

JOINT CERS AND KRS RETIREE HEALTH PLAN COMMITTEE
February 15, 2024, 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 23, 2023* - *Jerry Powell*
6. Humana – *Tracey Garrison, Humana*
 - a. 2023 Member Satisfaction Results
 - i. Annual Survey
 - ii. Net Promoter Score
 - iii. Call Center Statistics
 - b. Humana Updates
 - i. Inflation Reduction Act
 - ii. CMS Call Notices
 - iii. 2024 Stars Outreach
 - iv. Baptist Health Contract Update
7. Other Business:
 - a. 2024 Open Enrollment Statistics – *Abby Sutherland*
8. Adjourn – *Jerry Powell*

**Board Action Required*

**KENTUCKY PUBLIC PENSIONS AUTHORITY
JOINT CERS-KRS BOARD OF TRUSTEES
RETIREE HEALTH PLAN COMMITTEE MEETING
OCTOBER 23, 2023, at 10:00 A.M., E.S.T.
VIA LIVE VIDEO TELECONFERENCE**

At the October 23, 2023, 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 Percy. Staff members present were CERS CEO Ed Owens, III, KRS CEO John Chilton, David Eager, Rebecca Adkins, Michael Board, Vicki Hale, Connie Pettyjohn, Abby Sutherland, Ashley Gabbard, Brian Towles, Katie Park, Shaun Case, and Sherry Rankin. Others in attendance included Larry Loew and Carrie Lovell with Humana.

Mr. Powell called the meeting to order.

Mr. Board read the Opening Video Teleconference Statement.

Ms. Rankin called Roll.

Ms. Rankin advised that two (2) ***Public Comments*** were received and read each comment aloud.

1) Submitted by Robin Dawn Mulligan

I am for enhancing our retiree health Plan

2) Submitted by Twila Coleman

I am very concerned with the fact that all the insurance that is offered to retirees with medicare is a medicare advantage plan. All that I hear any person in health care say is DO NOT enroll in one of these plans. I live in Western KY and the major hospitals

and many doctors in this area are not going to be accepting Humana anymore. I was planning on retiring soon, but will not be able to if this is all the insurance that I am offered. I truly hope that you all reconsider this matter and offer a medicare supplement instead. My spouse has a supplement that pays everything after meeting his deductible for Medicare and it is cheaper than what the pension website says Humana cost. Good retirement and insurance has always been a good perk for jobs without great pay and now you all have taken that away.

Mr. Powell introduced the agenda item ***Approval of Minutes – September 5, 2023, and September 12, 2023*** (Video 00:08:27 to 00:09:05). A motion was made by Mr. Peercy and seconded by Mr. Fulkerson to approve the minutes as presented. The motion passed unanimously.

Mr. Powell introduced the agenda item ***Humana Presentation*** (Video 00:09:06 to 00:54:36). Mr. Loew provided an overview of the presentation topics. Ms. Lovell presented 2024 Pharmacy Drug List Changes as well as information on Pharmacogenetics and Medication Therapy Management (MTM). Next, Mr. Loew gave brief updates on the Humana 2024 Annual Enrollment Meetings, Humana's Go365 Program, and the Baptist Health Medical Group (BHMG) Contract. BHMG and Humana, KPPA's Medicare Advantage provider, were unable to reach an agreement on a new contract before the September 22, 2023, deadline. However, the in-network and out-of-network benefits and out of pocket costs are the same. Mr. Loew emphasized that costs should not increase for KPPA members whose BHMG doctor or clinician accepts Medicare.

Mr. Powell introduced the agenda item ***Other Business – Open Enrollment*** (Video 00:54:37 to 00:59:29) Ms. Connie Pettyjohn and Ms. Abby Sutherland presented KEHP Non-Medicare Open Enrollment data for the period of October 1-15, 2023. Ms. Sutherland advised that additional data would be presented to the Committee in February 2024.

Mr. Powell ***adjourned*** the meeting.

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.

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 23, 2023, were approved by the Joint Retiree Health Plan Committee on February 15, 2024.

Committee Chair

I have reviewed the Minutes of the October 23, 2023, Joint Retiree Health Plan Committee meeting for form, content, and legality.

