



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



Open Enrollment Communication and Results

Board of Trustees Meeting

December 2, 2016

A Division of the Department of State Treasurer

Open Enrollment: Hurricane Matthew Impact

- Several North Carolina counties are still dealing with the aftermath of Hurricane Matthew. In light of the devastation caused by Hurricane Matthew, the Plan extended Open Enrollment until November 5, 2016, to give those impacted or displaced an opportunity to make their enrollment elections for 2017.
- This extension was intended specifically to assist those impacted by Hurricane Matthew. The Plan asked that all other members complete their enrollment by October 31 to allow the phone lines to be available for those who truly need it.
- The Eligibility and Enrollment Support Center did not have extended hours during the extension period. The Support Center was open November 1-4 from 8 a.m. to 5 p.m. and Saturday, November 5, from 8 a.m. to 3 p.m. Members were able to make Open Enrollment elections online until 11:59 p.m. E.T. on November 5, 2016, but there was no telephonic support after 3 p.m. E.T.
- The Plan announced the extension to HBRs and members via email and the Plan's website. The Treasurer also issued a press release.

Open Enrollment Preparation

Open Enrollment: HBR Training Efforts

- HBRs were very engaged with the Plan as we approached Open Enrollment.
- HBR trainings were held at locations across the state and via webinar.
 - 17 onsite trainings were held with 533 HBRs attending
 - 3 webinars were held with 272 HBRs attending
 - The Plan partnered with NC Flex for 4 onsite trainings with 339 HBRs attending



Open Enrollment Resources and Tools

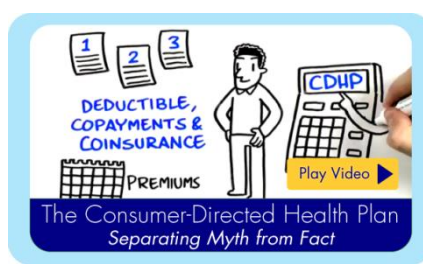
- State Health Plan Website
 - Videos
 - Premium Rate Calculator
 - Health Benefits Cost Estimator
 - E-Magazine (new this year!)
- Direct Mail Campaign
 - Medicare Invitation to Outreach Meetings
 - What's New Mailer
 - Enrollment Decision Guides
 - Reminder Postcards

GET READY TO EN-ROLL
WITH THE CHANGES!

Open Enrollment: October 1–31, 2016



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



Open Enrollment Outreach

Open Enrollment: Member Outreach

- 28 Active/Non-Medicare Member Outreach Events were held in September and October across the state with 1,763 members attending
- 114 attendees completed a brief online survey regarding their event experience:
 - 92% agreed that the meeting was helpful regarding their health plan benefits
 - 81% agreed that the information presented was easy to understand
 - 89% agreed that the location was convenient
- 8 Active/Non-Medicare Webinars were also conducted with 609 members attending



Open Enrollment: Medicare Primary Retiree Outreach Events

- 55 Medicare Primary Outreach Events were held in 37 counties.
 - Received 8,900 RSVPs
 - 6,400 online registrations, 2,500 telephonic
- 5,745 members attended
- 386 attendees completed a brief online survey regarding their meeting experience:
 - 97% agreed that the meeting was helpful regarding their health plan benefits
 - 97% agreed that the information presented was easy to understand
 - 95% agreed that the location was convenient



Telephone Town Hall Events

- Five Telephone Town Hall events were held between September 20 and September 29, 2016, yielding a very high level of participation and engagement.
 - 2 for Active Members
 - 2 for Medicare Retirees
 - 1 for Non-Medicare Retirees
- A total of 48,087 members participated with the majority of listeners staying on the line throughout the duration of the 45-minute call.
- The types of phone numbers varied widely across universes, which affected the overall participation levels for the events.
 - 58% of the Active Employee outbound universe were composed of cell phones, while 30% of Non-Medicare Retiree and 17.5% of the Medicare Retiree phones were cell numbers.
- Medicare Retirees were the most likely to opt out of receiving future calls about the Telephone Town Halls after the first outbound call.
 - Medicare Retirees and Non-Medicare Retirees stayed on the calls for significantly longer than Active Employees.
 - Medicare Retirees most frequently raised their hands to ask questions with Active Employees being the least likely to participate in poll questions.

SHP Website Statistics: August 1 – November 5, 2016

Type of Data	Number
Page Views	3,560,000
Visitors	899,000
New Users (visitors that had not previously viewed the site from Aug. 1-Oct. 20)	366,000

SHP Website Statistics: Open Enrollment Period Comparison

Page	2017 OE Data/ Page Views (Oct. 1-Nov. 5, 2016)	2016 OE Data/ Page Views (Oct. 15 – Nov. 18, 2015)
State Health Plan Home Page	794,936	479,552
Open Enrollment – Actives	210,365	97,716
Open Enrollment Page	271,749	140,594
Open Enrollment – Non-Medicare Retirees	22,438	23,287
Open Enrollment – Medicare Retirees	19,628	14,669

Website Activity: Videos and Tools

Activity	2017 OE Data (Views)	2016 OE Data (Views)
What's New/Overview Video	4,209	15,965
How Does the CDHP Work? Video	3,663	7,592
Choosing a 2017 Health Plan	6,618	16,808
How to Enroll Video	57,813	n/a
Health Benefits Estimator Tool	31,560	32,853
Rate Calculator	13,849	12,247

Open Enrollment Results

Open Enrollment Approach

As a reminder, in addition to all the outreach and communication activities, we took some other steps to improve the Open Enrollment Experience.

- **Open Enrollment Default Strategy** – Earlier this year, the Board approved moving all non-Medicare Primary members into the Traditional 70/30 Plan. We communicated that all members needed to take action or they would remain in the Traditional 70/30 Plan for 2017 with a \$40 employee premium.
- **Health Assessment Early Action Campaign** – To encourage members to complete their Health Assessment online, members who completed their Health Assessments online in the weeks preceding OE were entered into a drawing for a Amazon gift card and iWatch.

Open Enrollment Approach

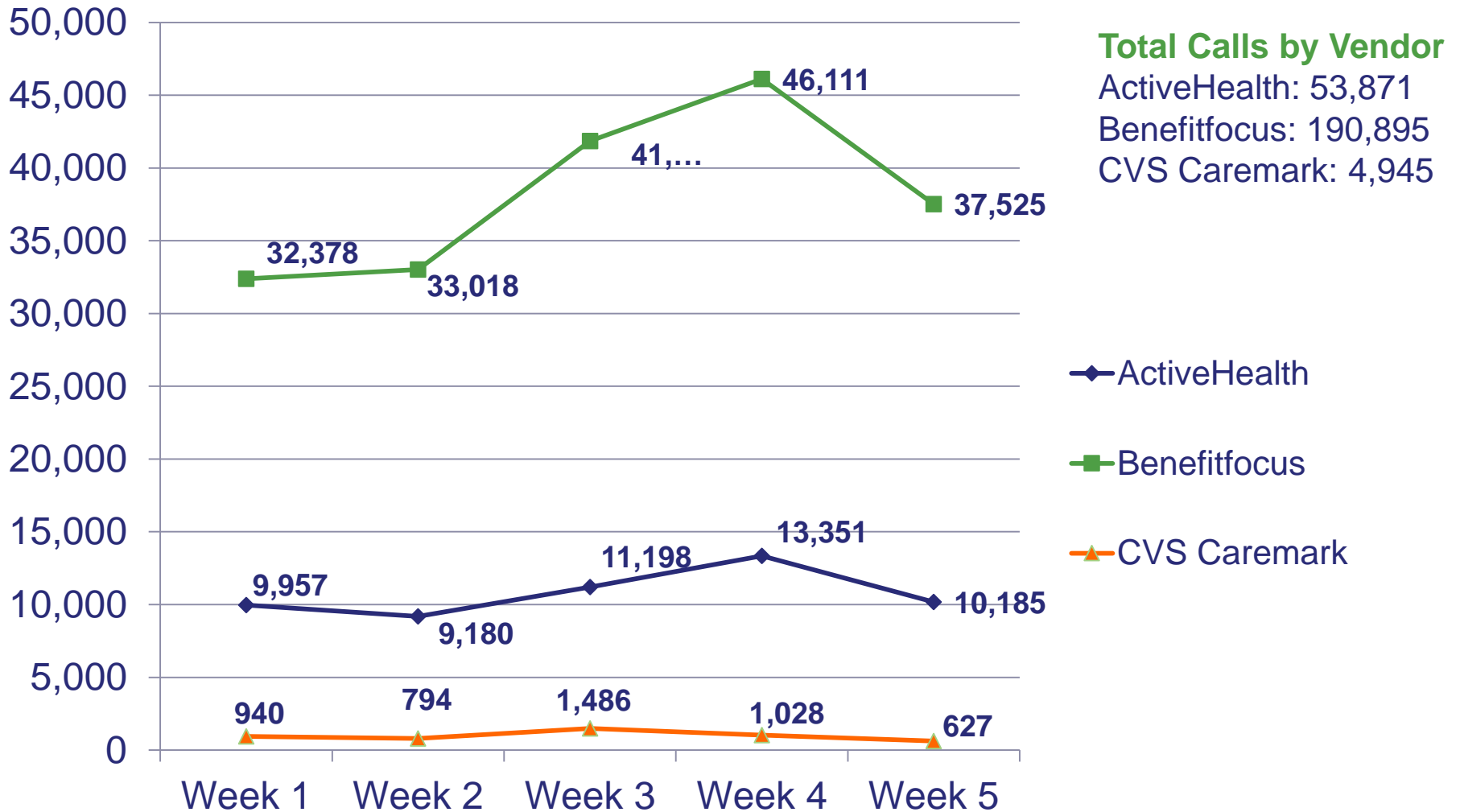
- **Enrollment Call Center** – Instead of supplementing the Benefitfocus Call Center with another call center vendor, Benefitfocus expanded their facilities and resources to meet our demand.
 - Their secondary call center is located in Greenville, S.C., which turned out to be a big plus when Charleston had to evacuate for Hurricane Matthew. Benefitfocus sent additional resources to their Greenville call center to support the Plan while the Charleston center was closed.
- **eEnroll Enhancements** – Multiple member experience enhancements were implemented prior to Open Enrollment which provided a much improved enrollment workflow.

