



2012 OEBB Member Survey Results

Executive Summary

In the Fall of 2012, OEGB had its fifth Open Enrollment period followed by the fifth annual member survey. As you'll see in the following pages, member satisfaction has continued to improve in nearly all areas.

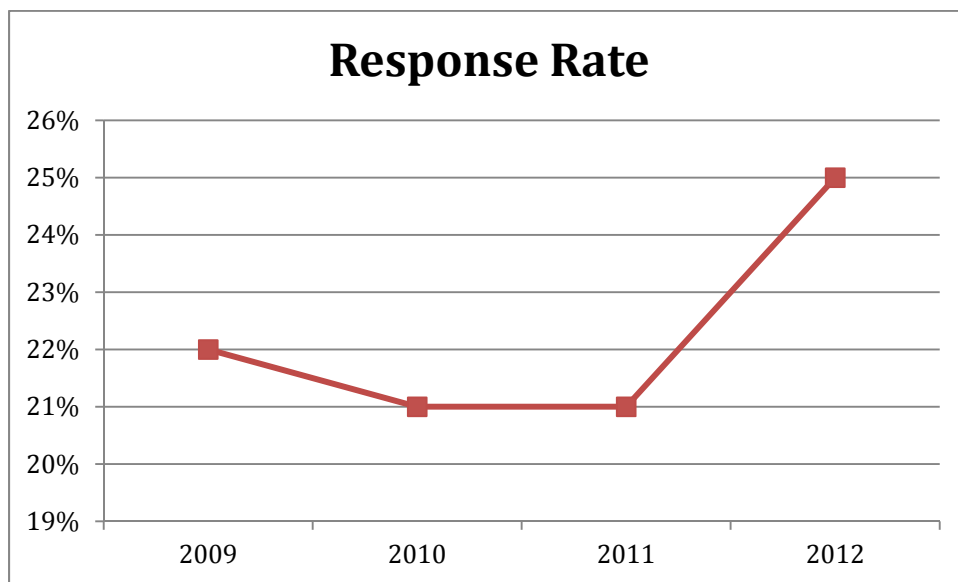
- ✓ Attendance at Open Enrollment meetings was lower than previous years, but those who did attend reported greater satisfaction with the content.
- ✓ A new element assessed this year was the Online Plan Comparison tool, which seemed to be well-received by those who used it, but participation was lower than anticipated.
- ✓ Fewer members experienced problems during the 2012 Open Enrollment and those who did seek assistance continued to report even greater satisfaction with OEGB Customer Service.

Methodology

OEBB's 2012 Member Survey was conducted using the online service SurveyMonkey.com. On October 10, 2012, OEBB staff sent an email invitation containing a link to the survey to the 37,845 OEBB subscribers who had an email address in the MyOEBB system. The survey remained open through November 13, 2012.

Results

The response rate was slightly higher in 2012 than in previous years with just under 25 percent of those sent a survey responding in 2012, compared to 21 percent in 2011 and 2010 and 22 percent in 2009. The lower number of responses in 2012 may be attributed to a significantly lower number of emails in the MyOEBB system at that time and therefore a significantly lower number of invitations sent. (37,845 in 2012 compared to 54,629; 55,848; and 49,527 in 2011, 2010, and 2009 respectively. The count of emails used in 2008 is unknown.) The demographics of those who responded remained consistent with previous years and with the overall OEBB population.



SURVEY YEAR	Total Subscribers	Total Subscribers w/Emails	Total Responses	Response Rate	% of Total Subscribers
2008	61,899	NA	10,900	NA	17.61%
2009	62,859	49,527	10,915	22.04%	17.36%
2010	61,573	55,848	11,931	21.36%	19.38%
2011	59,600	54,629	11,500	21.05%	19.30%
2012	58,979	37,845	9,444	24.95%	16.01%

Open Enrollment Presentations

Fewer survey respondents reported attending an Open Enrollment meeting in 2012 (15% as opposed to 24% in the two years prior), which corresponds with what OEBB staff observed out in the field. The years of highest attendance were 2010 and 2011 (both 24%) when significant plan changes were implemented and rate increases on some of the plans were higher than anticipated. Of those that attended an Open Enrollment meeting during 2012, 90% reported they found the information useful, but only 73% reported that the information helped them with their plan selection decision. While 76% of those indicating they attended an Open Enrollment meeting in 2010 and 2011 thought the information presented helped them decide which plan to select. One of the major differences between the presentations in 2011 and 2012 was the lead-off conversation on the definition of commonly used medical plan terms. The other difference was the carrier partners focused more on introducing additional resources available to members and wellness opportunities on the plan's website.

	2009	2010	2011	2012
Attended an OEBB Open Enrollment Presentation	21%	24%	24%	15%
Information Useful	84%	85%	85%	90%
Helped Plan Selection	70%	76%	76%	73%

Online Plan Comparison Tool

During the 2012 Open Enrollment period, OEGB partnered with Truven Analytics and a group of MIT researchers, under the leadership of Jon Gruber, to make three different online plan comparison tools available to members. The MIT team randomly divided entities participating in OEGB into three separate groups, or Arms, and each group had a different tool available to them.

One Arm had access to an advanced and personalized plan comparison tool which allowed members to estimate their claims costs based on their own specific previous claims, as well as project claims for the upcoming year, and factor in the premium costs for each plan available to estimate the member's total out-of-pocket costs over the course of the upcoming plan year

A second Arm had the same tool available, but rather than pulling in the member's claims data from the previous year, it started with an average claims costs based on a national claims database, then members could estimate future costs to estimate the member's total out-of-pocket costs over the course of the upcoming plan year.

