



Public Employees Benefit Program

Quarterly Update –3rd Quarter Plan Year 2023

WTW's Individual Marketplace

May 1, 2023

The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 3rd Quarter Plan Year 2023

Executive Summary

Plan Enrollment:

- At the end of FY Q3 2023, PEBP's total enrollment into Medicare policies through WTW's Individual Marketplace decreased to 11,333. Since inception, 119 carriers have been selected by PEBP's retirees with current enrollment in 1,892 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 6,203 and 1,874 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 Q3 2023, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.0 out of 5.0 based on 11 surveys returned.
- For Q3 2023, the average satisfaction score for Service Calls was 4.4 out of 5.0 based on 282 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.4 out of 5.0 for Q3 2023.

Health Reimbursement Arrangement:

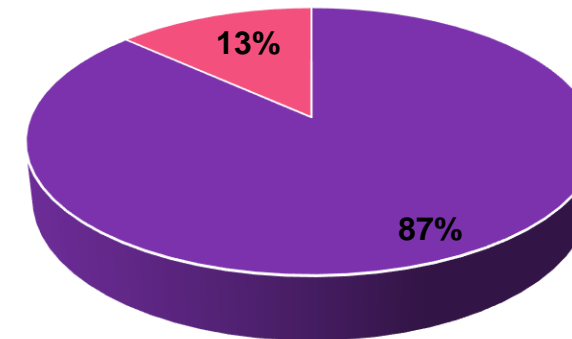
- At the end of Q3 2023 there were 13,796 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 84,168 claims processed in Q2, with 79% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 103,787 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q3 was \$8,330,493.

Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 03/31/2023		Previous Qtr.
Total enrolled through individual marketplace	11,333	11,339
Number of carriers**	119	118
Number of plans**	1,892	1,869

Plan Type Selection Through 03/31/2023		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,505	1,451
Medicare Supplement (MS)	9,838	9,918

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)	9,918	\$146
Medicare Advantage (MA, MAPD)	1,505	\$0 / \$10
Part D drug coverage	6,645	\$23
Dental coverage	890	\$37
Vision coverage	2,025	\$10

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

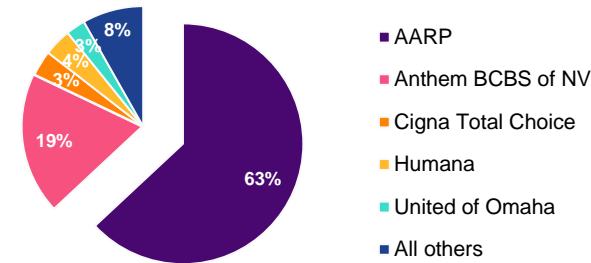
The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 3rd Quarter Plan Year 2023

Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,203
Anthem BCBS of NV	1,874
Cigna Total Choice	335
Humana	363
United of Omaha	256

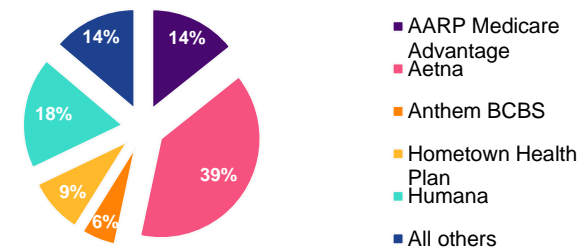
Medicare Supplement Carrier Choice



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

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	215
Aetna	588
Anthem BCBS	83
Hometown Health Plan	136
Humana	275

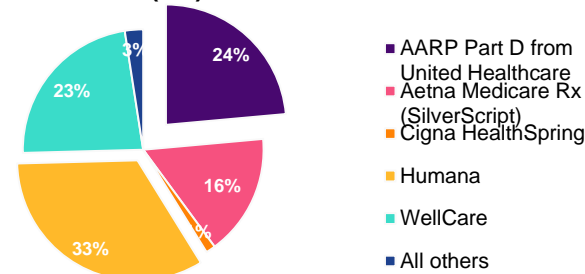
Medicare Advantage Carrier Choice



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	1,566
Aetna Medicare Rx (SilverScript)	1,085
Cigna HealthSpring	85
Humana	2,220
WellCare	1,526

