



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer



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STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA



2018 Open Enrollment

Board of Trustees Meeting

November 28, 2017

A Division of the Department of State Treasurer

HBR Training & Engagement

Open Enrollment: HBR Training Efforts

- HBRs were very engaged with the Plan throughout Open Enrollment.
- HBR trainings were held at locations across the state and via webinar.
 - 11 onsite trainings were held with 444 HBRs attending
 - 9 webinars were held with 605 HBRs attending
 - The Plan partnered with NC Flex for 4 onsite trainings with 112 HBRs attending.



Open Enrollment: HBR Updates/HBR Alerts



Email	2017 OE (Sept.-Nov. 2016)	Average Open Rate	2018 OE (Aug.-Oct. 2017)	Average Open Rate
HBR Update Monthly Newsletter	3 issues sent to 1,500 HBRs	46.6%	3 issues sent to 1,900 HBRs	45.9%
HBR Alerts	12 alerts sent to up to 1,500 HBRs	41.5%	10 alerts sent to up to 1,900 HBRs	45.4%

Open Enrollment Communications

Open Enrollment Direct Mail Campaign

- Medicare Invitation to Outreach Meetings
- Telephone Town Hall Postcards
- Enrollment Decision Guides
- Reminder Postcards

2018 State Health Plan Open Enrollment

CHANGES AHEAD!

Join us by phone for a Telephone Town Hall meeting for Medicare members to learn more about your 2018 State Health Plan options.

2018 Open Enrollment:
September 30-October 31, 2017

Choose from one of the following Telephone Town Hall meeting dates for Medicare members:
Monday, September 25, at 7 p.m. or
Friday, September 29, at 2 p.m.
See back for details.



2018 STATE HEALTH PLAN OPTIONS & MEDICARE OUTREACH EVENT SCHEDULE

See inside for meeting dates and times



DECISION GUIDE FOR OPEN ENROLLMENT

September 30 - October 31, 2017

CHANGES AHEAD!

Open Enrollment is the perfect time to take a look at your current coverage and decide which health plan option best meets your needs. For some, the best choice may be your current plan.

Our guides will help you navigate the 2018 benefit year.

DON'T TAKE ACTION UNTIL YOU TAKE ACTION!

If you are currently enrolled in the 70/30 Plan, you may need to take action to reduce your premium. If you are currently enrolled in either Plan, YOU must take action to keep your premium on either Plan. If you do not take action during Open Enrollment, your premium will be considerably higher in 2018!



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Open Enrollment: Active/Non-Medicare Member Outreach

- 8 Active/Non-Medicare Member Outreach Events were held in September and October across the state with 419 members attending
- 326 attendees completed a brief online survey regarding their event experience:
 - 93% agreed that the meeting was helpful regarding their health plan benefits
 - 92% agreed that the information presented was easy to understand
 - 96% agreed that the location was convenient
- 5 Active/Non-Medicare Webinars were also conducted with 1,171 members attending



Open Enrollment: Medicare Outreach Events

- 45 Medicare Outreach Events were held in 36 counties.
- 5,763 members attended
- 275 attendees completed a brief online survey regarding their meeting experience:
 - 92% agreed that the meeting was helpful regarding their health plan benefits
 - 93% agreed that the information presented was easy to understand
 - 93% agreed that the location was convenient



Pictured: Jane Schairer, Yolanda McClain, Carl Hill, Roberta Hamby and Bryan Rigsbee.

Open Enrollment: Member Focus/Member Alerts




Live Healthier, Happier.
Join the Journey.



Member Focus

Email	2017 OE (Sept.-Nov. 2016)	Average Open Rates	2018 OE (Aug.-Oct. 2017)	Average Open Rates
Member Focus (monthly)	3 issues sent to 216,000 recipients	25.3%	3 issues sent to 462,100 recipients	29.2%
Member Alerts	1 alert sent to 210,400 recipients	29.1%	18 alerts sent to 264,900 recipients	36%

