



# Public Employees Benefit Program

Quarterly Update –2nd Quarter Plan Year 2023

WTW's Individual Marketplace

February 14, 2023

# The Public Employees Benefit Program Executive Dashboard

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## Executive Summary

### Plan Enrollment:

- At the end of FY Q2 2023, PEBP's total enrollment into Medicare policies through WTW's Individual Marketplace decreased to 11,339. Since inception, 118 carriers have been selected by PEBP's retirees with current enrollment in 1,869 different plans.
- Medicare Supplement (MS) plan selection remained consistent at 87% of the total population with the majority of participants selecting AARP and Anthem BCBS of Nevada as their insurer; each carrier holds plans for 6,245 and 1,917 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 13%. Top MA carriers include Aetna with 584 individual plan selections and Humana with 268 individual plan selections. The average monthly premium cost to PEBP participants remained consistent at \$11.

### Customer Satisfaction:

- In Q2 2023, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.6 out of 5.0 based on 39 surveys returned.
- For Q2 2023, the average satisfaction score for Service Calls was 4.3 out of 5.0 based on 325 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.3 out of 5.0 for Q2 2023.

### Health Reimbursement Arrangement:

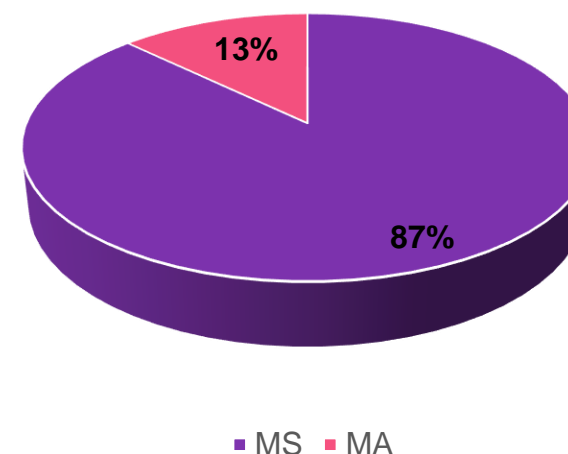
- At the end of Q2 2023 there were 13,796 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 84,168 claims processed in Q2, with 95% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 80,198 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q2 was \$8,250,715.

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 12/31/2022		Previous Qtr.
Total enrolled through individual marketplace	11,339	11,523
Number of carriers**	118	115
Number of plans**	1,869	1,767

Plan Type Selection Through 12/31/2022		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,451	1,506
Medicare Supplement (MS)	9,918	10,023

### 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."

Plan Type	Number Enrolled	Average Premium
Medicare Supplement	9,918	\$146
Medicare Advantage (MA, MAPD)	1,451	\$0 / \$11
Part D drug coverage	6,684	\$23
Dental coverage	1,084	\$38
Vision coverage	2,044	\$11

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

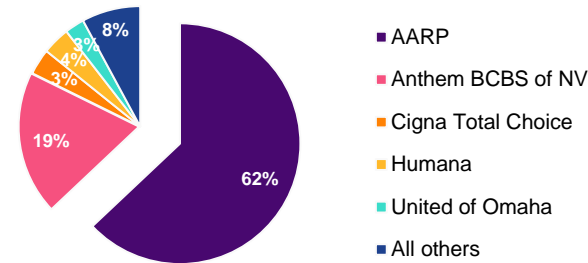
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## Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,245
Anthem BCBS of NV	1,917
Cigna Total Choice	346
Humana	368
United of Omaha	261

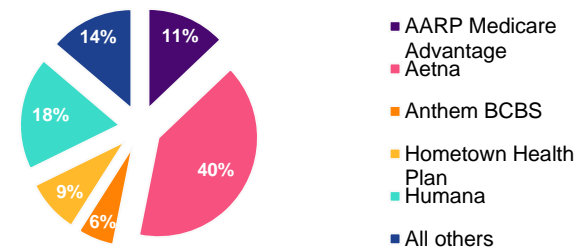
Medicare Supplement Carrier Choice



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

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	187
Aetna	584
Anthem BCBS	85
Hometown Health Plan	127
Humana	268

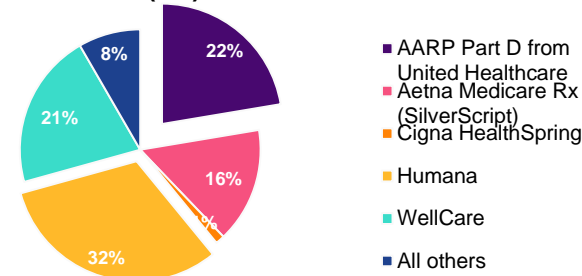
Medicare Advantage Carrier Choice



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$11
Median	\$0
Maximum	\$194

Top Medicare Part D (RX)	Total
AARP Part D from United Healthcare	1,594
Aetna Medicare Rx (SilverScript)	1,104
Cigna HealthSpring	87
Humana	2,254
WellCare	1,494

