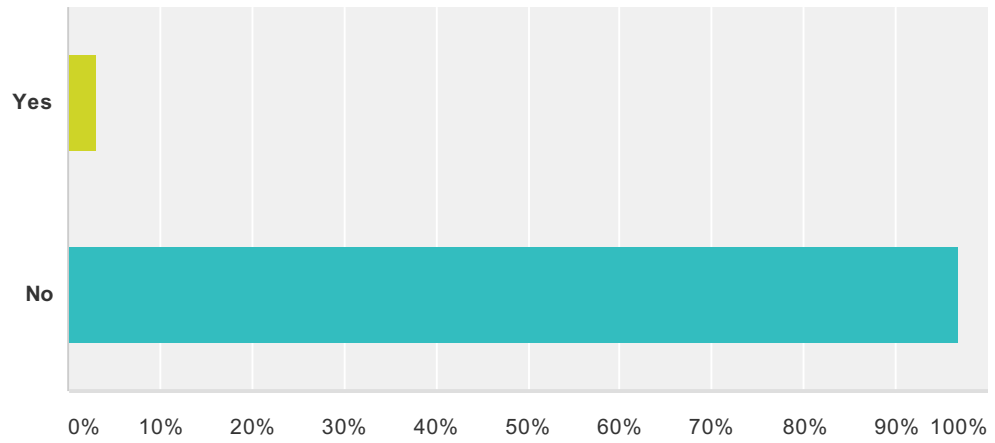


Q1 Have you previously used a health insurance exchange process?

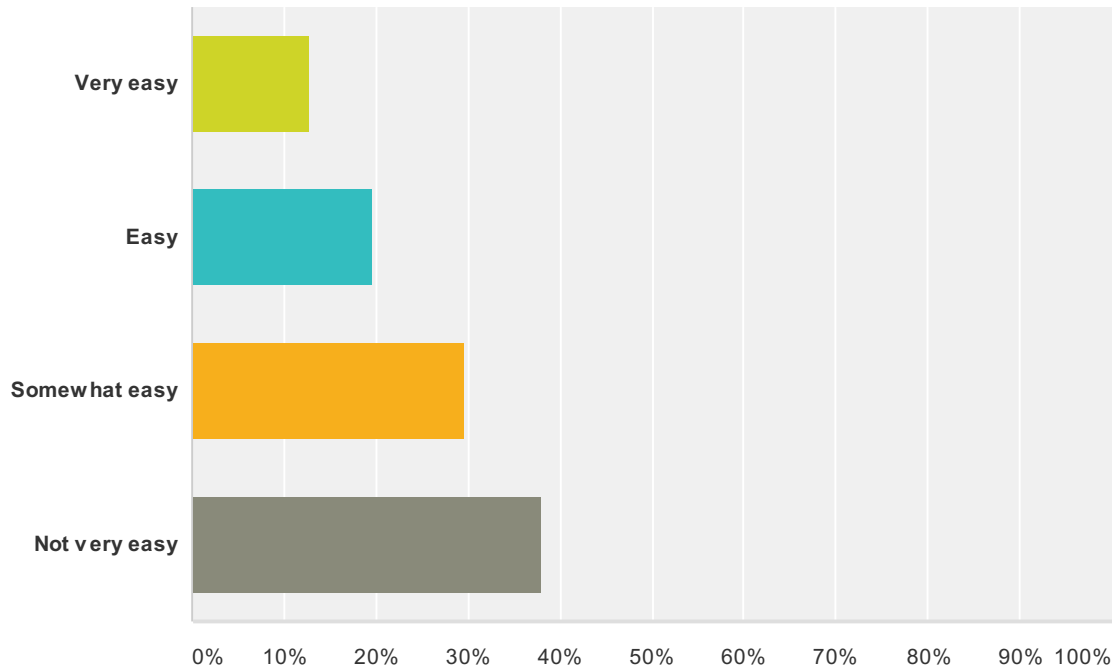
Answered: 94 Skipped: 4



Answer Choices	Responses
Yes	3.19% 3
No	96.81% 91
Total	94

Q2 How would you describe your experience with the exchange process?

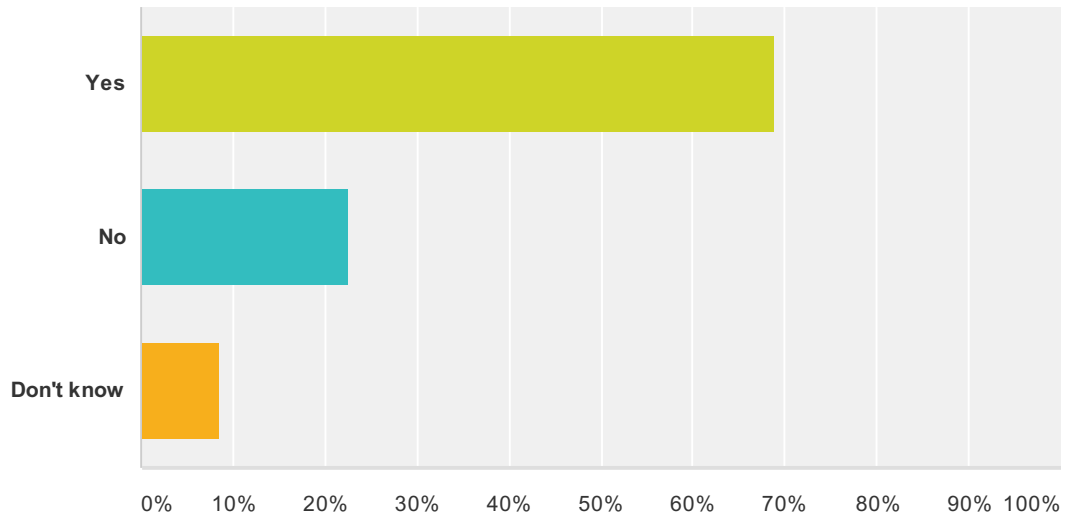
Answered: 71 Skipped: 27



Answer Choices	Responses
Very easy	12.68% 9
Easy	19.72% 14
Somewhat easy	29.58% 21
Not very easy	38.03% 27
Total	71

Q3 Have you used the Extend Health Exchange?

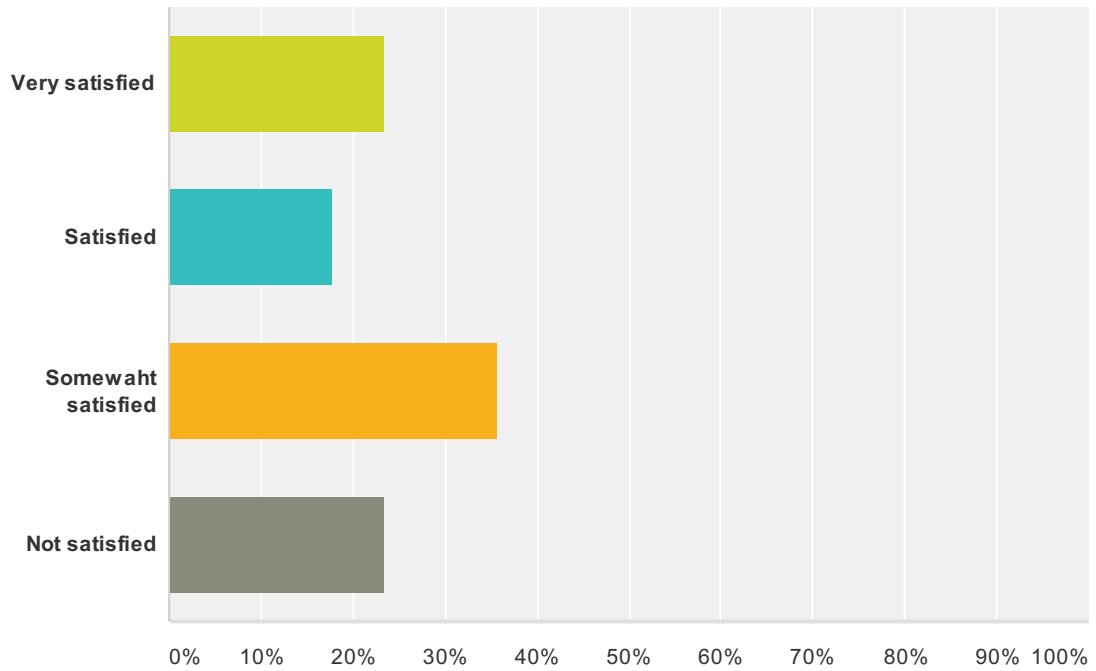
Answered: 93 Skipped: 5



Answer Choices	Responses
Yes	68.82% 64
No	22.58% 21
Don't know	8.60% 8
Total	93

Q4 How satisfied were you with Extend Health?