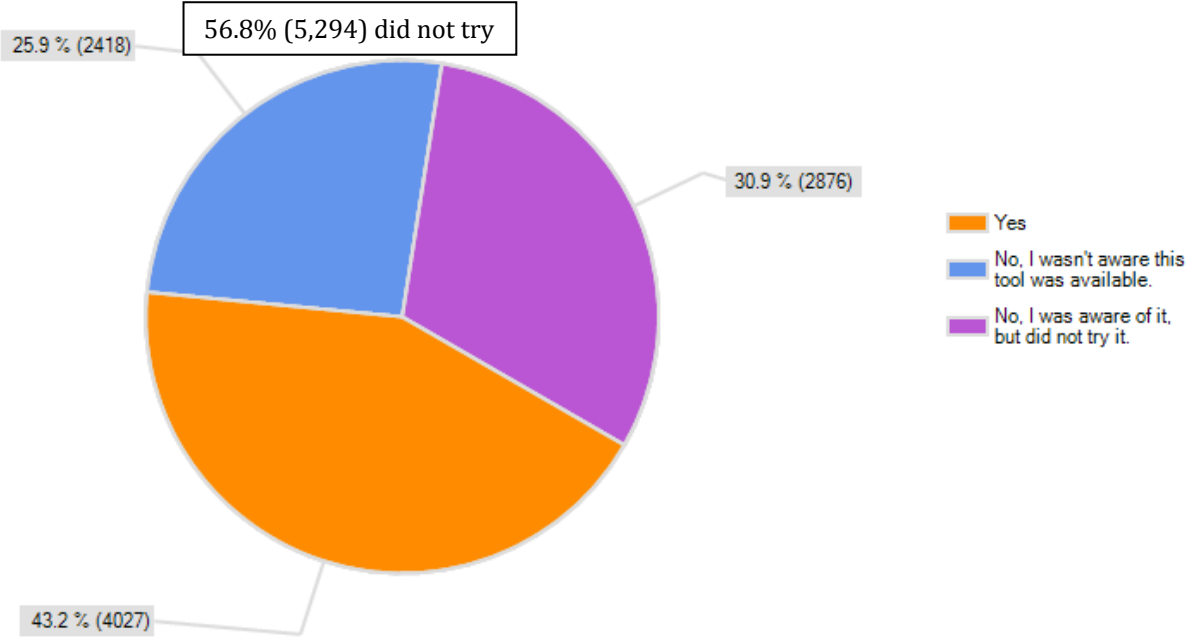
The third Arm was given access to an online comparison tool created by OEGB and which was first made available in 2011. This tool allows an individual to easily compare up to four plans side-by-side and helped estimate premium costs for those plans, but did not help the member estimate potential claims costs.

The 2012 member survey was unable to distinguish which of the three Arms the respondent had access to or used, but OEGB expects a report from MIT's research group to reveal what impact these tools may have had on a member's plan choices.

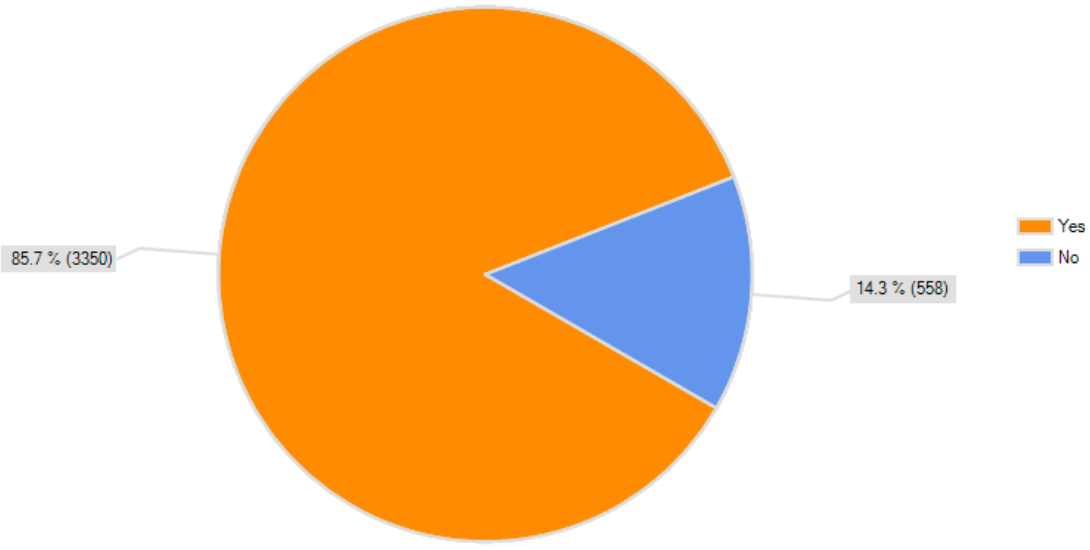
OEGB promoted the tools to members via email or a postcard mailed to their home address, depending on the preference each member had selected in the MyOEGB system. Staff also demonstrated the specific tool available at Open Enrollment meetings (each demonstration tailored to the tool available to that educational entity), and the log-in page of the MyOEGB enrollment system featured a link encouraging members to try the tool before they made their enrollment selections.

Over half of the 2012 survey respondents (56.8%) reported not trying the tool. Of those who tried the tool available to them, 85.7% reported they found the tool they used helpful and that it either helped them make their plan decision or it confirmed the plan they already had in mind.

Did you try OEBB's online plan comparison tool?

