



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



2014 Member Satisfaction Survey Results

Board of Trustees Meeting

November 20, 2014

A Division of the Department of State Treasurer

Methodology Reminder

- A total of 407,093 postcards were mailed inviting subscribers and covered spouses to participate in the survey that was posted on the home page of the State Health Plan's website.
- A total of 7,725 responses were collected from July 14 through August 29, 2014, resulting in a response rate of 2%. The survey length averaged 11 minutes.

Active Employees/ Non-Medicare Retirees	Medicare Primary Retirees
5,171 (67%)	2,554 (33%)

Active/Non-Medicare Retiree Respondent Profile

GENDER	Male	24%
	Female	76%
WORK	University	12%
	Community College	5%
	State Agency	20%
	School System	33%
	UNC Healthcare	2%
	Retired	27%
2014 PLAN	Traditional 70/30 Plan	23%
	Enhanced 80/20 Plan	71%
	Consumer-Directed Health Plan	6%
COVERAGE	Employee/Retiree only	77%
	Employee/Retiree and child/children only	10%
	Employee/Retiree and spouse only	6%
	Family	8%

Medicare Primary Respondent Profile

GENDER	Male	33%
	Female	67%
YEARS RETIRED	Less than 1 year	4%
	1-3	16%
	4-6	20%
	7-10	24%
	11+	36%
2014 PLAN	Traditional 70/30 Plan	27%
	Humana (NET)	21%
	Humana Medicare Advantage Base Plan	14%
	Humana Medicare Advantage Enhanced Plan	7%
	UnitedHealthcare (NET)	52%
	UnitedHealthcare Medicare Advantage Base Plan	21%
	UnitedHealthcare Medicare Advantage Enhanced Plan	31%
COVERAGE	Employee/Retiree only	86%
	Employee/Retiree and child/children only	0%
	Employee/Retiree and spouse only	13%
	Family	1%

Executive Summary

- The cost of monthly premiums ranked as a top reason behind members' choice of health plans, followed by copays and then annual out-of-pocket or coinsurance maximums. This is true for both Active/Non-Medicare Retirees and Medicare Primary Retirees.
- Cost also played a role in seeking care. Over one-third (36%) of Active/Non-Medicare Retirees stated that they either delayed or didn't receive health care services during the past 12 months because of this. Half as many Medicare Primary Retirees experienced this (16%).
- The vast majority (85%) of Active/Non-Medicare Retirees stated that they had a primary care visit with the provider listed on their ID card in 2014.
- Over half (59%) of Medicare Primary Retirees stated that they have used preventative services and screenings in 2014, but only one-third have taken advantage of the SilverSneakers fitness program.
- Satisfaction with care and service is fairly good among Medicare Primary Members, but the Active/Non-Medicare Retirees do not seem as satisfied.
- Among Active/Non-Medicare Retirees:
 - 59% gave the highest ratings for the customer service they receive when they call.
 - 57% gave the highest ratings for the prescription benefits, while 52% rate the information communicated about the prescription benefits highly.
 - 76% do give the pharmacists' counseling on prescriptions high marks.

Drivers of Choice - *Active Members*

- What were your top reasons for choosing one design over another for the 2014 benefit year? Please rank the items on the list using numbers 1 through 8, where 1 means your top reason, 2 means your second reason, and so on, with 8 being the least important reason for choosing one plan over another.

Reasons Ranked 1-8	Ranked #1	Ranked Top 2	Ranked Top 3	Average Ranking
Cost of monthly premiums	43%	59%	72%	2.5
Copay or cost associated with each doctor visit or prescription	19%	47%	74%	2.8
Annual out-of-pocket or coinsurance maximums on medical and pharmacy services	13%	37%	61%	3.2
Having preventive services, medications, and/or prescriptions covered at 100%	13%	28%	46%	3.5
Presence or lack of wellness activities to lower monthly premiums	5%	13%	22%	4.8
Cost of dependents	3%	8%	12%	6.2
Having a Health Reimbursement Account (HRA) to offset your out-of-pocket expenses	2%	5%	9%	5.9
Existence of other insurance such as TRICARE	2%	3%	4%	7.1

#1

Drivers of Choice - Medicare Members

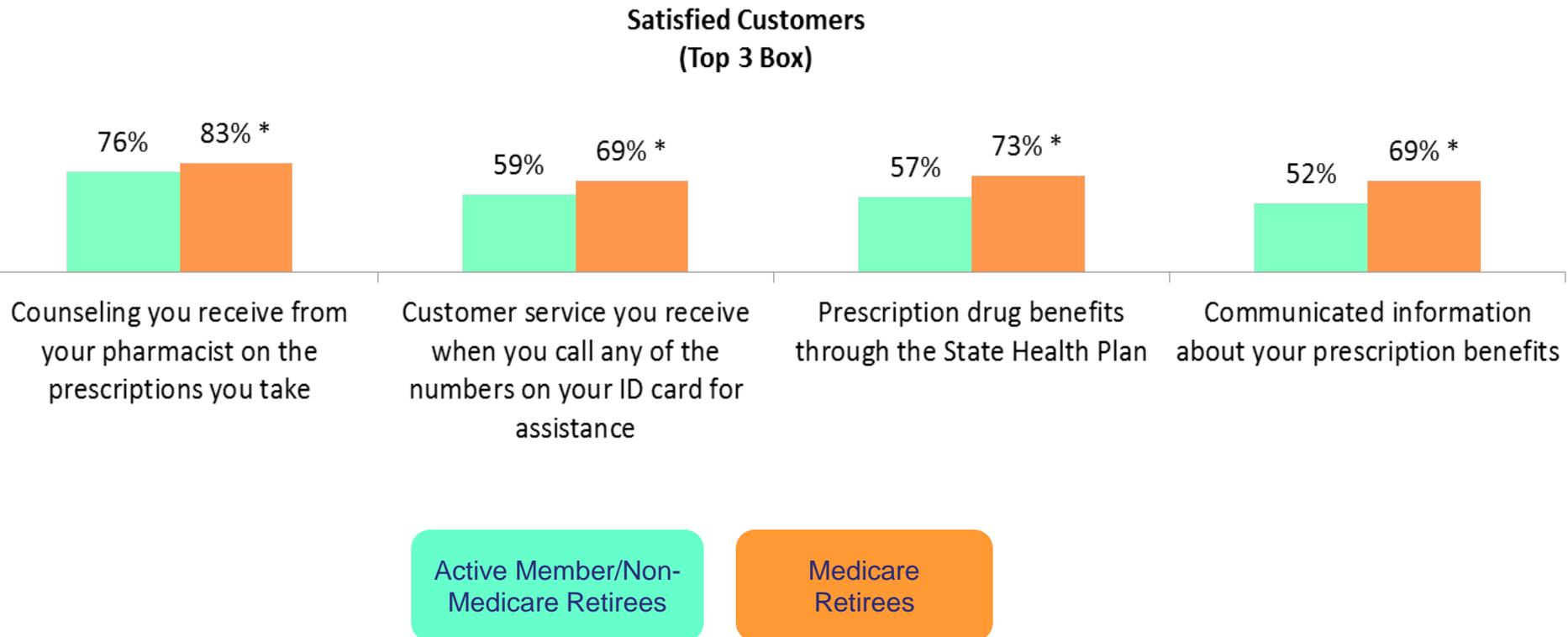
- What were your top reasons for choosing one design over another for the 2014 benefit year? Please rank the items on the list using numbers 1 through 6, where 1 means your top reason, 2 means your second reason, and so on, with 6 being the least important reason for choosing one plan over another.

