

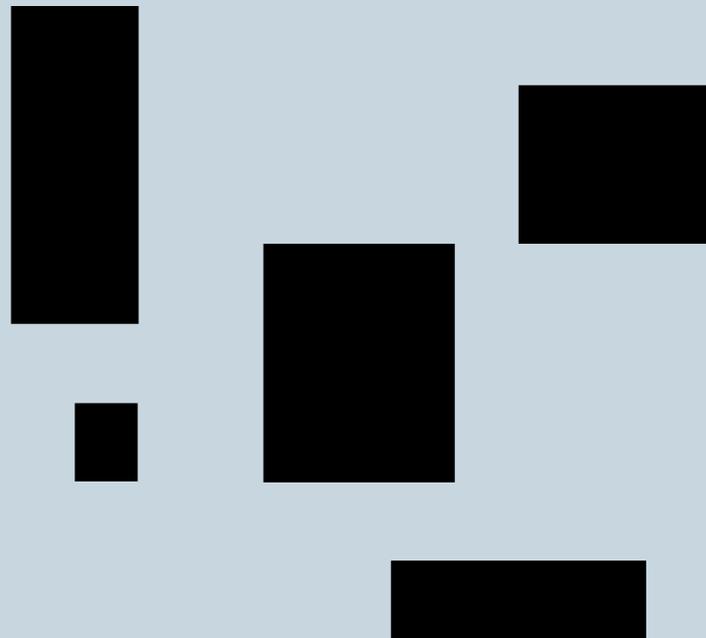
# Nevada Public Employees Benefit Program

Quarterly Update – 1st Quarter Plan Year 2022

Willis Towers Watson's Individual Marketplace



October 26, 2021



# The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 1st Quarter Plan Year 2022

## Executive Summary

### Plan Enrollment:

- At the end of Q1 2022, PEBP's total enrollment into Medicare policies through Willis Towers Watson's Individual Marketplace increased to 12,023. Since inception, 111 carriers have been selected by PEBP's retirees with current enrollment in 1,569 different plans.
- Medicare Supplement (MS) plan selection remained consistent at 85% of the total population with the majority of participants selecting AARP and Anthem BCBS of Nevada as their insurer; each carrier holds plans for 6,323 and 2,196 enrollees respectively. The average monthly premium cost for MS plans remained consistent at \$146.
- The percentage of Medicare Advantage (MA or MAPD) plans selected remained consistent at 15%. Top MA carriers include Hometown Health Plan with 707 individual plan selections and Aetna with 445 individual plan selections. The average monthly premium cost to PEBP participants decreased to \$14 compared to the prior quarter.

### Customer Satisfaction:

- In Q1 2022, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.7 out of 5.0 based on 22 surveys returned.
- For Q1 2022, the average satisfaction score for Service Calls was 4.5 out of 5.0 based on 317 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.5 out of 5.0 for Q1 2022.

### Health Reimbursement Arrangement:

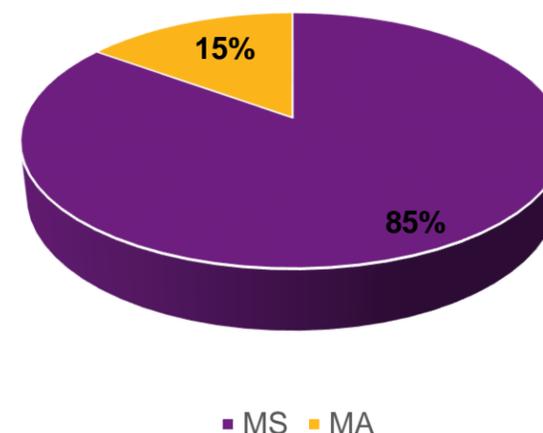
- At the end of Q1 2022 there were 13,462 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 83,085 claims processed in Q1, with 96% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 79,685 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q1 was \$8,124,833.

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 9/30/2021		Previous Qtr.
Total enrolled through individual marketplace	12,023	11,881
Number of carriers**	111	110
Number of plans**	1,569	1,543

Plan Type Selection Through 9/30/2021		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,805	1,698
Medicare Supplement (MS)	10,226	10,191

### 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	10,226	\$146
Medicare Advantage (MA,MAPD)	1,805	\$0 / \$14
Part D drug coverage	7,518	\$24
Dental coverage	1,075	\$37
Vision coverage	2,040	\$11

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

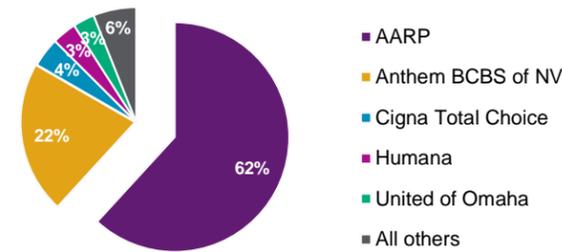
# The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 1st Quarter Plan Year 2022

## Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,323
Anthem BCBS of NV	2,196
Cigna Total Choice	425
Humana	351
United of Omaha	311

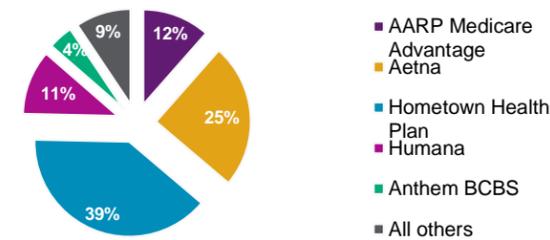
Medicare Supplement Carrier Choice



Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$146
Median	\$140
Maximum	\$481