Part D (RX) Carrier Choice



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

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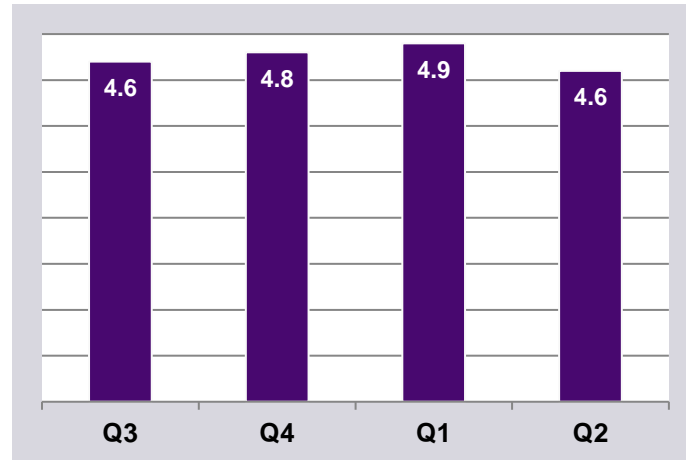
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## Customer Service – Voice of the Customer (VoC)

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

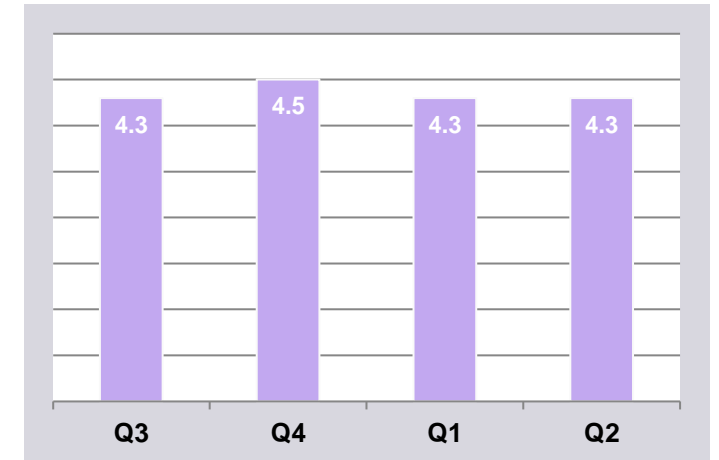
### Q2 Enrollment Satisfaction

CSAT score	Count	%
5	28	72%
4	9	23%
3	0	0%
2	2	5%
1	0	0%
	39	



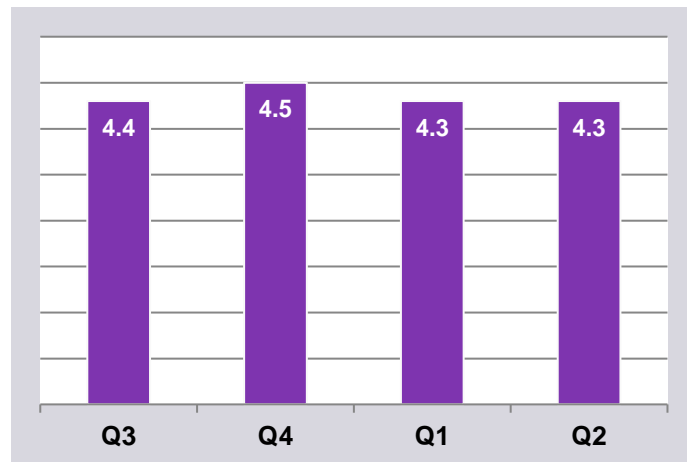
### Q2 Service Satisfaction

CSAT score	Count	%
5	205	63%
4	58	18%
3	28	9%
2	10	3%
1	24	7%
	325	



### Q2 Enrollment & Service Combined

CSAT score	Count	%
5	233	64%
4	67	18%
3	28	8%
2	12	3%
1	24	7%
	364	

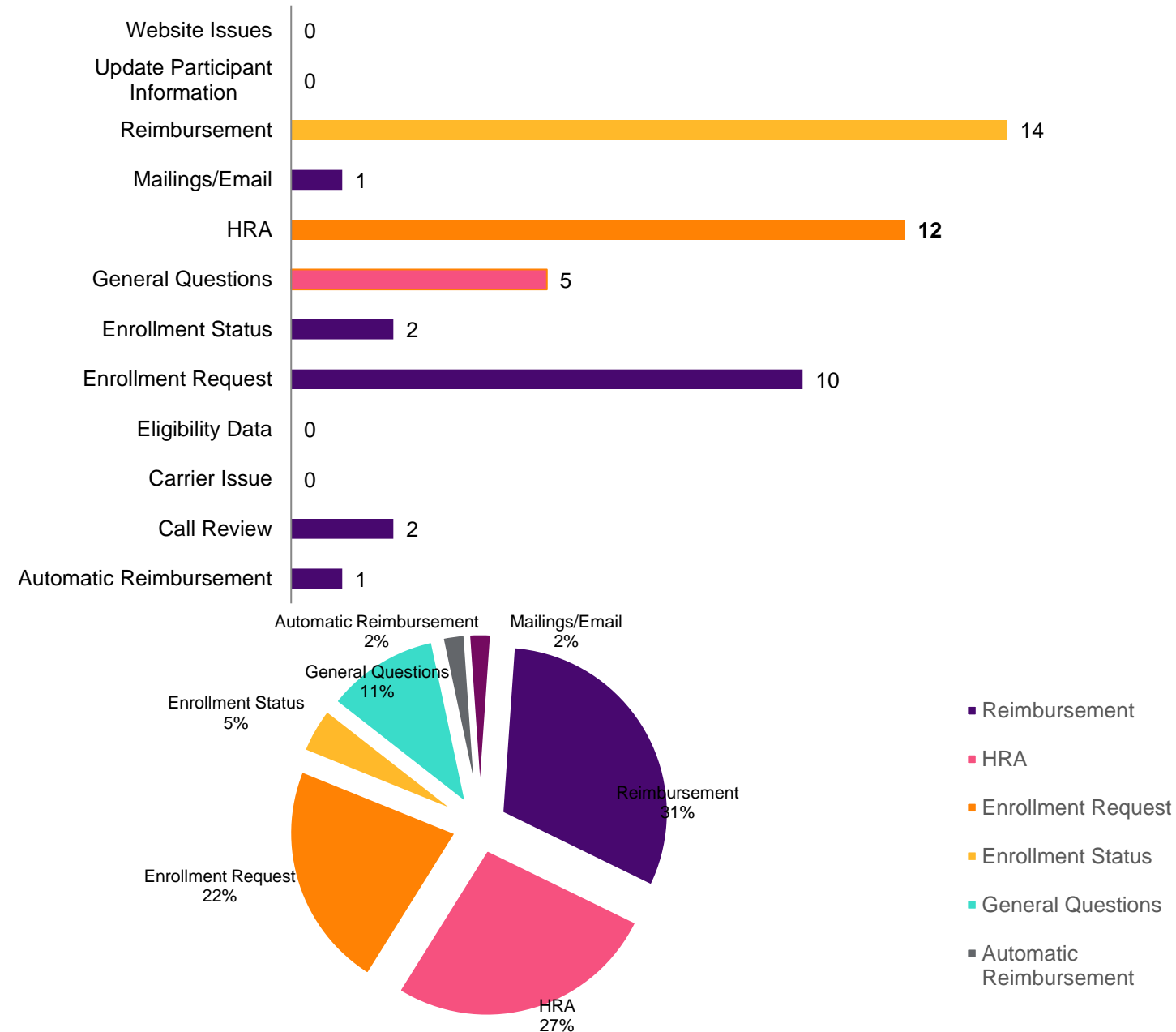


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## Customer Service – Issues Log Resolution

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 Q2-PY23 is 47 and are associated with the following categories:



## Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,796
Number of payments	49,968
Accounts with no balance	7,934
Claims paid amount	\$8,250,715.68

Claims By Source	Total
A/R file	80,198
Mail	1,413
Web	1,692
Mobile App	865

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## Performance Guarantees\*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.36 Days	Yes
Claim Financial Accuracy	≥ 98%	99.31%	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	100%	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.	1 Minute 42 Seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	4.97%	Yes
Customer Satisfaction	≥ 80%	90.11%	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 2023