#1

Reasons Ranked 1-6 <i>Base: MP total (n=2554)</i>	Ranked #1	Ranked Top 2	Ranked Top 3	Average Ranking
Cost of monthly premiums	41%	57%	71%	2.5
Copay or cost associated with each doctor visit or prescription	18%	46%	79%	2.6
Annual out-of-pocket or coinsurance maximums on medical and pharmacy services	16%	48%	75%	2.7
Having preventive services, medications, and/or prescriptions covered at 100%	14%	29%	49%	3.2
Existence of other insurance such as an Individual Medicare Advantage Plan, an Individual Part D Plan or TRICARE	8%	13%	17%	4.7
Cost of dependents	3%	6%	9%	5.3

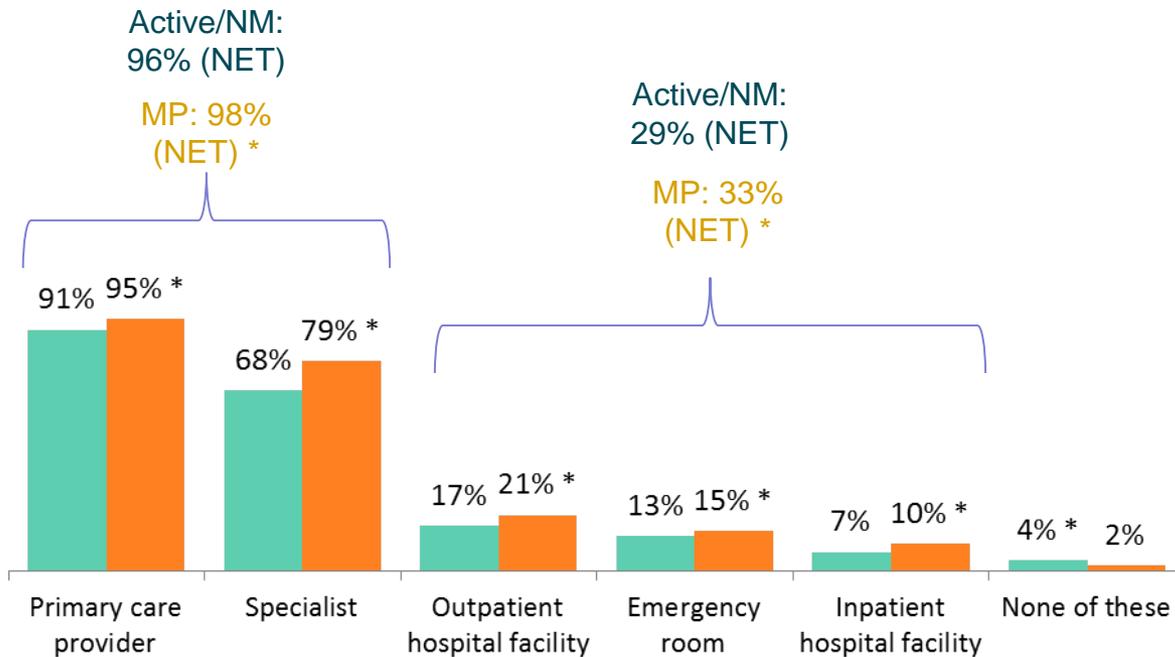
Satisfaction

- Using a scale of 1-10, where a “10” means completely satisfied and “1” means completely dissatisfied, how satisfied or dissatisfied are you with the following since January 1, 2014...



Visits the Last 12 Months

- Which of the following have you visited within the past 12 months? Please check all that apply.
- What reason most closely matches why you have not visited a Primary Care Provider within the last 12 months?



Active Member/Non-Medicare Retirees

Medicare Retirees

Reason that best explains why Active/Non-Medicare Retirees are NOT visiting PCP:

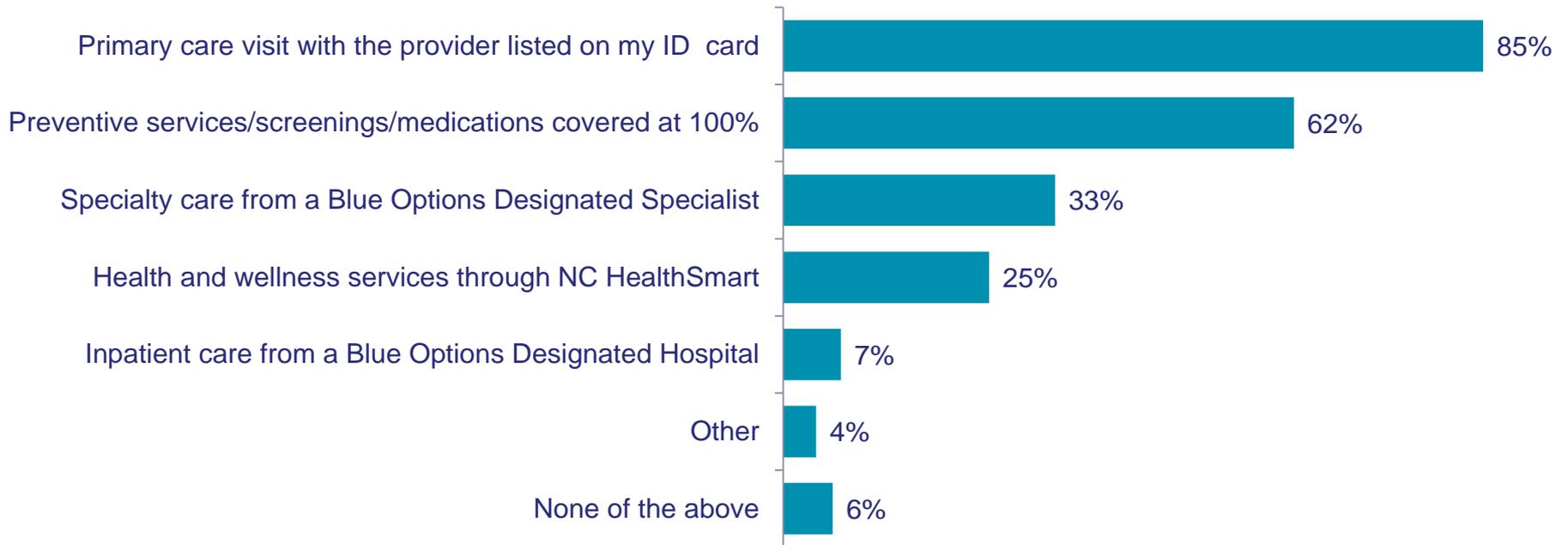
- No need because I have not been sick, 67%
- Do not have one, 9%
- Difficult to find time, 12% *
- Cannot afford copay, 13% *

Reason that best explains why Medicare Primary members are NOT visiting PCP:

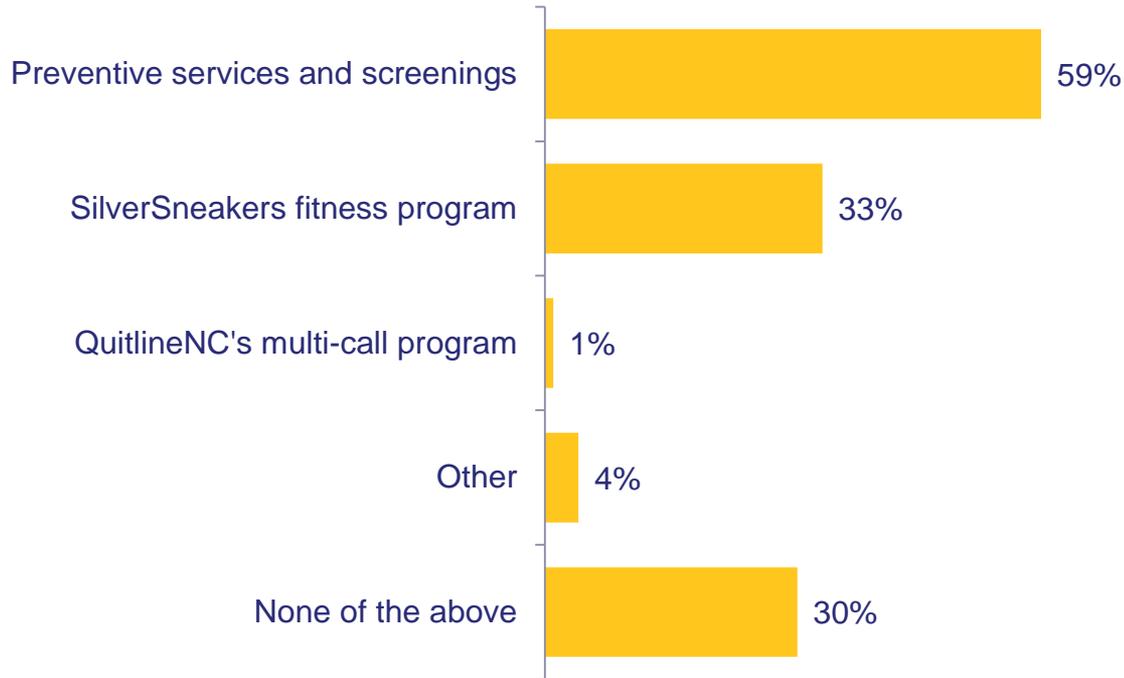
- No need because I have not been sick, 75%
- Do not have one, 15% *
- Difficult to find time, 5%
- Cannot afford copay, 4%

* Represents statistically significant differences between Active/Non-Medicare Retirees and Medicare Primary members.

- Which of the following services have you used since January 1, 2014? Please select all that apply.



- Which of the following services have you used since January 1, 2014? Please select all that apply.

