



Wespath

BENEFITS | INVESTMENTS

Center for Health

April 2018

Via Benefits Plan Sponsor Calls

Agenda

- Name Change
- 2017 Annual Reviews (New!)
- Operations and Satisfaction
- 2018 Roadmap, including Gateway Portal
- Medicare and Regulatory Updates
- 2019 HRA Increases—Timeline

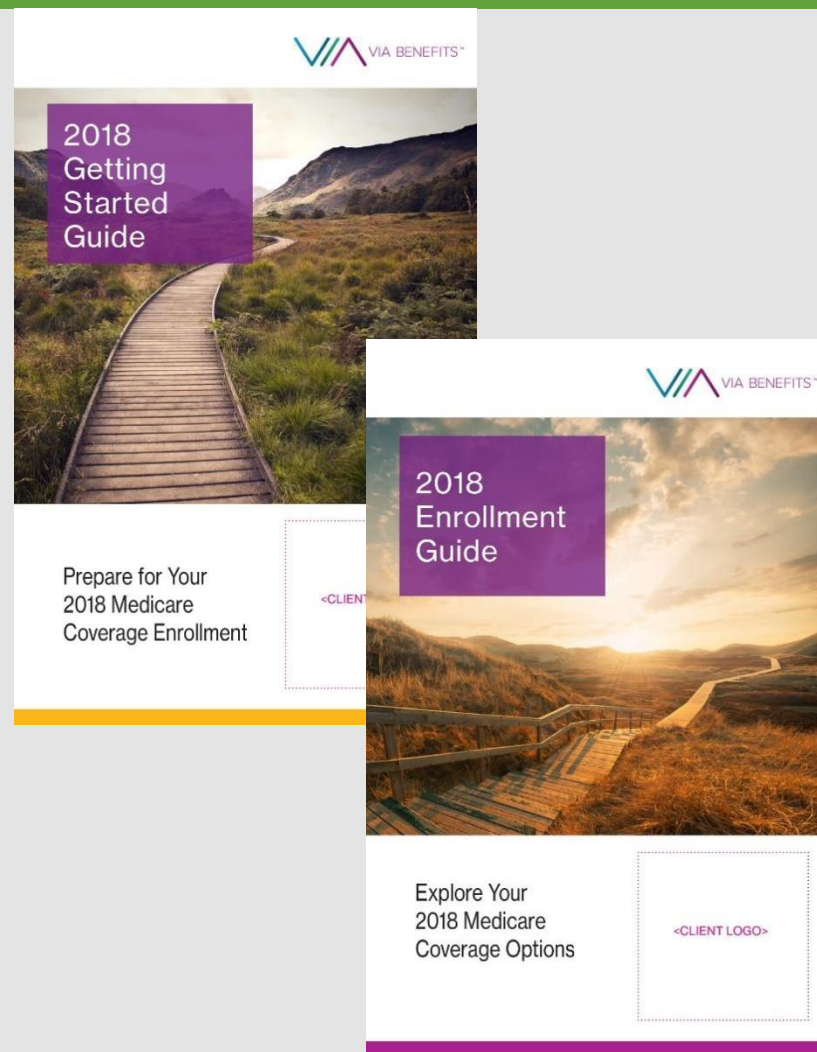
OneExchange Rebranding—Via Benefits®



- No changes to services or functionality
- Effective **March 1, 2018**
- New URL: my.viabenefits.com/wespath
- Automatic redirect to new site from former sites
 - Medicare.OneExchange.com/Wespath
 - OneExchange.com/Wespath
- Participant communications
 - Sent from Wespath and Via Benefits in February
 - Via Benefits materials to note change through 2018

