

TCP Survey, September 2016

Introduction

Thanks to each of who participated in the Corinthian Plan survey this past September of 2016. Your feedback was very helpful in growing in our understandings regarding how you participate and view your participation in Corinthian Plan health coverage.

The following PowerPoint slides give a summary of your responses.

Those completing the survey gave The Corinthian Plan strong affirmation, with some helpful, and not totally unexpected, critiques. We will seek to listen and grow, especially as the Plan becomes more established. Overall, it helped us to get a better handle on how you understand and utilize The Corinthian Plan coverage.

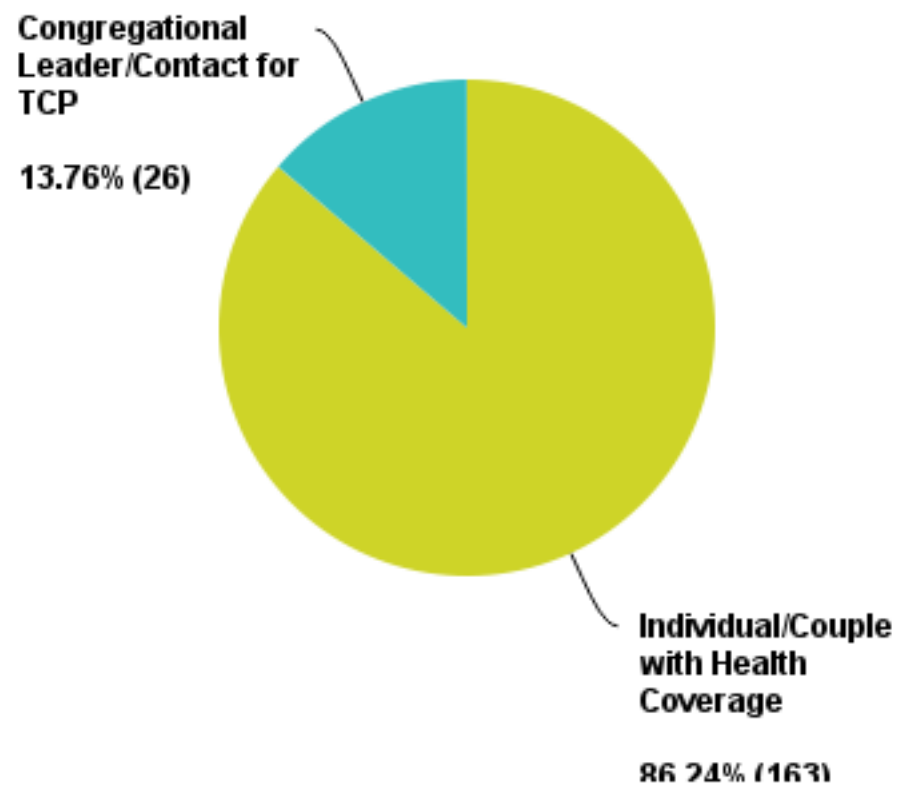
One of the strongest affirmations is that The Corinthian Plan is managed by people (MC USA, Everence) who share their (Christian) values. We definitely seek to keep serving participants with care and respect as a high priority.

TCP Survey – By the Numbers

- 173 total responses with content
 - 150 Staff Participants
 - 23 Congregational Contacts
- 146 total congregations represented
- Percentages
 - 60% of current congregations with health coverage represented in survey
 - 27% of current staff (555 adults) with health coverage represented in survey
 - 10% of congregational contacts represented in survey

