2016 Annual Enrollment Outreach & Results

Board of Trustees Meeting

November 20, 2015

A Division of the Department of State Treasurer

Annual Enrollment Preparation

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Annual Enrollment: HBR Training Efforts

- HBRs were very engaged with the Plan as we rolled into Annual Enrollment. Not only were we preparing for Annual Enrollment but we were also transitioning back to Benefitfocus, which required a great deal of effort from the HBRs.

- HBR trainings were held at locations across the state and via webinars.
  - The Plan partnered with NCFlex for 8 onsite trainings with 450 HBRs attending
  - 45 onsite trainings were held with 572 HBRs attending
  - 4 webinars were held with 242 HBRs attending

Annual Enrollment: Member Outreach

- Direct Mail Campaign
  - Medicare Invitation to Outreach Meetings
  - Enrollment Decision Guides
  - How Does the CDHP Work? Brochure
  - Reminder Postcards
- 5 Active/Non-Medicare Member Webinars were held with 331 members attending.
- 74 Medicare Primary Outreach Events in 38 counties
- 6 Telephone Town Hall Events
- State Health Plan Website
  - Videos
  - Premium Rate Calculator/Health Benefits Estimator

Annual Enrollment: Medicare Primary Retiree Outreach Events

- 74 Medicare Primary Outreach Events were conducted in 38 counties.
- Received 13,053 RSVPs
- 12,920 individuals attended Outreach Events
- 4,494 of attendees completed a survey
  - 96% were pleased that the State Health Plan has multiple choices for Medicare primary retirees.
  - 96% agreed that the information presented was helpful and easy to understand.
  - 98% agreed that the presenters were clear and knowledgeable.
  - 94% agreed that the location was convenient.
  - 85% heard about Annual Enrollment through the Plan's mailer this year; 10% through email, 8% through the Plan's website and 7% through other means.
  - Of those enrolled in a Medicare Advantage Plan, 51% are very satisfied with their current plan, 16% are somewhat satisfied, 1% are unsatisfied and 3% are neutral.

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Annual Enrollment: eEnroll Readiness

- As a reminder, the reimplementation of Benefitfocus will take place in three phases:

  - **Phase I: Go-Live** ✓

  - **Phase II: Annual Enrollment** ✓

  - **Phase III:** Includes separate projects to be kicked off after Annual Enrollment which will address outstanding deficiencies and features that could not be re-implemented in phase II. While not having all of these items did not prevent a member from completing Annual Enrollment, the lack of several of these made it a very "clunky" experience:

- **Single-Sign-Ons (SSO) –** Instead of linking seamlessly from the eEnroll portal to the Active Health portal, members had to sign in separately at Active Health to complete the Health Assessment (HA). The lack of SSOs also impacted BEACON members who had to log in at BEACON and again in eEnroll.

- **WebService –** The second piece missing from the HA was a web service between Active Health and Benefitfocus. This was tied to the SSO and without this web service, the completion of the Health Assessment was not automatically displayed on the members' enrollment screens. A daily file of HA completions was sent from Active Health to Benefitfocus, but there were additional delays before both the credit and the appropriate employee premiums were displayed in eEnroll.

- In addition to the functionality scheduled for phase III, there was one other item we chose to move forward with, even though it could not be integrated prior to Annual Enrollment: the Patient-Centered Medical Home (PCMH) video. The video was placed at the beginning of the enrollment process. If members chose not to watch it, they still received the credit. Again, a bit clunky, but we believed there was value in presenting the video.

Annual Enrollment: eEnroll Readiness

BEACON/NCFlex Enrollment: As a reminder, under our prior contract with Benefitfocus, BEACON members enrolled through BEACON. Therefore, BEACON NCFlex enrollment data was not stored in Benefitfocus. That model changed when we moved to Aon Hewitt and all BEACON enrollment took place in the Aon Hewitt platform. When we transitioned back to Benefitfocus, we agreed that the best model was to have BEACON enroll through Benefitfocus. Unfortunately, none of the BEACON NCFlex enrollment data was housed in Benefitfocus.

Benefitfocus BEACON/NCFlex Data Transition Recommendation: Instead of attempting a data transition, Benefitfocus recommended an active enrollment for all BEACON members wishing to elect NCFlex for 2016.