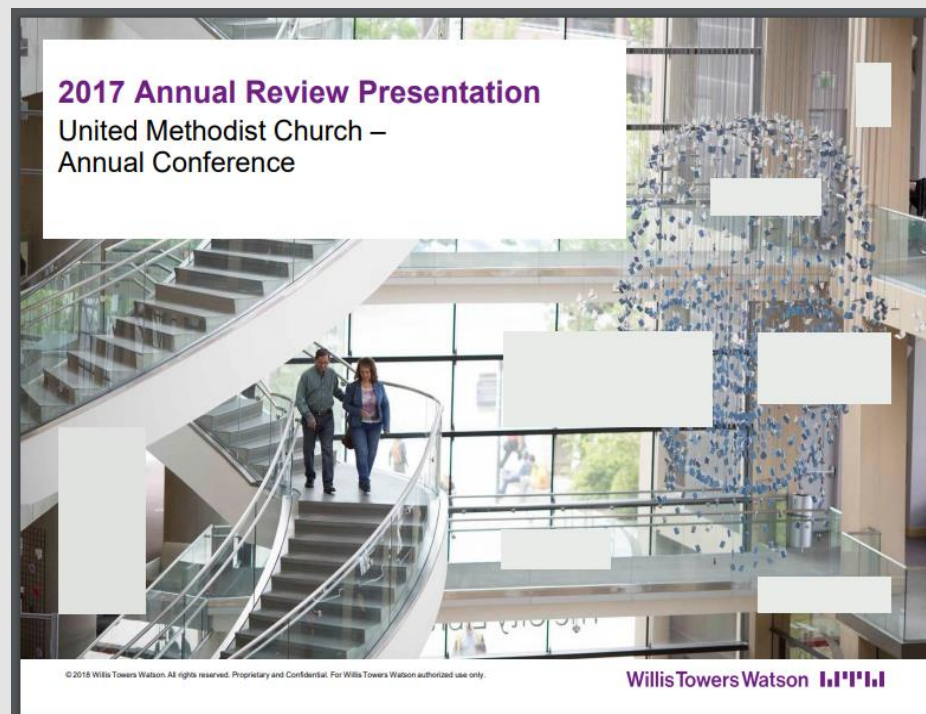
Why the Name Change?

- Refresh look and feel
- Refresh approach, with focus on:
 - Journey to a more secure retirement
 - Consultative service combining a marketplace and concierge service



New! 2017 Annual Reviews—Distributed

- **Global overview:** today
- **Detailed individual reviews:** contact Megan to set up individual plan sponsor meeting



2017 Annual Reviews—Overview

- Call stats by quarter
- Enrollment summary (including recent changes)
- HRA summaries
- Satisfaction scores
- Process refreshers (appendix)



Achievements in the Last Year

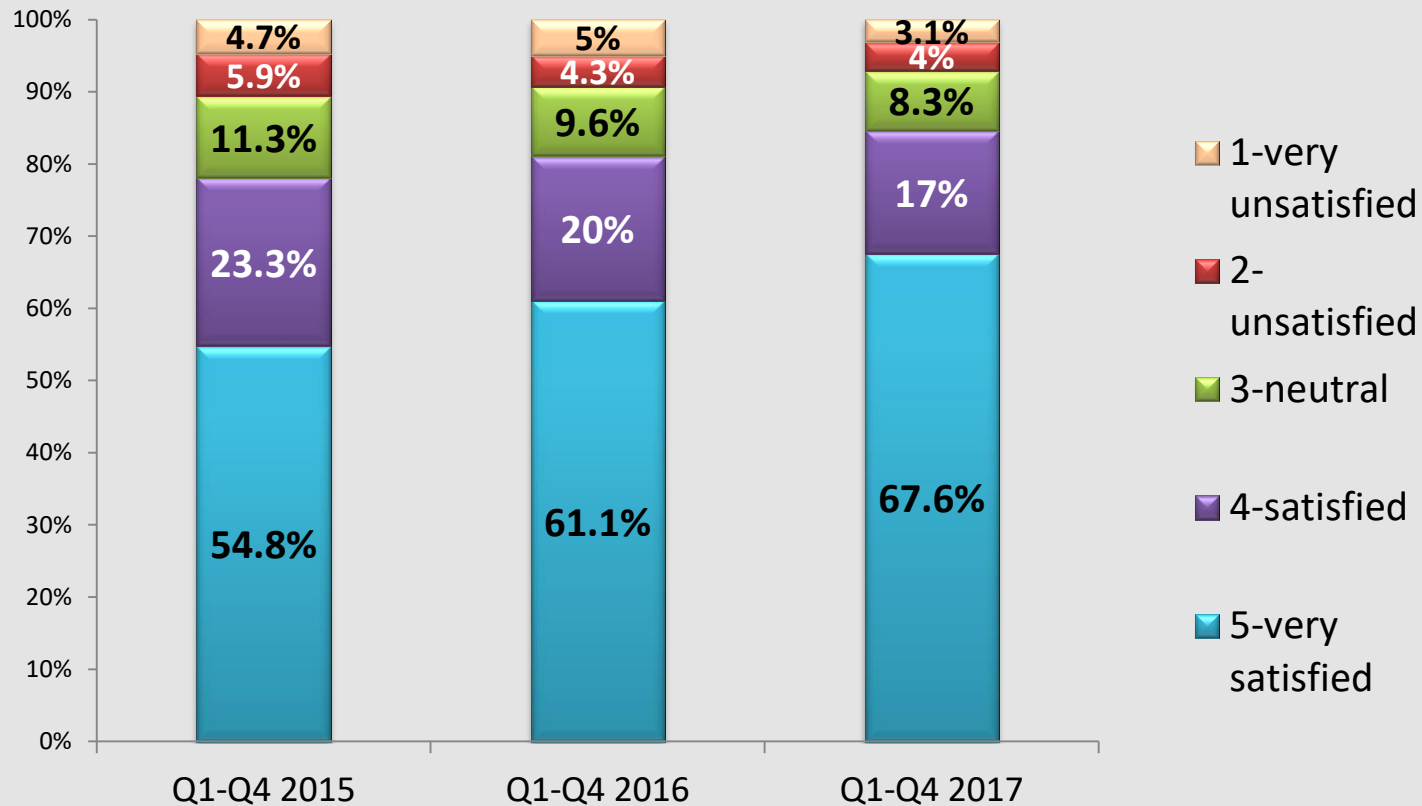
- Plan Sponsor Outreach
 - 2018 Open Enrollment Reports
 - Part of 2017 Annual Review
 - Open Enrollment Review Stats
 - Funding Statistics
 - Updates to HIPAA forms
 - Updates to Population Funding Summary
 - Part B, long-term care, and Part B recurring and recurring form audit



