



# Public Employees Benefit Program

February 10, 2022

Quarterly Update –2nd Quarter Plan Year 2022

Willis Towers Watson's Individual Marketplace

# The Public Employees Benefit Program Executive Dashboard

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## Executive Summary

### Plan Enrollment:

- At the end of FY Q2 2022, PEBP's total enrollment into Medicare policies through Willis Towers Watson's Individual Marketplace decreased to 11,374. Since inception, 114 carriers have been selected by PEBP's retirees with current enrollment in 1,708 different plans.
- Medicare Supplement (MS) plan selection increased to 89% of the total population with the majority of participants selecting AARP and Anthem BCBS of Nevada as their insurer; each carrier holds plans for 6,267 and 2,123 enrollees respectively. The average monthly premium cost for MS plans remained consistent at \$146.
- The percentage of Medicare Advantage (MA or MAPD) plans selected decreased to 11%. Top MA carriers include Aetna with 497 individual plan selections and AARP with 258 individual plan selections. The average monthly premium cost to PEBP participants decreased to \$13 compared to the prior quarter of \$14.

### Customer Satisfaction:

- In Q2 2022, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.3 out of 5.0 based on 68 surveys returned.
- For Q2 2022, the average satisfaction score for Service Calls was 4.2 out of 5.0 based on 472 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.2 out of 5.0 for Q2 2022.

### Health Reimbursement Arrangement:

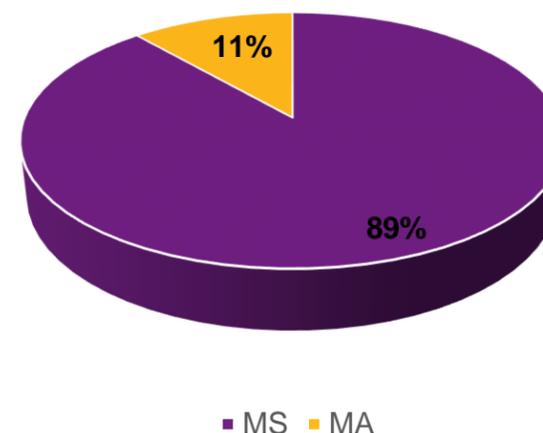
- At the end of Q2 2022 there were 13,613 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 85,427 claims processed in Q2, with 95% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 81,505 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q2 was \$8,112,884.

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 12/31/2021		Previous Qtr.
Total enrolled through individual marketplace	11,374	12,023
Number of carriers**	114	111
Number of plans**	1,708	1,569

Plan Type Selection Through 12/31/2021		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,306	1,805
Medicare Supplement (MS)	10,088	10,226

### 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	10,088	\$146
Medicare Advantage (MA, MAPD)	1,306	\$0 / \$13
Part D drug coverage	7,084	\$23
Dental coverage	1,085	\$38
Vision coverage	2,050	\$11

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

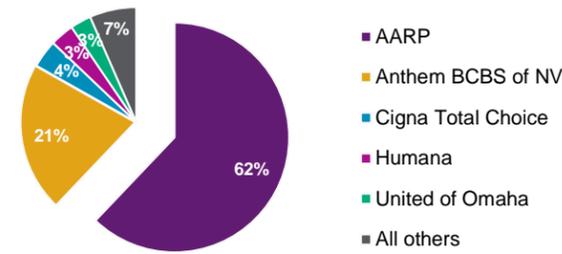
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## Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,267
Anthem BCBS of NV	2,123
Cigna Total Choice	396
Humana	340
United of Omaha	298

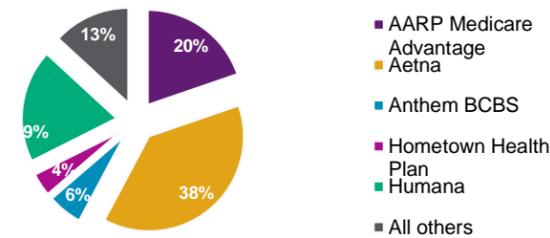
Medicare Supplement Carrier Choice



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

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	258
Aetna	497
Anthem BCBS	77
Hometown Health Plan	51
Humana	251

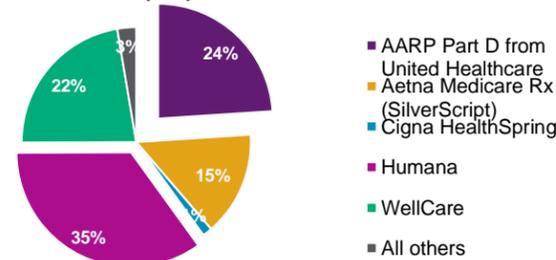
Medicare Advantage Carrier Choice



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$13
Median	\$0
Maximum	\$194

Top Medicare Part D (RX)	Total
AARP Part D from United Healthcare	1,698
Aetna Medicare Rx (SilverScript)	1,041
Cigna HealthSpring	96
Humana	2,474
WellCare	1,587

