



STATE OF WISCONSIN
Department of Employee Trust Funds
A. John Voelker
 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: April 12, 2021
To: Group Insurance Board
From: Korbey White, Health Program Manager
 Office of Strategic Health Policy
Subject: 2020 Health Plan Performance Report

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

Attached is the *2020 Health Plan Performance Report*. The report provides performance outcomes for the one Medicare Advantage vendor and nine fully insured health plans contracted by the Group Insurance Board (Board) to provide Group Health Insurance Program (GHIP) coverage for plan year 2020.

Overall, health plans met or exceeded most measurement targets on a regular basis. Health plans also consistently submitted quarterly performance reports in a timely fashion and provided sufficient details in the event of a performance exception.

Average health plan performance exceeded the annual target for all six key performance measures:

- Processing Accuracy
- Claims Processing Time
- Call Answer Timeliness
- Call Abandonment Rate
- Open Call Resolution Turn-Around Time
- Electronic Written Inquiry Response

Table 1 provides a comparison of average annual performance between plan years 2019 and 2020. The difference in average annual performance is noted for each measurement in the column titled "Plan Year Variance." This table clearly shows health plans met or exceeded most measurement targets for the second year in a row. Measures that improved upon 2019 average performance are noted in green. Measures that decreased from plan year 2019 to 2020 are noted in red.

Reviewed and approved by Eileen K Mallow, Director, Office of Strategic Health Policy Electronically Signed 5/3/21

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Performance Measure	Performance Target	2019 Average Performance	2020 Average Performance	Plan Year Variance
A. Claims Processing				
1) Processing Accuracy	97%	99.4%	99.3%	-0.1% ▼
2) Claims Processing Time	95% processed within 30 days	99.4%	99.2%	-0.2% ▼
B. Customer Service				
1) Call Answer Timeliness	80% ≤ 30 seconds	90.4%	90.3%	-0.1% ▼
2) Call Abandonment Rate	< 3% of calls abandoned	1.1%	1.0%	-0.1% ▲
3) Open Call Resolution Turn-Around Time	90% resolved within 2 days	96.3%	96.5%	0.2% ▲
4) Electronic Written Inquiry Response	98% response within 2 days	99.5%	99.6%	0.1% ▲

Additional performance and penalty assessment details are outlined in the report. Health plans are deidentified and listed in random order.

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

Attachment: 2020 Health Plan Performance Report

Group Health Insurance Program
2020 Health Plan Performance Report



April 14, 2021

I. Overview

The Department of Employee Trust Funds (ETF), with direction from the Group Insurance Board (Board), administers the State of Wisconsin Group Health Insurance Program (GHIP) created under [Chapter 40 of the Wisconsin Statutes](#). The Board contracted with one Medicare Advantage provider and nine fully-insured health plan providers for plan year 2020 to offer GHIP coverage to employees and retirees of state agencies, University of Wisconsin System, University of Wisconsin Hospitals & Clinics Authority, and participating local government employees. ETF manages the contracted health plans on behalf of the Board.

This is the second annual *Health Plan Performance Report* to the Board. Comparisons and trends to plan year 2020 performance are included in this report where pertinent. Health plans are identified for the Board's reference. They will be deidentified and randomized for public posting to the ETF website.

The measures in this report were developed by ETF staff to reflect national best practices and are reviewed annually for continuation, modification, or retirement. Health plans submit performance metrics on a quarterly basis, using an ETF-provided reporting template. The performance report is accompanied by a quarterly vendor performance certification that attests all required performance standards were administered and completed in adherence with contractually stipulated terms and conditions.

Quarterly health plan performance reports are reviewed for performance standard compliance on a quarterly basis. Each performance standard has a related penalty, which is typically \$5,000 dollars for each percentage point for which a standard is not in each month. Applicable penalties are also assessed on a quarterly basis. Penalties may be waived in certain circumstances when ETF staff determine it is warranted.

