



# Public Employees Benefit Program

Quarterly Update –1st Quarter Plan Year 2023

WTW's Individual Marketplace

November 8, 2022

# The Public Employees Benefit Program Executive Dashboard

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## Executive Summary

### Plan Enrollment:

- At the end of FY Q1 2023, PEBP's total enrollment into Medicare policies through WTW's Individual Marketplace increased to 11,523. Since inception, 115 carriers have been selected by PEBP's retirees with current enrollment in 1,767 different plans.
- Medicare Supplement (MS) plan selection decreased to 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 6,323 and 2,193 enrollees respectively. The average monthly premium cost for MS plans remained consistent at \$146.
- The percentage of Medicare Advantage (MA or MAPD) plans selected increased to 13%. Top MA carriers include Aetna with 445 individual plan selections and AARP with 208 individual plan selections. The average monthly premium cost to PEBP participants remained consistent at \$11.

### Customer Satisfaction:

- In Q1 2023, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.9 out of 5.0 based on 8 surveys returned.
- For Q1 2023, the average satisfaction score for Service Calls was 4.3 out of 5.0 based on 190 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.3 out of 5.0 for Q4 2022.

### Health Reimbursement Arrangement:

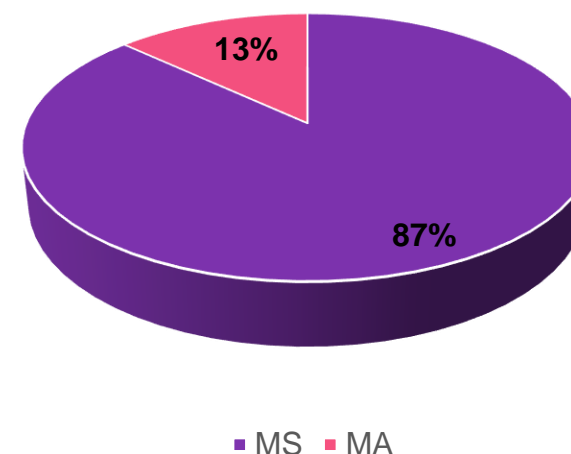
- At the end of Q1 2023 there were 13,679 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 93,339 claims processed in Q1, with 96% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 90,004 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q1 was \$\$8,378,912

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 09/30/2022		Previous Qtr.
Total enrolled through individual marketplace	11,523	11,421
Number of carriers**	115	114
Number of plans**	1,767	1,749

Plan Type Selection Through 09/30/2022		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,506	1,419
Medicare Supplement (MS)	10,023	10,007

### 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	10,023	\$146
Medicare Advantage (MA,MAPD)	1,506	\$0 / \$11
Part D drug coverage	6,695	\$23
Dental coverage	1,075	\$38
Vision coverage	2,037	\$11

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

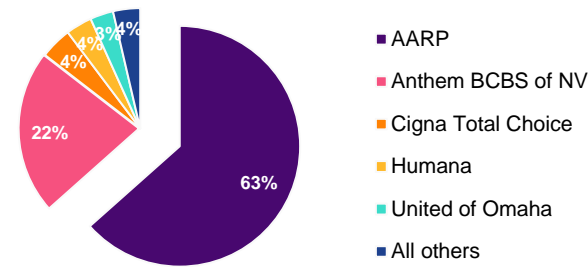
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## Summary of Retiree Carrier Choice

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

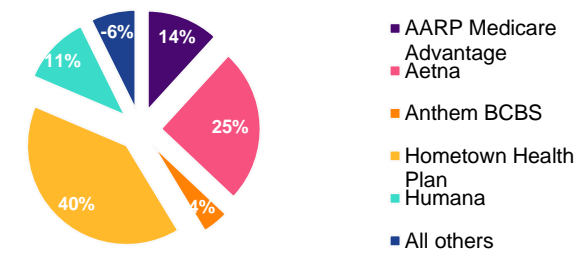
Medicare Supplement Carrier Choice



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
Anthem BCBS	76
Hometown Health Plan	707
Humana	199

