



# Public Employees Benefit Program

Quarterly Update –1st Quarter Plan Year 2024

WTW's Individual Marketplace

November 6, 2023

# The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 1<sup>st</sup> Quarter Plan Year 2024

## Executive Summary

### Plan Enrollment:

- At the end of FY Q1 2024, PEBP's total enrollment into Medicare policies through WTW's Individual Marketplace increased to 11,418. Since inception, 121 carriers have been selected by PEBP's retirees with current enrollment in 2,045 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 6,175 and 1,797 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 14%. Top MA carriers include Aetna with 578 individual plan selections and Humana with 285 individual plan selections. The average monthly premium cost to PEBP participants decreased to \$9.

### Customer Satisfaction:

- In Q1 2024, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 5.0 out of 5.0 based on fourteen surveys returned.
- For Q1 2024, the average satisfaction score for Service Calls was 4.4 out of 5.0 based on 244 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.4 out of 5.0 for Q1 2024.

### Health Reimbursement Arrangement:

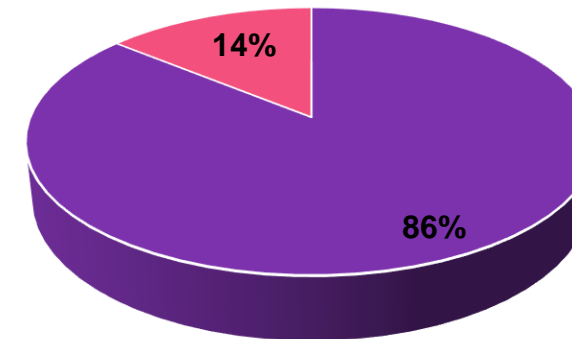
- At the end of Q1 2024 there were 13,653 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 115,935 claims processed in Q1, with 88.6% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 102,729 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q1 was \$8,147,320.

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 09/30/2023		Previous Qtr.
Total enrolled through individual marketplace	11,418	11,332
Number of carriers**	121	119
Number of plans**	2,045	1,905

Plan Type Selection Through 09/30/2023		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,609	1,515
Medicare Supplement (MS)	9,843	9,816

### Medical Enrollment



"The percentage of Medicare Advantage plans selected by PEBP's retiree population is now slightly below the average for WTW's Book of Business."

■ MS ■ MA

Plan Type	Number Enrolled	Average Premium
Medicare Supplement (MS)	9,843	\$149
Medicare Advantage (MA, MAPD)	1,609	\$5 / \$18
Part D drug coverage	6,716	\$26
Dental coverage	886	\$34
Vision coverage	1,619	\$11

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

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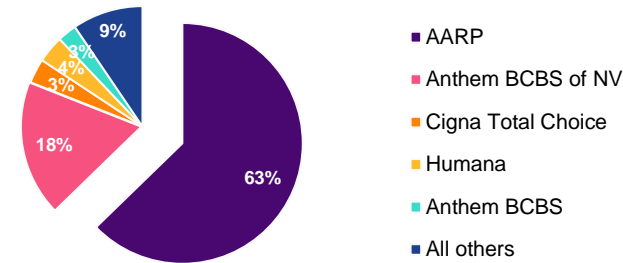
## Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,175
Anthem BCBS of NV	1,797
Cigna Total Choice	324
Humana	359
Anthem BCBS	247

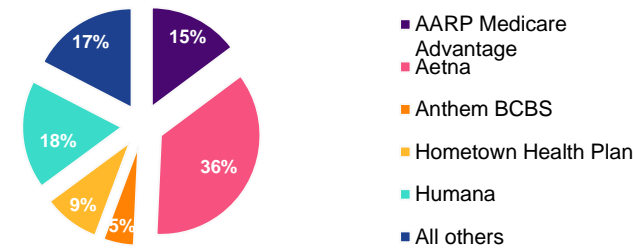
Top Medicare Advantage Plans	Total
Aetna	578
AARP	238
Humana	285
Hometown Health Plan	148
Anthem BCBS	80

Top Medicare Part D (RX)	Total
Humana	2,166
WellCare	1,630
AARP Part D from United Healthcare	1,515
Aetna Medicare Rx (SilverScript)	1,076
Cigna HealthSpring	83