II. Annual Average Health Plan Performance Summary by Measure

The average health plan performance for plan year 2020 exceeded the performance target for all six key measures. These results are similar to plan year 2019.

Table 1A provides an overview of annual average performance by key measure. The difference between the performance target and the actual annual average performance is noted for each measurement in the column titled 2020 Average Variance.

Throughout this report, measures that exceeded the performance target are noted in green, while measures that failed to meet the performance target or have decreased from the previous year are noted in red.

Table 1A — Annual Average Health Plan Performance Summary by Measure

Performance Measure	Performance Target	2020 Average Performance	2020 Average Variance	Report Detail Page
A. Claims Processing				
1) Processing Accuracy	97%	99.3%	2.3%▲	Page 5
2) Claims Processing Time	95% processed within 30 days	99.2%	4.2%▲	Page 7
B. Customer Service				
1) Call Answer Timeliness	80% ≤ 30 seconds	90.3%	10.3%▲	Page 9
2) Call Abandonment Rate	< 3% of calls abandoned	1.0%	-2.0%▲	Page 11
3) Open Call Resolution Turn-Around Time	90% resolved within 2 days	96.5%	6.5%▲	Page 13
4) Electronic Written Inquiry Response	98% response within 2 days	99.6%	1.6%▲	Page 15

Table 1B provides a comparison of average annual performance between plan years 2019 and 2020. The difference in average annual performance is noted for each measurement in the column titled Plan Year Variance.

Table 1B — 2019 vs. 2020 Average Health Plan Performance Summary by Measure

Performance Measure	Performance Target	2019 Average Performance	2020 Average Performance	Plan Year Variance
A. Claims Processing				
1) Processing Accuracy	97%	99.4%	99.3%	-0.1% ▼
2) Claims Processing Time	95% processed within 30 days	99.4%	99.2%	-0.2% ▼
B. Customer Service				
1) Call Answer Timeliness	80% ≤ 30 seconds	90.4%	90.3%	-0.1% ▼
2) Call Abandonment Rate	< 3% of calls abandoned	1.1%	1.0%	-0.1% ▲
3) Open Call Resolution Turn-Around Time	90% resolved within 2 days	96.3%	96.5%	0.2% ▲
4) Electronic Written Inquiry Response	98% response within 2 days	99.5%	99.6%	0.1% ▲

III. Claims Processing

1) Processing Accuracy

Accurate claims processing prevents numerous potential negative impacts for program participants, such as account posting errors and incorrect patient statements, and helps health plans to prevent financial losses and payment delays.

- **Measurement Description**

- This is measured by having at least 97% level of processing accuracy.
- Processing accuracy means all claims processed correctly in every respect, financial and technical (e.g., coding, procedural, system, payment, etc.), divided by total claims processed.

- **Key Findings:**

- All 10 participating health plan exceeded the annual performance target for this measure in 2020.
- The health plans demonstrated an ability to meet or exceed the performance target on a regular basis throughout the plan year.

Table 2A — Processing Accuracy: Annual Average Health Plan Performance

Performance Measure	Performance Target	2020 Average Performance	2020 Average Variance
Processing Accuracy	97%	99.3%	2.3% ▲

The annual average health plan performance for processing accuracy increased by 0.1% from 2019 to 2020. This is the third year in a row that annual average performance has exceeded the performance target.

Table 2B — Processing Accuracy: Quarterly Performance by Health Plan

Health Plan	Q1	Q2	Q3	Q4	2020 Average Performance	2020 Average Target Variance
Plan 01	99%	98.5%	99.9%	99.3%	99.1%	2.1% ▲
Plan 02	99.5%	99.6%	99.7%	99.7%	99.6%	2.6% ▲
Plan 03	99.9%	99.9%	100%	99.9%	99.9%	2.9% ▲
Plan 04	97.4%	98.4%	98.1%	98.6%	98.1%	1.1% ▲
Plan 05	100%	99.5%	100%	100%	100%	3.0% ▲
Plan 06	99.8%	99.7%	99.9%	99%	99.6%	2.6% ▲
Plan 07	100%	99.8%	100%	100%	99.9%	2.9% ▲
Plan 08	99.2%	98.9%	99.4%	99.6%	99.2%	2.2% ▲
Plan 09	97%	97.7%	97.7%	98%	97.6%	0.6% ▲
Plan 10	100%	100%	100%	100%	100%	3.0% ▲

Table 2C provides a comparison of average annual performance for processing accuracy between plan years 2019 and 2020. The difference in average annual performance is noted in the column titled Plan Year Variance.

