



CUCEA – CUCRA Conference Fall 2020

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Health & Welfare Benefits



Systemwide Human Resources
Benefits Programs & Strategy

IN STRICT CONFIDENCE – DO NOT FORWARD

Agenda

- Medicare Plans Satisfaction Survey
- 2021 Medicare Rates
- Out-of-State Retirees (Via Benefits)

UC Medicare Plans Member Satisfaction

- CAHPS: Consumer Assessment of Healthcare Providers and Systems
- 2,400 questionnaires distributed (800 per plan); response rate: 55.79%
- Results based on 2019 experience

	Health Net Seniority Plus*	Kaiser Senior Advantage	UC Medicare PPO and High Option	National Average (CMS)
Satisfied with overall health care	92.9%	92.7%	93.8%	89.7%
Satisfied with overall health plan	91.1%	95.3%	92.6%	91.3%
Ease to get an appointment with a specialist	84.9%	84.7%	89.3%	89.0%
Member ability to always or usually received care for illness or injury as soon as needed	90.9%	95.0%	94.4%	90.9%
Plan's customer service always or usually provided information	82.3%	86.6%	86.5%	87.8%
Plan's customer service staff treated me with courtesy and respect	94.7%	95.8%	99.0%	96.7%

* Health Net Seniority Plus terminated in 2020 and replaced with UC Medicare Choice (UHC)

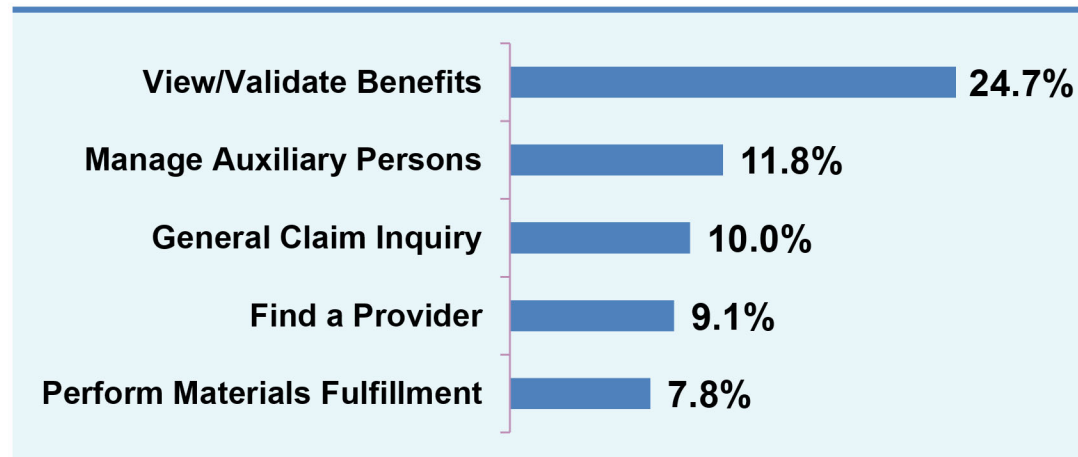
Customer Service Metrics – Q2 2020

Call Metrics

Total Calls Handled	18,969
Service Level	91.3 % of calls answered within 30 seconds
Average Call Handle Time	15.08 minutes
Average Speed of Answer	18.7 seconds