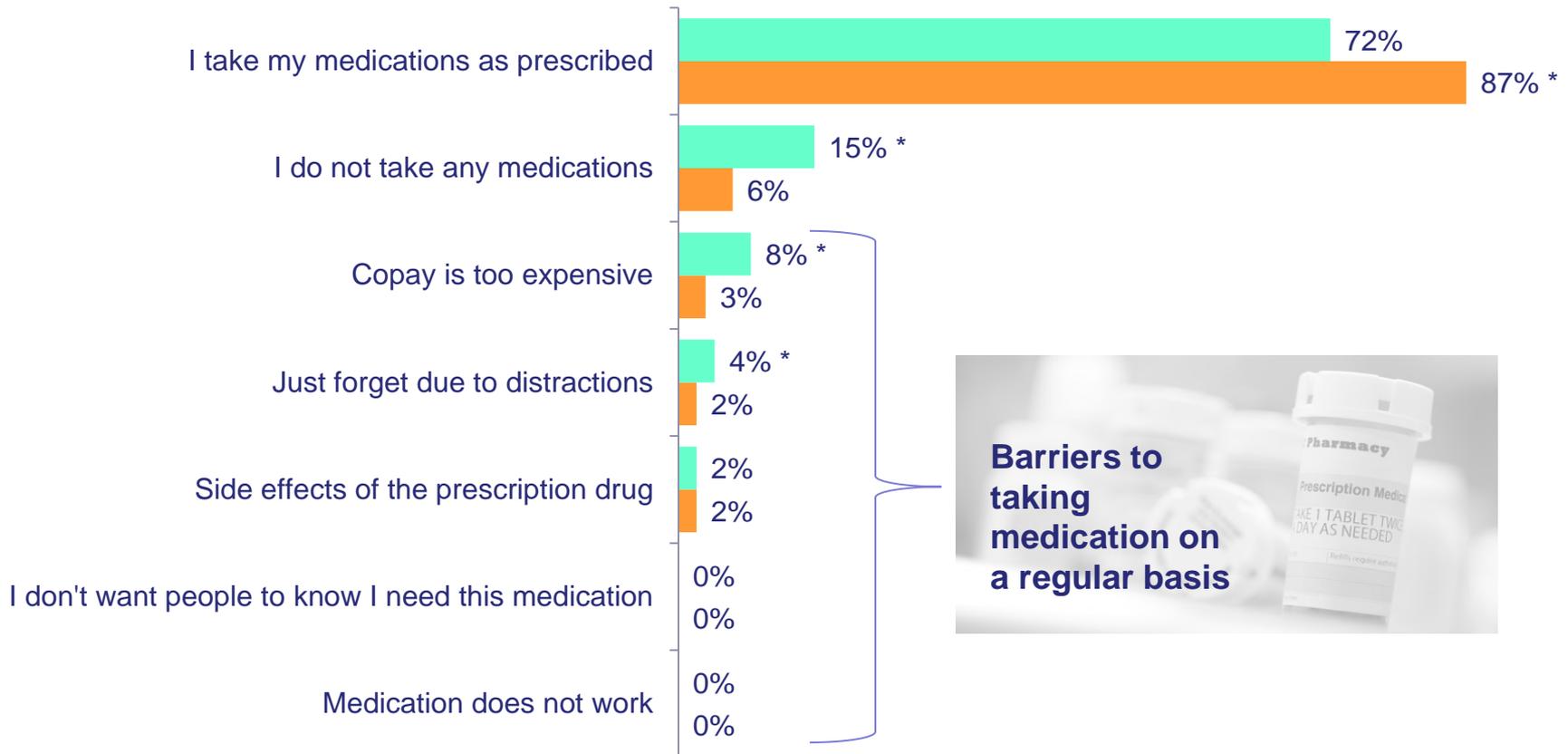


Medication Usage

- What prevents you from taking your medication(s) on a regular basis?

Medicare Retirees

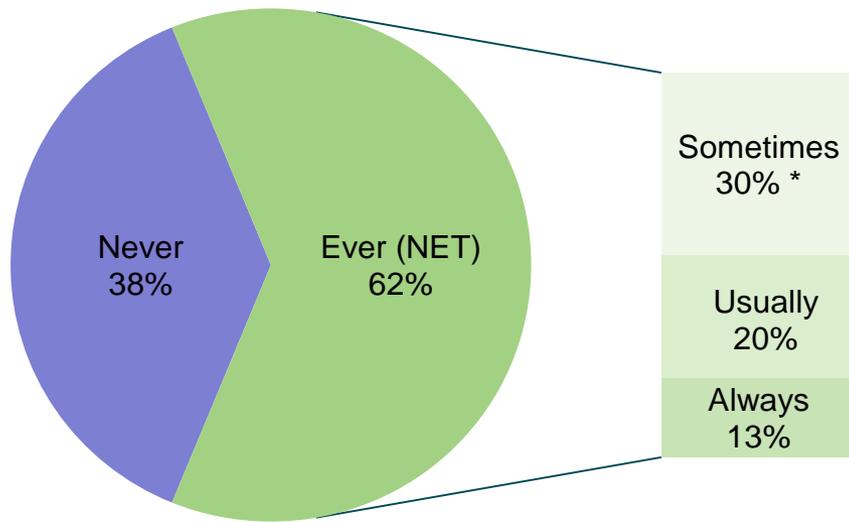
Active Member/Non-Medicare Retirees



* Represents statistically significant differences between Active/Non-Medicare Retirees and Medicare Primary members.

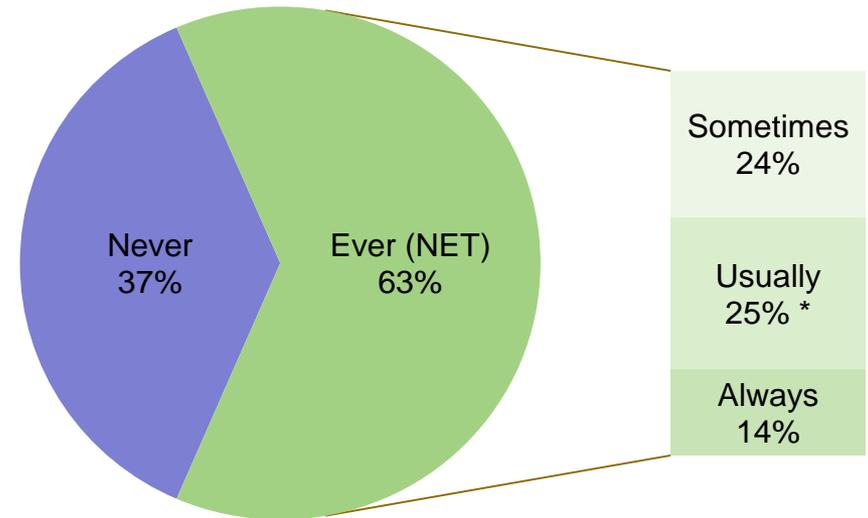
Advance Cost of Service

- In the last 12 months, how often were you able to find out in advance how much you would have to pay for health care services or equipment that you needed?



