



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



Annual Enrollment Exceptions

Board of Trustees Meeting

Informational Report

January 26, 2016

A Division of the Department of State Treasurer

Annual Enrollment Exceptions – CY 2016

- Any requests for Annual Enrollment changes outside of the Annual Enrollment period are processed as exceptions.
- Active members are required to work with their HR department, which decides if an exception request is warranted.
- Non-Medicare retirees' and Medicare retirees' requests/calls are handled by State Health Plan staff

AE Exceptions Received To Date	2,235
Reviewed and Processed	1,605
To Be Reviewed	630

- The overwhelming majority of exception requests relate to the premium credits.
 - The primary root cause is members not saving their enrollment activity.
 - There are still some members who do not understand that the Health Assessment and the Tobacco-User attestation are two separate wellness premium credits.

Annual Enrollment Exceptions – Historical Information

- **Wellness Premium Credits Year 1 (CY 2014):**
 - The first year we introduced premium credits, exceptions did spike, but not because of the premium credits - 92% of subscribers successfully completed all of the activities to earn all three credits.
 - The primary driver of exceptions was the introduction of the Medicare Advantage Plans. The next largest exception driver was the inaccuracy of the enrollment elections taken over the phone.
- **Wellness Premium Credits Year 2 (CY 2015):**
 - In year two, the number of subscribers who successfully completed the healthy activities and earned all premium credits dropped substantially. We heard a lot of complaints that the Annual Enrollment materials did not clearly outline the steps required to complete the wellness premium credits and reduce the monthly employee/retiree only premium.
 - As a result, the Board asked to apply the non-smoker credit to all members who successfully completed the Health Assessment during Annual Enrollment. That brought the total number of subscribers who successfully completed the premium credits up to 82.2%.

More on Wellness Premium Credits for CY 2015

- Primary reasons given for not completing the healthy activities to earn premium credits for the 2015 plan year:
 - **Did not complete Annual Enrollment**– The primary reason given for not completing the smoker attestation is that they either forgot or did not understand the need to re-attest.
 - **Health Assessment** – Some members believed that by answering the smoker question within the Health Assessment, they had completed the non-smoker attestation.
 - **Navigation** – Although the non-smoker attestation was in the same place as the previous year, we heard that some members had trouble finding it.

All of our Annual Enrollment materials had the following language in **Bold**:

Even if you attested during last year's Annual Enrollment, you will need to re-attest. The smoker attestation can be completed only during Annual Enrollment.

- We also reminded members to print their confirmation statements because those statements not only confirmed enrollment but highlighted the wellness premium credits earned.

163,223 Subscribers enrolled in the Enhanced 80/20 and CDHP successfully attested to being a non-smoker.


Annual Enrollment Exceptions – Current Year

- **Wellness Premium Credits Year 3 (CY 2016):**

- The completion rate for earning all three premium credits dropped to 73.5%.
- We are finding a lot of members that didn't take action last year are asking for an exception again this year. Overall, the reasons for the exceptions are very similar to last year. Some common themes we are hearing about barriers to successful completion of Annual Enrollment and healthy activities include:

- **Health Assessment –**

- **Single-Sign-On (SSO)** – Not having the SSO between the enrollment system and the Health Assessment was not only a huge dis-satisfier but very confusing for members. While we will be able to re-implement the SSO, we cannot eliminate the need for a second window to complete the attestation.
- **Tobacco question** – There is a question about tobacco use in the Health Assessment that continues to confuse members. While we added a message to the Health Assessment advising members they needed to answer a different question about tobacco usage to earn the credit, many members say they did not understand this requirement:

 **Lifestyle** ✓ Completed | [Update](#)

Note: The following tobacco question does **NOT** count towards the tobacco attestation that State Health Plan members are required to complete to receive a credit towards their premium. You **MUST** complete the tobacco attestation Wellness Premium Credit in your enrollment system to receive the non-tobacco user credit.

Annual Enrollment Exceptions – Current Year

- **eEnroll Navigation** – The primary reason for not being able to successfully complete the healthy activities to earn wellness premium credits is that it is just too confusing. Some members are having a hard time finding and appropriately saving their enrollment elections. While we believe we can add additional messaging, the overall architecture of the system will not change.

2016 SHP Medical

Your benefit summary is shown below. To make changes, click Edit.



