



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



Annual Enrollment Results

CDHP, Enhanced 80/20, Traditional 70/30 & MAPDP

Board of Trustees Meeting

November 20, 2014

A Division of the Department of State Treasurer

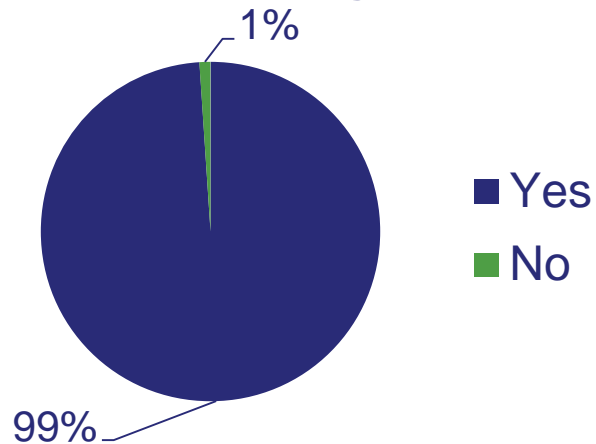
Summary of Member Outreach

- HBR Trainings
- State Health Plan Website
 - Guides
 - Videos
 - Premium Rate Calculator
 - Plan Comparisons
- Direct Mail Campaign
 - Medicare Invitation to Outreach Meetings
 - Decision Guides
 - Reminder Postcards
- 19 Active/Non-Medicare Member Webinars were held with 665 members attending.
- 67 Medicare Primary Outreach Events

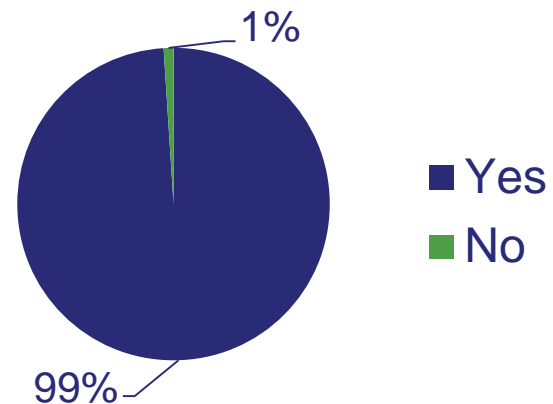
HBR Training Efforts

- HBR Trainings were held at locations across the state and via webinars.
 - The Plan joined NCFlex for 8 trainings with 450 HBRs attending
 - 4 onsite trainings were held with 109 HBRs attending
 - 6 webinars were held with 402 HBRs attending
- Of the 405 HBRs attending the webinars, 206 completed a brief survey the Plan conducted following the trainings.

Was the Training Helpful?



Was the Training Easy to Understand?



Medicare Primary Retiree Outreach Events

- 67 Medicare Primary Outreach Events were conducted in 38 counties.
- Received 3,805 RSVPs
- 3,419 individuals attended Outreach Events
- 53% of attendees completed a survey
 - 97% were pleased that the State Health Plan has multiple choices for Medicare primary retirees.
 - 98% agreed that the information presented was helpful and easy to understand.
 - 99% agreed that the presenters were clear and knowledgeable.
 - 95% agreed that the location was convenient.
 - 87% heard about Annual Enrollment through the 1st mailer this year; 5% through a friend/family member; 8% through other means, such as SHIP or the Internet.