Active/Non-Medicare Retirees

Active/Non-Medicare Respondents excluding n/a= 2,946

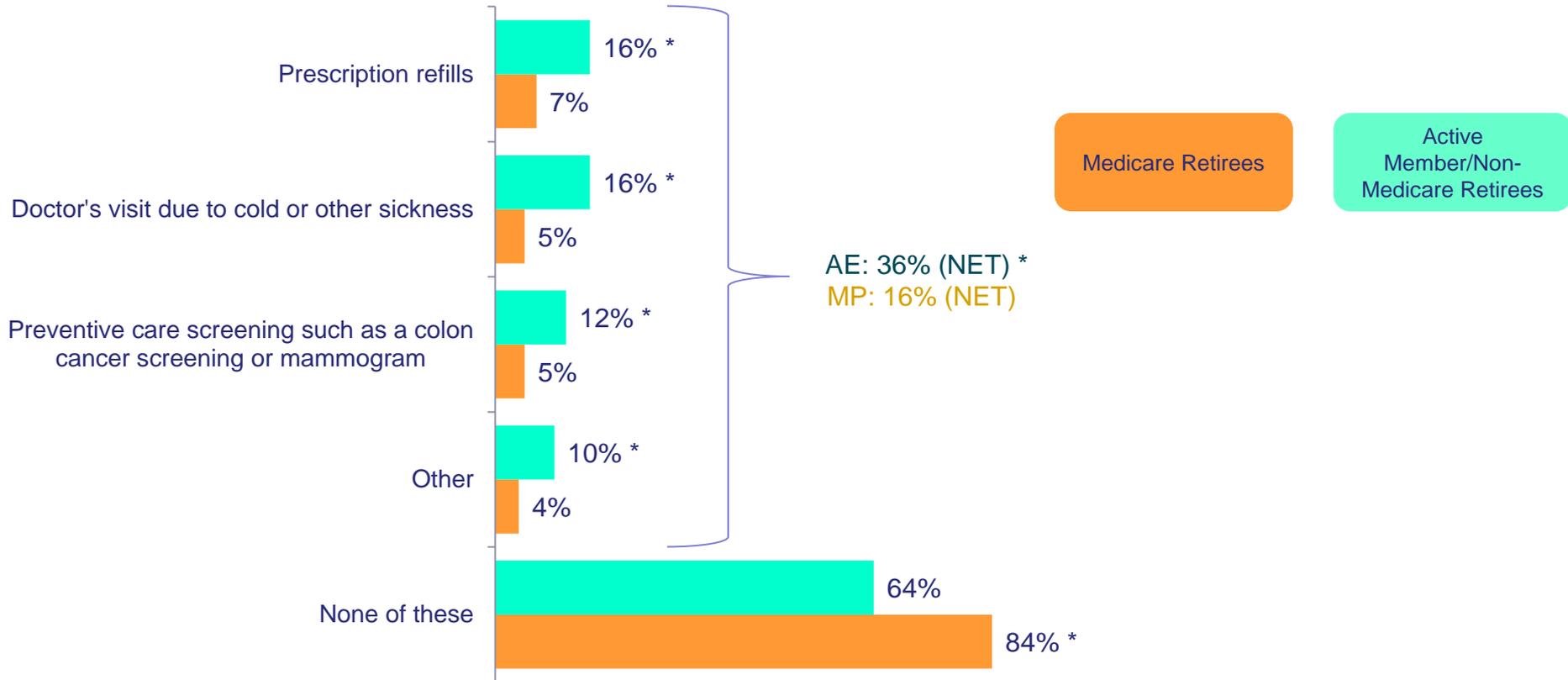


Medicare Retirees

Medicare Primary Respondents excluding n/a =1,438)

Cost as a Barrier

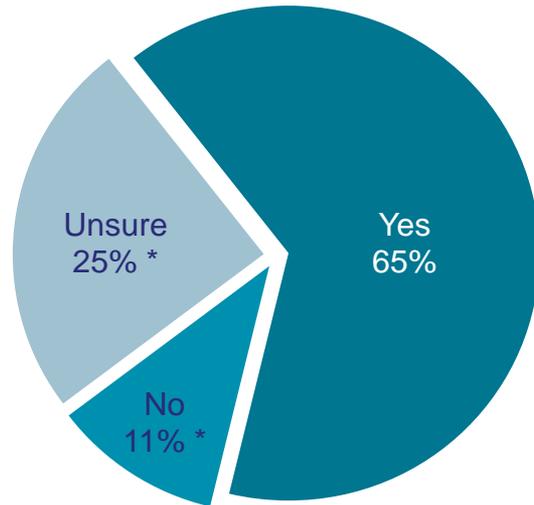
- In the last 12 months, did you delay or not get any of the following services because of the cost?



* Represents statistically significant differences between Active/Non-Medicare Retirees and Medicare Primary members.

PCP and Specialist Communication

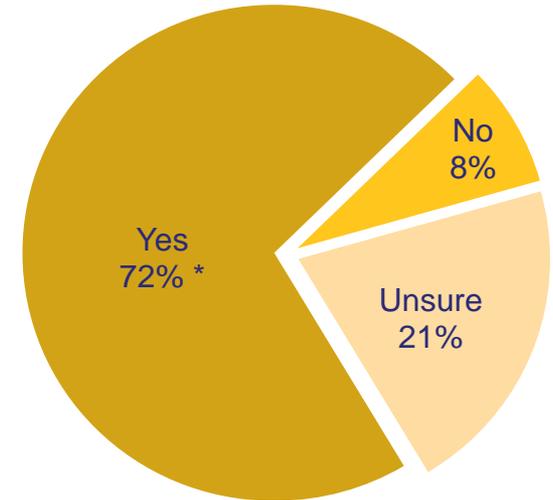
- Does your Primary Care Provider communicate with your specialist(s) to provide you with the highest level of care?



Active/Non-Medicare Retirees

Base: AE who visited doctor/facility P12M who have PCP and have seen specialist (n=4198)

PCP communicates with specialist to provide highest level of care



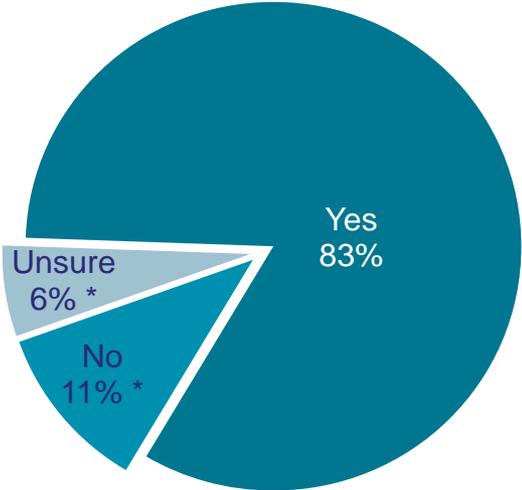
Medicare Retirees

Base: MP who visited doctor/facility P12M who have PCP and have seen specialist (n=2223)

* Represents statistically significant differences between Active/Non-Medicare Retirees and Medicare Primary members.

PCP Providing Resources

- Does your Primary Care Provider give you resources to help you understand and manage your health? For example, resources to help you manage your diabetes or maintain a healthy weight.

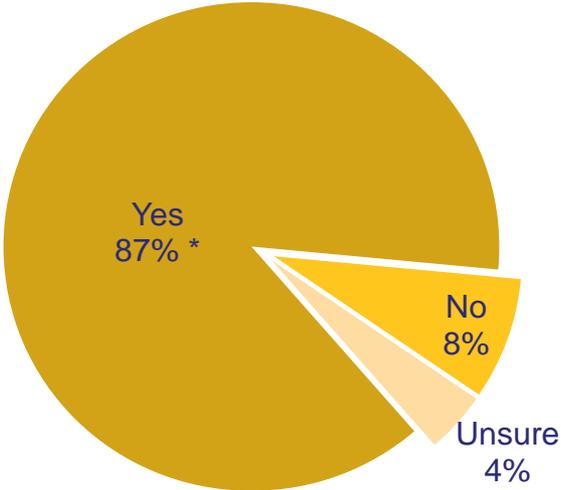


Active/Non-Medicare Retirees

Base: AE who visited doctor/facility P12M who have PCP (n=4933)



PCP gives resources to help understand/manage health



Medicare Retirees

Base: MP who visited doctor/facility P12M who have PCP (n=2483)

* Represents statistically significant differences between Active/Non-Medicare Retirees and Medicare Primary members.

Communication - Active/Non-Medicare Retirees

- List your most preferred method or methods of receiving information from the State Health Plan.
- Please rank the items on the list using numbers 1 through 7, where 1 means your most preferred method, 2 means your second most preferred, and so on, with 7 being the least preferred method.

Method Preferences Ranked 1-7	Base: AE total (n=5171)			
	Ranked #1	Ranked Top 2	Ranked Top 3	Average Ranking
Email communications	35% *	63% *	80% *	2.4
Printed material mailed to my home	34%	52%	65%	2.8 *
State Health Plan website (shpnc.org)	16% *	33%	56%	3.3
Member Focus, the monthly electronic State Health Plan newsletter	9%	31%	60%	3.3 *
Through my Health Benefits Representative	3% *	8% *	15% *	5.3
Group meetings or presentations at my worksite	2% *	7% *	13% *	5.5
Mobile application for my phone	2% *	6% *	12% *	5.5

The lower the ranking, the more preferred the method.

* Represents statistically significant differences between Active/Non-Medicare Retirees and Medicare Primary members.

Communication Methods - Medicare Retirees

- List your most preferred method or methods of receiving information from the State Health Plan.
- Please rank the items on the list using numbers 1 through 7, where 1 means your most preferred method, 2 means your second most preferred, and so on, with 7 being the least preferred method.

Method Preferences Ranked 1-7	Base: MP total (n=2554)			
	Ranked #1	Ranked Top 2	Ranked Top 3	Average Ranking
Email communications	25%	56%	75%	2.6 *
Printed material mailed to my home	53% *	68% *	78% *	2.1
State Health Plan website (shpnc.org)	11%	31%	58%	3.3
Member Focus, the monthly electronic State Health Plan newsletter	9%	33%	66% *	3.1
Through my Health Benefits Representative	2%	6%	11%	5.4 *
Group meetings or presentations at my worksite	0%	3%	6%	5.9 *
Mobile application for my phone	0%	3%	6%	5.7 *

The lower the ranking, the more preferred the method.

* Represents statistically significant differences between Active/Non-Medicare Retirees and Medicare Primary members.

Survey Comparison

Overall Satisfaction with the Plan

- 2012: 44% satisfied with health plan coverage
- 2014: Instead of asking one overall satisfaction question, we asked a series of service questions which the surveyor combined for a overall composite service satisfaction score of “*Moderately Pleased*”.

