



# Public Employees Benefit Program

Quarterly Update – 4th Quarter Plan Year 2024

WTW's Individual Marketplace (Via Benefits)

July 26, 2024



# The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 4<sup>th</sup> Quarter Plan Year 2024

## Executive Summary

### Plan Enrollment:

- At the end of FY Q4 2024, PEBP's total enrollment into Medicare policies through WTW's Individual Marketplace decreased slightly to 11,268. Since inception, 123 carriers have been selected by PEBP's retirees with current enrollment in 2,160 different plans.
- Medicare Supplement (MS) plan selection remained consistent at 85% of the total population with the majority of participants selecting AARP and Anthem BCBS of Nevada as their insurer; each carrier holds plans for 5,978 and 1,653 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 15%. Top MA carriers include Aetna with 628 individual plan selections and Humana with 344 individual plan selections. The average monthly premium cost to PEBP participants decreased slightly to \$8.

### Customer Satisfaction:

- In Q4 2024, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.7 out of 5.0 based on 26 surveys returned.
- For Q4 2024, the average satisfaction score for Service Calls was 4.4 out of 5.0 based on 197 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.4 out of 5.0 for Q4 2024.

### Health Reimbursement Arrangement:

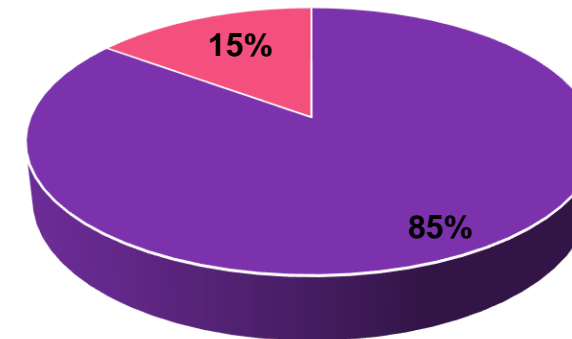
- At the end of Q4 2024 there were 13,396 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 113,203 claims processed in Q4, with 87.3% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 98,808 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q4 was \$8,172,348 paid from 48,227 for an average of \$196.46 per claim payment.

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 3/31/2024		Previous Qtr.
Total enrolled through individual marketplace	11,268	11,344
Number of carriers**	123	123
Number of plans**	2,160	2,145

Plan Type Selection Through 6/30/2024		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,558	1,735
Medicare Supplement (MS)	8,876	9,626

### 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)	8,876	\$149
Medicare Advantage (MA, MAPD)	1,558	\$4 / \$18
Part D drug coverage	6,089	\$26
Dental coverage	792	\$35
Vision coverage	1,487	\$11

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

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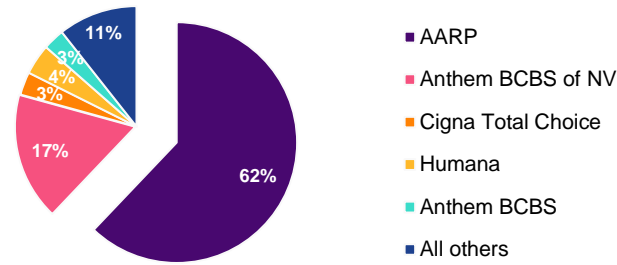
## Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	5,978
Anthem BCBS of NV	1,653
Humana	394
Cigna Total Choice	298
Anthem BCBS	278

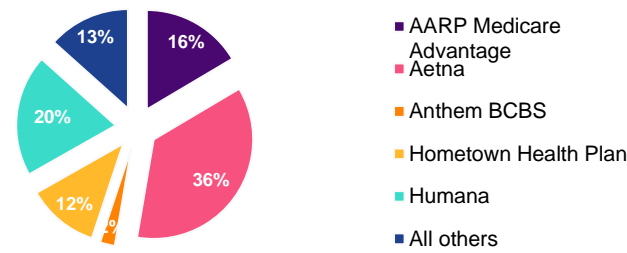
Top Medicare Advantage Plans	Total
Aetna	628
Humana	344
AARP	286
Hometown Health Plan	203
Anthem BCBS	42

Top Medicare Part D (RX)	Total
WellCare	1,923
Humana	1,922
AARP Part D from United Healthcare	1,418
Aetna Medicare Rx (SilverScript)	868
Cigna HealthSpring	166

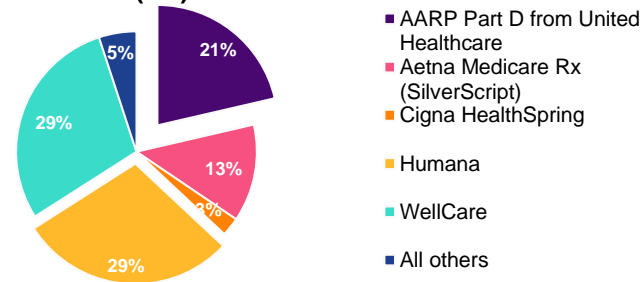
Medicare Supplement Carrier Choice



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	\$8
Median	\$0
Maximum	\$194