Open Enrollment: Member Alerts

Member Alerts	Audience	Date Sent	Open Rates/Emails Sent	Clicks
Open Enrollment: Positive Changes Are Coming in 2018!	MA 70/30	9/26/2017	51.4% (43,540)	3%
State Health Plan Open Enrollment Begins TODAY!	MA UHC	9/30/2017	33.1% (64,300)	2.20%
State Health Plan Open Enrollment Begins TODAY!	MA 70/30	9/30/2017	33.4% (20,600)	5.60%
State Health Plan Open Enrollment Begins TODAY!	Actives	9/30/2017	30.8% (265,700)	8%
State Health Plan Open Enrollment Begins TODAY!	Non-Medicare	9/30/2017	41.2% (41,300)	7.50%
Open Enrollment is Underway	Non-Medicare	10/4/2017	9.8% (41,100)	0.60%
Open Enrollment: Testimonial (Pam, Dave)	MA 70/30 & UHC	10/5/2017	24.5% (84,400)	1.10%
Open Enrollment: Testimonial (Martha)	MA 70/30	10/10/2017	24.1% (20,600)	1.10%
Open Enrollment: Have you heard about these plans?	MA 70/30	10/12/2017	21.6% (20,600)	0.40%
Open Enrollment: Testimonial (Anne Marie and Linda)	MA 70/30	10/17/2017	17% (20,500)	0.80%
Open Enrollment: Interested in a plan with no deductible?	MA 70/30	10/19/2017	20.8% (20,500)	0.40%
Time is Running Out for Open Enrollment	Actives	10/20/2017	22.7% (264,900)	2.80%
Time is Running Out for Open Enrollment	Non-Medicare	10/20/2017	29.9% (41,100)	2.30%
Open Enrollment: Testimonial (Doris)	MA 70/30	10/24/2017	21.4% (20,400)	1%
Open Enrollment ends Oct. 31	MA UHC	10/26/2017	20.7% (84,200)	0.90%
Open Enrollment ends Oct. 31	Actives	10/26/2017	18.4% (264,800)	1%
Open Enrollment ends Oct. 31	Non-Medicare	10/26/2017	22% (41,100)	1%
Open Enrollment Ends Tomorrow	MA 70/30	10/30/2017	20.6% (20,400)	1.60%

Open Enrollment Social Media: Facebook Posts



Email	2017 OE (Sept.-Oct. 2016)	2018 OE (Sept.-Oct. 2017)
Facebook Posts	5 posts 1,404 people reached	28 posts 16,403 people reached

Changes are coming in 2018!

2018 Open Enrollment
September 30 - October 31

Photo courtesy of iStock

Martha always knows how much she pays for her medications.

"I like being on the UHC Medicare Advantage plan because it does let me determine how much money I'm gonna be able to spend on my medications. I'm on a lot of medications, and the ability to go to the pharmacy and know that one medication may cost a copay of \$4, one may cost \$10, or one may cost \$35. I know exactly how much that is based on the medications and the amount I take."



Martha
State Health Plan
Medicare Retiree
Mebane, N.C.

UHC Medicare Advantage Plans
One Card. No Deductible. Quality Care.

State Health Plan Open Enrollment
September 30 - October 31



Telephone Town Hall Events



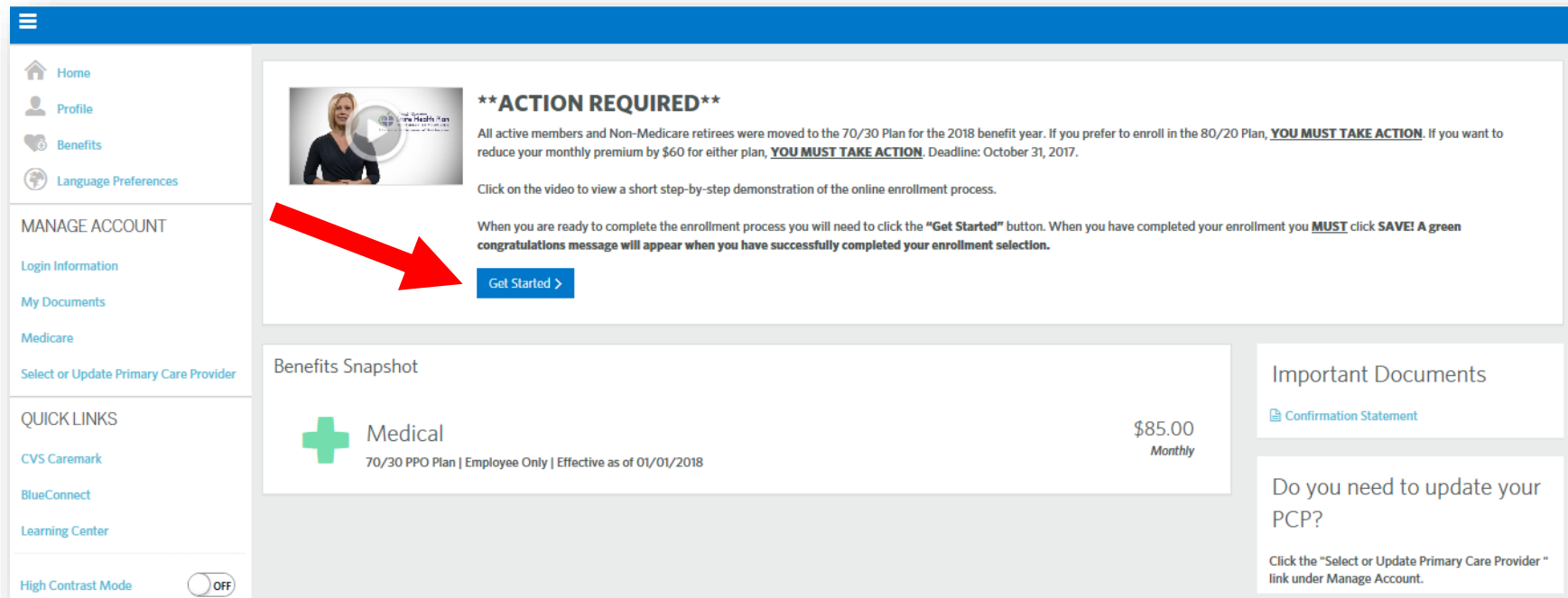
- 3 Telephone Town Hall events were held yielding a very high level of participation and engagement.
 - 2 events for Medicare Retirees
 - 1 event for Non-Medicare Retirees
- A total of 32,535 members participated with the majority of listeners staying on the line throughout the duration of the 45-minute call.
- The biggest measurable change from 2016 to 2017 was the average participant duration on the call. The biggest shift was with non-Medicare retirees, where the average time on the call went from 3.7 minutes to 13.07 minutes.

