



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



Open Enrollment Update

Board of Trustees Meeting

November 22, 2013

A Division of the Department of State Treasurer

Last Direct Mail Campaign



Sent Oct. 21, 2013 to non-responders

- Active / Non-Medicare Primaries: **268,678**
- COBRA: **813**
- Humana: **52,973**
- United Healthcare: **54,628**

Total: 377,092



Summary of Outreach Events

- Road Warrior Introduction
- From July – October, SHP staff traveled 18,920 miles for:
 - HBR Training
 - Information Sessions
 - Outreach Sessions
- 83 HBR training sessions were completed in 53 counties in 90 days, including 2 webinars.
- 38 Information Sessions and 12 webinars were completed in 22 counties for Active/Non-Medicare Retirees.
- 141 Medicare Primary Outreach Events were conducted in 54 counties including states of FL, SC, and VA.

Website Activity

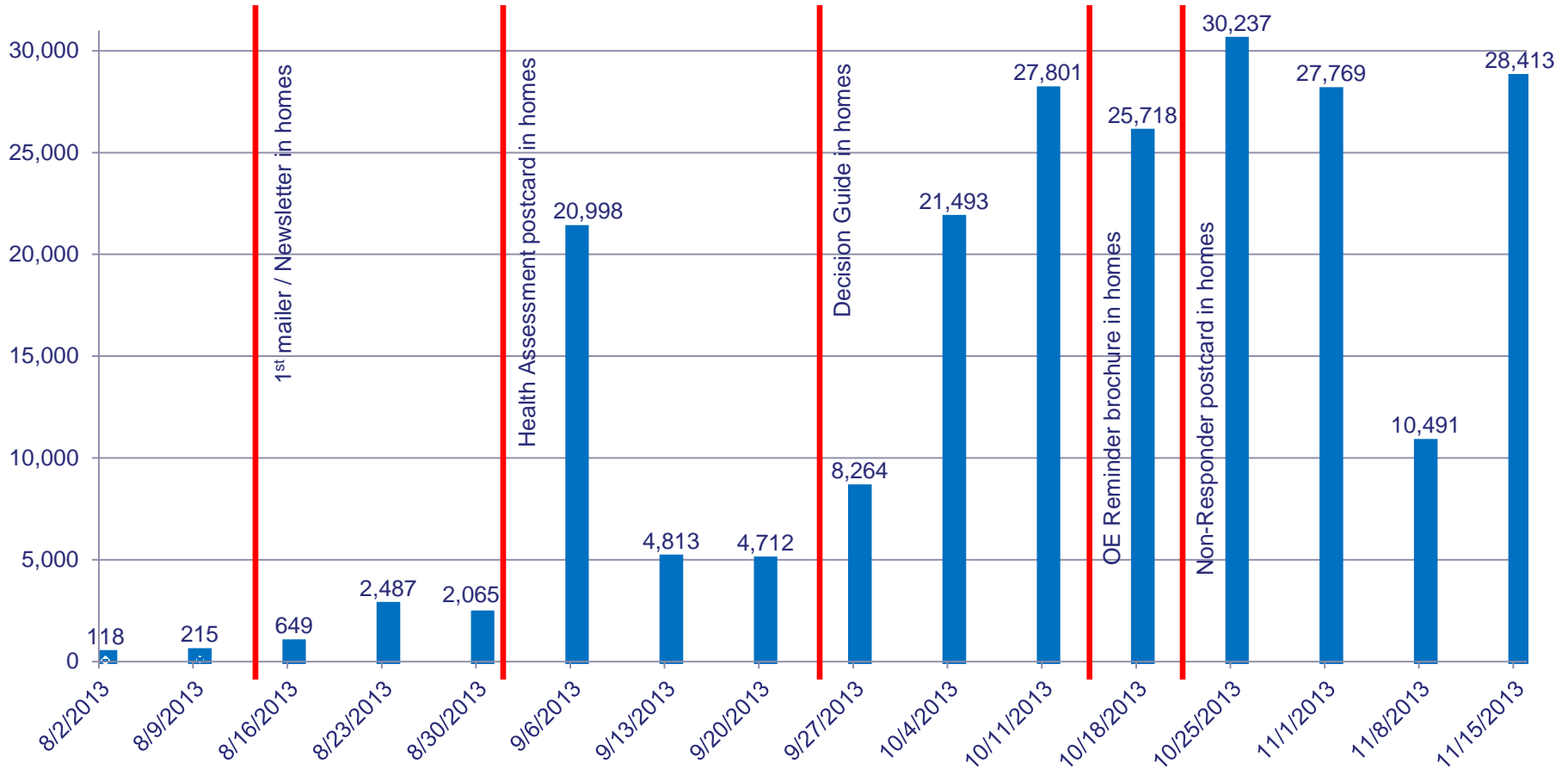
Activity	Dates	Number of Clicks
SHPNC.org	Aug. 1 – Nov. 15	630,184
First member video featuring Treasurer	Aug. 13 – Nov. 15	58,326
Second member video “Comparing Options”	Sep. 17 – Nov. 15	31,522
Third member video “All About the CDHP”	Oct. 15 – Nov. 15	12,393
Fourth member video “How to Enroll”	Oct. 21 – Nov. 15	5,742
Rate Calculator	Sep. 9 – Nov. 15	89,524

