

BCRTA MEMBERS' EXTENDED HEALTH CARE INSURANCE

Satisfaction Survey

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OUR EHC SATISFACTION SURVEY

In the Summer 2021 issue of PostScript magazine we put out a call to members to let us know about your experience with Extended Health Insurance, and you made your opinions known. We received 1,117 valid entries, about 75% of them online. Steps were taken to screen out multiple submissions. All respondents were asked standard questions in several categories.

While the survey was comprehensive, the comments were also helpful in understanding what our members' experience has been. This report offers some brief examples and a link to the complete comment data. The survey gives us head-to-head comparison of 21 factors. As part of this report we've added one more category we missed, and pronounced a winner.

STATISTICAL SIGNIFICANCE

The excellent response to our survey means we far surpassed the number of submissions needed to ensure that the survey results accurately reflect the experience of our members. Our overall statistical significance is calculated to be within 4%, 99 times out of 100. Where we use smaller subsets of data we note statistical significance. The bottom line is that these results present a fair and reliable picture.

A handful of paper entries (five) were unable to be processed because the questions were not answered. Written surveys were transcribed into a common database with the online submissions for analysis. No submissions have been altered.

RESULTS



vs



SPONSOR



SPONSOR



OVERALL SATISFACTION RATING



2.97

OVERALL SATISFACTION RATING



4.12

<p style="text-align: center;">GSC STRENGTHS</p> <p>WIDELY USED COVERS SOME UNIQUE MEDS PHONE APP</p>	<p style="text-align: center;">JOHNSON STRENGTHS</p> <p>PERSONAL SUPPORT FAST REIMBURSEMENT SMOOTH CLAIMS AND RESOLUTIONS</p>
<p style="text-align: center;">GSC WEAKNESSES</p> <p>\$200 PER PERSON DEDUCTIBLE HIGH % OF CLAIMS DENIED, AUDITED EXCESSIVE, CONFUSING PAPERWORK</p>	<p style="text-align: center;">JOHNSON WEAKNESSES</p> <p>FOLLOWS BC FORMULARY NEW TO SOME PHARMACISTS NO APP TECHNOLOGY</p>
<p style="text-align: center;">NET PROMOTER SCORE</p> <p>% PROMOTERS MINUS % DETRACTORS GLOBAL AVERAGE IS PLUS 32</p> <p style="text-align: center;">-28.6</p>	<p style="text-align: center;">NET PROMOTER SCORE</p> <p>% PROMOTERS MINUS % DETRACTORS GLOBAL AVERAGE IS PLUS 32</p> <p style="text-align: center;">+ 60.9</p>

STATISTICAL VALIDITY
(GSC CLIENTS ONLY)

+/- 5%, 99 TIMES OUT OF 100

STATISTICAL VALIDITY
(JOHNSON CLIENTS ONLY)

+/- 9%, 95 TIMES OUT OF 100

BY CATEGORY

PRESCRIPTIONS

Virtually all respondents claim prescriptions. Both GSC and Johnson offer instant claims at the counter, a feature appreciated by users. However GSC's payments don't kick in until claims meet a \$200 deductible threshold, and many found that they did not get much benefit.

A frequent complaint about GSC was that it rejected claims previously covered by Blue Cross, such as pharmacist-prepared compounds. Johnson's policy is that if a medication is covered on its own, compounds that contain it will be covered also.

Nearly half of Green Shield clients reported problems with prescription claims and a theme was the need for annual doctor's notes, even for chronic conditions like diabetes. Johnson users and their pharmacists had far fewer complaints about paperwork for claims. Johnson only covers drugs on the BC formulary, however.



WAS SUBMITTING A PRESCRIPTION EASY?

81.2%

93.9%

HOW HAPPY ARE YOU WITH THE CLAIMS PROCESS?

3.5

4.3



HAVE YOU HAD PROBLEMS CLAIMING PRESCRIPTION COSTS? (LOWER SCORE IS BETTER)

45.1%

33.3%

WERE YOU SATISFIED WITH THE EXPLANATION OF WHY YOUR CLAIM WAS REJECTED?

16.8%

37.8%

For *PRESCRIPTIONS*, Johnson received a higher rating on 4 out of 4 factors.



PARAMEDICAL COVERAGE

Just over 75% of respondents claim paramedical costs such as physiotherapy. A few Johnson clients reported some issues getting set up with their provider, who may not have been familiar with the Johnson brand. Once set up, Johnson users experienced a significantly lower number of problems in having claims approved.

Results in the ease of claims with paramedical providers vary widely - the process seems less standardized than pharmacies. A recurring theme with GSC clients was that their paramedical provider did not like the level of paperwork required by Green Shield, with some refusing to process claims, insisting on payment up front and leaving the user to make the claim.