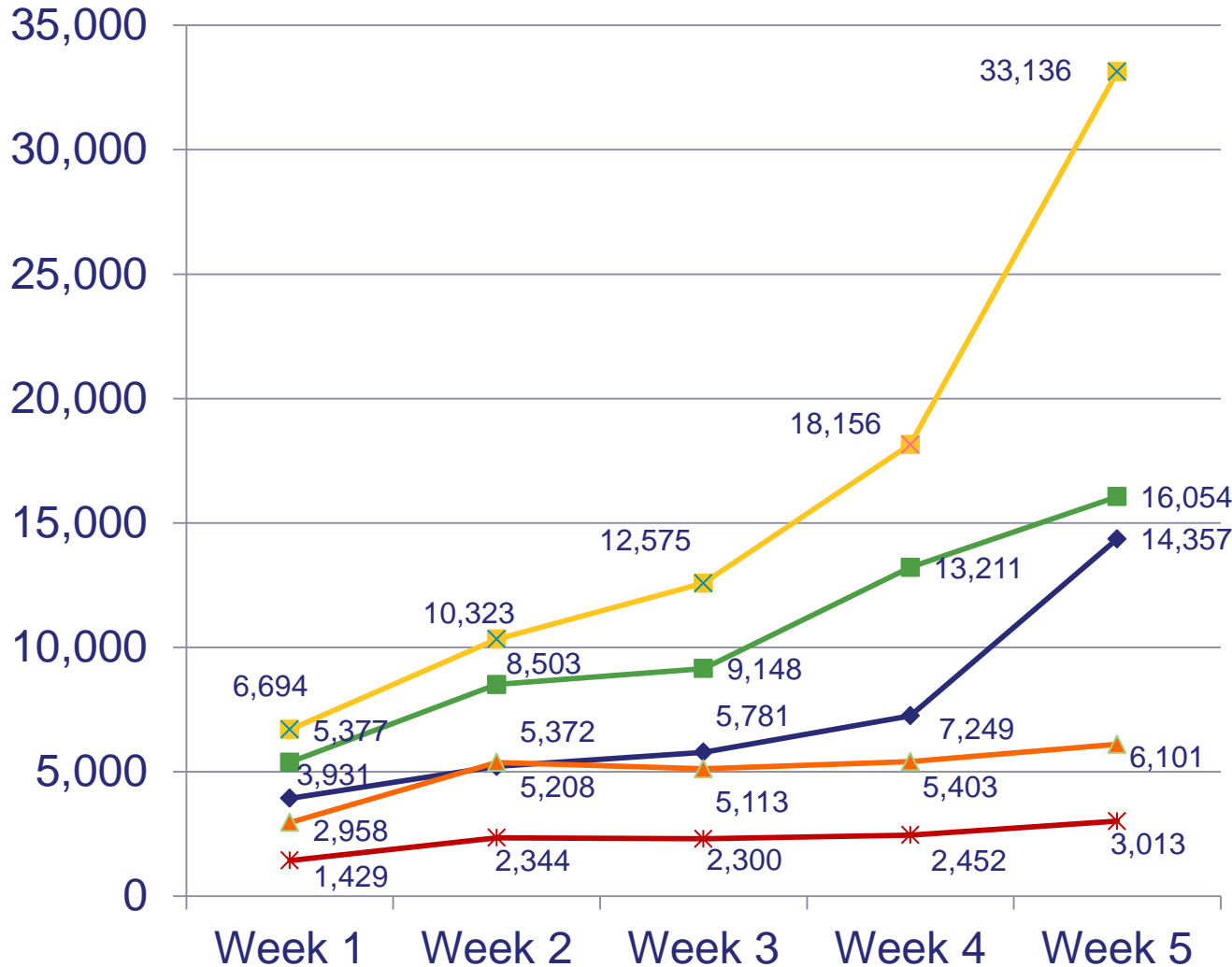
Website Activity

Activity	Dates	Number of Clicks
SHPNC.org	Aug. 15-Oct. 31	1,962,405
2015 Plan Option Overview Video	Sept. 8-Oct. 31	1,268
2015 Plan Option Self-Directed Tutorial	Sept. 8-Oct. 31	1,870
How Does the CDHP Work? Video	Sept. 8-Oct. 31	1,439
Premium Rate Calculator	Sept. 8-Oct. 31	23,064

Enrollment Activity by Week

AE Week	Logins	Observations
Week 1	19,971	Heaviest day was day 1 with the majority of the calls coming in the first couple of hours of the day
Week 2	27,863	Enrollment activity peaked on Monday and reduced slightly every day
Week 3	35,843	Enrollment activity peaked on Monday and reduced slightly every day - HBR Alert Issued on Thursday, October 17, reminding HBRs to encourage their employees to complete premium wellness activities
Week 4	50,212	Reminder postcards began arriving at members' homes - HBR Update issued - Additional Member AE Webinars added - Enrollment activity began to rise
Week 5	82,819	Two HBR Alerts issued during the last week of AE - Enrollment hit record highs