Executive Director
Office of Legal Services

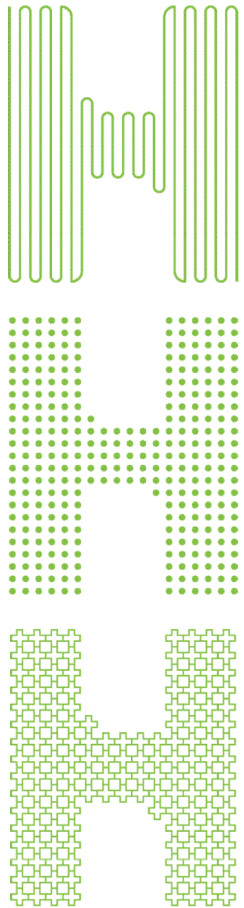


Humana.

Humana Group Medicare Advantage

Kentucky Public Pensions Authority
CERS/ KRS Retiree Health Plan
Committee Meeting
Feb 15, 2024





Humana®

Today's discussion

01 | 2023 Member Satisfaction

- Annual Survey Results
- Net Promoter Scores
- Call Center Statistics

02 | Humana Updates

- Inflation Reduction Act
- CMS Notices
- 2024 Stars Outreach
- Baptist Health Contract Update

03 | Q&A

2023 Member Satisfaction



Executive Summary



Plan Usage And Satisfaction

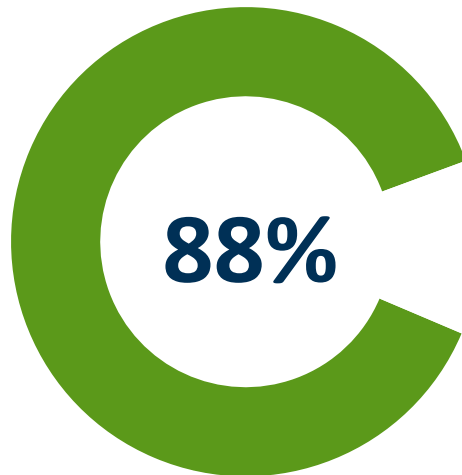
Humana's goal is to achieve overall member scores of "7" or higher. In 2023, this goal was again met for the majority of KPPA plan participants.

- Humana achieved the benchmark score for nearly nine out of every 10 participants **(89%)** in terms of overall plan administration.
- That same number **(89%)** said they would be likely to recommend Humana to a friend or family member. These scores are consistent with the same high levels achieved in previous years.
- The majority of members participating in the survey **(88%)** have utilized their Medicare plan within the past three months, a significant increase compared to 2022 when plan utilization was 81%.
- More than nine in every 10 Members reported scores of "7" or higher in terms of claims processing, timeliness, and accuracy.

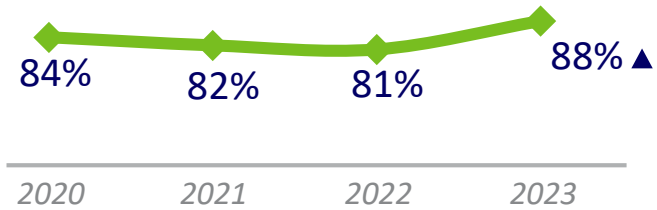
Plan Utilization

2023 Results


% Utilizing Plan
(Within Past 3-Months)



Yearly Comparison



▲ Indicates a significant change from previous wave.

N=502

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Satisfaction Summary

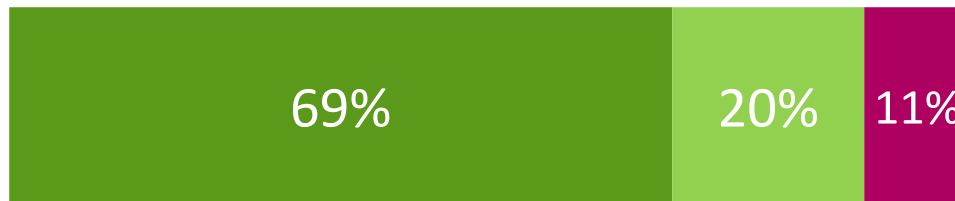


2023 Results

Satisfaction:
Overall Plan
Administration



Likelihood To
Recommend



■ % 10,9

■ % 8,7

■ % 6-0

Yearly Comparison



% 7-10

2020

2021

2022

2023

N=502

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Satisfaction With Claims Management*