Achievements in the Last Year

- Participant Communications
 - **Funding newsletter**, as a reminder of the funding program and how things work—will change to targeted communications in 2018
 - **Funding balance reminder mailing** – Q1 and Q4
 - **Funding qualification reminder** —mailed with fall newsletter
 - **Medicare Part B Premium Recurring Reimbursement Form**—mailing in Q4 for 2018 (some plan sponsors opted out)
 - **Recurring Premium Reimbursement Form**—mailing in Q1 for 2017
 - **Allocation increases/decreases**
 - **Barcoded Reimbursement Form Announcement** letter
 - **Barcoded forms**
- Website
 - **Medicare prescription comparison tool** introduced during open enrollment

Voice of the Customer Results



Overall satisfaction continues to improve

Open Enrollment Period—Call Statistics

UMC	2017	2016
Total Inbound Calls	4,257	2,358
Total Outbound Calls	698	436
Average Handle Time	30.01	31.84
Average Speed to Answer	0.50	0.71

IVR/Telephony Improvements: Stability testing resulted in expanded capacity, faster response times and fewer unnecessary transfers

Staffing Improvements: Increased staffing levels through earlier hiring and better retention; initiated training earlier

Handle time remained stable or slightly improved despite higher call volume.
Top 5 days of the season made up 19.7% of the call volume
for the whole season.

Open Enrollment Recap

- 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
 - New medical/pharmacy needs
 - Plan terminated by carrier (uncommon, receive letter 90 days prior)

Members should call Via Benefits if they wish to choose a new plan to avoid losing funding.

Open Enrollment Plan Switch

Original Plan	New Plan	2018 UMC
Medicare Supplement	Medicare Supplement	32
Medicare Supplement	Medicare Advantage	27
Medicare Advantage	Medicare Advantage	49
Medicare Advantage	Medicare Supplement	8
Prescription Drug Plan	Prescription Drug Plan	409

2017 Enrollment Statistics

Plan Type	2016		2017	
Medicare Advantage	769	13%	910	14%
Medicare Supplement	5,149	87%	5,787	86%
Part D	4,534	77%	5,108	76%
Dental	822	14%	829	12%
Vision	616	10%	929	14%

Number of enrolled members:

5,910 in 2016

6,720 in 2017

2018 Roadmap

- Updates to Wespath communications for those aging into Via Benefits (FAQs, brochure)—**complete!**
- Update to Wespath Enrollment/Change form—**Q2**
- New participant issues process and tracking—**Gateway Portal**
 - Secure connection to the website to address retiree concerns
 - Streamline and eliminate issues logs
 - Real time updates
 - Manage HIPAA updates
- Automated phone system enhancements
 - New ability to request reimbursement forms
 - Complete direct deposit setup and changes

2018 Roadmap

- In-person retiree meeting pilot—**your feedback requested**
 - Organized by Via Benefits; Wespath currently evaluating
 - Targeted meetings for participants becoming Medicare-eligible
 - Must live 70 miles from meeting location to be invited
 - Includes individuals from employers all over the country
 - UMC/plan sponsor-specific information is **not provided**; directed back to plan sponsor for specific questions
 - **Is this of interest?** Some considerations:
 - An additional touchpoint for people who learn better in-person
 - Via Benefits has delivered effective workshops in past
 - Not UMC-specific, so could cause confusion
 - Duplication of information offered by plan sponsors?

