

**JOINT CERS AND KRS RETIREE HEALTH PLAN COMMITTEE**  
**February 13, 2025, 10:00 a.m. ET (9:00 a.m. CT)**  
**Live Videoconference/Facebook Live Agenda**

1. Call to Order – *Jerry Powell*
2. Opening Video Teleconference Statement – *Office of Legal Services*
3. Roll Call – *Sherry Rankin*
4. Public Comment – *Sherry Rankin*
5. Approval of Committee Minutes. October 21, 2024\* - *Jerry Powell*
6. Humana – *Humana Tracey Garrison*
  - a. 2024 Member Satisfaction Results
    - i. Annual Member Satisfaction Survey Results
    - ii. Net Promoter Score
  - b. 2024 Call Center Statistics
  - c. Humana Updates
    - i. 2025 Enrollment implementation
    - ii. CMS Notices
    - iii. 2025 Value Added Services
  - d. Q&A
7. Other Business:
  - a. 2025 Open Enrollment Statistics – *Abby Sutherland*
8. Adjourn

*\*Board Action Required*

**MINUTES OF MEETING  
KENTUCKY PUBLIC PENSIONS AUTHORITY  
JOINT CERS-KRS BOARD OF TRUSTEES  
RETIREE HEALTH PLAN COMMITTEE MEETING  
OCTOBER 21, 2024, at 10:00 A.M., E.S.T.  
VIA LIVE VIDEO TELECONFERENCE**

At the October 21, 2024, Regular Meeting of the Retiree Health Plan Committee of the Joint CERS and KRS Boards of Trustees, the following members were present: CERS – Jerry Powell (Chair) and J.T. Fulkerson; KRS – Keith Peercy and Dr. Crystal Miller. Staff members present were CERS CEO Ed Owens, III, KRS CEO John Chilton, Ryan Barrow, Rebecca Adkins, Erin Surratt, Michael Board, Victoria Hale, Connie Pettyjohn, Abby Sutherland, Michael Lamb, Brian Towles, Ashley Gabbard, Phillip Cook, Sandy Hardin, and Sherry Rankin. Others in attendance included Carrie Lovell, Carla Whaley, and Anita Desai-Naik with Humana.

1. Mr. Powell called the meeting to order.
2. Mr. Board read the Opening Video Teleconference Statement.
3. Ms. Rankin called Roll.
4. Ms. Rankin noted one **Public Comment** was submitted by Rose King and reads as follows:  
*Why doesn't members that are enrolled in the Humana Medicare Advantage Plan have full vision, dental coverage, money card to use for groceries and other benefits we don't receive with their premium coverage? We pay Medicare premiums and \$1800 plus co pays out of pocket, so with retirees' health coverage being well funded, why? Without a COLA raise for 11 years, why can't we get better healthcare coverage at least? Thank you, Rose King*
5. Mr. Powell introduced the agenda item **Approval of Committee Minutes – September 3, 2024 (Video 00:06:49 to 00:07:18)**. A motion was made by Mr. Peercy and seconded by Mr. Fulkerson to approve the minutes as presented. The motion passed unanimously.

6. Mr. Powell introduced the agenda item ***Humana Presentation***. (*Video 00:07:18 to 00:33:16*) Ms. Carla Whaley from Humana introduced Ms. Carrie Lovell and Ms. Anita Desai-Naik, who presented to the Joint Retiree Health Plan Committee. They highlighted the 2025 Drug List Changes and Pharmacy Updates as well as Pharmacogenomics. Ms. Lovell noted that the drug list is updated annually to ensure the placement of drugs in the most appropriate and cost-effective tier in compliance with contracts and government regulations. She stated changes help ensure safety, control cost, and mitigate the pharmacy trend. She then reviewed a summary of the 2025 impact for KPPA and noted the most significant impacts and changes.