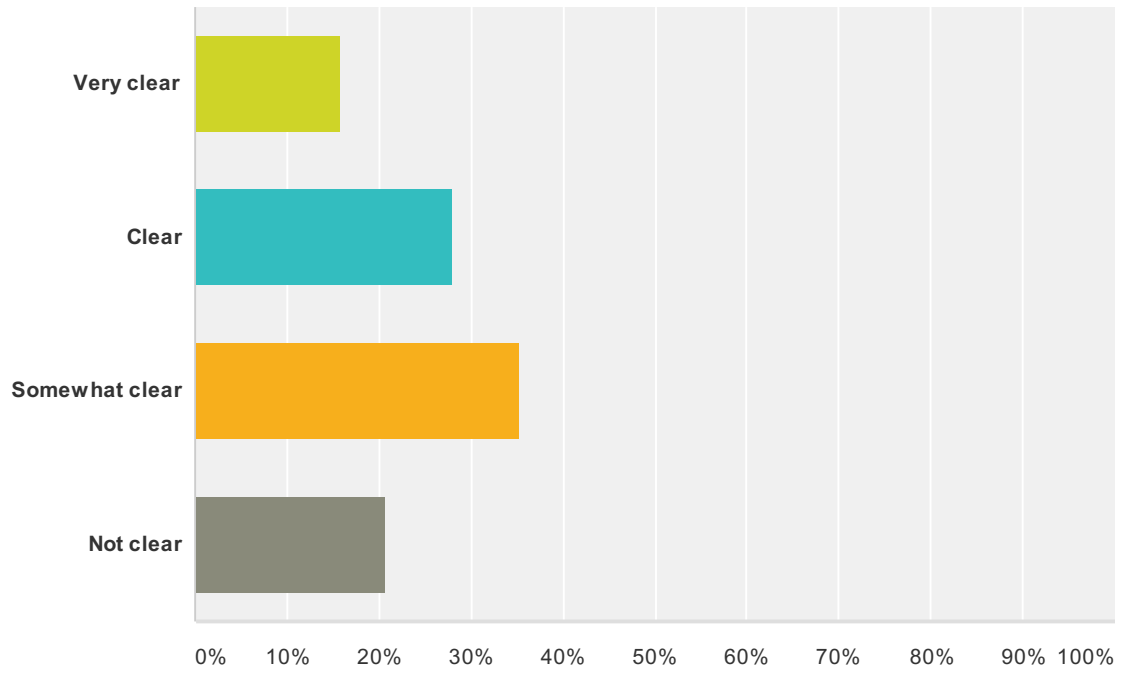
Answered: 73 Skipped: 25



Answer Choices	Responses	
Very satisfied	23.29%	17
Satisfied	17.81%	13
Somewhat satisfied	35.62%	26
Not satisfied	23.29%	17
Total		73

Q5 How would you describe the clarity of health plan information provided to you?

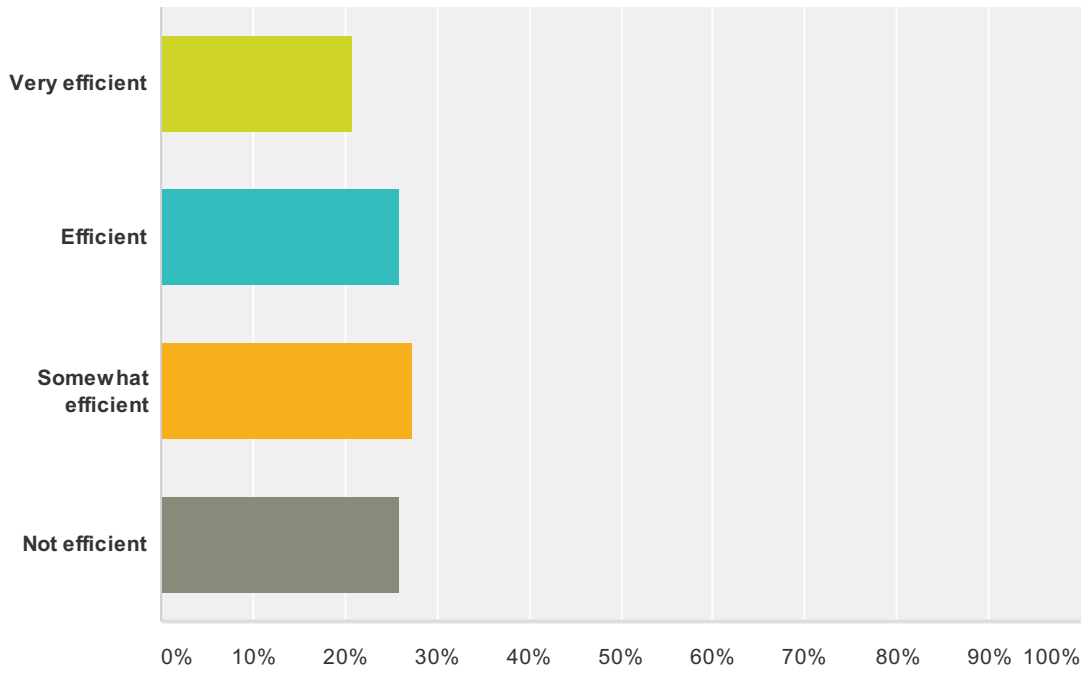
Answered: 82 Skipped: 16



Answer Choices	Responses	
Very clear	15.85%	13
Clear	28.05%	23
Somewhat clear	35.37%	29
Not clear	20.73%	17
Total		82

Q6 How efficient did you find the Extend Health exchange?

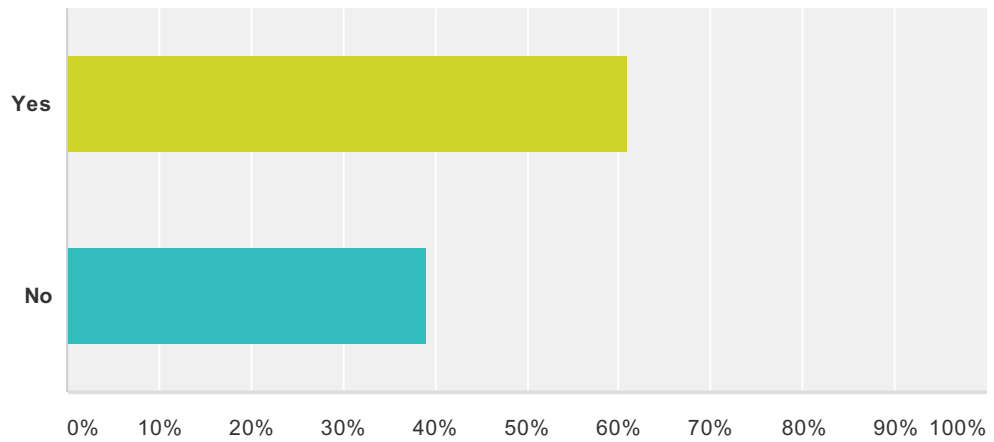
Answered: 77 Skipped: 21



Answer Choices	Responses	
Very efficient	20.78%	16
Efficient	25.97%	20
Somewhat efficient	27.27%	21
Not efficient	25.97%	20
Total		77

Q7 Have you used the \$3,000 stipend ?

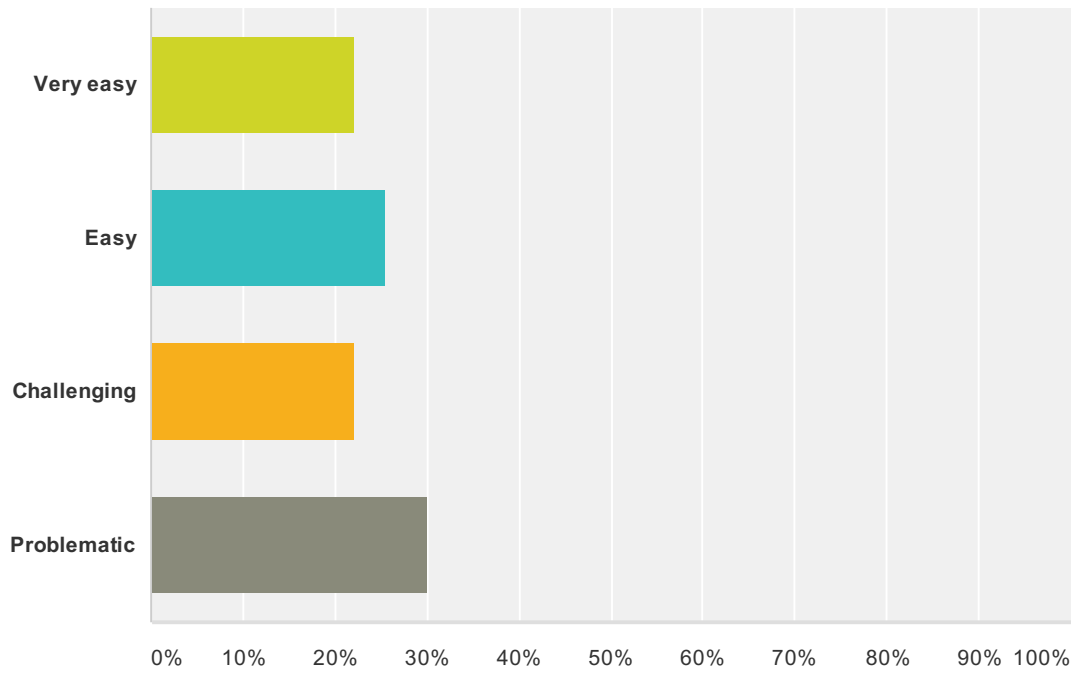
Answered: 87 Skipped: 11



Answer Choices	Responses	
Yes	60.92%	53
No	39.08%	34
Total		87

Q8 If you have used the stipend, then how would you rate the reimbursement procedure?

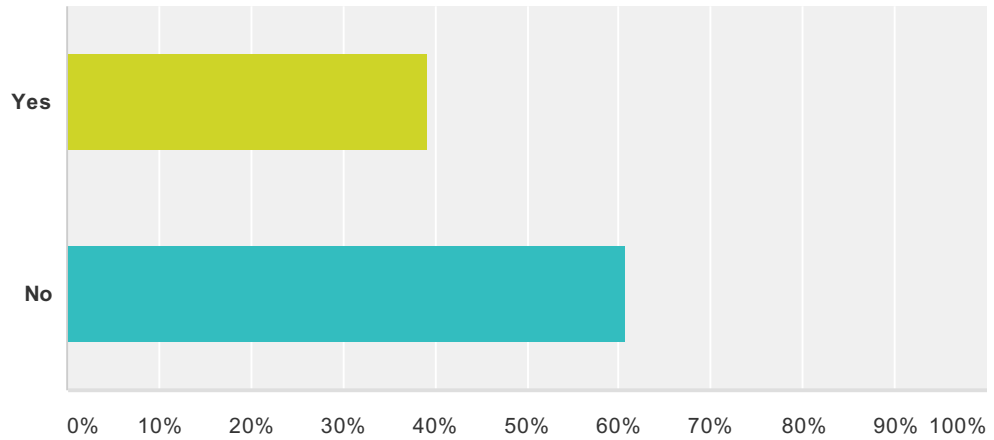
Answered: 63 Skipped: 35



Answer Choices	Responses	
Very easy	22.22%	14
Easy	25.40%	16
Challenging	22.22%	14
Problematic	30.16%	19
Total		63

Q9 Do you use Medigap insurance?

