

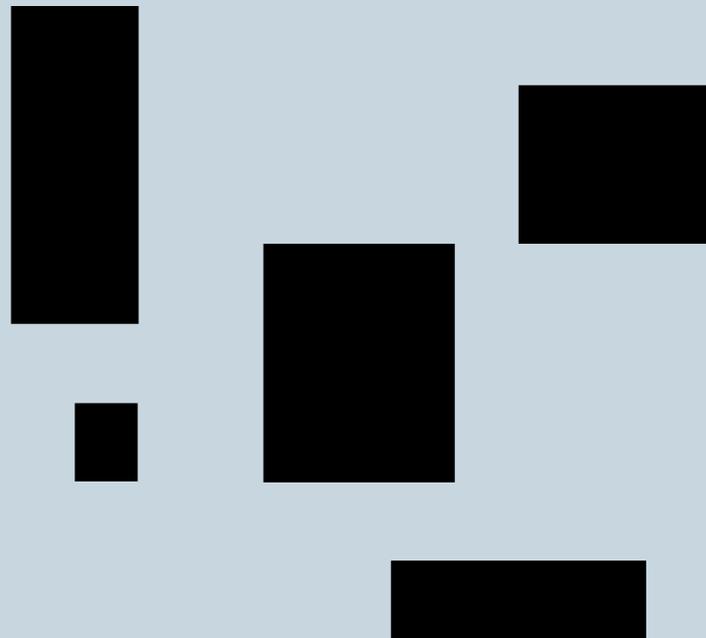
Nevada Public Employees Benefit Program

Quarterly Update – 4th Quarter Plan Year 2021

Willis Towers Watson's Individual Marketplace



July 29, 2021



The Public Employees Benefit Program Executive Dashboard

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Executive Summary

Plan Enrollment:

- At the end of Q4 2021, PEBP's total enrollment into Medicare policies through Willis Towers Watson's Individual Marketplace decreased to 11,881. Since inception, 110 carriers have been selected by PEBP's retirees with current enrollment in 1,543 different plans.
- Medicare Supplement (MS) plan selection remained consistent at 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 6,319 and 2,182 enrollees respectively. The average monthly premium cost for MS plans remained consistent at \$147.
- The percentage of Medicare Advantage (MA or MAPD) plans selected remained consistent at 14%. Top MA carriers include Hometown Health Plan with 686 individual plan selections and Aetna with 421 individual plan selections. The average monthly premium cost to PEBP participants decreased to \$15 compared to the prior quarter.

Customer Satisfaction:

- In Q4 2021, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.9 out of 5.0 based on 30 surveys returned.
- For Q4 2021, the average satisfaction score for Service Calls was 4.5 out of 5.0 based on 356 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.5 out of 5.0 for Q4 2021.

Health Reimbursement Arrangement:

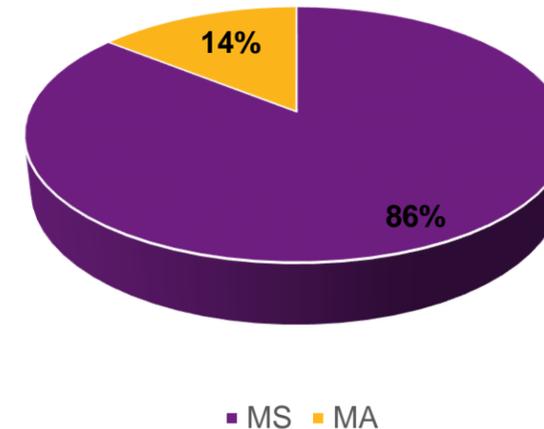
- At the end of Q4 2021 there were 13,231 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 82,697 claims processed in Q4, with 95% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 78,756 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q4 was \$8,324,498.

Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 6/30/2021		Previous Qtr.
Total enrolled through individual marketplace	11,881	11,882
Number of carriers**	110	110
Number of plans**	1,543	1,557

Plan Type Selection Through 6/30/2021		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,698	1,688
Medicare Supplement (MS)	10,191	10,236

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	10,191	\$147
Medicare Advantage (MA,MAPD)	1,698	\$0 / \$15
Part D drug coverage	7,486	\$24
Dental coverage	1,093	\$37
Vision coverage	2,044	\$14

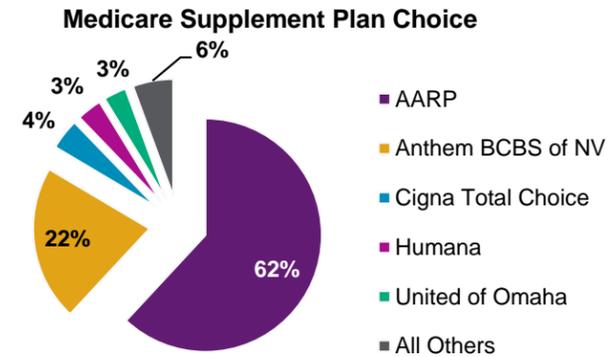
** Reflects total carriers and plans that PEBP participants have enrolled in nationwide, since inception.