Customer Satisfaction when Calling for Services

- 2012: 63% (Active and Medicare) of the respondents were satisfied
- 2014: Actives, 59%; Medicare, 69% were satisfied

No Treatment or Medication Due to Cost

- 2012: 42% of respondents (Active and Medicare) chose not to seek treatment or fill a medication due to cost
- 2014: Actives, 36%; Medicare, 16% chose not to seek treatment or fill a medication due to cost

Appendix



BlueCross BlueShield of North Carolina



North Carolina
State Health Plan

FOR TEACHERS AND STATE EMPLOYEES

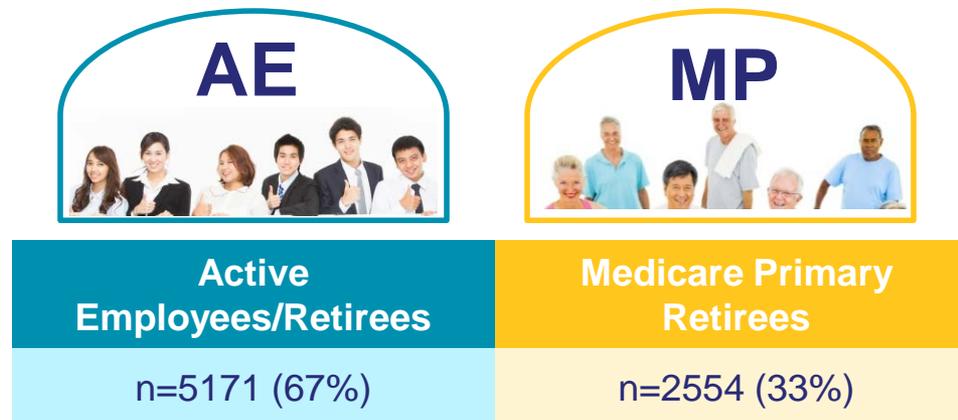
A Division of the Department of State Treasurer

Member Satisfaction Survey
September 29, 2014



Methodology

- FGI research conducted an online survey of SHP subscribers and covered spouses. It was a census survey, meaning everyone in this population had a chance to take the survey.
- A total of 407,093 postcards were mailed inviting subscribers and covered spouses to participate in the survey that was posted on the main page of the SHP website.
- A total of 7,725 responses were collected from July 14 through August 29, 2014, resulting in a response rate of 2%. The survey length averaged 11 minutes.
- This report provides the data separately for Active Employees/Retirees (AE) and Medicare Primary Retirees (MP). Counts for each group are below. On questions where both groups answered a question, statistically significant differences at the 95% level between the two groups are noted with a star (*).





Drivers of Choice—AE Plan



For Active Employees/Retirees, the cost of monthly premiums is the top reason for choosing one design over another in 2014. This is followed by copays and then maximums.

The lower the ranking, the more important the reason.

#1

Reasons Ranked 1-8 <i>Base: AE total (n=5171)</i>	Ranked #1	Ranked Top 2	Ranked Top 3	Average Ranking
Cost of monthly premiums	43%	59%	72%	2.5
Copay or cost associated with each doctor visit or prescription	19%	47%	74%	2.8
Annual out-of-pocket or coinsurance maximums on medical and pharmacy services	13%	37%	61%	3.2
Having preventive services, medications, and/or prescriptions covered at 100%	13%	28%	46%	3.5
Presence or lack of wellness activities to lower monthly premiums	5%	13%	22%	4.8
Cost of dependents	3%	8%	12%	6.2
Having a Health Reimbursement Account (HRA) to offset your out-of-pocket expenses	2%	5%	9%	5.9
Existence of other insurance such as TRICARE	2%	3%	4%	7.1

Q4a. What were your top reasons for choosing one design over another for the 2014 benefit year? Please rank the items on the list using numbers 1 through 8, where 1 means your top reason, 2 means your second reason, and so on, with 8 being the least important reason for choosing one plan over another.



Drivers of Choice—MP Plan



Just like Active Employees/Retirees, Medicare Primary Retirees also rank the cost of monthly premiums as the top reason, followed by copays and then maximums.

The lower the ranking, the more important the reason.

#1 →

Reasons Ranked 1-6 <i>Base: MP total (n=2554)</i>	Ranked #1	Ranked Top 2	Ranked Top 3	Average Ranking
Cost of monthly premiums	41%	57%	71%	2.5
Copay or cost associated with each doctor visit or prescription	18%	46%	79%	2.6
Annual out-of-pocket or coinsurance maximums on medical and pharmacy services	16%	48%	75%	2.7
Having preventive services, medications, and/or prescriptions covered at 100%	14%	29%	49%	3.2
Existence of other insurance such as an Individual Medicare Advantage Plan, an Individual Part D Plan or TRICARE	8%	13%	17%	4.7
Cost of dependents	3%	6%	9%	5.3

Q4b. What were your top reasons for choosing one design over another for the 2014 benefit year? Please rank the items on the list using numbers 1 through 6, where 1 means your top reason, 2 means your second reason, and so on, with 6 being the least important reason for choosing one plan over another.



Satisfaction

SHP members are moderately pleased with key service aspects but a service organization should strive for higher satisfaction ratings, especially among the Active Employees/Retirees. Generally, top 3 box ratings should be higher than the scores Active Employees/Retirees gave below.

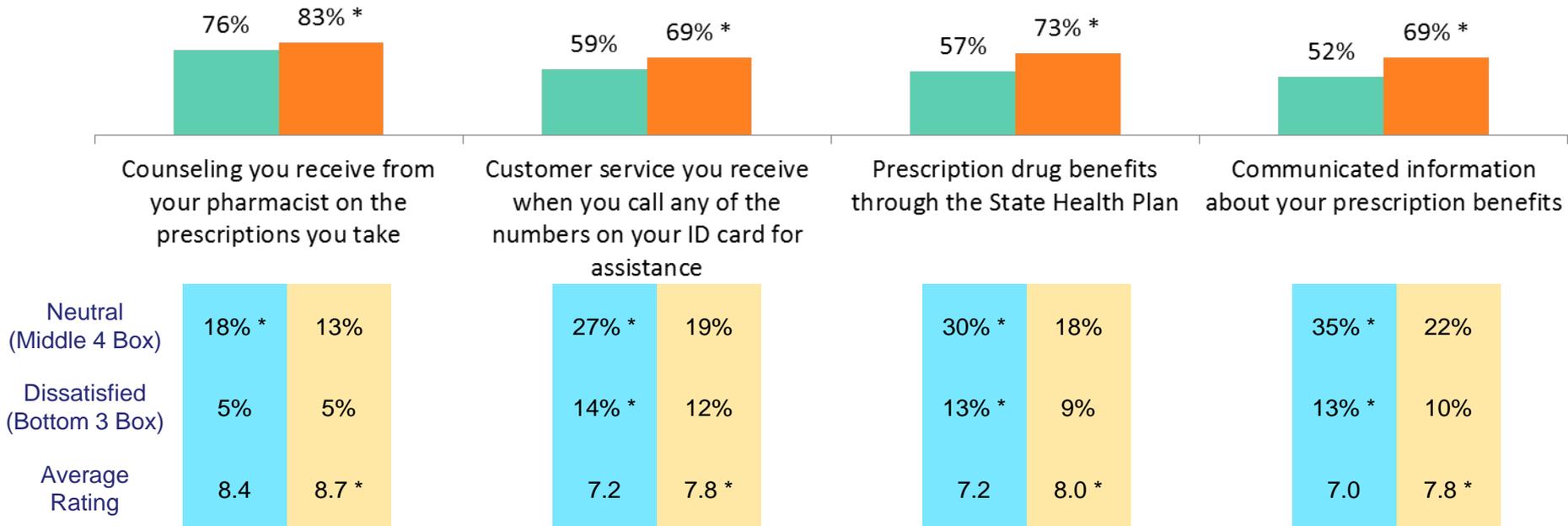


Base: AE excluding "n/a" (base varies)



Base: MP excluding "n/a" (base varies)