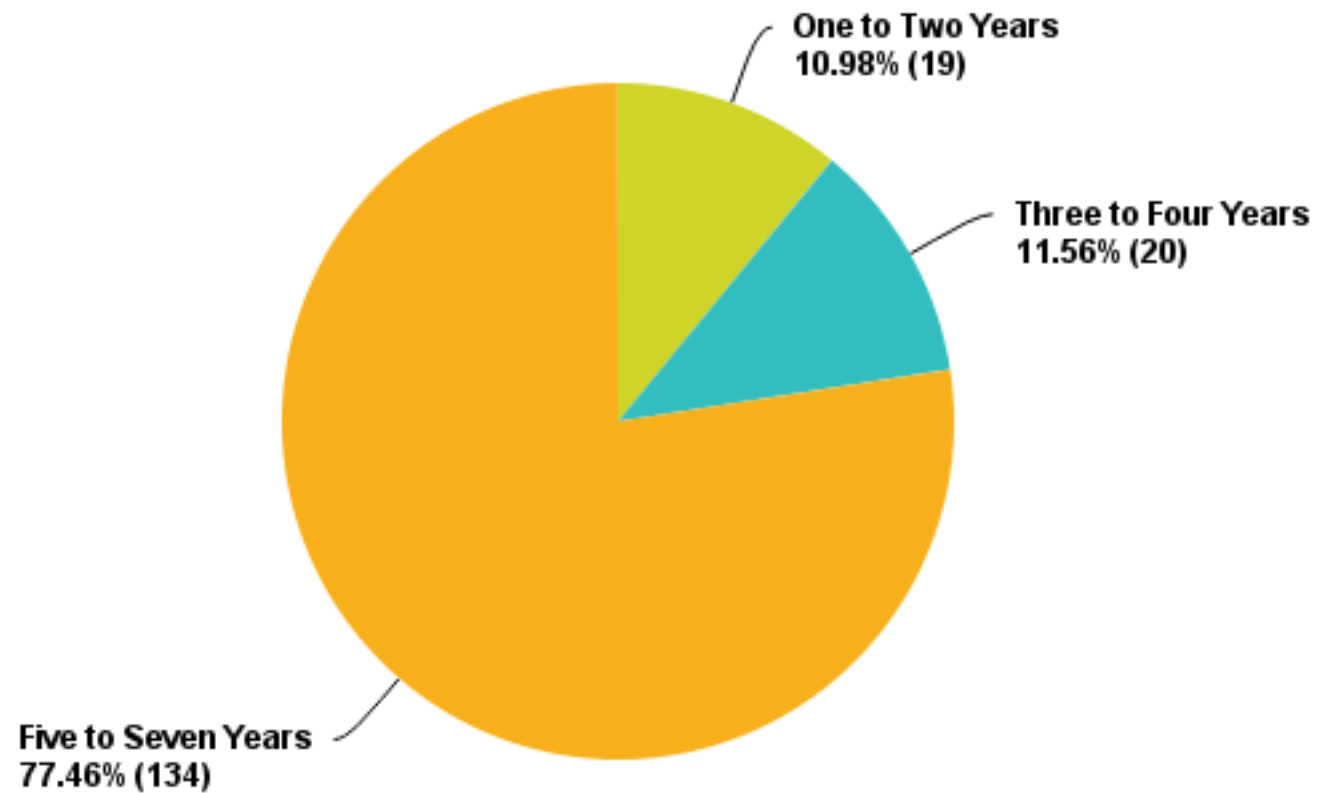
Q2 Are you a TCP health coverage participant or Congregational Leader/Contact for TCP?

Answered: 189 Skipped: 1



Q4 How long have you been covered under The Corinthian Plan (TCP)?

Answered: 173 Skipped: 17



Q5 Have you been covered by other health insurance besides TCP?

Answered: 173 Skipped: 17



Q6 If you have been covered by other insurance how does it compare to TCP? What are the differences? Benefits, cost, service, etc.

- There were 74 answers with content, with a fair number of n/a or no content.
 - TCP has a higher deductible (14)
 - TCP has higher cost (14)
 - Not as good coverage, does not provide dental and vision (10)
 - Would like Wellness benefits with more gym benefits (3)
- Comparable/Similar in most ways (10)
- Good service, network, “free” after deductible (7)
- HSA component is positive(3)
- (Christian) Values (3)
- Other TCP likes, two comments: Wellness, Lower Cost, No Co-pay, Life...Benefit, better than open market, employer pays, Christian values, more stable than old CEP.

