EBT Benchmarks

Status Review -- January, 2019

Critical measure	Goal	Status as of January, 2019	Comments
Achieve increasing membership	5% net growth per year; 90% retention rate	Year-over-year enrollment increased by 8.5%, reaching the highest level in Plan history.	Two renewal cycles with no base rate increase have completely erased enrollment losses caused by the ACA. While HD plans overall have remained steady at about 20% of enrollments, our Bronze plan now accounts for almost 60% of all HD plans.
% of congregations with at least 1 employee in UUA Plan	30% on 1/1/2010	Reached 30% during the 2012 open enrollment (Nov, 2011), and has fluctuated close to that level. The number of active congregations dropped slightly into mid-2016, then bounced back to about 325 a year later, about 30% of all congregations, and has since held at about 350.	We expect the number of active congregations to be fairly stable around 350. We had a handful of new congregations come on board in 2019. Every year we also have a small # of congregations whose one covered employee transitions to other coverage. We also typically see one or two congregations that use a broker to seek competitive bids.
Adequate financial reserves	Maintain reserves of 5 - 7 months of premium in unrestricted surplus, with a minimum of 4 months	The plan began CY18 with 6.8 months of unrestricted reserves and ended the year with 7.3 months of unrestricted reserves, despite a $300K adjustment to IBNR on 6/30/2018.	Claims experience continued on a very favorable track throughout 2018, marking two consecutive years of better than projected results. The Plan enjoys its strongest financial position since inception.
Provide competitive premium pricing	1.Hold increases to rate of medical inflation. Stretch goal is med inflation – 2%, before adjustments for benefit changes.	Our compound premium growth rate will remain below the rate of medical inflation for the foreseeable future. The Plan had a 4.7% increase for 2017, followed by a 2.9% decease for 2018, and no increase to base rates for Jan 2019.	Even with market trend slowing, the UUA Plan continues to compare favorably. As a result, enrollment figures have reached historic highs.
	2. Decreases should match or exceed competitive trend.		There will be no decreases in the general market in the foreseeable future.However, to the extent that we intend to outperform competition, we are meeting the standard.
Member health	1) Outperform the Highmark PPO benchmarks, after adjusting for UUA age/sex mix.	CY18 performance against benchmarks shows the Plan outperforming the benchmarks on most critical measures. We will discuss the data again at our April meeting.	The more difficult analysis over the coming year will be to separate the effects of new members coming into the plan after several years of coverage, through the Exchanges or elsewhere, from the impact of much more intensive member outreach from health coaches, and the steady drift toward the Bronze plan as the preferred high-deductible alternative.

	2) Show year to year improvement in health status, measured by risk factor scores	This data is now available as a rolling summary of prospective risk scores. For both employees and spouses, scores improved year over year, and the scores outperform HM PPO benchmarks, for employees by a significant margin.	
	3) Develop data resources to build understanding of racial / ethnic / cultural / economic differences in member experiences with the Plan.		Highmark has made little visible progress in their ability to segment claims experience along any of these criteria. HM has been asked for an update at our May meeting.
Offer a range of health plan options that, combined with efforts to structure benefits and apply clinical management strategies, create affordable options for congregations.	Congregational response continues to be favorable, measured by plan growth.	This measure has shifted from a focus on availability to an emphasis on ***affordability***, which the Plan can control to some extent through managment and plan design, with the added dimension of emphasis on the congregations' role in making health insurance affordable for staff through more generous contribution policies -- something the Plan can advocate for but does not control. Open Enrollment 2019 was our second best enrollment gain since plan inception, exceeded only by 2018, when we reduced rates.	We have now seen in consecitive Open Enrollments that continuing uncertainty in the ACA marketplace and a solid track record for UUA Plan rate stability drove congregations and their staffs to look at the UUA family of plans as a competitive and stable alternative to both the Exchanges and the small group market.
Maintain a high level of member and congregation satisfaction with the Plan.	Member and congregation complaints should be as close to zero as possible.	The Plan began a formal complaint log in 2013. Complaints are currently at zero.	
	All claim disputes will be resolved within the formal appeals process, with none referred for final adjudication with 3rd-party medical review.	There have been zero referrals to 3rd - party review since measurement began in 2013.	
	Billing issues should be minimal, with 100% customer satisfaction with resolution.	Staff turnover in the fall of 2018 caused some issues with billing late in the year. Thos problems have been largely resolved, and we expect the overall level to return to normal over the next few months.	
	Within a participating congregation, for other than a switch to spouse/partner coverage or aging out of the plan, voluntary terminations should be less than 2% / year.	Through the Open Enrollment period for the 2019, continuing the trend we saw in 2018 renewal, we saw very little voluntary movement out of our Plan.	

Improve Enterprise Risk Management profile	Three years ago, we transitioned from a simple measure of avoidance of regulatory actions to a more proactive measurment of the adequacy of Plan surplus. Our actuaries introduced the goal of exceeding NAIC standards, measured by doing a stochastic analysis of reserves and the likelihood of failure.	The Milliman analysis, conducted as part of the 2019 renewal, showed the Plan to be financially strong, significantly exceeding NAIC standards.	This method of measuring enterprise risk, focused on where the greatest potential risk to the UUA as a whole resides, continues to be very well received by the Audit Committee.