2023 Results

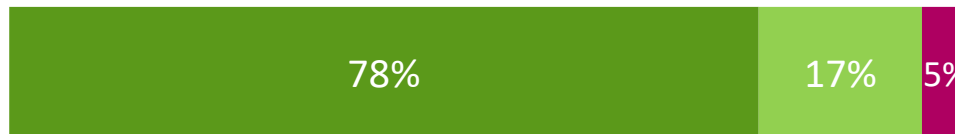
Processing



Accuracy



Timeliness

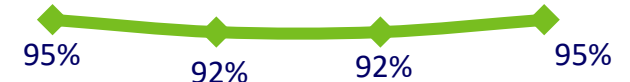


■ % 10,9

■ % 8,7

■ % 6-0

Yearly Comparison



% 7-10

* Among those utilizing plan in past 3-months.
N=441

2020 2021 2022 2023

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Executive Summary



Customer Care Experiences

The incidence of members calling Customer Care was again low in 2023 with only 12% having a reason to call. Consistent with previous years, those that did call were mostly satisfied with their issue resolution and the interactions they had with the Customer Representative.

- Hold times improved in 2023, particularly the amount of time on hold waiting for a resolution, which improved from 77% in 2022 to 93% in 2023.
- Member's ability to get their issue resolved remained high with more than three in every four (77%) reaching a satisfactory resolution, and most of those issues (61%) were able to be resolved on a single call.
- Members remained highly satisfied with their Customer Representative interactions. The only area that declined was with the representative's perceived "knowledge", but that was still above benchmark levels with more than three out of four (77%) still being satisfied.

Customer Care Utilization

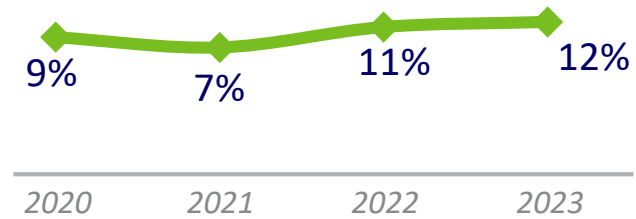
2023 Results


**% Calling
Customer Care**
(Within Past 3-Months)

12%



Utilization Comparison



N=502

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Issue Resolution

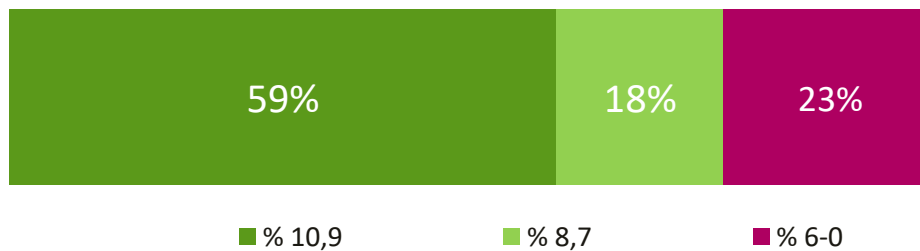


2023 Results

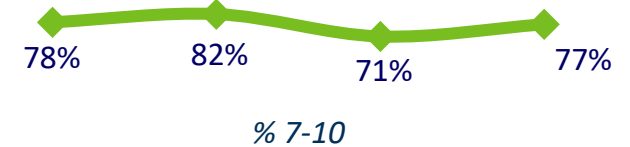
Disposition Of Issue Resolution



Satisfaction With Issue Resolution



Yearly Comparison



* Among those calling Customer Care in past 3-months..
N=61

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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*

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

- **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?