Open Enrollment Results: Week by Week

Week four, which should have been the final week of Open Enrollment, was still the highest week of enrollment activity. As a reminder, week five was added to allow extra time for members impacted by Hurricane Matthew.

Week By Week 2017 OE Enrollment Activity			
	Online Updates	Telephonic Updates	Total Updates
Week 1	66,868	14,854	81,722
Week 2	51,805	13,659	65,464
Week 3	61,005	16,839	77,844
Week 4	80,288	19,316	99,604
Week 5	60,863	15,591	76,454
Total	320,829	80,259	401,088

Open Enrollment Results: Week by Week Calls



Open Enrollment Results: Year-Over-Year

The year-over-year results seem to indicate that the measures taken to improve the online enrollment workflows, the member experience along with the communication and outreach paid off.

	2016	2017	Increase
Online Enrollment	213,814	320,829	50%
Telephonic Enrollment	71,528	80,259	12%
Total Enrollments*	285,342	401,088	41%

**These are not distinct members. Some members updated their enrollment multiple times. There were 318,936 distinct members who updated their enrollment this year and 223,658 members who updated it last year. That is an overall participation increase of 43%.*

Open Enrollment Results: Tobacco Attestations

There was also a higher tobacco attestation completion rate this year.

Tobacco Attestation Completions				
Completed Attestation	2016		2017	
Yes	179,407	80.3%	330,065	89.9%
No	43,980	19.7%	37,214	10.1%
Total	223,387	100.0%	367,279	100%

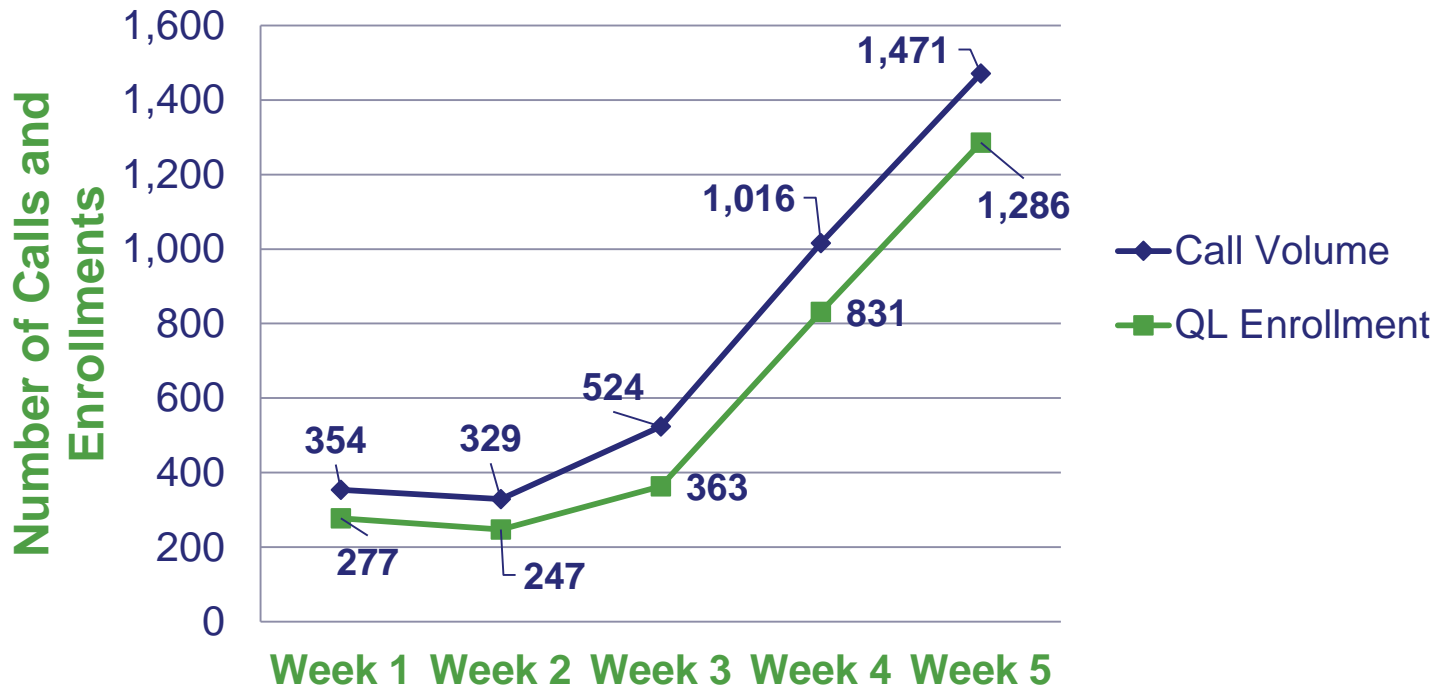
Important notes:

- For the first time, active members had a tobacco attestation on the 70/30 Plan
- These are preliminary numbers. A final analysis cannot be completed until January membership reports become available in February.
- The OE exception process is underway. The completion rates could go up as the Plan processes the requests.

Open Enrollment Results: QuitlineNC Enrollment

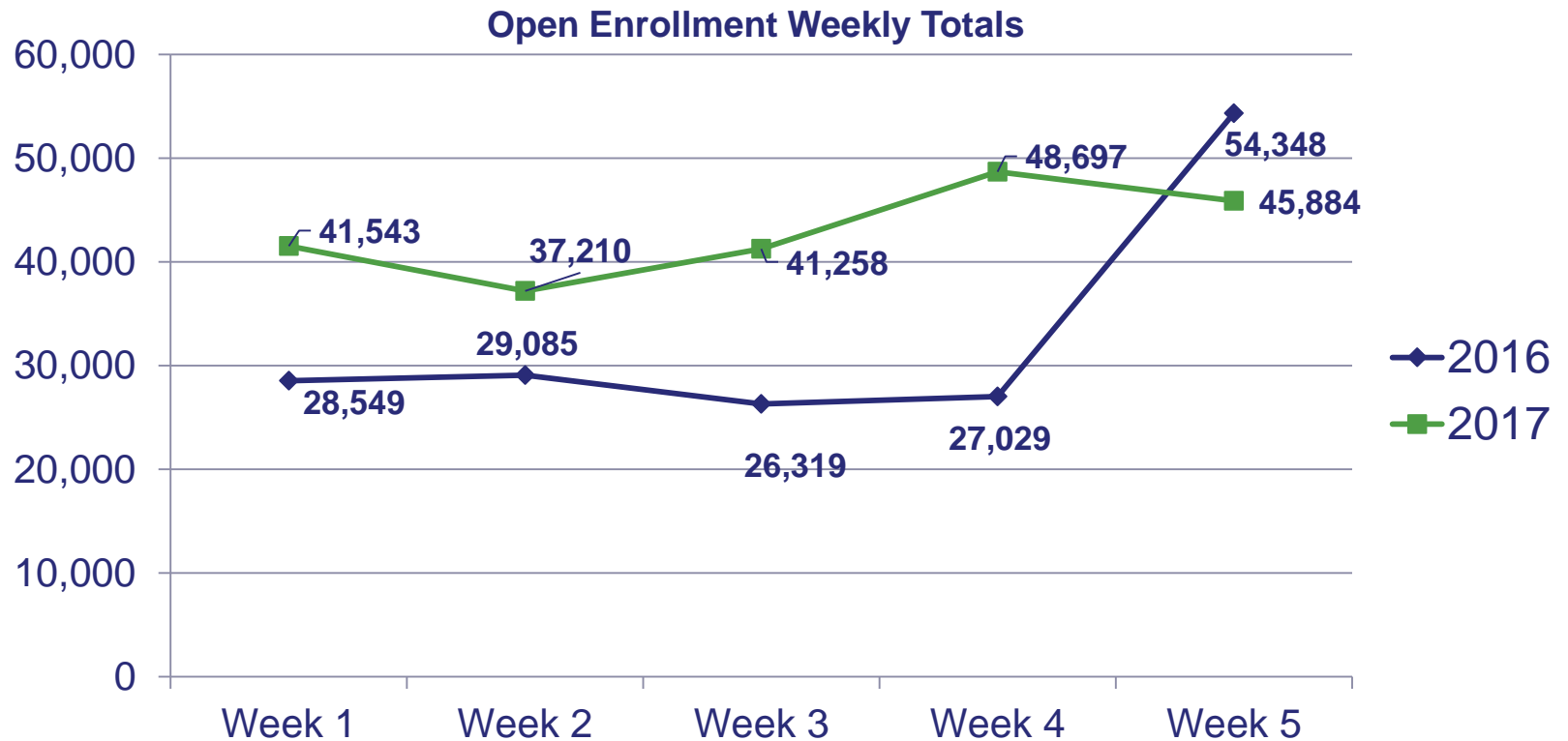
Out of the 10,303 members who agreed during Open Enrollment to enroll in QuitlineNC's multi-call program, 3,536 (34%) have enrolled. A difference of 6,767. Members who have yet to enroll in the program have until the end of the year to do so. The Plan will be sending reminder letters these members to encourage them to enroll.

