Fall 2020 Open Enrollment Period Readiness
Objectives

Discuss the upcoming Open Enrollment Period (OEP) and provide information on what participants can expect during this time.
Medicare OEP Highlights

- Fall newsletters mailing/email waves:
  - August 26 – October 7
- Medicare OEP
  - October 15 – December 7
- Medicare is a passive enrollment
OEP Readiness
Evolution of Service Delivery Model

- Scalable workforce solution
  - Work-from-home program since 2018
  - Due to COVID-19 transitioning to WFH for OEP
  - Training and coaching consistent with that received in the call center
Preventing Participants for OEP
Enhanced Prescription Drug Plan (PDP) Checkup Support

NEW!

Consists of three phases:
1) Telephonic outreach to update online prescription drugs
2) Email reminder
3) Email with Rx analysis
Enabling Self-Service

Technology Enhancements

- Telephony/IVR improvements
  - Plan in online cart routing
  - “Are you calling about your plan options for 2021?”
  - Funding self-service
- Online tools
  - Self-service tools for MFA
  - Website improvements
- Via Benefits funding mobile app
Website Improvements

- New home page
- Rx check-up information
- Benefit Advisor and Participant now have the same view
Funding Mobile App

- Stay up to date on actions that may need your attention
- Managing your expenses is simple
- Complete reimbursements quickly and upload documents directly to the expense
- Quickly check your available balance of all your accounts

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Medicare Service Center

Peak days/times

- October 15 – 16
- November 30 – December 7
- Monday mornings

Operating hours

- Monday – Friday
  - 8:00 a.m. – 9:00 p.m. ET
- Saturday (From October 17 – December 5)
  - 9:00 a.m. – 7:00 p.m. ET
## Service Center

### Holiday Schedule

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Status</th>
<th>Operating Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thanksgiving Day</td>
<td>Closed</td>
<td></td>
</tr>
<tr>
<td>Day After Thanksgiving</td>
<td>Open</td>
<td>8:00 a.m. - 9:00 p.m. ET</td>
</tr>
<tr>
<td>Christmas Eve</td>
<td>Open</td>
<td>8:00 a.m. - 5:00 p.m. ET</td>
</tr>
<tr>
<td>Christmas Day</td>
<td>Closed</td>
<td></td>
</tr>
<tr>
<td>New Year’s Eve</td>
<td>Open</td>
<td>8:00 a.m. - 9:00 p.m. ET</td>
</tr>
<tr>
<td>New Year’s Day</td>
<td>Closed</td>
<td></td>
</tr>
</tbody>
</table>
Current State of Medicare Market
Carrier Updates

- More offerings
  - Low premium Rx plans
  - Expanded MAPD benefits
  - Increased marketing activity
  - Insulin Rx cap
- Ready to shop
  - All 2021 plans loaded into system by October 1
- Online enrollment
  - Approximately 95% of plans will now have online enrollment
## Medicare OEP Change Rules

### Change Rules – No COVID-19 Impact

<table>
<thead>
<tr>
<th>Plan</th>
<th>Change Rule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Advantage Plans</td>
<td>A participant may switch to a Medicare Advantage plan during the OEP without any underwriting considerations. They can change between Medicare Advantage plans, or go from a Medigap to a Medicare Advantage plan.</td>
</tr>
<tr>
<td>Prescription Drug Plan (Part D Plan)</td>
<td>A participant may change their Part D plan during the OEP without any underwriting considerations. This type of change is the most common activity seen during the OEP each year.</td>
</tr>
<tr>
<td>Medicare Supplement (Medigap Plans)</td>
<td>Depending on the state in which the participant lives, they may face underwriting in the event they want to change between Medigap plans, or go from a Medicare Advantage plan to a Medigap. In most cases, if a participant is enrolled in a Medigap plan, they will stay within that plan. Via Benefits has a selection of guarantee issues all the time Medigap plans (change not subject to OEP).</td>
</tr>
</tbody>
</table>
Medicare Advantage OEP
“Test Drive” Period

- January 1 – March 31, 2021

- Participants who enrolled in a new Medicare Advantage plan will be able to “test drive” their coverage, and if it doesn’t feel right, make a one-time change to a different Medicare Advantage plan

- Participants may also disenroll from their current Medicare Advantage plan, and return to original Medicare and enroll in a stand-alone prescription drug plan
#### Part D Prescription Drug Plan Updates

<table>
<thead>
<tr>
<th>Deductible</th>
<th>The maximum Initial Deductible for Part D plans will increase to $445 for 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Coverage</td>
<td>Initial coverage limit increases from $4,020 to $4,130 in 2021. Participants enter the coverage gap, once the total cost of their prescription reaches $4,130</td>
</tr>
<tr>
<td>Coverage Gap</td>
<td>Out of pocket cost for brand name and generic drugs will be 25% of actual cost while in the coverage gap</td>
</tr>
<tr>
<td>Catastrophic</td>
<td>True Out-of-Pocket threshold (TrOOP) increases from $6,350 to $6,550 for 2021. Once TrOOP is met, out of pocket cost are $3.70 for generic, $9.20 for brand or 5% which ever is greater</td>
</tr>
</tbody>
</table>
Medicare Communications

Fall Newsletter

- Includes important information about the upcoming enrollment season
  - Online experience
  - Via Benefits funding mobile app
- Sent via email or mail between August 26 – October 7
- Unique version to match individual participant situation:
  - Version one: Sent to participants enrolled in a plan with Via Benefits, not eligible for funding
  - Version two: Sent to participants enrolled in a plan with Via Benefits, eligible for funding who are required to maintain certain Medicare coverage through Via Benefits
Funding Allocation Changes for 2021
Planning for annual allocation changes:

- For funding changes to be available for our representatives to communicate to your participants during OEP, we require the data no later than **September 30, 2020**
- For funding changes to be available in participants’ account on January 2, we require the data no later than **November 30, 2020**
Thank You!

Willis Towers Watson
# OEP Readiness Summary

## Enhancements for OEP Fall 2020

### IVR
- NEW option “are you calling about your 2021 plan options”

### Staffing
- Keeping staffing levels higher to account for changes with carrier plans that drive more call volume
- CSR Pods implemented to improve first call resolution

### Carrier
- New competitive Rx plans with low premiums

### Enhanced PDP Check-in process
- 3 phases of outreach beginning July 15:
  - Telephonic outreach to update online prescription drugs
  - Fall newsletter
  - Email with Rx analysis
- Streamlined Web Experience

### Communications
- Fall newsletter promoting new mobile app and online options for easy self-service