- Two health plans maintained a 100% annual performance average for the third year in a row — Plan 05, and Plan 10.
- One health plan improved their average annual performance for this measure in 2020 —Plan 06.
- Seven health plans had a slight decrease in average annual performance for this measure in 2020, but still exceeded the average annual performance target of 97% — Plan 03, Plan 09, Plan 07, Plan 02, Mercy Care, Plan 04, and Plan 08.

Table 2C — Processing Accuracy: 2019 vs. 2020 Annual Average Performance by Health Plan

Health Plan	2019 Average Performance	2020 Average Performance	Plan Year Variance
Plan 01	99.3%	99.1%	-0.2% ▼
Plan 02	99.8%	99.6%	-0.2% ▼
Plan 03	100%	99.9%	-0.1% ▼
Plan 04	99.3%	98.1%	-1.2% ▼
Plan 05	100%	100%	0.0%
Plan 06	99.3	99.6%	0.3% ▲
Plan 07	100%	99.9%	-0.1% ▼
Plan 08	99.3%	99.2%	-0.1% ▼
Plan 09	98.5%	97.6%	-0.9% ▼
Plan 10	100%	100%	0.0%

2) Claims Processing Time

Claims processing time is an important factor in containing program costs and improving participant satisfaction. Prompt claims processing provides members with timely billing statements, which is especially important for participants with a higher amount of shared costs.

- **Measurement Description:**

- At least 95% of claims received must be processed within 30 business days of receipt of all necessary information, except for those claims which the health benefit program is the secondary payer.

- **Key Findings:**

- All 10 participating health plan exceeded the annual performance target for this measure in 2020.
- All 10 health plans also met or exceeded the quarterly performance target in every quarter of 2020.

Table 3A — Claims Processing Time: Annual Average Health Plan Performance

Performance Measure	Performance Target	2020 Average Performance	2020 Average Variance
Claims Processing Time	95% processed within 30 days	99.2%	4.2% ▲

The annual average health plan performance for claims processing time decreased by 0.2% from 2019 to 2020. This is the third year in a row that annual average performance has exceeded the performance target.

Table 3B — Claims Processing Time: Quarterly Performance by Health Plan

Health Plan	Q1	Q2	Q3	Q4	2020 Average Performance	Performance Target Variance
Plan 01	99.8%	99.7%	99.9%	99.4%	99.7%	4.7% ▲
Plan 02	97.6%	96.1%	99.3%	99.4%	98.1%	3.1% ▲
Plan 03	99.3%	99.5%	99.8%	99.6%	99.5%	4.5% ▲
Plan 04	99.5%	99.8%	99.7%	99.8%	99.7%	4.7% ▲
Plan 05	99.9%	99.9%	99.6%	99.7%	99.7%	4.7% ▲
Plan 06	99.9%	99.8%	99.3%	99.0%	99.5%	4.5% ▲
Plan 07	100%	100%	99.8%	99.7%	99.8%	4.8% ▲
Plan 08	100%	100%	100%	99.9%	99.9%	4.9% ▲
Plan 09	95.7%	96.3%	97.3%	96.7%	96.5%	1.5% ▲
Plan 10	100%	100%	99.9%	100%	99.9%	4.9% ▲

Table 3C provides a comparison of average annual performance for claims processing time between plan years 2019 and 2020. The difference in average annual performance is noted in the column titled Plan Year Variance.