Part D (RX) Carrier Choice



Cost Data For Part D (RX)	Cost
Minimum	\$6
Average	\$23
Median	\$16
Maximum	\$127

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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

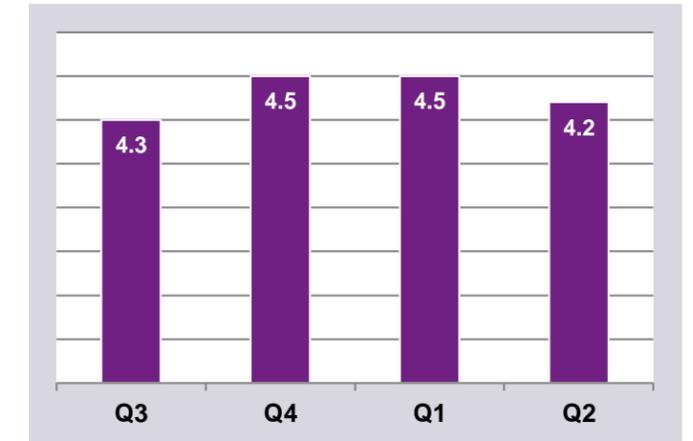
### Q2 Enrollment Satisfaction

CSAT score	Count	%
5	39	57%
4	17	25%
3	5	7%
2	4	6%
1	3	4%
	<b>68</b>	<b>100%</b>



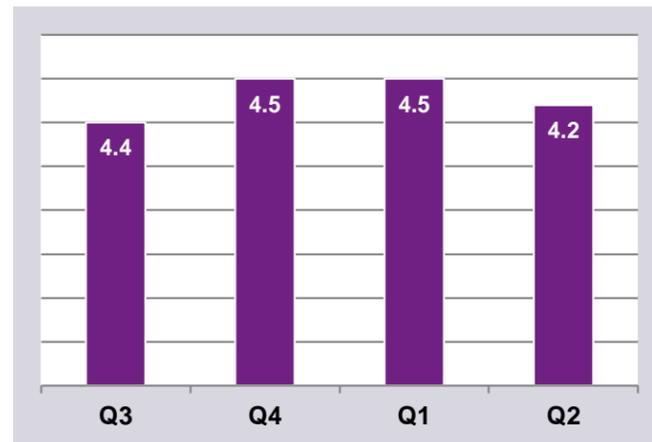
### Q2 Service Satisfaction

CSAT score	Count	%
5	285	60%
4	77	16%
3	53	11%
2	20	4%
1	37	8%
	<b>472</b>	<b>100%</b>



### Q2 Enrollment & Service Combined

CSAT score	Count	%
5	324	60%
4	94	17%
3	58	11%
2	24	4%
1	40	7%
	<b>540</b>	<b>100%</b>

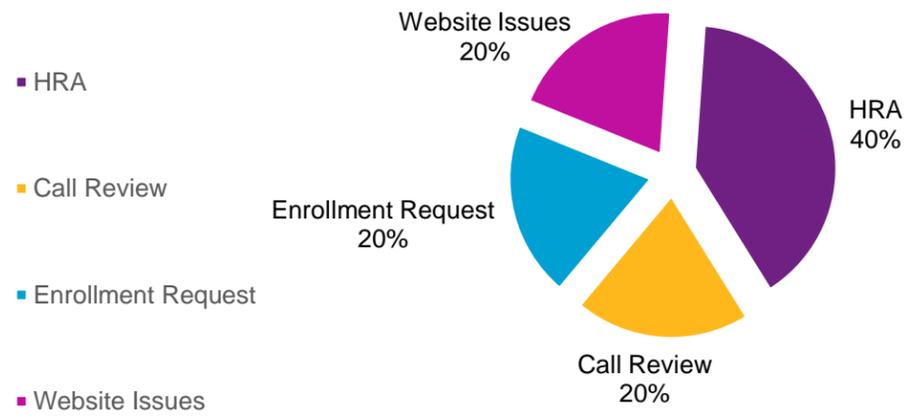
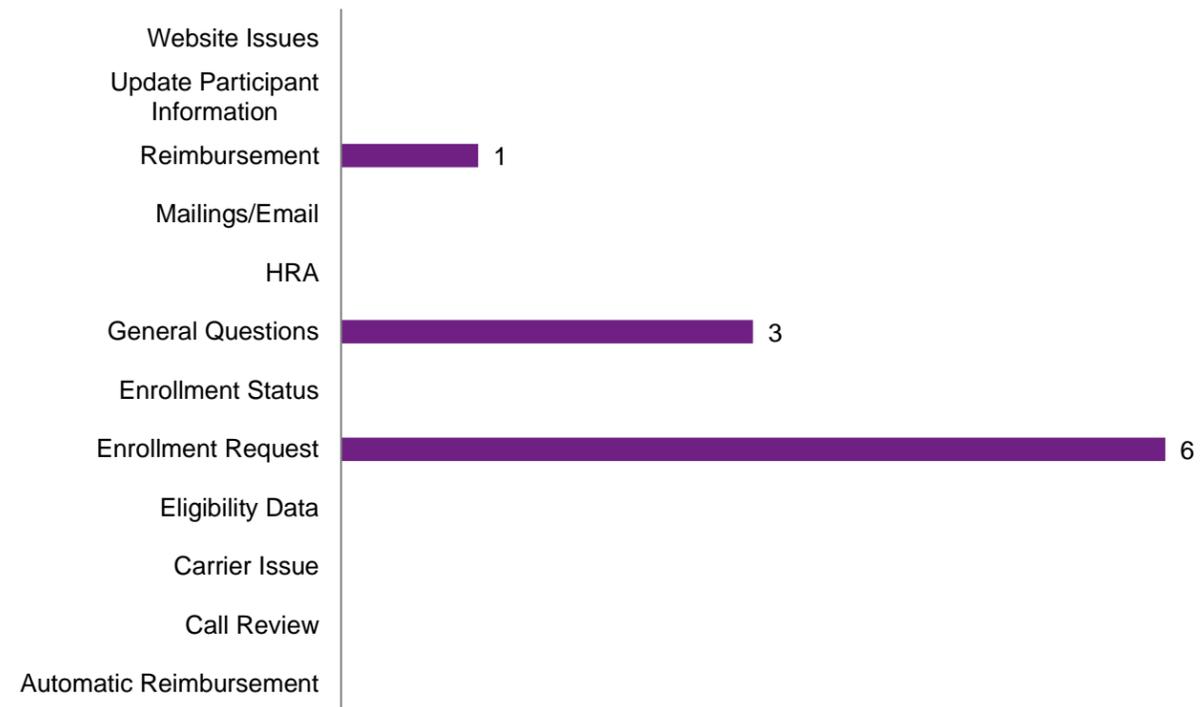