Next, Ms. Lovell noted that Humana conducted a pilot of MAPD Individual Medicare members beginning in mid-2021 and concluding in early 2023. She gave an informative summary of the pilot noting the objectives were to evaluate the value of genetic testing to guide therapy decisions; evaluate the impact on longer-term outcomes such as medication, adherence, hospital admissions, readmissions, and cost of care; and determine if the process should be expanded on a larger scale and applied to broader Humana membership. Ms. Lovell noted that member participation and provider acceptance were very low. She revealed that the outcomes lacked statistical significance to demonstrate positive impacts and value, and current literature does not provide sufficient evidence of a positive ROI to justify scaling. Ms. Lovell explained that Medicare does cover single drug-gene testing for some medications when medically necessary but does not cover pharmacogenomics for predictive purposes or broad panel testing.

Following their informational presentation, they answered questions posed by the committee members. Ms. Lovell noted they did not have any other updates to present to the committee.

7. Mr. Powell introduced the agenda item ***Other Business – Open Enrollment*** (*Video 00:33:16 to 00:37:42*). Ms. Sutherland and Ms. Pettyjohn presented data on 2025 Open Enrollment, Designation of Spouse and/or Dependent Child for Health Insurance Contributions (Form 6256), KEHP Open Enrollment Communications, KEHP Open Enrollment Email Notification, and KPPA Outreach. Ms. Pettyjohn stated that they will

provide a more comprehensive overview in December with complete data in all categories. This will give a better understanding of how open enrollment went for the Medicare retirees.

8. There being no further business, Mr. Powell *adjourned* the meeting.

*The remainder of this page is left blank intentionally.*

**CERTIFICATION**

I hereby certify that I was present at this meeting, and I have recorded above the action of the Committee on the various items considered by it at this meeting. Further, I certify that all requirements of KRS 61.805-61.850 were met in connection with this meeting.

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Recording Secretary

I, Jerry Powell, the Chair of the Joint Retiree Health Plan Committee of the Board of Trustees of the County Employees Retirement System and the Kentucky Retirement Systems, do hereby certify that the Minutes of the meeting held on October 21, 2024, were approved by the Joint Retiree Health Plan Committee on February 13, 2025.

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Committee Chair

I have reviewed the Minutes of the October 21, 2024, Joint Retiree Health Plan Committee meeting for form, content, and legality.

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Executive Director  
Office of Legal Services

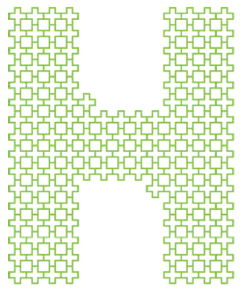
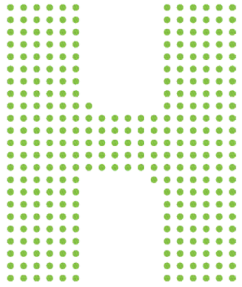
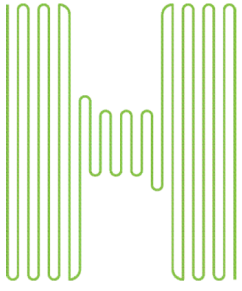


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# Kentucky Public Pensions Authority

Retiree Health Plan Committee Meeting  
February 13, 2025





## Today's discussion

- 01 | 2024 Member Satisfaction
  - Annual Member Satisfaction Survey Results
  - Net Promoter Score
- 02 | 2024 Call Center Statistics
- 03 | Humana Updates
  - 2025 Implementation Review
  - CMS Notices
  - 2025 Value Added Services
- 04 | Q&A



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## **2024 Member Satisfaction**

- Annual Member Satisfaction Survey Results
- Net Promoter Score



## Annual Member Satisfaction Survey



### Plan Usage And Satisfaction

Humana's goal is to achieve overall satisfaction scores of "7" or higher across key metrics relating to the Member's experience. In 2024, Humana again achieved this goal for the vast majority of Members.