Medical

Medical: Accepted [Edit](#)

Plan: Consumer Directed Health Plan (CDHP) with HRA [Edit](#)

Coverage Level: Employee Only

You Pay: \$20.00 per month

Cost Details	
Plan Cost	80.00
Primary Care Provider	(\$20.00)
Tobacco User Attestation	(\$40.00)
Health Assessment	(\$0.00)
You Pay	\$20.00



Premium credits [Edit](#)

Primary Care Provider: Jane Doe: Curtis B Carlson

[Edit](#)

Effective Date: 01/01/2016

Medicare [Edit](#)

None

Additional Insurance [Edit](#)

None

Dependents [Add Dependent](#)

None

eEnroll Workflow: Electing a PCP



Premium credits

Please complete the activities below to receive premium credits.

▼ Primary Care Provider

\$0.00 per month

You must select a Primary Care Provider for each dependent on your plan AND view a short video regarding Patient Center Medical Homes, located on your Home page. The "Please Note" section below does not apply to State Health Plan members.

Search from the list of providers to enter your PCP (Primary Care Provider) information.

		PCP Name
Jane Doe	<input type="button" value="Search"/>	<input type="text"/>

Please Note:

Under an HMO or Point-of-Service (POS) plan, a primary care provider is usually your first contact for health care. This is usually a general practitioner, family practitioner, internal medicine or pediatrician. The primary care provider makes referrals to specialists when medically necessary.

▶ Health Assessment

\$0.00 per month

▶ Tobacco User Attestation


\$0.00 per month

eEnroll Workflow: Completing the Health Assessment

Premium credits

Please complete the activities below to receive premium credits.

▶ Primary Care Provider	\$20.00 per month
▼ Health Assessment	\$0.00 per month
Please click here to complete your health assessment, you will be asked to log in or register (click here for instructions). You may also call 800-817-7044 to complete your assessment over the phone.	
Next	
▶ Tobacco User Attestation	\$0.00 per month



User name Password

[Forgot User Name?](#) [Forgot Password?](#)

[Sign In](#)

[Retrieve User Name and Reset Password](#)

Don't have an account yet? Registering is easy and takes just a few minutes.

[Create an Account](#)

[Next](#) [Previous](#) [Cancel](#)



Lifestyle

✓ Completed | [Update](#)

Note: The following tobacco question does **NOT** count towards the tobacco attestation that State Health Plan members are required to complete to receive a credit towards their premium. You **MUST** complete the tobacco attestation Wellness Premium Credit in your enrollment system to receive the non-tobacco user credit.

eEnroll Workflow: Tobacco Attestation

Premium credits

Please complete the activities below to receive premium credits.

▶ Primary Care Provider	\$20.00 per month
▶ Health Assessment	\$0.00 per month
▼ Tobacco User Attestation	\$0.00 per month

You and your spouse (if applicable) are NOT tobacco users or you and your spouse (if applicable) ARE tobacco users and attest that you and your spouse (if applicable) will enroll in QuitLineNC multiple call program before the end of open enrollment or within 30 days of your date of hire. To enroll you must call 800-QUIT-NOW (800-784-8669).

I understand that making a false statement, representation or attestation to the Plan could result in my termination from the Plan and that by attesting to my tobacco status I am also agreeing to cooperate with the Plan in efforts to verify that status.

I Agree

I Disagree



eEnroll Workflow: Saving Elections



Medical

Medical: Accepted [Edit](#)

Plan: Consumer Directed Health Plan (CDHP) with HRA [Edit](#)

Coverage Level: Employee Only

You Pay: \$20.00 per month

Cost Details	
Plan Cost	80.00
Primary Care Provider	(\$20.00)
Tobacco User Attestation	(\$40.00)
Health Assessment	(\$0.00)
You Pay	\$20.00

Premium credits [Edit](#)

Primary Care Provider: Jane Doe: Curtis B Carlson

[Edit](#)

Effective Date: 01/01/2016

Medicare [Edit](#)

None

Additional Insurance [Edit](#)

None

Dependents [Add Dependent](#)

None



Save

Cancel

eEnroll Workflow: Confirmation

HOME

PROFILE

BENEFITS

LEARNING CENTER

Current Benefits

Enrollment Complete!



You have completed enrollment for the current benefit year. To make changes to any of your benefits, select the applicable Edit icon.

Current Benefits

Open Enrollment Benefits



2015 SHP Medical

[View / Edit Information](#)

✔ Section Complete!

