



STATE OF WISCONSIN
Department of Employee Trust Funds
Robert J. Conlin
SECRETARY

Wisconsin Department
of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

Correspondence Memorandum

Date: July 30, 2018
To: Group Insurance Board
From: Tara Pray, Member Engagement & Communications Lead
Office of Strategic Health Policy
Subject: ALEX: Virtual Benefits Counselor

This memo is for informational purposes only. No Board action is required.

Background

ALEX is an innovative online benefits decision-making tool, created by Jellyvision, a benefits education company based in Chicago. The Department of Employee Trust Funds (ETF) recently purchased and launched ALEX for state employees and pre-Medicare retirees.

ETF first evaluated ALEX a few years ago, when the modernization efforts of the It's Your Choice materials had just begun. In the years since, participants have been asking for a way to compare plan designs, particularly the high deductible health plan (HDHP) and health savings account (HSA) options.

In response to employee requests, the University of Wisconsin Systems administration (UW) last year procured and launched an online tool to help employees assess their benefit options. The UW has had a positive experience with ALEX. The UW's ALEX had nearly 15,000 visits during the 2018 four-week open enrollment period. Almost 74% of users said they had a better understanding of how their medical benefits work.

ETF staff participated in both the procurement and implementation processes. ETF was able to piggyback on the UW's contract with Jellyvision and signed a contract this spring. ALEX became available for use July 23.

ALEX Overview

[ALEX](#) is an interactive tool that acts as an informative, virtual benefits counselor to help the user learn more about benefits in a personalized way.

The benefits of using ALEX include:

Reviewed and approved by Eileen K Mallow, Director, Office of Strategic Health Policy

Electronically Signed 8/13/18

Board	Mtg Date	Item #
GIB	8.22.18	10B



- ALEX speaks in plain language – no insurance jargon.
- The experience is highly interactive and engaging.
- ALEX personalizes and customizes each session.
- It feels like you are having a real conversation with a benefits expert.
- ALEX can be accessed anytime and anywhere there is an internet connection.
- ALEX is completely anonymous. The user is not enrolling in benefits – just discovering all the options.
- An ALEX user can easily share the results electronically link with family members.

The following states currently use ALEX: [Oregon](#), [South Dakota](#), [Rhode Island](#) and [Arizona](#). Many large universities and Fortune 500 companies use ALEX as well.

Alignment with Strategic Goals

ALEX helps ETF meet the following strategic initiatives:

- Customer Engagement
- Innovative Solutions
- Quality and Value

Cost

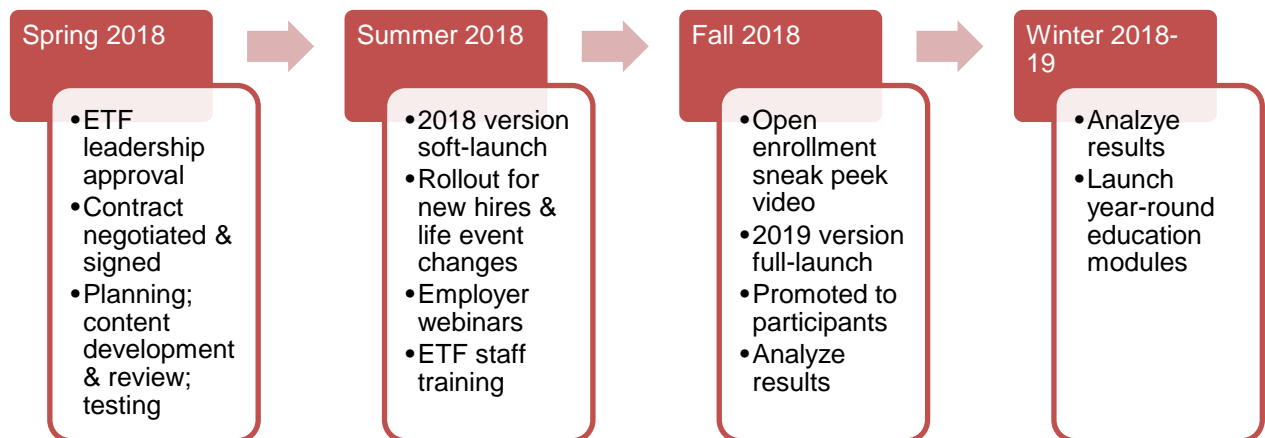
On average, the cost is \$ 0.22 per member per month, with additional costs for customizations, an annual open enrollment sneak peek video and year-round educational pieces. The cost for ALEX has been allocated to the Office of Strategic Health Policy (OSHP) operating budget.

Potential Cost Savings

There are several areas where ALEX could potentially save time and money:

1. Reduced phone calls to ETF. Participants have never had a personalized interactive decision-making tool before. ALEX should be the starting point for all new hires, for those who experience a life event change and for eligible participants during open enrollment each year. Reduced call volume is a recurrent testimonial of ALEX clients.
2. Likely increased enrollment in the HDHP. HDHP enrollment increased by 50% as a result of last year's open enrollment. From Jellyvision's research, participants enrolled in an HDHP save the plan an average of \$2,000 per year. ETF will have data in the future, as data is collected and analyzed through the new data warehouse.
3. ETF resources. Producing health benefits communications year after year is resource-intensive. With ALEX covering the basics, time and resources would be spent on other strategic benefits engagement efforts.

Timeline



Outcome Measures

ALEX comes standard with an analytics dashboard, ALEX IQ, which it provides real-time data in the following areas:

- Total visits by date
- Net Promoter Score
- The number and percentage of the medical, dental and vision plan designs explained and highlighted
- Number and type of module starts
- Survey feedback (two survey questions are built into ALEX, along with a spot for verbatim feedback)
- Platforms used to access ALEX (desktop and mobile)

Here is a preliminary list of ALEX-related outcomes that could be measured:

1. Customer satisfaction: ALEX customer satisfaction survey responses.
2. Utilization: ETF can measure how many people are using the tool and when they are using it.
3. Employer satisfaction: ETF can survey employers to gauge employer satisfaction with ALEX as a tool to help with new employee onboarding, employee life event changes and It's Your Choice open enrollment.
4. Participant behavior: ETF can measure the correlation between ALEX recommendation results and members' enrollment changes or program-related decisions. Examples include: HDHP enrollment, health care and dependent day care enrollment and/or increased savings, and changes in HSA savings.
5. ETF resource savings: Examples: reduced volume of member and employer inquiries; lower health benefits materials development and production costs.

ALEX: Virtual Benefits Counselor

July 30, 2018

Page 4

Next Steps

Staff will present an overview of the 2019 It's Your Choice materials and an ALEX demonstration at the November meeting. In the meantime, we encourage you to review the 2018 version at your convenience: myalex.com/etf/2018.

Staff will be at the Board meeting to answer any questions.