BEACON/NCFlex Data Transition Solution: The NCFlex team felt strongly that a positive enrollment approach would negatively impact NCFlex enrollment and the program overall so the Plan worked with Benefitfocus and the NCFlex vendors to find a data transition solution for BEACON/NCFlex which was completed shortly before Annual Enrollment began.

Annual Enrollment
October 15, 2015 – November 18, 2015

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Annual Enrollment: eEnroll Challenges

- **BEACON Members Only**
  - **Account Set-Up/Registration** – There were some configuration problems on the first day of AE that impacted BEACON members' ability to self-register; therefore, they had to call the service center. This was corrected by early afternoon.
  - **NCFlex –** As noted earlier, the loading of the BEACON/NCFlex data was not finalized until just before AE started and there were some unanticipated consequences. Primarily, BEACON members were not able to easily access any of their 2016 NCFlex enrollment options. There were workarounds, but they were not optimal. Benefitfocus was able to make a change by the end of day two that alleviated the initial problem. Similar, intermittent problems continued throughout AE. We encouraged all members who could not complete their enrollment online to call the support center.
  - **EOI** – Members are being asked to complete an Evidence of Insurability (EOI) form for guaranteed issued coverage.

- **All Members**
  - **Rates –** BF did not load all the rates correctly. During the opening days of AE, some members electing the Enhanced 80/20 plan appeared to have a $0 premium. There were also rate issues on some of the NCFlex plans. The employer rates had to be corrected as well. Even after the rates were corrected in the platform, intermittent rate display issues lingered throughout AE.
  - **Health Assessment (HA) –** The HA itself was working throughout AE, but the need to log in separately to complete the HA coupled with the delayed application of the HA credits led to a great deal of member frustration.
  - **PCMH Video –** There have been some intermittent complaints that either the video didn't play or wouldn't stop playing. This item was difficult to re-create and appeared to be related to the individual members' computer, operating system, pop-up blockers and/or preferences.

Annual Enrollment: eEnroll Challenges

- All Members (con't.)
  - **NCFlex/Health FSA** - The maximum deduction for Health FSA accounts displayed the incorrect amount when AE opened. The issue was fixed that morning.
  - **NCFlex** - Similar to BEACON/NCFlex members, other members with NCFlex sometimes experienced issues where certain NCFlex benefits were "greyed out" and could not be updated which prevented the member from completing enrollment.
  - **Confirmation Statements –** During the first week of AE, the option to print a confirmation statement went away for some members. This was corrected during the second week of AE. Members who called did not receive a confirmation statement. Benefitfocus will not be able to support this requirement until their enhancement is deployed.

- Some Members
  - **Missing Benefit Options**- On opening day, two groups were missing one of the NCFlex options: 1) 2016 Allstate Cancer for Two Rivers Community School, 2) 2016 TriCare Supp plan for UNC Greensboro. Both were corrected on day one.
  - **Error/Unable to Enroll** - UNC Pembroke was unable to enroll online for about a week (2nd week of AE).
  - **Unable to elect Enhanced 80/20** – During the first week of AE, Charlotte-Mecklenburg School members were unable to select the Enhanced 80/20 Plan from the Traditional 70/30 Plan.
  - **Phased Retirees** - Appalachian State is not able to enroll Phased Retirees for 2016 NCFlex benefits