QuitlineNC Calls and Program Enrollment

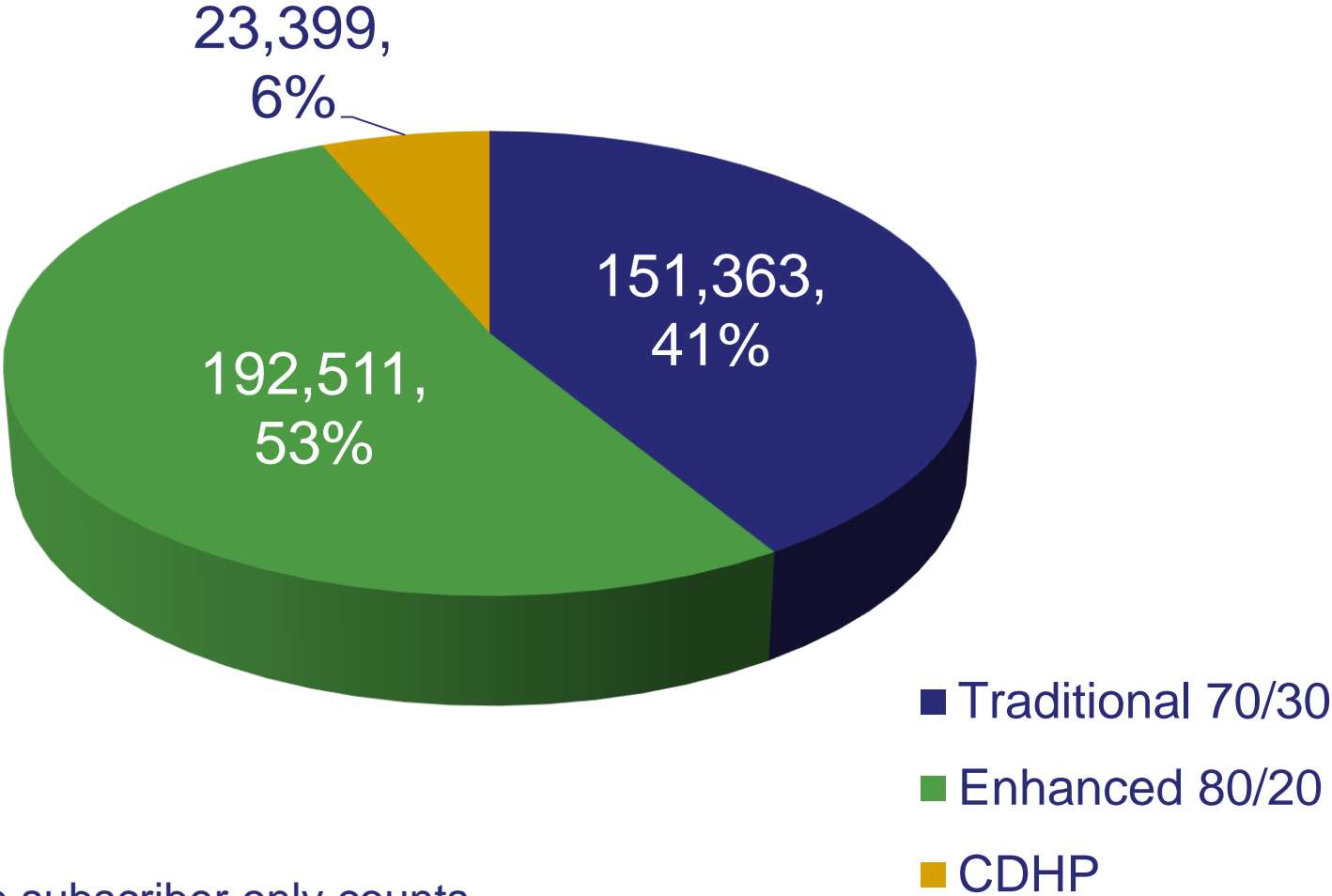


Open Enrollment Results: Health Assessments

Health Assessment Completions	2015	2016
During Open Enrollment	165,330	214,592 (Oct. 1-Nov 5)
Carry Over from Previous Completions	35,053	49,471 (May 1-Sept. 30)
TOTAL	200,383	264,063

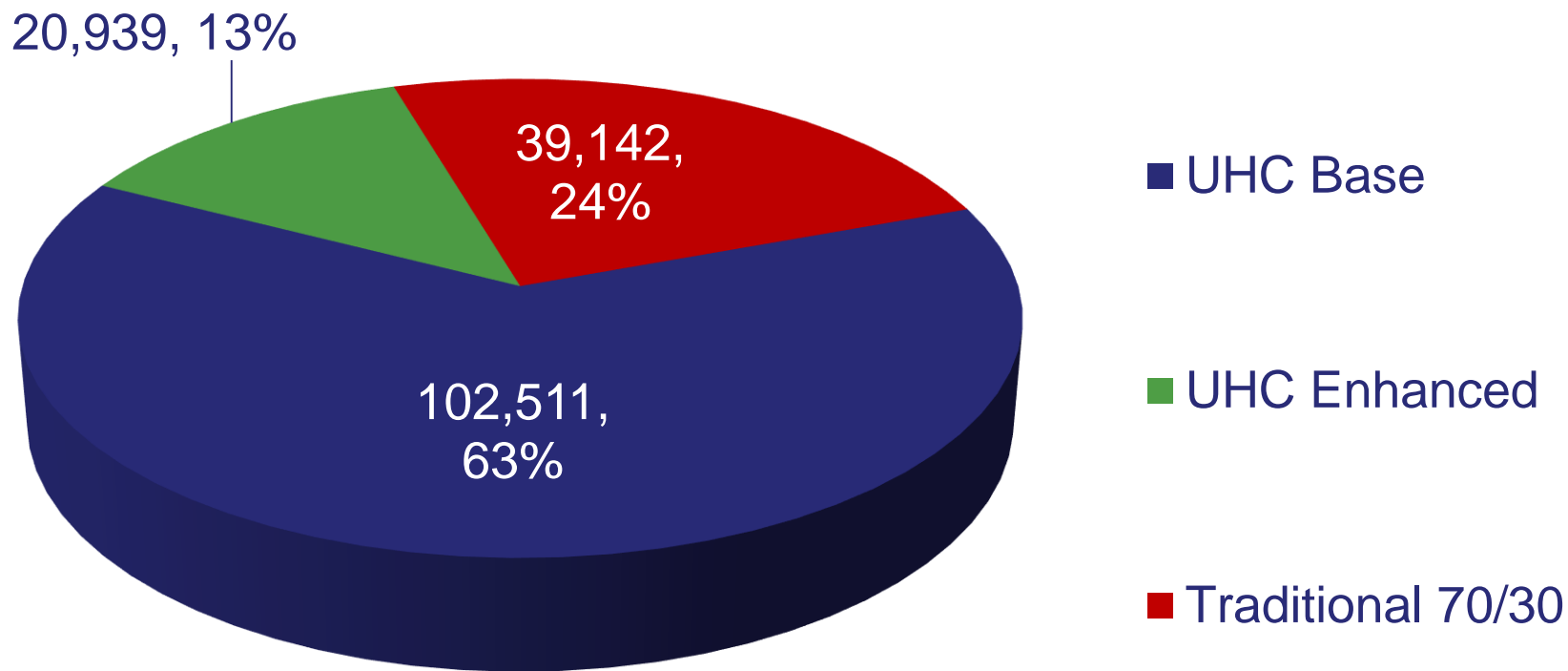


Open Enrollment Results: Non-Medicare Primary Plan Selections



These are subscriber only counts.

Open Enrollment Results: Medicare Primary Plan Selections



The Traditional 70/30 results do not include dependent counts, but dependents are included in the MAPDP results.