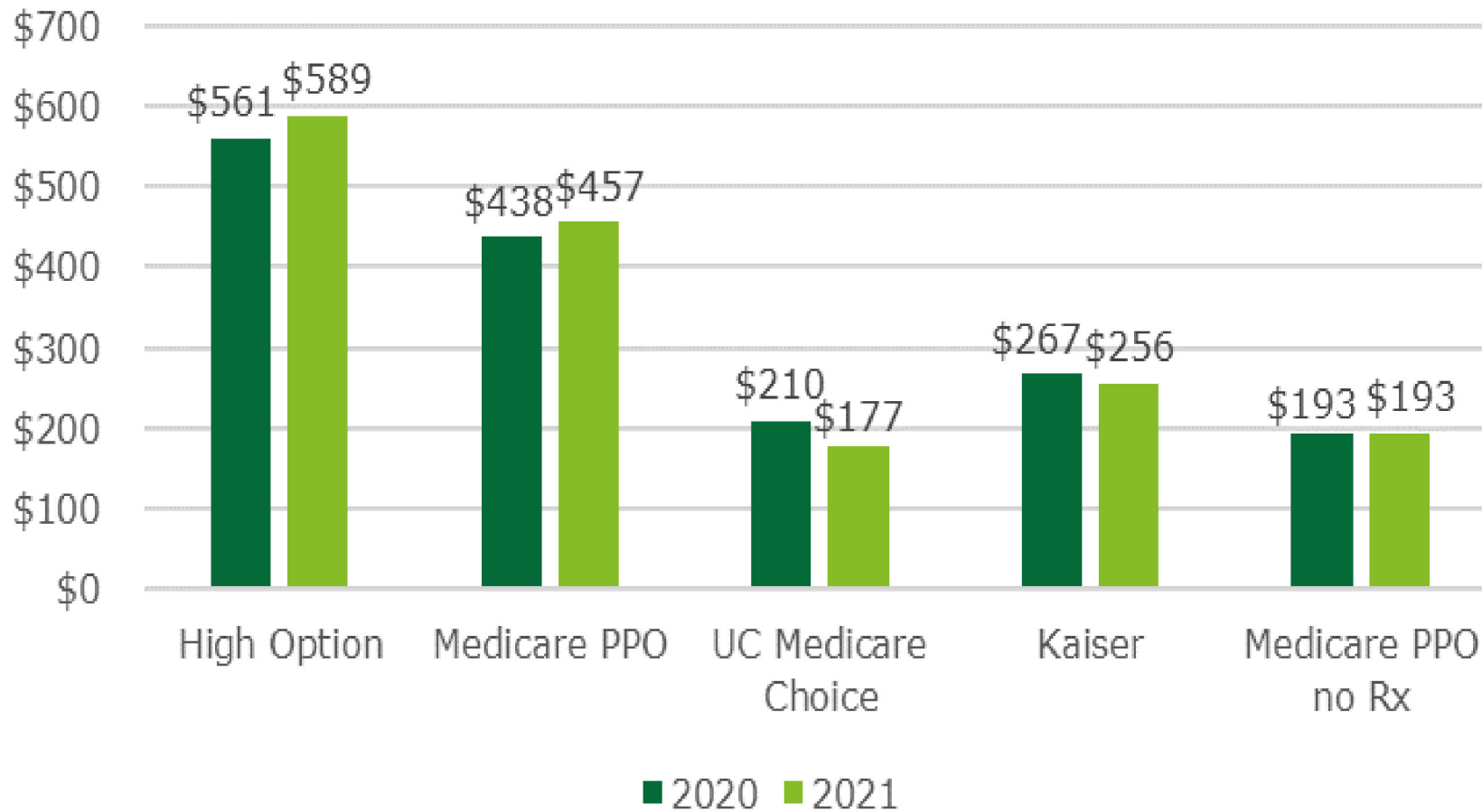
Call Drivers (YTD)



Medicare Rate Changes – Single

2021 Medicare Rates

Monthly Contract Rates - Single (M)



Source: Active and Retiree Contributions, Plan-Specific Deloitte 9.23.20

Medicare Rate Changes

Contract rates

- Slide 5 displays a comparison between 2020 and 2021 Medicare contract rates, single coverage is used as an example
- 2021 contract rate changes range from -15.6% to +4.9%
- While contract rates are what UC pays vendors (e.g. Kaiser), retiree contributions are set using aggregate rates

Aggregate rates and UC Max:

- Before UC sets retiree contributions, all rate increases are aggregated to calculate a single rate as if all Medicare retirees are in a single plan
- Based on the aggregated rate, UC establishes the UC maximum contribution (UC Max) based on a 70% of the weighted average
 - 2021 UC Max decreased 2.7% from 2020, primarily due to rate decreases from the UC Medicare Choice and Kaiser Senior Advantage plans and, migration to the UC Medicare Choice plan
 - Amounts above the UC Max are paid by the retiree (e.g. High Option, Medicare PPO)
 - Where plan premiums are below the UC Max, the balance between the plan premium and UC Max is applied to the retiree's Medicare Part B premium, reducing the retiree's Part B contribution (e.g. Kaiser Senior Advantage, UC Medicare Choice)
- 2021 Medicare rates can be found on UCnet