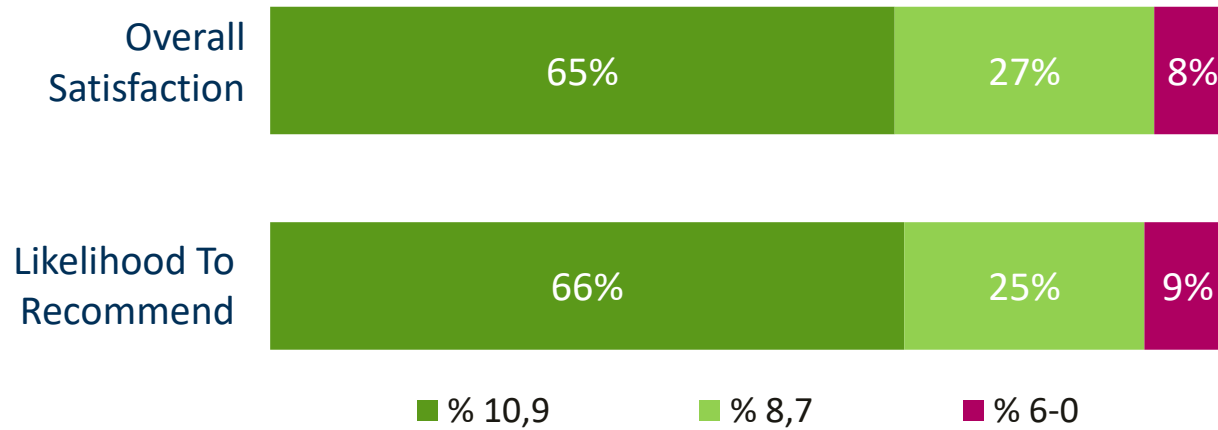
- **More than nine out of 10 Members (92%) were satisfied with how Humana administered their plan in 2024.**
- **About that same number (91%) said they would be likely to recommend Humana to a friend or family member.**

Most Members (86%) had utilized their Medicare plan within the past 3-months, and nearly everyone had a positive experience with their claims management. Again, more than nine in every 10 Members reported scores of "7" or higher in terms of claims processing, timeliness, and accuracy.