Next Steps

Open Enrollment – Next Steps

Exception Requests –

- Exceptions from members are starting to roll in but not at the volume experienced in the past.

ID Cards –

- Based on the current schedule, all members will receive new ID cards by January 1, 2017.

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 January 1 until February 14, 2017.

New Enrollment Exceptions and Appeals Policy

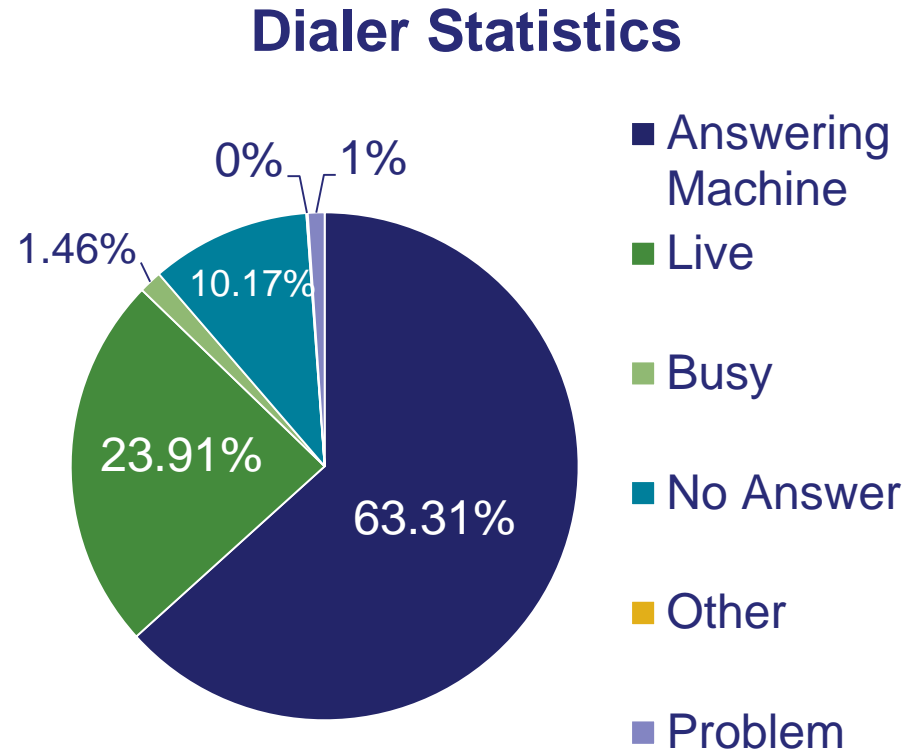
- The purpose of this policy is to provide State Health Plan members with information on how to file exceptions and appeals for enrollment related activities, including enrollment, changes in benefit elections premiums and premium credits, and terminations.
- **This policy does not change the process, but places a timeframe in which an exception can be submitted.**
- To make an enrollment exception request, active employee members must contact their HBR and request that the HBR file an enrollment exception request with the Plan. Enrollment exception requests must be submitted to the Plan within the following timeframe:
 - **Within sixty (60) days of enrollment, termination or change in benefit election or within thirty (30) days of paycheck deduction or premium payment due date reflecting enrollment, termination, or change in benefit election, whichever is later.**
- The State Health Plan will respond to the HBR via secure email with a final disposition. The Plan's decision will be communicated within fifteen (15) State business days of receipt of the exception request.

Appendix

Telephone Town Hall Reports

Active Dial Statistics 9/20/16

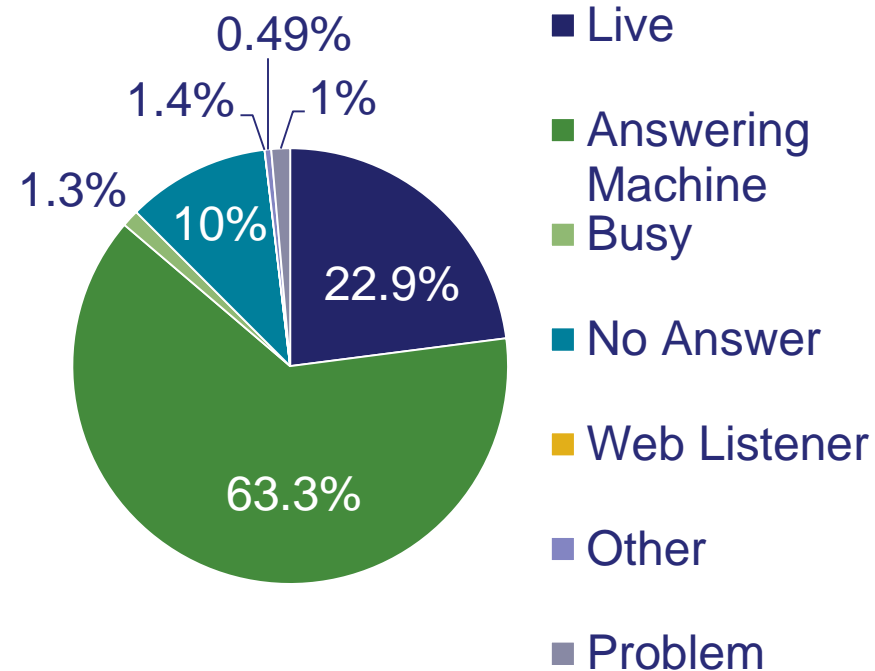
Category	Count	Percent
Live	9,652	23.91%
Answering Machine	25,557	63.31%
Busy	591	1.46%
No Answer	4,105	10.17%
Other	36	0.09%
Problem	429	1.06%
Total	40,370	100%



Active Dial Statistics 9/29/16

Category	Count	Percent
Live	9,459	22.96%
Answering Machine	26,069	63.27%
Busy	525	1.27%
No Answer	4,375	10.62%%
Web Listener	0	0%
Other	200	0.49%
Problem	573	1.39%
Total	41,201	100%

Dialer Statistics



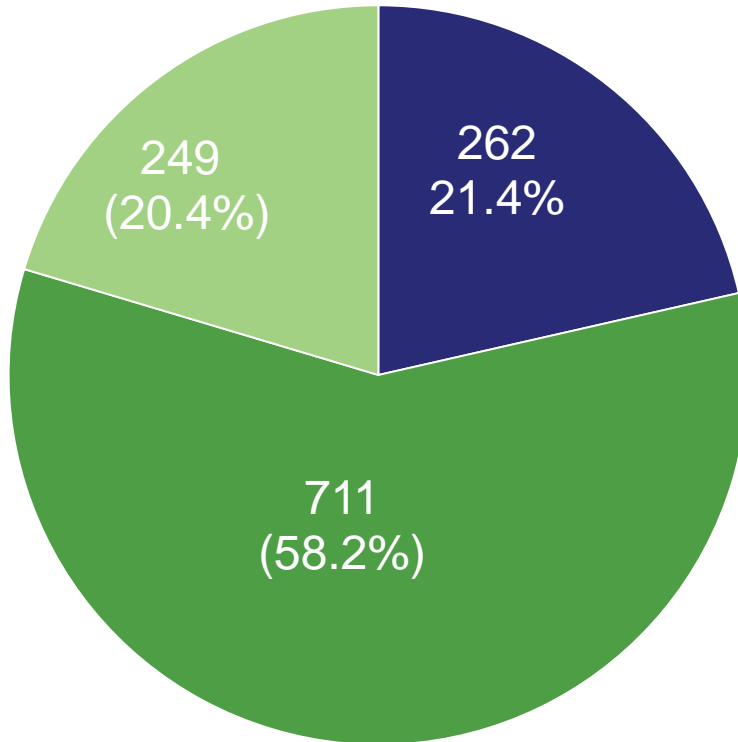
Active Employees Event Call Data

Listener Data for Active Event- 9/20/16	
Live Participants	7,438
Peak Listeners	2,386
Peak Inbound Listeners	319
Peak Outbound Listeners	2,184
Hands Raised	229
Screened	183
On Deck	8
Live	8
Poll Votes	2,188
Question Statistics	
Total Hands Raised	229
Total Calls Screened	183
Total Questions Accepted	82
Total Questions Removed	83
Total Questions Hung Up On	18
Total Questions Live	8

Listener Data for Active Event- 9/29/16	
Live Participants	7,423
Peak Listeners	2,293
Peak Inbound Listeners	269
Peak Outbound Listeners	2,122
Hands Raised	196
Screened	100
On Deck	11
Live	10
Poll Votes	2,720
Question Statistics	
Total Hands Raised	196
Total Calls Screened	100
Total Questions Accepted	40
Total Questions Removed	51
Total Questions Hung Up On	9
Total Questions Live	10