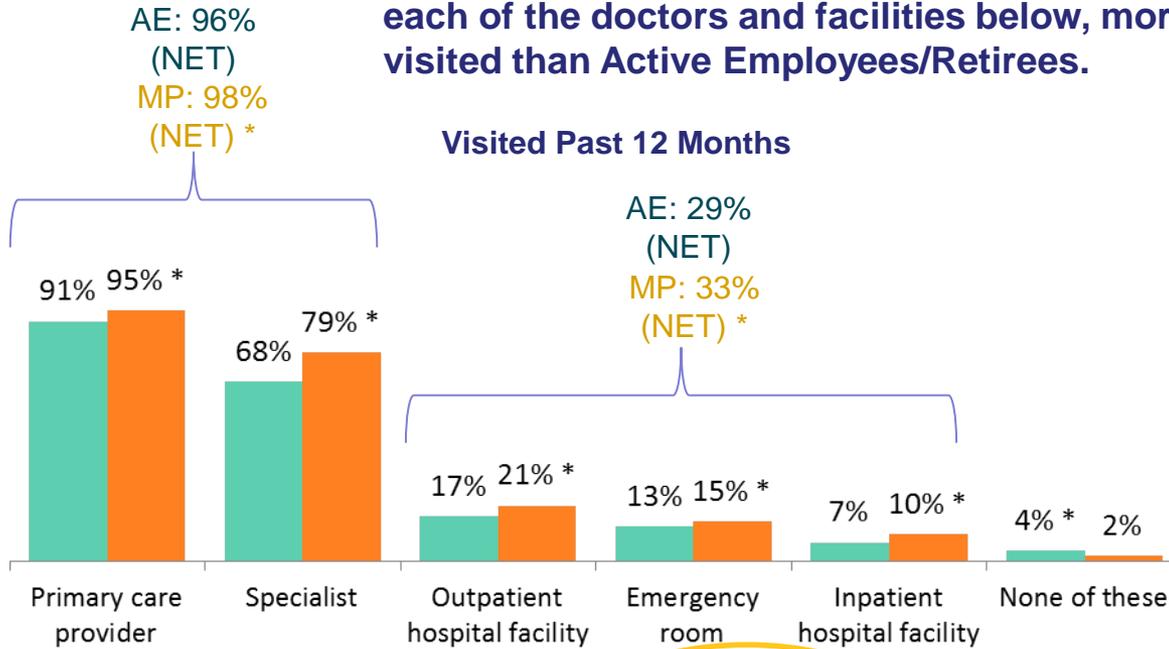
Satisfied Customers (Top 3 Box)





Visits

Nearly all SHP members have visited a primary care provider during the past 12 months, and this is true for both groups. Of those who haven't, the majority didn't do so because they weren't sick and therefore didn't have a need. For each of the doctors and facilities below, more Medicare Primary Retirees have visited than Active Employees/Retirees.



Base: AE total (n=5171)



Base: MP total (n=2554)

Reason that best explains AE NOT visiting PCP:

- No need because I have not been sick, 67%
- Do not have one, 9%
- Difficult to find time, 12% *
- Cannot afford copay, 13% *

Base: AE who have not visited PCP past 12 months (n=464)

Reason that best explains MP NOT visiting PCP:

- No need because I have not been sick, 75%
- Do not have one, 15% *
- Difficult to find time, 5%
- Cannot afford copay, 4%

Base: MP who have not visited PCP past 12 months (n=136)



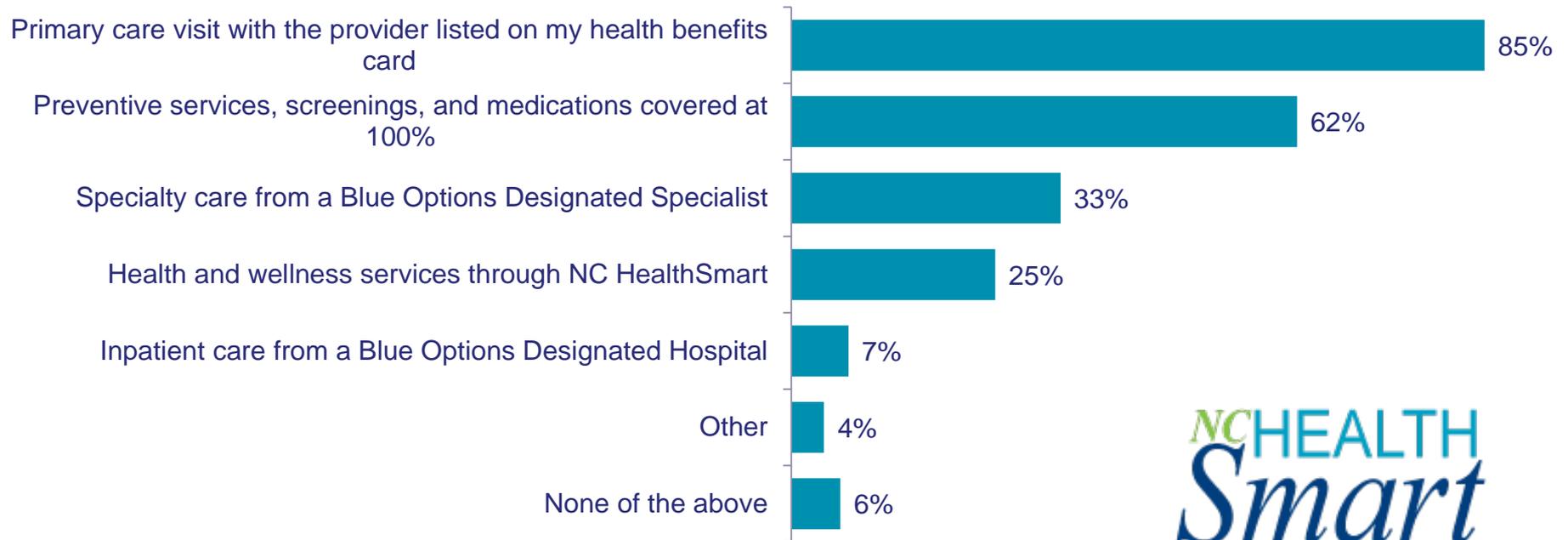
AE Services

AE



The majority of Active Employees/Retirees have taken advantage of at least one of the services listed below this year. A visit with a primary care provider was the service utilized by most. Just one-quarter have taken advantage of NC HealthSmart.

Used in 2014



Base: AE not on traditional 70/30 plan (n=4011)

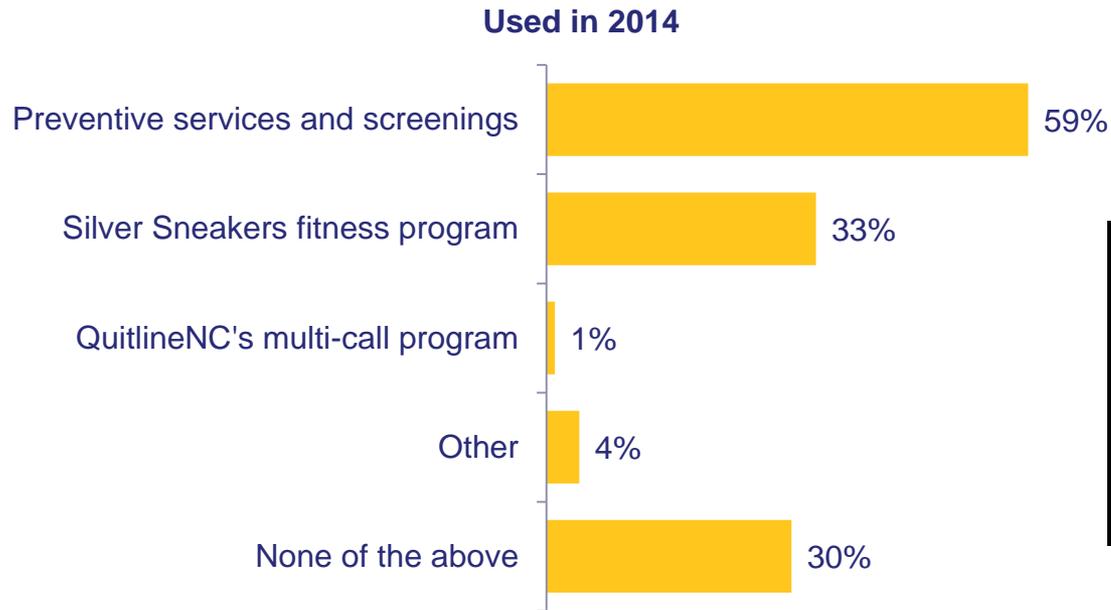
NCHEALTH
Smart
An initiative of the State Health Plan



MP Services



From the list below, preventative services and screenings were utilized by the most Medicare Primary Retirees. One-third have taken advantage of the fitness program Silver Sneakers. QuitlineNC was only used by 1%, although 6% use tobacco products (as seen in respondent profile).