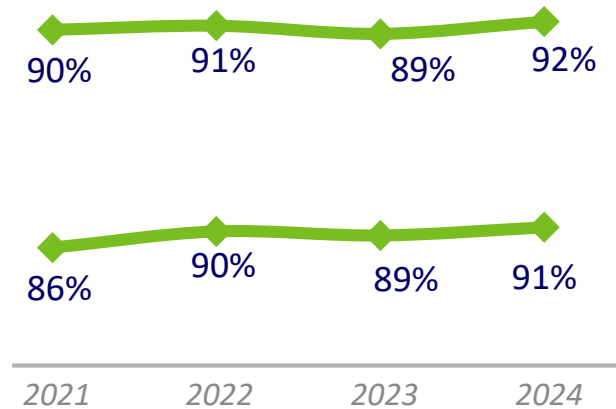
# Annual Member Satisfaction Survey



## 2024 Results



## % 7-10 Comparison

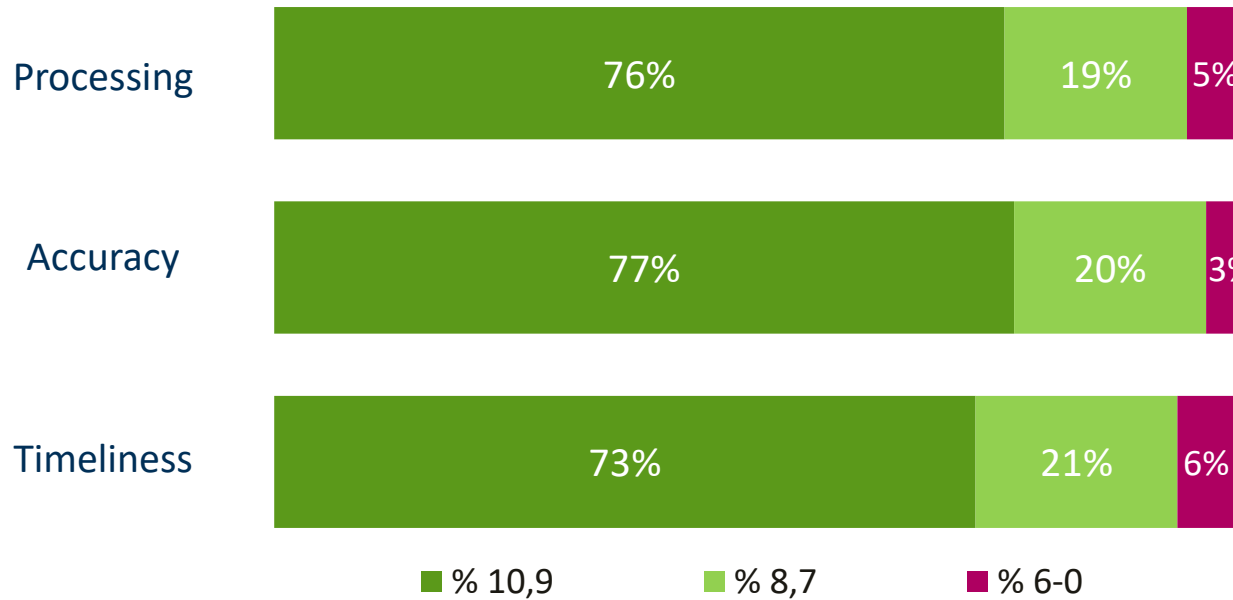


N=504

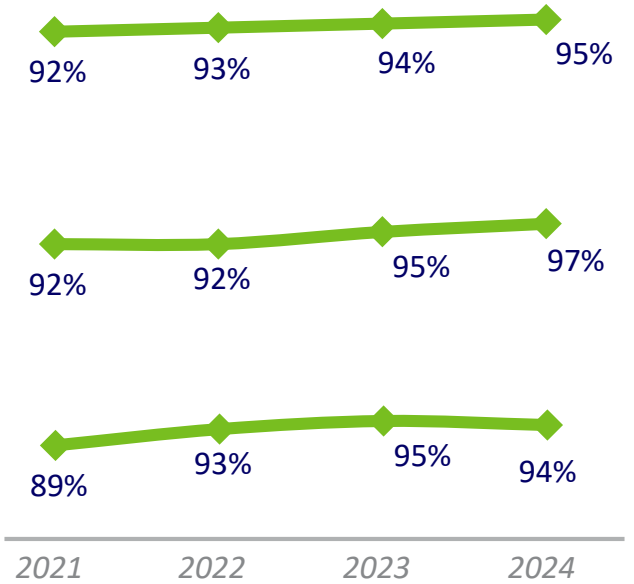
## Satisfaction With Claims Management\*



### 2024 Results



### % 7-10 Comparison



\* Among those utilizing plan in past 3-months.  
N=435

## Annual Member Satisfaction Survey



### Customer Care Experiences

Consistent with previous years, only a small percentage of Members had occasion to contact Customer Care (12%). While there were some variations from 2023, none were statistically significant changes, and most Members had a positive experience overall.

- **Hold times were satisfactory for more than 80% of Members, and satisfaction with the number of menu prompts improved directionally to 85% in 2024.**
- **Member's ability to get their issue resolved also remained high with 79% reaching a satisfactory resolution, and most (66%) were able to get things resolved on a single call.**

Members also remained highly satisfied with their Customer Representative interactions. The “knowledge” of the rep was the lowest rated attribute at 85%, but that was actually a directional improvement from 2023. All other aspects of the interaction were rated 90% or higher for satisfaction.

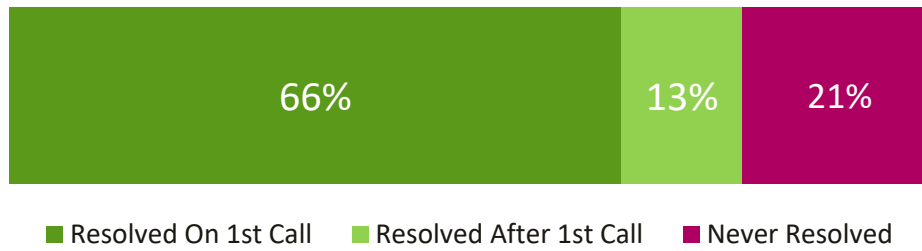
While opportunities remain to improve some aspects of Customer Care, the overall Humana experience continued to deliver at a high level for the majority of members in 2024.