Gateway Portal—Client Escalation Service Portal

- **Client Gateway** will replace current Customer Support Inbox process (**Q2**)
- **What**
 - Submit participant inquiries
 - Submit general inquiries to senior customer service specialists
- **Benefits**
 - Review inquiry updates in real time
 - Ability to generate issue logs at any time

The image displays two screenshots of the Gateway Portal interface. The top screenshot shows the 'Log in' page with a purple header. It includes a text box for contacting a client services manager and a login section with fields for 'Username' (containing 'ammar.aldaffaie') and 'Password' (masked with asterisks). Below the login section is a 'Forgot your username or password?' link. The bottom screenshot shows the 'Submit an Inquiry' page, also with a purple header. It features a dropdown for 'Inquiry Type' (set to 'General Inquiry'), a 'Description' field, a 'Message' text area, and a radio button selection for 'Update on Resolution?' (set to 'Yes'). There is also an 'Attachments' section. Below these screenshots, a confirmation box with a purple header states 'Your issue has been submitted!' and provides a thank you message, a reference number (#170202-005613), and instructions on how to update the issue.

Log in

Contact your client services manager for an account to access this site.

Log in with an existing account

Username
ammar.aldaffaie

Password

[Forgot your username or password?](#)

Submit an Inquiry

Inquiry Type
General Inquiry

Description

Message *

Update on Resolution? *

☒ Yes ☐ No

Attachments

Once the client representative submits the inquiry, they will reach the confirmation page

Your issue has been submitted!

Thank you for submitting your issue. A member of our support team will review it soon.

For follow-up, use this reference number: [#170202-005613](#).

If you need to update this issue, you may do so through your Issue History.

Gateway Portal—Client Escalation Service Portal

- Job aid—**April**
- Plan sponsor outreach and training

The screenshot displays the Gateway Portal Client Escalation Service Portal interface. It features a purple header with the text "Log in". Below the header, there is a section titled "Log in with an existing account" which includes fields for "Username" (containing "ammar.aldaffaie") and "Password" (containing "*****"). To the left of the login section, there is a text block that reads: "Contact your client services manager for an account to access this site." Below the login section, there is a section titled "Submit an Inquiry". This section includes a dropdown menu for "Inquiry Type" (set to "General Inquiry"), a "Description" field, a "Message" field, and a radio button selection for "Update on Resolution?" (set to "Yes"). Below these fields, there is an "Attachments" section. At the bottom of the screenshot, there is a confirmation message that reads: "Your issue has been submitted! Thank you for submitting your issue. A member of our support team will review it soon. For follow-up, use this reference number: #170202-005613. If you need to update this issue, you may do so through your Issue History."

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Username
ammar.aldaffaie

Password

Submit an Inquiry

Inquiry Type
General Inquiry

Description

Message *

Update on Resolution? *

☒ Yes ☐ No

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Medicare and Regulatory Updates