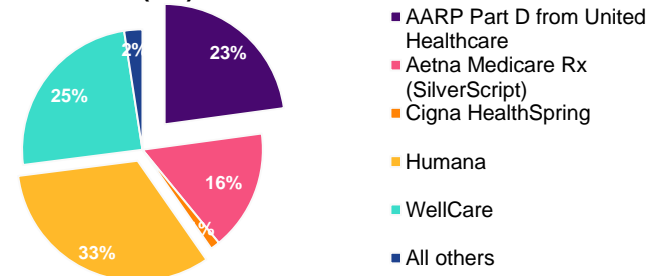
Medicare Supplement Carrier Choice



Medicare Advantage Carrier Choice



Part D (RX) Carrier Choice



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

Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$9
Median	\$0
Maximum	\$194

Cost Data For Part D (RX)	Cost
Minimum	\$4
Average	\$23
Median	\$16
Maximum	\$118

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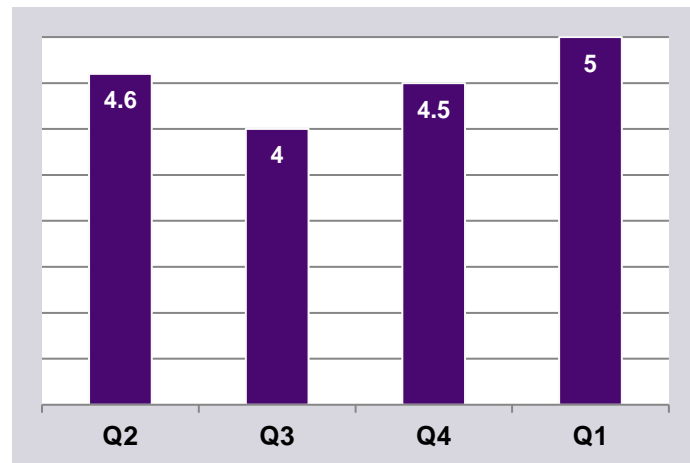
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## Customer Service – Voice of the Customer (VoC)

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

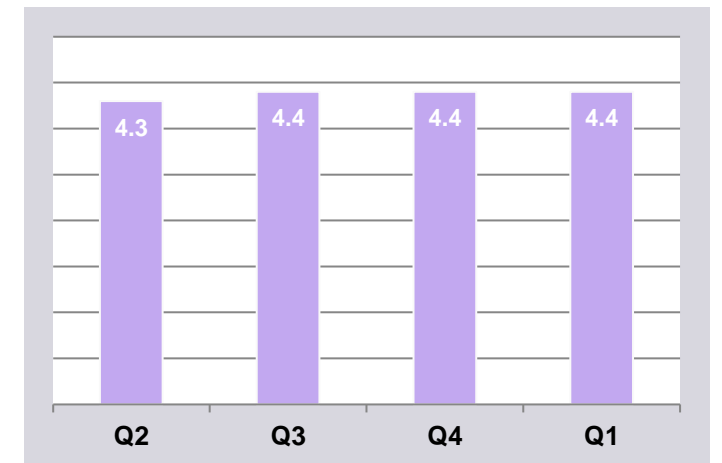
### Q1 Enrollment Satisfaction

CSAT score	Count	%
5	14	100%
4	0	0%
3	0	0%
2	0	0%
1	0	0%
	<b>14</b>	<b>100%</b>



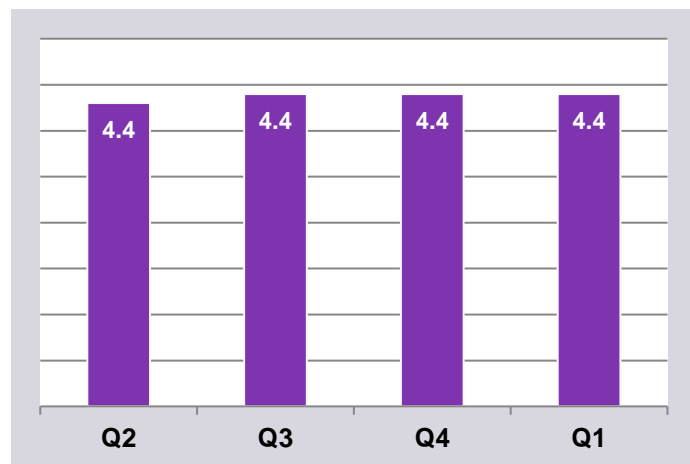
### Q1 Service Satisfaction

CSAT score	Count	%
5	170	69%
4	35	14%
3	21	9%
2	7	3%
1	13	5%
	<b>246</b>	<b>100%</b>