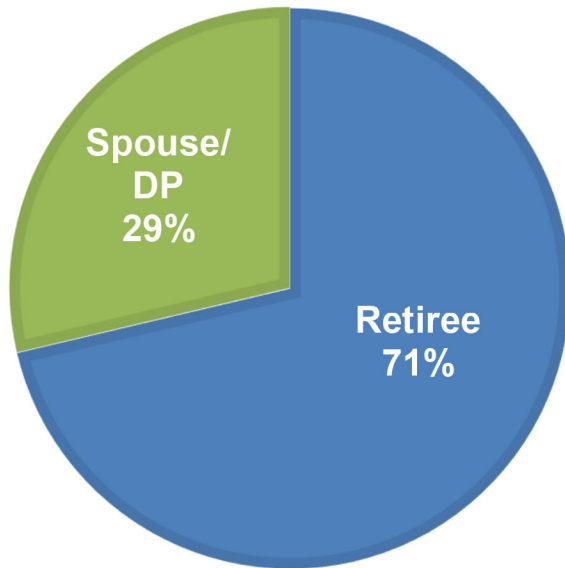
Via Benefits: Enrollment and Demographics

Q1: How many UC retirees receive health coverage through Via Benefits?

- 5,739 Total enrollment in Via Benefits
- 62.5% (3,587) Female; 37.5% (2,152) Male
- 99% (5,676) 65+ ; < 65 (63) Age

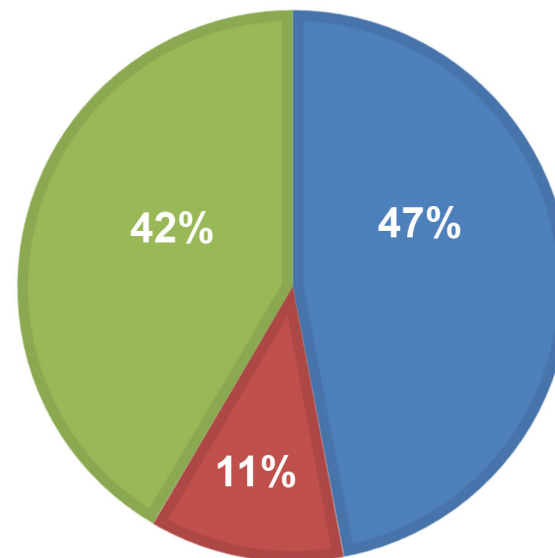
ENROLLMENT

■ Retiree ■ Spouse/DP



BY PLAN

■ Medicare Supp ■ Medicare Advantage ■ RX only



Via Benefits: Process

Q2: How does the process work?

- UC provides eligibility file to Via Benefits
 - Residents outside CA within US
 - Age 64+
 - Monthly file submission
 - Name, address, UC contribution, contract information, eligible spouse/DP and children, current plan termination date)
- Via Benefits makes outreach
 - < 65 years
 - Postal mailing every 3 months through age 64.9
 - Phone outreach begins after last mailing at age 64.9 if no response from retiree
 - Customer Service educates and assists retiree with plan selection and enrollment (coordinated with UC)
 - Premium paid out of HRA
 - 65+
 - Phone outreach
 - Customer Service educates and assists retiree with plan selection and enrollment (coordinated with UC)
 - Premium paid out of HRA

Communication Resources

Q3: *What OOS educational resources are available to faculty preparing for retirement and considering relocation outside CA? How easy is it to acquire information about Via Benefits and plan options?*

- **UCnet:** <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/roadmaps/medicare.html>
 - UC FAQ for Medicare Coordinator Program
- **UCRAYS:** retirementatyour.service.ucop.edu
- **RASC:** 1-800-888-8267, Monday–Friday, 8:30 a.m.–4:30 p.m. (PT)
- **Discover Via Benefits website:** <https://my.viabenefits.com/discover/uc>
 - Education on how the entire process works
 - UC FAQ for Medicare Coordinator Program
- **Main Via Benefits website:** <https://my.viabenefits.com/uc>
 - Updates and important information UC wants to relay to retirees
- **Phone Via Benefits:** 855-359-7381 (TTY: 711); Monday through Friday from 5 a.m. to 6 p.m. Pacific Time

Quality of Service

Q4: *What data does UCOP have on customer service with this coverage and the performance of Via Benefits? What specific concerns have been raised and how have they been addressed?*

- Voice of Customer (VOC) year-round survey via phone
- Score range: 1-5; 5 = very satisfied
- Top 3 reasons for 5 rating:
 1. CSR extremely knowledgeable
 2. All questions answered
 3. CSR kind and patient; listens to entire issue
- Top 3 reasons for 1 rating:
 1. HRA reimbursement issue
 2. Account information not updated/or reflecting correct information
 3. 3+ Call transfers/length of call