Total Weekly Health Assessments

Health Assessment Completions

Aug. – Nov. 15

216,243



Information Session Tour

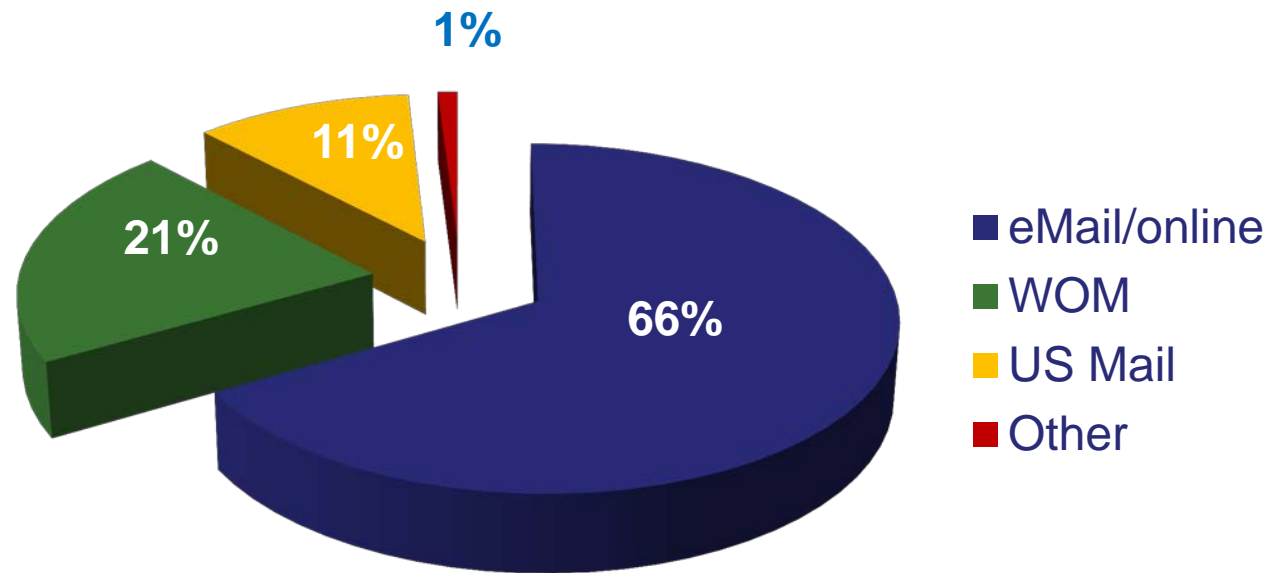


Active / Non-Medicare Primary Retirees

- More than 1,800 members attended sessions.
- 28% of attendees completed a survey.
- 71% responded they are satisfied to have more choices.
- 79% stated they are likely to enroll in the 80/20 or CDHP.
- 79% had a better understanding of the plan options after attending an Information Session.

Active / Non-Medicare Primary Retirees

- When asked “*How did you hear about Open Enrollment this year?*” two-thirds of those surveyed heard via eMail or online.



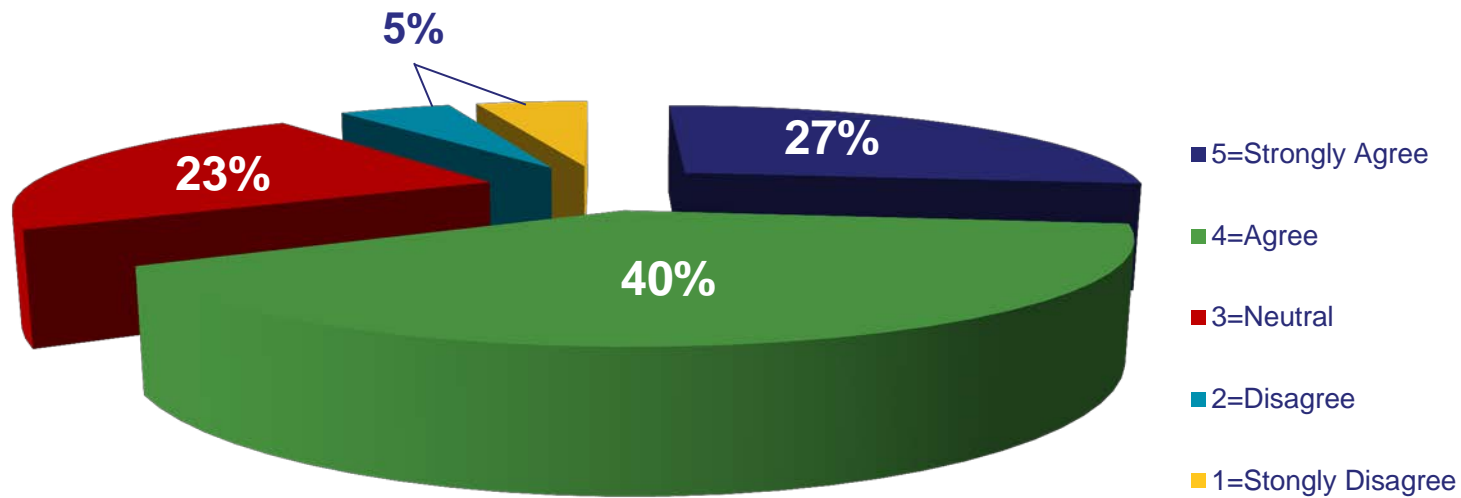
“Other” indicates posters and Information Sessions.

Medicare Primary Retiree Outreach

- Received 24,401 RSVPs.
- 25,518 individuals attended Outreach Events.
- 27% of attendees completed a survey.
- 67% agreed and strongly agreed that SHP is offering more choices, while 23% stayed neutral.
- 47% agreed or strongly agreed “...*the MAPDPs offer an opportunity to save money,*” while 43% stayed neutral.
- 77% agreed and strongly agreed the presentation held their attention.
- 75% agreed and strongly agreed they had a better understanding of the plan options after attending an Outreach Event.

