

Engagement Strategies Drive High Use of PLANselect, Build Strong Foundation for Big Savings

2018 OBJECTIVES

The primary 2018 objective was to ensure that employees had the support needed to make an informed choice among three new plan offerings, hoping that many employees would see value in the low-cost HDHP options. To meet their budget, they needed to achieve the enrollment outcomes predicted by their consultant and actuary—that 65% of employees would select the traditional PPO, with at least 35% enrolling in one of the two HDHPs.

Financial incentives are an important element to control costs in a community of medical professionals, typically known by actuaries and underwriters to be a higher-than-average-cost population. Nebraska Medicine's plan was to bend their cost trend favorably through consumer-rewarded behavior.

STRATEGY



Nebraska Medicine considered several educational strategies and decision-support tools, but quickly settled on PLANselect for its quick and straightforward user experience, easy-to-follow results display, affordability and custom content and branding. After the initial setup, Nebraska Medicine confirmed through PLANselect's testing and "heatmap" analysis that the algorithm results supported their desired outcome.

Nebraska Medicine chose to introduce their new plan options with PLANselect a month prior to the official start of open enrollment, allowing the employees time to digest and consider their new plan options.

RESULTS

By the start of open enrollment, about 3,300 employee users had already logged into PLANselect to review their plans, and the total number of users exceeded 5,000 by the end of OE, nearly a 1:1 relationship of "users to employees."

As importantly, the strategy to encourage employees to consider HDHP options produced stunning results with **81% of employees enrolling in HSA-eligible plans** (far exceeding the actuarial estimate of 35%).



What's next? As a self-funded employer, Nebraska Medicine will track their claims costs closely in 2018. Their expectation is to reduce projected trend by at least 2% as employees are careful about discretionary expenses and watch their HSA balances closely. When that threshold is met, they will beat their initially budgeted claims expense by over \$2 million for 2018, making their modest investment in PLANselect earn a huge return.



ABOUT NEBRASKA MEDICINE

- 5,600 eligible employees in dozens of locations
- Round-the-clock workforce
- Reset plan offerings for 2018 with one traditional PPO and two HDHPs with HSA, all with preferred-network incentives. In 2017, two traditional PPO health plan choices.



"This is awesome! Thank you so much! I definitely believe PLANselect helped to guide plan members to the HSA plans, which is exactly what we wanted..."

Laurie L. Willburn
Total Rewards and
HR Operations Director