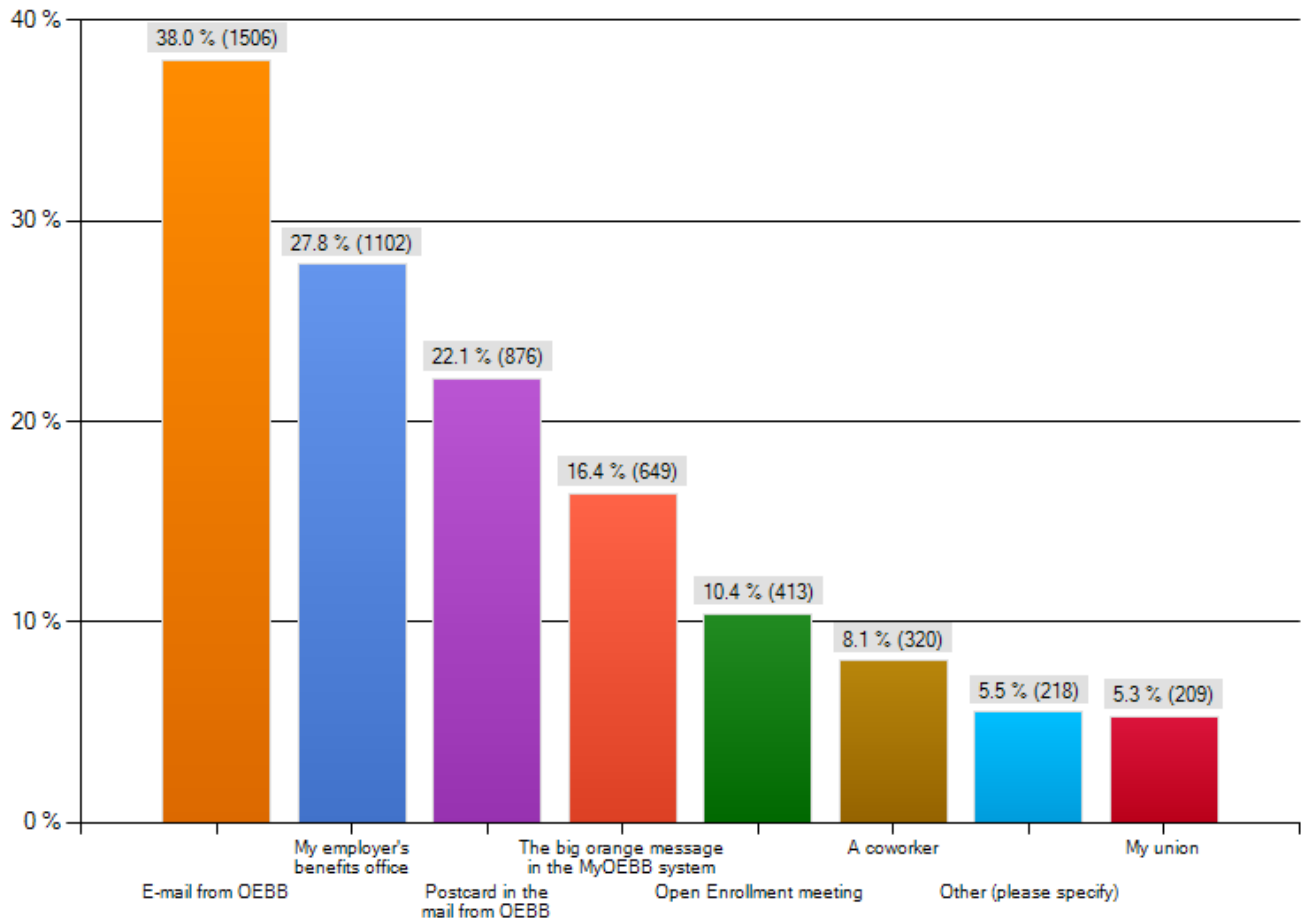


Did you find the online plan comparison tool useful?