Weekly Call Volume by Vendor



Total Calls by Vendor

ActiveHealth: 36,526

Aon Hewitt: 52,293

BCBSNC: 24,947

Benefitfocus: 80,884

BEACON: 11,538

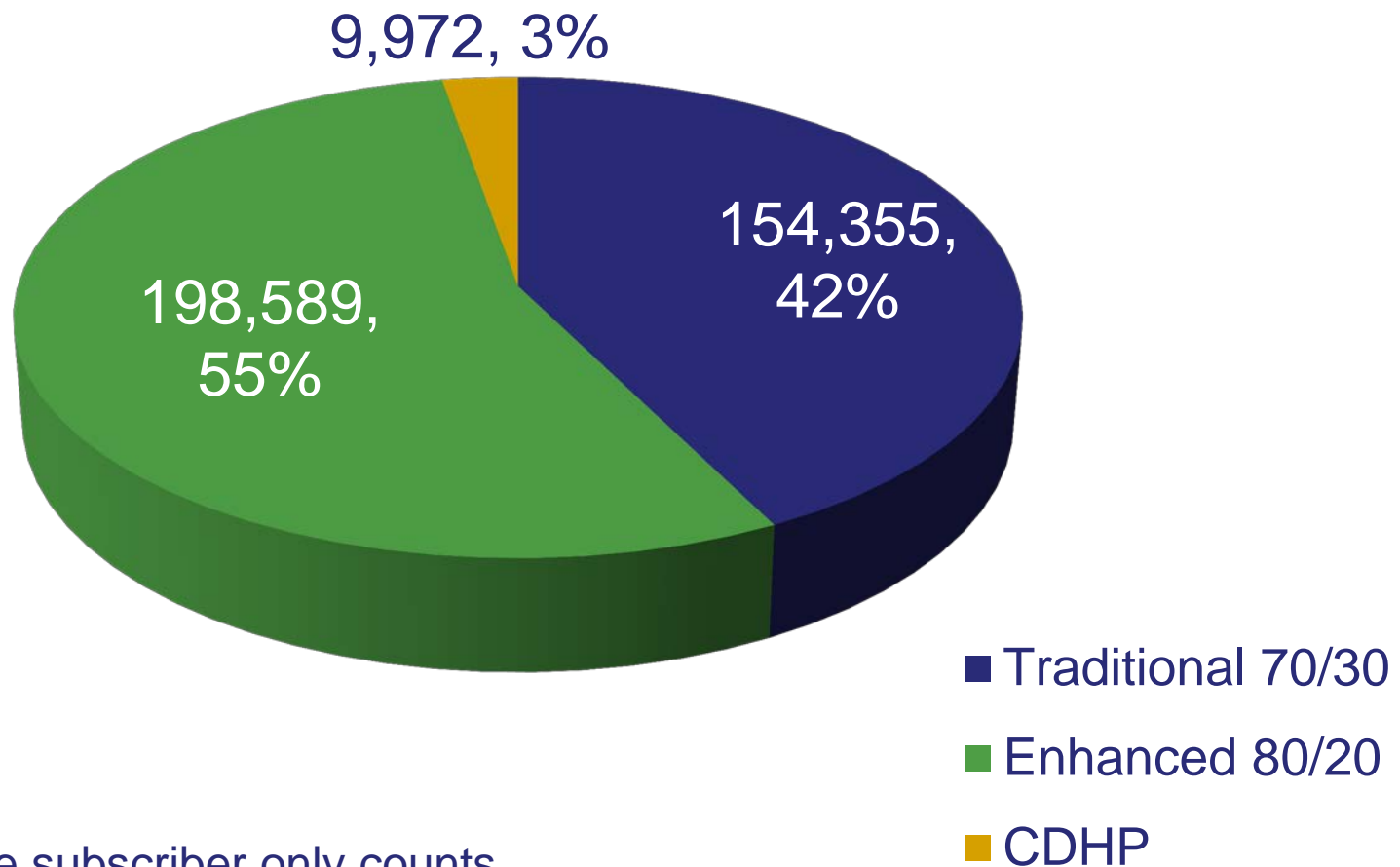
- ◆ ActiveHealth
- Aon Hewitt
- ▲ BCBSNC
- ✕ Benefitfocus
- * BEACON