## Issue Resolution

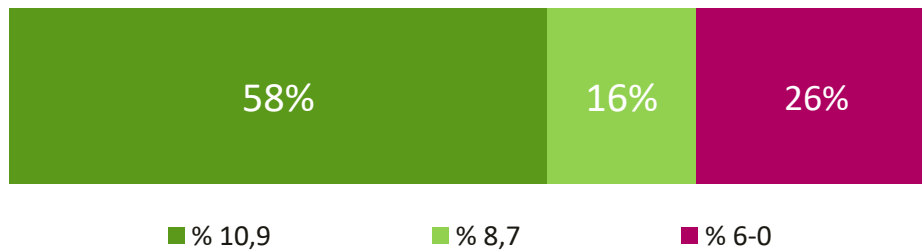


### 2024 Results

Disposition Of Issue Resolution



Satisfaction With Issue Resolution



### Trended Comparison

*% Achieving Resolution*



*% 7-10*



\* Among those calling Customer Care in past 3-months..  
N=62

## Net Promoter Score (NPSt)

Humana's Metric for Measuring Consumer Experience

- Net Promoter Score is a number from -100 to 100\*
- Scores higher than 0 are typically considered to be good and scores above 50 are considered to be excellent\*
- **Question:** On a scale of 0-10 scale, where "0" is "Not at all Likely", and 10 is "Extremely Likely" how likely are you to recommend Humana to a friend or family member?



\*<https://customer.guru/net-promoter-score>

Proprietary and Confidential



## Net Promoter Score (NPSt)



### Kentucky Public Pensions Authority

2024 Net Promoter Score = **74.68**

2023 Net Promoter Score = **72.86**

2022 Net Promoter Score = **73.67**

Examples for 2023 – Apple (+47), Verizon (+7), and Facebook (-21)

\*<https://customer.guru/net-promoter-score> | 10



## 2024 Call Center Statistics



## 2024 Call Center Statistics

Call Volume by Month



## 2024 Call Center Statistics

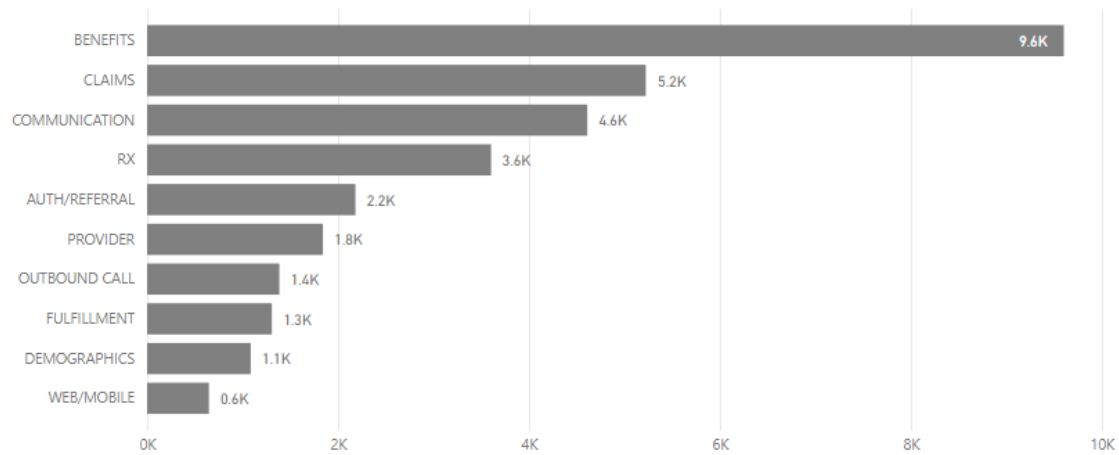
### Call Metrics

Year	Offered	Answer	ABA%	ASA	AHT	Hold	Busy%
2023	83648	83206	0.53	13	632	117	0
2024	71651	71326	0.45	14	624	116	0

#### Terms:

Offered: Inbound calls received in the IVR  
 Answer: Inbound calls answered by a representative  
 ABA: Calls abandoned  
 ABA %: percentage of calls abandoned  
 ASA: Average speed of answer  
 AHT: Average handle time per call  
 Hold: Average hold time per call  
 Busy %: percentage busy

### Top Call Drivers





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## Humana Updates

- 2025 Implementation Review
- CMS Notices
- 2025 Value Added Services

## 2025 Implementation Review

Humana: 7000 KPPA members were moved to an incorrect contract for 1/1/2025

- This error was discovered prior to the plan effective date, and all membership was updated to the correct contract. **There was no disruption to the coverage for KPPA members.**
- An automated termination letter was generated and sent to impacted members causing concerns among some members and an increase in calls to KPPA and Humana.
- Humana worked with the team at KPPA to refine and align our messaging, outbound calls were made to members by Humana and a reinstatement notice was sent to all impacted members.