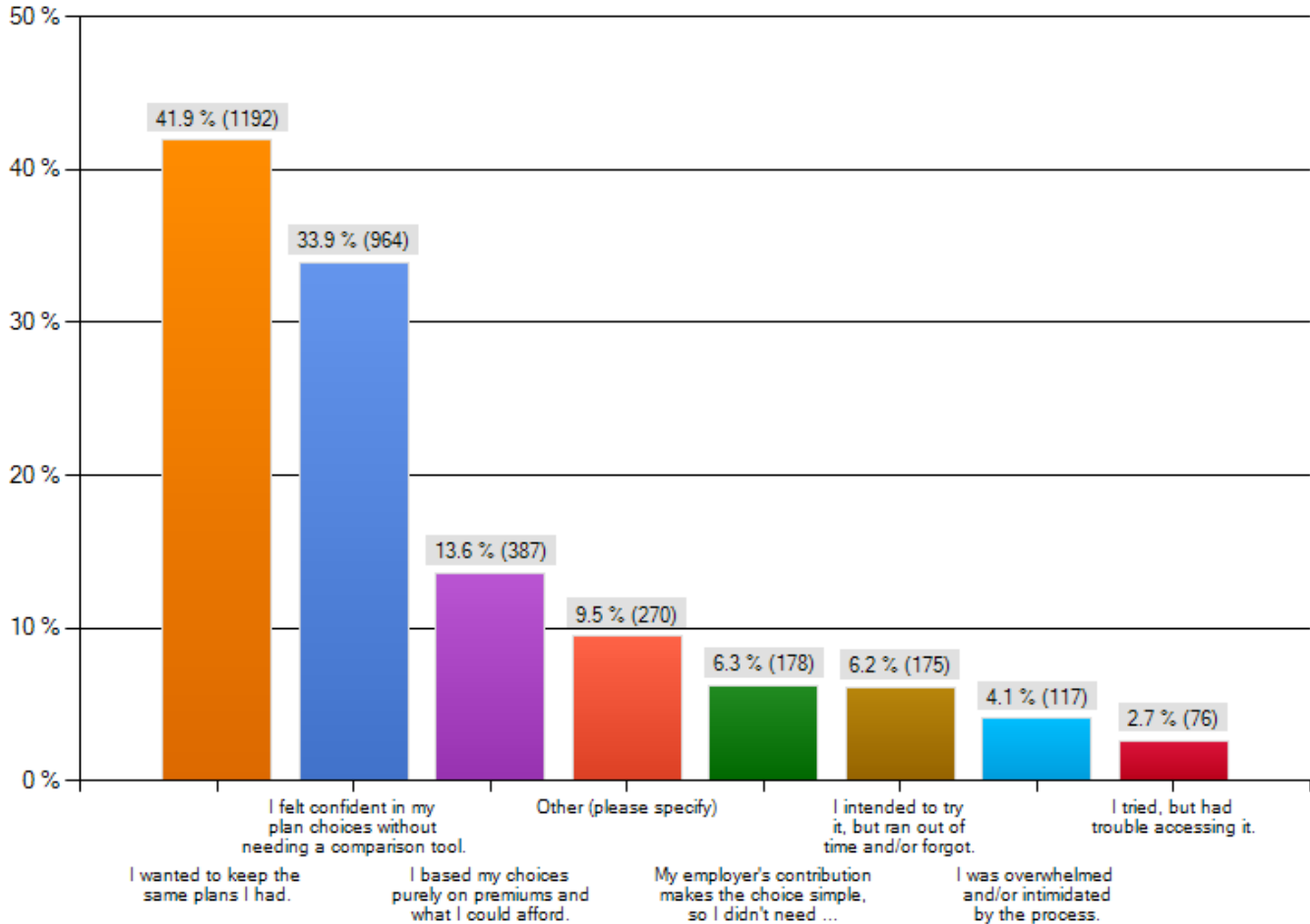
Of those respondents who reported being aware of the tool, the survey asked them how they heard about it, allowing for more than one answer. The majority of respondents reported receiving the email from OEGB, with a communication from their employer's benefits office and a postcard from OEGB the next two most popular answers. The write-in responses in the "other" category (218 respondents) were primarily repeats of other choices or indicated that the member did not actually use the online tool to which the survey was referring, but thought it was referring to the "Summary of Benefits" which was posted on the OEGB website.

How did you hear about OEGB's online plan comparison tool? (select all that apply)



The survey also asked those members who were aware of the tool, but chose not to try it, to identify the reason for that decision. The two most popular answers were, “I wanted to keep the same plans I had,” and “I felt confident in my plan choices without needing a comparison tool.” Those who selected “other” were asked to provide additional details, with the majority of them either waiving/ opting-out of coverage, or repeating one of the other available options.

Why didn't you try the online plan comparison tool?



MyOEBB System

For the past four years, the member survey has asked members if they experienced any problems using the MyOEBB enrollment system, and if so, to identify the nature of the problem. As the results below illustrate, the percentage of respondents who experienced problems has dropped to half what it was in 2009 (from 26% to 13%). Of those reporting a problem, “Updating or changing benefits” continues to be the prominent area, although it has dropped significantly (from 14% in 2009 to 5% in 2012). “Logging in/ Registering” and “Password” remain the next most common responses, both at 4% (down from 8% and 7% respectively in 2009). “Saving/ Finalizing benefit selections” and “Adding, Enrolling or Certifying Dependents” remain the least problematic, both dropping from 7% in 2009 to 3% and 4% respectively in 2012.

	2009	2010	2011	2012
Reported a problem	2,785 of 10,915 (26%)	1,996 of 11,931 (17%)	1,856 of 11,500 (16%)	1,226 of 9,444 (13%)
Updating or changing benefits	1,557 (14%)	956 (8%)	773 (7%)	515 (5%)
Logging In/ Registering	920 (8%)	662 (6%)	504 (4%)	400 (4%)
Saving/ Finalizing benefit selections	804 (7%)	526 (4%)	542 (5%)	294 (3%)
Password	768 (7%)	502 (4%)	424 (4%)	339 (4%)
Adding, Enrolling or Certifying Dependents	765 (7%)	328 (3%)	238 (2%)	147 (2%)

Customer Service

The number of members contacting OEBC customer service during Open Enrollment has dropped dramatically since 2009, from 57% down to 13%, again supporting the idea that OEBC members are becoming more comfortable with the enrollment process and with making their elections without assistance. Of those who did contact OEBC for assistance, members continue to report a high level of satisfaction with the assistance they received from OEBC Member Services staff. In 2010, 89% of those who contacted OEBC reported being satisfied with the service they received and that has grown each year to 94% in 2012.

	2009	2010	2011	2012
Members who contacted OEBC Customer Service	6225 (57%)	3206 (27%)	2760 (24%)	1227 (13%)

Of those who reported contacting OEBC customer service:

	2009	2010	2011	2012
Satisfied with the assistance received	NA	89%	92%	94%

Communications

In 2009, the survey asked members to “Please rate OEBC communication materials” with 81% responding “good” or “excellent.” In 2010, the survey expanded on this question asking specifically about “Information Sent to You by OEBC (mailings, emails, newsletters)” and the OEBC website, asking members to rate their satisfaction level with each. Responses jumped up to 87% and 89% respectively that year and have continued to increase, with 2012 results showing 95% of respondents satisfied or very satisfied with the information sent to them by OEBC, and 93% of Web users satisfied or very satisfied with the OEBC website.

