

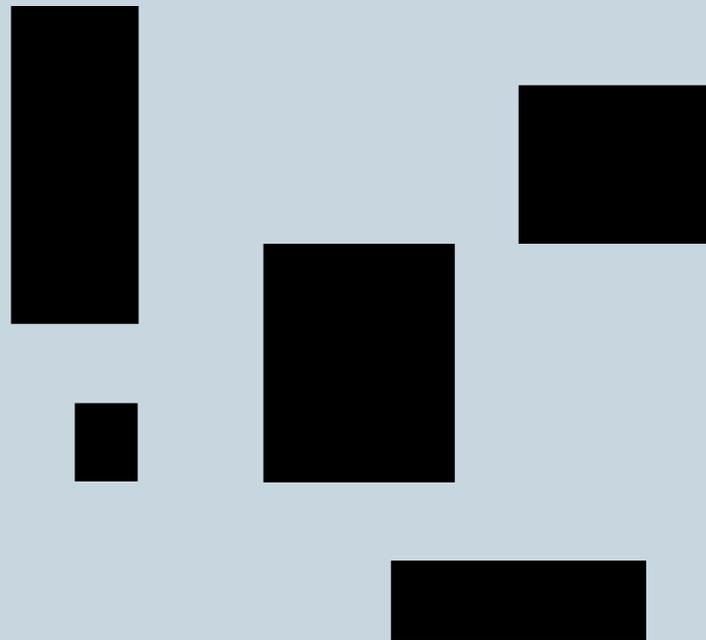
# Nevada Public Employees Benefit Program

Quarterly Update – 3rd Quarter Plan Year 2021

Willis Towers Watson's Individual Marketplace



May 7, 2021



# The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 3rd Quarter Plan Year 2021

## Executive Summary

### Plan Enrollment:

- At the end of Q3 2021, PEBP's total enrollment into Medicare policies through Willis Towers Watson's Individual Marketplace decreased to 11,882. Since inception, 110 carriers have been selected by PEBP's retirees with current enrollment in 1,557 different plans.
- Medicare Supplement (MS) plan selection increased to 86% of the total population with the majority of participants selecting AARP and Anthem BCBS of Nevada as their insurer; each carrier holds plans for 6,312 and 2,197 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 14%. Top MA carriers include Hometown Health Plan with 686 individual plan selections and Aetna with 409 individual plan selections. The average monthly premium cost to PEBP participants decreased to \$15 compared to the prior quarter.

### Customer Satisfaction:

- In Q3 2021, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.8 out of 5.0 based on 40 surveys returned.
- For Q3 2021, the average satisfaction score for Service Calls was 4.0 out of 5.0 based on 681 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.0 out of 5.0 for Q3 2021.

### Health Reimbursement Arrangement:

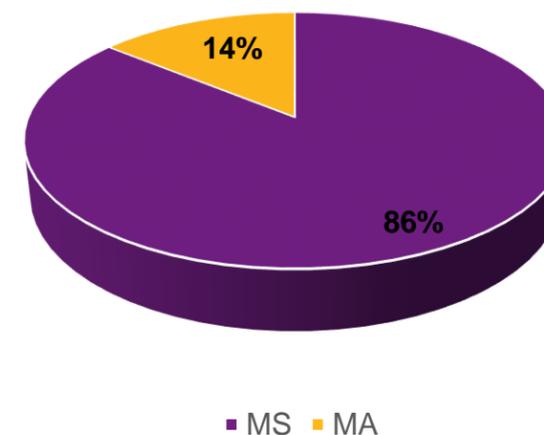
- At the end of Q3 2021 there were 12,994 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 83,216 claims processed in Q3, with 94% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 77,676 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q3 was \$8,257,382.

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 3/31/2021		Previous Qtr.
Total enrolled through individual marketplace	11,882	11,912
Number of carriers**	110	109
Number of plans**	1,557	1,504

Plan Type Selection Through 3/31/2021		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,688	1,687
Medicare Supplement (MS)	10,236	10,225

### 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	10,236	\$147
Medicare Advantage (MA, MAPD)	1,688	\$0 / \$15
Part D drug coverage	7,486	\$24
Dental coverage	1,093	\$37
Vision coverage	2,044	\$14

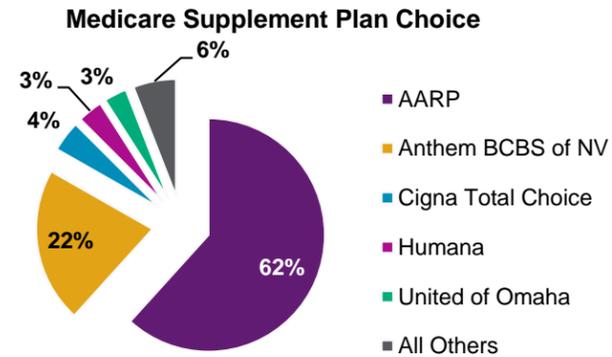
\*\* Reflects total carriers and plans that PEBP participants have enrolled in nationwide, since inception.

