

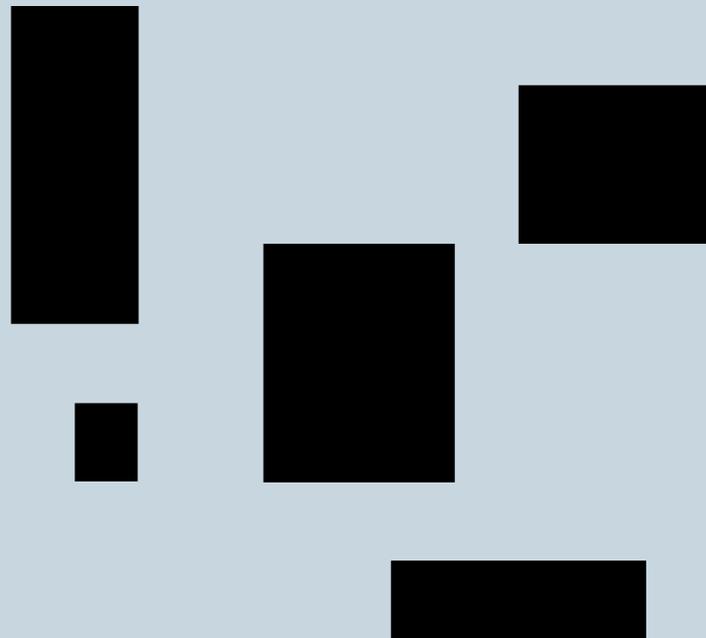
# Nevada Public Employees Benefit Program

Quarterly Update – 2nd Quarter Plan Year 2021

Willis Towers Watson's Individual Marketplace



March 4, 2021



# The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 2nd Quarter Plan Year 2021

## Executive Summary

### Plan Enrollment:

- At the end of Q2 2021, PEBP's total enrollment into Medicare policies through Willis Towers Watson's Individual Marketplace decreased to 11,912. Since inception, 109 carriers have been selected by PEBP's retirees with current enrollment in 1,504 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 6,314 and 2,189 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 725 individual plan selections and Aetna with 392 individual plan selections. The average monthly premium cost to PEBP participants decreased to \$17 compared to the prior quarter.

### Customer Satisfaction:

- In Q2 2021, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.5 out of 5.0 based on 168 surveys returned.
- For Q2 2021, the average satisfaction score for Service Calls was 4.4 out of 5.0 based on 724 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.4 out of 5.0 for Q2 2021.

### Health Reimbursement Arrangement:

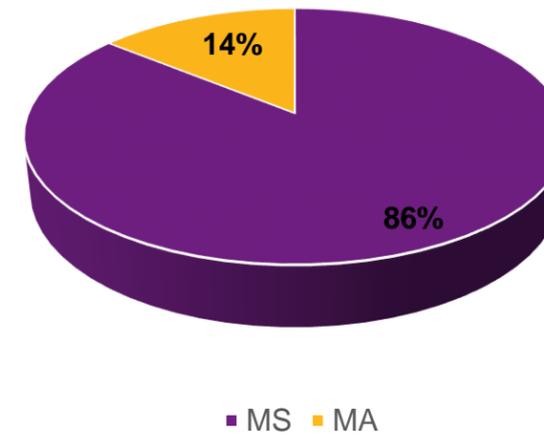
- At the end of Q2 2021 there were 12,994 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 77,130 claims processed in Q2, with 95% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 72,925 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q2 was \$8,087,705.

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 12/31/2020		Previous Qtr.
Total enrolled through individual marketplace	11,912	12,200
Number of carriers**	109	106
Number of plans**	1,504	1,414

Plan Type Selection Through 12/31/2020		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,687	1,915
Medicare Supplement (MS)	10,225	10,285

### 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	10,225	\$147
Medicare Advantage (MA,MAPD)	1,687	\$0 / \$17
Part D drug coverage	7,442	\$24
Dental coverage	1,077	\$37
Vision coverage	2,030	\$12

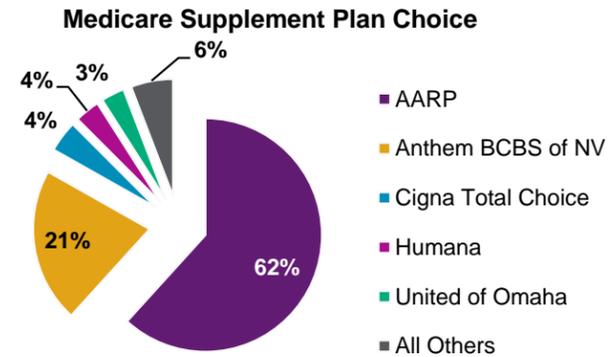
\*\* Reflects total carriers and plans that PEBP participants have enrolled in nationwide, since inception.