Kentucky Public Pensions Authority

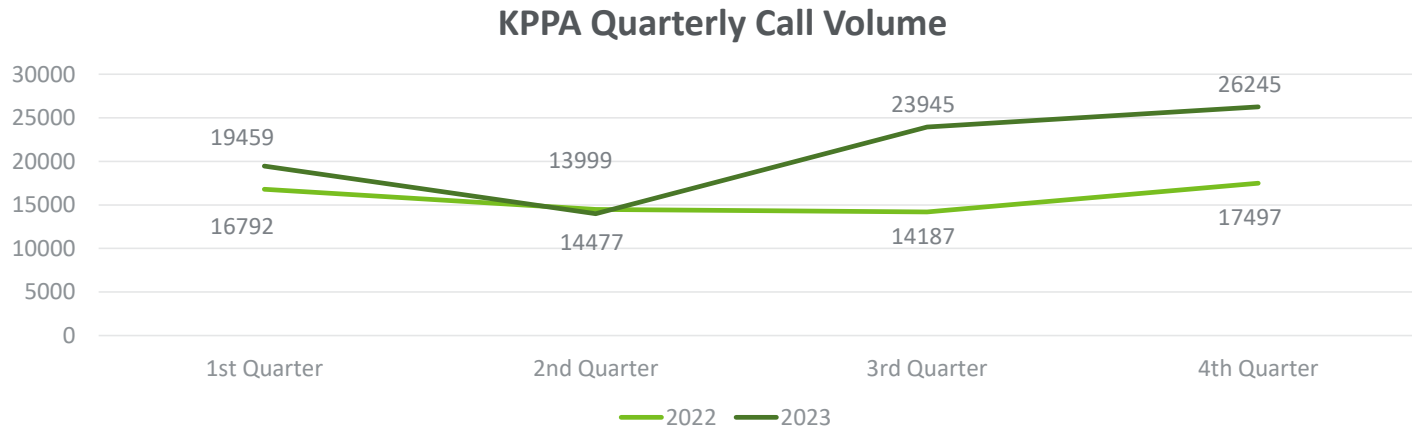
2023 Net Promoter Score = **72.86**

2022 Net Promoter Score = **73.67**

2021 Net Promoter Score = **62.58**

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

2023 Call Center Statistics



Call Metrics							
Year	Offered	Answer	ABA%	ASA	AHT	Hold	Busy%
2022	62953	62834	0.18	5	773	202	0
2023	83648	83206	0.53	13	632	117	0

Terms:

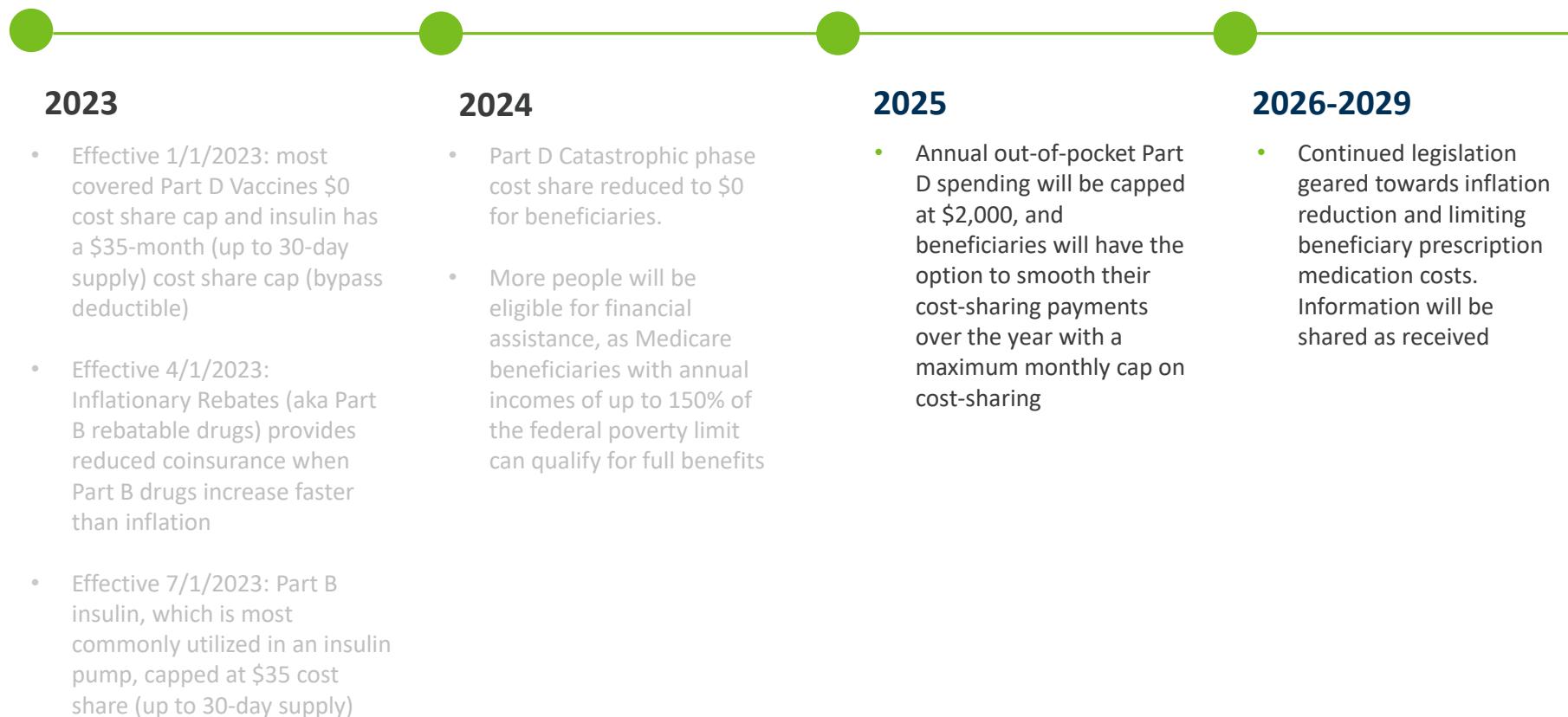
Offered: Inbound calls received in the IVR
 Answer: Inbound calls answered by a representative
 ABA: Calls abandoned
 ABA %: percentage of calls abandoned
 ASA: Average speed of answer
 AHT: Average handle time per call
 Hold: Average hold time per call
 Busy %: percentage busy