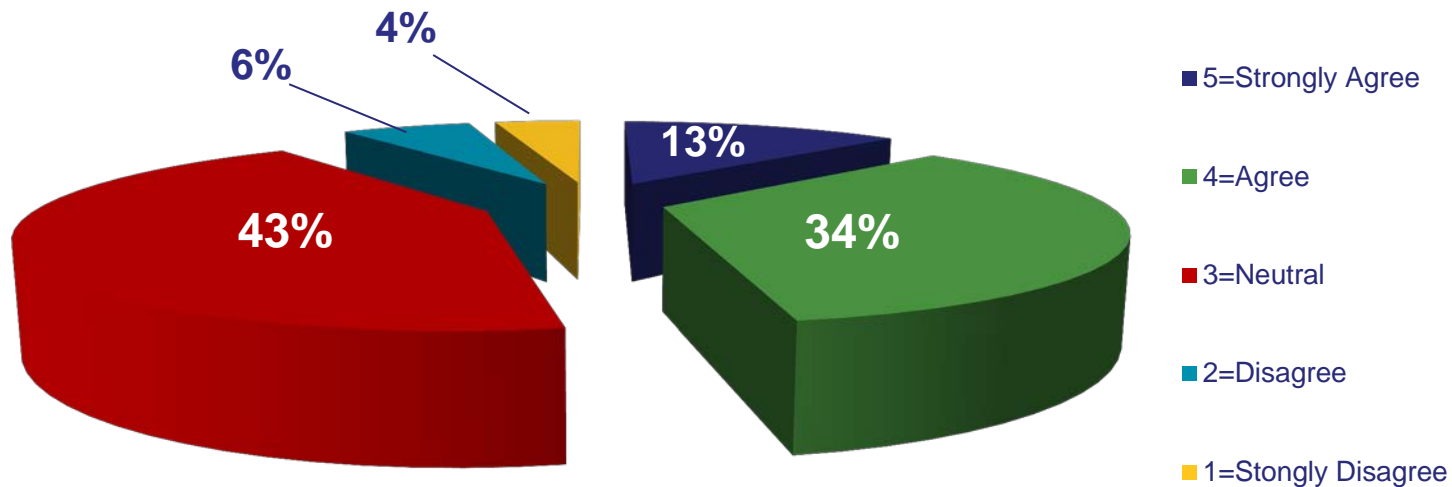
Medicare Primary Retiree Survey Responses

1) I am pleased the State Health Plan is offering *more choices*.



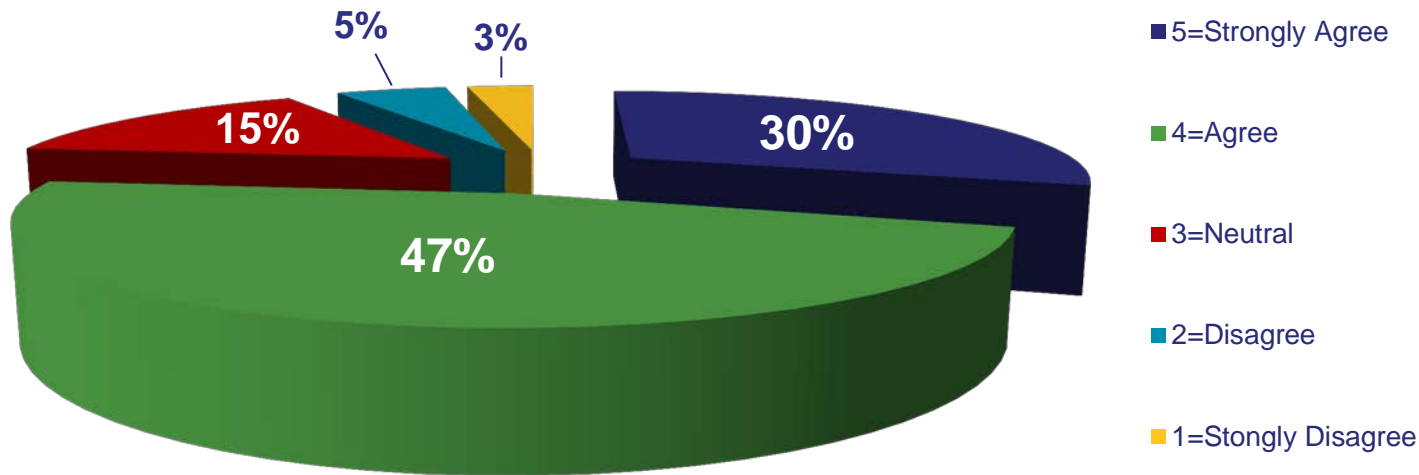
Medicare Primary Retiree Survey Responses (con't)

2) The Medicare Advantage Prescription Drug Plans offer an opportunity for my family to **save money**.



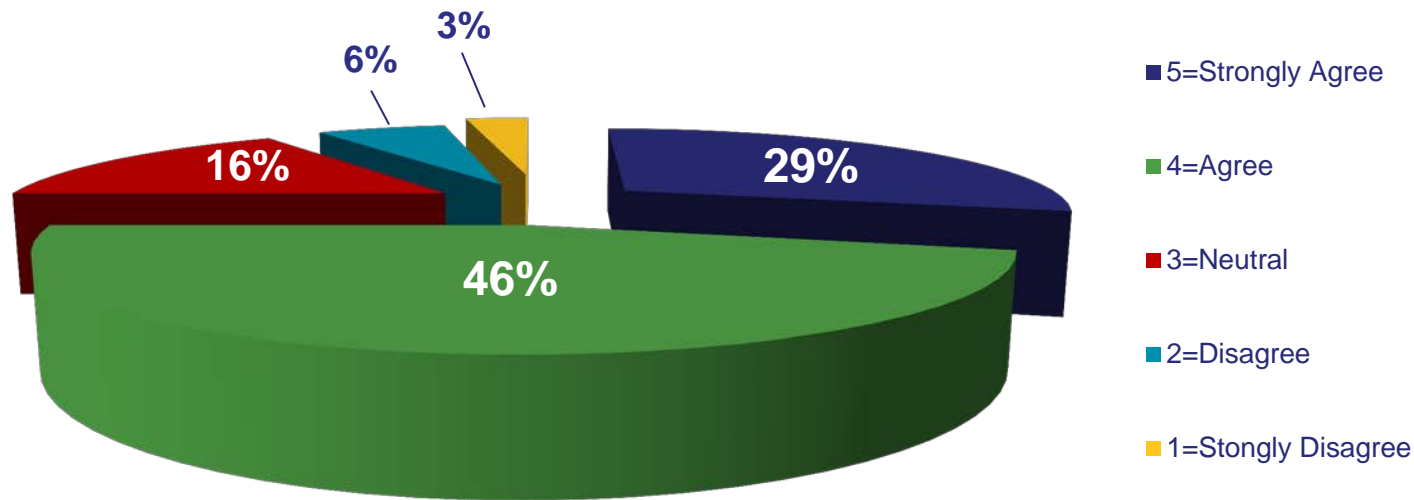
Medicare Primary Retiree Survey Responses (con't)

3) The presentation was interesting and *held my attention*.