Comment: Many who held the themes at the top had come from richer HMO type plans, where there was very little out of pocket. The top themes are probably not a surprise given the TCP plan design.

Q7 Have you had to file claims under TCP? Describe your claims experience.

- Respondents 141
 - 60% (85) responded yes to filing a claim
 - 36% (50) responded no to filing a claim
 - 4% (6) responded did not know

Of the 85 who responded “yes” to having filed a claim we broke this down into satisfied and not satisfied.

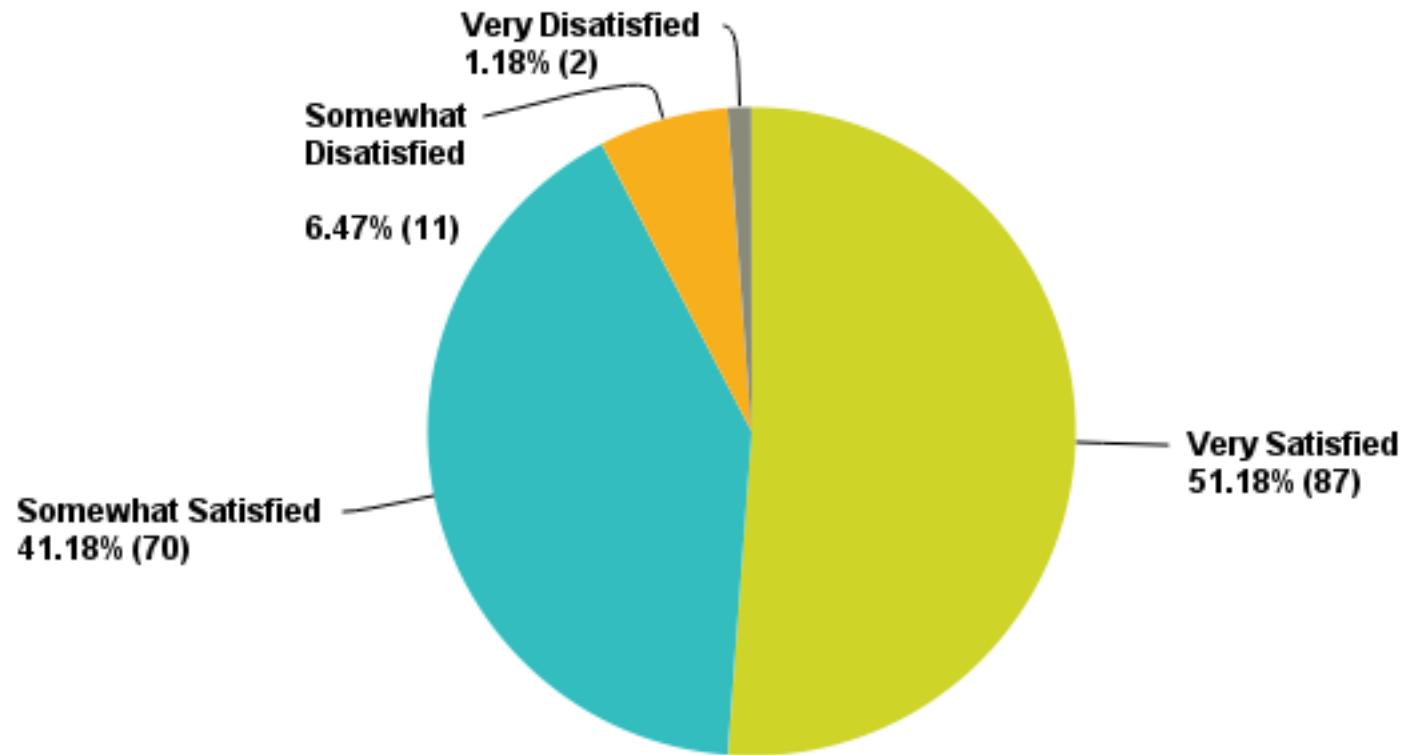
- 77 were satisfied (91%)
- 8 were not satisfied (9%)

Comments:

- Appreciative of having costs covered after the deductible was met
- Smooth process; went well after learned process; good customer service
 - Claim was covered after first being denied
 - Difficult to monitor paperwork
 - Issue with legal name matching with claims process
 - Most complaints had to do with claims being denied
 - Most acknowledged most claims process were fine

Q8 Please rate your satisfaction with TCP by marking one of the following choices.