Weekly Call Volume by Vendor

Total Calls by Vendor
ActiveHealth: 76,005
Benefitfocus: 129,211

Legend:
- ActiveHealth
- Benefitfocus

Benefitfocus values: 10,787 — 27,255 — 26,467 — 24,036 — 23,413 — 17,253

ActiveHealth values: 5,010 — 13,357 — 11,548 — 10,558 — 14,419 — 21,113

X-axis: Week 1, Week 2, Week 3, Week 4, Week 5, Week 6

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QuitlineNC Call Volume

SHP Quitline Call Volume
FY15 & FY16
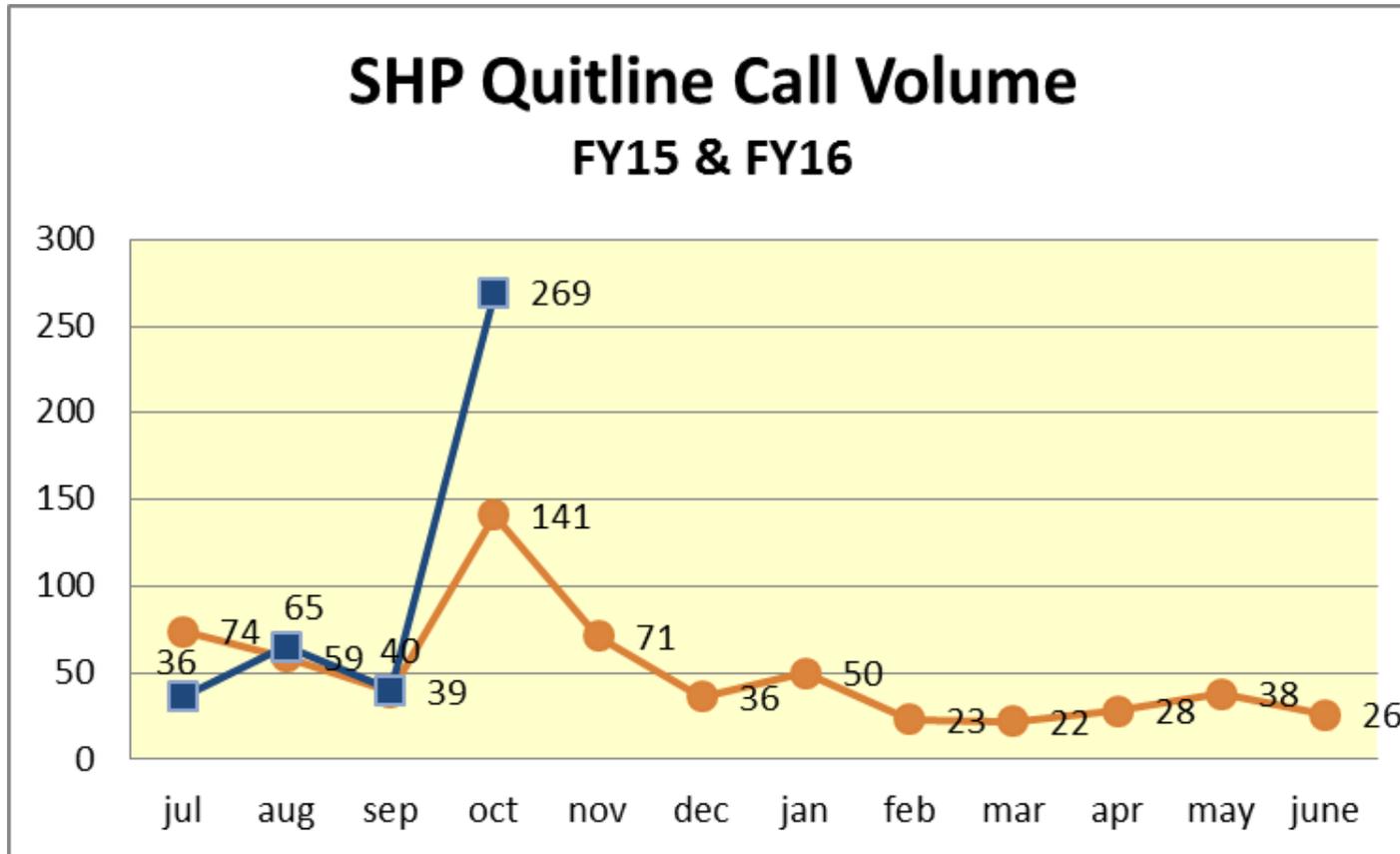
- October 2014 Multi-call Program Enrollment = 93
- October 2015 Multi-call Program Enrollment = 175

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Total Health Assessments

Health Assessment Completions	2015	2014
During Annual Enrollment	163,981	142,838
Carry Over from Previous Completions	36,402	90,530
TOTAL	200,383	233,368