Active Poll Question #1 9/20/16

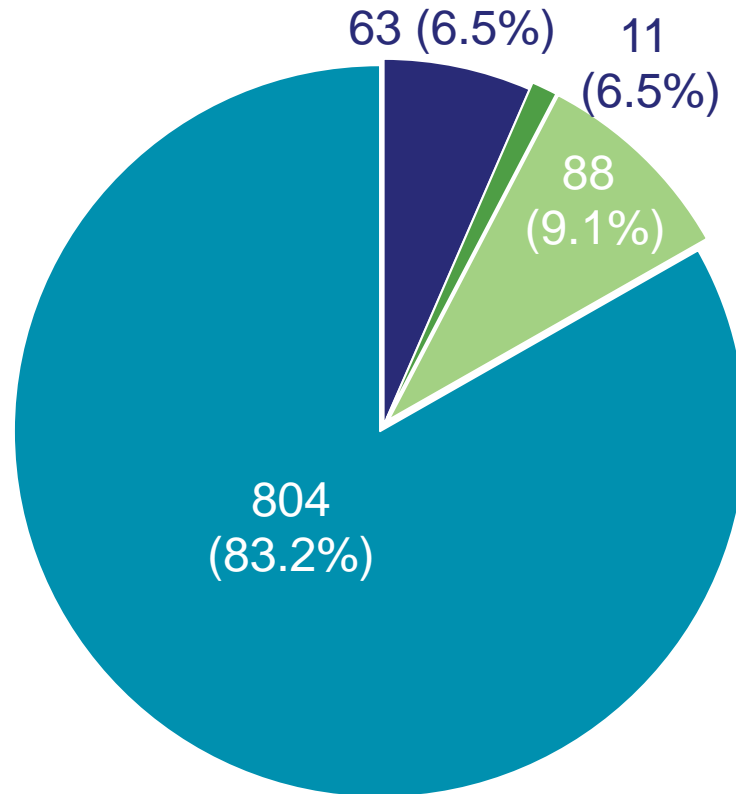
- Poll #1 - We want to know what you are most interested in hearing on this call.



- Press 1 if you're interested in learning how to save money on your monthly premium by taking simple steps.
- Press 2 if you're interested in learning more about prescription drug coverage changes
- Press 3 if you're interested in learning more about how the CDHP works

Active Poll Question #2 9/20/16

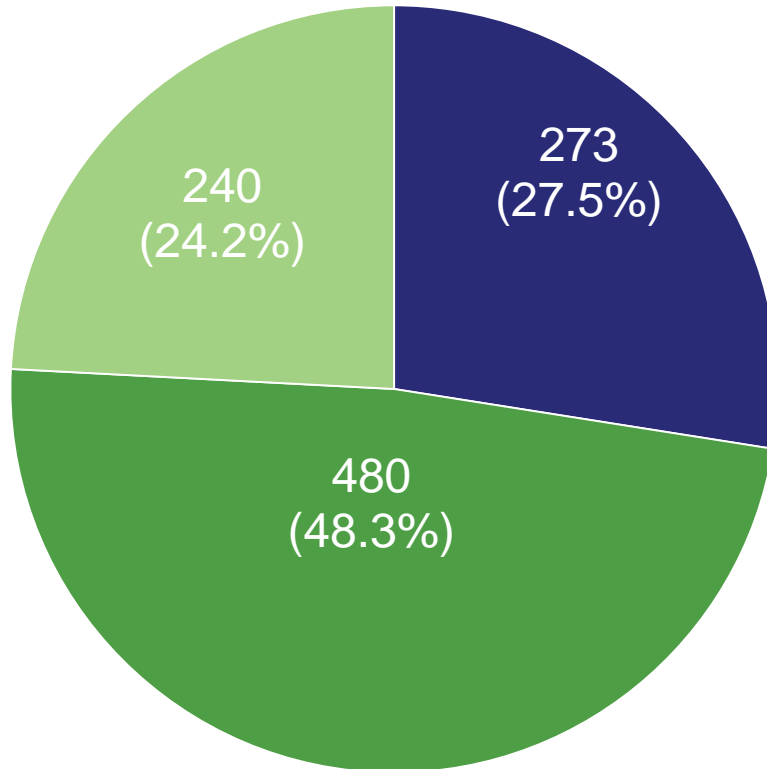
- Poll #2 - Please tell us which wellness activity you think you'll do.



- Press 1 if you'll attest – or confirm – at enrollment that you are a non-tobacco user.
- Press 2 if you'll choose a Primary Care Provider if you don't have one now, and if you'll watch a video about PCMH.
- Press 3 if you'll take or update your Health Assessment, if you haven't done so since October 31, 2014.
- Press 4 if you think you'll do all three activities.

Active Poll Question #1 9/29/16

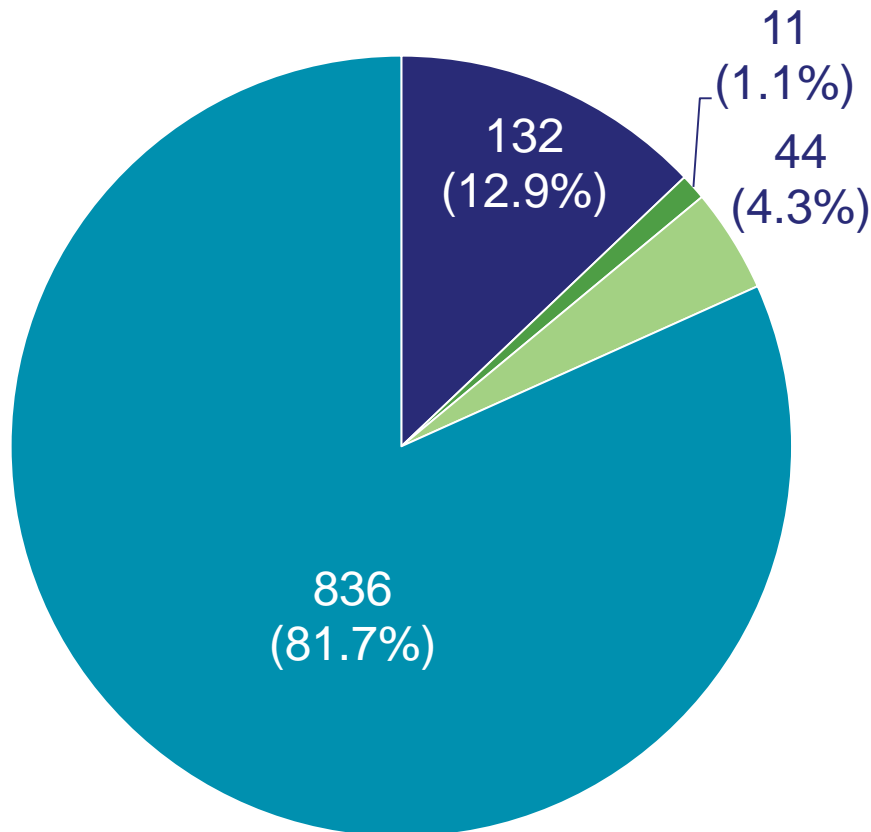
- Poll #1 - We want to know what you are most interested in hearing on this call.



- Press 1 if you're interested in learning how to save money on your monthly premium by taking simple steps.
- Press 2 if you want to learn more about prescription drug coverage changes
- Press 3 if you want to learn more about how the CDHP works

Active Poll Question #2 9/29/16

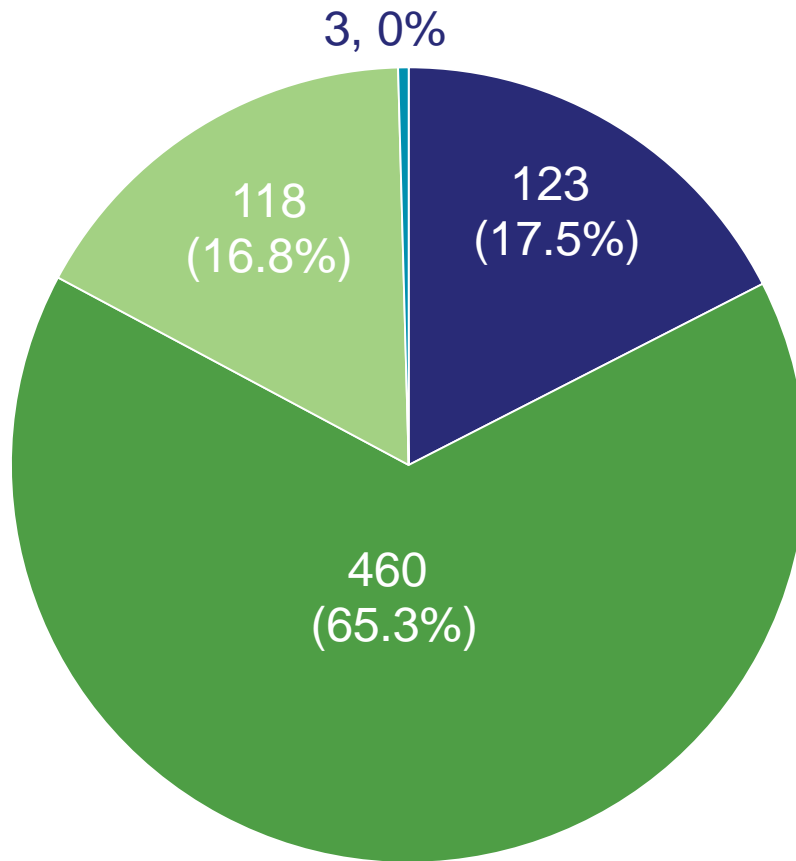
- Poll #2 - Please tell us which wellness activity you think you'll do.