Answered: 170 Skipped: 20



Q9 What do you value most about The Corinthian Plan (TCP) that you can not get elsewhere?

- Highlights/Themes:
 - Mutual Aid/Helping Others/Receiving Help/Ethical/Group Access (33)
 - Coverage/Preventative/Dental/Broad Network/100% after deductible/
Portability/Counseling/Clear benefits & Claims/Life,LTD,AD&D/Good price (19)
 - Church Plan/Mennonite/Trust Administrators (13)
 - Wellness Program and Encouragement (10)
 - Customer Service/Easy to Use (5)
 - Inclusion of Immigrants/Same coverage no matter wealth of congregation (3)
- Don't Know/Not sure/Nothing/?/Not Applicable/Not sure TCP unique with implementation of ACA (30)

Q10 What differentiates TCP from other plans available?

- Highlights/Themes:
 - Assistance for small/lower income congregation/Access for Pastor Mutual Aid (47)
 - Church Based/Ethical/Spiritual (9)
 - Administrations provides care, help/Anabaptist/Everence (6)
 - More Expensive/High Deductible (4)
 - Other less than four: Affordable/HSA/For Pastors/Wellness Coaches with compassion
- Don't Know... (26)

Q11 Do you feel the Plan is cost effective?

- This question was intended to get a sense of how people were experiencing the costs and benefits of The Corinthian Plan.
- Respondents were pretty much split between responding yes, no, or I don't know (often for want of more information and analysis tools).
- For the most part similar issues came up as in other parts of the survey:
 - No, high Deductible makes it difficult to be cost effective.
 - No, not for an individual
 - No, Mutual Aid makes it difficult to be cost effective or Yes, cost effective with assistance or when one considers giving as first fruits...
 - For some congregations the answer was yes, because there are no better deals in the Marketplace for others the answer was no, feeling there were better deals in the Marketplace.

This was a very difficult question to respond to, perhaps a little unfair, but tells us again that it depends on the situation of the congregation, the information it has, and finally how it views The Corinthian Plan coverage. That is, does a congregation carry TCP as a value because it is a church plan, supporting others they may know, or strictly by the numbers.

Q12 If you did not have TCP how would you access health insurance?

• Affordable Care Act	84	
• I don't know	26	
• Spouse's Employer	15	
• Congregation/Employer would choose	14	
• Other (see comments next slide)		6
• "Yes" (?)	<u>3</u>	
Total Respondents	148	

Q12 If you did not have TCP how would you access health insurance?

Comments:

- Through the ACA Exchange. I prefer NOT to do that. Are you considering dropping TCP????? This survey has me concerned that is what is afoot (*Duncan responded to this question.*)
- Samaritan plan. Or some other Christian health sharing plan.
- Continue to campaign politically for the single-payer system that should have been adopted six years ago by Congress.
- I will commit my health into God's hands as I have done years before TCP
- Seek another Mennonite policy

Q13 Have you used Highmark customer service? Describe your experience.

- 141 Respondents

- 87 (63%) responded yes to using Highmark customer service.
- 78 (90%) were satisfied and 9 (10%) were not satisfied.

Satisfied:

- Helpful, kind, polite, go extra mile, “with few exceptions” ...
- Explained surgery
- Reversed denied claim; helped straighten out hospital billing
- Helpful with coverage question, good communication with TCP (Everence)

Not Satisfied:

- Conflicting, wrong information on coverage
- Website is cumbersome
- Long phone wait then cut off and told to call “MMA” (Everence worked it out)
- “Frustrating”; “Did not work”

Q14 Have you used Everence customer service? Describe your experience.