Satisfaction Level with Communication Materials

	2009	2010	2011	2012
Information Sent to You by OEBC (mailings, emails, newsletters)	81% rated good or excellent	87% satisfied or very satisfied	94% satisfied or very satisfied	95% satisfied or very satisfied
OEBC Website	<i>(see above)</i>	89% of Web users satisfied or very satisfied	91% of Web users satisfied or very satisfied	93% of Web users satisfied or very satisfied

The survey has continued to ask members how they prefer to receive information from OEBC, but the options have varied over the years. In 2009 members could only select one option whereas from 2010 forward, members could select more than one option. Although the overall response rate declined in 2012, email remained within one percentage point of 2011 results (63% versus 64% in 2011) and stood out significantly above the second most popular choice, USPS mail, which received a 48% response in 2012 versus 65% the previous year. *(Note: Because the survey results are de-identified, responses to this question do not affect how any particular member receives their information, but is more an overall gauge of the population’s preferences. Members can elect specifically to receive email or USPS mail from OEBC in the MyOEBC system, but that data is not reflected below.)*

Preferred Communication Method(s)

	2009	2010	2011	2012
Email	66%	85%*	64%	63%
USPS	28%	12%*	65%	48%
Website	NA	NA	41%	24%
In-Person Presentation			22%	13%
Webinar			3%	2%
Benefits Fair			15%	9%
Pre-Recorded Video			5%	3%
Other	7%	2%	3%	NA

**In 2010 “USPS” was not offered as a main option, but a significant number of USPS responses were written-in under the option “Other”. This may have contributed to a lower response rate in this category and a higher response rate in the “Email” category that year. “USPS” was again offered as a main option in 2011 and 2012.*

OEBB Benefits

In general, member satisfaction with OEBB benefits was at its lowest in 2010 when some plans were experiencing double-digit rate increases and a number of benefit changes were implemented. It's important to note, however, that even that year, when asked specifically about their medical, dental and vision plans, satisfaction with access and quality was still quite high with 89 - 95% reporting they were satisfied or very satisfied. The overall lower satisfaction was primarily due to cost. As cost-containment strategies have been implemented over the years, member satisfaction has increased in all areas including cost, with the areas of access and quality reaching levels of 93 - 97%.

*Percentages of respondents "satisfied" or "very satisfied"**

	2009	2010	2011	2012
Benefits/Coverage	80%	66%	69%	77%
Cost	NA	45%	45%	52%
Overall OEBB	81%	74%	77%	83%

Medical	2009	2010	2011	2012
Access	88%	89%	91%	93%
Quality	NA	92%	94%	95%
Overall		76%	77%	83%

Dental	2009	2010	2011	2012
Access	NA	92%	95%	95%
Quality		95%	97%	97%
Overall		85%	88%	90%

Vision	2009	2010	2011	2012
Access	NA	94%	96%	97%
Quality		95%	97%	97%
Overall		86%	88%	90%

**In the 2009 survey, the categories offered were Excellent, Good, Fair and Poor. In 2010, the categories changed to Very Satisfied, Satisfied, Dissatisfied and Very Dissatisfied. The 2009 percentages above reflect responses of "Good" or "Excellent".*

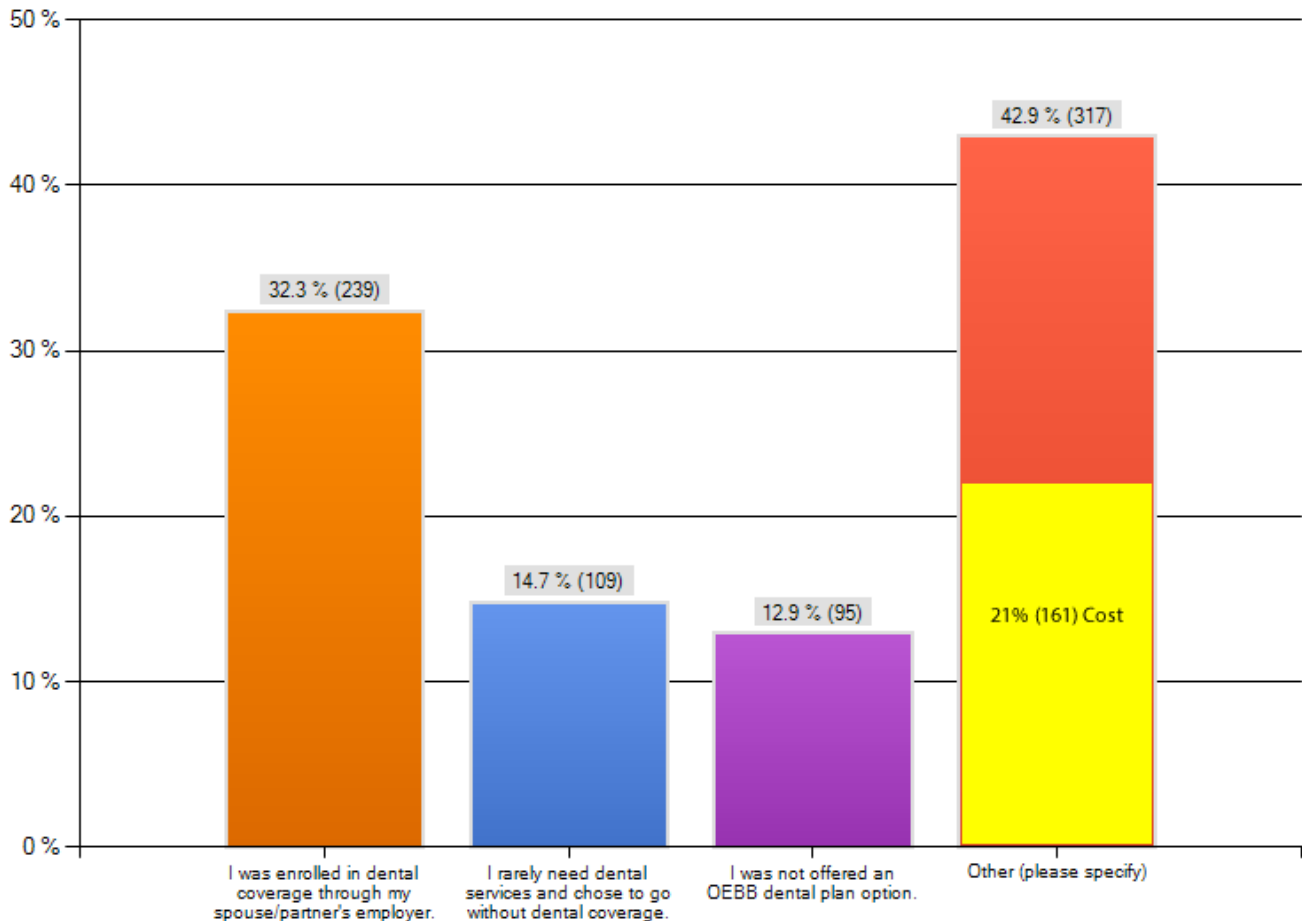
Declining Dental and/or Vision Coverage?

