

BENEFITS ADVISORY COMMITTEE
MINUTES OF MEETING
FEBRUARY 5, 2009

[In these minutes: 2008 UPlan Satisfaction Survey Results]

[These minutes reflect discussion and debate at a meeting of a committee of the University Senate; none of the comments, conclusions, or actions reported in these minutes represent the view of, nor are they binding on the Senate, the Administration, or the Board of Regents.]

PRESENT: Gavin Watt (chair), Tina Falkner, William Roberts, Dale Swanson, Karen Wolterstorff, Jody Ebert, Jennifer Imsande, Rhonda Jennen, Sara Parcells, Sandi Sherman, Nancy Fulton, Michael Marotteck, Carla Volkman-Lien, Carl Anderson, Judith Garrard, Richard McGehee, Michael O'Reilly, Theodor Litman, Rodney Loper, Dann Chapman

REGRETS: Joseph Jameson, Amos Deinard, George Green, Fred Morrison

ABSENT: Carol Carrier, Frank Cerra, Keith Dunder

OTHERS ATTENDING: Linda Blake, Ted Butler, Karen Chapin, Joyce Carlson, Betty Gilchrist, Kathy Pouliot, Kelly Schrotberger, Curt Swenson, Jill Thielen

I). Gavin Watt called the meeting to order. He went on to make the following announcements:

a). Committee member George Green has been in the hospital, and, therefore, sends his regrets for today's meeting. Mr. Watt circulated a get well card for Mr. Green and requested that members sign it.

II). Volunteers have been recruited to collect comments on the health plans, which will be shared with the plan administrators prior to their reviews later this spring.

III). Mr. Watt called on Ted Butler to share with the committee the results of the 2008 UPlan Satisfaction Survey. Mr. Butler noted that the last time a UPlan Satisfaction Survey was conducted was in 2004, and this survey focused exclusively on the medical plans. The 2008 survey, however, was expanded to also include questions dealing with the dental, pharmacy and wellness programs.

The purpose of the survey was to assess employee satisfaction with design, administration, and customer service of the UPlan medical, pharmacy, dental, and wellness programs. An on-line version of the survey was sent to all active employees, and print surveys were sent by mail to approximately 1,400 active employees without regular computer access during their workday. A total of 17,077 people were invited to complete the survey, and 4,080 people did so; this represents a 23.8% response rate.

While response to the survey was strong, the survey demographics were somewhat skewed. For example, the age ranges of 45 – 54 and 55 – 64 were somewhat over-represented in terms of survey responses. In addition, while females make up 54% of the University's employee population, over 2/3 of survey respondents were female.

Mr. Butler then shared responses from the dental portion of the survey, and highlighted the following:

- In terms of dental plan choice priorities, choice of a primary care dentist was considered most important among respondents, which was followed by premium cost, and out-of-pocket costs associated with a particular plan.
- Overwhelmingly, plan participants indicated they were satisfied with the level of provider access in their plan.
- 81.2% of survey respondents indicated they were either somewhat or very satisfied with their dental covered services.
- Survey respondents rated both Delta Dental and HealthPartners Dental similarly in terms of customer service satisfaction. Approximately 80% of respondents reported being satisfied with the speed in which their call was answered, about 75% reported being satisfied with the accuracy of the information they received, and roughly 85% indicated being satisfied with the courtesy of the service they received.
- In terms of claims processing approximately 86% of respondents in each plan reported being somewhat or very satisfied with their claims processing experience, 84% indicated they were somewhat or very satisfied with the timeliness of the payments, and roughly 77% reported being satisfied with the explanation of benefits they received from their dental plan.
- Overall, only 8.8% of respondents reported being somewhat or very likely to change their dental plan at open enrollment. In turn, approximately 71% of respondents reported being somewhat or very unlikely to change their dental plan at open enrollment.
- Approximately 80% of respondents indicated they were somewhat or very satisfied with their dental plan.

