



2019 Open Enrollment & FY20 Engagement Strategy

December 4, 2018



Active Participation Requirement

- Section 23 of House Substitute 1 for House Bill 275, which was passed by the General Assembly and **signed into law** by Governor Carney on July 3, 2017, states that:

*“Employees of the State of Delaware who are enrolled in a health insurance benefit plan **must actively participate** in the open enrollment process each year by selecting a health plan or waiving coverage. Should such employee(s) neglect to enroll in a plan of their choice during the open enrollment period or waive coverage, said employee(s) and any spouse or dependents enrolled at the time will be enrolled into the default health plan(s) as determined by the State Employee Benefits Committee.”*

- For 2018 Open Enrollment:
 - SEBC decision = Employees would not be defaulted
 - SEBC directive to SBO = Enhance outreach and communication efforts as a means to share the “**active participation**” requirement and increase engagement

Engagement Efforts: 2018 Open Enrollment

- Created **VALUE FIVE CALL TO ACTION** steps
- Communicated to employees through posters, postcards, targeted emails, enrollment action checklists
- Conducted meetings for HR/Ben Reps, employees, key stakeholders (i.e. school districts)
- Created a HR/Ben Rep Toolkit- “one-stop shop” resource
- Mailed Information Cards to Highmark Comp PPO and Aetna HMO members with copays for lab, imaging and Centers of Excellence

Results of 2018 Open Enrollment

Active Participation (Includes State Agencies, DOE, School Districts, Charter Schools, DTCC and DSU)	2018 OE	2017 OE
Completed*	81.8%	54.1%
DID <u>NOT</u> Complete	18.2%	45.9%

What's New Video (Includes State Agencies, DOE, School Districts, Charter Schools, DTCC and DSU)	2018 OE	2017 OE
Completed	53.9%	46.8%
DID <u>NOT</u> Complete	46.1%	53.2%

*Completed means employees accessed Benefits Enrollment in State of Delaware Employee Self-Service and made "Edits" to their benefits **OR** selected "I Have No Changes," and clicked "Submit."

Active Participation Requirement- 2019 Open Enrollment

SEBC decision at October 22, 2018 meeting was to continue the approach used for the 2018 Open Enrollment

- SEBC decision = Employees would not be defaulted
- SEBC directive to SBO = Evaluate the intended outcome of “***active participation***” and propose enhancements to outreach and communication efforts that maintain engagement and encourage understanding of health plan coverage and options to save on out of pocket costs

2019 Open Enrollment Strategy- Initiatives to Continue

- Continue promoting ***active participation*** requirement through employee communications and meetings
- Add an additional requirement to “active participation” that provides guidance to employee on how to optimize their health plan benefits and services
- Conduct district workgroup meetings
- Send post-Open Enrollment targeted emails to enrolled employees with plan specific information

2019 Open Enrollment Strategy- New Initiatives

1. Enhance “What’s New” video in **VALUE FIVE**
 - Video content:
 - plan design changes, if applicable
 - rate changes, if applicable
 - things to consider when making a plan selection, i.e. in-network providers, copays/deductibles, lower cost options
 - benefits of using carve-out COE
 - Video link embedded in Employee Self-Service
 - Encourage Participating Groups and Non-Medicare Pensioners to participate

Reason for enhancement of video:

SEBC directive and low engagement

- Only half of employees watched the “What’s New” video last year while over 80% completed Value Five steps.

2019 Open Enrollment Strategy- New Initiatives

2. Enhance Enrollment Action Checklists to include:

- information on importance of selecting a PCP and how to find one
- importance of using freestanding facilities for lab and imaging and how to find one
- importance of using Urgent Care/Walk-In Clinic vs. ED and how to find one
- Telemedicine option and how to establish an account

3. Combine KEU/Ben Rep Meetings and Employee Education Sessions/Health Fairs

- Include “technology segment” in Employee Education Sessions (i.e., how to use vendor website tools, apps, account registration, telemedicine, etc.)

4. New SBO website (will launch in early January 2019) which is designed to improve experience

These new strategies are being recommended to encourage member engagement in the use of their health benefits while providing them with the tools to make these decisions.

FY20 Plan Year Strategy (High-Level)

- Align actions with goals/tactics of SEBC Strategic Framework and Healthcare Spending & Quality Benchmark
- Carve-out COE education – video, poster, targeted emails
- Improve data tracking to measure outcomes of initiatives/communications
- Send monthly targeted emails to employees enrolled in a health plan on various topics
- Relaunch “Save Money, Stay Healthy” wise consumerism video – incorporate carve-out COE, preventive care, PCP, Site of Care (Urgent Care, Lab and Imaging), Telemedicine, Wellness/DM, EAP and Diabetes Prevention Program (DPP), financial wellness resources
 - Engage leadership support
 - Assign video to all employees enrolled in a health plan (October – December 2019);
 - *54.5% employee completion rate in 2016*

FY20 Plan Year Strategy (High-Level)

- Explore member testimonials and avenues for building “culture of health” statewide
- Promote cost transparency and hospital safety/quality tools (i.e., Leapfrog, SugeryPlus, etc.)
- Diabetes prevention/management
 - Introduce additional programs/services
- Development of hospital safety/quality page on SBO website

Questions & Discussion



Appendix

2018 OE VALUE FIVE

Show you **VALUE** your benefits by actively participating in Open Enrollment between May 13 – 25, 2018, by logging into employeeselfservice.omb.delaware.gov, choosing State of Delaware Employee Self-Service and completing the **VALUE FIVE CALL TO ACTION** steps:

1. **V**iew **Personal Information** (Home Address, Phone Numbers and Email Addresses) to make sure your *Preferred* Contact Information is correct.
2. **A**ccess **Benefits** and use **myBenefitsMentor** to estimate your upcoming health care expenses and find the best match health plan (*based on your needs and your costs*).
3. **L**ook at **Benefits Enrollment** to review what benefits you currently have/options available.
4. **U**ppdate/make “Edits” to your benefits **OR** select “*I Have No Changes,*” then click **Submit** to send your final choices.
5. **E**nter **Spousal Coordination of Benefits (SCOB)** to complete the online SCOB Form (*a new form **MUST** be completed each year during Open Enrollment or your spouse’s coverage will be reduced*).
IMPORTANT: Complete the SCOB Form only if you cover your spouse on your health plan effective July 1, 2018.

Thank You



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