Annual Enrollment Weekly Totals

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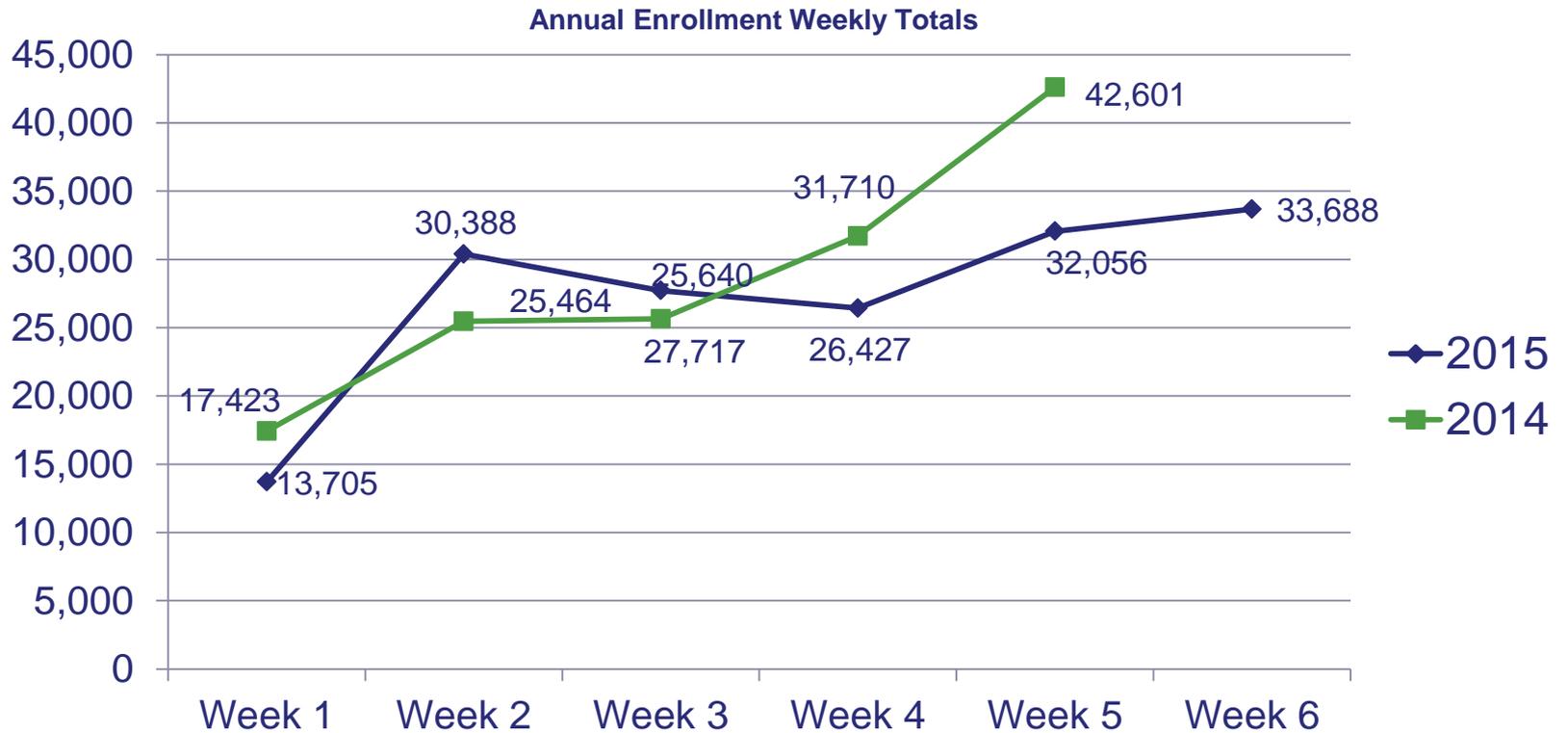
SHP Website Statistics: August 1 – Nov. 18, 2015

Type of Data	Number
Page Views	3,959,059
Sessions	1,022,352
Visitors	657,334
New Users (visitors that had not previously viewed the site from June 2015 until August 1, 2015)	413,119

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SHP Website Page Statistics: August 1 – Nov. 18, 2015

Page	Page Views
Enroll Now	662,698
Annual Enrollment	407,628
Member Login	277,742
Health Assessment	135,437
Find a Doctor	47,505
Upcoming Events	6,981