Improved Member Experience

Open Enrollment: Enhanced Online Experience

- By streamlining the enrollment process we were able to reduce the number of “clicks” required to complete the medical benefit enrollment from 50 to about 10 clicks. We also added important messaging and “check marks” to guide members through the process.

Click 1 – Get Started



Home
Profile
Benefits
Language Preferences

MANAGE ACCOUNT
Login Information
My Documents
Medicare
Select or Update Primary Care Provider

QUICK LINKS
CVS Caremark
BlueConnect
Learning Center
High Contrast Mode OFF

****ACTION REQUIRED****

All active members and Non-Medicare retirees were moved to the 70/30 Plan for the 2018 benefit year. If you prefer to enroll in the 80/20 Plan, **YOU MUST TAKE ACTION**. If you want to reduce your monthly premium by \$60 for either plan, **YOU MUST TAKE ACTION**. Deadline: October 31, 2017.

Click on the video to view a short step-by-step demonstration of the online enrollment process.

When you are ready to complete the enrollment process you will need to click the “Get Started” button. When you have completed your enrollment you **MUST** click **SAVE! A green congratulations message will appear when you have successfully completed your enrollment selection.**

Get Started >

Benefits Snapshot

Medical \$85.00 Monthly
70/30 PPO Plan | Employee Only | Effective as of 01/01/2018

Important Documents
Confirmation Statement

Do you need to update your PCP?
Click the “Select or Update Primary Care Provider” link under Manage Account.

Open Enrollment: Enhanced Online Experience

Click 2 – Edit your coverage

Reminder message
"MUST TAKE ACTION"

Open Enrollment Benefits

All active members and Non-Medicare retirees were moved to the 70/30 Plan for the 2018 benefit year. If you prefer to enroll in the 80/20 Plan, YOU MUST TAKE ACTION. If you want to reduce your monthly premium by \$60 for either plan, YOU MUST TAKE ACTION. Deadline: October 31, 2017. When you have completed your enrollment you MUST click SAVE and print your Confirmation Statement. A green congratulations message will appear when you have successfully completed your enrollment selection.

[A note from your Health Benefits Representative](#)

Your benefits

Your Medical coverage

You can reduce your monthly premium by \$60.00 by completing the tobacco attestation!

70/30 PPO Plan

\$85.00
per month

Offered By: Blue Cross and Blue Shield of North Carolina
Effective Date: 01/01/2018
Persons Covered: Corinne Sardelli

[Edit coverage](#)