- 139 Respondents

- 88 (63%) responded yes to using Everence customer service
- 85 (96%) were satisfied, 3 (4%) were not satisfied

Satisfied:

- Helpful, very good, excellent, friendly...(lots of these)
- Received information needed (several of these)
- Called back to make sure had needed information
- Denise received lots of kudos specifically

Not Satisfied:

- Sometimes incoming calls do not get transferred quickly or correctly to TCP
- Frustrating trying to work out claim issue

Q15 Have you had contact with MC USA staff (Director, Area Representatives, Wellness Coordinator)? Describe your experience

- 140 Respondents

- 89 (64%) answered yes to having contact with MC USA staff.
- 89 (100%) were satisfied. (Editor's note: I did not make this up.)

Satisfied:

- Lots of affirmation for Wellness Coordinator, conversations helpful for people to think about their health, and encourage them in following through with Wellness Benefits
- Affirmation for contact with Director
- Appreciation for communication around IRS forms congregations have to fill out
- Response to request for Wellness benefits for young adult children

Note: There was also a strong affirmation for the Wellness Coach (a part of the Wellness program, but not hired by MC USA), appreciation expressed for work Everence work such as giving quotes and troubleshooting in this section. Our work blends together.

Q20 If you said yes to Question 19 please respond here. a. Why would you like STD coverage? b. Would you favor this being mandatory (automatic with health coverage like Life, LTD, and AD&D) or by election

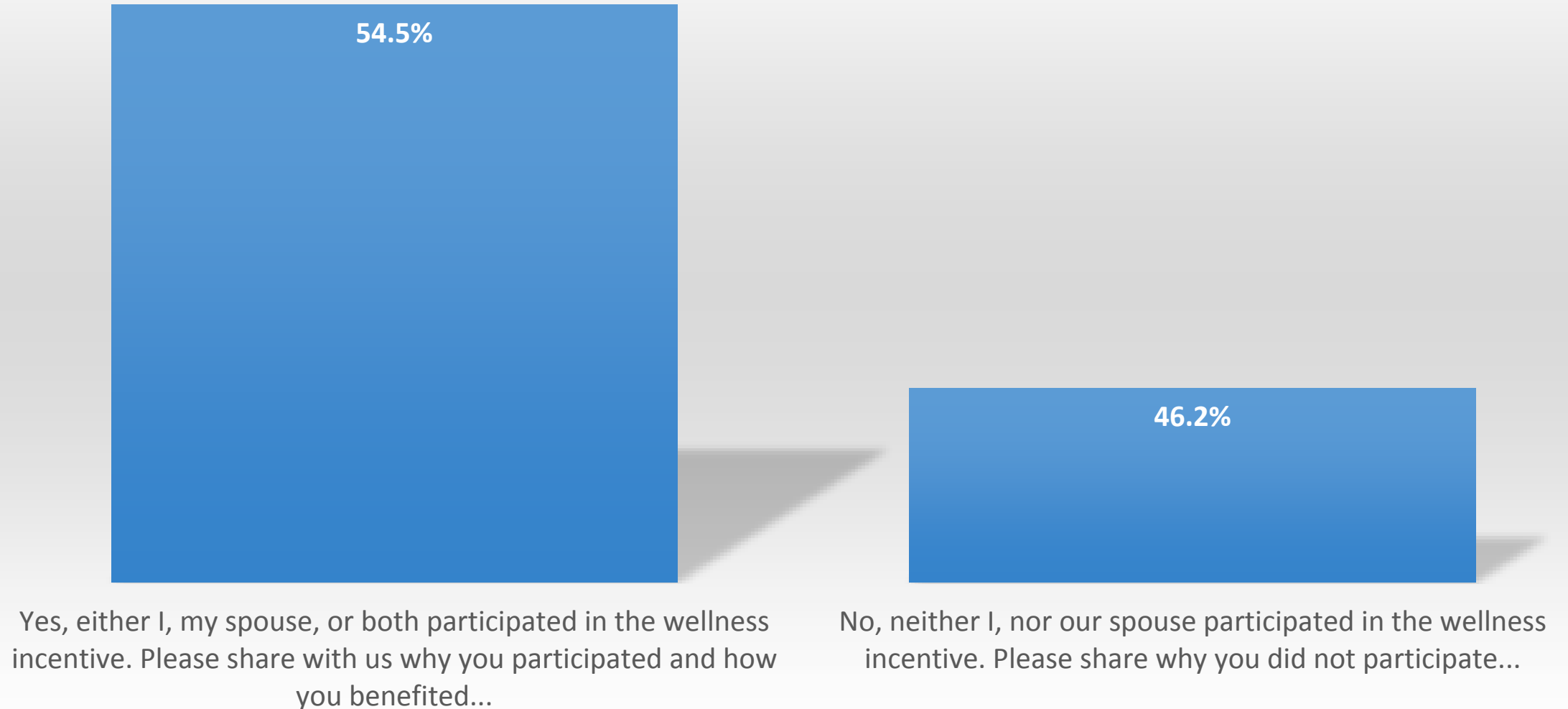
- Responses to why those would favor STD basically fell into the categories of recognizing there can be a significant need and a gap before some type of LTD can kick in.
- The other recognition is that it is hard for many congregations to know how to handle these situations and it can cause hardship on both the person with the need (more so), but also conflict in the congregation. To have a plan like STD set up helps alleviate these issues.
- Not all responded to the Elective vs. Mandatory question, but Elective was being favored almost 2 to 1.

