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Date: October 29, 2018
To: Group Insurance Board
From: Tara Pray, Member Engagement & Communication Lead
Office of Strategic Health Policy
Date: It's Your Choice 2019 Campaign

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

Background

The It's Your Choice campaign materials this year focused on three major initiatives:

- 1. ALEX, a new virtual benefits counselor for state employees and pre-Medicare retirees
- 2. Changes in supplemental plans, including two new supplemental dental plans by Delta Dental
- 3. New Medicare Advantage option for state and local Medicare retirees offered by UnitedHealthcare®

Other highlights included:

- Robin by HealthPartners: a new health plan in the north eastern part of the state
- No cost telehealth for most participants (High deductible health plan (HDHP) participants are excluded before the deductible is met)

ALEX

Staff provided a detailed description of ALEX, the online benefits decision-making tool, for the August 2018 Group Insurance Board (Board) meeting. As a brief refresher, ETF purchased ALEX, a product of Jellyvision, after the University of Wisconsin successfully launched ALEX last year. ETF launched a [2018 version of ALEX](#) in July, to allow benefits staff to become familiar with ALEX with new hires and employees with life event changes.

2018 ALEX Results (through October 26, 2018)

- 771 total visits
- 98% of users who completed the survey in ALEX said the medical section was at least somewhat helpful, with 32% reporting it was extremely helpful

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

Electronically Signed 10/30/18

| Board | Mtg Date | Item # |
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| GIB | 11.14.18 | 6A |

- 83% said they feel like they have a better understanding of how their medical benefits work

The 2018 ALEX version will be available via ETF's website through December 31, 2018. On September 24, the [2019 version](#) launched. ETF has primarily promoted ALEX through state agencies and the University of Wisconsin Hospital and Clinics. There is also an ALEX "sticker" on the cover of the state *It's Your Choice Decision Guide* for active state employees.

2019 ALEX Results (through October 26, 2018)

- 15,782 total visits
- 92% of users who completed the survey in ALEX said the medical section was at least somewhat helpful, with 20% reporting it was extremely helpful
- 70% said they feel like they have a better understanding of how their medical benefits work

Verbatim Feedback

Positive:

- "This is a nice way to figure things out. Great idea!"
- "Helpful and fun. I enjoyed being able to go back and change the numbers/ scenarios to see what plan would fit me best with the more likely possibilities in the next year. ALEX is funny, too!"
- "THIS IS AMAZING AND I LOVE IT. Always train people about their health care this way. Even if I didn't listen to the suggestion, ALWAYS DO THIS, because I feel so much more informed. It's not your fault I prefer to pay more each paycheck rather than have a huge lump sum if something goes wrong."

Negative or neutral:

- "Please explain what an out of pocket cost means and what before deductible means. For the HDHP, what are average costs for services prior to hitting the deductible? Is a blood draw \$400? An office visit \$200? Are all of these things covered under a HSA?"
- "I wish I could ask questions or choose from a list of FAQs. Also an easy "Go Back" button would make things much easier"
- "it would be nice to have a "not chatty" version for people who just want the dry facts. :-)"

Other Outcomes

It is too early to measure and report on employer satisfaction, participant behavior and ETF resource savings, though staff is working to measure these outcomes. Staff will report back at a future Board meeting.

It's Your Choice Materials

ETF continued the decision guide theme of recent years. Several improvements were added based on feedback received. Most notably, the *Health Insurance Enrollment/Change for Retirees & COBRA Continuants* (ET-2331) application was included in the retiree guides that were mailed to retirees' homes. The enclosed application was a new version, created specifically for retirees.

Other improvements include a revamped dental section detailing the Uniform Dental Benefit in comparison with the new supplemental dental options in the guide for active state employees.

No major changes were made to the It's Your Choice webpages, beyond 2019 program updates, making provider directories easier to access and a few page enhancements to reduce text.

ETF is in the process of upgrading its website, so changes for 2019 were kept to a minimum.