SHP Website Statistics: Annual Enrollment Period Comparison

Page	2016 AE Data (Oct. 15 – Nov. 18, 2015)	2015 AE Data (Oct. 1–31, 2014*)
SHPNC.org	505,003 Visitors (2,879,413 Page Views)	<250,000 Visitors
State Health Plan Home Page	923,026 Page Views	<240,000 Page Views
Annual Enrollment – Actives	215,601 Page Views	<6,000 Page Views [1]
Annual Enrollment Page	318,679 Page Views	N/A (new page for 2015)
Annual Enrollment – Non-Medicare Retirees	38,732 Page Views	N/A (new page for 2015)
Annual Enrollment – Medicare Retirees	22,962 Page Views	N/A (new page for 2015)

* 2014 data derived from 2014 SHP Analytics Report. [1] Equivalent page on prior SHPNC.org website.

SHP Website Statistics: Annual Enrollment Period Comparison

Site/Page	2015 AE Data (Oct. 15 – Nov. 18, 2015)	2014 AE Data (Oct. 1–31, 2014*)
Member Login	211,217 Page Views	N/A (new page for 2015)
Health Assessment	117,775 Page Views	N/A (new page for 2015)
Find a Doctor	31,994 Page Views	<15,000 Page Views
Upcoming Events	2,449 Page Views	N/A (new page for 2015)
Annual Enrollment Audio/Video Landing Page (Videos and Podcasts)	7,762 Page Views	N/A (new page for 2015)

* 2014 data derived from 2014 SHP Analytics Report.

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SHP Website Statistics:
Site Traffic During the Final Three Days of 2016 Annual Enrollment

Page	Visitors	New Users	Page Views
Monday, November 16	39,371	18,923	204,764
Tuesday, November 17	41,278	19,589	218,370
Wednesday, November 18	39,190	18,551	218,988
Totals	**119,839**	**57,063**	**642,122**

2015 Web Statistics via WebTrends

Website Activity: Videos and Tools

Activity	Dates	Number of Clicks
2016 Plan Overview Video	Sept. 18-Nov. 18	15,965
How Does the CDHP Work? Video	Sept. 18-Nov. 18	7,592
2016 Plan Overview (Self-directed) Module	Sept. 18-Nov. 18	16,808
2016 Member Scenario Video	Oct. 28-Nov. 18	1,046
Health Benefits Estimator Tool	Oct. 9-Nov. 18	32,853
Patient-Centered Medical Home Video	Oct. 15-Nov.18	219,382

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

	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Total
CDHP	247	500	506	657	935	1,038	3,883
Enhanced 80/20	(17)	1,422	1,660	1,137	1,742	2,446	8,390
Traditional 70/30	(378)	(1,271)	(1,505)	(1,746)	(1,962)	(2,438)	(9,300)

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

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

	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Total
Humana Base	(349)	(1,087)	(843)	(46)	(254)	(222)	(2,801)
Humana Enhanced	584	1,270	993	594	473	418	4,332
UHC Base	(2,048)	(4,145)	(3,365)	(1,543)	(1,432)	(794)	(13,327)
UNC Enhanced	2,105	4,763	4,047	2,457	1,967	1,273	16,612
Traditional 70/30	(397)	(880)	(818)	(753)	(726)	(708)	(4,282)

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

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2016 Annual Enrollment Engagement

- Our overall Annual Enrollment engagement was much higher during the 2016 Annual Enrollment period than it was during 2015. We answered more calls and more members completed their enrollments.

| Overall Enrollment Engagement			
	2015 AE	2016 AE	Percent Increase
Total Calls Handled by Enrollment Call Centers	80,884	129,211	60%
Total Distinct AE Participants	197,467	223,658	13%

2016 Annual Enrollment Engagement

- Another trend that continued, but more than doubled this year, is the number of members who waited to take action until the last few days of Annual Enrollment.