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	208
Aetna	445
Hometown Health Plan	707
Humana	199
Anthem BCBS	76

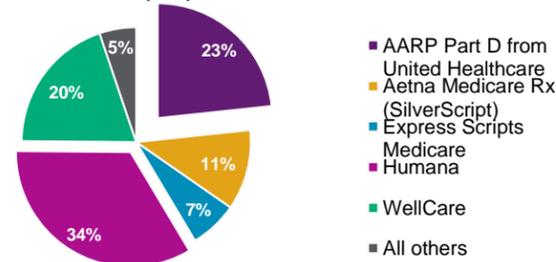
Medicare Advantage Carrier Choice



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$14
Median	\$0
Maximum	\$194

Top Medicare Part D (RX)	Total
AARP Part D from United Healthcare	1,753
Aetna Medicare Rx (SilverScript)	851
Express Scripts Medicare	510
Humana	2,535
WellCare	1,479

Part D (RX) Carrier Choice



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

# The Public Employees Benefit Program Executive Dashboard

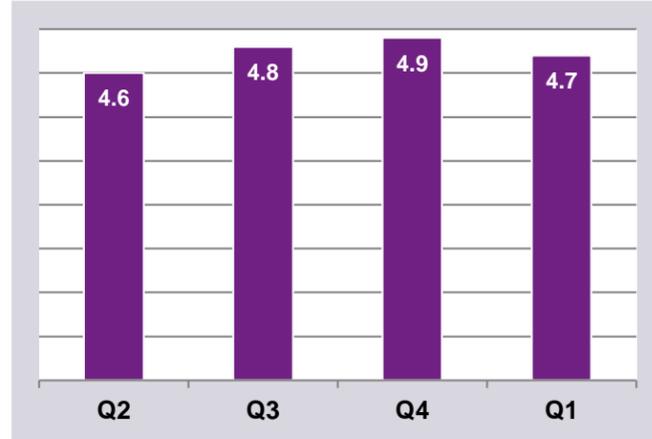
Quarterly Update – 1st Quarter Plan Year 2022

## 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

### Q1 Enrollment Satisfaction

CSAT score	Count	%
5	16	73%
4	5	23%
3	1	5%
2	0	0%
1	0	0%
	<b>22</b>	<b>100%</b>



### Q1 Service Satisfaction

CSAT score	Count	%
5	227	72%
4	46	15%
3	26	8%
2	5	2%
1	13	4%
	<b>317</b>	<b>100%</b>



### Q1 Enrollment & Service Combined

CSAT score	Count	%
5	243	72%
4	51	15%
3	27	8%
2	5	1%
1	13	4%
	<b>339</b>	<b>100%</b>

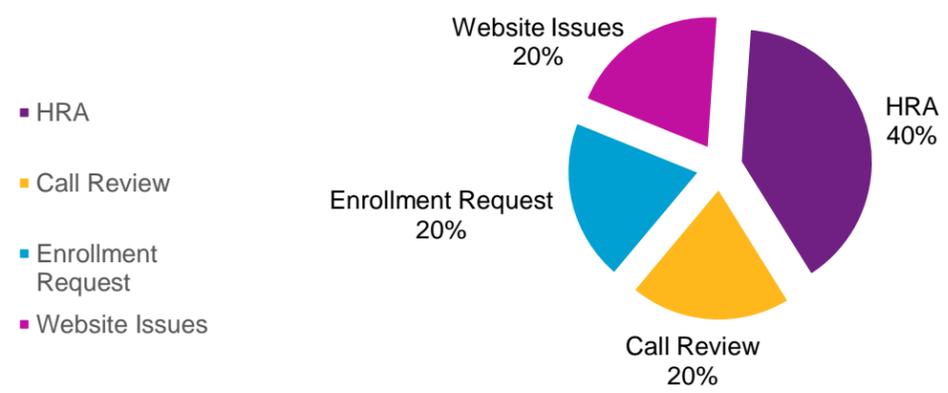


# The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 1st Quarter Plan Year 2022

## 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 Q1-PY22 is 5 and are associated with the following categories:



## Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,462
Number of payments	53,588
Accounts with no balance	7,315
Claims paid amount	\$8,124,833

Claims By Source	Total 83,085
A/R file	79,685
Mail	1,435
Web	1,525
Mobile App	440

# The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 4th Quarter Plan Year 2021

## 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 was 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 was sent in September.
- **Fall Newsletter**
  - This communication was sent to 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 is from October 15 – December 7. This newsletter was sent from mid-September – mid-October.

### 2022 Medicare Open Enrollment Period (OEP):

Medicare Open Enrollment began on October 15 and runs through December 7. Retirees looking to make changes to their Medicare Advantage or Rx plans are encouraged to utilize the Website to help minimize wait times to our call center during the busiest time of year. Participants can utilize our Shop and Compare tool to review plan options and prices for 95% of the plans on Via Benefits by going to <https://my.viabenefits.com/PEBP>.

### Fall Retiree Meetings:

We held two days of virtual retiree meetings on October 19 and 20. Each day had two meetings with the first focusing on participants ageing into Medicare and the second focusing on those that are already Medicare eligible with discussions about the 2022 Medicare Open Enrollment period and how to utilize the HRA. Below is information related to the number of attendees per meeting. Recordings of the presentations from October 20 have been posted to the Via Benefits website for PEBP at <https://my.viabenefits.com/PEBP>.

Date – Meeting Type	Attendees
10/19 – Ageing Into Medicare Focused	176
10/19 – OEP and HRA focused	61
10/20 – Ageing Into Medicare Focused	106
10/20 – OEP and HRA focused	49