- Two health plans improved their average annual performance for this measure in 2020 — Plan 05 and Plan 01.
- One health plan maintained their average annual performance for this measure in 2020 — Plan 03.
- Seven health plans had a decrease in average annual performance for this measure in 2020, but still exceeded the average annual performance target of 95% of claims processed within 30 days — Plan 09, Plan 07, Plan 02, Plan 04, Plan 08, United Health Care, and Plan 10.

Table 3C — Claims Processing Time: 2019 vs. 2020 Annual Average Performance by Health Plan

Health Plan	2019 Average Performance	2020 Average Performance	Plan Year Variance
Plan 01	98.0%	99.7%	1.7% ▲
Plan 02	99.7%	98.1%	-1.6% ▼
Plan 03	99.5%	99.5%	0.0%
Plan 04	100%	99.7%	-0.3% ▼
Plan 05	98.8%	99.7%	0.9% ▲
Plan 06	100%	99.5%	-0.5% ▼
Plan 07	100%	99.8%	-0.2% ▼
Plan 08	100%	99.9%	-0.1% ▼
Plan 09	97.5%	96.5%	-1.0% ▼
Plan 10	100%	99.9%	-0.1% ▼

IV. Customer Service

1) Call Answer Timeliness

The ability for a participant to connect with a live customer service representative in a short period of time is important for customer satisfaction and improves the likelihood of timely and accurate issue resolution.

- **Measurement Description:**

- At least 80% of calls received by the organization's customer service (during operating hours) during the measurement period were answered by a live voice within 30 seconds.

- **Key Findings:**

- All 10 participating health plan exceeded the annual performance target for this measure in 2020.
- As a whole, the health plans demonstrated an ability to meet or exceed the performance target on a regular basis throughout the plan year.
 - Only one plan, Plan 07, failed to meet every quarterly performance target for this measure (Q4).

Table 4A — Call Answer Timeliness: Annual Average Health Plan Performance

Performance Measure	Performance Target	2020 Average Performance	2020 Average Variance
Call Answer Timeliness	80% ≤ 30 seconds	90.3%	10.3% ▲

The annual average health plan performance for call answer timeliness decreased by 0.1% from 2019 to 2020. This is the third year in a row that annual average performance has exceeded the performance target.

Table 4B — Call Answer Timeliness: Quarterly Performance by Health Plan

Health Plan	Q1	Q2	Q3	Q4	2020 Average Performance	Performance Target Variance
Plan 01	96.7%	96%	97.3%	97.2%	96.8%	16.8% ▲
Plan 02	90.8%	93.5%	88.8%	94.0%	91.7%	11.7% ▲
Plan 03	100%	100%	100%	100%	100%	20.0% ▲
Plan 04	93.4%	97.9%	92.2%	88.2%	92.9%	12.9% ▲
Plan 05	86.9%	92.1%	91.5%	88.6%	89.7%	9.7% ▲
Plan 06	95.3%	96.6%	89.4%	82.0%	90.8%	10.8% ▲
Plan 07	85.0%	87.7%	80.0%	76.2%	82.2%	2.2% ▲
Plan 08	85.7%	95.9%	82.2%	80.2%	86.0%	6.0% ▲
Plan 09	93.7%	87.0%	89.3%	88.0%	89.5%	9.5% ▲
Plan 10	81.9%	82.9%	88.8%	80.9%	83.6%	3.6% ▲

Table 4C provides a comparison of average annual performance for claims processing time between plan years 2019 and 2020. The difference in average annual performance is noted in the column titled Annual Variance.

- Three health plans improved their average annual performance for this measure in 2020 — Plan 09, Plan 01, and Plan 04.
- One health plan maintained its average annual performance from the previous year for this measure in 2020 — Plan 03.
- Six health plans had a decrease in average annual average performance for this measure in 2020, but still exceeded the average annual performance target of 80% of calls answered in 30 seconds or less — Plan 05, Plan 07, Plan 02, Plan 08, Plan 06, and Plan 10.