Some GSC clients were surprised that a doctor's note was now required to have massage covered. Users on both plans wish that claim limits were higher.



WAS SUBMITTING YOUR PARAMEDICAL CLAIM EASY?

83.8%

92.79%

HOW HAPPY ARE YOU WITH THE CLAIMS PROCESS?

3.7

4.4



HAVE YOU HAD PROBLEMS CLAIMING PARAMEDICAL COSTS? (LOWER SCORE IS BETTER)

24.1%

14.9%

WERE YOU SATISFIED WITH THE EXPLANATION OF WHY YOUR CLAIM WAS REJECTED?

22.2%

52.9%

For *PARAMEDICAL*, Johnson received a higher rating on 4 out of 4 factors.

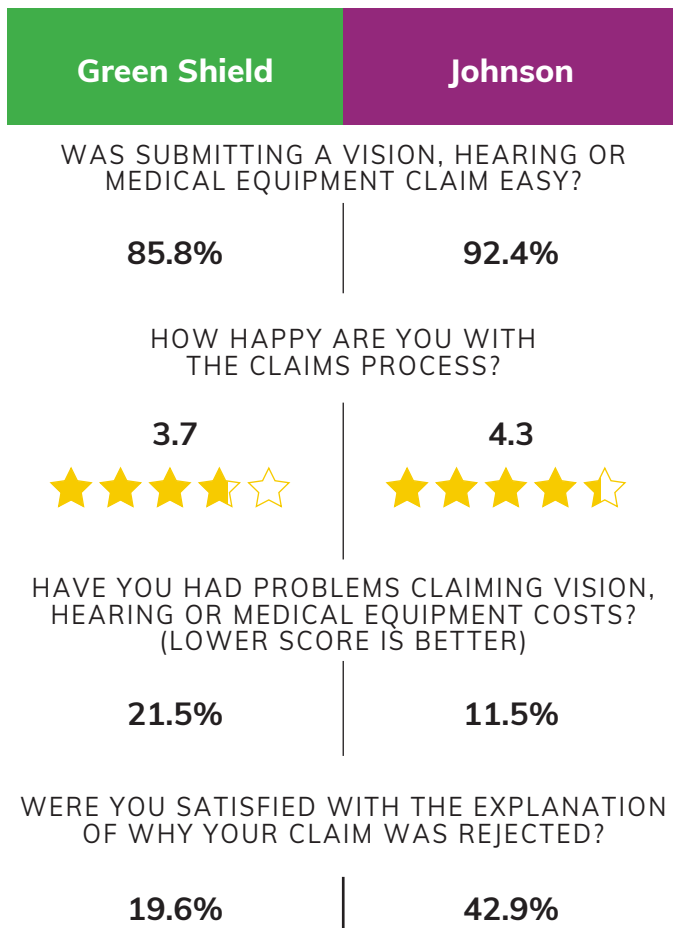


VISION, HEARING AND MEDICAL EQUIPMENT COVERAGE

For the most part, clients of both Green Shield and Johnson find submitting vision claims to be easy. There were fewer problems in this category than any other, though a recurring theme for users of both plans was that coverage for glasses and hearing aids was not as generous as users would like.

For Green Shield users, those who have CPAP found it strange that new equipment might be covered but a less expensive replacement part was not. Some GS users found that multi-year eligibility was calculated starting at date of last claim, versus Johnson who use calendar years. Starting the clock at the date of the last claim significantly delays eligibility for the next claim.

Some GS members who were waiting for hip replacement surgery found it frustrating that crutches would be covered after the procedure but not before. Green Shield also requires doctors' notes annually for coverage of equipment, even for lifetime conditions.



For *VISION, HEARING & MEDICAL EQUIPMENT*, Johnson received a higher rating on 4 out of 4 factors.