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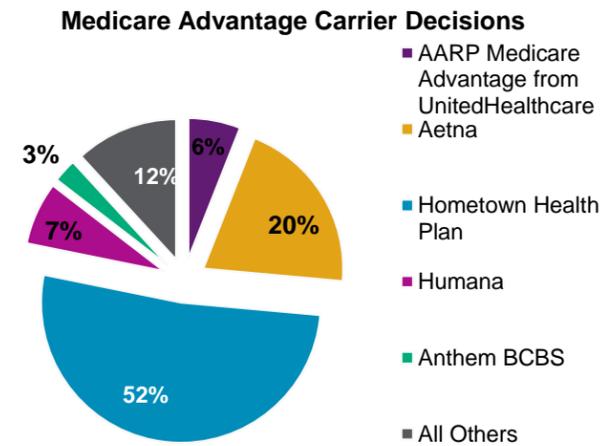
## Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,314
Anthem BCBS of NV	2,189
Cigna Total Choice	443
Humana	353
United of Omaha	329



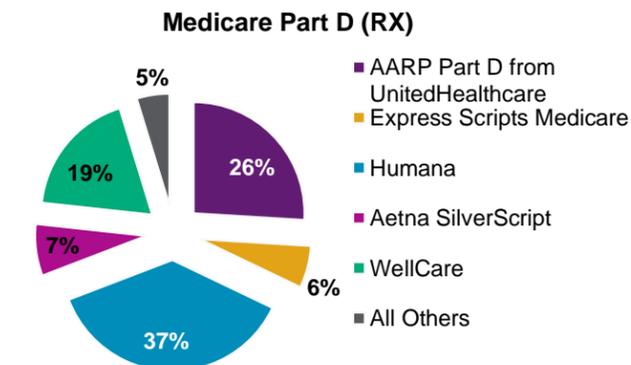
Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$147
Median	\$141
Maximum	\$481

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	142
Aetna	392
Hometown Health Plan	725
Humana	160
Anthem BCBS	54



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$17
Median	\$0
Maximum	\$188

Top Medicare Part D (RX)	Total
AARP Part D from UnitedHealthcare	1,839
Aetna Medicare Rx (SilverScript)	748
Express Scripts Medicare	492
Humana	2,597
WellCare	1,387



Cost Data For Part D (RX)	Cost
Minimum	\$6
Average	\$24
Median	\$18
Maximum	\$130

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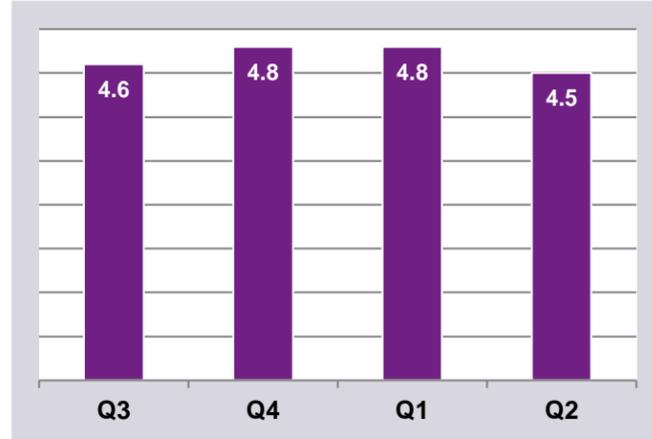
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## Customer Service – Voice of the Customer (VoC)