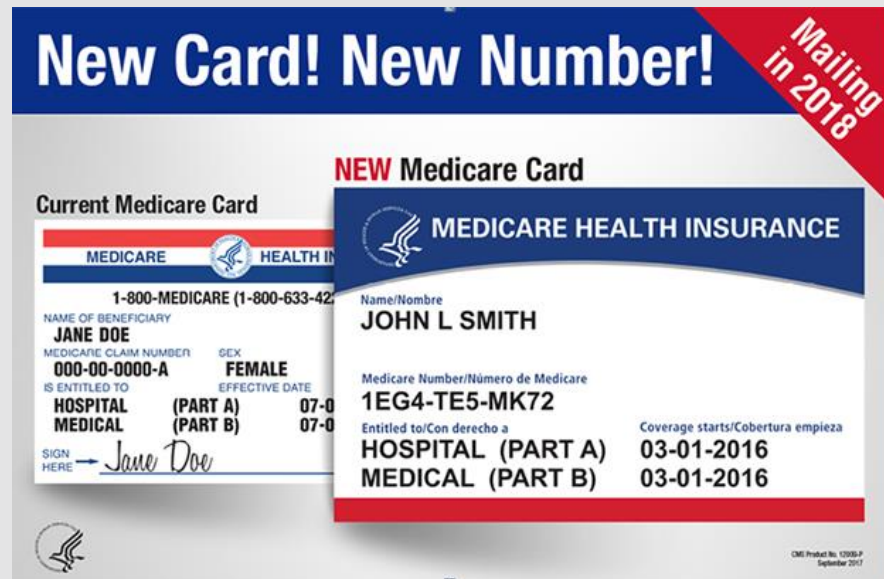
- Medicare Plan F and Plan C—eliminate by **2020**
 - MACRA* legislation eliminates new enrollment
 - Current participants grandfathered (premiums may rise)
 - Plan G or N—similar plan design, increased popularity
- PCORI** fee—payable **July 31**
 - Data provided by Wespath by **end of May**
 - PCORI continues through 2018 plan year (pay in 2019)
- **Will continued ACA update efforts impact Medicare plans?**
 - Wespath will continue to review and inform of changes

***MACRA**: Medicare Access and CHIP Reauthorization Act of 2015

****PCORI**: Patient-Centered Outcomes Research Institute

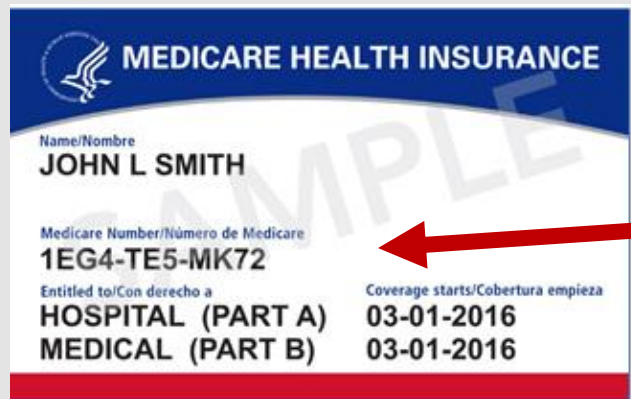
Legal Updates—New Medicare Card

- **Social Security Number (SSN)-based Health Insurance Claim Number (HICN or HIC Number) will be removed** from Medicare cards to address current risk of beneficiary medical identity theft
- New Medicare numbers **won't change Medicare benefits**
- Medicare participants may start using their new cards **right away**



Legal Updates—New Medicare Card

- Medicare will start mailing new cards **this month (April 2018)**
 - Newly-eligible beneficiaries will get card with a unique number, regardless of where they live
 - Existing beneficiaries will get a new card over a period of approximately 12 months
 - Distribution of cards will be randomized by geographic location
- Medicare participants should use new card when received
 - However, either SSN-based or new random alphanumeric-based numbers can be used through December 2019
- **Beginning January 1, 2020—only the new card will be usable**



New Medicare Number

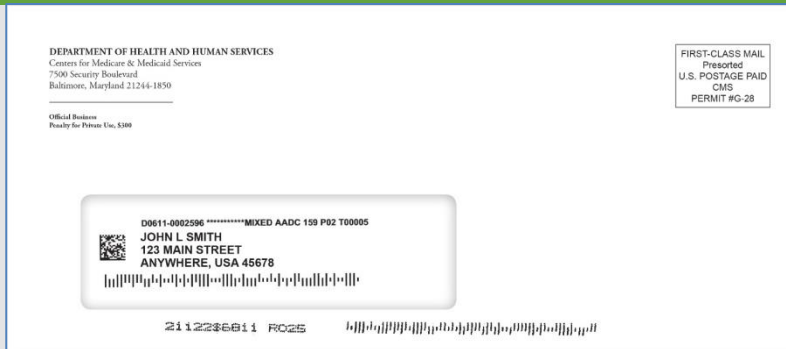
- New Non-Intelligent Unique Identifier
- 11 bytes
- Key positions 2, 5, 8 & 9 will always be alphabetic