Next, Kelly Schrotberger provided the committee with survey results for the medical and pharmacy plan portion of the survey. Highlights from Ms. Schrotberger's presentation included:

- Unlike the dental plans, respondents did not distinctly rank medical plan features that were most important for them. Instead, responses were distributed across a range of choices.
- Overall, 91.8% of respondents reported being somewhat or very satisfied with their covered medical services.
- Nearly 90% of respondents indicated they were either somewhat or very satisfied with their provider access. Broken down by plan administrator, 87.5% of respondents reported being satisfied with Medica's provider access, and 91.5% of respondents reported being satisfied with HealthPartner's provider access.
- Over 84% of respondents who utilized mental health benefits in 2008 reported being somewhat or very satisfied with their mental health benefits.

- Overall, 73.5% of respondents indicated they were somewhat or very satisfied with their plan's mental health provider access. Broken down by plan administrators, 76.5% of Medica respondents were somewhat or very satisfied as were 69.2% of HealthPartner respondents. Dann Chapman stated that it is impossible to tease out from the responses whether or not the plans' networks are too limited, or if access is limited because there are too few providers in the market. Mr. Watt stated that this would be a good question for the plans at their annual reviews.
- Survey respondents rated both Medica and HealthPartners similarly in terms of customer service satisfaction. Slightly more than 85% of respondents reported being satisfied with the speed in which their call was answered by their plan, about 80% reported being satisfied with the accuracy of the information they received, and roughly 90% indicated being satisfied with the courtesy of the service they received.
- In terms of medical claims processing, HealthPartners received higher satisfaction levels than did Medica, which indicates there is room for improvement in this area for Medica.
- Overall, 67.1% of respondents reported being somewhat or very satisfied with their plan administrator's website access. HealthPartners satisfaction rating was 74.1% and Medica received a 62% satisfaction rating. Again, there is an opportunity for Medica to improve in this area. Speculation within Employee Benefits about this difference was thought to be attributable to the fact that Medica has multiple websites with a significant amount of information on each site.
- Overall, 67.7% of respondents indicated they were somewhat or very unlikely to change medical plans during open enrollment. Broken down by plan administrator, 65.9% of Medica respondents reported being somewhat or very unlikely to change their medical plan, and 70.5% of HealthPartners respondents indicated being somewhat or very unlikely to change their medical plan.
- Overall, more than 88% of respondents reported being somewhat or very satisfied with UPlan medical program benefits. Broken down by plan administrators, 86.7% of Medica respondents reported being satisfied, and 90.7% of HealthPartners indicated they were satisfied.
- In terms of retail pharmacy satisfaction, 76.5% of respondents reported being either somewhat or very satisfied.
- 82.4% of respondents indicated they were somewhat or very satisfied with the mail order delivery time.
- 66.9% of respondents reported being somewhat or very satisfied with the prescription drug mail order ordering process, which indicates there is room for improvement in this area.
- The mail order payment process received a 73.7% satisfaction rating.
- 76.1% of respondents reported they were somewhat or very satisfied with the UPlan formulary.
- In terms of customer service satisfaction, 65.5% of respondents were somewhat or very satisfied with the speed in which their call was answered, 59.4% were either somewhat or very satisfied with the accuracy of the information they received,

- and 72.4% were somewhat or very satisfied with the courtesy of the service they received. The satisfaction levels indicate that there is room for improvement in this area, especially as it relates to speed of call answer, and information accuracy.
- With respect to the RxAmerica website, 55.1% of respondents indicated they were somewhat or very satisfied with the site, but 24.7% reported being somewhat or very dissatisfied with the site.
 - 69.7% of respondents reported being somewhat or very satisfied with the UPlan prescription benefit.

A member voiced concern over RxAmerica's customer service ratings. Mr. Chapman acknowledged this concern, but noted that what he finds puzzling is the speed of answer rating. The University measures the performance of RxAmerica on a regular basis, and, based on its measurements, the University knows that RxAmerica is answering phone calls with a promptness that is parallel to that of Medica and HealthPartners. Having said this, Mr. Chapman wonders what is behind this rating; it is simply not logical.