Cost Data For Part D (RX)	Cost
Minimum	\$0
Average	\$22
Median	\$16
Maximum	\$121

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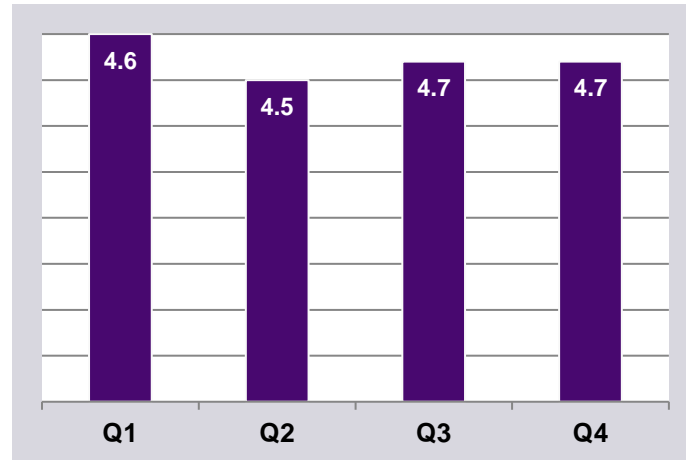
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## Customer Service – Voice of the Customer (VoC)

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

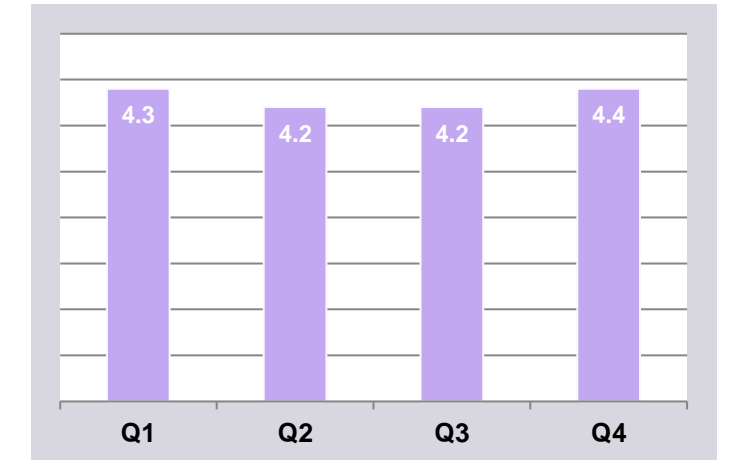
### Q4 Enrollment Satisfaction

CSAT score	Count	%
5	19	75%
4	5	22%
3	3	3%
2	0	0%
1	0	0%
	<b>26</b>	<b>100%</b>



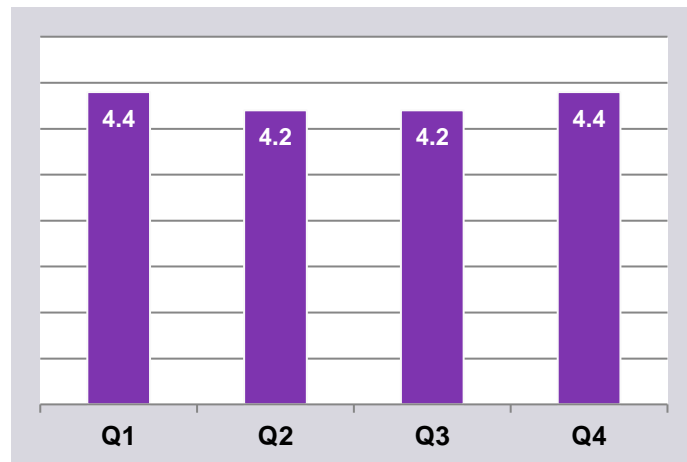
### Q4 Service Satisfaction

CSAT score	Count	%
5	137	61%
4	31	14%
3	10	12%
2	8	5%
1	11	8%
	<b>197</b>	<b>100%</b>



### Q4 Enrollment & Service Combined

CSAT score	Count	%
5	156	63%
4	36	15%
3	12	11%
2	8	4%
1	11	8%
	<b>223</b>	<b>100%</b>