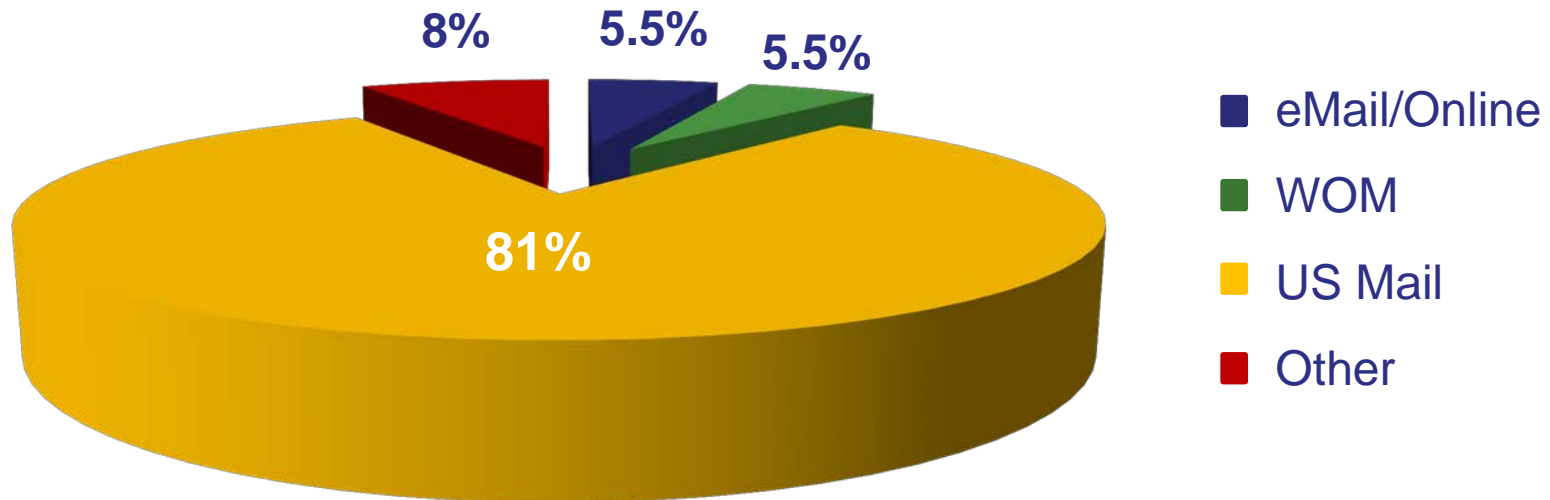
Medicare Primary Retiree Survey Responses (con't)

4) Now that I have attended this Outreach Session, I have a **better understanding** of the new options for 2014.



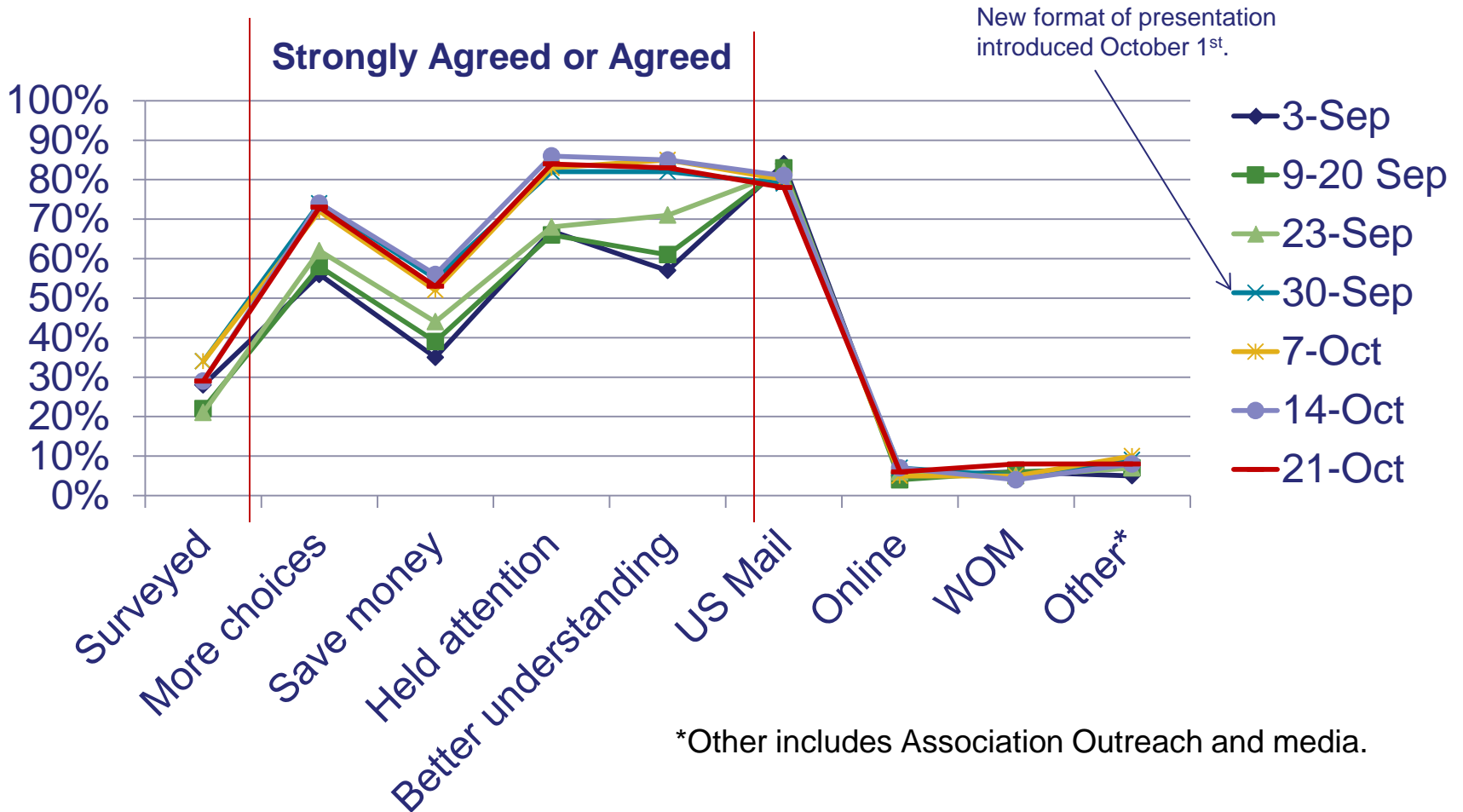
Medicare Primary Retiree Survey Responses (con't)