New Medicare Card Mailing Timeline

Wave	States Included	Cards Mailing
1	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia	April – June 2018
2	Alaska, American Samoa, California, Guam, Hawaii, Northern Mariana Islands, Oregon	April – June 2018
3	Arkansas, Illinois, Indiana, Iowa, Kansas, Minnesota, Nebraska, North Dakota, Oklahoma, South Dakota, Wisconsin	After June 2018
4	Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont	After June 2018
5	Alabama, Florida, Georgia, North Carolina, South Carolina	After June 2018
6	Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Texas, Utah, Washington, Wyoming	After June 2018
7	Kentucky, Louisiana, Michigan, Mississippi, Missouri, Ohio, Puerto Rico, Tennessee, Virgin Islands	After June 2018

New Medicare Card Mailing—Envelope and Insert

front



back

- Envelope and insert with the new card
- Letter/instructions in English; Spanish on the back
- Taglines about how to get help in these other languages
 - Arabic, Armenian, Chinese, Farsi, French, German, Haitian Creole, Italian, Japanese, Korean, Polish, Portuguese, Russian, Tagalog, and Vietnamese

OFFICIAL INFORMATION FROM MEDICARE

This is your official Medicare card. It's for your use only. For your protection, Medicare cards have a unique number that's different from a Social Security number. Show your card when you get health services. Turn over to read more.

Esta es su tarjeta oficial de Medicare. Es para su uso solamente. Para su protección, las tarjetas de Medicare tienen un número único diferente a un número del Seguro Social. Muestre su tarjeta cuando reciba servicios médicos. Dé vuelta para leer más.

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a
HOSPITAL (PART A)

Coverage starts/Cobertura empieza
03-01-2016

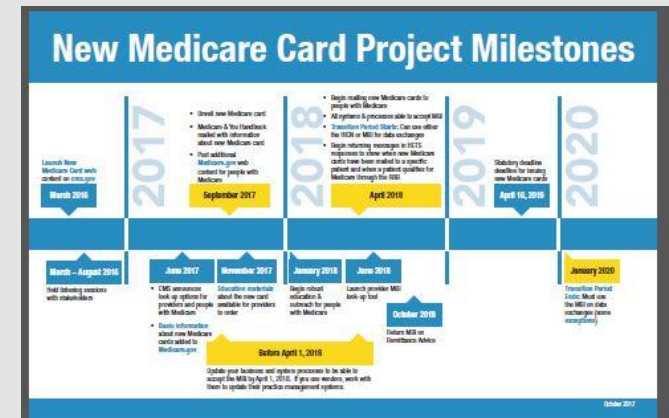
MEDICAL (PART B) **03-01-2016**

D0611-0002596 *****MIXED AADC 159 P02 T00005
JOHN L SMITH
123 MAIN STREET
ANYWHERE, USA 45678

0002596

New Medicare Card—CMS Communications

- Communicated by CMS*
- Fall of 2017: *Medicare and You Handbook* included information about new card
- TV ads
- Letters (multiple languages)
- Specialized communications for those with alternative format needs (large print, Braille, audio, data CD)
- Additional communication?
- Timeline
 - www.cms.gov/Medicare/New-Medicare-Card/NMC-Timeline.pdf
 - Postcards/posters available on CMS.gov/newcard



***CMS:** Centers for Medicare and Medicaid Services

New Medicare Card—CMS Communications

- Materials for people with Medicare on CMS.gov/newcard
 - One-page flyer
 - Fact sheet
 - Widgets
 - With link to go.medicare.gov/newcard
- Informational video
 - <https://youtu.be/DusRmqzQnLY>
- Posters for provider offices, post offices
- Call Center—updated scripts to reflect new card mailing
- Social media—Facebook and Twitter posts
- Local press releases to coincide with mailings
- Host senior events



New Medicare Card—Tips from CMS

- Ensure Social Security Administration has **current mailing address**
- **Awareness of scam artists** contacting individuals about their new card
- Opportunity to **know when card is mailed** by visiting Medicare.gov and signing up for e-mail
- Once card has been mailed, you can **look up your Medicare Number or print a card** on [MyMedicare.gov](https://www.medicare.gov)
- People who lose their Medicare card will continue to be able to get a **replacement (duplicate) card**
- **Destroy/shred old card**

2019 HRA Increases—Reminder

August 30

- Center for Health sends current HRA amounts in required layout/format



September 30

- Please return any HRA updated amounts to Wespeth in required format



Early October

- Wespeth sends updated amounts to Via Benefits via eligibility file (Businesssolver)

October 15

- Medicare Open Enrollment begins



Late HRA Updates

- Please send to Health Team via updated enrollment forms



January 2019

- New HRA amounts in place!

We will review this timeline on Via Benefits Update Calls in the **fall**.



Wespath

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