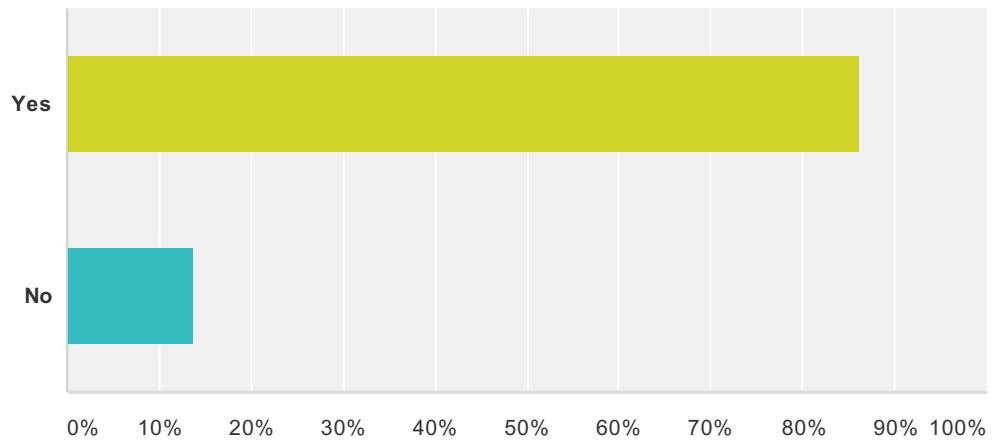
Answered: 84 Skipped: 14



Answer Choices	Responses	
Yes	39.29%	33
No	60.71%	51
Total		84

Q10 Do you use Medicare?

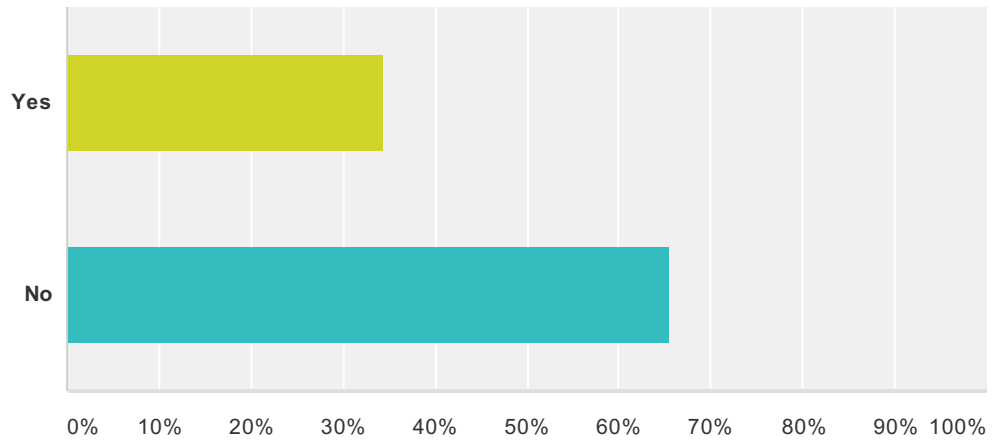
Answered: 94 Skipped: 4



Answer Choices	Responses	
Yes	86.17%	81
No	13.83%	13
Total		94

Q11 Do you use a Medicare Advantage Plan?

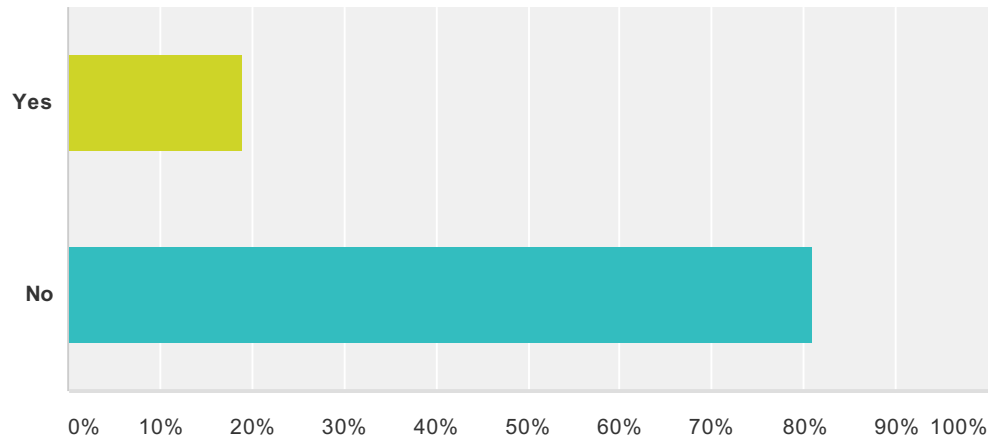
Answered: 87 Skipped: 11



Answer Choices	Responses	
Yes	34.48%	30
No	65.52%	57
Total		87

Q12 Have you reported problems with Extend Health?

Answered: 89 Skipped: 9



Answer Choices	Responses	
Yes	19.10%	17
No	80.90%	72
Total		89

Out of State Retiree Experience with Extend Health Pilot Effort

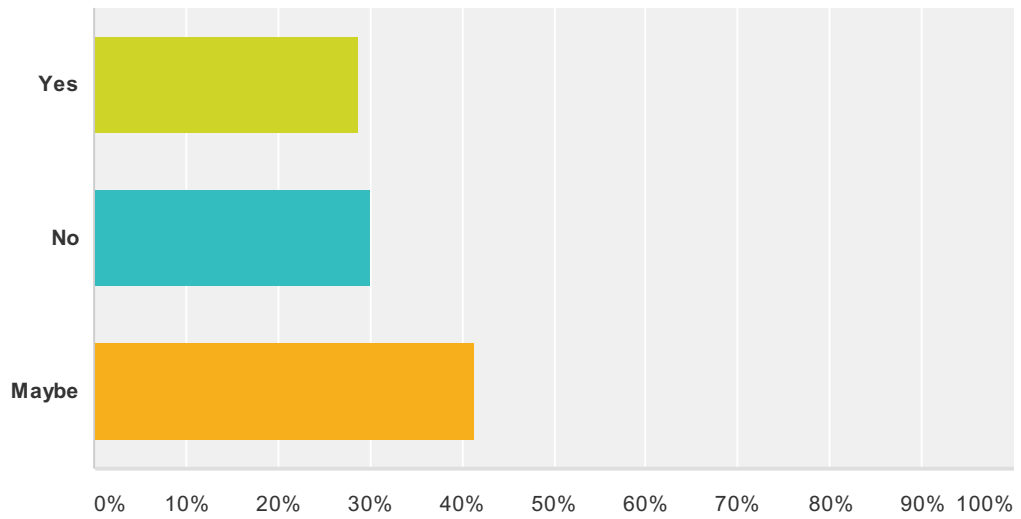
Q13 If yes, to whom did you report the problem?

Answered: 18 Skipped: 80

#	Responses	Date
1	Customer service. Quality of info varies depending on the rep you get. We have had to ask for a supervisor a couple of times	4/18/2014 4:47 PM
2	I tried to change one PDP policy after I made another choice. I dropped the idea b/c I had already paid the full year in advance. The rep was very helpful. Make it easier to pay the full year rather than get monthly bills.	4/18/2014 9:10 AM
3	customer service	4/17/2014 8:01 PM
4	Over the phone and by mail to Extend Health customer service	4/17/2014 5:37 PM
5	Michael Walden, UC Retirement Admin. Center by letter on Oct. 15, 2013	4/17/2014 1:14 PM
6	Extend Health supervisors.	4/17/2014 12:34 PM
7	Extend Health ; EVP Brostrom; VP Duckett; Director Lewis. Re 9 & 10 above, we have purchased Medicare supplement from Humana and have Medicare but have made no claims. Difficult to obtain recurring reimbursement and no indication what claim is associated with which person-impossible to audit-no numbers match.	4/14/2014 11:54 AM
8	The last survey and Stephanie Roth (?) at UC.	4/13/2014 5:18 PM
9	Complained in an evaluation requested by Extend Health.	4/10/2014 4:31 PM
10	To the staff at Extend Health through their online process and via survey responses.	4/10/2014 9:14 AM
11	Extend Health, UCOP, Regence	4/9/2014 9:41 PM
12	The contact person at UC Benefits who helped iron things out.	4/9/2014 5:05 PM
13	The appropriate Chairs of the UCB Faculty Welfare Committee and the Committee on Emeriti Relations, and the Chair of the systemwide Faculty Welfare Committee. (Calvin Moore, Morton Paley and William Jacobs, respectively. Also, William Battista, who had much to do with designing the new arrangements, and whose responses to my complaints were disingenuous, evasive and casuistic. I'd be happy to send you a copy of this correspondence.	4/9/2014 1:34 PM
14	to a supervisor at Extend Health. There was no follow up from the company.	4/9/2014 1:24 PM
15	N/A	4/9/2014 12:24 PM
16	ExtendHealth, UCOP	4/9/2014 12:13 PM
17	Phone representative	4/9/2014 12:10 PM
18	To Extend Health with a copy to VP D. Duckett	4/9/2014 12:03 PM

Q14 Based upon your experience, would you recommend continuation of the pilot effort with Extend Health?