- 5) When asked “*How did you hear about Open Enrollment this year?*” 81% heard by US mail



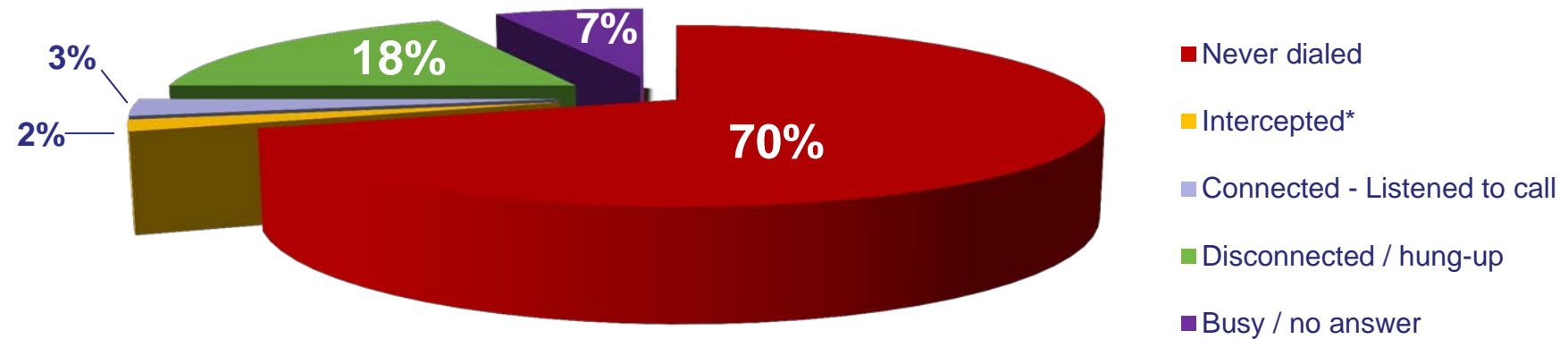
“Other” indicates media and Association Outreach efforts.

Medicare Primary Outreach: Week by Week



*Other includes Association Outreach and media.

Medicare Primary Retiree Outbound Call Campaign



**Intercepted indicates calls were picked up by facsimile machine or blocked.*

Please note: Due to high call volume and insufficient staffing from vendor, the outbound call campaign was not completed.

Weekly Call Volume by Vendor

Total Calls by Vendor:

Active Health:
56,336

BenefitFocus:
263,434

BEACON:
20,225

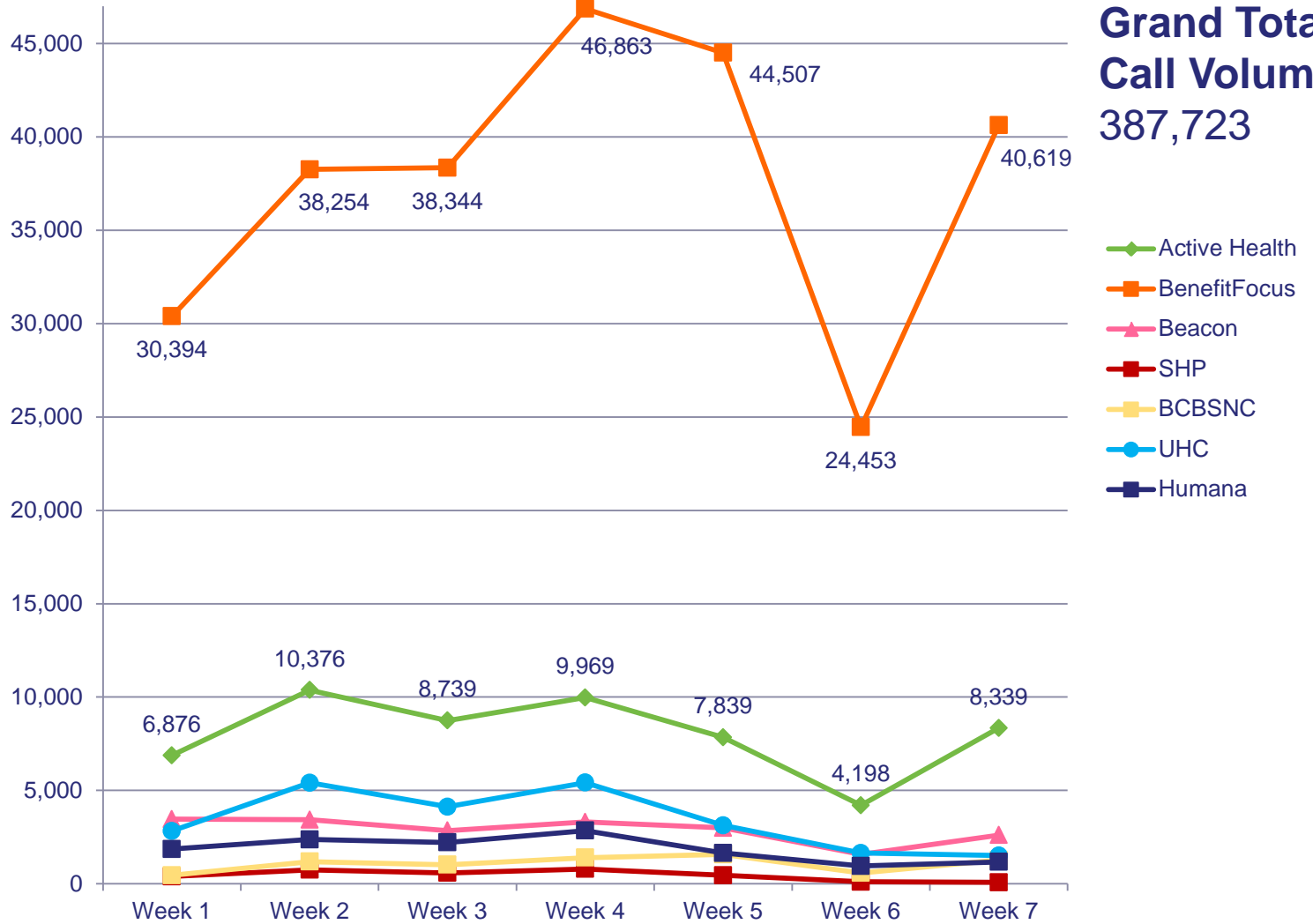
SHP:
3,146

BCBSNC:
7,487

UHC:
24,031

Humana
13,064

Grand Total Call Volume:
387,723



Weekly Call Volume Numbers by Vendor

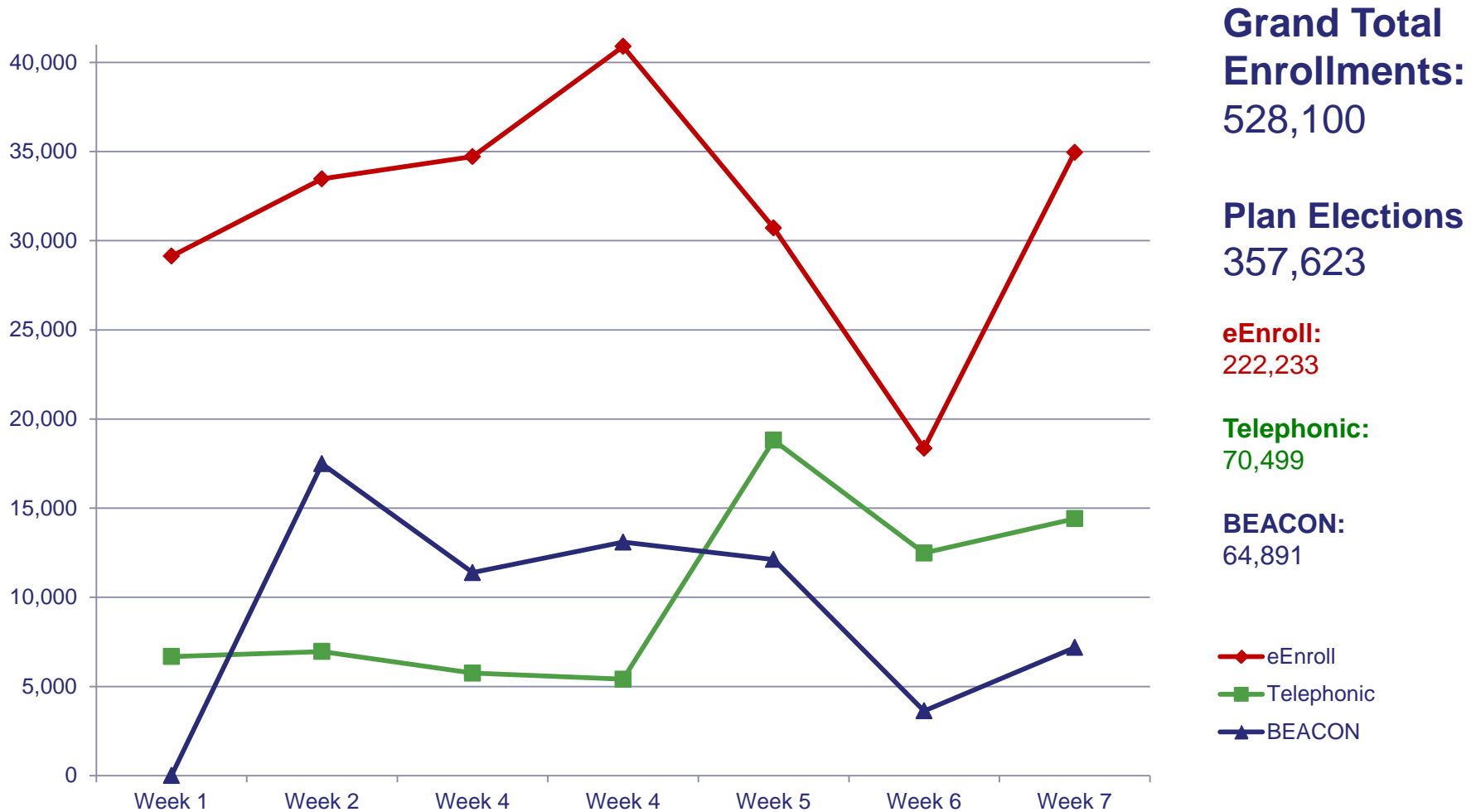
	Week 1			Week 2			Week 3			Week 4			Week 5			Week 6			Week 7		
Vendor	Received	Abandon	% Rate	Received	Abandon	% Rate	Received	Abandon	% Rate	Received	Abandon	% Rate	Received	Abandon	% Rate	Received	Abandon	% Rate	Received	Abandon	Ave. % Rate
Active Health	6,876	138	2%	10,376	330	3%	8,739	247	3%	9,969	331	3%	7,839	65	1%	4,198	21	1%	8,339	324	4%
Benefit Focus	30,394	6,796	22%	38,254	8,497	22%	38,344	10,370	27%	46,863	18,952	40%	44,507	10,721	24%	24,453	848	3%	40,619	12,402	31%
Beacon	3,458	1,187	34%	3,428	996	29%	2,845	807	28%	3,313	887	27%	2,992	469	16%	1,579	78	5%	2,610	776	30%
SHP	391	N/A	N/A	747	N/A	N/A	581	N/A	N/A	792	N/A	N/A	453	N/A	N/A	103	N/A	N/A	79	N/A	N/A
BCBSNC	454	15	3%	1,190	29	2%	1,020	11	1%	1,400	30	2%	1,569	36	2%	582	9	2%	1,272	23	2%
UHC	2,827	14	0%	5,409	37	1%	4,126	43	1%	5,418	68	1%	3,132	15	0%	1,610	9	1%	1,509	15	0%
Humana	1,857	94	5%	2,370	72	3%	2,214	73	3%	2,849	155	5%	1,651	77	5%	949	31	3%	1,174	74	6%
Totals	46,257	8,244	18%	61,774	9,961	16%	57,869	11,551	20%	70,604	20,423	29%	62,143	11,383	18%	33,474	996	3%	55,602	13,614	25%

Benefitfocus average call wait times were consistently over 5 minutes. They self reported average call waits of up to 17.43 minutes. Plan staff and members experienced call waits over an hour throughout the OE period.