Table 4C — Call Answer Timeliness: 2019 vs. 2020 Annual Average Performance by Health Plan

Health Plan	2019 Average Performance	2020 Average Performance	Plan Year Variance
Plan 01	86.0%	96.8%	10.8% ▲
Plan 02	92.5%	91.7%	-0.8% ▼
Plan 03	100%	100%	0.0%
Plan 04	91.0%	92.9%	1.9% ▲
Plan 05	89.8%	89.7%	-0.1% ▼
Plan 06	93.8%	90.8%	- 3.0% ▼
Plan 07	91.3%	82.2%	-9.1% ▼
Plan 08	91.0%	86.0%	-5.0% ▼
Plan 09	88.0%	89.5%	1.5% ▲
Plan 10	83.3%	83.6%	-0.3% ▼

2) Call Abandonment Rate

Call abandonment rates have a direct relation to the amount of time a participant must wait to speak with a customer service representative. Lower call abandonment rates typically indicate short waiting times and increased customer satisfaction.

- **Measurement Description:**
 - Less than 3% of calls abandoned, measured by the number of total calls that are not answered by customer service (caller hangs up before answer) divided by the number of total calls received.
- **Key Findings:**
 - All 10 participating health plans met or exceeded the annual performance target for this measure in 2020.
 - On a whole, the health plans demonstrated an ability to meet or exceed the performance target on a regular basis throughout the plan year.
 - Only one plan, Plan 06, failed to meet every quarterly performance target for this measure (Q4).

Table 5A — Call Abandonment Rate: Annual Average Health Plan Performance

Performance Measure	Performance Target	2020 Average Performance	2020 Average Variance
Call Abandonment Rate	< 3% of calls abandoned	1.0%	-2.0% ▼

The annual average health plan performance for call abandonment rate increased by 0.1% from 2019 to 2020. This is the first plan year in which annual average performance met or exceeded the annual performance target.

Table 5B — Call Abandonment Rate: Quarterly Performance by Health Plan

Health Plan	Q1	Q2	Q3	Q4	2020 Average Performance	Performance Target Variance
Plan 01	1.7%	0.5%	1.3%	0.3%	0.9%	-2.1% ▼
Plan 02	0.9%	1.2%	2.8%	1.4%	1.5%	-1.5% ▼
Plan 03	0.1%	0.2%	0.1%	0.2%	0.1%	-2.9% ▼
Plan 04	1.4%	0.3%	1.0%	1.1%	0.9%	-2.1% ▼
Plan 05	0.7%	0.3%	0.4%	0.3%	0.4%	-2.6% ▼
Plan 07	0.3%	0.3%	0.7%	1.0%	0.5%	-2.5% ▼
Plan 08	1.2%	1.1%	1.2%	1.4%	1.2%	-1.8% ▼
Plan 09	2.0%	2.3%	3.0%	1.7%	2.2%	-0.8% ▼

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Health Plan	Q1	Q2	Q3	Q4	2020 Average Performance	Performance Target Variance
Plan 06	0.3%	0.4%	1.5%	3.7%	1.4%	-1.6% ▼
Plan 10	0.8%	0.8%	1.1%	1.7%	1.1%	-1.9% ▼

Table 5C provides a comparison of annual average performance for call abandonment rates between plan years 2019 and 2020. The difference in average annual performance is noted in the column titled Annual Variance.

- Seven health plans decreased their average annual performance for this measure in 2020 — Plan 05, Plan 03, Plan 02, Plan 04, Plan 08, Plan 06, and Plan 10.
- Three health plans increased their average annual performance for this measure in 2020, but still met the average annual performance target of 3% or less — Plan 09, Plan 07, and Plan 01.