Active/Non-Medicare Retirees **Net** Subscriber Plan Changes by Week

	Week 1	Week 2	Week 3	Week 4	Week 5	Total
CDHP	47	80	91	76	51	345
Enhanced 80/20	928	1,526	1,380	1,866	4,034	9,734
Traditional 70/30	(643)	(1,268)	(1,179)	(1,369)	(3,600)	(8,059)

We will not know the total membership shift until the January membership reports are available in early February 2015.

Plan Distribution Post Enrollment-Active/Non-Medicare Retirees



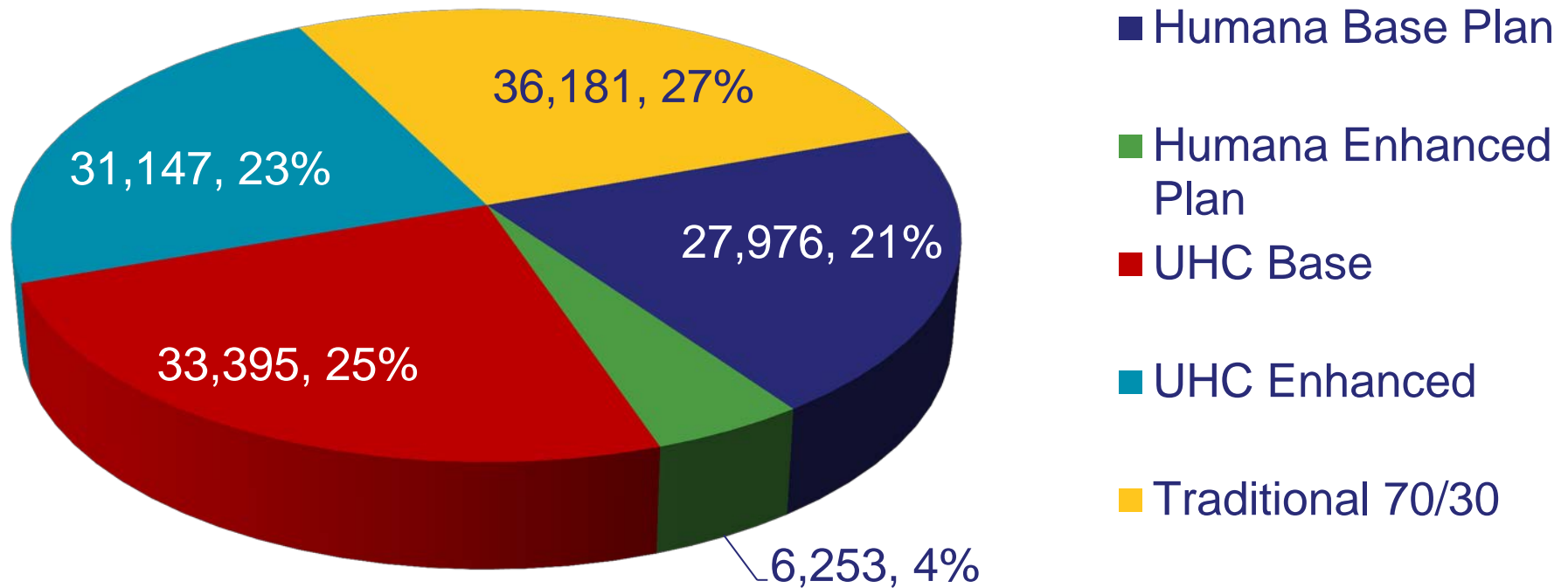
These are subscriber only counts.

