UGA Retiree Experiences with Changes in the Process of Obtaining Health Insurance in 2015 and Suggestions for the Future

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October 2017

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Introduction

In 2015, changes in the process of obtaining retiree health insurance from the University System of Georgia were initiated. To address concerns about these changes, the University of Georgia Retirees Association (UGARA) invited faculty affiliated with UGA’s Institute of Gerontology to conduct a survey of UGA retirees to:

- Assess retirees’ satisfaction with the process of obtaining health insurance through the Aon Retiree Health Exchange in 2015
- Examine retirees’ satisfaction with their new health insurance plans in 2016
- Make suggestions for the future concerning retirees’ preferences for communication and information about choosing health insurance plans

The survey was designed with input from the University of Georgia Retirees Association Council, other retirees who participated in focus groups, and several units at UGA: Human Resources, Carl Vinson Institute of Government, Institute of Gerontology in the College of Public Health, and the College of Family and Consumer Sciences. The survey was mailed in September and October of 2016 and the data were provided from the Carl Vinson Institute of Government to the Institute of Gerontology in November of 2016.

Satisfaction with Providers and Health Insurance Plans in 2015 (Previous) and 2016 (New)

Compared to 2015, the majority of the retirees had about the same, slightly more, or a lot more satisfaction with their 2016 health care provider (>90%), the doctors covered (>90%), the overall health insurance plan (>70%), and the financial cost of the health insurance plan (>70%). An area of concern involves prescription medication coverage. More than 40% of retirees were a lot less satisfied or slightly less satisfied with their prescription medication coverage in 2016 compared to 2015.

Satisfaction about the Process and Resources Used when Obtaining Health Insurance in 2015

Retirees were asked, “How satisfied were you with the following resources to change to your new health insurance plan through the Aon Retiree Health Exchange in 2015?” The percentages in Table 1 are based on the number of retirees who answered in one of these four response categories: very dissatisfied, somewhat dissatisfied, somewhat satisfied, or very satisfied.

Between 72% and 82% of retirees were somewhat satisfied or very satisfied with the resources provided in 2015, such as printed enrollment kit mailed to each covered retiree, UGA Human Resources counselors, UGA Retiree Resource Center, viewing the retiree meeting(s) from outside of Athens (e.g., at Cooperative Extension offices), phone call with Aon Retiree Health Exchange benefits advisor, and the Aon Retiree Health Exchange website, as well as the ongoing Aon Retiree Health Exchange customer services in 2015 and 2016. About 60% of retirees indicated that they were satisfied or very satisfied with the USG retiree meeting(s) at the Georgia Center in April 2015 or the Classic Center in August 2015.
Table 1. Satisfaction with Resources Used to Help Select Health Insurance

<table>
<thead>
<tr>
<th>Resources</th>
<th>Somewhat or very satisfied (%)</th>
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<tbody>
<tr>
<td>UGA Human Resources counselors</td>
<td>82</td>
</tr>
<tr>
<td>Ongoing Aon Retiree Health Exchange customer services in 2015 and 2016</td>
<td>80</td>
</tr>
<tr>
<td>Printed Enrollment Kit mailed to each covered retiree</td>
<td>78</td>
</tr>
<tr>
<td>UGA Retiree Resource Center</td>
<td>78</td>
</tr>
<tr>
<td>Phone call with Aon Retiree Health Exchange benefits advisor</td>
<td>77</td>
</tr>
<tr>
<td>Viewing the retiree meeting(s) from a distance in Cooperative Extension offices and other locations outside of Athens</td>
<td>76</td>
</tr>
<tr>
<td>Aon Retiree Health Exchange website</td>
<td>72</td>
</tr>
<tr>
<td>General web browsing or searching that was not specific to Aon Retiree Health Exchange</td>
<td>67</td>
</tr>
<tr>
<td>USG retiree meeting(s) at the Georgia Center in April 2015 or the Classic Center in August 2015</td>
<td>61</td>
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In their written comments, some retirees felt that the process was enhanced by their interactions with Aon benefits advisors, while others expressed concerns that inaccurate advice and lack of information further complicated the plan selection experience. Concerns related to prescription drug plans were mentioned frequently. In addition, retirees indicated concerns about the telephone calls, advising difficulties, advisor being inaccessible, advisor not being knowledgeable, and information unreliable or inaccurate. As one retiree wrote in response to a question about satisfaction or dissatisfaction with the process,

“Yes - a person with UGA Employee Benefits Dept. that would be our UGA/Aon contact that we could go to with any questions, for answers, etc. and help. This person should run interference for us and follow up if there are any problems. We need a real person not an E-mail address or phone number.”
Assisting Future Retirees – Preferences for Communication and Resources

Retirees were asked to make recommendations about resources that might be helpful for retirees in the future. As summarized Table 2, resources that were most helpful included printed booklets or information guides about health insurance (65%) and emails with links to detailed information about health insurance (47%), as well as direct communication with Aon benefits advisors (69%) or UGA Human Resources counselors (56%). About one-third of the retirees indicated that websites targeted to retirees about health insurance or communication with independent health insurance benefits advisors would be helpful. Few (17% or less) of the retirees responded that online videos, online discussions, online chats, webinars, or social media about health insurance would be helpful.

Table 2. What Resources Would Help Retirees in the Future?

