

## **2010 EHA WINTER MEMBER SURVEY**

In November of 2010, the annual member survey was sent out via email blast to the EHA membership. The purpose of the survey is to gather information from our members in regards to the options we provide, the communication process to our members, member service as well as topics that may be have interest to the membership.

Almost 1,700 members provided input to the EHA about the plan and it's options. The summary will compare some of the findings from last year's survey to this year's. A complete analysis of the survey is included for your review.

### **Communication**

When members were asked if they understood their benefits, the members who stated "yes" was 41.6% compared to 45% last year. When we include the members who stated they "somewhat" understand their benefits, the numbers were about the same from the first year, 93.1% to 92.4%. Furthermore, this year saw an increase in regards to if the members knew whom to ask questions about their benefits (70% compared to 67%), as well as the having information and materials from their employer to review their benefits (81% compared to 77%)

### **EHA Member Benefit Options**

Once again, the plan options that EHA offers to the schools in Nebraska have high satisfaction ratings. Over 80% of those surveyed stated they were satisfied to extremely satisfied with the options given to them. Last year the same question was brought to the members and they had a 72% satisfaction level. Also, 83% surveyed where satisfied or better with the range of benefits offered through the Medical plan. Furthermore, there was a 75% level of approval for the Dental network offered through our partner, BCBSNE. In regards to the dental benefits, there were 65% of the members are satisfied to very satisfied of the benefits offered. Finally, the question was asked of the members if they are satisfied with the current deductible they have. 73% of the members indicate that they are satisfied to extremely satisfied with the current option, up from 70% last year. The plan still shows members are not willing to move to higher deductibles, with

69% of those responding stating they would move up less than a \$100 if there was a savings in premium cost.

### **Member Options**

With this survey, several questions were asked of the membership in regards to what changes that they would like to see within the offerings given to them at their school. The most popular change members would like to see is to add/increase vision benefits with over 46% of those responding selecting this. The next change the members would like to see is to increase the dental care/orthodontia offered at their school. The fourth most popular item of change was to provide for the members a post-retirement health savings account. This type of account would allow members to prepare for the premium and coinsurance they will be responsible after they retire from their school. We asked again if members understand HDHPs and HSAs, this year the survey showed 40% understand the plans compared to 32% last year.

### **Other Member Group Options**

To find out if our members have other options outside the EHA plan, we asked several question about their spouses options through their work. Of those surveyed, 31% stated they have options outside EHA to receive health/dental benefits. Furthermore, 54% of the respondents stated the options are the same or more expensive than their option through the EHA. Another item asked was if the benefits were similar to those of the EHA plan. 67% of those asked stated that the benefits offered through their spouse were equal or better than the plan EHA offers.

### **Wellness**

A question was asked of the members in regards to the Wellness initiatives that the EHA has done. When asked if members would participate in the Wellness plan, over 87% of those who responded stated that they would participate.

### **EHA Service**

In this year's survey, questions were asked about the EHA Plan Advocate and BCBSNE customer service. The first question was in regards to the services provided by the Plan Advocate. Over 7% of the members who knew this individual was and 70% felt the information provided was helpful to them. This year, 9.3% of the members stated that they had utilized the website with 62% stating it was easy to manage and utilize. The BCBSNE customer service showed strong satisfaction with 83% stating there were satisfied with the answers given them by the representative.