[Show Plan Details](#) ▾

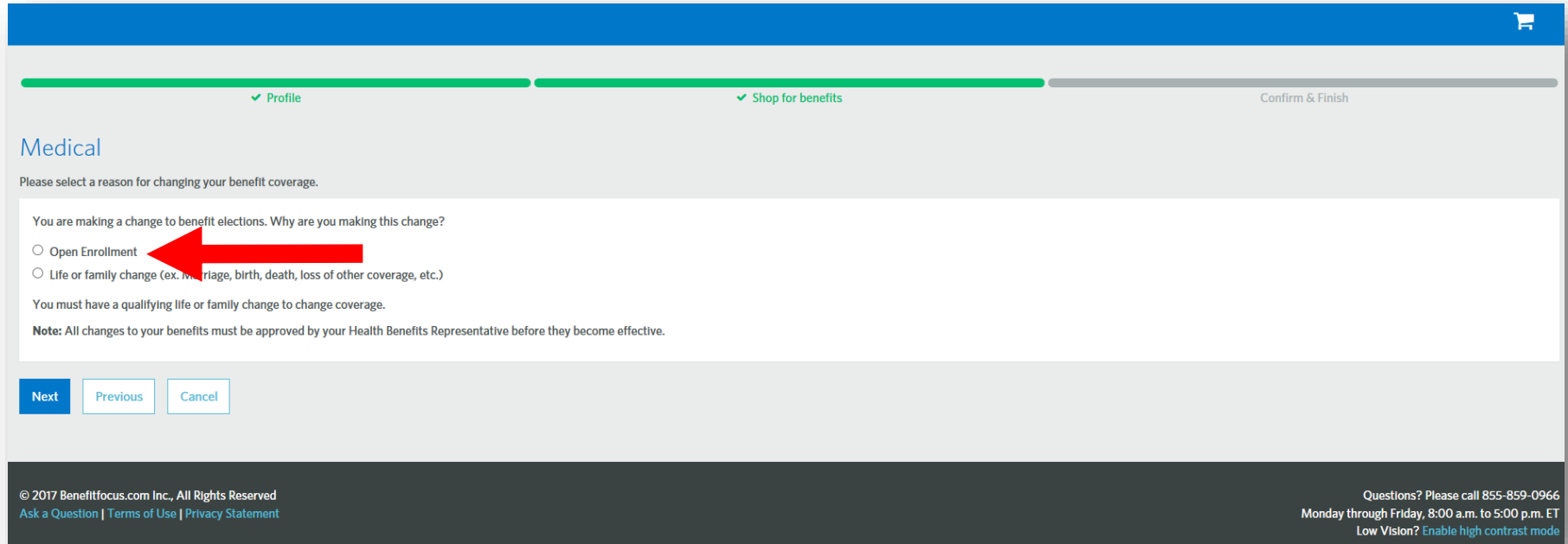
[Decline](#)

[Save changes](#)

[Return home](#)

Open Enrollment: Enhanced Online Experience

Click 3 – Select what kind of change you are making



The screenshot shows a three-step progress bar at the top: 'Profile' (checked), 'Shop for benefits' (checked), and 'Confirm & Finish'. Below the progress bar, the 'Medical' section is titled. The main heading is 'Medical'. Below it, the text reads: 'Please select a reason for changing your benefit coverage.' The question is: 'You are making a change to benefit elections. Why are you making this change?'. There are two radio button options: 'Open Enrollment' and 'Life or family change (ex. marriage, birth, death, loss of other coverage, etc.)'. A red arrow points to the 'Open Enrollment' radio button. Below the options, the text reads: 'You must have a qualifying life or family change to change coverage.' A note states: 'Note: All changes to your benefits must be approved by your Health Benefits Representative before they become effective.' At the bottom of the form, there are three buttons: 'Next' (highlighted in blue), 'Previous', and 'Cancel'. The footer contains copyright information: '© 2017 Benefitfocus.com Inc., All Rights Reserved' and links for 'Ask a Question', 'Terms of Use', and 'Privacy Statement'. On the right side of the footer, there is contact information: 'Questions? Please call 855-859-0966 Monday through Friday, 8:00 a.m. to 5:00 p.m. ET Low Vision? Enable high contrast mode'.

Open Enrollment: Enhanced Online Experience

- Before the member could click the next button, there was another reminder about the Open Enrollment timelines and the need to complete the tobacco attestation.

Click 4 to close the message.

The screenshot shows the North Carolina State Health Plan enrollment interface. A modal window titled "ACTION REQUIRED: Open Enrollment Sept. 30-Oct. 31, 2017" is displayed over the plan selection screen. The modal contains the following text: "All active members and Non-Medicare retirees were moved to the 70/30 Plan for the 2018 benefit year. If you want to enroll in the 80/20 Plan or reduce your monthly premium by completing the tobacco attestation, you **MUST TAKE ACTION**** by October 31, 2017. When you have completed your enrollment you **MUST** click **SAVE** to return to the home page and print your Confirmation Statement. A green congratulations message will appear when you have successfully completed your enrollment selection." Below the text is a "Close" button. A red arrow points to the "Close" button. Another red arrow points to the "Currently Selected" button for the 70/30 PPO plan.

Plan	Monthly Cost
70/30 PPO	\$85.00
80/20 PPO Plan	\$110.00

And Click 5 to select a plan

Open Enrollment: Enhanced Online Experience

Click 6 to complete the tobacco attestation

The screenshot shows a web interface for tobacco attestation. At the top, a progress bar indicates three steps: 'Profile' (checked), 'Shop for benefits' (checked), and 'Confirm & Finish'. Below the progress bar, the 'Premium credits' section is visible, with a sub-section for 'Tobacco Attestation' showing a credit of '\$60.00 per month'. A green message box states 'Your credit has been applied!'. The main text of the attestation reads: 'You are NOT a tobacco user or you ARE a tobacco user and attest that you will enroll in QuitlineNC's 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.' Below this text are three radio button options: 'I am not a tobacco user' (selected), 'I am a tobacco user but agree to enroll in QuitlineNC', and 'I am a tobacco user'. At the bottom left, there are three buttons: 'Next', 'Previous', and 'Cancel'. A red arrow points from the 'Next' button to the 'Tobacco Attestation' section. Another red arrow points from the 'Tobacco Attestation' section to the 'Next' button. The footer contains copyright information for benefitfocus.com Inc. and contact details for customer support.