Answered: 80 Skipped: 18



Answer Choices	Responses	
Yes	28.75%	23
No	30.00%	24
Maybe	41.25%	33
Total		80

Out of State Retiree Experience with Extend Health Pilot Effort

Q15 If you answered "Maybe", why did you choose that response option?

Answered: 31 Skipped: 67

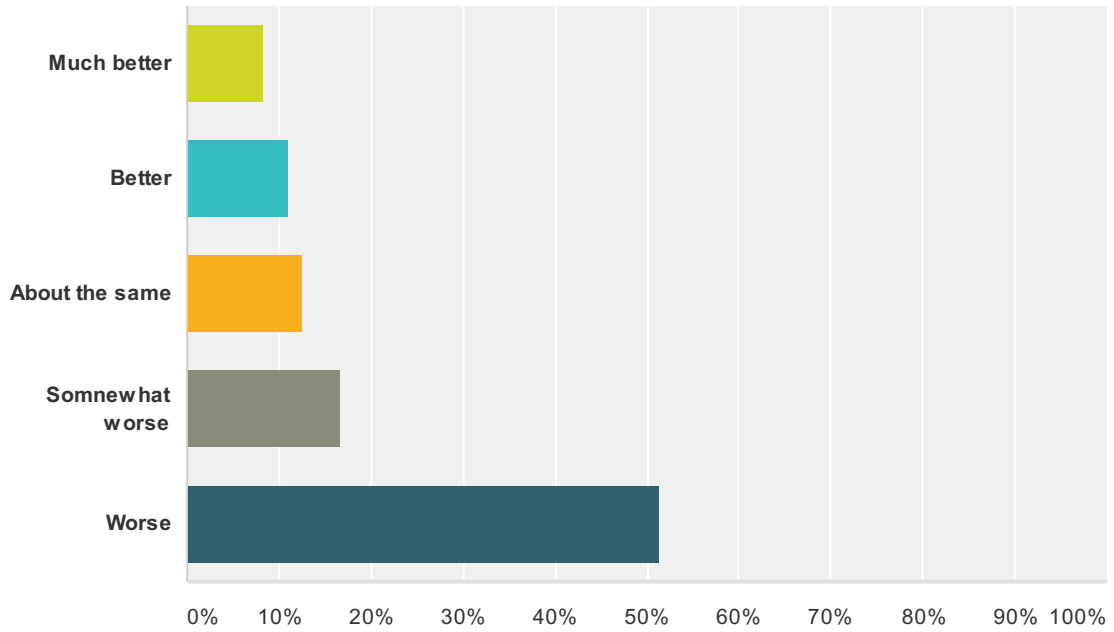
#	Responses	Date
1	I am ignorant of this scheme. Perhaps it is not relevant since I live in Europe. The questionnaire is not really relevant to me - need dont know options.	4/19/2014 2:38 AM
2	To give them another couple of months to sort things out. The insurance coverage is fine. The reimbursement with Anthem in problematic.	4/18/2014 11:23 AM
3	I'd have to know something about Extend Health. Now I know nothing. This survey has provided my first knowledge of its existence.	4/17/2014 4:39 PM
4	I think they are really trying - a lot of it is a training issue, & hiring a higher caliber of staff. I have found a few personnel to be quite savvy, but the majority don't know what they're doing, although they are very courteous & wanting to please.	4/17/2014 12:34 PM
5	I would be afraid that any alternative proposed would likely be worse	4/17/2014 12:21 PM
6	Advantages unclear.	4/17/2014 11:48 AM
7	They have to be more efficient in defining alternative plans available.	4/17/2014 11:32 AM
8	Plan selection is limited. No equivalent to my previous plan.	4/17/2014 11:32 AM
9	What are the other options? We have no knowledge of this field.	4/16/2014 9:33 AM
10	I need more experience with this new way of doing things	4/14/2014 12:59 PM
11	Because the out of state retirees have been thrown to the wolves by UC and it was the only help available unless UC wants to once again treat out of state retirees as part of the system from which they retired. The cost of coverage and prescriptions is excessive, the \$3000 isn't sufficient to cover the annual premium cost let alone any other expenses, coverage is confusing and Extend Health contradicts its self, In addition, once we get coverage I was told by Extend Health that they can no longer help us. Perhaps, UC should use the cost to retain Extend Health to provide services to out of state retirees in house.	4/13/2014 5:18 PM
12	There's nothing else because since UC dumped out of state retirees, even tho we still pay California taxes, what other option for a healthcare facilitator do we have? UC committed to providing a facilitator, but then they "committed" to healthcare too, until we got dumped from group coverage.	4/10/2014 5:54 PM
13	No other alternative was stated; are other options available (i.e. out-of-state retiree health care benefits equal to in-state retiree benefits?)	4/10/2014 10:33 AM
14	I would like to "wait and see" how future reimbursements are handled.	4/10/2014 9:14 AM
15	I have no experience with the plan.	4/10/2014 3:08 AM
16	Depends on what the alternative is.	4/9/2014 10:12 PM
17	These seperate medcare rather than famoiy or two of us is uncomfortable. It seems that our part D fomulary teir levls are more expensive than when had Anthem Blue Cross.	4/9/2014 9:05 PM
18	They were more concerned with signing me up with the cheapest part D drug plan than the one I asked for. I had to change what they signed me up for. Information was given very fast and they seemed to be pretty much only concerned with giving you the cheapest thing available.	4/9/2014 4:46 PM
19	If some of the issues are resolved.... For example, between my wife and I, we need 4 separate policies, one each for medical and one each for prescription drugs. So far we have only been reimbursed for 2 of them.... Some are automatic, some need us to request them, etc. the reimbursement process needs streamlining!!!	4/9/2014 3:14 PM

Out of State Retiree Experience with Extend Health Pilot Effort

20	I am unhappy to be bounced off of UC Care Blue Cross- Blue Shield. One reason I chose UC Berkeley for employment was the retirement and health care benefits. I will run out of money to pay for my health care by October and I feel discarded by the Regents. I think we should file a class action suit for discrimination.	4/9/2014 2:36 PM
21	Am not eligible as wife is only 60 – will consider in 5 years	4/9/2014 2:19 PM
22	It would be helpful if the options regarding RX plan in particular were more easily compared. Comparisons among plans seemed too cumbersome and the pertinent information was a bit hidden in logos and extraneous graphics. Just the facts would be helpful.	4/9/2014 1:35 PM
23	Several of the Extend representatives clearly had no experience and were not inclined to seek help from a supervisor. One misrecorded information I supplied, leaving me for several days without the Anthem medigap coverage I thought I had signed up for. Only by following up myself with additional calls to Extend Health and Anthem did I eventually speak to two well-informed representatives who straightened out the problem.	4/9/2014 1:24 PM
24	I would vastly prefer to go back to the old system in which UC provided health coverage directly.	4/9/2014 12:28 PM
25	Extend health, while not receiving a B+ grade could improve. The original signup took the best part of three days At that point I was very frustrated. Then the contact from ExtendHealth more or less chose AARP Plan F for us. By then I was discouraged enough to say, Oh, all right, we will do that. In the event, vit has worked sort of, although we have not tested the system appreciably as yet.	4/9/2014 12:24 PM
26	I turn 65 in May, my spouse turns 65 in mid August. UCOP said we will not be migrated to Extend Health until 2016 because of her birth date and they will not move us to Extend until both of our names are sent to them. I am in UC Care (but since out of State, we default to Blue Shield PPO). Once medicare starts we get moved to Blue Shield/Cross for supplemental coverage.	4/9/2014 12:14 PM
27	I think their systems are woefully inadequate; however, I understand they are the best of the breed and I would hate to see what another plan would do to us.	4/9/2014 12:13 PM
28	Extend Health itself is fine. But it is not clear to me yet that the \$3000 of proffered compensation will in fact be enough to provide the equivalent of the services we received before.	4/9/2014 12:10 PM
29	Don't know of any alternative while still being able to retain UC support; i.e., what choice do I have?	4/9/2014 12:10 PM
30	The whole experience has been confusing and disorganized.	4/9/2014 12:01 PM
31	Too early to tell.	4/9/2014 11:54 AM

Q16 How would you compare the Extend Health approach to out of state retiree health benefits as compared to previous UC health insurance approach?