## 2025 Implementation Review

Personify Health: Medical Only and Mirror Plans transitioned to Personify Health for benefit administration on 1/1/2025

- Personify Health experienced delivery delays with their welcome letter and ID cards.
- Inconsistent communication between Humana and Personify call centers in the first few days of the year caused confusion for some members.
- All issues were escalated with expedited resolution.
- Members who had access to care issues were provided their Personify Health ID number and outreach was made to providers who needed assistance from Personify Health.
- KPPA has direct Personify Health contact information for any escalated issues that may arise in the future with response from Personify Health in 24-48 hours.
- Humana, Personify Health and KPPA continue to meet regularly to address any future issues.

## Annual Enrollment Events

### In-person and virtual events

- Lexington, KY with 72 participants
- Louisville, KY with 74 participants
- Frankfort, KY with 48 participants
- Erlanger, KY with 52 participants
- Virtual with 42 participants
- Online recorded presentation 593 views

### KPR Meetings

Attended in five locations with a total of 78 participants



## 2025 CMS Notices



### **Advance Notice**

January 10, 2025 - Advance Notice of Methodological Changes for Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies



### **Final Notice**

April 7, 2025 – Announcement of Calendar Year (CY) 2026 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies (the Rate Announcement)

- **Finalizes the impact of the proposed policy changes**

## 2025 Group Medicare Value Added Items and Services



**Humana Dental**  
Save up to 25%



**Lifeline Alert System**  
Savings



**EyeMed**  
Discounts



**Mom's Meals Savings**



**TruHearing**  
Save up to 60%



**Drug Discount**  
Program





## 2025 VAIS Offering – IMG Travel Medical/Evacuation Protection

5% lower preferred rate for Humana members!

- Single-Trip – protects travelers who need travel medical insurance coverage from five days up to 12 months while on a single trip
- Multi-Trip – flexible protection to frequent travelers who prefer to purchase an annual plan to cover multiple trips throughout a 12-month period, with each trip covered up to 30/45 days dependent on plan choice
- Furnished by International Medical Group (IMG Global)
- Concierge Assistance Includes
  - Travel Assistance
  - Medical Assistance
  - Emergency Medical Transport
  - Evacuations, whether Medical, Natural Disaster or War induced

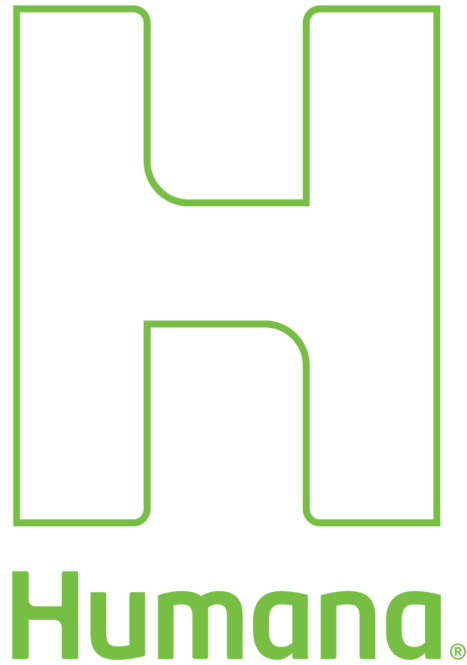


## 2025 VAIS Offering – Petzey Pet Telehealth Discount

**\$1 per month preferred rate for Humana members!**

- Petzey is an on-demand, mobile Pet Telehealth and Wellness App enabling instant, affordable healthcare from Veterinary Professionals for pet owners
- Network is available in all 50 States, 24/7
- Free download from App Stores with easy, simple steps to create an account
- The Petzey price model for the Humana program is \$1 a month for unlimited access to the Petzey network for one year with no additional call costs or fees (lower than the Petzey Direct to Consumer price of \$20 per Consultation call)





Q & A

Thank you!

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# 2025 Open Enrollment