Click 7 to go to the next screen

Open Enrollment: Enhanced Online Experience

2018 SHP Medical Summary

Your 2018 SHP Medical benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.

Medical
80/20 PPO Plan

Offered By: Blue Cross and Blue Shield of North Carolina
Effective Date: 01/01/2018
You Pay: \$50.00 per month
Persons Covered: Corinne Sardelli

Premium credits [Edit](#)
[Show details >](#)

Medicare [Edit](#)
No policy on record

No medicare policy information on record

Additional Insurance [Edit](#)
No policy on record

No additional insurance policy information on record

Additional Information
[Show details >](#)

[Edit plan](#) [Plan details](#)

[Save](#) [Cancel](#)

2018 State Health Plan Open Enrollment

Cost Summary
This is a summary of your OE benefit elections. [Show/Hide all](#)

Benefit Elections (1 Items) [+](#) [v](#)

Monthly
Eligible for Employer Contribution
Medical \$110.00

You Pay [+](#)

Subtotal	\$110.00
Premium Wellness Credits +	-\$60.00
Monthly Total +	\$50.00

Reminder that actions have not been saved.

The cost summary indicates that member has earned the \$60 premium wellness credit.

 **Click 8 to save the changes**

Open Enrollment: Enhanced Online Experience

Final reminder to click save and print the Confirmation Statement.

Open Enrollment Benefits

All active members and Non-Medicare retirees were moved to the 70/30 Plan for the 2018 benefit year. If you prefer to enroll in the 80/20 Plan, YOU MUST TAKE ACTION. If you want to reduce your monthly premium by \$60 for either plan, YOU MUST TAKE ACTION. Deadline: October 31, 2017. When you have completed your enrollment, you MUST click SAVE and print your Confirmation Statement. A green congratulations message will appear when you have successfully completed your enrollment selection.

[A note from your Health Benefits Representative](#)

Your benefits

Your Medical coverage

You can reduce your monthly premium by \$60.00 by completing the tobacco attestation!

80/20 PPO Plan \$50.00 per month

Offered By:	Blue Cross and Blue Shield of North Carolina
Effective Date:	01/01/2018
Persons Covered:	Corinne Sardelli

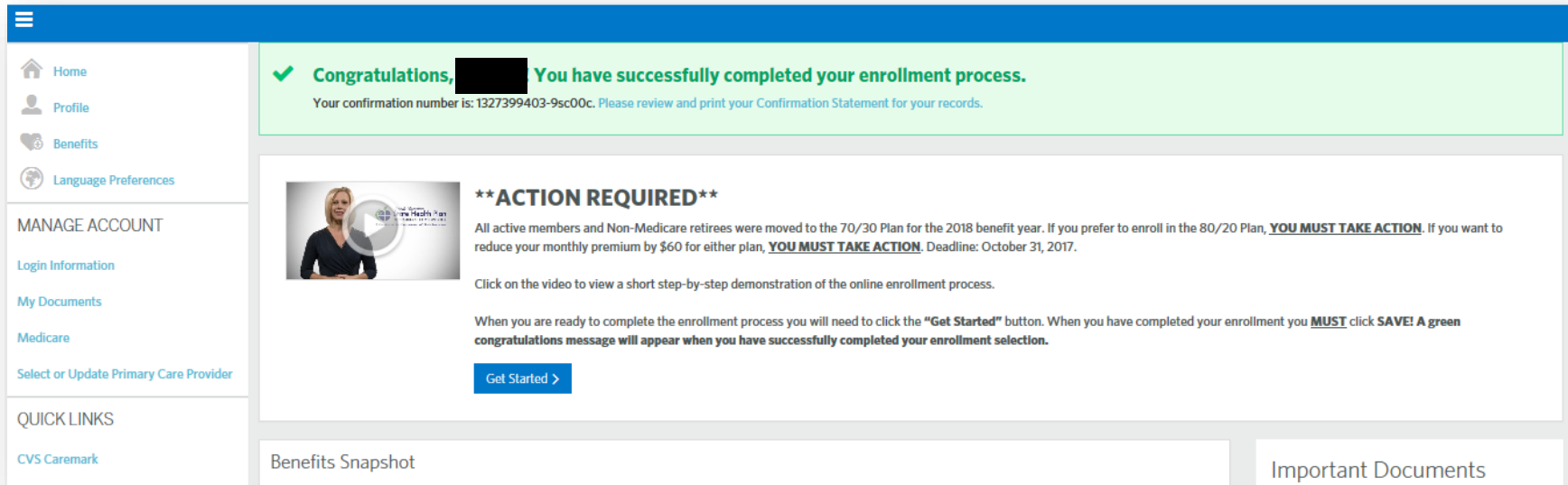
[Edit coverage](#) [Show Plan Details](#) [Decline](#)