- Press 1 if you'll attest – or confirm – at enrollment that you are a non-tobacco user.
- Press 2 if you'll choose a Primary Care Provider if you don't have one now, and if you'll watch a video about PCMH.
- Press 3 if you'll take or update your Health Assessment, if you haven't done so since October 31, 2014.
- Press 4 if you think you'll do all three activities.

Active Poll Question #3 9/29/16

- Poll #3 – What plan do you think you'll choose for 2017 health coverage?

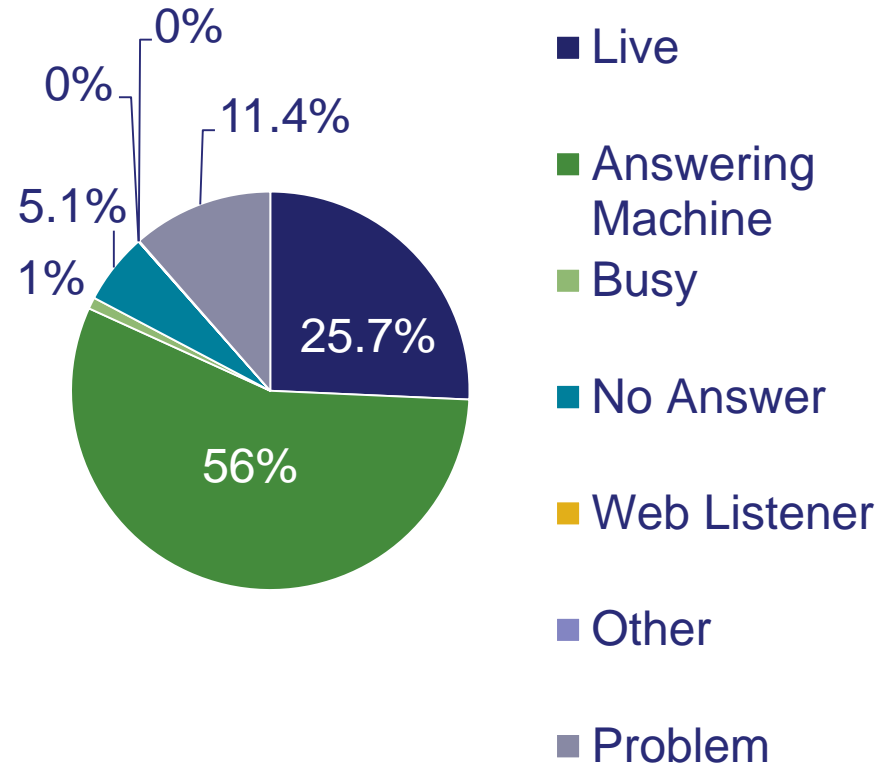


- Press 1 if you think you'll choose the Consumer-Directed Health Plan.
- Press 2 if you think you'll choose the Enhanced 80/20 Plan.
- Press 3 if you think you'll choose the Traditional 70/30 Plan.
- Press 4 if you think you'll decline coverage because you have other coverage—for example, under your spouse's employer.

Non-Medicare Dial Statistics 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%

Dialer Statistics

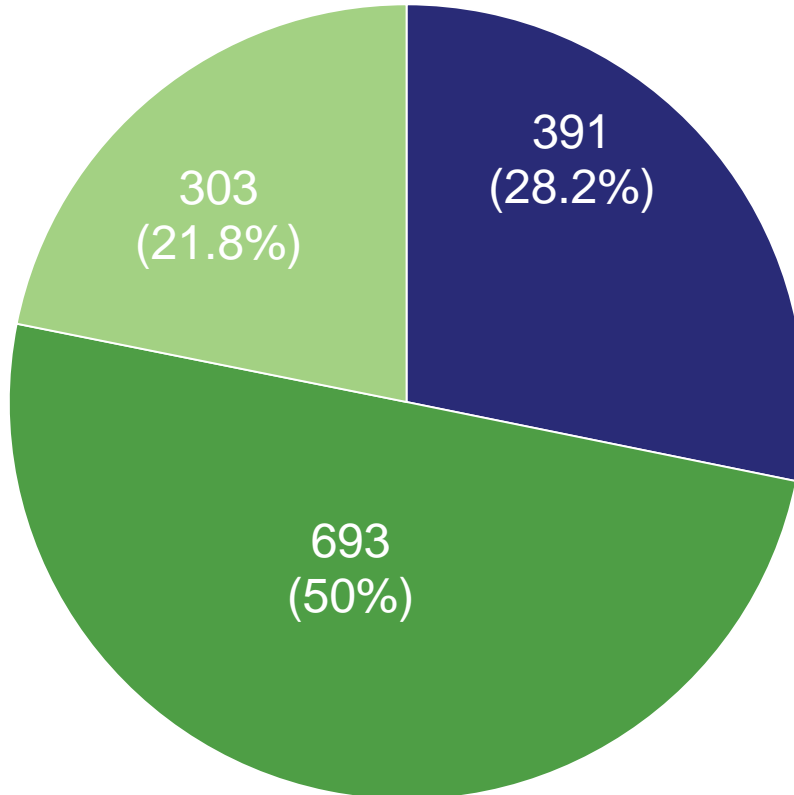


Non-Medicare Listener Call Data

Listener Data for Non-Medicare Event-9/27/16	
Live Participants	6,217
Peak Listeners	2,641
Peak Inbound Listeners	425
Peak Outbound Listeners	2,388
Hands Raised	225
Screened	119
On Deck	9
Live	10
Poll Votes	4,123
Average Call Duration	3.70 m
Question Statistics	
Total Hands Raised	225
Total Calls Screened	119
Total Questions Accepted	52
Total Questions Removed	61
Total Questions Hung Up On	6
Total Questions Live	10

Non-Medicare Poll Question #1 9/27/16

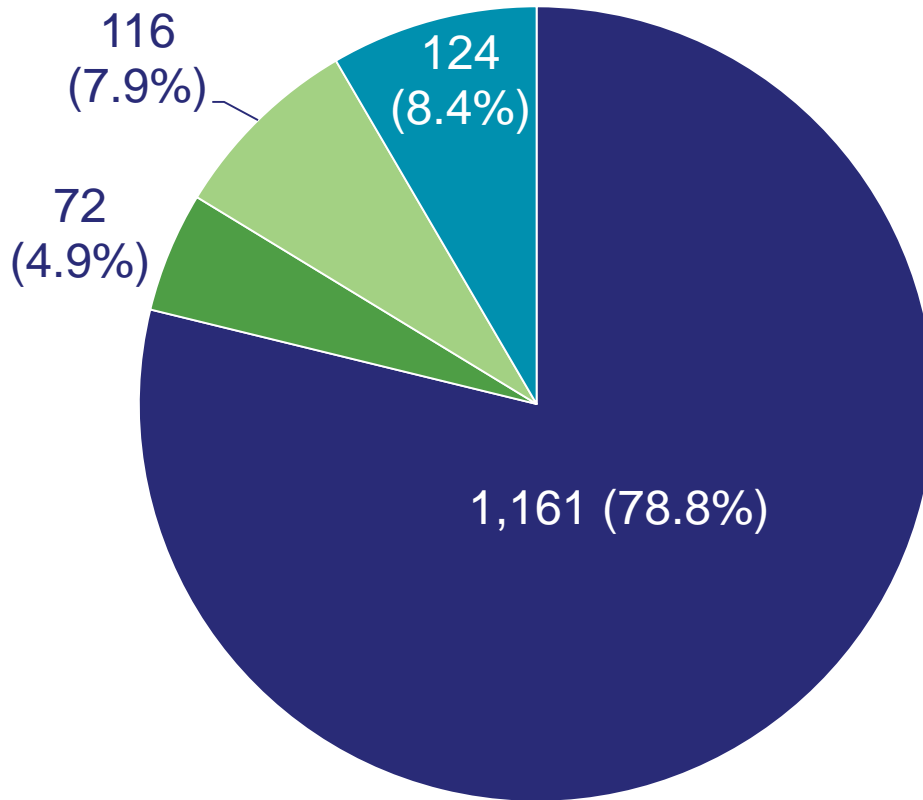
- Poll #1 – We want to know what you are most interested in hearing on this call.