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## Customer Service – Issues Log Resolution

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-PY22 is 10 and are associated with the following categories:



## Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,616
Number of payments	54,517
Accounts with no balance	7,493
Claims paid amount	\$8,112,884.37

Claims By Source	Total 85,427
A/R file	81,505
Mail	1,702
Web	1,679
Mobile App	541

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## Performance Guarantees\*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.49 Days	Yes
Claim Financial Accuracy	≥ 98%	99.04%	Yes
Claim Processing Payment Precision	≥ 98%	Results not Reported on Benefits Accounts	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.30%	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 37 Seconds	No
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	8.8%	No
Customer Satisfaction	≥ 80%	88.15%	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 2022

The Medicare Open Enrollment Season for 2022 occurred from October 15, 2021 – December 7, 2021. 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 1,411 participants change from one MAPD to another MAPD for the 2022 plan year where we saw 888 participants make the same change for plan year 2021. This increase is likely attributed to participants continuing to be more health conscious due to the impacts of COVID-19. We also saw a significant increase in the number of participants who changes Prescription plans for 2022. This year 1,732 Nevada PEBP participants changed Rx plans compared to only 762 changes for 2021. In total, there were 3,262 plan changes for 2022 compared to 1,819 for 2021.

Original Plan	New Plan	1/1/2022 Changes	1/1/2021 Changes
Medicare Supplement	Medicare Supplement	39	77
Medicare Supplement	Medicare Advantage	72	75
Medicare Advantage	Medicare Advantage	1,411	888
Medicare Advantage	Medicare Supplement	8	17
Prescription Drug Plan	Prescription Drug Plan	1,732	762

### Spring Retiree Meetings

Historically, WTW 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 pandemic, we are still not able to have the live in person meetings. Instead, we will be holding two days of virtual meetings with two meetings per day. The virtual meetings will be held on March 21 and 22. 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 21 - 9:30 am PT	Pre-Medicare/Ageing into Medicare
March 21 – 12:00 pm PT	HRA/Medicare Open Enrollment
March 22 – 11:30 am PT	Pre-Medicare/Ageing into Medicare
March 22 - 2:00 pm PT	HRA/Medicare Open Enrollment

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### 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 are generally targeted to be sent in April. The intent of this communication is to educate participants on different areas like Medicare, HRA, Direct Deposit, and Auto-Reimbursement functionality.
- 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 is scheduled to be mailed in mid/late February.

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

Effective May 31, 2022, we will process the annual \$8,000 HRA Available Balance Cap reduction on accounts with a balance of more than \$8,000. Nevada PEBP is planning on sending communications related to this Cap in late March to participants with balances of \$7,000 or greater as they are expected to be the ones who will potentially be impacted by the Cap this year. The goal of the communication is to remind participants to submit claims against their balance to reduce it below the \$8,000 threshold so they do not lose any of their HRA balance. Once funds are removed because they are over the \$8,000 cap, they cannot be added back.