[Save changes](#) [Cancel](#)

Click 9 to complete the medical benefit enrollment

Open Enrollment: Enhanced Online Experience

✓ Medical Benefit Enrollment Complete



The screenshot shows a web interface for the North Carolina State Health Plan. On the left is a navigation menu with links for Home, Profile, Benefits, Language Preferences, and sections for MANAGE ACCOUNT (Login Information, My Documents, Medicare, Select or Update Primary Care Provider) and QUICK LINKS (CVS Caremark). The main content area features a green confirmation banner at the top stating "Congratulations, [redacted] You have successfully completed your enrollment process." Below this is a section titled "**ACTION REQUIRED**" with a video thumbnail and text explaining that all active members and Non-Medicare retirees were moved to the 70/30 Plan for the 2018 benefit year. It instructs users to click the "Get Started" button to view a step-by-step demonstration and to click "SAVE" when ready to complete enrollment. At the bottom of the main content area are two buttons: "Benefits Snapshot" and "Important Documents".

Home
Profile
Benefits
Language Preferences

MANAGE ACCOUNT
Login Information
My Documents
Medicare
Select or Update Primary Care Provider

QUICK LINKS
CVS Caremark

✓ Congratulations, [redacted] You have successfully completed your enrollment process.
Your confirmation number is: 1327399403-9sc00c. Please review and print your Confirmation Statement for your records.

****ACTION REQUIRED****

All active members and Non-Medicare retirees were moved to the 70/30 Plan for the 2018 benefit year. If you prefer to enroll in the 80/20 Plan, **YOU MUST TAKE ACTION**. If you want to reduce your monthly premium by \$60 for either plan, **YOU MUST TAKE ACTION**. Deadline: October 31, 2017.

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Get Started >

Benefits Snapshot

Important Documents

Open Enrollment: Enhanced Call Center Experience

- **Opening Day:** Open Enrollment kicked off on a Saturday which takes the edge off a Monday morning start. The call center took more than 1,000 calls.
- **Extended Call Hours-** To ensure that members had the support they needed throughout Open Enrollment, the Eligibility and Enrollment Support Center had extended hours on week nights and was open every Saturday.
 - **Weekdays – 8:00 a.m. – 10:00 p.m.**
 - **Saturdays – 8:00 a.m. – 12:00 p.m.**

Open Enrollment Results

Open Enrollment Results: Overall Participation

- By all accounts, simplifying the online enrollment experience has had the desired impact:
 - **Call Volume:** Down
 - **Online Enrollment:** Up
 - **Tobacco Attestation Completion Rate:** Up

	2017	2018	Improvement
Telephonic Enrollment	80,259	78,324	- 1,935 (-2%)
Online Enrollment	320,829	334,506	+ 13,677 (4%)
Tobacco Attestation Completions	309,215	323,297	+ 14,082 (4%)

Open Enrollment Results: Week by Week

- What hasn't changed much year over year is that the first few days and the last few days are the busiest.

Week By Week 2018 OE Enrollment Activity			
	Online Updates	Telephonic Updates	Total Updates
Week 1	79,391	18,820	98,668
Week 2	59,326	14,565	75,044
Week 3	67,706	16,198	83,935
Week 4	77,350	18,135	95,552
Week 5	50,733	10,606	61,405
Total	334,506	78,324	414,604