- Press 1 if you're interested in learning how to save money on your monthly premium by participating in wellness activities
- Press 2 if you want to know more about how prescription drug coverage is changing under all three plans
- Press 3 if you're interested in learning how the CDHP works and if this plan is right for you

Non-Medicare Poll Question #2 9/27/16

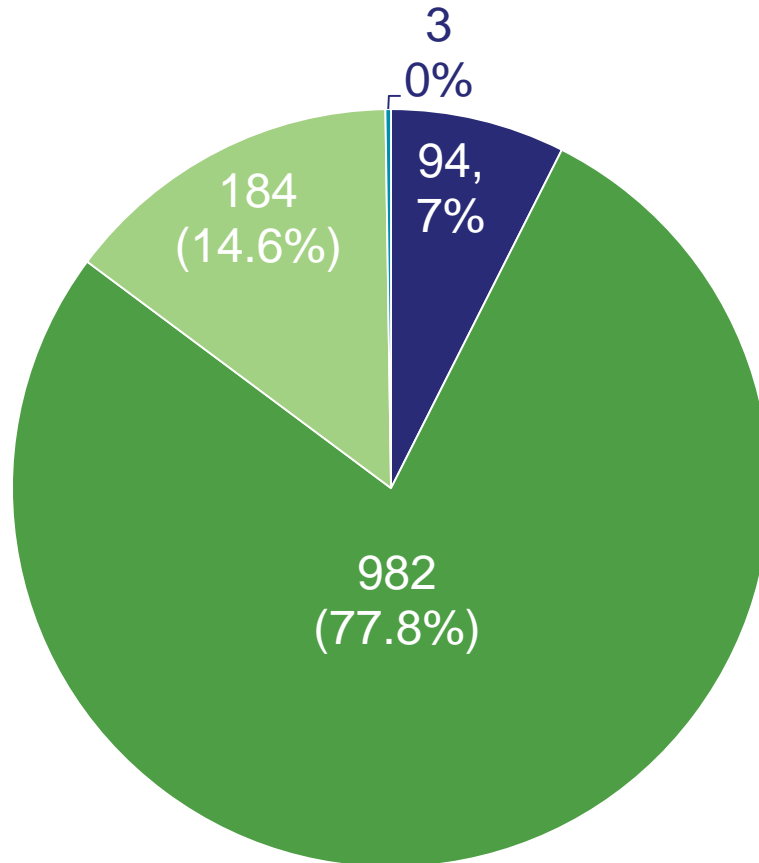
- Poll #2 – Please tell us which wellness activity you think you'll do.



- Press 1 if you will complete all three wellness activities
- Press 2 if you will complete one or two wellness activities
- Press 3 if you won't complete any activities since you will be enrolling in the 70/30 Plan
- Press 4 if you are not yet sure and want more information

Non-Medicare Poll Question #3 9/27/16

- Poll #3 – What plan do you think you'll choose for 2017 health coverage?

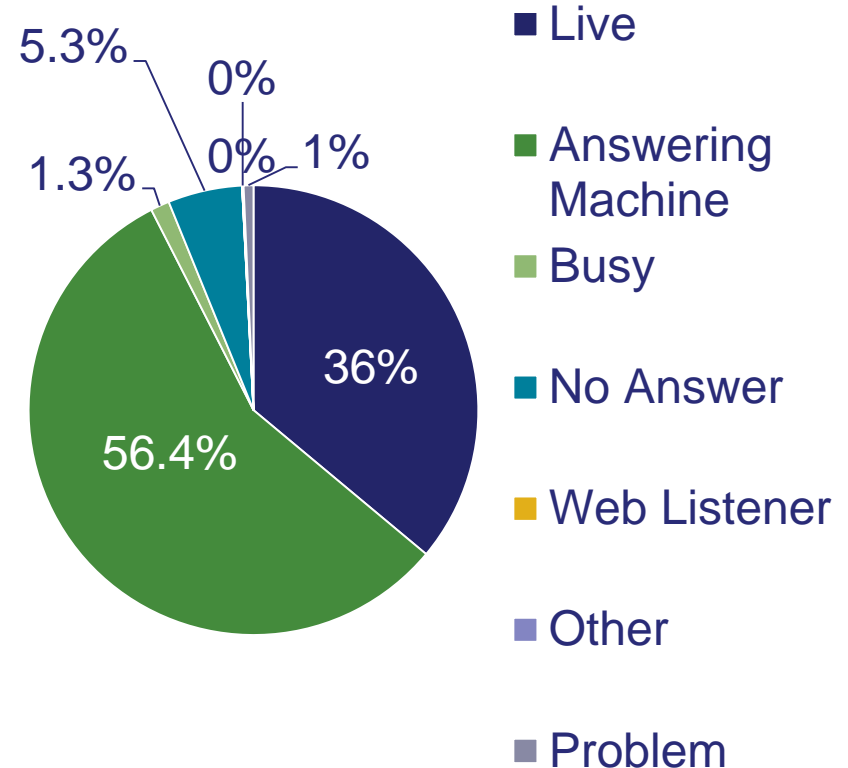


- You'll choose the Consumer-Directed Health Plan.
- You'll choose the Enhanced 80/20 Plan.
- You'll choose the Traditional 70/30 Plan.
- You'll decline coverage because you have other coverage—for example, under your spouse's employer.

Medicare Dial Statistics 9/22/16

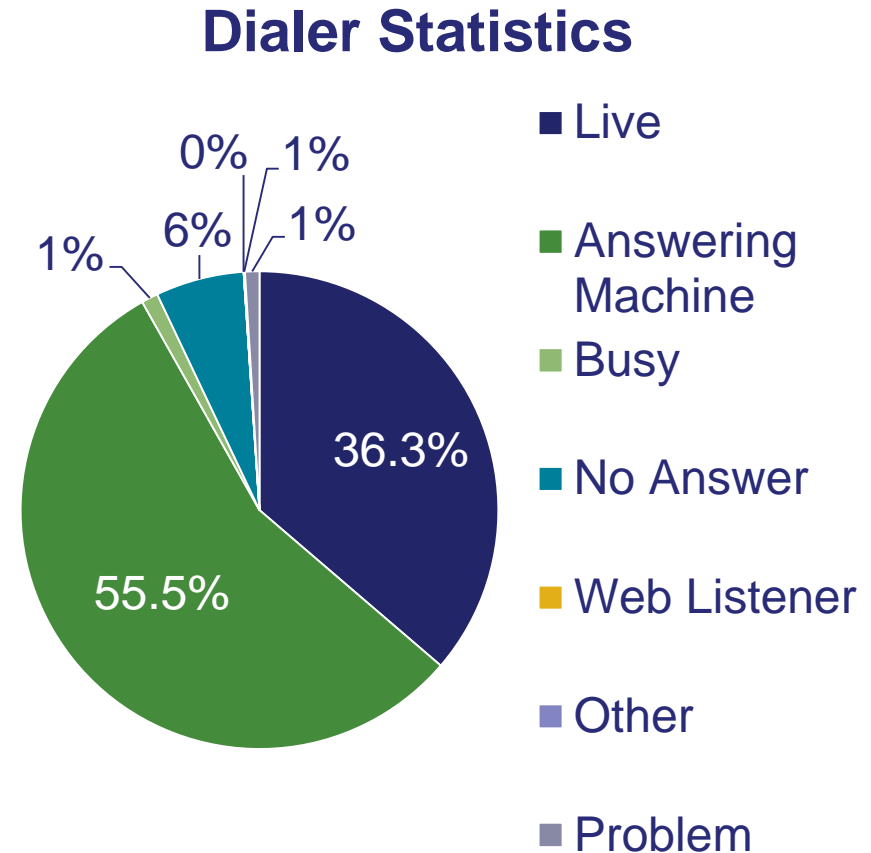
Category	Count	Percent
Live	16,192	36.06%
Answering Machine	25,335	56.43%
Busy	608	1.35%
No Answer	2,399	5.43%
Web Listener	0	0%
Other	47	0.1%
Problem	317	0.71%
Total	44,898	100%

Dialer Statistics



Medicare Dial Statistics 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 Listener Data

Listener Data Medicare Event-9/22/16

Live Participants	13,657
Peak Listeners	6,156
Peak Inbound Listeners	875
Peak Outbound Listeners	5,529
Hands Raised	785
Screened	186
On Deck	11
Live	11
Poll Votes	8,026
Average Call Duration	5.58 m

Question Statistics

Total Hands Raised	785
Total Calls Screened	186
Total Questions Accepted	64
Total Questions Removed	100
Total Questions Hung Up On	22
Total Questions Live	11