The 2012 survey asked those members who indicated they had declined OEGB dental and/or vision coverage why they had chosen to do so.

The top three reasons for declining dental were:

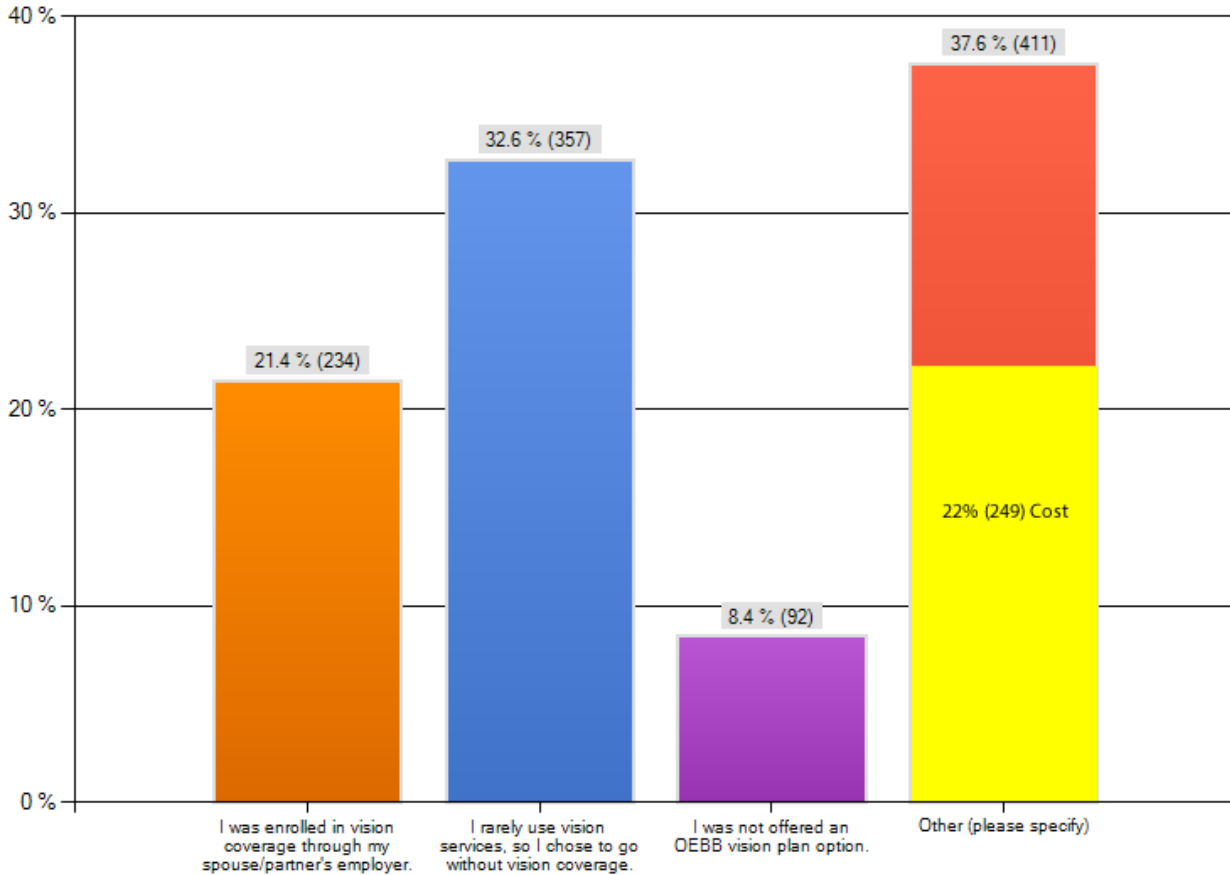
1. Coverage through a spouse or partner's plan,
2. A write-in "Other" option related to cost – either they could not afford coverage or did not feel it was worth the premium, and
3. Rarely needing dental services, therefore choosing to go without coverage.