Enrollments Updated During the Last 3 Days of Annual Enrollment			
	2015 AE	2015 AE	Percent Increase
Third from last day	9,708	18,683	92%
Second from last day	11,677	20,227	73%
Last Day	11,971	20,214	69%

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Final Results and Next Steps

Plan Distribution Post Enrollment-Active/Non-Medicare Retirees

14,430, 4%

144,866, 40%

204,280, 56%

■ Traditional 70/30

■ Enhanced 80/20

■ CDHP
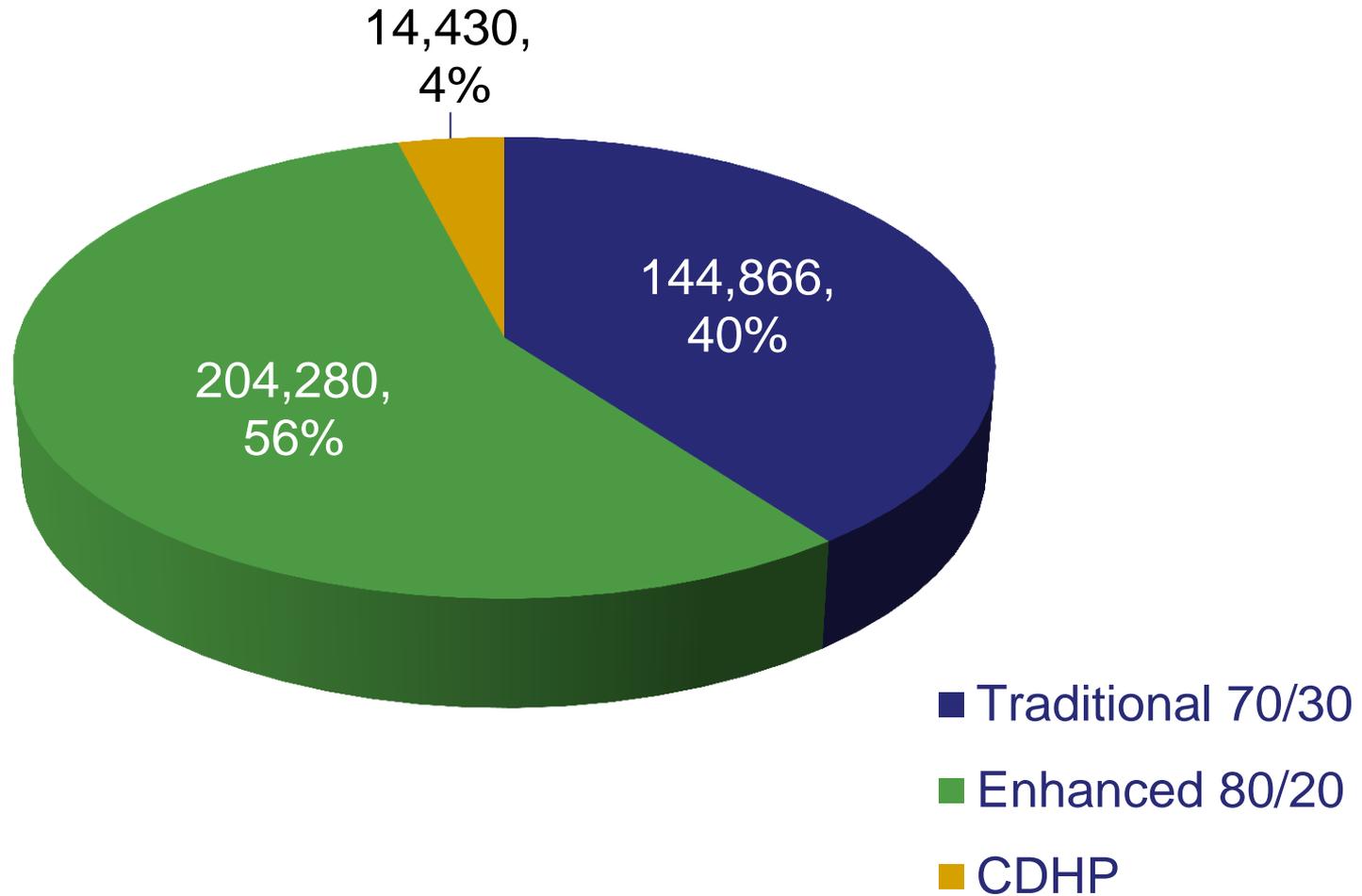
These are subscriber only counts.