Listener Data Medicare Event-9/28/16

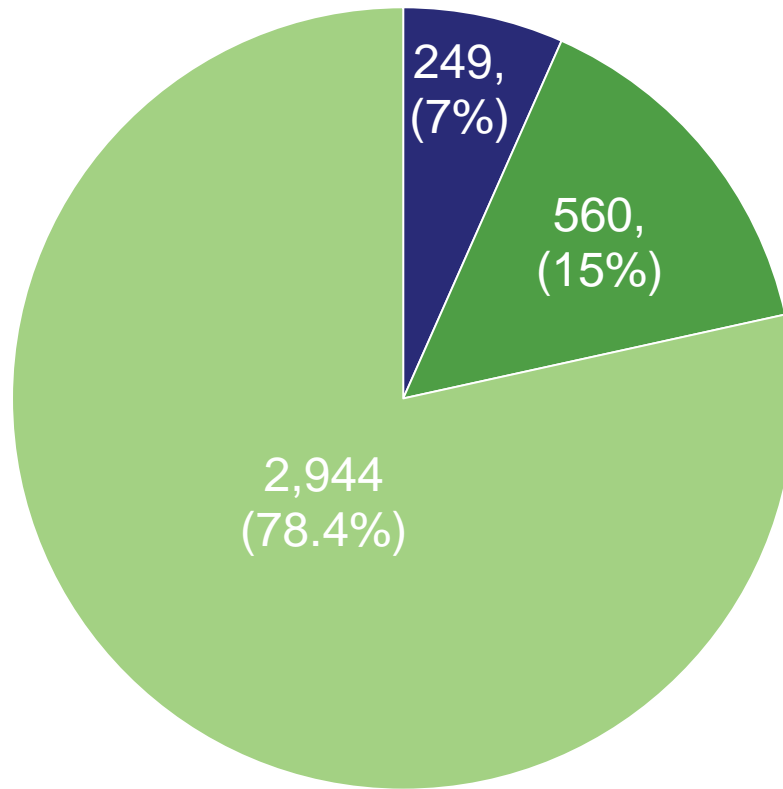
Live Participants	13,565
Peak Listeners	6,145
Peak Inbound Listeners	640
Peak Outbound Listeners	5,719
Hands Raised	847
Screened	137
On Deck	9
Live	7
Poll Votes	6,534
Average Call Duration	5.16 m

Question Statistics

Total Hands Raised	847
Total Calls Screened	137
Total Questions Accepted	43
Total Questions Removed	73
Total Questions Hung Up On	21
Total Questions Live	7

Medicare Poll Question #1 9/22/16

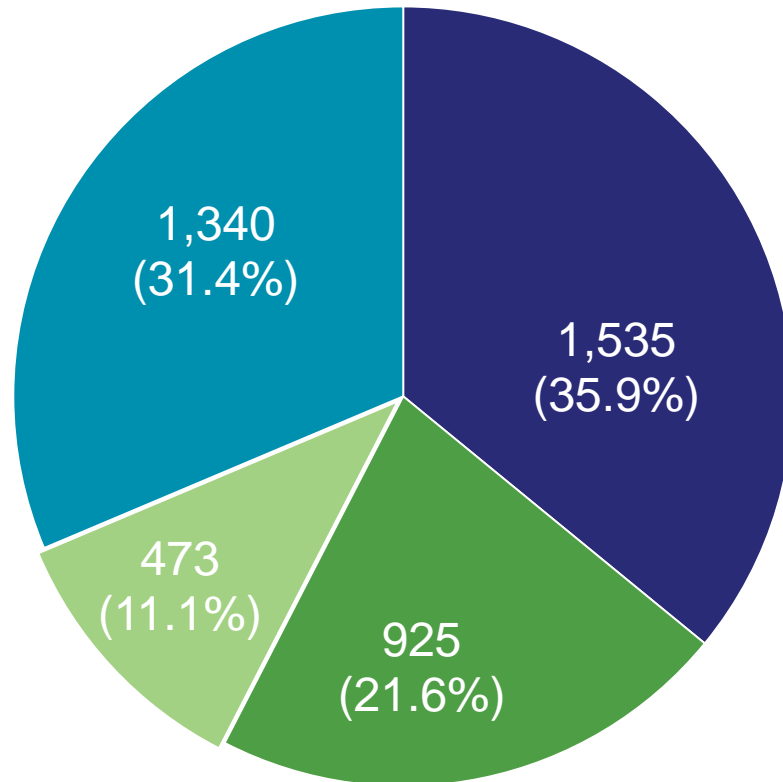
- Poll #1 – We want to know if you have attended a Medicare Outreach Event.



- Press 1 if you have attended one of the Medicare Outreach Events
- Press 2 if you have RSVP'd to attend a future Medicare Outreach Event
- Press 3 if you do not plan to attend a Medicare Outreach Event

Medicare Poll Question #2 9/22/16

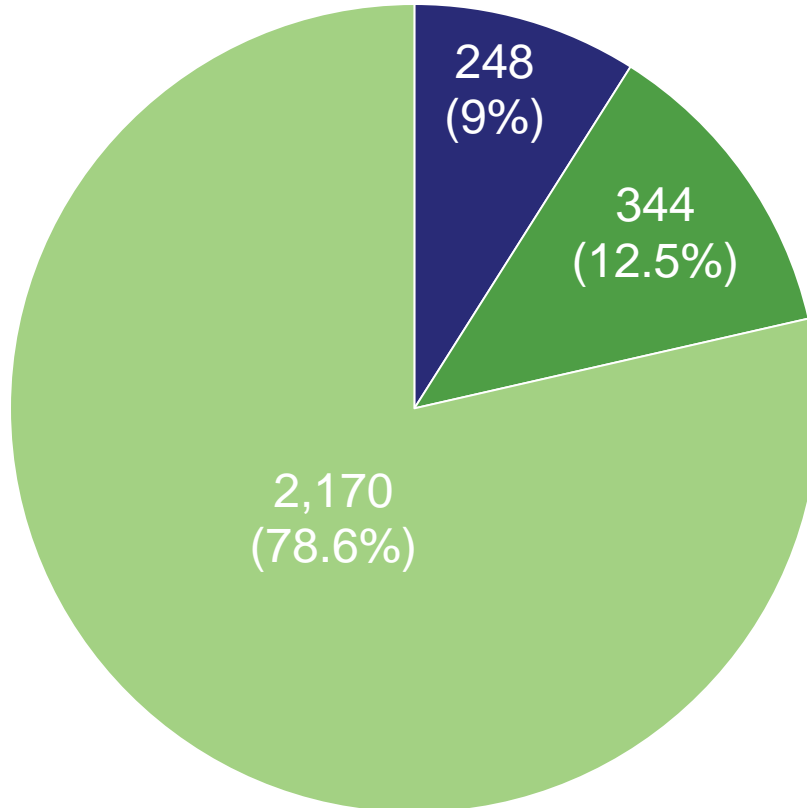
- Poll #2 – Tell us what type of plan you are most likely to enroll in for 2017.



- Press 1 if you're most likely to enroll in a Medicare Advantage Base Plan.
- Press 2 if you're leaning toward choosing a Medicare Advantage Enhanced Plan.
- Press 3 if you are likely to select the Traditional 70/30 Plan.
- Press 4 if you're not sure which plan you'll choose.

Medicare Poll Question #1 9/28/16

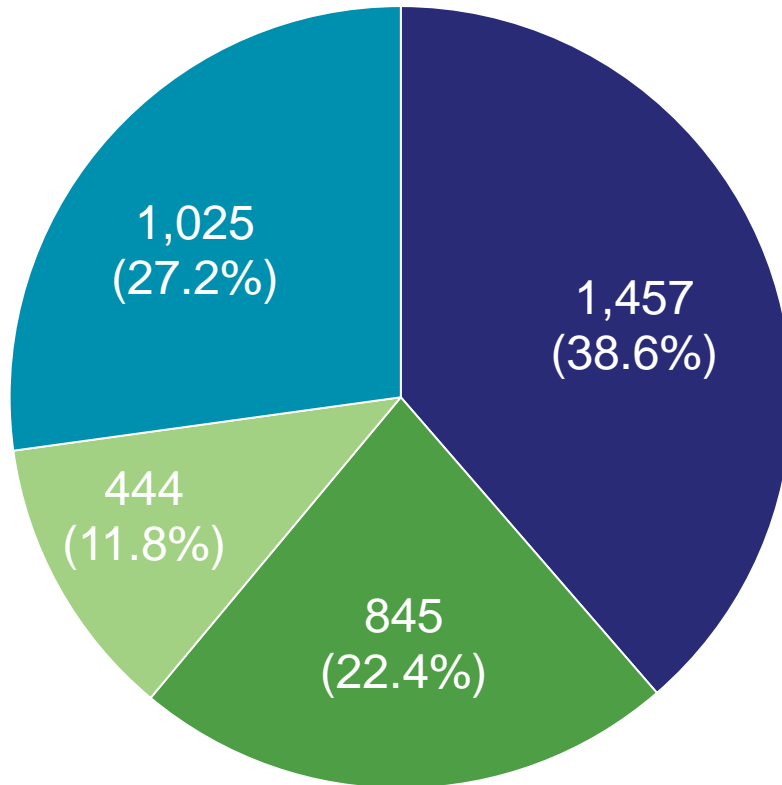
- Poll #1 – Have attended or plan to attend an in-person Medicare Outreach Event.



- Press 1 if you have already attended one of the Medicare Outreach Events.
- Press 2 if you have RSVP'd to attend a future Medicare Outreach Event.
- Press 3 if you do not plan to attend a Medicare Outreach Event.

Medicare Poll Question #2 9/28/16

- Poll #2 – Tell us what type of plan you are most likely to enroll in for 2016.



- Press 1 if you're most likely to enroll in a Medicare Advantage Base Plan.
- Press 2 if you're leaning toward choosing a Medicare Advantage Enhanced Plan.
- Press 3 if you are likely to select the Traditional 70/30 Plan.
- Press 4 if you're not sure which plan you'll choose.