Total Call Volume Numbers by Vendor

Vendor	Total Calls	Total Abandoned	Average Abandonment Rate
Active Health	56,336	1,456	3%
BenefitFocus	263,434	68,586	26%
BEACON	20,225	5,200	26%
SHP	3,146	N/A	N/A
BCBSNC	7,487	153	2%
UHC	24,031	201	1%
Humana	13,064	576	4%
Total	387,723	76,172	20%

Plan Elections: eEnroll, Telephonic and BEACON



Plan Distribution: Active / Non-Medicare Retirees

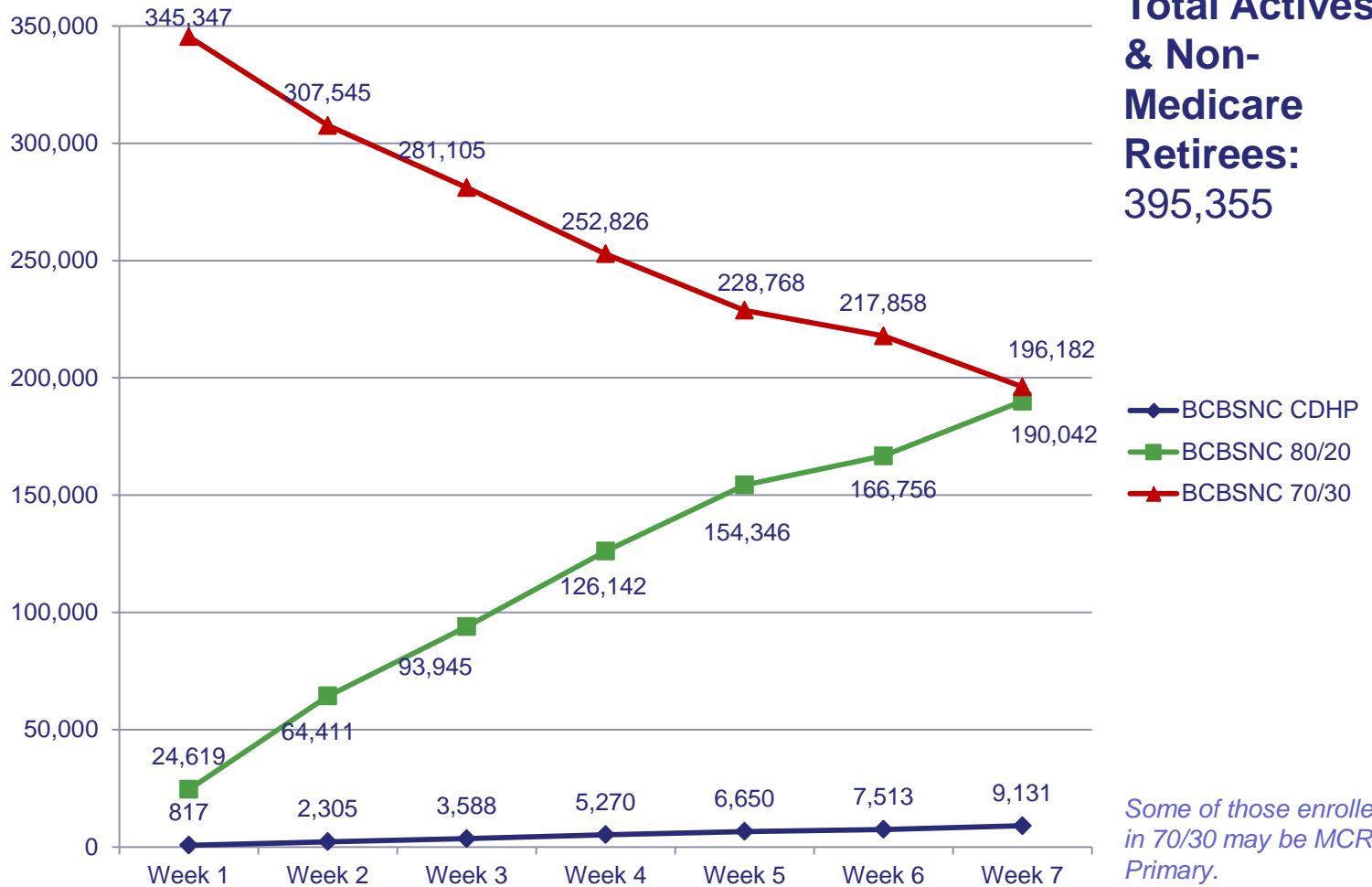
Grand Total By Plan:

CDHP:
9,131

80/20:
190,042

70/30:
196,182

Total Actives & Non-Medicare Retirees:
395,355



Plan Distribution: Active / Non-Medicare Retirees

	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Total
CDHP	817	2,305	3,588	5,270	6,650	7,513	9,131	9,131
Enhanced 80/20	24,619	64,411	93,945	126,142	154,346	166,756	190,042	190,042
Traditional 70/30*	345,347	307,545	281,105	252,826	228,768	217,858	196,182	196,182

Grand Total *Subscriber* Enrollments: 395,355

**At this point we do have breakdown of the Traditional 70/30 subscriber counts. Based on the daily enrollment statistics, it appears approximately 27,500 subscribers that were initially auto-enrolled in a MAPD plan have now enrolled in the Traditional 70/30. We will have better counts after the January bills are produced. Final numbers will not be available until the January enrollment reports are produced in February.*

