



Public Employees Benefit Program

Quarterly Update –3rd Quarter Plan Year 2024

WTW's Individual Marketplace (Via Benefits)

April 26, 2024

The Public Employees Benefit Program Executive Dashboard

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Executive Summary

Plan Enrollment:

- At the end of FY Q3 2024, PEBP's total enrollment into Medicare policies through WTW's Individual Marketplace increased slightly to 11,344. Since inception, 123 carriers have been selected by PEBP's retirees with current enrollment in 2,145 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 6,057 and 1,688 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 624 individual plan selections and Humana with 338 individual plan selections. The average monthly premium cost to PEBP participants decreased slightly to \$9.

Customer Satisfaction:

- In Q3 2024, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.7 out of 5.0 based on 32 surveys returned.
- For Q3 2024, the average satisfaction score for Service Calls was 4.2 out of 5.0 based on 301 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.2 out of 5.0 for Q3 2024.

Health Reimbursement Arrangement:

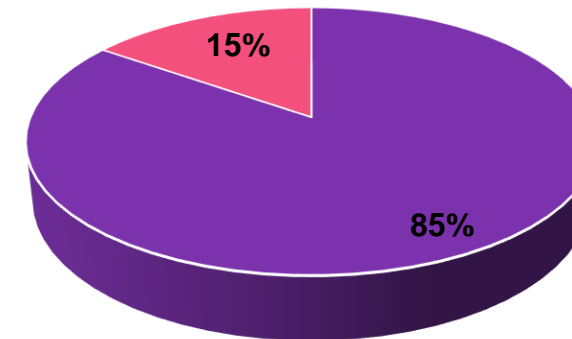
- At the end of Q3 2024 there were 13,302 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 124,721 claims processed in Q3, with 82.1% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 102,452 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q3 was \$8,377,503.

Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 3/31/2024		Previous Qtr.
Total enrolled through individual marketplace	11,344	11,328
Number of carriers**	123	123
Number of plans**	2,145	2,128

Plan Type Selection Through 3/31/2024		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,735	1,688
Medicare Supplement (MS)	9,626	9,662

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)	9,626	\$149
Medicare Advantage (MA, MAPD)	1,735	\$4 / \$18
Part D drug coverage	6,631	\$26
Dental coverage	847	\$34
Vision coverage	1,624	\$11

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

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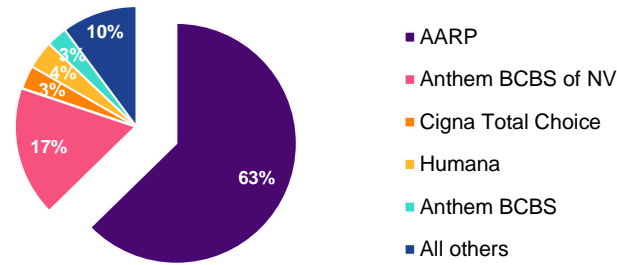
Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,057
Anthem BCBS of NV	1,688
Humana	364
Cigna Total Choice	303
Anthem BCBS	270

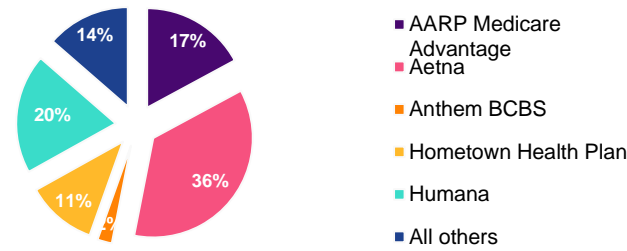
Top Medicare Advantage Plans	Total
Aetna	624
Humana	338
AARP	297
Hometown Health Plan	199
Anthem BCBS	41

Top Medicare Part D (RX)	Total
WellCare	1,995
Humana	1,951
AARP Part D from United Healthcare	1,464
Aetna Medicare Rx (SilverScript)	878
Cigna HealthSpring	165

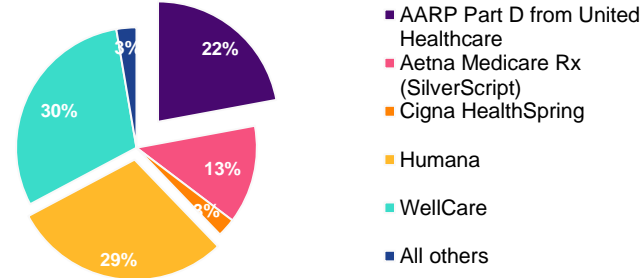
Medicare Supplement Carrier Choice



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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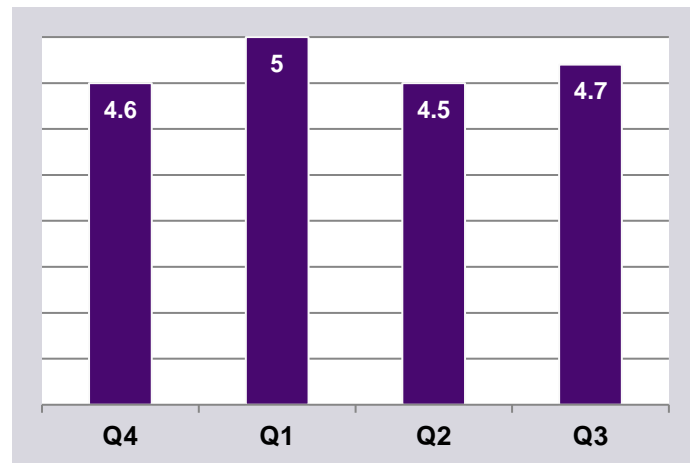
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Customer Service – Voice of the Customer (VoC)