Q 17 Name one/two features of TCP you would like to see changed? Would you feel this would make the plan better? Would you be willing to pay more if it increased the cost of the insurance?

- There were many good suggestions, but except for two persons, none were willing to pay more for premiums. The two who said yes, said yes, for specific services (hearing, alternative medicine).
- Here is a list of suggestions in order of highest number of suggestions to lowest:
 - Lower Deductible
 - Lower Cost/Moderate Premium Increases
 - Alternative Treatments/Approaches
 - Include Dental Vision; Improve Dental/Vision Coverage
 - U.S go to Single Payer System (TCP Advocate for this as part of its role.)
 - Reach out others in need; Competitive in Marketplace; Better Infertility Coverage; More Preventative Care; Non-Emergency Care; Educational Materials (Even suggested YouTube); Hearing Coverage; Equal Eligibility for Credentialed and Non-Credentialed; Lower Deductible with HSA

Q18 For health coverage participants: Have you participated in the annual Corinthian Plan wellness incentive worth up to \$600 a year? (Employee can receive \$300 as well as spouse.)

143 Respondents: 78 yes; 66 No

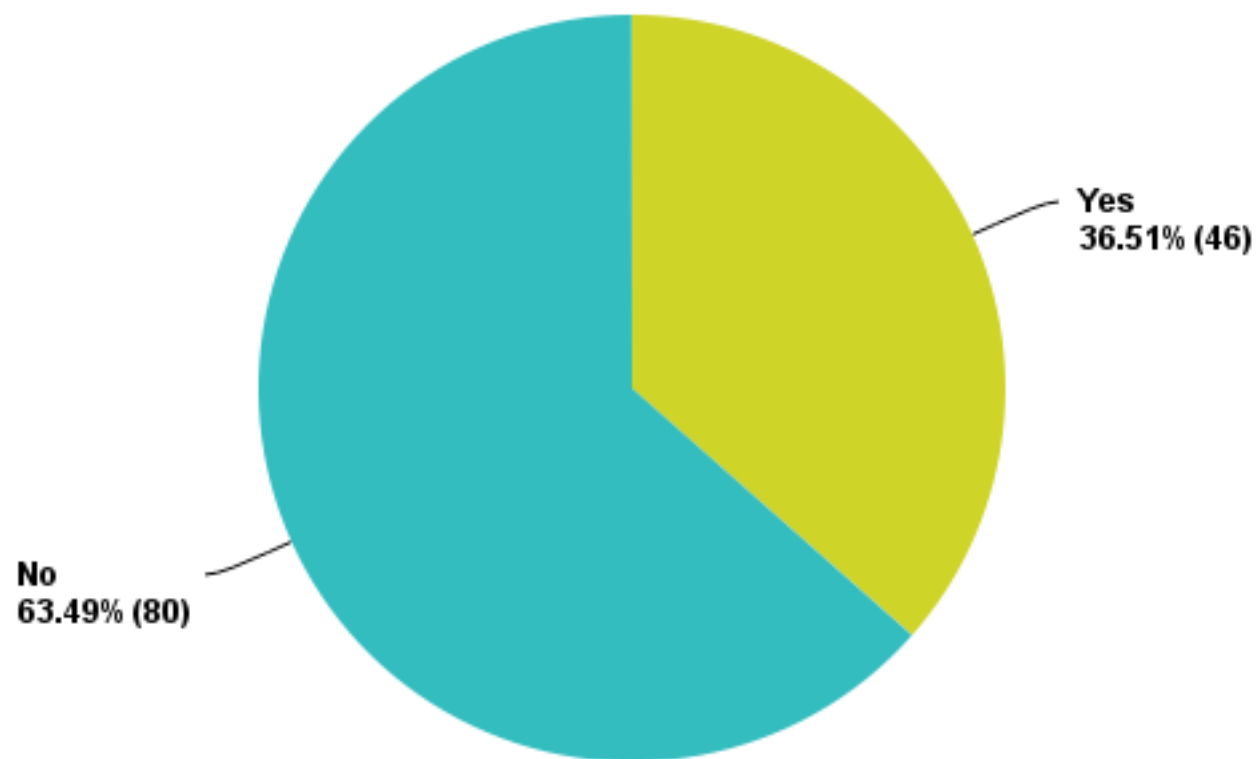


Q18 For health coverage participants: Have you participated in the annual Corinthian Plan wellness incentive worth up to \$600 a year? (Employee can receive \$300 as well as spouse.)

- 55 % of responses to the survey were positive about the wellness benefits and incentives.
- The incentive money is appreciated – people value it for their HSA and use it to buy health related items.
- The wellness coaching is a very well received part of the program.
- Appreciation was clearly expressed for the encouragement for self-care.