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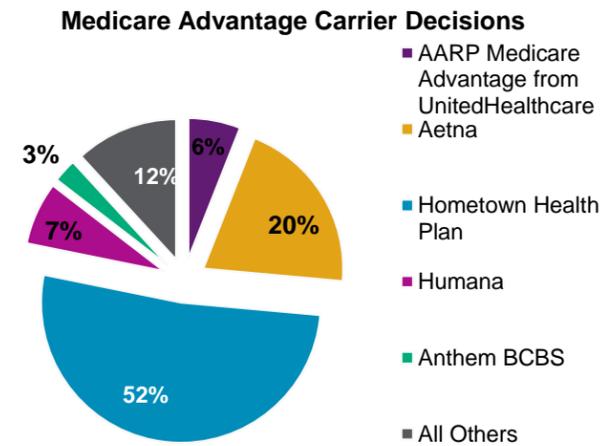
Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,319
Anthem BCBS of NV	2,182
Cigna Total Choice	426
Humana	351
United of Omaha	312



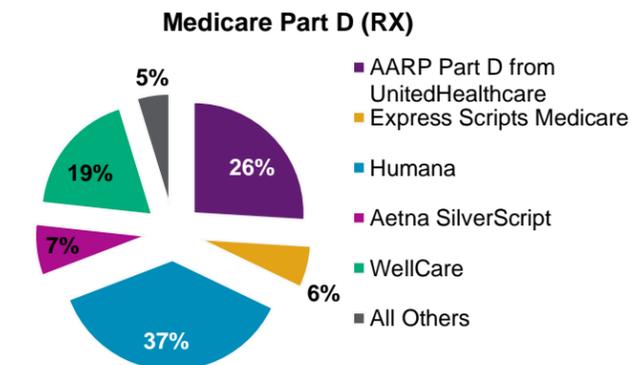
Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$147
Median	\$141
Maximum	\$481

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	179
Aetna	421
Hometown Health Plan	686
Humana	181
Anthem BCBS	63



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	1,775
Aetna Medicare Rx (SilverScript)	809
Express Scripts Medicare	513
Humana	2,554
WellCare	1,446