Table 5C — Call Abandonment Rate: 2019 vs. 2020 Annual Average Performance by Health Plan

Health Plan	2019 Average Performance	2020 Average Performance	Annual Variance
Plan 01	3.0%	0.9%	-2.1% ▼
Plan 02	0.5%	1.5%	1.0% ▲
Plan 03	0.0%	0.1%	0.1% ▲
Plan 04	0.8%	0.9%	0.1% ▲
Plan 05	0.3%	0.4%	0.1% ▲
Plan 06	0.8	1.4%	0.6% ▲
Plan 07	0.8%	0.5%	-0.3% ▼
Plan 08	0.8%	1.2%	0.4% ▲
Plan 09	2.8%	2.2%	-0.6% ▼
Plan 10	1.0%	1.1%	0.1% ▲

3) Open Call Resolution Turn-Around Time

Prompt open call resolution typically results in fewer repeated calls and improved customer satisfaction and may also reflect the overall efficiency of a customer service team.

- **Measurement Description:**
 - At least 90% of customer service calls that require follow-up or research will be resolved within two business days of initial call.
 - This is measured by the number of issues initiated by a call and resolved (completed without need for referral or follow-up action) within two business days, divided by the total number of issues initiated by the call.
- **Key Findings:**
 - Plan 02 was granted a data reporting exemption due to system limitations
 - A written summary of activity was submitted – no issues were identified for 2020
 - The remaining 9 participating health plans all met or exceeded the annual performance target for this measure in 2020.
 - The 9 measured health plans also met or exceeded the quarterly performance target in every quarter of 2020.

Table 6A — Open Call Resolution Turn-Around Time: Annual Average Health Plan Performance

Performance Measure	Performance Target	2020 Average Performance	2019 Average Variance
Open Call Resolution Turn-Around Time	90% resolved within 2 days	96.5%	6.5% ▲

The annual average health plan performance for open call resolution turn-around time increased by 0.1% from 2019 to 2020. This is the third year in a row that annual average performance has exceeded the performance target.

Table 6B — Open Call Resolution Turn-Around Time: Quarterly Performance by Health Plan

Health Plan	Q1	Q2	Q3	Q4	2020 Average Performance	Performance Target Variance
Plan 01	97.8%	100%	98.4%	99.3%	98.8%	8.8% ▲
Plan 02 ¹	n/a	n/a	n/a	n/a	n/a	n/a
Plan 03	99.1%	97.2%	97.7%	98.6%	98.1%	8.1% ▲
Plan 04	97.3%	96.0%	97.4%	97.3%	97.0%	7.0% ▲
Plan 05	93.9%	92.9%	94.1%	93.4%	93.5%	3.5% ▲
Plan 06	99.3%	98.9%	99.0%	99.4%	99.1%	9.1% ▲
Plan 07	96.3%	97.3%	98.0%	97.05%	97.1%	7.1% ▲
Plan 08	97.5%	98.0%	96.5%	95.9%	96.9%	6.9% ▲
Plan 09	94.3%	95.3%	94.7%	99.0%	95.8%	5.8% ▲
Plan 10	93.0%	93.0%	92.4%	92.1%	92.6%	2.6% ▲

¹: Data reporting exemption granted due to system limitation; written summary of activity submitted as substitute

Table 6C provides a comparison of average annual performance for open call resolution turn-around time between plan years 2019 and 2020. The difference in average annual performance is noted in the column titled Annual Variance.

- Four health plans improved their average annual performance for this measure in 2020 — Plan 03, Plan 09, Plan 07, and Plan 01
- Five health plans had a decrease in average annual performance for this measure in 2020, but still exceeded the average annual performance target of 90% of open calls resolved within 2 days — Plan 05, Plan 04, Plan 08, Plan 06, and Plan 10

Table 6C — Open Call Resolution Turn-Around Time: 2019 vs. 2020 Annual Average Performance by Health Plan