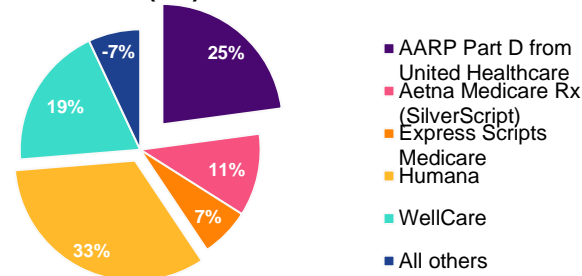
Medicare Advantage Carrier Choice



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

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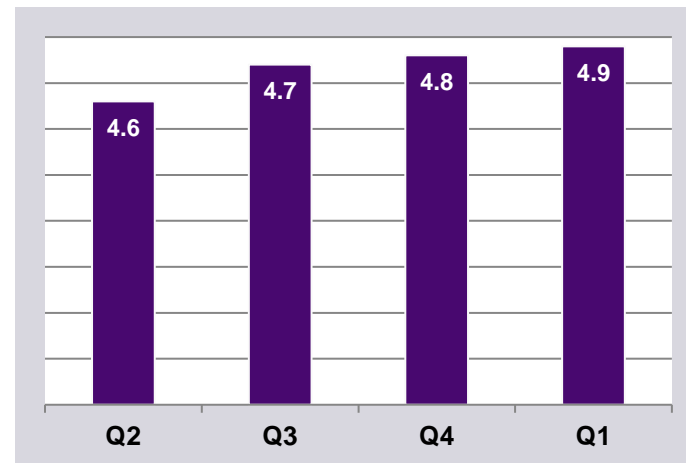
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## Customer Service – Voice of the Customer (VoC)

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

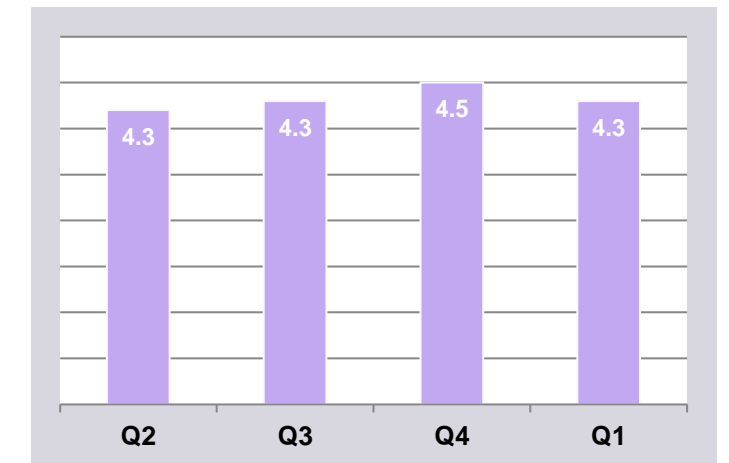
### Q1 Enrollment Satisfaction

CSAT score	Count	%
5	7	88%
4	1	13%
3	0	-
2	0	-
1	0	-
	<b>8</b>	<b>100%</b>



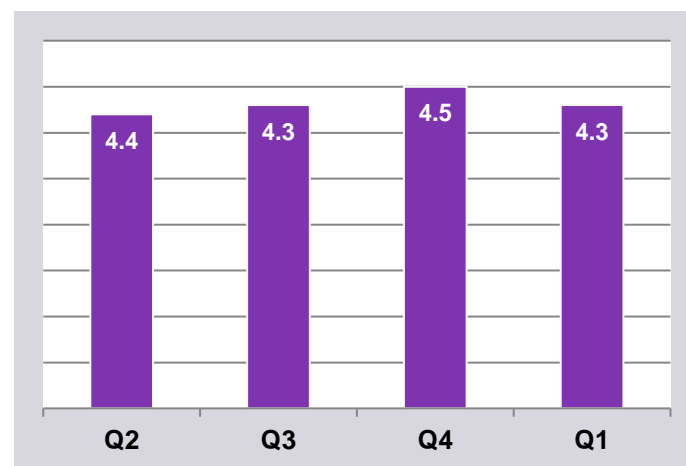
### Q1 Service Satisfaction

CSAT score	Count	%
5	125	66%
4	32	17%
3	11	6%
2	7	4%
1	15	8%
	<b>190</b>	<b>100%</b>