Humana Updates



How the Inflation Reduction Act (IRA) will impact costs for certain medications

The IRA aims, in part, to reduce prescription medication costs for some popular drugs and here are some of the following changes:



2024 notices



Advance Notice

January 31, 2024 - Advance Notice of Methodological Changes for Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies

- **Indicates the expected impact of the proposed policy changes on MA plan payments relative to last year**
- 60-day comment period



Final Notice

April 1, 2024 – Announcement of Calendar Year (CY) 2024 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies (the Rate Announcement)

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



2024 Stars Campaign Calendar

Primary Target Audiences: MA, MAPD, Group Medicare, Opt-in Provider Groups (may vary by campaign)

Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Annual Checkup	Annual Checkup					Annual Checkup				
	Risk of Falls		Risk of Falls		Risk of Falls						
Nymbi Program											
Osteoporosis Post Fracture											
			Colorectal Cancer	Colorectal Cancer	Colorectal Cancer	Colorectal Cancer					
			Breast Cancer	Breast Cancer		Breast Cancer			Breast Cancer		
				Diabetes Eye		Diabetes Eye	Diabetes Kidney + A1c				
			Colorectal Cancer Test Kit Repeater								
						Colorectal Cancer Test Kit Offer					
						Care of Older Adults Outreach					
									Homestretch		

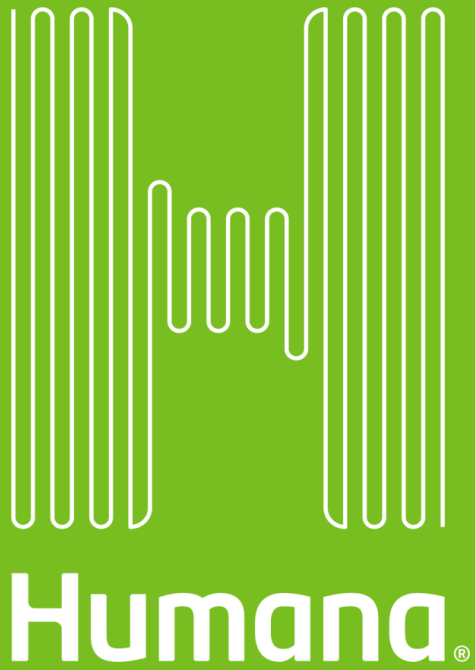
Legend: Plum = Holistic Light Teal = CAHPS/HOS Green = HEDIS
 ---- = Marketing support pending

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Baptist Health Contract Update

Baptist Health Medical Group (BHMKG) and Humana, KPPA's Medicare Advantage provider, were unable to reach an agreement on a new contract before the September 22, 2023, deadline. **This means BHMKG doctors and advanced practice clinicians are now considered out-of-network for Humana Medicare Advantage (MA) plans.** Baptist Health hospitals are unaffected and remain in-network for Humana.

Regardless of the outcome, the in-network and out-of-network benefits and out of pocket costs are the same, **meaning costs should NOT increase for KPPA members whose BHMKG doctor or clinician accepts Medicare.**



Q & A