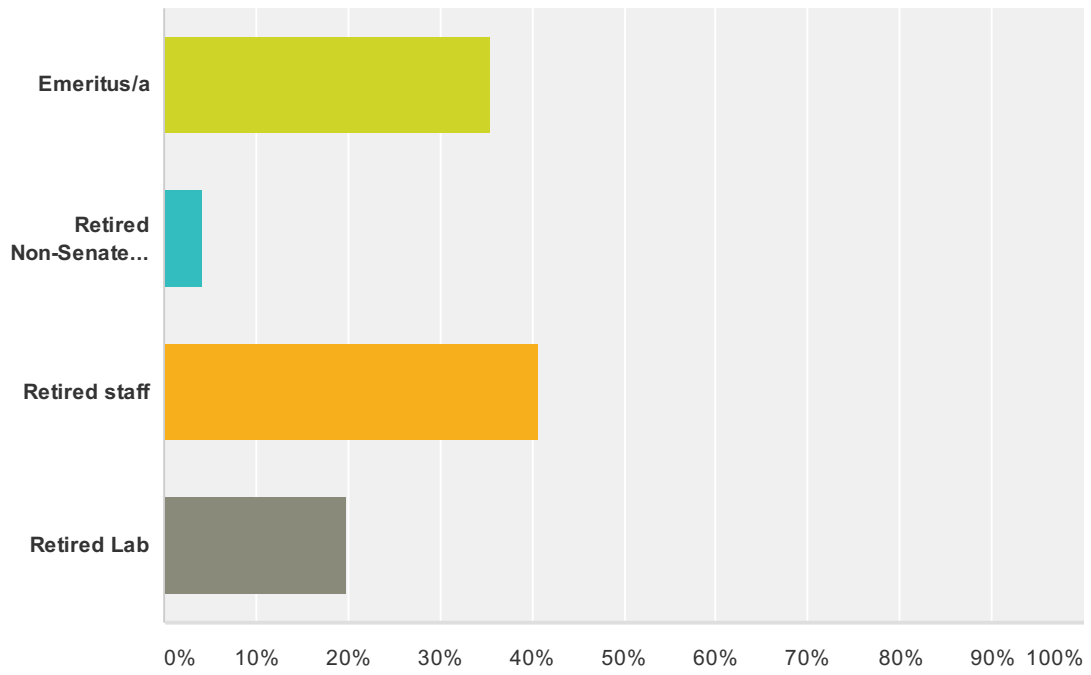
Answered: 72 Skipped: 26



Answer Choices	Responses	
Much better	8.33%	6
Better	11.11%	8
About the same	12.50%	9
Somewhat worse	16.67%	12
Worse	51.39%	37
Total		72

Q17 Tell us about yourself

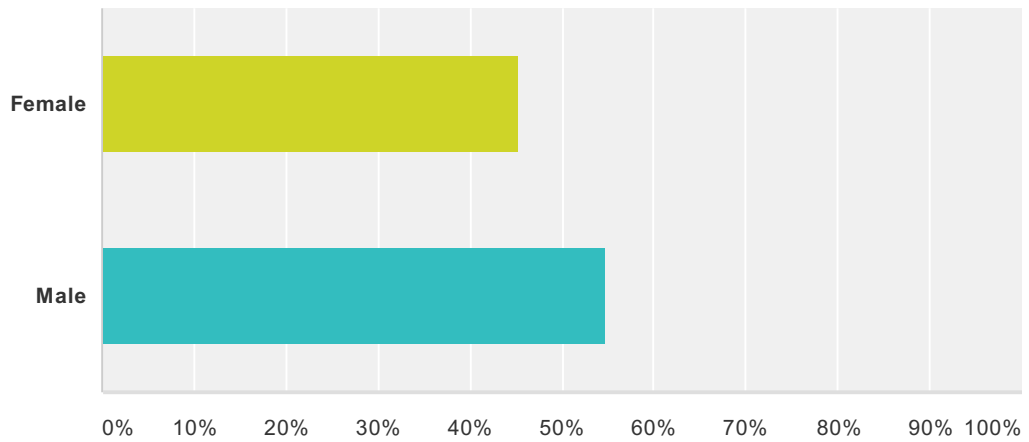
Answered: 96 Skipped: 2



Answer Choices	Responses
Emeritus/a	35.42% 34
Retired Non-Senate Academic	4.17% 4
Retired staff	40.63% 39
Retired Lab	19.79% 19
Total	96

Q18 What is your gender?

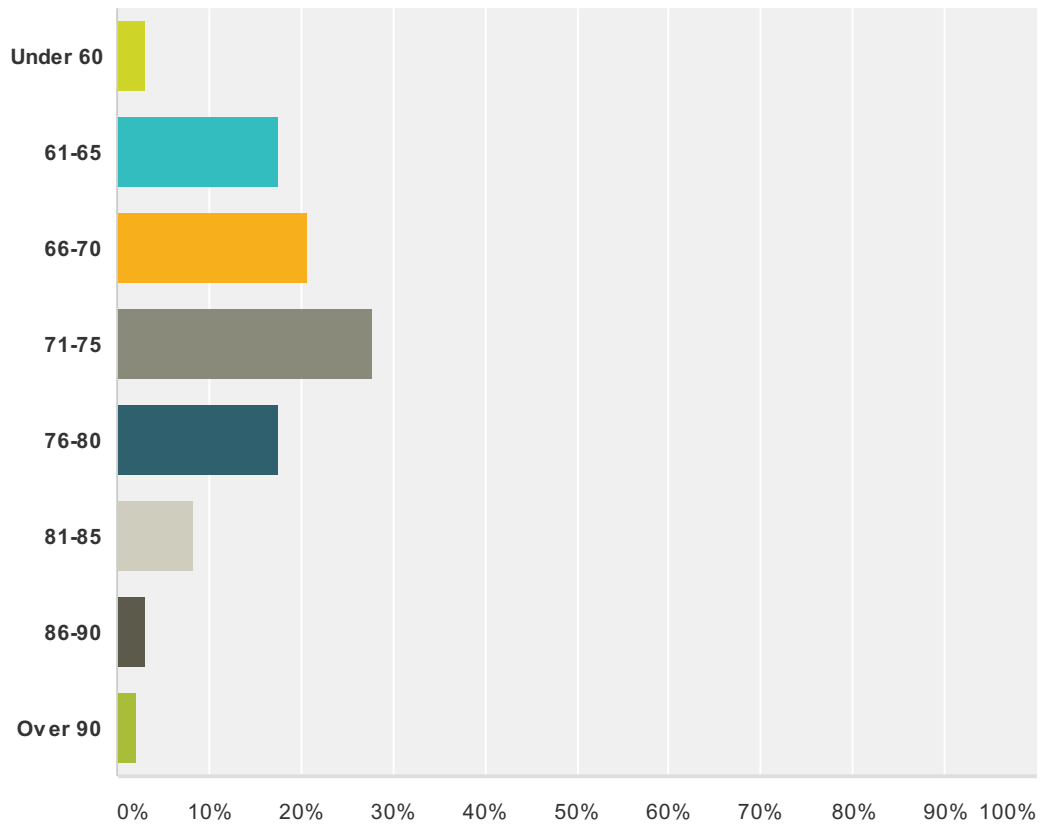
Answered: 95 Skipped: 3



Answer Choices	Responses
Female	45.26% 43
Male	54.74% 52
Total	95

Q19 What is your age?