Medical

Plan Name: Traditional 70/30 PPO
Plan

Coverage: Employee Only

You Pay: \$0.00 per month

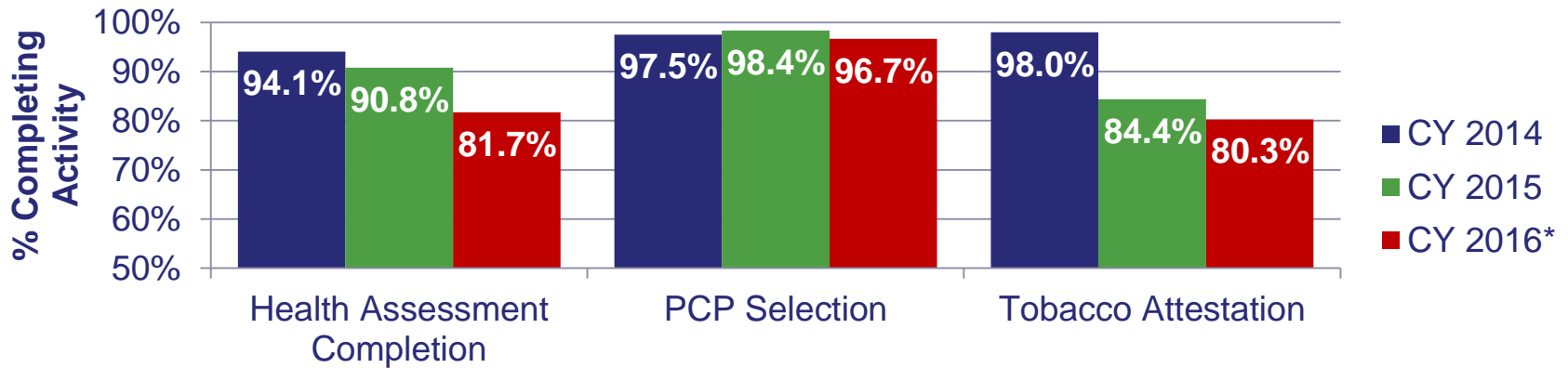
Annual Enrollment Trends

- The Plan held an HR Roundtable meeting on January 13th, where we spent the majority of the time discussing the barriers to successfully completing the wellness activities to earn premium credits.
- In addition to the navigation issues that we have discussed, they too were concerned with the number of people who simply did nothing and seemed to be unaware that any action was needed.
- In addition to the communications the Plan sends directly to members' homes, HBRs offer enrollment sessions, send their employees multiple emails about the requirements, and offer to assist their members with enrollment. While we have members who are not engaging with the process, it is important to note that the overwhelming majority are successfully completing the requirements.

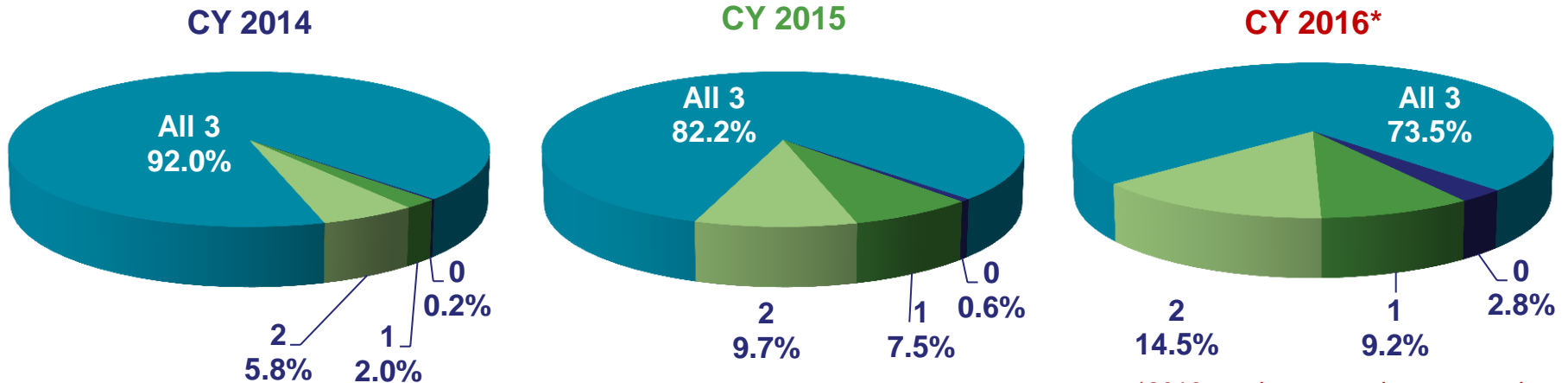
Credits Earned at Enrollment - CY 2016						
Completed Credit	PCP		Health Assessment		Tobacco Attestation	
	Subscribers	%	Subscribers	%	Subscribers	%
Yes	216,088	96.7%	182,435	81.7%	179,407	80.3%
No	7,299	3.3%	40,952	18.3%	43,980	19.7%
Total	223,387	100.0%	223,387	100.0%	223,387	100.0%

Completion of Healthy Activities by Year

Wellness Premium Credits Earned



Number of Healthy Activities Completed



*2016 numbers are prior to exceptions