Base: MP not on traditional 70/30 plan (n=1894)





Medication

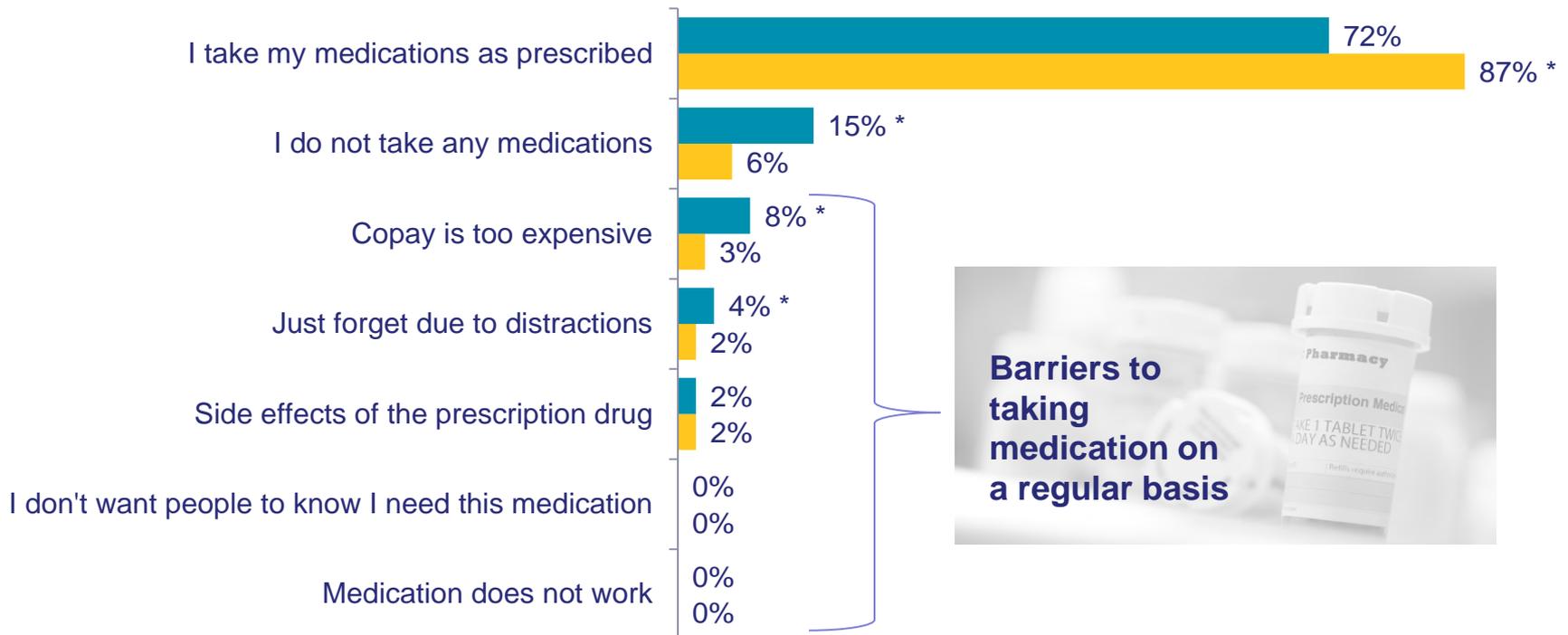
The majority of SHP members take medications as prescribed. More Active Employees/Retirees than Medicare Primary Retirees are likely to say that the copay and forgetting are barriers to taking their medicine on a regular basis.



Base: AE total (n=5171)



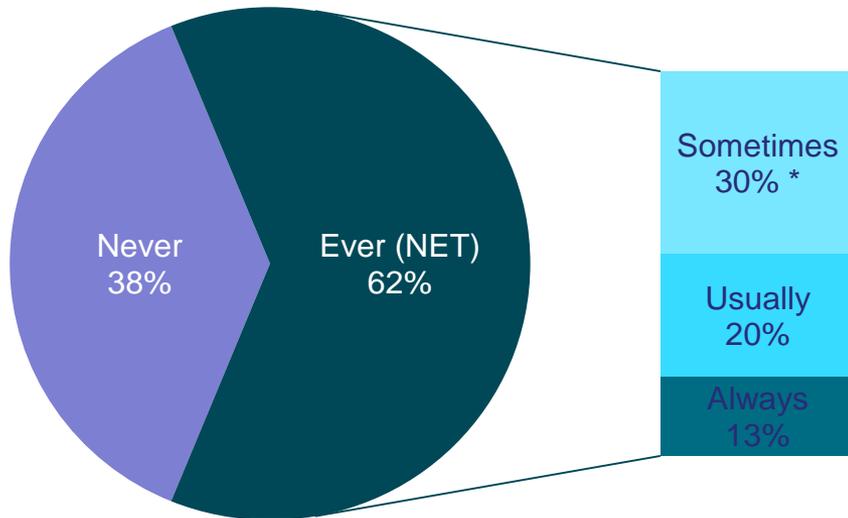
Base: MP total (n=2554)



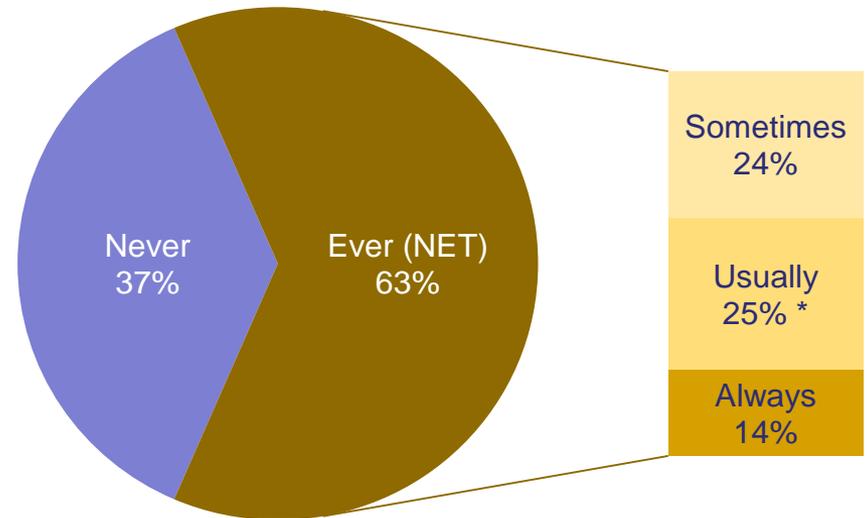


Advanced Notice of Cost

Over the past 12 months, just over one-third of SHP members from each group say they have never been able to find out in advance how much they would have to pay for health care services/equipment they needed. Finding out in advance happens on a more frequent basis for Medicare Primary Retirees than Active Employees/Retirees.



Base: AE excluding n/a (n=2946)

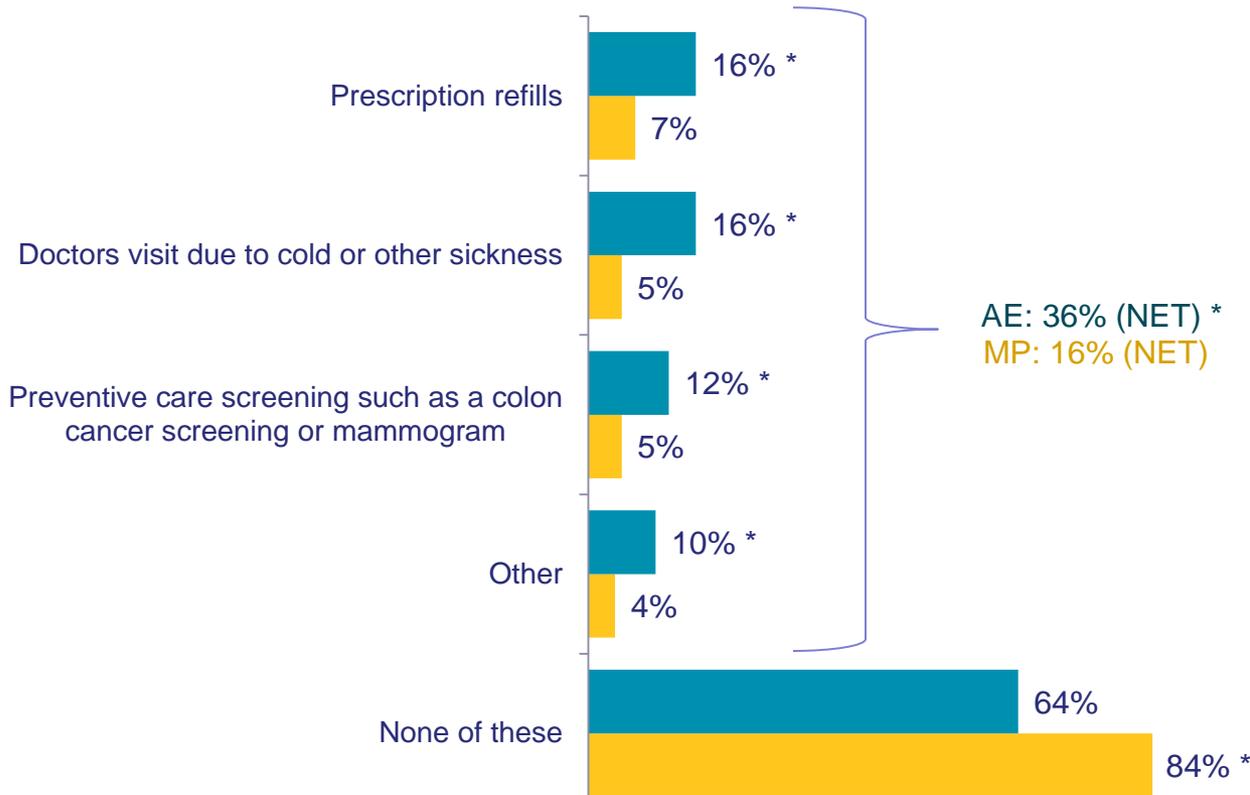


Base: MP excluding n/a (n=1438)



Cost as a Barrier

Over the past 12 months, just over one-third of Active Employees/Retirees say they were delayed in getting health care service or didn't receive it at all because of cost. Less than half as many Medicare Primary Retirees experienced this.