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

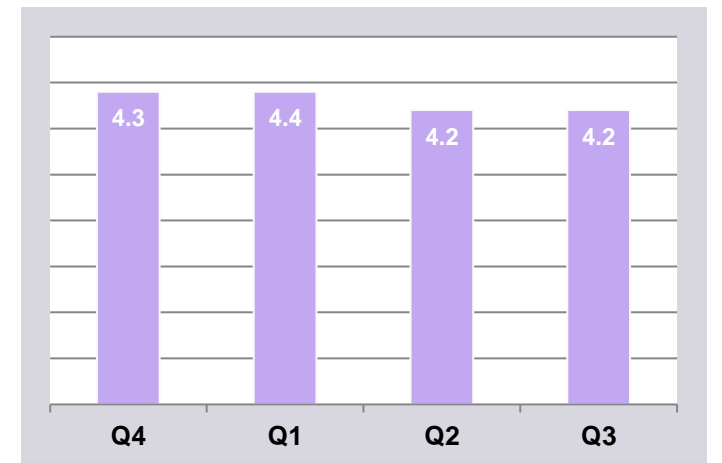
Q3 Enrollment Satisfaction

CSAT score	Count	%
5	24	75%
4	7	22%
3	1	3%
2	0	0%
1	0	0%
	32	100%



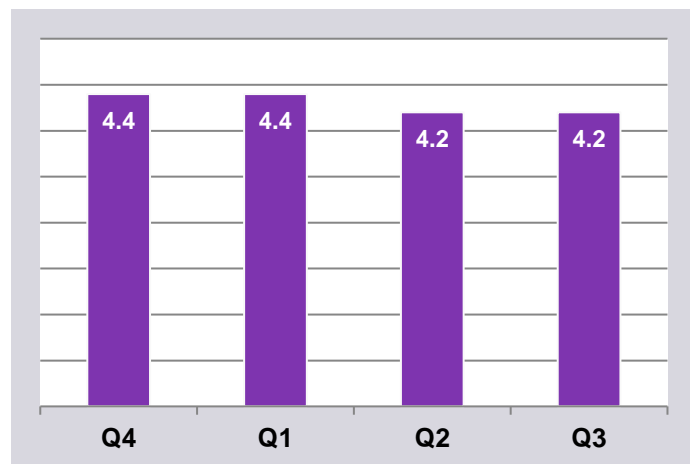
Q3 Service Satisfaction

CSAT score	Count	%
5	185	61%
4	42	14%
3	35	12%
2	14	5%
1	25	8%
	301	100%



Q3 Enrollment & Service Combined

CSAT score	Count	%
5	209	63%
4	49	15%
3	36	11%
2	14	4%
1	25	8%
	333	100%

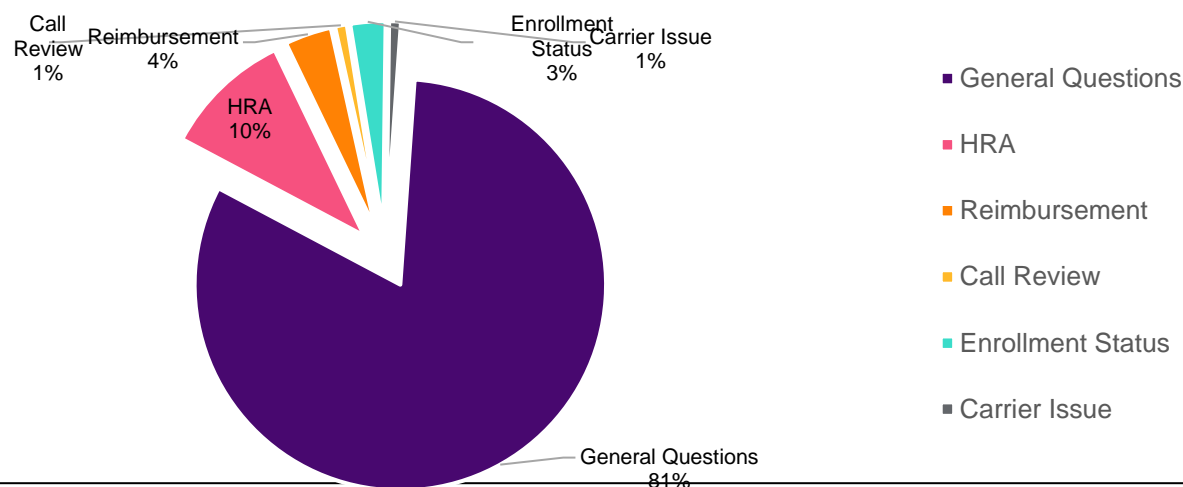
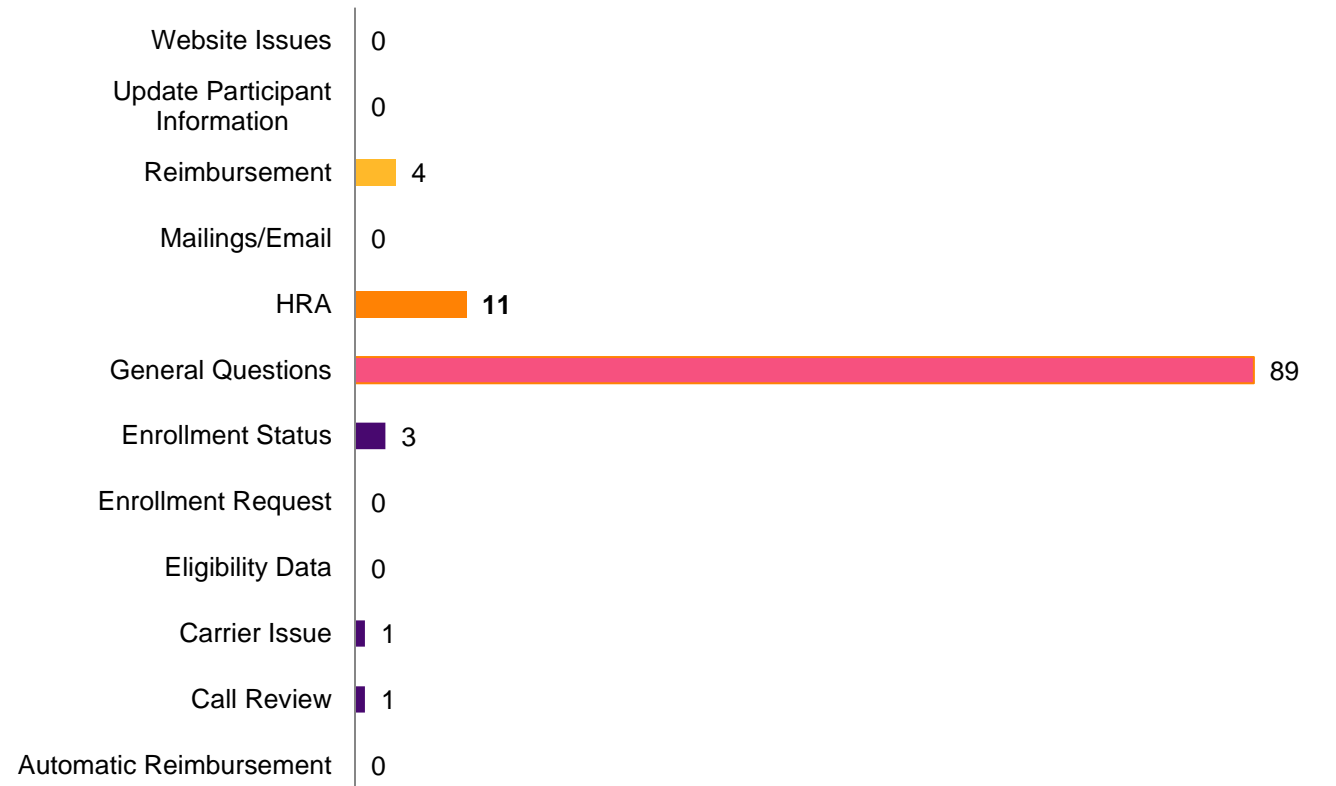


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Customer Service – Issues Log Resolution

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	13,302
Number of payments	48,230
Accounts with no balance	7,996
Claims paid amount	\$8,377,504

Claims By Source	Total
A/R file	102,452
Mail	9,909
Web	9,142
Mobile App	3,218

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Performance Guarantees*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.40 Days	Yes
Claim Financial Precision	≥ 98%	99.52%	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.	25 Seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	3.47%	Yes
Customer Satisfaction	≥ 80%	88.29%	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

Spring Retiree Meetings:

WTW and Nevada PEBP held successful virtual retiree meetings on March 26 and 27, 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 were available on the main page of our Nevada PEBP specific Website at <https://my.viabenefits.com/PEBP>

Meeting Date/Time	Meeting Type	Webinar Attendees
March 26 – 11:30 am PT	Pre-Medicare/Ageing into Medicare	166
March 26 – 2:00 pm PT	Already enrolled in Medicare/HRA	45
March 27 – 9:30 am PT	Already enrolled in Medicare/HRA	36
March 27 - 12:00 pm PT	Pre-Medicare/Ageing into Medicare	82

HRA Available Balance Cap of \$8,000:

Effective May 31, 2024, 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.

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 and was staggered over 2 weeks.