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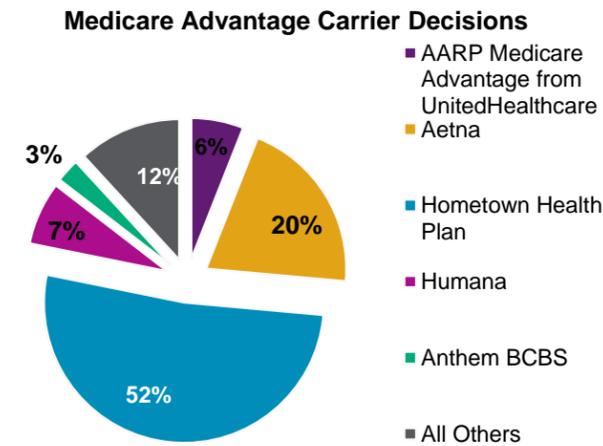
## Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,312
Anthem BCBS of NV	2,197
Cigna Total Choice	425
Humana	353
United of Omaha	322



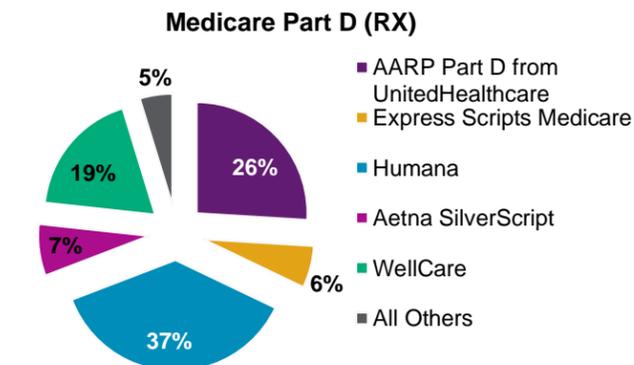
Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$147
Median	\$141
Maximum	\$481

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	163
Aetna	409
Hometown Health Plan	686
Humana	178
Anthem BCBS	65



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$15
Median	\$0
Maximum	\$194

Top Medicare Part D (RX)	Total
AARP Part D from United Healthcare	1,822
Aetna Medicare Rx (SilverScript)	780
Express Scripts Medicare	506
Humana	2,580
WellCare	1,418



Cost Data For Part D (RX)	Cost
Minimum	\$6
Average	\$24
Median	\$18
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	33	83%
4	6	15%
3	1	3%
2	0	0%
1	0	0%
	<b>40</b>	<b>100%</b>



### Q3 Service Satisfaction

CSAT score	Count	%
5	436	68%
4	104	16%
3	53	8%
2	19	3%
1	29	5%
	<b>641</b>	<b>100%</b>



### Q3 Enrollment & Service Combined

CSAT score	Count	%
5	469	69%
4	110	16%
3	54	8%
2	19	3%
1	29	4%
	<b>681</b>	<b>100%</b>