Moving on, Jill Thielen shared wellness survey results, and highlighted the following:

- 95% of University employees are aware that the University offers a wellness program, which has financial incentives.
- In terms of the Fitness Rewards network, 85.1% of respondents reported being somewhat or very satisfied with the network.
- 79.4% of respondents indicated that the Fitness Rewards Program was either somewhat or very effective at motivating people to go to their health facility at least 8 times per month.
- Regarding the usefulness of the Wellness Assessment, 67% of respondents reported being either somewhat or very satisfied. It was noted that a fair number of respondents indicated they were neither satisfied or dissatisfied with the usefulness of the assessment.
- 51.5% of respondents indicated they were either somewhat or very satisfied with the phone-based health coaching.
- In terms of the structure of the phone-based health coaching (frequency of calls, phone-based delivery, and total number of calls received), 50.2% of respondents reported being either somewhat or very satisfied.
- Almost 50% of respondents reported a preference for phone-based health coaching, while about 28% preferred face-to-face health coaching, and 23% did not prefer any form of health coaching.
- While not many employees participated in the Online Healthy Living Program, of those that did 73.7% reported being either somewhat or very satisfied with the program.
- 80.1% of respondents indicated being somewhat or very satisfied with the 10,000 Steps® Program ability to increase their level of physical activity.
- 88.5% of respondents reported that they were somewhat or very satisfied with the quality of information they received from the *Ask Mayo Clinic* nurse line.
- 75.3% of respondents indicated that it was somewhat or very clear to get into the UPlan's wellness programs.

- In terms of the Wellness Program's ability to meet needs for maintaining or improving health, 65% of respondents reported being somewhat or very satisfied.
- 72.6% of respondents reported being somewhat or very satisfied overall with the Wellness Program in 2008.

A member reported anecdotally hearing that the phone-based coaching is not particularly useful, and a lot of people do not like it. Another member noted that she participated in the phone-based coaching and did not like it because much of the information provided by the coach was very basic. Mr. Chapman stated that he agrees with these comments, and believes it would be valuable to have this conversation with Healthways. He added that he expects to see improvement in the services delivered by Healthways, which has taken over Harris HealthTrends. From the start it was a well-known fact that phone-based health coaching would not appeal to everyone. While not everyone finds phone-based coaching valuable, a fair number of survey respondents found it useful. The University is moving ahead to offer face-to-face coaching. Mr. Chapman stated that it is not surprising to him that there is no universal approval of this program.

In closing, Mr. Butler noted that the survey results will be shared with the plan administrators.

A member stated that it would be interesting to know how the University's satisfaction level with the various plan administrators compares to the plan administrator's other clients. Mr. Watt agreed that this would be an interesting comparison, and suggested this question be asked during plan reviews.

A member asked whether the University's budget challenges will have an impact on benefits, especially the Wellness Program. Mr. Watt stated that budget cuts across the University will likely result in changes in the benefit set. Mr. Chapman added that the budget will impact everything; however, it is too early to be any more specific at this time. The administration will be consulting the BAC this spring on finding ways to save the UPlan money.

Mr. Watt thanked Mr. Butler, Ms. Schrotberger, and Ms. Thielen for each of their presentations.

A member suggested as a future UPlan Satisfaction Survey question to query whether people would participate in the wellness programs if they did not receive incentive payments. Mr. Chapman reminded the committee that Dr. John Nyman's return on investment (ROI) study on the Wellness Program will be ready later this spring. Preliminary ROI data, stated Mr. Chapman, strongly indicated that the Disease Management program was producing an ROI, but there was not enough statistically significant data to measure the ROI on the other programs.

IV). The next BAC meeting will be on February 19, 2009. Mr. Watt reminded the committee that in March, rather than meeting on the first and third Thursdays of that month, the committee will meet on the first and fourth Thursday.

Hearing no further business, Mr. Watt adjourned the meeting.

Renee Dempsey
University Senate