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Plan Distribution Post Enrollment-Medicare Primary Retirees

16,612, 11%

38,404, 25%

35,038, 22%

60,130, 39%

4,332, 3%

■ Humana Base Plan

■ Humana Enhanced Plan

■ UHC Base

■ UHC Enhanced
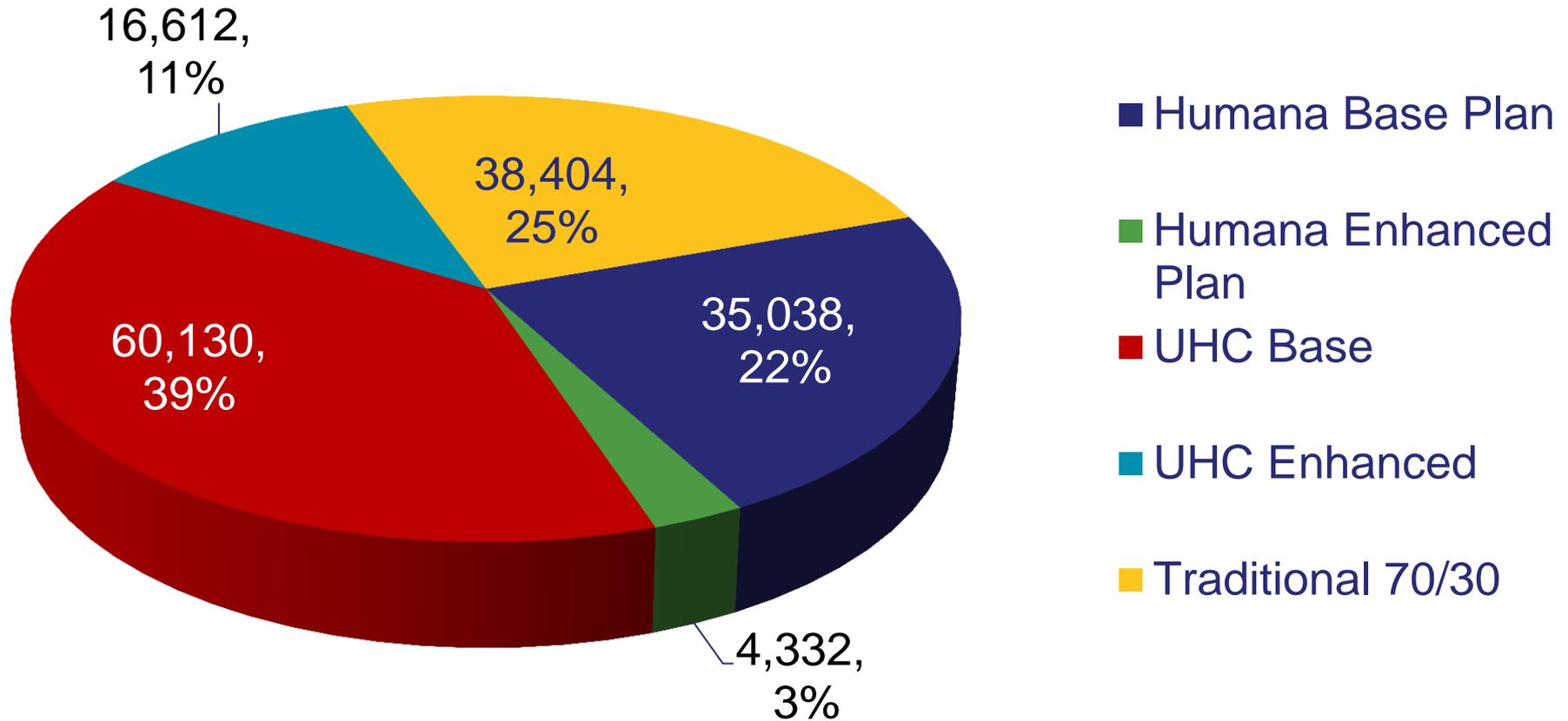
■ Traditional 70/30

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

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Annual Enrollment – Next Steps

Exception Requests –

- Typically after Annual Enrollment, we see a spike in Exception requests and expect the same this year given the navigation challenges with online enrollment.

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, 2016.