Part D (RX) Carrier Choice



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

The Public Employees Benefit Program Executive Dashboard

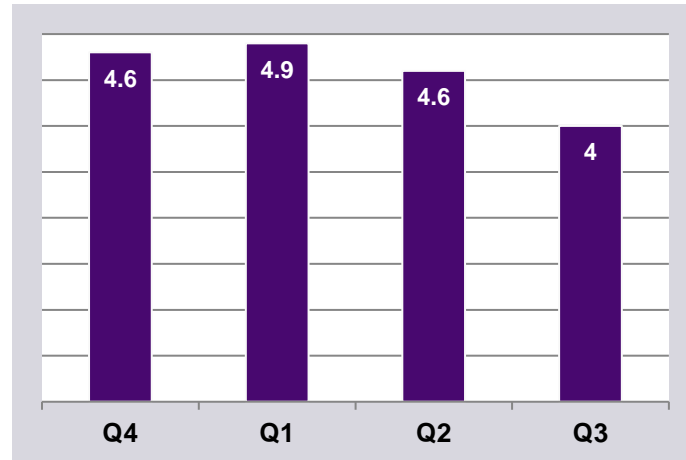
Quarterly Update – 3rd Quarter Plan Year 2023

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

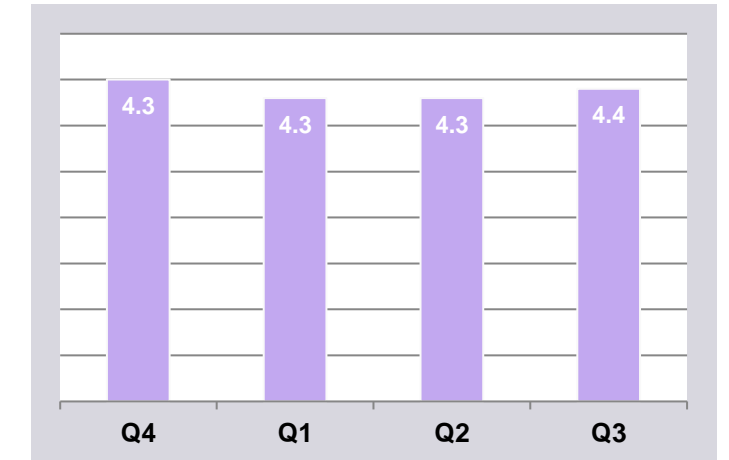
Q3 Enrollment Satisfaction

CSAT score	Count	%
5	6	55%
4	3	27%
3	-	0%
2	-	0%
1	2	18%
	11	100%



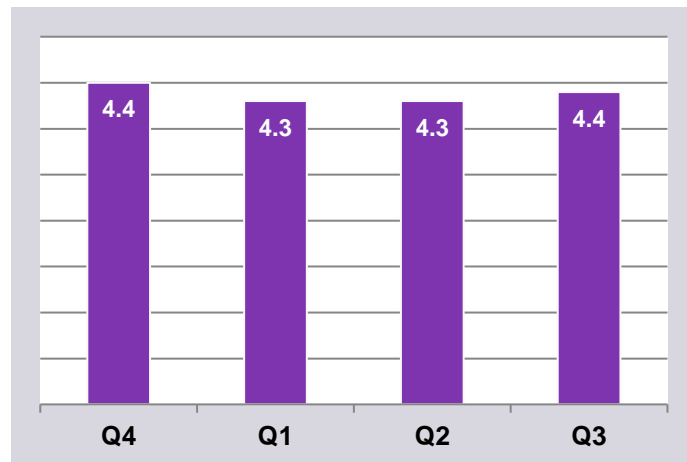
Q3 Service Satisfaction

CSAT score	Count	%
5	190	67%
4	40	14%
3	30	11%
2	12	4%
1	10	4%
	282	100%



Q3 Enrollment & Service Combined

CSAT score	Count	%
5	196	67%
4	43	15%
3	30	10%
2	12	4%
1	12	4%
	293	100%

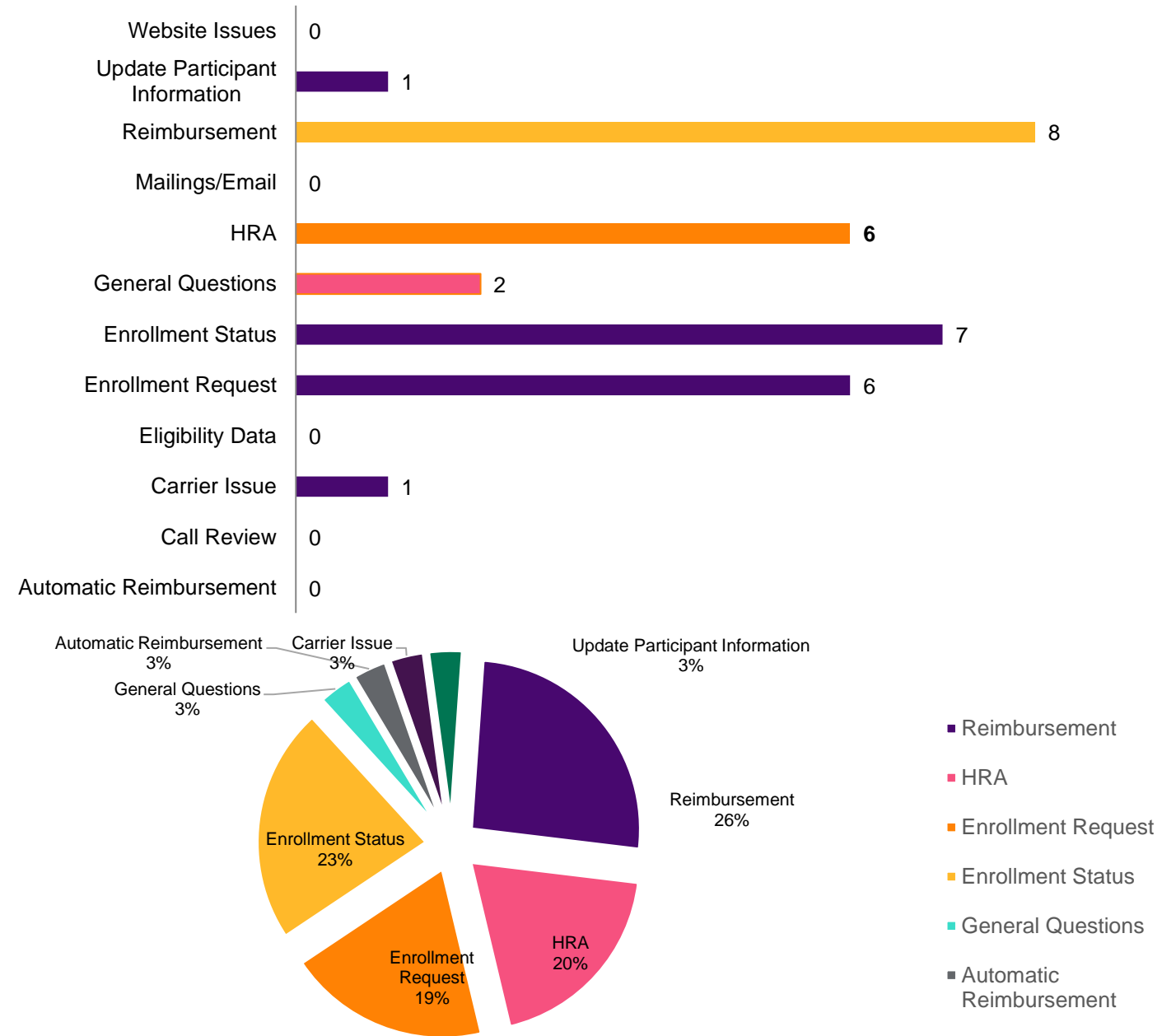


The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 3rd Quarter Plan Year 2023

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 Q3-PY23 is 31 and are associated with the following categories:



Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,391
Number of payments	52,233
Accounts with no balance	7,777
Claims paid amount	\$8,330,493

Claims By Source	Total
A/R file	103,787
Mail	14,070
Web	9,535
Mobile App	3,418

The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 3rd Quarter Plan Year 2023

Performance Guarantees*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.97 Days	Yes
Claim Financial Accuracy	≥ 98%	99.32%	Yes
Claim Processing Payment Precision	≥ 98%	Results not Reported on Benefits Accounts	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.99%	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.	26 Seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	Annual	Yes
Customer Satisfaction	≥ 80%	92.12%	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 – 2nd Quarter Plan Year 2023

Operations Report

Spring Retiree Meetings:

WTW and Nevada PEBP held two days of virtual retiree meetings with two meetings per day on March 27 and 28. 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
March 27 - 9:30 am PT	Pre-Medicare/Ageing into Medicare	113
March 27 – 12:00 pm PT	HRA/Medicare Open Enrollment	33
March 28 – 11:30 am PT	HRA/Medicare Open Enrollment	35
March 28 - 2:00 pm PT	Pre-Medicare/Ageing into Medicare	100

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 sent a communication 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.

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 was mailed in mid-February.