Medicare Primary Retirees **Net** Subscriber Plan Changes by Week

	Week 1	Week 2	Week 3	Week 4	Week 5	Total
Humana Base	(309)	(355)	(351)	(401)	(225)	(1,641)
Humana Enhanced	49	63	60	121	191	484
UHC Base	(230)	(283)	(290)	(329)	(201)	(1,333)
UHC Enhanced	303	439	491	712	1,014	2,959
Traditional 70/30	82	99	(10)	(176)	(361)	(366)

We will not know the total membership shift until the January membership reports are available in early February 2015

Plan Distribution Post Enrollment-Medicare Primary Retirees



Traditional 70/30 results do not include dependent counts. Dependents are included in the MAPDP results.

Premium Wellness Credits

- The BOT approved the following Premium Wellness Credits at the May 30, 2014, Board meeting.

2015 Premium Wellness Credits		
Traditional 70/30 PPO	Enhanced 80/20 PPO	Consumer Directed Health Plan
NA	Smoker Surcharge Applies to Subscriber & Spouse \$20	Smoker Surcharge Applies to Subscriber & Spouse \$20
NA	PCP Election Each family member must elect a PCP \$15	PCP Election Each family member must elect a PCP \$10
NA	Health Assessment (HA) Subscriber must complete HA \$15	Health Assessment (HA) Subscriber must complete HA \$10

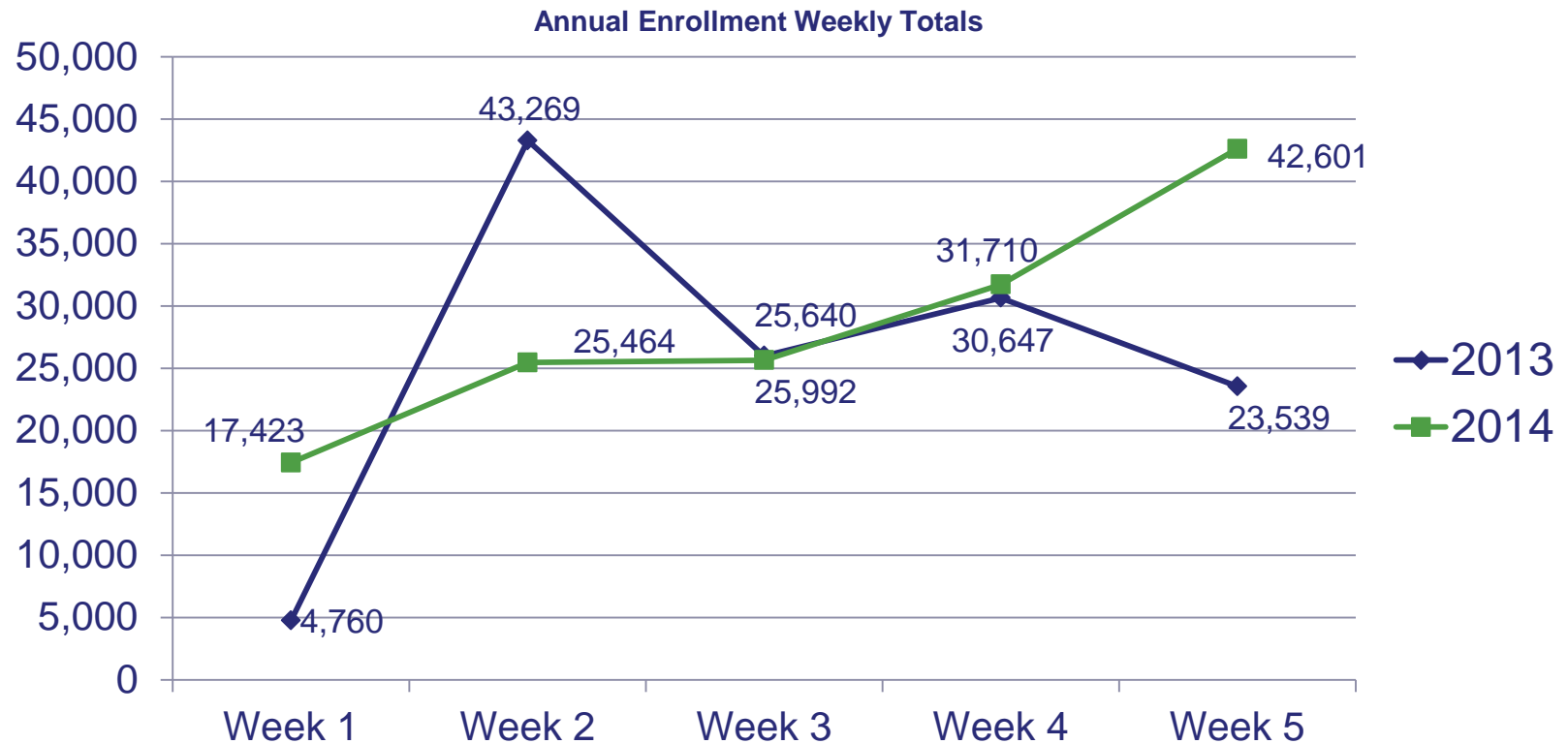
- Smoker Attestation had to be completed during Annual Enrollment
- PCPs could be elected prior to or during Annual Enrollment
- HA had to be completed between November 1, 2013, and the end of Annual Enrollment