Health Plan	2019 Average Performance	2020 Average Performance	Annual Variance
Plan 05	94.8%	93.5%	-1.3% ▼
Plan 03	98.0%	98.1%	0.1% ▲
Plan 09	94.8%	95.8%	1.0% ▲
Plan 07	94.5%	97.1%	2.6% ▲
Plan 02 ¹	n/a	n/a	n/a
Plan 01	96.3%	98.8%	2.5% ▲
Plan 04	97.5%	97.0%	-0.5% ▼
Plan 08	97.5%	96.9%	-0.6% ▼
Plan 06	99.3%	99.1%	-0.2% ▼
Plan 10	94.3%	92.6%	-1.7% ▼

1: Data reporting exemption granted due to system limitation; written summary of activity submitted as substitute

4) Electronic Written Inquiry Response

Prompt electronic written inquiry response times typically lowers the number of contacts a participant has with a health plan to resolve a question and is likely to improve customer satisfaction.

- **Measurement Description:**

- At least 98% of customer service issues submitted by email and website are responded to within two business days.

- **Key Findings:**

- All 10 participating health plans met or exceeded the annual performance target for this measure in 2020.
- All 10 health plans also met or exceeded the quarterly performance target in every quarter of 2020.

Table 7A — Electronic Written Inquiry Response: Annual Average Health Plan Performance

Performance Measure	Performance Target	2020 Average Performance	2020 Average Variance
Electronic Written Inquiry Response	98% response within 2 days	99.6%	1.6% ▲

The annual average health plan performance increased by 0.1% from 2019 to 2020. This is the second plan year in which annual average performance has exceeded the performance target.

Table 7B — Electronic Written Inquiry Response: Quarterly Performance by Health

Health Plan	Q1	Q2	Q3	Q4	2020 Average Performance	Performance Target Variance
Plan 01	100%	100%	100%	100%	100%	2.0% ▲
Plan 02	99.2%	99.9%	98.3%	98.3%	98.9%	0.9% ▲
Plan 03	100%	100%	100%	100%	100%	2.0% ▲
Plan 04	100%	100%	100%	99.6%	99.9%	1.9% ▲
Plan 05	100%	100%	100%	100%	100%	2.0% ▲
Plan 06	100%	100%	100%	100%	100%	2.0% ▲
Plan 07	100%	100%	100%	100%	100%	2.0% ▲
Plan 08	98.8%	99.2%	99.3%	99.7%	99.2%	1.2% ▲
Plan 09	98.3%	98.0%	98.0%	98.3%	98.1%	0.1% ▲
Plan 10	100%	99.0%	99.0%	100%	99.5%	1.5% ▲

Table 7C provides a comparison of average annual performance for electronic inquiry response times between plan years 2019 and 20. The difference in average annual performance is noted in the column titled Annual Variance.

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- Two health plans maintained a 100% annual performance average for the third year in a row — Plan 05, Plan 07.
- Two health plans maintained a 100% annual performance average for the second year in row — Plan 06, Plan 01.
- Four health plans improved their average annual performance for this measure in 2020 — Plan 03, Plan 02, Plan 01, Plan 04, and Plan 10.
- Two health plans had a decrease in average annual performance for this measure in 2020, but still exceeded the average annual performance target of 98% of electronic written inquiries responded to within 2 days — Plan 09 and Plan 08.

Table 7C — Electronic Written Inquiry Response: 2019 vs. 2020 Annual Average Performance by Health Plan

Health Plan	2019 Average Performance	2020 Average Performance	Annual Variance
Plan 01	100%	100%	0.0%
Plan 02	98.8%	98.9%	0.1% ▲
Plan 03	99.0%	100%	0.9% ▲
Plan 04	99.3%	99.9%	0.6% ▲
Plan 05	100%	100%	0.0%
Plan 06 ¹	100%	100%	0.0%
Plan 07	100%	100%	0.0%
Plan 08	99.5%	99.2%	-0.3% ▼
Plan 09	99.0%	98.1%	-1.1% ▼
Plan 10	99.0%	99.5%	0.5% ▲

V. Additional Key Performance Measures

Table 8 provides an overview of additional key measures pertaining to enrollment and major system changes. These additional key measures are reported for each month on a quarterly basis. Overall, health plans met or exceeded the additional key performance measurement requirements.

