA. The meetings typically would occur in Las Vegas, Reno, and Carson City with 2 presentations per day. Due to COVID-19, we are not able to have the live meetings but are working on creating virtual presentations with a live Question and Answer Session. The goal is to hold these virtual meetings in October as well, but the timing is TBD.

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 mail or email and is typically sent starting in September. The intent of this communication is to educate participants on different areas like Medicare (in particular the upcoming Open Enrollment season), HRA, Direct Deposit, and Auto-Reimbursement functionality.
- Fall Balance Reminder
 - This communication is mailed to participants who have not had any payment activity in their HRA in the prior 90 days. It is designed to remind them of their HRA balance so they can take action and submit new claims for reimbursement from their account. The reminder is generally mailed starting in September.



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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	29	21m 38s	300
April	22s	2,866	18	18m 02s	262
May	14s	1,766	6	22m 17s	196
June	22s	1,775	11	20m 15s	313
July	37s	2,521	25	17m 06s	428
August					
September					
October					
November					
December					

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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	4,050	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