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

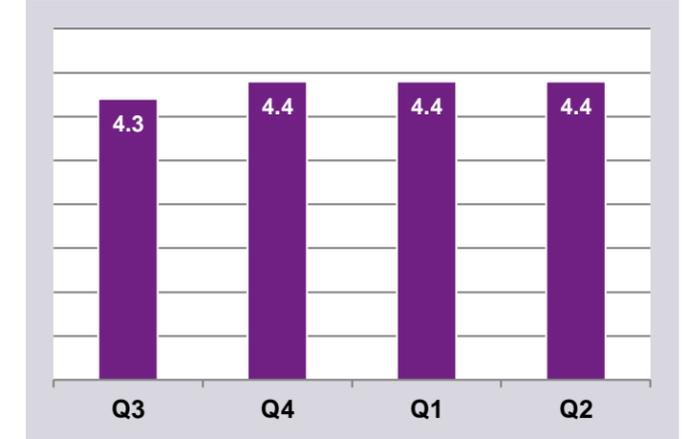
### Q2 Enrollment Satisfaction

CSAT score	Count	%
5	118	70%
4	30	18%
3	12	7%
2	4	2%
1	4	2%
	<b>168</b>	<b>100%</b>



### Q2 Service Satisfaction

CSAT score	Count	%
5	492	68%
4	112	15%
3	56	8%
2	23	3%
1	41	6%
	<b>724</b>	<b>100%</b>



### Q2 Enrollment & Service Combined

CSAT score	Count	%
5	610	68%
4	142	16%
3	68	8%
2	27	3%
1	45	5%
	<b>892</b>	<b>100%</b>

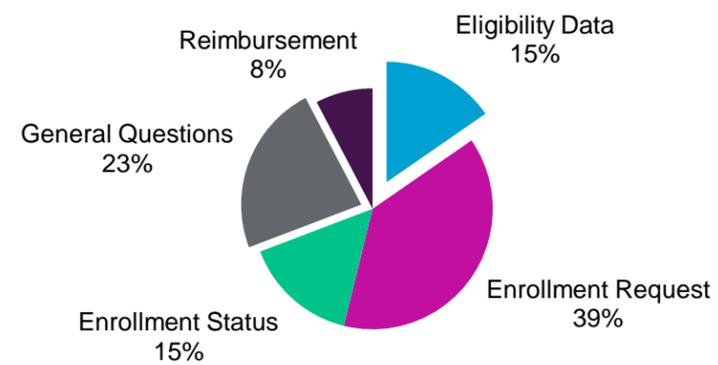
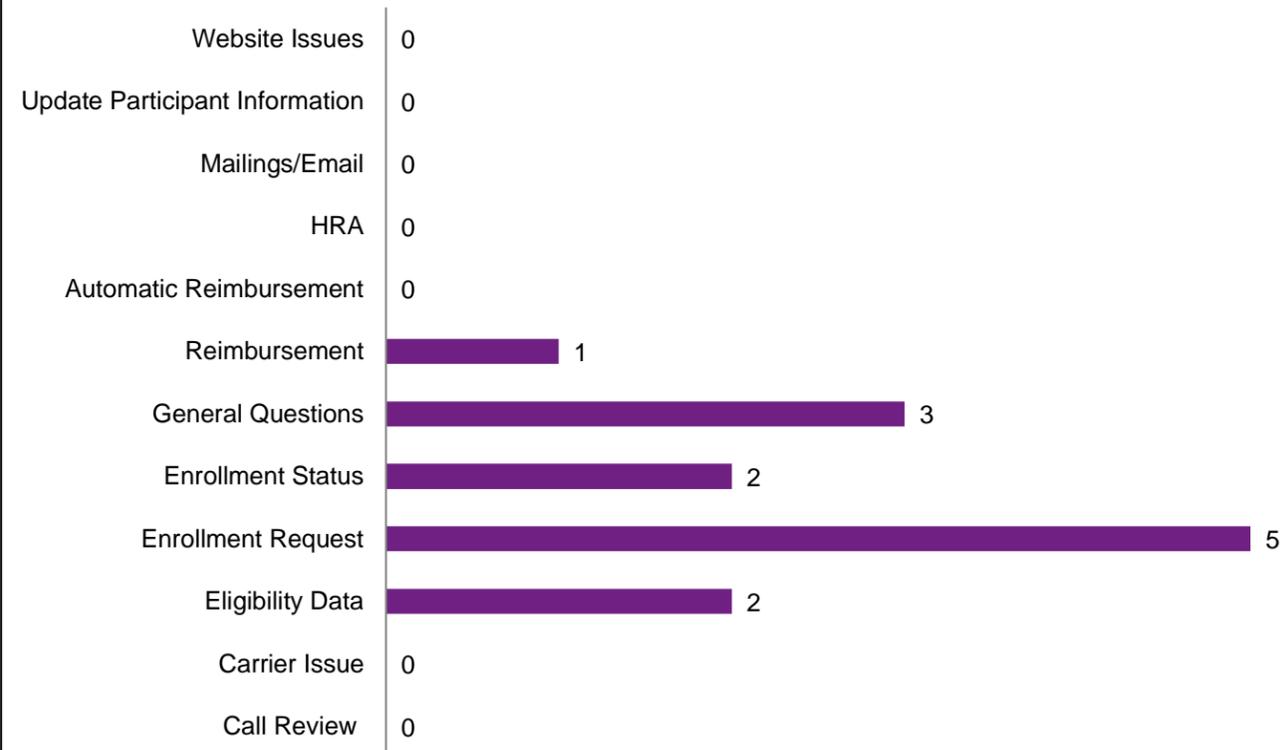