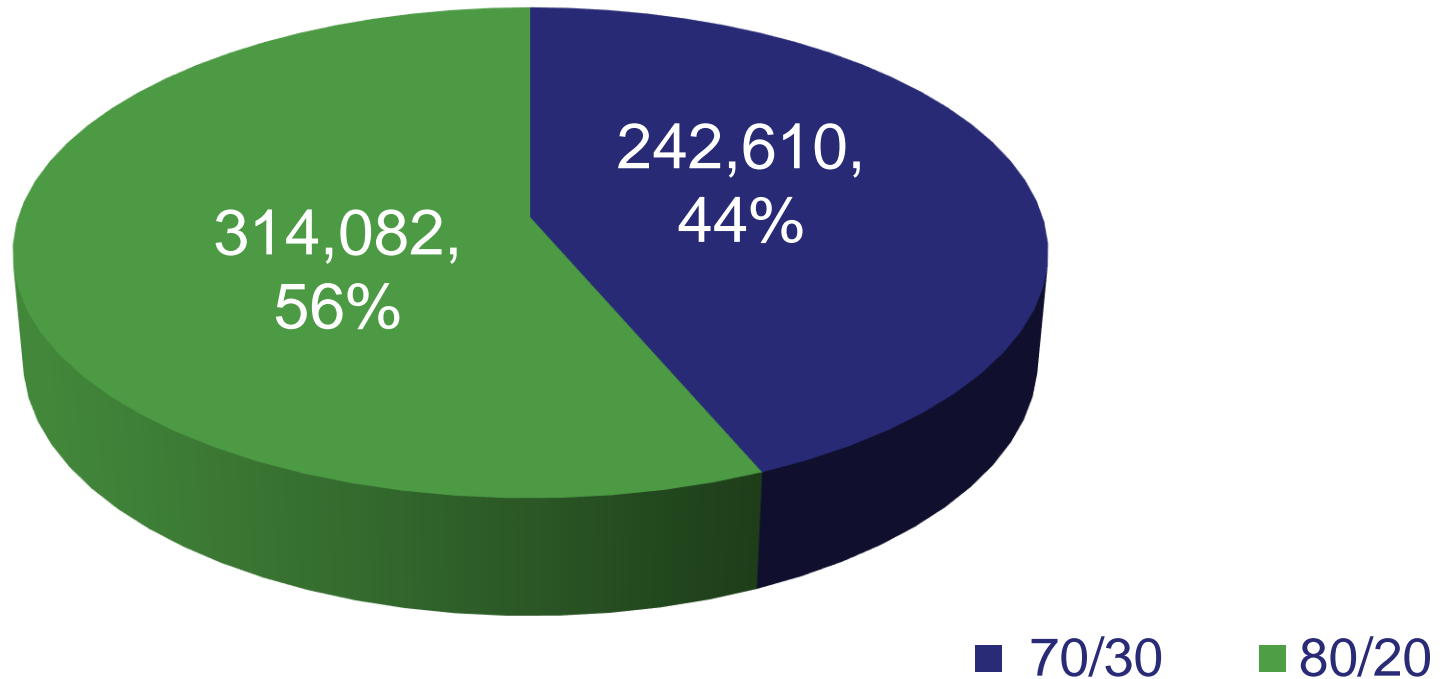
Enrolled over a 7 day period



Enrolled the last 2 days

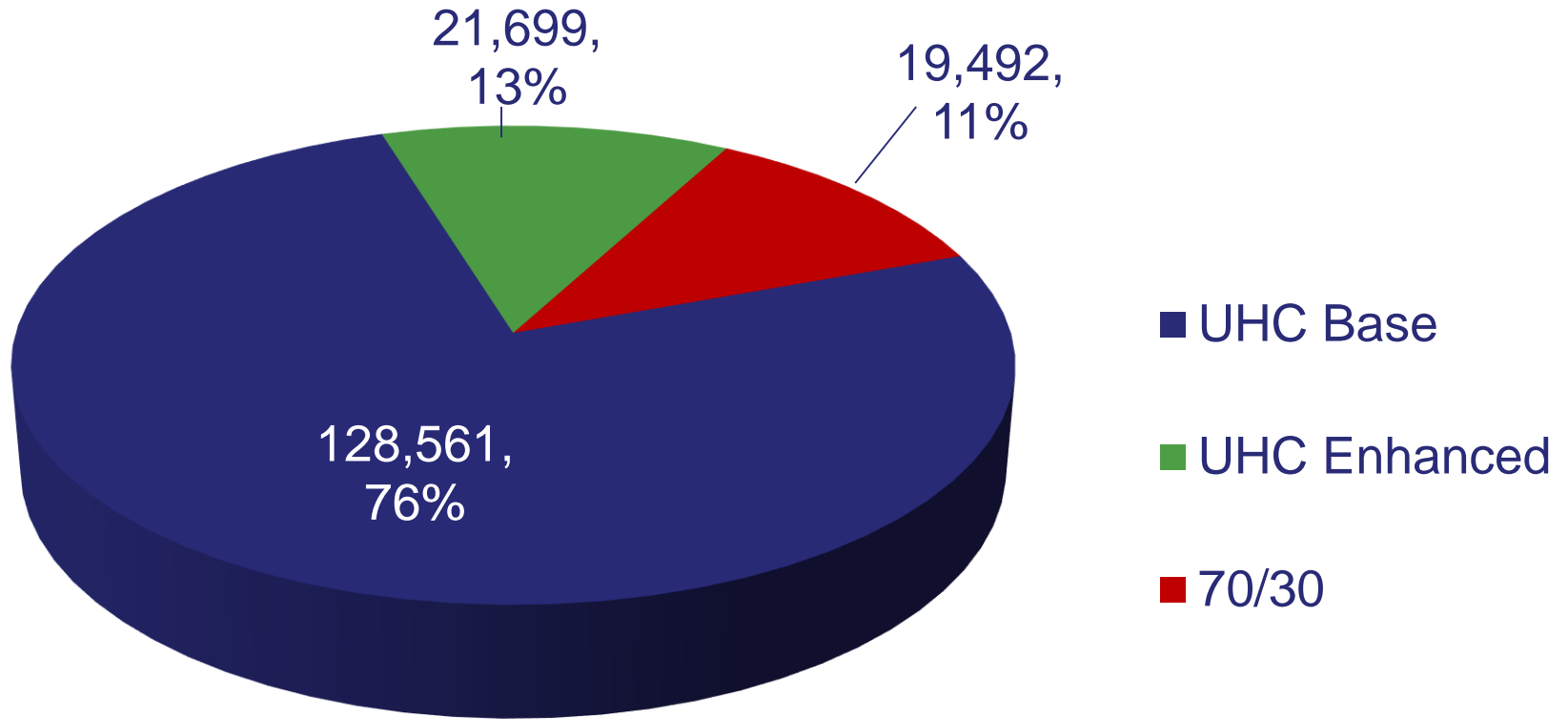


Open Enrollment Results: Non-Medicare Primary Plan Selections



*These are preliminary membership counts.
The final counts are not available until the first of the year.*

Open Enrollment Results: Medicare Primary Plan Selections



These are preliminary membership counts. The final counts are not available until after the Medicare Advantage Disenrollment period.

Appendix

1. Telephone Town Halls Results
2. SHP Website OE Statistics

Telephone Town Halls Results

Non-Medicare Listener Call Data

Listener Data for Non-Medicare Event – 10/4/17	
Peak Outbound Listeners	2,659
Peak Inbound Listeners	412
Hands Raised	208
Screened	187
Total Questions Taken Live	13
Poll Votes	2,198
Average Call Duration	13.07 minutes

Non-Medicare Dial Statistics: 2016 and 2017

Non-Med Call 9/27/16

Category	Count	Percent
Live	7,872	25.7%
Answering Machine	17,178	56.09%
Busy	286	0.93%
No Answer	1,769	5.78%
Web Listener	0	0%
Other	19	0.06%
Problem	3,504	11.4%
Total	30,628	100%

Non-Med Call 10/4/17

Category	Count	Percent
Live	7,411	26.5%
Answering Machine	18,713	66.9%
Busy	214	0.8%
No Answer	1,423	5.1%
Web Listener	0	0.0%
Other	218	0.7%
Total	27,979	100.0%

Medicare Listener Data

Listener Data Medicare Event – 9/25/17

Peak Outbound Listeners	4,780
Peak Inbound Listeners	616
Hands Raised	599
Screened	243
Total Questions Taken Live	15
Poll Votes	2,696
Average Call Duration	12.71 minutes

Listener Data Medicare Event – 9/29/17

Peak Outbound Listeners	3,063
Peak Inbound Listeners	432
Hands Raised	339
Screened	242
Total Questions taken Live	12