Why did you decline OEGB dental coverage for the 2011-12 plan year?



In contrast to dental, members had very different reasons for waiving vision coverage. The third most popular reason for waiving dental coverage (having little need for services and choosing to go uncovered) was the top reason members waived vision coverage. The other two popular reasons (cost and having other coverage through a spouse or partner) were nearly tied for second place with 21 - 22% each.

Why did you decline OEGB vision coverage during the 2011-12 plan year?



Wellness Program Information

The 2012 survey offered members the option to request additional information on various wellness topics offered by their medical carrier. The instructions were as follows:

OEBB Wellness Benefits

You have a number of wellness benefits available through your OEBB medical plan. Please review the list for your current medical carrier and select any topics that interest you.

Select as many topics as you would like and provide your e-mail address in the box below to have information sent to you electronically. If you would like the information mailed hard-copy, please call OEBB Customer Service at 888-469-6322.

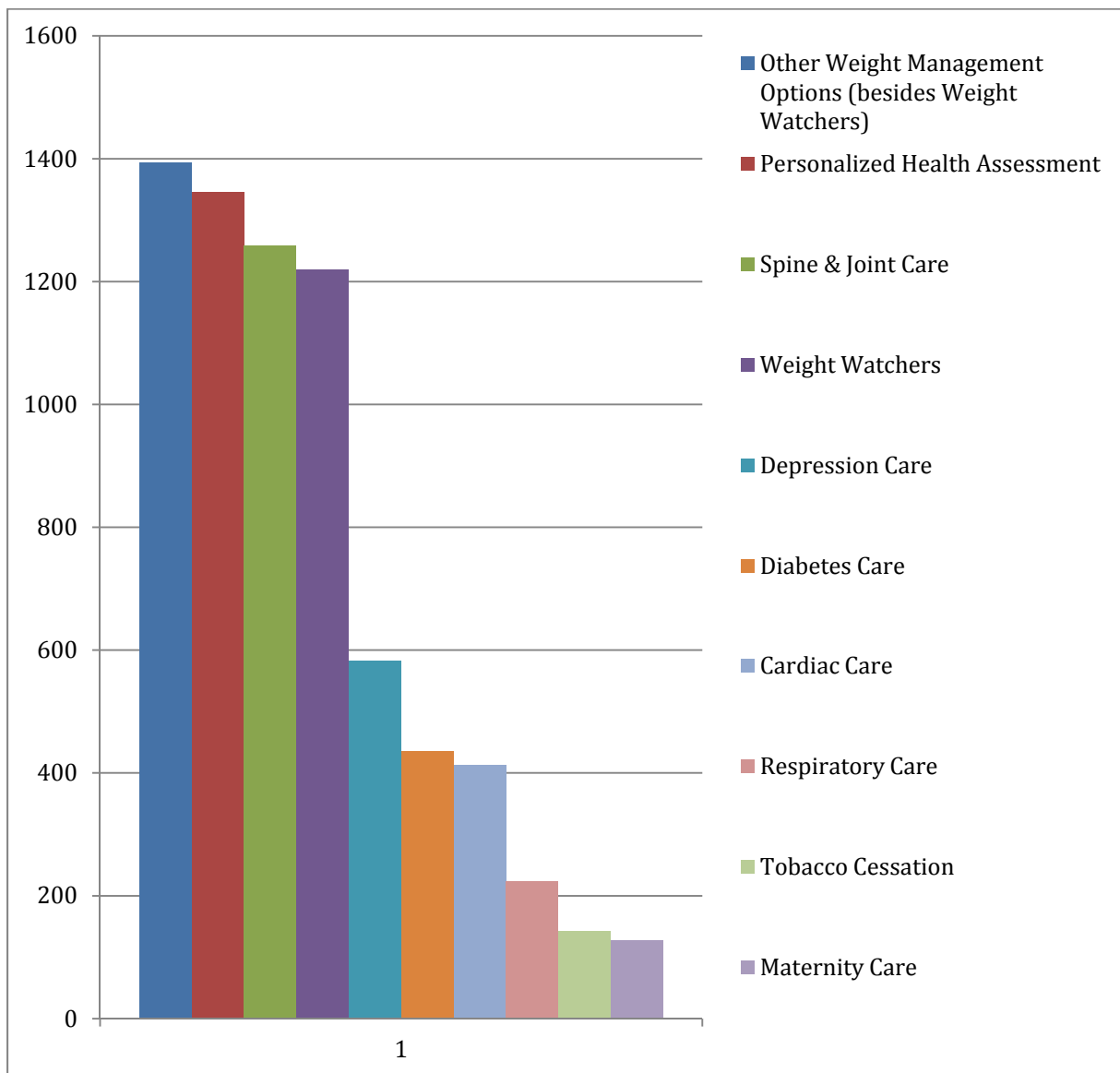
The four most popular topics were similar across both carriers, with “Other Weight Management Options (besides Weight Watchers)” being the most requested (1,711 requests total) and “Personalized Health Assessment” being the second most popular (with 1,642 requests total). “Weight Watchers” was the third most popular topic overall with a total of 1,493 requests for information. The fourth most popular topic had slightly different names depending on the carrier, but still similar concepts – ODS offers “Spine & Joint Care” while Kaiser Permanente offers “Managing Back Pain”. These two combined received 1,430 requests for information.