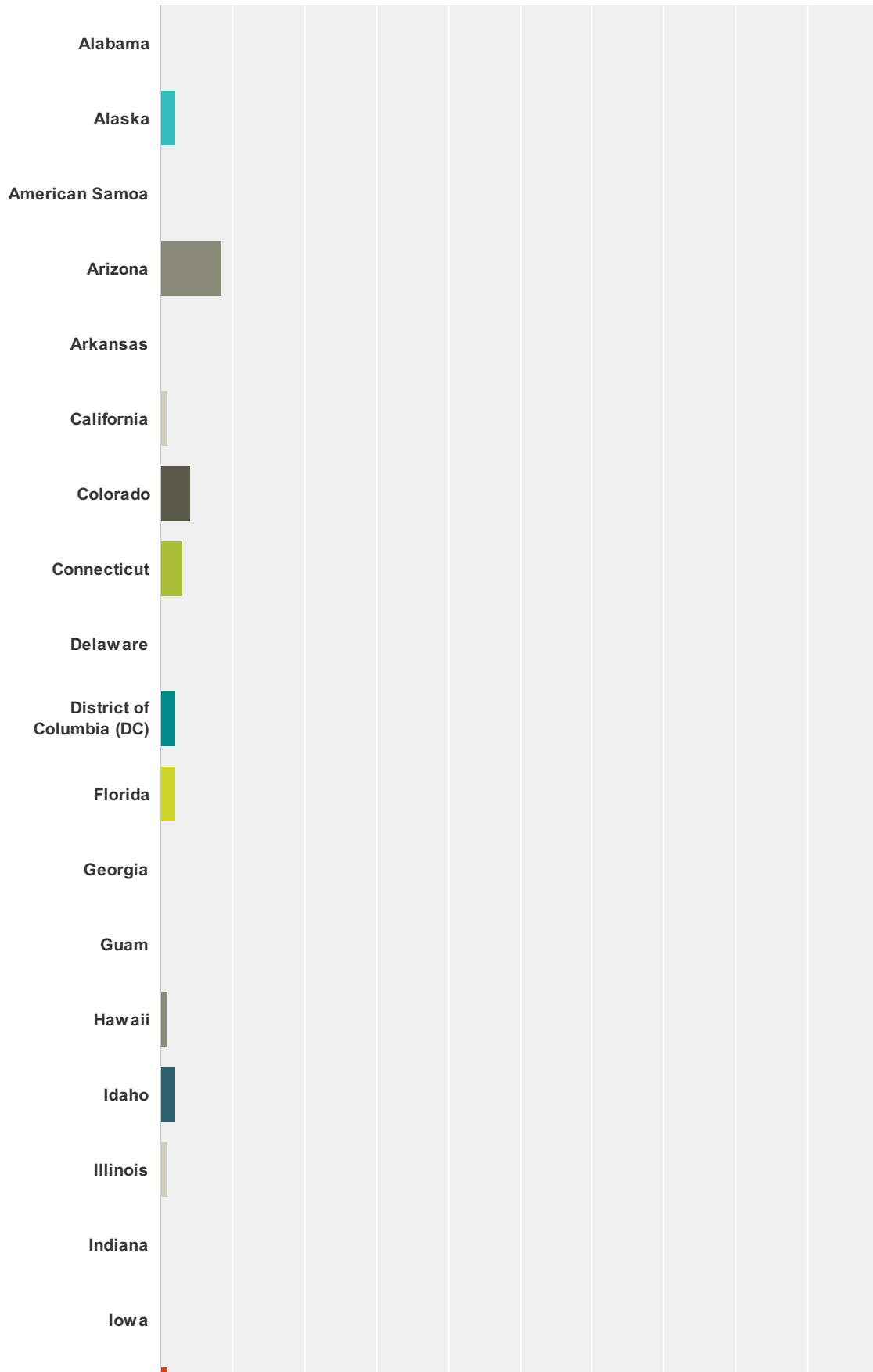
Answered: 97 Skipped: 1



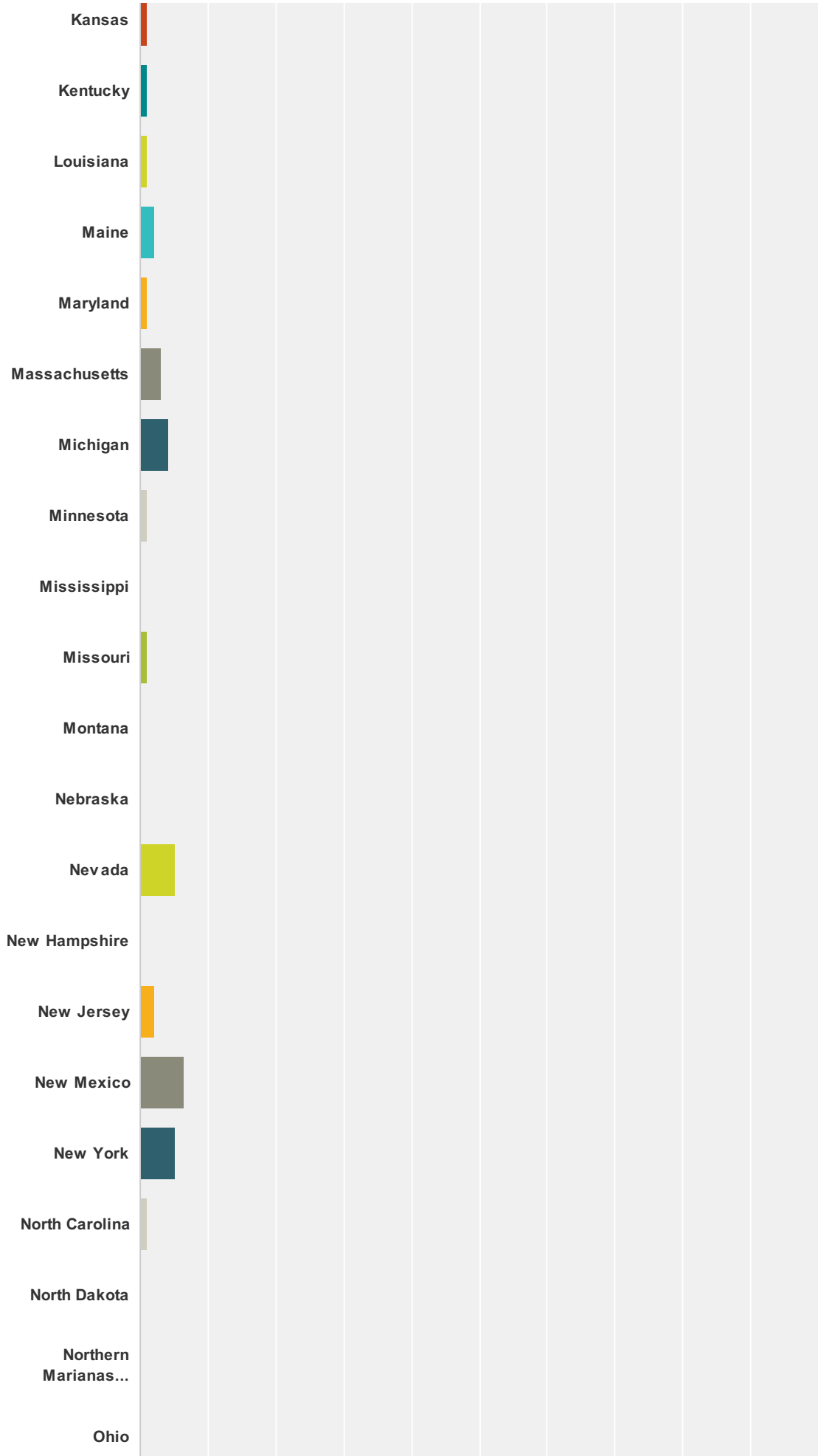
Answer Choices	Responses
Under 60	3.09% 3
61-65	17.53% 17
66-70	20.62% 20
71-75	27.84% 27
76-80	17.53% 17
81-85	8.25% 8
86-90	3.09% 3
Over 90	2.06% 2
Total	97

Q20 In what state or U.S. territory do you live?

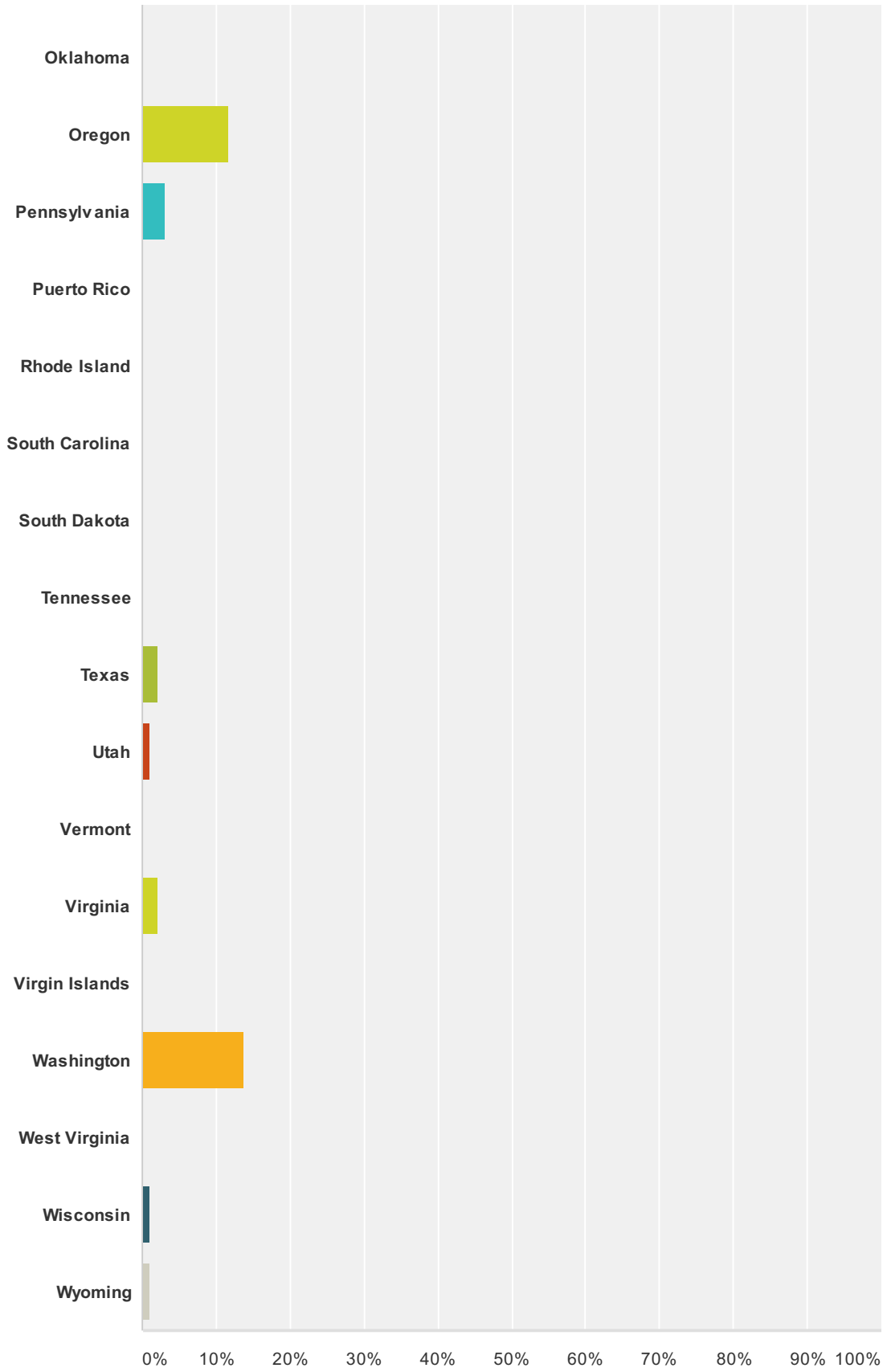
Answered: 94 Skipped: 4



Out of State Retiree Experience with Extend Health Pilot Effort



Out of State Retiree Experience with Extend Health Pilot Effort



Answer Choices	Responses
Alabama	0.00% 0
Alaska	2.13% 2

Out of State Retiree Experience with Extend Health Pilot Effort

American Samoa	0.00%	0
Arizona	8.51%	8
Arkansas	0.00%	0
California	1.06%	1
Colorado	4.26%	4
Connecticut	3.19%	3
Delaware	0.00%	0
District of Columbia (DC)	2.13%	2
Florida	2.13%	2
Georgia	0.00%	0
Guam	0.00%	0
Hawaii	1.06%	1
Idaho	2.13%	2
Illinois	1.06%	1
Indiana	0.00%	0
Iowa	0.00%	0
Kansas	1.06%	1
Kentucky	1.06%	1
Louisiana	1.06%	1
Maine	2.13%	2
Maryland	1.06%	1
Massachusetts	3.19%	3
Michigan	4.26%	4
Minnesota	1.06%	1
Mississippi	0.00%	0
Missouri	1.06%	1
Montana	0.00%	0
Nebraska	0.00%	0
Nevada	5.32%	5
New Hampshire	0.00%	0
New Jersey	2.13%	2
New Mexico	6.38%	6
New York	5.32%	5

Out of State Retiree Experience with Extend Health Pilot Effort

North Carolina	1.06%	1
North Dakota	0.00%	0
Northern Marianas Islands	0.00%	0
Ohio	0.00%	0
Oklahoma	0.00%	0
Oregon	11.70%	11
Pennsylvania	3.19%	3
Puerto Rico	0.00%	0
Rhode Island	0.00%	0
South Carolina	0.00%	0
South Dakota	0.00%	0
Tennessee	0.00%	0
Texas	2.13%	2
Utah	1.06%	1
Vermont	0.00%	0
Virginia	2.13%	2
Virgin Islands	0.00%	0
Washington	13.83%	13
West Virginia	0.00%	0
Wisconsin	1.06%	1
Wyoming	1.06%	1
Total		94

Out of State Retiree Experience with Extend Health Pilot Effort

Q21 Do you have any final thoughts to share with us?