### Q1 Enrollment & Service Combined

CSAT score	Count	%
5	132	67%
4	33	17%
3	11	6%
2	7	4%
1	15	8%
	<b>198</b>	<b>100%</b>

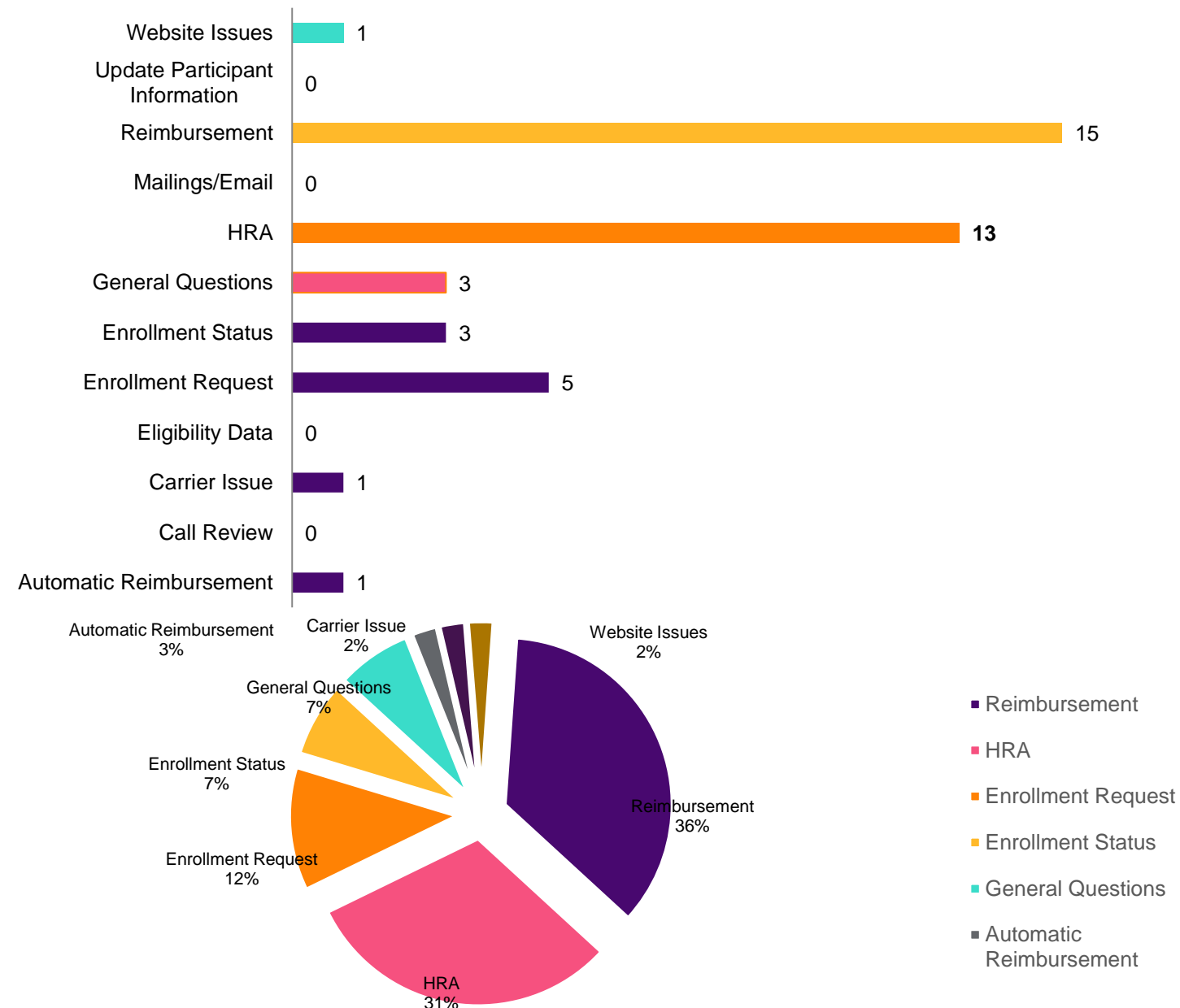


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## Customer Service – Issues Log Resolution