### Q1 Enrollment & Service Combined

CSAT score	Count	%
5	184	71%
4	35	13%
3	21	8%
2	7	3%
1	13	5%
	<b>260</b>	<b>100%</b>

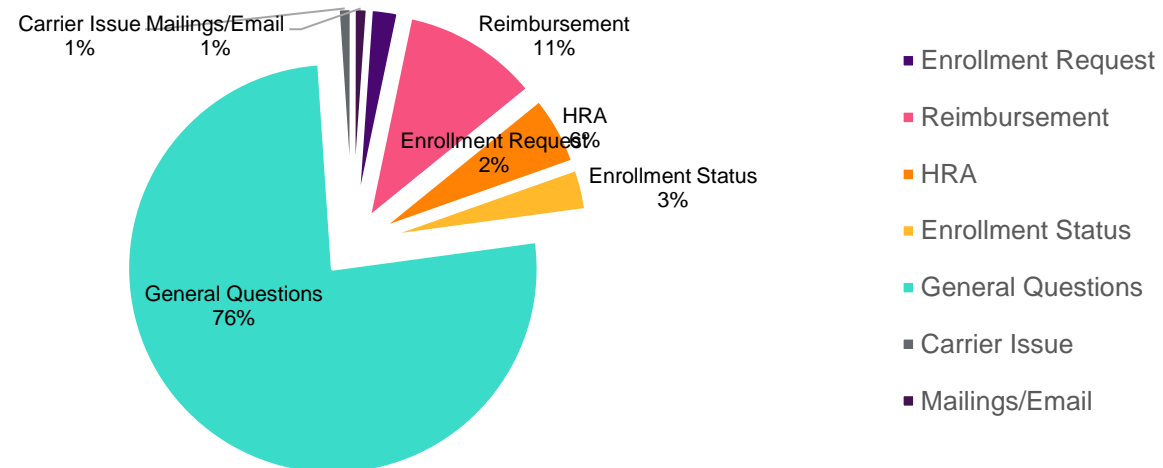
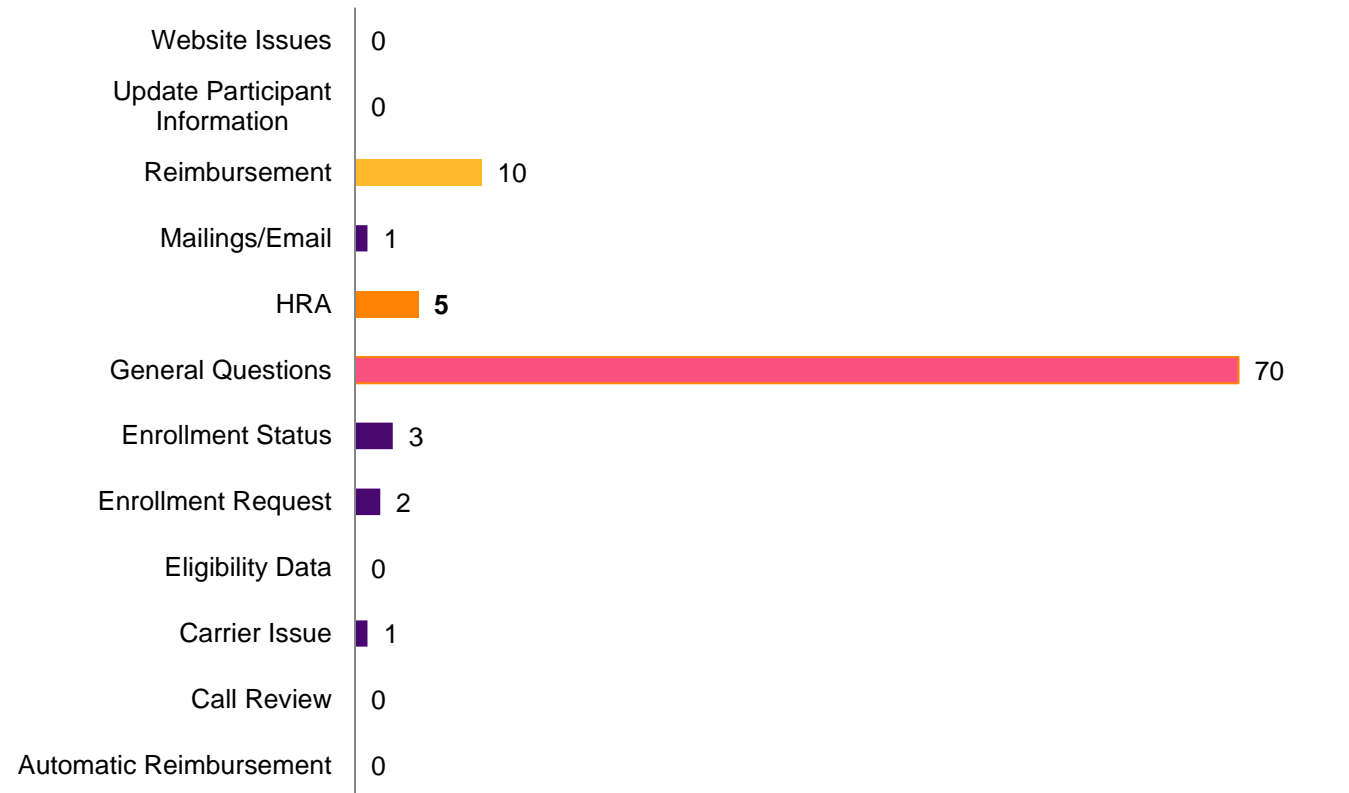