Answered: 71 Skipped: 27

#	Responses	Date
1	I have spent hours over paperwork and still haven't gotten any reimbursement from the \$3,000 stipend. The continuation into retirement of membership in the UC health insurance plans was a major reason why I happily made great financial sacrifices to work for UC. I now feel betrayed and abandoned.	4/25/2014 3:19 PM
2	I am giving this survey such a low score because quite frankly this is the FIRST I have heard about this. And considering the dismal health coverage for out of state retirees it would have been nice to have other options...	4/22/2014 7:17 PM
3	I could answer this better after more experience. My late wife's care was all covered by Hospice	4/21/2014 10:12 AM
4	It has been very difficult adjusting to the new environment but I have got through the initial selection. I really appreciate the \$3,000 subsidy as this would be a tremendous financial burden otherwise. Thank you for that and for the advance notification and information. That was very considerate.	4/19/2014 10:54 AM
5	It's a bit more complex than just having UC do it, but it is actually costing just slightly less. There is some concern about what next years rates may be and whether the stipend will increase to cover them.	4/19/2014 8:56 AM
6	I do not live in any US State	4/19/2014 2:38 AM
7	We were extremely satisfied with our insurance through UC. This has been a hassle. Lots of paper coming through the mail almost daily. We are finally getting reimbursed from all three of our providers.	4/18/2014 4:47 PM
8	Not a bad way to go as long as coverage continues	4/18/2014 11:23 AM
9	I am an out of state retiree and have never heard of the Extend Health Pilot. Maybe I missed an article in the retiree newsletter, but if there was a mailing about this, I didn't receive it.	4/18/2014 9:16 AM
10	Written materials are very good. The Extend Health reps are very knowledgeable. Although once I had to call back and the 2d rep was better than the first. I had trouble figuring out a comparable plan to what I had in the past. The 2d rep did it quickly, while the first rep wasn't as good.	4/18/2014 9:10 AM
11	As I now live in the UK, I assume the "Extend Health Pilot Effort" is not applicable to me.	4/18/2014 6:12 AM
12	Extend Health was fabulous in helping with the process. It's a little more confusing for seniors than it was with UC just paying the bill. The paperwork to get started was overwhelming but the staff at Extend Health was kind and helpful. The fact that we have to do the paperwork every year produces some anxiety but I know that the help will be there. Thanks!	4/17/2014 8:01 PM
13	When I had my phone interview with Extend Health, I had already researched the options online and had decided what I wanted. Luckily the representative came up with the same choices without my telling her. Regarding the \$3000 reimbursement, I asked to have both the prescription and health insurance premiums reimbursed and the remaining amount counted toward reimbursement for medicare premiums. They instead are reimbursing me for the full amount of the medicare premium, in reality I guess it does not matter as long as I get the full \$3000 amount during the year. Thanks for listening	4/17/2014 5:37 PM
14	I'm very curious about Extend Health. Tell me more about it.	4/17/2014 4:39 PM
15	didn't really understand plans I was advised/pushed into. Preferred previous UC High Option which was no longer an option. Pharmacy plan is definitely the wrong plan. And I don't really understand how the \$3000 reimbursement works.	4/17/2014 3:50 PM
16	didn't really understand plans I was advised/pushed into. Preferred previous UC High Option which was no longer an option. Pharmacy plan is definitely the wrong plan. And I don't really understand how the \$3000 reimbursement works.	4/17/2014 3:50 PM

Out of State Retiree Experience with Extend Health Pilot Effort

17	didn't really understand plans I was advised/pushed into. Preferred previous UC High Option which was no longer an option. Pharmacy plan is definitely the wrong plan. And I don't really understand how the \$3000 reimbursement works.	4/17/2014 3:50 PM
18	Overall the process is cumbersome and time consuming; the previous UC health care approach if far superior for the retiree. Question: Why are the out-of-state retirees being discriminated against with an inferior, time consuming approach to health care?	4/17/2014 1:17 PM
19	We have had a very difficult time talking with the folks at Extend Health. They seem very inexperienced, bordering on incompetent, when we attempt to understand the program and address our problems. They seem like newly hired employees who don't know, or even care that we are retirees of the University of California and are unable to help in a clear, personal manner. We very much miss the UC Health Care System that we always had. We urge you to take us back to a UC run system or develop a similar system that is personal, clearly run and efficient.	4/17/2014 1:14 PM
20	I do not think this query pertains to me, because I am not eligible for University retired healthcare benefits, although I do receive a UCRS pension.	4/17/2014 12:52 PM
21	It is definitely cheaper, due to the stipend reimbursement but some things are more expensive, such as prescriptions & copays.	4/17/2014 12:34 PM
22	Extend Health seems to be a very inefficient organization, very cumbersome to deal with. Many people there (with one possible exception) seem to be ignorant about health-care issues. Dealing with that organization (rather than more directly with insurance companies) became an excessively time-consuming bureaucratic nightmare. Why was UC so cruel as to dump retired faculty members from the good UC-administered health insurance options merely because these faculty members no longer live in California?? This was very unfair treatment causing such retired faculty members many troubles and much time (precisely at a stage of life when these difficulties have become increasingly difficult to handle). The resultant resentment is also likely to leave these faculty members increasingly unlikely to donate any money to UC.	4/17/2014 12:03 PM
23	Yes, I am not using this service at this time but I am concerned that the University has chosen this method for out of state retirees.	4/17/2014 11:30 AM
24	No, thanks.	4/16/2014 5:38 PM
25	Well, we do have insurance but it is a total mess. Some bills come on paper, some via email. I never know if a payment is due. The owner of the insurance is too old to deal with this. My time is spent taking care of him so I really don't have a handle on it either. Again - it is a MESS. Wife, Kathleen	4/16/2014 9:33 AM
26	the more streamlined the process the better	4/14/2014 12:59 PM
27	Very difficult working with Extend Health. Their staff is not at all knowledgeable, communication is non-existent both within the company itself (which operates in several states) and with clients; there is no way to audit reimbursements/denials as no explanations are provided and none of their claim numbers match anything. Very frustrating. Staff lacks training (and interest) and does not understand the nuances of the University's retirement system. I would not recommend Extend Health under any circumstances. Have spent many hours on the phone, having to explain my request over and over. Was completely ignored until upper management at UCOP became involved. Still trying to straighten out.	4/14/2014 11:54 AM
28	Yes, it seems like after 32 years of loyal service in my case, UC should be more loyal to me. Thanks for the opportunity to comment.	4/13/2014 5:18 PM
29	I am a Professor Emeritus, who has been with the University since 1968, and I very much appreciate that the University continues to look out for the welfare of its retired faculty and staff.	4/11/2014 5:12 PM
30	The Extend Health rep I spoke with gave me drug information that was critically incorrect in terms of what it actually cost. This was very unsettling, to say the least.	4/10/2014 5:54 PM
31	Extend Health personnel shunted me back and forth between departments and seemed at a loss for answers to some basic questions.	4/10/2014 4:31 PM
32	I'm not sure why I got this survey. I don't know about the subject health plan, probably because I get my Medicare sup plan from my subsequent (to UCB) employer. I don't think that I am eligible for the plan(s) in question, but I don't really know.	4/10/2014 3:30 PM
33	I prefer the old system. The drugs are much more expensive under this system. My experience with the Medicare Supplement Plan is limited but so far it has been fine. But the drugs! This change coincided with the adoption of the ACA. Does this account for the increases in drug costs?	4/10/2014 1:28 PM