Several eLearning modules were also created or updated:

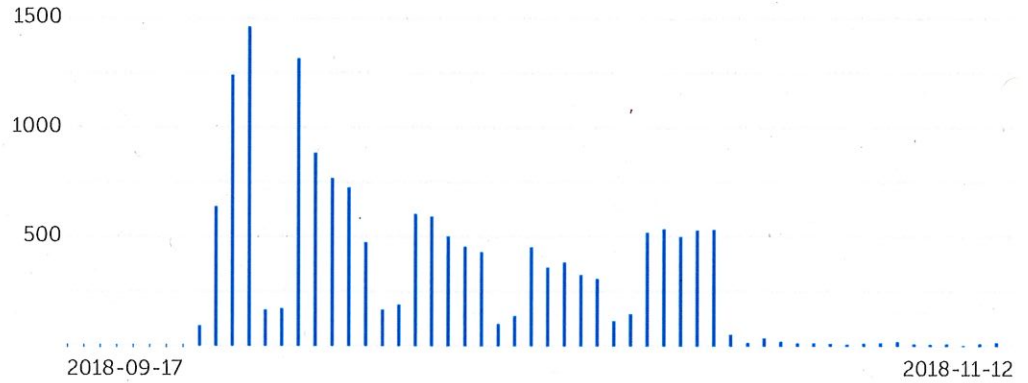
- [It's Your Choice: 2019 Important Changes](#)
- [How to Choose Your Health Benefits / Take Action \(2019\)](#)
- [Accumulated Sick Leave Credit Conversion Program: What You Need To Know](#)
- [Plan Design Options](#)
- [Pharmacy Benefits – Saving on Your Prescriptions](#)
- [High Deductible Health Plan \(2019\)](#)
- [Health Benefits in Retirement](#)

Staff will provide a demo of ALEX and the It's Your Choice materials at the November Board meeting.

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



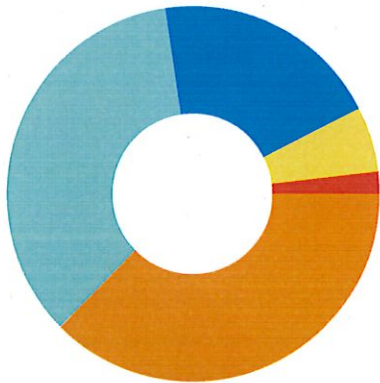
Total Visits by Day



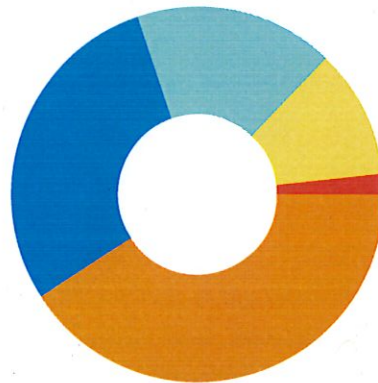
Survey Feedback

"How helpful was this medical section for you?"

"Do you feel like you have a better understanding of how your medical benefits work now?"



| Choice | Count | % |
|--------------------|-------|-------|
| Extremely helpful | 414 | 19.8% |
| Very helpful | 784 | 37.5% |
| Somewhat helpful | 736 | 35.2% |
| Not very helpful | 117 | 5.6% |
| Not at all helpful | 41 | 2.0% |



| Choice | Count | % |
|--------------------|-------|-------|
| Yes, definitely | 622 | 29.0% |
| Yes, a little | 876 | 40.8% |
| Maybe | 370 | 17.2% |
| No, not really | 239 | 11.1% |
| No, definitely not | 40 | 1.9% |

Net Promoter Score



Reporters: 2,066

Scale: -100 to 100

Common Saas Range: -26 to 40

Top Module Starts

| Module | Starts | % |
|-------------|--------|-----|
| Medical | 16521 | 37% |
| Tax Savings | 6560 | 14% |
| Dental | 6502 | 14% |
| Vision | 4424 | 10% |
| Other | 9828 | |

Top Highlighted Plans

| Plan Name | Highlighted | % |
|---|-------------|-----|
| High Deductible Health Plan (HDHP) Design | 5258 | 90% |
| IYC Health Plan Design | 297 | 5% |
| Access HDHP Design | 243 | 4% |
| Access Plan Design | 8 | 0% |
| Other | N/A | |