Base: AE total (n=5171)



Base: MP total (n=2554)

Q10. In the last 12 months, did you delay or not get any of the following services because of the cost?

* Represents statistically significant differences between AE and MP.



Communication Methods

Although there are various differences between the groups when it comes to how they would like to receive information about the SHP, they both consider email communications and mailed printed materials among their top two preferences. Email is most preferred by Active Employees/Retirees and printed materials through the mail are most preferred by Medicare Primary Retirees.



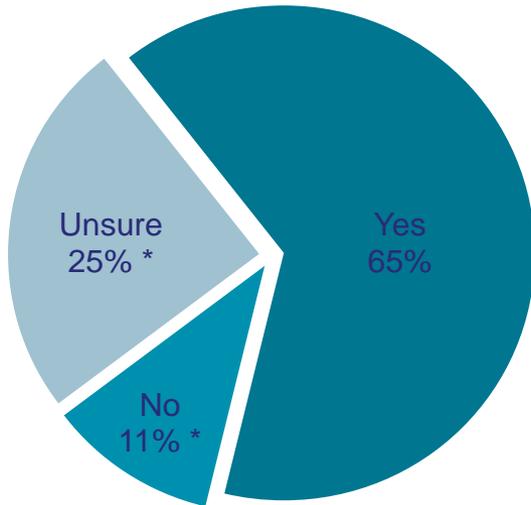
Method Preferences Ranked 1-7	Base: AE total (n=5171)				Base: MP total (n=2554)			
	Ranked #1	Ranked Top 2	Ranked Top 3	Average Ranking	Ranked #1	Ranked Top 2	Ranked Top 3	Average Ranking
Email communications	35% *	63% *	80% *	2.4	25%	56%	75%	2.6 *
Printed material mailed to my home	34%	52%	65%	2.8 *	53% *	68% *	78% *	2.1
State Health Plan website (shpnc.org)	16% *	33%	56%	3.3	11%	31%	58%	3.3
Member Focus, the monthly electronic State Health Plan newsletter	9%	31%	60%	3.3 *	9%	33%	66% *	3.1
Through my Health Benefits Representative	3% *	8% *	15% *	5.3	2%	6%	11%	5.4 *
Group meetings or presentations at my worksite	2% *	7% *	13% *	5.5	0%	3%	6%	5.9 *
Mobile application for my phone	2% *	6% *	12% *	5.5	0%	3%	6%	5.7 *

The lower the ranking, the more preferred the method.



PCP & Specialist Communicating

Two-thirds of Active Employees/Retirees say their primary care provider communicates with their specialist(s) to provide them with the highest level of care. It is slightly higher for Medicare Primary Retirees. A considerable number from both groups say they are unsure.

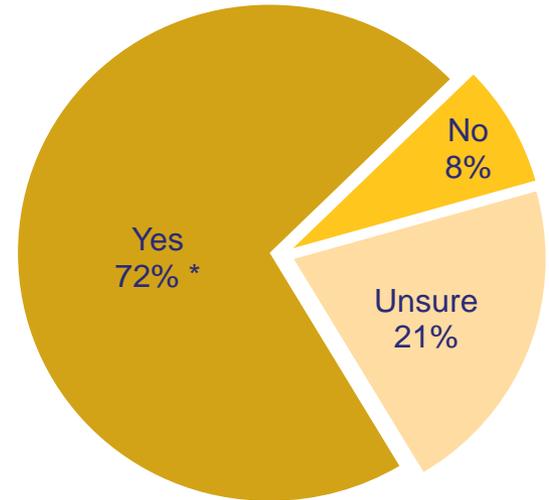


AE



Base: AE who visited doctor/facility P12M who have PCP and have seen specialist (n=4198)

PCP communicates with specialist to provide highest level of care



MP



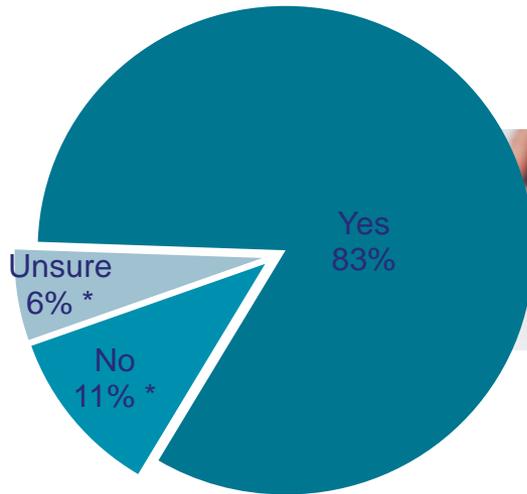
Base: MP who visited doctor/facility P12M who have PCP and have seen specialist (n=2223)



PCP Providing Resources

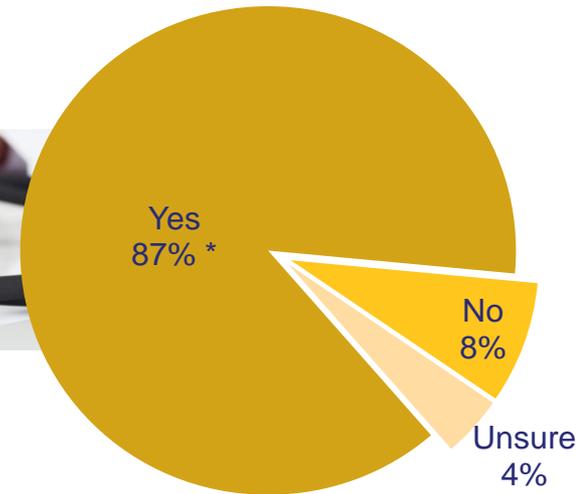
Just over four-in-five Active Employees/Retirees say their primary care provider gives them resources to help them understand and manage their health. It is slightly higher for Medicare Primary Retirees.

PCP gives resources to help understand/manage health



AE

Base: AE who visited doctor/facility P12M who have PCP (n=4933)



MP

Base: MP who visited doctor/facility P12M who have PCP (n=2483)



AE Respondent Profile

AE



GENDER	Male	24%
	Female	76%
WORK	University	12%
	Community College	5%
	State Agency	20%
	School System	33%
	UNC Healthcare	2%
	Retired	27%
2014 PLAN¹	Traditional 70/30 Plan	23%
	Enhanced 80/20 Plan	71%
	Consumer-Directed Health Plan	6%
COVERAGE	Employee/Retiree only	77%
	Employee/Retiree and child/children only	10%
	Employee/Retiree and spouse only	6%
	Family	8%
HEALTH HABITS	I always wear my seatbelt	98%
	I do not use tobacco products	93%
	I am mindful of my eating habits	86%
	I work with my doctor and other health care professionals to improve my health	76%
	I receive a flu shot every year	68%
	I exercise on a regular basis	53%
	I maintain a low level of stress	45%
	Other	3%

Base: AE total (n=5171)

¹Excludes n=102 who were not sure



MP Respondent Profile



GENDER	Male	33%
	Female	67%
YEARS RETIRED	Less than 1 year	4%
	1-3	16%
	4-6	20%
	7-10	24%
	11+	36%
2014 PLAN¹	Traditional 70/30 Plan	27%
	Humana (NET)	21%
	<i>Humana Medicare Advantage Base Plan</i>	14%
	<i>Humana Medicare Advantage Enhanced Plan</i>	7%
	UnitedHealthcare (NET)	52%
	<i>UnitedHealthcare Medicare Advantage Base Plan</i>	21%
<i>UnitedHealthcare Medicare Advantage Enhanced Plan</i>	31%	
COVERAGE	Employee/Retiree only	86%
	Employee/Retiree and child/children only	0%
	Employee/Retiree and spouse only	13%
	Family	1%
HEALTH HABITS	I always wear my seatbelt	98%
	I do not use tobacco products	94%
	I am mindful of my eating habits	90%
	I work with my doctor and other health care professionals to improve my health	89%
	I receive a flu shot every year	84%
	I exercise on a regular basis	61%
	I maintain a low level of stress	63%
	Other	3%

Base: MP total (n=2554)

¹Excludes n=140 who were not sure