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34	Yes. While the staff that I have spoken to at Extend Health have been most courteous, I don't think that they have been trained as "experts" as claimed. They are willing to help but do not have the tools. Furthur, staff at the supervisor and management level are very insular and not available to speak with. A problem that I had experienced with the reimbursement process took over 2 months, several phone calls, being put on hold, repeating the issue, etc before resolution. And it was a relatively simple matter : the form had been filled out with my husband's name as the subscriber instead of my own. This is a most unsatisfactory time frame. And I question how a more complex situation would be handled.	4/10/2014 9:14 AM
35	I have been very satisfied with the Extend Health plan for us. They signed us up with the Blue Cross Blue Shield of Arizona and the Hummana Drug plan. All questions were answered in a very competent and professional maner and the reimbursements have been timely	4/10/2014 7:40 AM
36	I currently live out of the country.	4/10/2014 3:08 AM
37	The Extend Health web site should be more informative for Kaiser health plan enrolled members. Example show that you are enrolled with Kaiser rather than show you have no health plan. Provide electronic statement option for Kaiser members. All in all as a first cut with UC health plans I believe Extend Health has done a good job in the pilot program.	4/9/2014 11:02 PM
38	We were very happy with the old system, and fear UC will lower the stipend or keep it the same so we cannot cover premiums/costs.	4/9/2014 10:12 PM
39	Extend Health has no authority to make the Health Insurance Companies keep their agreements, which in our case, they did not. We were promised things by Extend Health and by the Medigap insurance provider that were not delivered. We understand that UC made all these changes to save themselves money, not to serve us in any way. We now have worse insurance for which we pay more and, as individuals we have no leverage with these providers; but then, you knew all that would be the case before you started this. Shame on you.	4/9/2014 9:41 PM
40	Our previous group plans were more comfortable,	4/9/2014 9:05 PM
41	Perhaps I am not old enough to know about this program? thanks	4/9/2014 7:50 PM
42	My husband and I live in Washington. This coming January we will both be on Medicare. I have talked to UC and they tell me that we will go on to ExtendHealth at that time. They told me we become ineligible for the UC health plans at that point. If we move back to California at a later time (we are in Washington currently to take care of my husband's 94 year old mother), we will be ineligible for the UC health plans and will still be on ExtendHealth. Is the point of ExtendHealth simply to make as many retirees as possible ineligible for UC Health Plans? Probably not germane to your survey, but certainly an issue of potential concern for retirees.	4/9/2014 4:54 PM
43	The \$3000 given was less that what was paid by UC for the group insurance for retirees. Once we were kicked out the of group we can no longer become a part of the group again. We did not ask to be kicked out. You have to wait for reimbursement of your outlay from the \$3000 which can be anytime during the month. Maybe we need that money at the beginning of the month. I knew this was a test. UC is getting ready to drop all retiree group health insurance.	4/9/2014 4:46 PM
44	Using Medicare and the Blue Shield Medicare plan	4/9/2014 4:01 PM
45	We received much more accurate information from a State of Oregon program for retirees than we did from Extend health. The person was extremely knowledgeable with insurance exchanges as well as the types of insurance available to us, and the benefits of each of the choices available to us. And the help was FREE!	4/9/2014 3:14 PM
46	As I stated above, I think that out of state retirees should file a class action suit against the Regents for discrimination towards us and loss of retirement benefits.	4/9/2014 2:36 PM
47	Our health care system is so complicated, I'm not sure how you would educate participants without them. We changed systems from the ones we initially chose for considerably less cost. Our choices were limited to Humana which required a primary care physician that the carrier assigned; but that was not fully explained to us when we signed up. Perhaps a few trained UC employees might be a better alternative--the EH staff all seemed to be newly trained--certainly not fully familiar with the intricacies of a wide variety of insurance plans. Thank you.	4/9/2014 2:30 PM
48	The process is overly mechanized and bureaucratic. The people we talked to had no access to our previous insurance with the same company (Anthem Blue Cross). They knew less than we learned from reading the material that was sent. Worse, they would not let us tell them what we wanted; they only would let us answer questions that they asked. And they asked us for the same info over and over (e.g., SSN) and took an hour and a half to do 15 minutes worth of work	4/9/2014 2:19 PM

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49	Consider making it available when retiree is on Medicare even though spouse is not	4/9/2014 2:19 PM
50	Extend Health is very efficient and through with information for the individuals health situation.	4/9/2014 1:45 PM
51	I don't know what Extend Health is. I do know that I'm very unhappy with the Blue Shield coverage I wound up with--no prescription drug benefit, and I found this out AFTER I switched over! Not that I had much choice as an out-of-state retiree. I would like more options.	4/9/2014 1:45 PM
52	No, just to stress how happy (and surprised) I was to get the excellent contact with the Extend Health people.	4/9/2014 1:37 PM
53	Pleased to have the continued benefits coverage.	4/9/2014 1:35 PM
54	The Extend Health operation is an incompetent mess, with the exception of 2 people who were intelligent in trying to clear the clerical mess we encountered at almost every step of the way: misinformation, lack of clarity among ExtendHealth staff about how their system works, poorly designed forms that inevitably create mistakes, recurring clerical mistakes even after initial corrections, poor telephone connections that regularly break off when one is being transferred, hours spent clearing up staff errors. But worst of all, even if the system worked perfectly, the arrangement for out-of-state retirees is unfair: we are required, if we want to change medigap plans, to go through medical underwriting review--unlike our in-state-counterparts. So we are now a cadre of second-class citizens. I'd like to know whether UC's savings by doing this to us makes up for what they're paying TowersWatson (Extend Health's parent company) for their miserably incompetent service.	4/9/2014 1:34 PM
55	Initially, the "phone agents" were not very helpful or knowledgeable and one had to find one how was truly helpful. After initiating the program on the first of the year, I have found the paper work to be extremely cumbersome. I have spent a great deal of time filling out forms for reimbursement and then I receive statements from Extend Health that are confusing in relation to the forms I have filed. There is no doubt that the previous system I used when I lived in CA was far superior and I would raise the question as to why the University got involved in this type of health insurance plan only for retirees who are not residing in CA. I feel we are being discriminated against with an inferior health plan compared those who are lucky enough to be in CA. If this is really a pilot program, you should get rid of it and come up with a plan more like what retirees have in they are in CA.	4/9/2014 1:33 PM
56	Perhaps I just got the lemons (as well as two knowledgable and helpful reps), but this experience leaves me with the impression that Extend Health was not ready to do the job in an efficient and professional way when I went through this process. Perhaps they are better prepared now?	4/9/2014 1:24 PM
57	Every step was simple, everyone was very helpful. The web instructions were simple. Overall it was a very pleasant experience. Love that your now offer Kaiser to Out of State Retirees.	4/9/2014 1:18 PM
58	Dealing with UC Health insurance was easy. Extend Health's program seems very unprofessional. We spent hours on the phone trying to correct problems created when Extend Health sent incorrect information to the insurance of our choice. They botched the premium refunds then sent the wrong information to us. Does anyone there know what they are doing?	4/9/2014 1:09 PM
59	I was aghast to learn we were being in many ways 'kicked out' of the university health plan. Of course, as age 72, I have no power whatsoever to change the university's opportune moment to do this. Especially since the outside-California retiree population must be small. I counted on my insurance as a retiree, knowing I would be safe with the university taking care of it. Now we're on our own in an insurance world of incomprehension, costliness, faux expertise, and incoherent and unreachable help for anything. Sad, sad, day. And giving it in January so we might consider it being part of the new ACA, when it's not, just big corporation behavior.	4/9/2014 1:02 PM
60	Extend Health's web site offered only three Humana fee-for-service plans. Checking Humana's web site I found that their identical plans offered directly to the public were less expensive than the Humana plans offered through Extend Health. Additionally, in my sign up talk with a Extend Health representative she spoke only about the Humana plans. It was only when I asked whether other plans were available did she offer the information that one was available through United Healthcare. It turned out that the United Healthcare plan offered exactly the same services for less cost than the Humana plan the Extend Health representative was encouraging me to enroll in. In summary, I have to say that the Extend Health representative I spoke with was not forthcoming about the number of plan options available, and appeared set on encouraging me to enroll in the higher cost Humana plan offered through Extend Health.	4/9/2014 12:52 PM

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61	The change from UC health insurance to Extend was an unpleasant surprise. It was disruptive and confusing, and required considerable effort to navigate. The resulting insurance coverage is substantially poorer than it was before. This important change was made out of the blue, without warning or consultation. Shouldn't there have been some discussion with those affected, before the change was made?	4/9/2014 12:28 PM
62	Take us back to the plans we had before ExtendHealth, i.e.what we had available when we lived in California (and the first year out of California).	4/9/2014 12:24 PM
63	I do not receive any health benefits related to my UCRS retirement from the Berkeley Lab. I receive health care benefits through my spouse who is a professor at Johns Hopkins University.	4/9/2014 12:24 PM
64	No	4/9/2014 12:17 PM
65	I am concerned about UC kicking us out of their programs and sending us to Extend Health. UCOP claims the \$3000 will be sufficient, But my medicare payments are starting at \$1,248 year. I have no idea how much I will pay for supplemental coverage for the next 1.6 years. I assume Extend will shop for coverage in Scottsdale--but we like the Doctors we found--a struggle for us since we were at Kaiser for my entire career at UC.	4/9/2014 12:14 PM
66	I think a Health exchange gives out-of-state retirees OPTIONS. I live in a community that has a dirty of PCPs that will take Medicare patients so we chose Kaiser, Medicare 5-star plan. It was not previously available to us. The \$3000 stipend (a total of \$6K is generous enough to cover all our health care expenses, so the approach is in our interest. On the other hand, their systems simply don't work, especially for Kaiser enrollees. I have not had a single claim processed correctly without calling their reimbursement staff (option 3, to get to them directly). The last denial was for \$1900, denied because it was for 1/1/2013 - 12/31/2013 - I NEVER EVEN SUBMITTED SUCH A CLAIM. I believe it's for the automatic Part B payment for my husband when they payed - in full - for 2014! They've turned down claims for me because they confused my husband's claim and mine. I'm getting ready to submit my 2nd Quarter Part B reimbursement and look forward to new adventures in ExtendHealth Land.	4/9/2014 12:13 PM
67	We feel somewhat abandoned and thrown to the wolves.	4/9/2014 12:10 PM
68	My experience has been disasterous. Despite many, many long phone calls and a letter, I have been unable to secure auto reimbursement of Medicare Part B. In addition, my online account is totally inaccurate showing I have requested (and been denied) more than \$16k. No one has been able to explain this error or correct it. I am completely frustrated by the incompetence of this company and sincerely hope UC will discontinue it's relationship with them.	4/9/2014 12:03 PM
69	The startup for retiree health care over the period June 2013 through January 2014 was not organized well. UC enrolled us in another plan than the one we wanted, they claimed it was our error, and it took far too long to correct. Who ever though naming plans "UC Care" and "UC Core" was a good idea in terms of communications internally as well as externally. I had no idea how spoiled we were with Kaiser North. The lack of HMO options our of state is disappointing and wastes a lot of time.	4/9/2014 12:01 PM
70	UC has done a fine job easing the transition to Obamacare. What remains to be seen is the quality of care available under the new insurance plans.	4/9/2014 11:58 AM
71	I would prefer to have the \$3000 in cash to spend on my own health insurance to supplement Medicare. This was a pain....only this week (April) did I get the card proving I have insurance (AARP).	4/9/2014 11:51 AM