Table 8A — Additional Key Performance Measures: Annual Average Health Plan Performance

Performance Measure	Measurement Description	Performance Target	2019 Average Performance
A. Enrollment			
1) Enrollment File	The health plan must accept an enrollment file update on a daily basis and accurately process the enrollment file additions, changes, and deletions within 2 business days of the file receipt.	Daily 834 file acceptance and processing	100%
2) Enrollment Discrepancies and Exceptions	The health plan must resolve all enrollment discrepancies (any difference of values between ETF's database and the health plan's database) as identified within 1 business day of notification by ETF or identification by the health plan.	Database = 1 day of notification	100%
	The health plan must correct the differences on the exception report within 5 business days of notification by the department.	Exception report = within 5 days of notification	100%
3) Identification (ID) ¹ Cards	The health plan shall issue ID cards within 5 business days of the generation date of the enrollment file containing the addition or enrollment change, except during the It's Your Choice Open Enrollment Period.	Issue ID cards within 5 days	99.2% ¹
B. Deliverables to the Department			
1) Approval of Communications	The health plan shall submit all communication materials specified by ETF for pre-approval prior to distribution to participants, potential participants, and employers. This includes written and electronic communications.	Submit all materials for review and approval, as needed	100%
C. Other			
1) Major System Changes and Conversions	The health plan shall verify and commit that during the length of the contract, it shall not undertake a major system change or conversion for, or related to, the system used to deliver services for the GHIP without specific prior written notice of a least 180 days.	Major system changes or conversions planned	None reported
		180 day written notice submitted	n/a

1: Plan 06 failed to meet the ID card issuance requirement for January 2020

VI. Penalty Overview

Health plans submit a performance report each quarter throughout the plan year. ETF staff review these performance reports and determine all potential applicable penalties on a quarterly basis. An applicable penalty is calculated by multiplying each percentage point for which a standard is not met each quarter by \$5,000. For example, if a health plan fails to meet a performance standard by two percentage points in a quarter, their total applicable penalty amount for the quarter would be \$10,000.

Tables 9A and 9B provide applicable penalty detail for plan years 2019 and 2020. These applicable penalty amounts do not reflect the actual penalty amounts assessed by ETF, nor do they include penalty waiver or penalty cap detail. The penalty cap prohibits the total assessed penalty amount from exceeded three percent of a health plan's total medical premium each quarter. Given that medical premium is determined by total health plan enrollment and may therefore lead to health plan identification, this report does not include individual plan penalty detail.

Table 9A — Annual Total Applicable Penalty Amounts

Performance Measure	2019 Total Applicable Penalty Amount	2020 Total Applicable Penalty Amount	Annual Variance Percent
Annual Total Potential Penalty Amount	\$625,000	\$10,000	-98.4% ▼

As demonstrated throughout the report, overall health plan performance improved considerably in 2020. This is reflected in the 98.4% reduction in total applicable penalties from plan year 2019 to 2020.

Table 9B — Key Health Plan Performance Measures: 2019 vs. 2020 Total Applicable Penalty Amounts

Performance Measure	2019 Applicable Penalties	2020 Applicable Penalties	Annual Variance	Variance Percent
1) Claims Processing Accuracy	\$20,000	\$0	-\$20,000	-100% ▼
2) Claims Processing Time	\$50,000	\$0	-\$50,000	-100% ▼
3) Call Answer Timeliness	\$420,000	\$20,000	-\$400,000	-95.2% ▼
4) Call Abandonment Rate	\$125,000	\$5,000	-\$120,000	-96.0% ▼
5) Open Call Resolution Turn-Around Time	\$0	\$0	-\$0	-100% ▼
6) Electronic Written Inquiry Response	\$10,000	\$0	-\$10,000	-100% ▼
Total	\$625,000	\$25,000	-\$600,000	-96.0% ▼