Poll Votes	1,572
Average Call Duration	8.08 minutes

Medicare Dial Statistics First Call: 2016 & 2017

Medicare Call 9/22/16

Category	Count	Percent
Live	16,192	36.06%
Answering Machine	25,335	56.43%
Busy	608	1.35%
No Answer	2,399	5.43%
Web Listener	0	0%
Other	47	0.1%
Problem	317	0.71%
Total	44,898	100%

Medicare Call 9/25/17

Category	Count	Percent
Live	16,162	37.2%
Answering Machine	24,782	57.1%
Busy	404	0.9%
No Answer	1,466	3.4%
Other	620	1.4%
Total	43,434	100%

Medicare Dial Statistics Second Call: 2016 & 2017

Medical Call 9/28/16

Category	Count	Percent
Live	16,126	36.28%
Answering Machine	24,689	55.55%
Busy	500	1.12%
No Answer	2,659	5.98%
Web Listener	1	0%
Other	38	0.09%
Problem	432	0.97%
Total	44,445	100%

Medicare Call 9/29/17

Category	Count	Percent
Live	15,064	27.4%
Answering Machine	28,499	51.9%
Busy	411	0.7%
No Answer	3,076	5.6%
Other	7,888	14.4%
Total	54,938	100%

SHP Website OE Statistics

SHP Website Statistics: August 1 – October 31, 2017

Type of Data	Number
Page Views	2,909,274
Visitors	497,019
New Users <i>(visitors that had not previously viewed the site from Aug. 1-Oct. 20)</i>	349,902

SHP Website Statistics: Open Enrollment Period Comparison

Page	2017 OE Data/ Page Views (Oct. 1-Nov. 5, 2016)	2018 OE Data/ Page Views (Oct. 1-31, 2017)
State Health Plan Home Page	794,936	547,371
Open Enrollment – Actives	210,365	228,675
Open Enrollment Page	271,749	197,676
Open Enrollment – Non-Medicare Retirees	22,438	31,805
Open Enrollment – Medicare Retirees	19,628	32,547

Website Activity: Videos and Tools

Activity	2017 OE Data (Views)	2018 OE Data (Views)
What's New/Overview Video	4,209	9,680
How to Enroll Video	57,813	32,227
Testimonial Videos	n/a	4,176