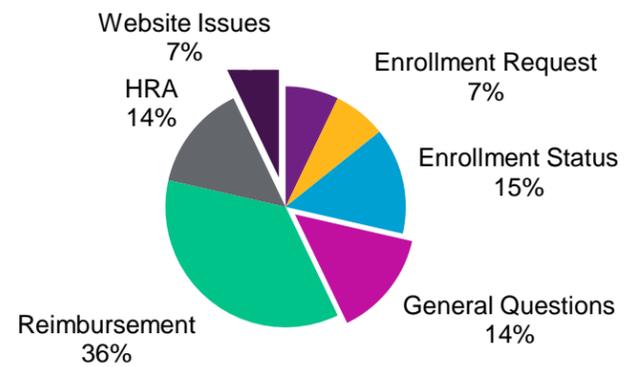
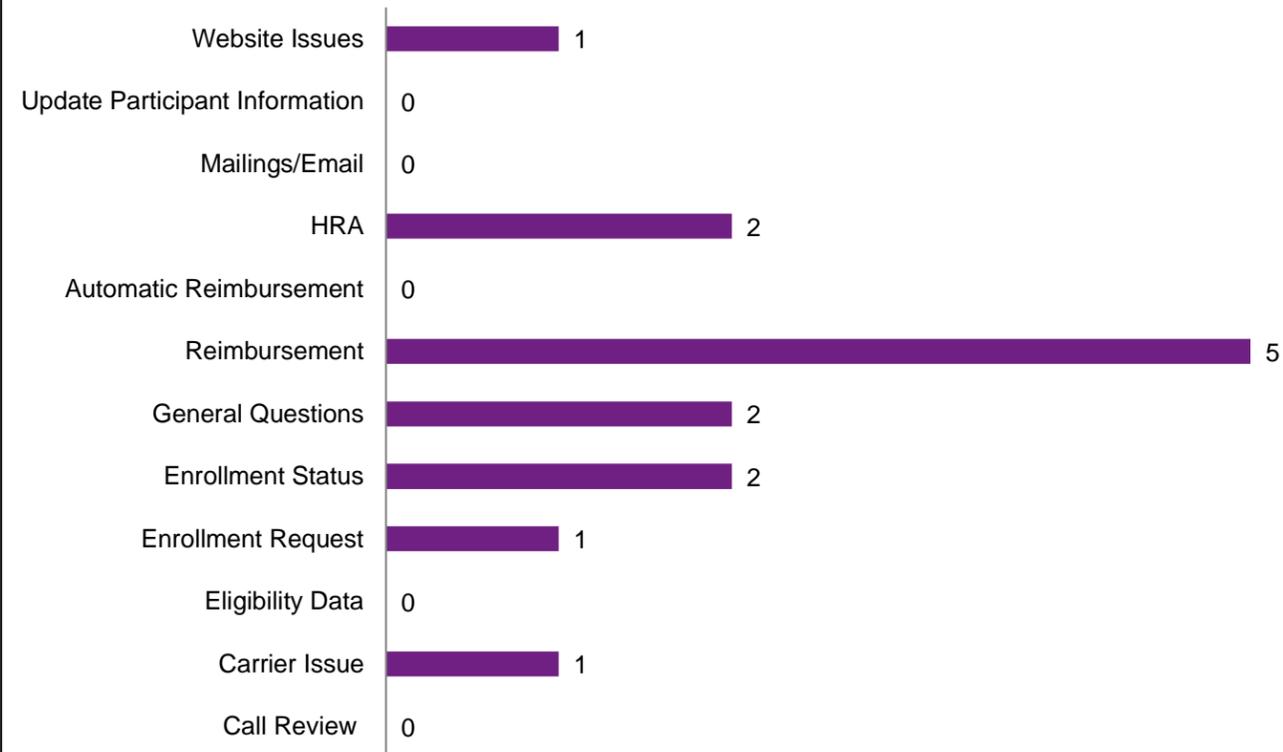


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## Customer Service – Issues Log Resolution

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-PY21 is 13 and are associated with the following categories:



## Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	12,994
Number of payments	53,039
Accounts with no balance	234
Claims paid amount	\$8,257,382

Claims By Source	Total 82,316
A/R file	77,676
Mail	2,266
Web	2,261
Mobile App	113

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## Performance Guarantees\*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.54 Days	Yes
Claim Financial Accuracy	≥ 98%	99.47%	Yes
Claim Processing Payment Precision	≥ 98%	Results not Reported on Benefits Accounts	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.91%	Yes
Benefits Administration Customer Service Avg. Speed to Answer	≤ 2 min. in Q1 ≤ 90 sec in Q3 and Q3 ≤ 5 minutes in Q4  Note - Quarters listed are based on calendar year.	2 Minutes 30 Seconds	No
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	Annual	N/A
Customer Satisfaction	≥ 80%	92.95%	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

### Spring Retiree Meetings

Willis Towers Watson and Nevada PEBP held two days of virtual retiree meetings on March 22 and 23, with 2 meetings being held each day. The meetings focused on participants ageing into Medicare as well as those already enrolled but who may need help with their HRA. The meetings were very successful for those that attended. Recordings of each type meeting were made and are available for participants to review on the WTW Nevada PEBP website : <https://my.viabenefits.com/PEBP>

Meeting	Date/Time	Registrants	Attendees	Attendance Rate
Age-in to Medicare	3/22/2021 – 9 pm PT	294	215	73%
HRA Focused	3/22/2021 – 11:30 pm PT	82	50	61%
Age-in to Medicare	3/23/2021 – 11:30 pm PT	226	184	81%
HRA Focused	3/23/2021 – 1:30 pm PT	87	51	70%

### Communications:

Below is information on communications that were mailed or will be coming up.

- Spring Newsletter
  - This communication is sent to participants via email and is designed to educate participants on different areas like Medicare, HRA, Direct Deposit, and Auto-Reimbursement functionality. The newsletter will start to be delivered on May 10, 2021.

### New \$8,000 HRA Available Balance Cap:

Effective May 31, 2021, Nevada PEBP will be implementing an \$8,000 HRA Available Balance Cap. Nevada PEBP has sent several communications related to this Cap, and we coordinated with PEBP to have outbound calls place to participant who were sent an email in early February. The recipients of the email were those participants that had a current balance of \$7,000 or greater as they are expected to be the ones who will potentially be impacted by the new HRA Balance Cap once it goes live.

Multiple attempts were made to contact the participant over the phone and help educate them on the new HRA Balance Cap and how they can submit claims for eligible expenses to help decrease their available balance.