The Medicare Open Enrollment Season for 2023 occurred from October 15, 2022 – December 7, 2022. The below chart captures information on the number of participants that made changes in their existing Medicare Medical or Prescription Drug Plan. There was a significant decrease in the number of participants who changed their Prescription Drug Plan, however the number of change for this year (548) is actually more consistent with the number of changes we see year to year. All other changes for the new plan year are consistent with prior years.

Original Plan	New Plan	1/1/2023 Changes	1/1/2022 Changes
Medicare Supplement	Medicare Supplement	37	39
Medicare Supplement	Medicare Advantage	89	72
Medicare Advantage	Medicare Advantage	1,487	1,411
Medicare Advantage	Medicare Supplement	9	8
Prescription Drug Plan	Prescription Drug Plan	548	1,732

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

Effective May 31, 2023, 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 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.

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### 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 the 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 27 and 28. 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 27 - 9:30 am PT	Pre-Medicare/Ageing into Medicare
March 27 – 12:00 pm PT	HRA/Medicare Open Enrollment
March 28 – 11:30 am PT	HRA/Medicare Open Enrollment
March 28 - 2:00 pm PT	Pre-Medicare/Ageing into Medicare

### Communications:

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

- 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 for the spring will mail out in mid-February and will be staggered over 2 weeks.