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<tr>
<th>In the future, what resources would help retirees make decisions about their health insurance plans? Check all that apply.</th>
<th>Yes (%)</th>
</tr>
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<tbody>
<tr>
<td>Individual meetings or phone calls with Aon Retiree Health Exchange benefits advisors</td>
<td>70</td>
</tr>
<tr>
<td>Printed booklets or information guides about health insurance</td>
<td>65</td>
</tr>
<tr>
<td>Individual meetings or phone calls with UGA HR Department benefits counselors</td>
<td>56</td>
</tr>
<tr>
<td>Emails with links to detailed information about health insurance</td>
<td>47</td>
</tr>
<tr>
<td>Websites targeted to retirees about health insurance</td>
<td>33</td>
</tr>
<tr>
<td>Individual meetings or phone calls with independent health insurance benefits advisors</td>
<td>31</td>
</tr>
<tr>
<td>Online videos about health insurance</td>
<td>17</td>
</tr>
<tr>
<td>Online chats with experts about health insurance</td>
<td>13</td>
</tr>
<tr>
<td>Webinars about health insurance</td>
<td>8</td>
</tr>
<tr>
<td>Moderated online discussions about health insurance</td>
<td>7</td>
</tr>
<tr>
<td>Social media information about health insurance</td>
<td>2</td>
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Highlighting a preference for detailed information and a range of communication strategies, one retiree noted,

“I found the people at Aon Health Exchange to be very friendly and knowledgeable about the questions I asked but I didn’t particularly like having to listen to all the info on the phone. I prefer material being sent out so you can read it first hand and you have something in front of you to compare with other insurance plans.”

Other retirees suggested that having the in-person informational sessions in combination with hard copy materials contributed to bettering their experience with the insurance plan change. Several of the retirees indicated they had difficulty when gathering information by phone due to hearing challenges that prevented effective communication. From the retirees’ responses to specific questions and their written comments, the following approaches are offered for assisting retirees in the future.

**Overall recommendations**

- Provide information in a variety of formats to meet the diverse needs of retirees
- Written material that is easier to understand
- Websites that are easier to navigate
- Present information in ways to facilitate comparisons between plan coverage
- Provide more detailed information about prescription drug plans to help retirees meet their individual needs
- Telephone assistance that is accessible to older people with hearing impairments
- Information provided in a timely manner to meet deadlines for enrollment periods
- Specific information tailored for retirees who reside outside of the state of Georgia

**Assistance from a retiree’s designee**

- Develop a process whereby each retiree can allow a friend, family member, caregiver, health care advocate, or individual with power of attorney to assist the retiree and/or participate in phone calls and/or meetings about choosing health insurance plans

**Assistance from Aon and UGA**

- Develop a team of UGA Human Resources staff to serve as liaisons between retirees and Aon benefits advisors, to help streamline processes and assist with follow-up questions
- Improve training and knowledge of the Aon representative about health insurance coverage and the prescription drug plans
Conclusions

The retirees who responded to the survey have helped to better inform all stakeholders about the many facets involved when changing insurance plans during retirement. As one retiree reflected,

“The experience proved to be well thought out, anticipating concerns and confusions and creating a useful set of resources - printed and online. And the online and telephone counselors were clear and thoughtful, showing they’d been well trained and prepared.”

Another retiree commented,

“We couldn't have decided about the best plans without the assistance of the exchange.”

We are very appreciative of these and all of the other responses from the retirees that helped shape this report. We hope the suggestions in this report will help current and future retirees with selecting their health insurance plans.

Additional Information about the Survey Procedures

All procedures associated with this survey were approved by UGA’s Institutional Review Board on Human Subjects. With the assistance of UGA Human Resources, a random sample of 600 retirees was selected from 3,873 UGA retirees aged 65 and older. In September of 2016, the survey and a follow-up postcard were mailed to these 600 retirees. The Carl Vinson Institute of Government optically scanned the returned surveys and created electronic data files. The mailed survey was returned by 288 retirees, yielding a 48% return rate. Of these, 268 returned surveys met inclusion criteria for these analyses (e.g., used the Aon Retiree Health Exchange to obtain health insurance). This analytic sample ranged in age from 65 to 97 years and had the following characteristics: 89% Caucasian, 48% female, and 52% male, 61% married, and 37% with at least some college education.

Acknowledgments

We thank UGA’s retirees, faculty, administrators, and staff who came forward throughout the process of USG’s implementation of changes to retiree health insurance. A special note of gratitude goes to retirees who notified key administrators about their concerns, especially for our most vulnerable retirees. We are especially grateful to the retirees who made their voices heard and raised concerns through the USG Retiree meetings at the Georgia Center in April 2015 and the Classic Center in August 2015, who contacted administrators at UGA, and who contacted the Institute of Gerontology. These retirees include Brahm Verma, Thomas P. Lauth, and Mark Eason. We also thank the retirees who assisted with survey development.
We thank the University of Georgia Retirees Association for inviting us to be of assistance to our retirees regarding concerns about changes in the process of obtaining health insurance. We also acknowledge the support and assistance for conducting this survey from Dean Phillip L. Williams in the College of Public Health and Juan Jarret and Travis Jackson in Human Resources. Our commitment to improving the process of obtaining health insurance is an indication of our appreciation for these highly valued members of our UGA community. Finally, to close, we thank the retirees and their designees who completed the surveys and the following organizations and individuals for their contributions:

University of Georgia Retirees Association (UGARA)
- Mark Eason, Thomas P. Lauth

UGA Human Resources
- Travis Jackson, Juan Jarrett

Carl Vinson Institute of Government
- Michelle Bailey, John Barner, Theresa Wright

Whitney Bignell, College of Public Health
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Kerstin Emerson, College of Public Health
- Institute of Gerontology
- Department of Health Policy and Management

Swarn Chatterjee, College of Family and Consumer Sciences
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Brenda Cude, College of Family and Consumer Sciences
- Department of Financial Planning, Housing, and Consumer Economics

Heidi Ewen, College of Public Health & College of Family and Consumer Sciences
- Institute of Gerontology
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- Department of Health Promotion and Behavior

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