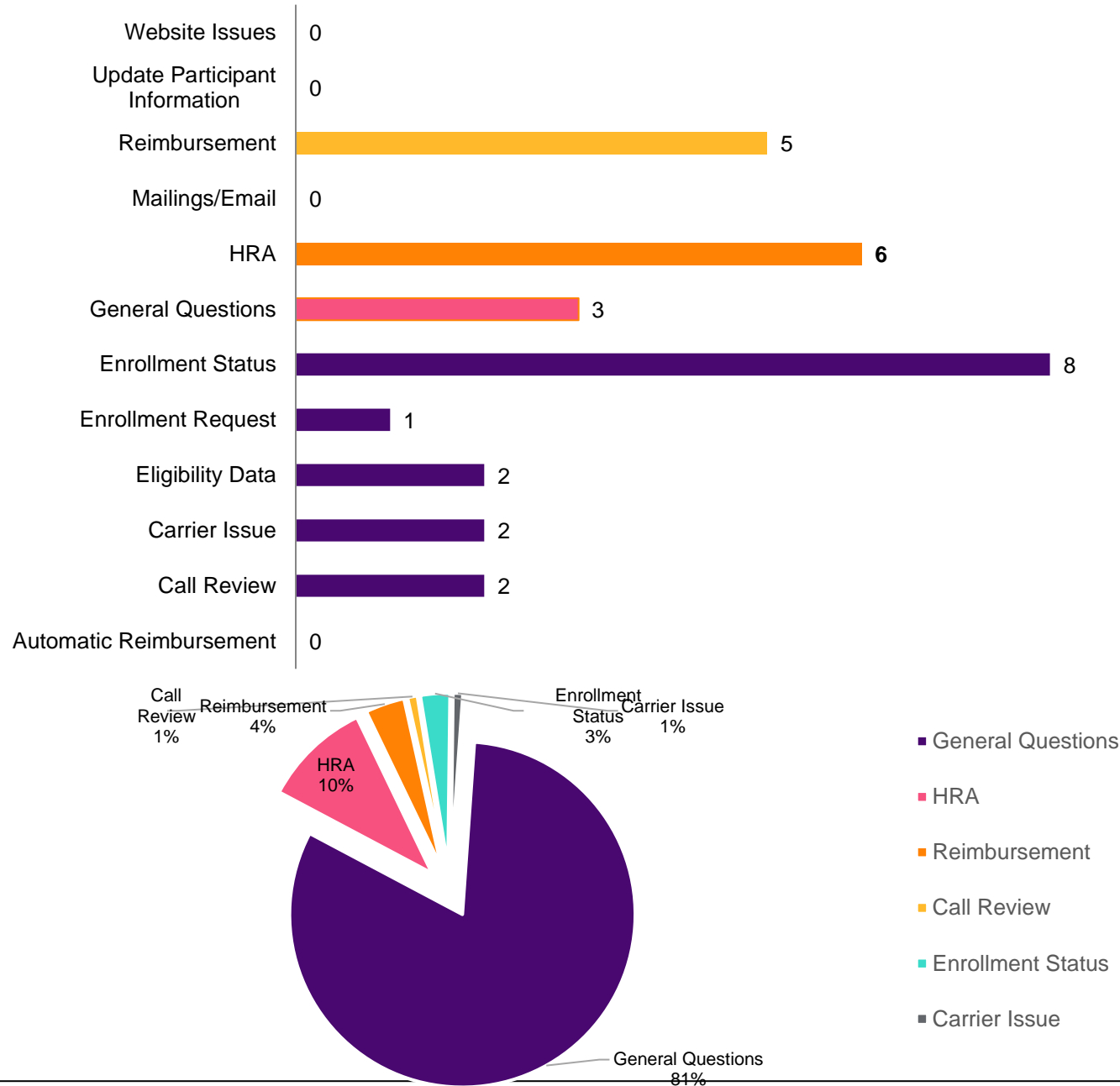


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## Customer Service – Issues Log Resolution

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 Q4-PY24 is 29 and are associated with the following categories:



## Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,396
Number of payments	48,227
Accounts with no balance	8,065
Claims paid amount	\$8,172,348

Claims By Source	Total
A/R file	98,808
Mail	5,369
Web	6,058
Mobile App	2,968
<b>TOTAL</b>	<b>113,203</b>

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## Performance Guarantees\*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.13 Days	Yes
Claim Financial Precision	≥ 98%	99.80%	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.	14 Seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	1.59%	Yes
Customer Satisfaction	≥ 80%	91.48%	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 have scheduled virtual retiree meetings on November 6 and 7, with a live attendance option at the PEBP offices in Carson City. The meetings are designed to help age-in participants get educated on the transition to Medicare as well as assist those who are already enrolled through Via Benefits. 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
November 6 – 11:30 am PT	Pre-Medicare/Ageing into Medicare
November 6 – 2:00 pm PT	Already enrolled in Medicare/HRA
November 7 – 9:30 am PT	Already enrolled in Medicare/HRA
November 7- 12:00 pm PT	Pre-Medicare/Ageing into Medicare

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

Effective May 31, 2024, we processed the annual \$8,000 HRA Available Balance Cap reduction on accounts with a balance of more than \$8,000. The process impacted 605 accounts with a total of \$1,049,572.71 of adjustments being made to the available balances. Now that these funds have been removed because they are over the \$8,000 cap, they cannot be added back.



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### 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 is sent in mid/late September and will focus 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 is expected to mail 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 is expected to mail in early September.