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## Customer Service – Issues Log Resolution

Each quarter a certain number of participant inquiries are received by both PEBP and WTW that require escalation to Individual Marketplace Issues Log. Items on the Issues Log are carefully evaluated and continuously monitored by seasoned WTW staff until resolution is reached. The total number of inquiries reviewed during Q1-PY24 is 92 and are associated with the following categories:



## Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,653
Number of payments	51,258
Accounts with no balance	8,049
Claims paid amount	\$8,147,320

Claims By Source	Total
A/R file	102,729
Mail	4,936
Web	5,678
Mobile App	2,583

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## Performance Guarantees\*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.14 Days	Yes – Met for Annual Audit
Claim Financial Precision	≥ 98%	96.17%	No – Missed for Annual Audit
Claim Processing Payment Precision	≥ 98%	98.50%	Yes – Met for Annual Audit
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.98%	Yes
Benefits Administration Customer Service Avg. Speed to Answer	≤ 2 min. in Q1 ≤ 90 sec in Q4 and Q4 ≤ 5 minutes in Q4  Note - Quarters listed are based on calendar year.	10 Seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	Annual	Yes
Customer Satisfaction	≥ 80%	92.31%	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

### Fall Retiree Meetings:

WTW and Nevada PEBP held two days of virtual retiree meetings with two meetings per day on October 16 and 17. Recordings of one of each type of meeting have been posted to our Nevada PEBP specific Website at <https://my.viabenefits.com/PEBP>

Meeting Date/Time	Meeting Type	Attended
October 16 – 11:30 am PT	Pre-Medicare/Ageing into Medicare	121
October 16 – 2:00 pm PT	HRA/Medicare Open Enrollment	76
October 17 – 9:30 am PT	HRA/Medicare Open Enrollment	48
October 17 - 12:00 pm PT	Pre-Medicare/Ageing into Medicare	68

### Communications:

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

- Fall “The Groove” Newsletter**
  - “The Groove”, is our digital newsletter communication that is normally sent bi-monthly. The version that was sent in mid/late September and focused on educating participants on Medicare and the upcoming Medicare Open Enrollment Period that is from October 15 – December 7.
- HRA Qualification Reminder Notification**
  - This communication reminds retirees that have a funding qualification requirement to contact Via Benefits during Medicare Open Enrollment if they want to change plans so they do not negatively impact their HRA qualification. This communication mailed in mid/late September.
- Fall 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 mailed in mid/late September.