The remaining topics offered varied more between carriers, but overall the survey resulted in a total of 8,839 requests for information on wellness topics. Although each request may not have been from a different member (i.e., each member could select as many topics as they wanted), it’s still significant to note that the total number of members responding to the survey in any way was only 9,444, indicating a very high level of interest in wellness among the OEBB member population as a whole.

The pages that follow show the details of the various topics offered by each carrier and the number of requests received for each.

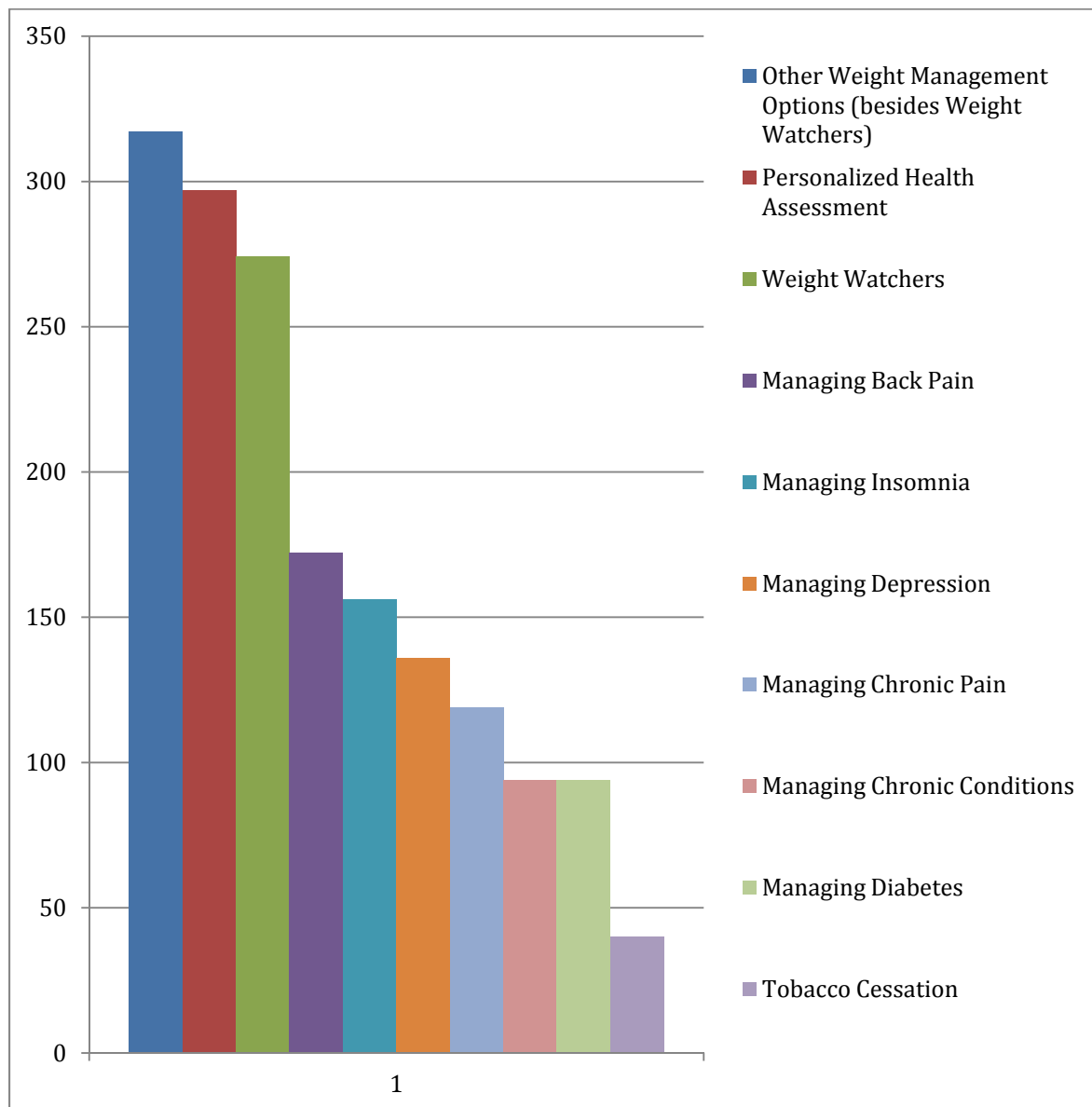
2012 Requests for Wellness Information by Topic (ODS):

ODS	# of requests
Other Weight Management Options (besides Weight Watchers)	1394
Personalized Health Assessment	1345
Spine & Joint Care	1258
Weight Watchers	1219
Depression Care	582
Diabetes Care	435
Cardiac Care	413
Respiratory Care	224
Tobacco Cessation	143
Maternity Care	127



2012 Requests for Wellness Information by Topic (Kaiser Permanente):

Kaiser Permanente	# of requests
Other Weight Management Options (besides Weight Watchers)	317
Personalized Health Assessment	297
Weight Watchers	274
Managing Back Pain	172
Managing Insomnia	156
Managing Depression	136
Managing Chronic Pain	119
Managing Chronic Conditions	94
Managing Diabetes	94
Tobacco Cessation	40



Staff Proposed Next Steps

Plan Comparison Tool:

- Explore ways to raise awareness and encourage more to use it – 26% didn't know it was available.

Open Enrollment Meetings:

- Explore new ways to add value to the presentation, raise awareness and attendance. Attendance was lower in 2012 than in previous years; however, of those who attended, the percentage who found it valuable increased.

Wellness Benefits:

- Explore ways to expand awareness and utilization of wellness benefits
- Consider incorporating a formal wellness program or health promotion into the OEBS benefit design and/or program.