Plan Distribution: Medicare Primary Retirees

Grand Total By Plan:

Humana Base
30,841

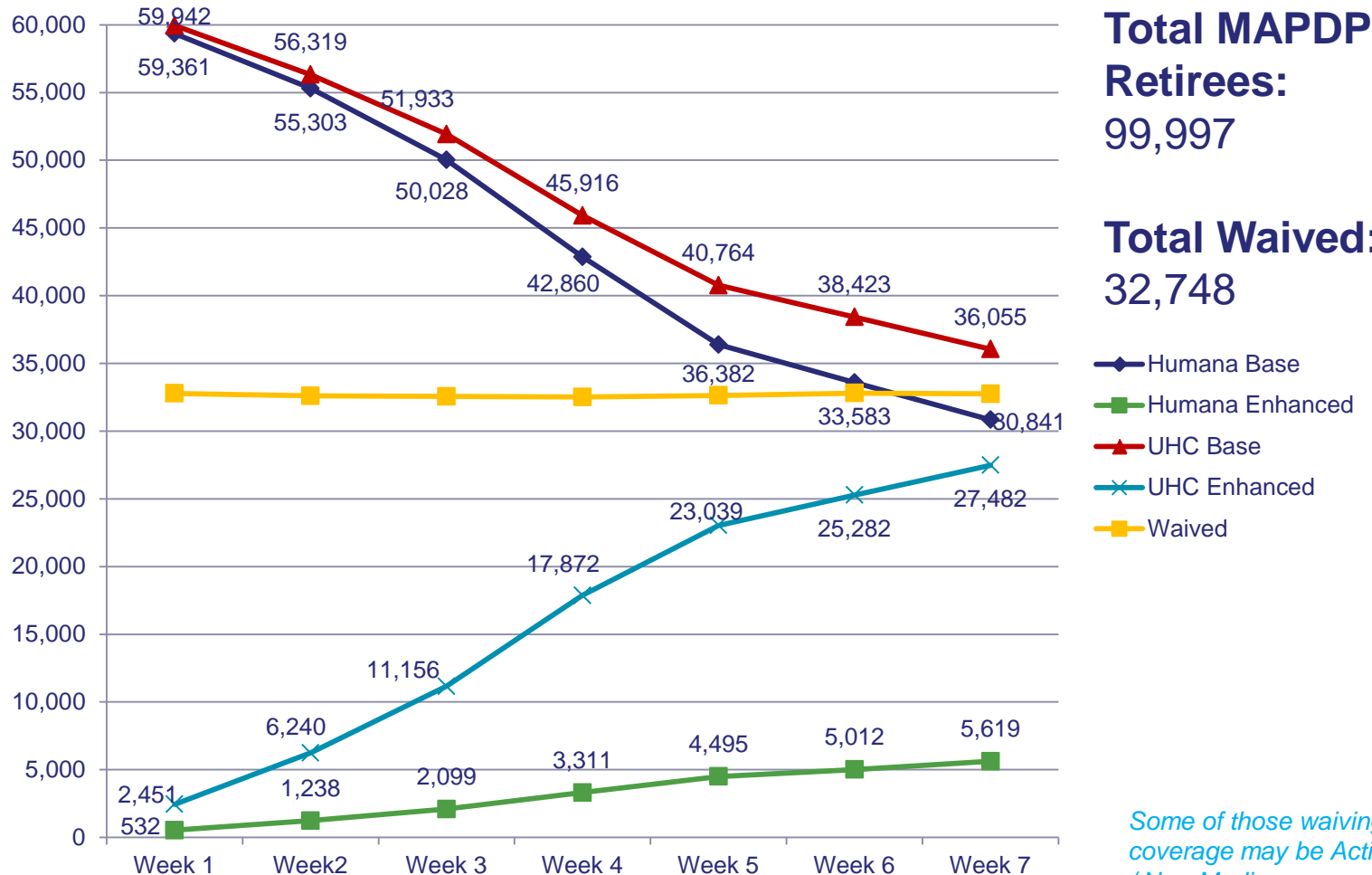
Humana Enhanced
5,619

UHC Base
36,055

UHC Enhanced
27,482

Total MAPDP Retirees:
99,997

Total Waived:
32,748



Some of those waiving coverage may be Active / Non-Medicare Primary.

Plan Distribution: Medicare Primary Retirees

	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Total
Humana Base	59,361	55,303	50,028	42,860	36,382	33,583	30,841	30,841
Humana Enhanced	532	1,238	2,099	3,311	4,495	5,012	5,619	5,619
UHC Base	59,942	56,319	51,933	45,916	40,764	38,423	36,055	36,055
UHC Enhanced	2,451	6,240	11,165	17,872	23,039	25,282	27,482	27,482
Waived	32,723	32,603	32,555	32,521	32,629	32,809	32,748	32,748

Grand Total *Subscriber* Medicare Advantage Enrollments: 99,997

Grand Total Waived: 32,748

Some of those waiving coverage may be Active / Non-Medicare Primary.

Open Enrollment – Next Steps

Confirmation Statements –

- To date, Benefitfocus has been unable to send any confirmation statements for Medicare Primary Retirees who enrolled telephonically. Their new target date is next week. Statements for Active and Non-Medicare Retirees were targeted to mail at the end of this week.

Enrollment Files –

- **BCBSNC** – The original plan called for sending open enrollment transactions to BCBSNC on a nightly basis. Because of testing delays, Open Enrollment transmissions to BCBSNC began this week and will continue daily through December 5.
- **Humana/UHC** – The Medicare Advantage files were sent to the carriers on schedule Monday, November 18. The return files from the carriers to Benefitfocus are still in test with a new target delivery date of November 26, 2013. The files will not be fully operational until later this month after Benefitfocus deploys additional code and fixes. Benefitfocus has developed a manual process to update the transactions until the automation is complete later this month.

ID Cards –

- Based on the current schedule, all members should have ID cards by January 1.