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## Customer Service – Issues Log Resolution

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 Q2-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	53,781
Accounts with no balance	7,172
Claims paid amount	\$8,087,705

Claims By Source	Total 77,130
A/R file	72,925
Mail	2,210
Web	1,908
Mobile App	87

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## Performance Guarantees\*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.21 Days	Yes
Claim Financial Accuracy	≥ 98%	99.52%	Yes
Claim Processing Payment Precision	≥ 98%	Results not Reported on Benefits Accounts	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.95%	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.	8 Minutes 53 Seconds	No
Benefits Administration Customer Service Abandonment Rate	≤ 5%	Annual 8%	No
Customer Satisfaction	≥ 80%	92%	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 Open Enrollment Plan Changes for 2021

The Medicare Open Enrollment Season for 2021 occurred from October 15, 2020 – December 7, 2020. The below chart captures information on the number of participants that made changes in their existing Medicare Medical or Prescription Drug Plan. There a significant increase in the number of participants who changed their Medicare Advantage Plan (MAPD). We saw 888 participants change from one MAPD to another MAPD for the 2021 plan year where we only saw 247 participants make a change for plan year 2020. This increase is likely attributed to the participants being more health conscious due to the impacts of COVID-19. In total, we saw 1,819 plan changes for 2021 while we only saw 1,470 changes for 2020.

Original Plan	New Plan	1/1/2021 Changes	1/1/2020 Changes
Medicare Supplement	Medicare Supplement	77	62
Medicare Supplement	Medicare Advantage	75	49
Medicare Advantage	Medicare Advantage	888	247
Medicare Advantage	Medicare Supplement	17	60
Prescription Drug Plan	Prescription Drug Plan	762	1,052

### Spring Retiree Meetings

Normally, Willis Towers Watson and Nevada PEBP hold three days of retiree meetings in the Spring focusing on participants ageing into Medicare as well as those already enrolled but who may need help with their HRA. The meetings typically would occur in Las Vegas, Reno, and Carson City with 2 presentations per day. However, due to COVID-19, we are not able to have the live meetings. Instead, we will be holding two days of virtual meetings with two meetings per day. The virtual meetings will be held on March 22 and 23. Links for participants to register for the meetings are available on the main page of our Nevada PEBP specific Website at <https://my.viabenefits.com/PEBP>

Meeting Date/Time	Meeting Type
March 22 - 9:30 am PT	Pre-Medicare/Ageing into Medicare
March 22 – 12:00 pm PT	HRA/Medicare Open Enrollment
March 23 - 12:00 pm PT	Pre-Medicare/Ageing into Medicare
March 23 - 2:00 pm PT	HRA/Medicare Open Enrollment

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## Operations Report

### Communications:

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

- **Spring Newsletter**
  - This communication is sent to participants via mail or email and is typically sent starting in the February/March. The intent of this communication is to educate participants on different areas like Medicare, HRA, Direct Deposit, and Auto-Reimbursement functionality. The newsletters are targeted to be sent in mid-April.
- **Spring 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 Balance Reminder was sent out in late February and early March.
- **New HRA Welcome Packet Insert**
  - In January, 2021, a new HRA Welcome Packet Insert was created to help communicate three important aspects of Nevada PEBPs HRA plan design to participants:
    - The funding account qualification requirement and the impact to other benefits offered by PEBP if a participant disenrolls from Via Benefits.
    - The twelve month rolling deadline to submit claims from the date they are incurred.
    - The new HRA Available Balance Cap of \$8,000 that will go into effective on May 31, 2021.

### Outbound Calls Related to \$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 will be 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.

