

CHOICES Employee Survey Preliminary Report

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Introduction

On January 26, 2006, a random sample of 1116 MSU employees, with over-samples of Peak and BCBS managed care customers, were invited to participate in a survey on the transition between BCBS of Montana's administration of health benefits and administration by Allegiance and the introduction of new managed care plans. All but 89 of those sampled had a valid email address in Banner and were sent an email invitation to participate online, with two follow-up emails over the next two weeks. Paper versions were offered to those preferring them, but no one requested one. The 89 without email addresses were mailed paper versions of the survey with an invitation to return it via campus mail; there were no paper follow-ups. The survey was closed on February 7. A total of 619 respondents participated, all but 15 on-line, for an overall response rate of 55%. Table 1 shows the response rates by plan type and employee type.

Table 1: Sample Subset Response Rates

	Sample Size	Responses	Response Rate
Traditional (Premium and Basic)	754	361	48%
New West Managed	247	151	61%
BCBS Managed	113	71	63%
Peak Managed	2	1	50%
Don't remember		35	
Classified	382	215	56%
Faculty	370	215	58%
Professional	364	189	52%
All	1116	619	55%

For most of the analyses that follow, those who could not remember their plan type and the sole Peak respondent were excluded. Plan types are analyzed separately to eliminate the need for weighting the over-sampled BC/BS customers. I have not weighted responses by employee type, since these are reflective of the overall distribution of employee type in the university.

Background Characteristics

Employee type and plan type are correlated, with classified employees more likely to enroll in the Allegiance Premium Plan than either faculty or professionals. Professionals are the most likely to have chosen New West. No plan commands a majority of any employee type. Table 2 shows the specifics for each employee type within the survey. This may not be perfectly representative of the staff in general, of course. A report using the entire staff can be generated upon request.

satisfied end of the scale, with over two-thirds of its customers rating the plan highly. Table 5 displays the results on this item.

Table 5: Turnaround Time on Claim Processing*

	Satisfied	Neutral	Dissatisfied	N
Premium Allegiance	57.5%	17.8%	24.8%	214
Basic Allegiance	58.0%	25.0%	17.0%	100
New West Managed	47.7%	16.7%	35.6%	132
BCBS Managed	67.2%	11.5%	21.3%	61

There is no significant difference between plans on satisfaction with the EOBs or with customer service on the phone or web. Tables 6-8 show the sample's responses on each item. In general, a quarter to a third of employees are dissatisfied with EOB clarity, with higher numbers expressing satisfaction. Again, within the sample, New West customers are least satisfied.

Table 6: Clarity of the Explanation of Benefits

	Satisfied	Neutral	Dissatisfied	N
Premium Allegiance	43.7%	24.3%	32.0%	206
Basic Allegiance	43.7%	32.0%	24.3%	103
New West Managed	38.0%	22.6%	39.4%	137
BCBS Managed	51.6%	25.0%	23.4%	64

Fewer employees were willing to express an opinion on customer service, either online or on the phone. This contributes to the lack of statistical significance, but again, the pattern is maintained with New West the least popular among its members. BCBS rates well on phone service, while Allegiance Basic rates fairly well on web service.

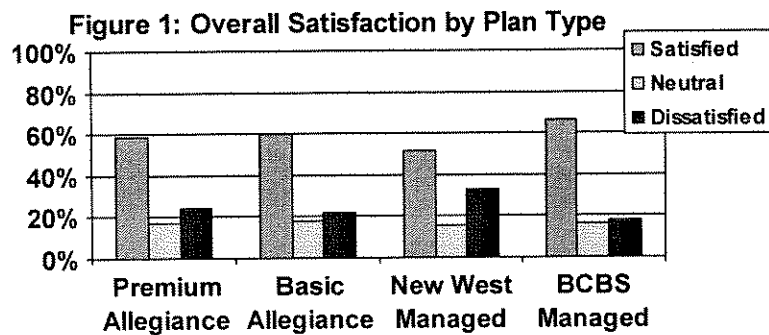
Table 7: Customer Service on Plan's Toll Free Number

	Satisfied	Neutral	Dissatisfied	N
Premium Allegiance	49.5%	29.7%	20.8%	101
Basic Allegiance	54.8%	28.6%	16.7%	42
New West Managed	45.9%	27.6%	26.5%	98
BCBS Managed	69.6%	13.0%	17.4%	46

Table 8: Customer Service on Plan's Website

	Satisfied	Neutral	Dissatisfied	N
Premium Allegiance	25.4%	47.9%	26.8%	71
Basic Allegiance	37.9%	51.7%	10.3%	29
New West Managed	23.2%	51.8%	25.0%	56
BCBS Managed	31.0%	44.8%	24.1%	29

Content on plan websites (Table 9) enjoys varying satisfaction levels. Again, Allegiance Basic customers are much more likely to rate the website content highly. BCBS has the most polarized customer base, with few respondent reporting a neutral reaction and slightly more reporting dissatisfaction with the content of the website.



Comparisons between the pre-July 1 period and after differ by plan type, with a strong statistical relationship that may be generalized. Allegiance customers of both levels rated the current service "about the same" as that before July 1, 2005. The new managed care customers, despite dissatisfaction with specific plan elements, had large groups reporting better service than before. However, New West customers also had a plurality reporting worse service.

Table 12: Comparison Between Pre-Transition and Post-Transition**

	Better	Same	Worse	N
Premium Allegiance	9.8%	59.1%	31.2%	215
Basic Allegiance	12.7%	61.8%	25.5%	102
New West Managed	35.6%	21.2%	43.2%	132
BCBS Managed	40.0%	33.8%	26.2%	65

Employee type does not seem to be correlated with satisfaction, and those results are available on request. Number of claims filed does affect satisfaction: those who file more claims are less likely to be neutral, and more likely to be dissatisfied, which is perhaps not surprising. To know one's plan is not necessarily to love it. However, a majority of those filing at least one claim express overall satisfaction with their plans. About 30% of those filing three or more claims are dissatisfied.

Summary

The level of satisfaction with all of the plans is fairly high, with majorities of MSU employees reporting satisfaction with different aspects of service and the overall plan. New West customers are least satisfied overall. BCBS rates highly in most categories. Level of service in Allegiance traditional care plans affects customer satisfaction in many aspects.

As with any transition, many people have called the new situation worse than before. Again, New West customers are the most negative about the transition, while BCBS customers are fairly positive. Most Allegiance customers rate the pre- and post-transition periods about the same.