OneExchange Update
Agenda

- Ongoing Process Refresher
- Service Improvements
- Regulatory and Compliance Topics
- Medicare Open Enrollment
Ongoing Process Refresher

• New Retirees and Age-ins
  – “Intends to Retire” Kit—OneExchange insert
  – Approaching 65 (120 days) reporting
  – Completion of HealthFlex/OneExchange enrollment form

• Health Reimbursement Account (HRA)—exceptions
  – Delayed enrollment
  – Enrollment outside of OneExchange
OneExchange Service Improvements

- Staffing and licensure strategies for hold time reduction
- Training improvements and staffing strategies to improve service level
- Third-party evaluation of phone/software system
- Enhanced online tools
Other Service Improvements—Eligibility

- OneExchange data team staffing
- OneExchange-Wespath-Businessolver collaboration and eligibility clean-up
  - Medicare Secondary Payer
  - Survivors
  - Mismatch in HRA start date
“HRA Plan” Legal Requirements

- Summary Plan Description—*post online*
- Plan Document
  - Article X of *HealthFlex Plan Document* refers to “Medicare Connector HRA”
- Privacy Notice
- PCORI fee (July 31, annually)
Compliance—Special Populations

• HRA for Medicare-eligible disabled individuals
  – Guidance on whether an HRA is allowed—murky
  – No HRAs for *newly disabled individuals* as of 2017
  – Existing HRAs can remain unless additional guidance suggests otherwise

• Retired-rehired clergy choosing to “waive” active coverage
  – Need to avoid any perception of “incentive” to waive
  – No HRA, no active guidance to Medicare market

• Tricare/Tricare for Life participants

• Individuals not losing group coverage
Open Enrollment Refresher

- **2017 Open Enrollment:**
  - **Oct. 15 – Dec. 7, 2016**
    - Monday-Friday
      - 8:00 a.m. – 9:00 p.m. ET
    - Saturday by appt. only
      - 9:00 a.m. - 7:00 p.m. ET

- Currently enrolled members:
  - Receive fall newsletter by e-mail or mail (as selected)

- New Part B recurring claim form to be sent in 2017
OneExchange—Open Enrollment Staffing

- All representatives complete training each year
  - New representatives complete full 6 weeks of training
  - Includes client-specific rules/information
- Benefit Advisors complete refresh training, test with all carriers and receive new carrier appointments each year

- Benefit Advisors: 1,350
- Customer Service Representatives: 869
- Application Data Processors: 520
- Application Data Process/Customer Service Representatives: 150
Open Enrollment Refresher

- Medicare Advantage Plans
  - Can change between Medicare Advantage plans or from Medigap plan to Medicare Advantage plan during Open Enrollment without underwriting

- Medicare Supplement/Medigap Plans
  - To change between Medigap plans or from Medicare Advantage plan to Medigap plan will likely face underwriting

- Part D Plans
  - Most common change; can change Part D plans during Open Enrollment without underwriting considerations
Open Enrollment Refresher

• Typical Open Enrollment activity
  – 25% will call in
  – 5% will change medical plans (typically Medicare Advantage)
  – 8% will change their Part D prescription plans

• Reasons for changes
  – Changes to medical/pharmacy needs
  – Carrier terminates plan (not common, letter 90 days in advance)
   ➢ Members should call OneExchange to choose a new plan
Open Enrollment Refresher

- 2-4 minute wait time expected most days
  - Mondays busiest
  - Afternoons, end of week, Thanksgiving week lighter

- High volume weeks: **Oct. 31-Dec. 3**
  (especially Nov 28-Dec 3)
  - Best to call *early* during the Open Enrollment period
### Open Enrollment—Trends in Rate Increases

<table>
<thead>
<tr>
<th>Medicare Products</th>
<th>2012 Rate PMPM</th>
<th>2013 Rate PMPM</th>
<th>2014 Rate PMPM</th>
<th>2015 Rate PMPM</th>
<th>2016 Rate PMPM*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Advantage</td>
<td>-7.6%</td>
<td>-0.1%</td>
<td>-1.8%</td>
<td>10.7%</td>
<td>8.0%</td>
</tr>
<tr>
<td>Part D Plan</td>
<td>-1.3%</td>
<td>2.0%</td>
<td>-2.0%</td>
<td>-2.8%</td>
<td>13.0%</td>
</tr>
<tr>
<td>Medigap/Supplement</td>
<td>3-5%</td>
<td>3-5%</td>
<td>3-5%</td>
<td>5-6%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Please contact the Center for Health as soon as possible if you would like to increase your HRA contributions for 2017.