- 45 % of respondents stated that they have not participated (for a variety of reasons).
- “Laziness” and/or lack of time main factors cited for not participating.
- Feeling cumbersome or difficult to complete requirements also stated as reasons for not participating.
- “Did not know about the incentive”, (after seven years of offering it) continues to be a response w

Q19 Would you be interested in TCP adding a Short Term Disability (STD)benefit? If yes, please respond to question #20.

Answered: 126 Skipped: 64



Q16 Name one/two features of TCP you most appreciate. Why?

- There were some questions which asked for similar information, but in different ways. Most respondents stayed through the survey, which helped to confirm patterns.
- By this time you will see a familiar pattern in that which participants appreciate in TCP coverage, but a little different order:
 - HSA's were strongly affirmed and appreciated in this question. The HSA is appreciated because it can be "saved" (good for young couples) or used for deductible expenses.
 - TCP coverage was also affirmed for its helpfulness. Disability coverage, 100% coverage after deductible, the broad BCBS network, and the Dental and Vision options were named.
 - Mutual Aid and Access is an important theme of people experiencing TCP as a community, not just another health plan. A church planter gave particular thanks.
 - It is important that it is church based, or otherwise said based in faith and ethics.
 - The Wellness program...Yes, people do the hoops for the money, but many express how it encourages them to take steps toward health, such as membership in a gym.
 - Customer Service...People appreciate the more personal touch and effort toward resolving problems.