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

Q4 Enrollment Satisfaction

CSAT score	Count	%
5	26	87%
4	4	13%
3	0	0%
2	0	0%
1	0	0%
	30	100%



Q4 Service Satisfaction

CSAT score	Count	%
5	258	71%
4	63	17%
3	24	7%
2	9	2%
1	11	3%
	365	100%



Q4 Enrollment & Service Combined

CSAT score	Count	%
5	284	72%
4	67	17%
3	24	6%
2	9	2%
1	11	3%
	395	100%

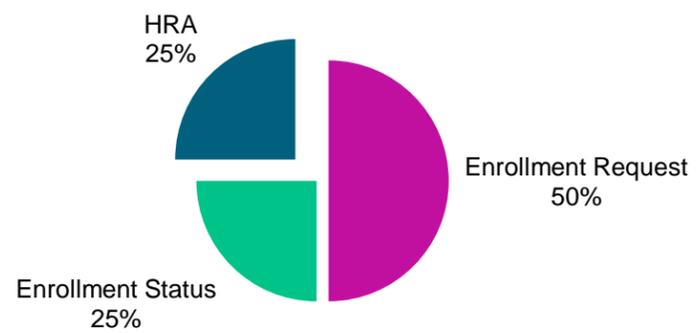
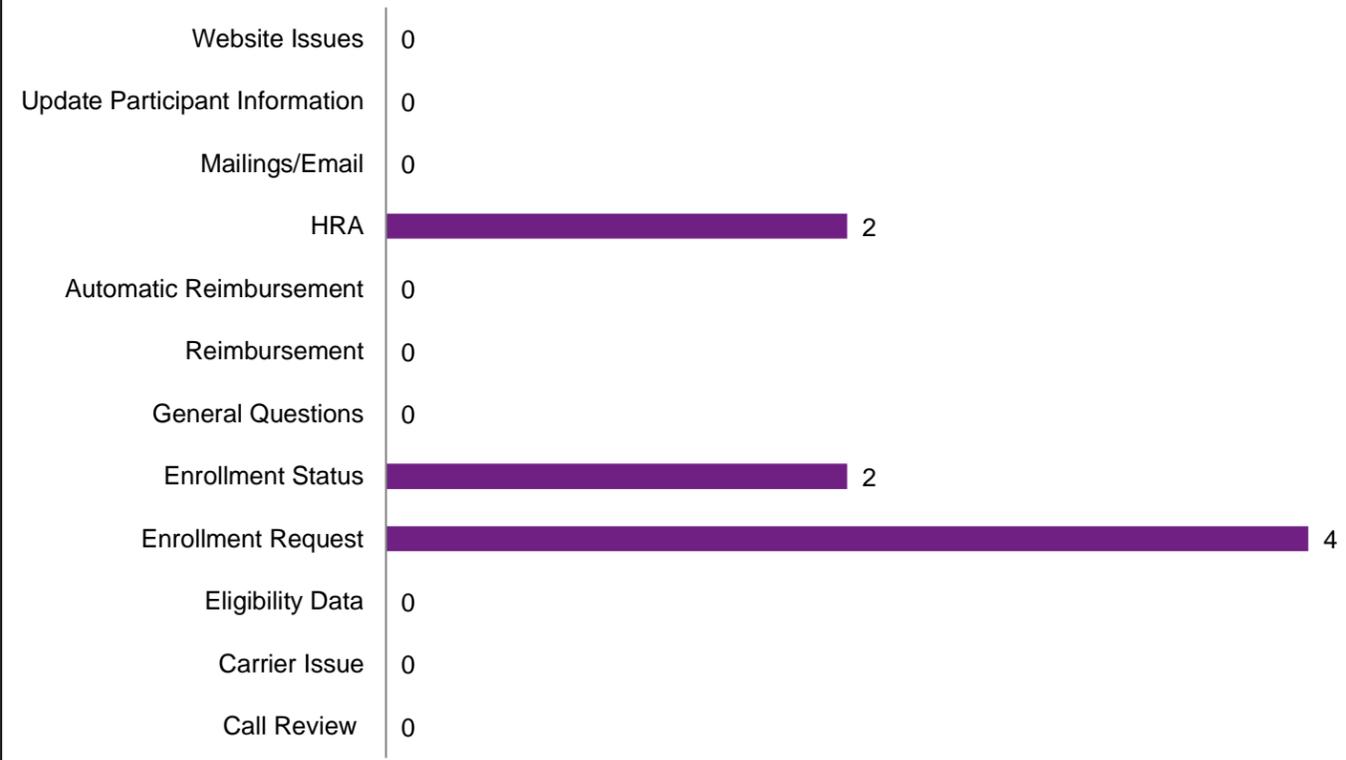


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Customer Service – Issues Log Resolution

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-PY21 is 8 and are associated with the following categories:



Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,231
Number of payments	52,956
Accounts with no balance	7,233
Claims paid amount	\$8,324,498

Claims By Source	Total 82,697
A/R file	78,756
Mail	1,722
Web	1,737
Mobile App	482

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Performance Guarantees*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.36 Days	Yes
Claim Financial Accuracy	≥ 98%	98.87%	Yes
Claim Processing Payment Precision	≥ 98%	Results not Reported on Benefits Accounts	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.92%	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.	9 Seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	Annual	N/A
Customer Satisfaction	≥ 80%	94.94%	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.

The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 3rd Quarter Plan Year 2021

Operations Report

Communications:

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

- **Fall Balance Reminder**
 - This communication is sent to participants via mail if they have a balance in their Health Reimbursement Arrangement (HRA) and haven't had any claims payment activity in the prior 90 days. The fall balance reminder is generally sent in in September.
- **Fall Newsletter**
 - This communication is sent participants via email or mail and is designed to educate participants on different areas like Medicare, HRA, Direct Deposit, and Auto-Reimbursement functionality. It will also focus on the upcoming Medicare Enrollment season that will be from October 15 – December 7. This newsletter typically is sent from mid-September – mid-October.

New \$8,000 HRA Available Balance Cap:

Effective May 31, 2021, Nevada PEBP implemented an \$8,000 HRA Available Balance Cap. The implementation of this new cap saw balance adjustment for 1,110 retiree accounts processed to reduce the balance to \$8,000. These adjustments reduced the HRA Balance liability for Nevada PEBP.

The new \$8,000 HRA Available Balance Cap process will be an annual process going forward.