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-PY23 is 42 and are associated with the following categories:



## Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,679
Number of payments	53,271
Accounts with no balance	7,785
Claims paid amount	\$8,378,912

Claims By Source	Total
A/R file	90,004
Mail	1,150
Web	1,470
Mobile App	715

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## Performance Guarantees\*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.11 Days	Yes
Claim Financial Accuracy	≥ 98%	99.50%	Yes
Claim Processing Payment Precision	≥ 98%	Results not Reported on Benefits Accounts	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.59%	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.	24 Seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	Annual	N/A
Customer Satisfaction	≥ 80%	88.89%	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:

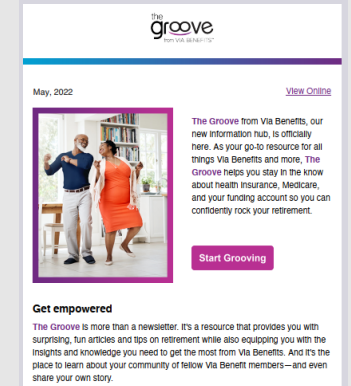
WTW and Nevada PEBP held two days of virtual meetings with two meetings per day. The virtual meetings were held on October 19 and 20. Recordings of one of each type of meeting have been posted to our Nevada PEBP specific Website at <https://my.viabenefits.com/PEBP>

Meeting Date/Time	Meeting Type	Registered	Attended
October 19 - 9:30 am PT	Pre-Medicare/Ageing into Medicare	171	138
October 19 – 12:00 pm PT	HRA/Medicare Open Enrollment	95	68
October 20 – 11:30 am PT	Pre-Medicare/Ageing into Medicare	117	92
October 20 - 2:00 pm PT	HRA/Medicare Open Enrollment	92	66

### Communications:

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

- Fall “The Groove” Newsletter**
  - Our newsletter, which has been re-branded as “The Groove”, is a communication that was sent via mail and email in mid/late September. The intent of this communication was to educate participants on Medicare and the upcoming Medicare Open Enrollment Period that is from October 15 – December 7.
- HRA Qualification Reminder Notification**
  - This is a new communication for the fall designed to remind retirees that have a funding qualification requirement to contact Via Benefits during OEP if they want to change plans, so they do not negatively impact their HRA qualification. This communication was 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 was mailed in mid/late September.



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## Operations Report

### 2023 Medicare Open Enrollment:

Medicare Open Enrollment for 2023 is from October 15 to December 7, 2022. Participants looking to change their Medicare Advantage plans or Rx plans for 2023 must make their change during this period of time. It's important to note that participant that are looking to change from a Medicare Supplement plan to another Medicare Supplement plan (or from a Medicare Advantage to a Medicare Supplement plan), can make the change outside of the Medicare Open Enrollment period but they may be subject to underwriting.

Participants are encouraged to utilize our online tools such as our Coverage Check-up tool to see if there are any new plans that might better fit their medical needs if they are looking to make a change for the new year. to shop and compare plans. For those participants who are looking to speak with a Benefit Advisor they are encouraged to call our service center during the later days of the week and in the afternoon to avoid peak call volumes periods and longer than normal wait times.

Below are some call statistics specific to Nevada PEBP for the period of October 15 to November 3. Full statistics will be provided in a later quarterly report once the season is completed.

Statistic	Results
# of Inbound Calls	1,686
# of Outbound Calls	177
Abandoned Calls	68
Average Speed to Answer	1m 17second