Premium Wellness Credits – Health Assessments

- **Health Assessment Credit** – Similar to last year, members had a full year to complete the Health Assessment (HA). Anyone who had been hired since last year's Open Enrollment and had completed the HA as part of their initial enrollment or anyone who had just chosen to take it during the year did not have to complete it again during annual enrollment. As a result, a much smaller number of members had to complete the Health Assessment during Annual Enrollment. While there were no true technical barriers to successfully completing the HA, some members attempting to complete the HA online experienced some frustrations:
 - **Browser Compatibility** – Some members, primarily on the BEACON platform, experienced browser compatibility issues which made it difficult to connect via the enrollment site to ActiveHealth. Workaround instructions were posted. Active Health's call center was available to assist with telephonic health assessments.
 - **Member Matching** – Some members who transferred from a BEACON agency to a Benefitfocus agency (or to the Retirement Systems) were not able to connect to the HA online. ActiveHealth's call center was available to assist with telephonic health assessments.
- An audit was conducted at the end of Annual Enrollment to ensure that all members who successfully completed the HA in the appropriate timeframe were given credit.

Total Health Assessments

Health Assessment Completions	2014	2013
During Annual Enrollment	142,838	174,219
Carry Over from Previous Completions	90,530	40,208
TOTAL	233,368	214,427



Premium Wellness Credits – Non-Smoker Attestation

- **Non-Smoker Attestation Credit** – Subscribers had to attest to being a non-smoker or commit to a smoking cessation program by January 1, 2015, during Annual Enrollment. This is the one premium wellness activity that had to be completed during Annual Enrollment. Therefore, anyone who had attested to being a non-smoker last year, had to re-attest this year to get the credit.

2014

- Approximately 5,000 Members did not earn the non-smoker credit

2015

- Approximately 51,000 members did not earn the non-smoker credit
- 45,479, or 22%, took no action

Premium Wellness Credits – Non-Smoker Attestation

- Primary reasons given for not completing the attestation:
 - **Did not complete AE** – The primary reason given for not completing the 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 smoker attestation.
 - **Navigation** – Although the non-smoker attestation was in the same place as last year, we heard that some members had trouble finding it.

All of our Annual Enrollment materials had the following section **Bolded**:

“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 premium wellness credits earned.

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

Premium Wellness Credits – PCP Elections

While we do not have the final counts on the PCP elections, going into Annual Enrollment, 92% of our members in the CDHP and Enhanced 80/20 had elected a PCP. Members were not required to re-elect a PCP during Annual Enrollment.

Annual Enrollment – Next Steps

Exception Requests –

- Exceptions from members are starting to roll in but not at the volume we experienced last year.
 - Requests mainly revolve around the premium credits

ID Cards –

- Based on the current schedule, members who took action during Annual Enrollment should have ID cards by January 1.

Medicare Advantage Disenrollment Period –

- **Medicare Advantage members** have the option to disenroll from a Medicare Advantage Plan and enroll in the Traditional 70/30 Plan from Jan. 1 until Feb. 14, 2015.