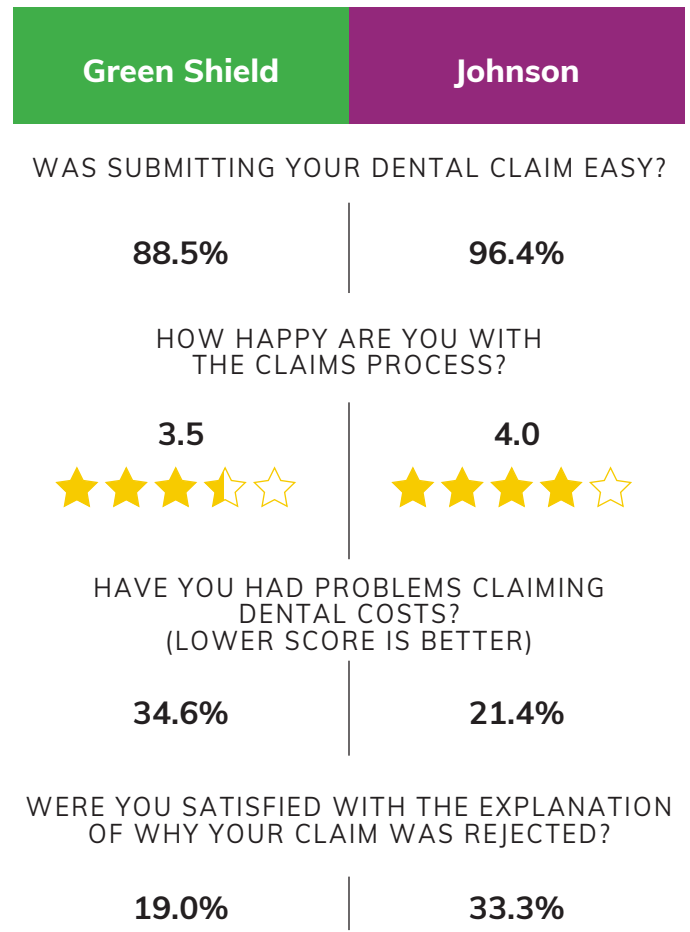


DENTAL COVERAGE

About a third of survey respondents have dental coverage. It is widely acknowledged that basic dental coverage is not the best value in voluntary benefits plans. That's because most people's annual dental costs can be budgeted for through savings which will likely not exceed the annual premiums. Green Shield users don't like the limits on dental claims, which provide for only one cleaning per year when they have in the past been able to visit the dentist twice a year.

Of interest is the fact that the filing of claims was rated easier than any other category for both GS and Johnson clients. At the same time the overall rating for dental coverage was relatively low for both providers, likely reflecting dissatisfaction with the claim limits.

Some dental clinics tell respondents that Green Shield's demands for paperwork are cumbersome, and as a result some dentists decline to file claims, leaving clients to submit the claims themselves. Coverage for advanced dental work is also limited.



For *DENTAL COVERAGE*, Johnson received a higher rating on 4 out of 4 factors.

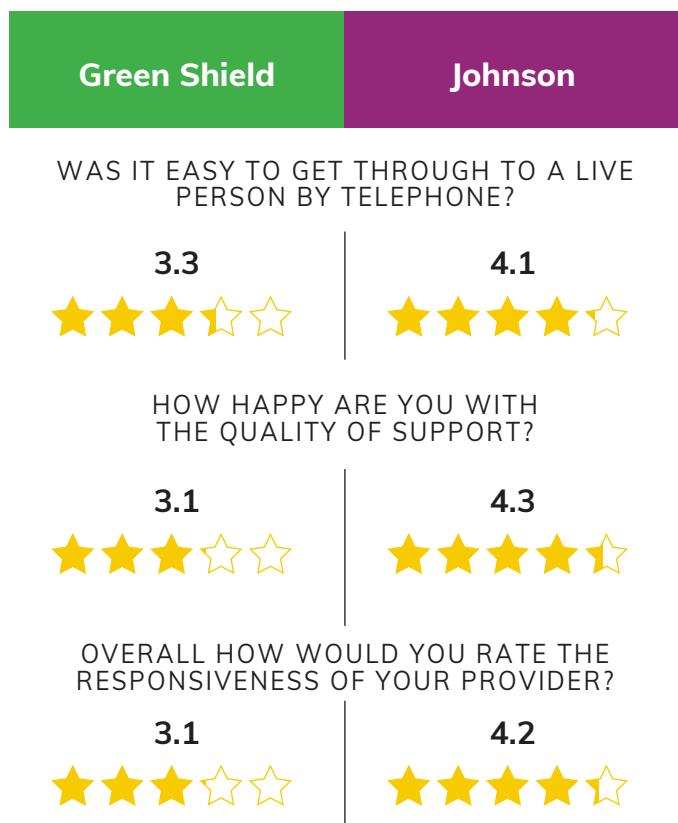


EHC SUPPORT

Does your EHC provider complicate life or make it easier? Member ratings show a sharp divide between the two plans. Of those who sought support, nearly 90% used the telephone - a strength for Johnson, who rated very highly in all support categories. Just 2% of members used text messaging for support and 39% used email.

One indicator that automated systems are working is that support is not required. Only 45.3% of all respondents indicated that they had ever asked for support. Excellent support seems to bolster good experiences, while unhappiness with support seems to amplify dissatisfaction. Johnson users who had received support were slightly happier than those who had not needed support (4.14 vs. 4.10 overall satisfaction rating). But for Green Shield users, the GS support experience left most of them *less* satisfied, producing a 2.81 overall satisfaction rating versus the 3.08 rating given by GS users who had not required help.

In comments about support, Johnson users offered few comments, mostly positive, while Green Shield garnered a number of passionate complaints. In general, the comments and ratings for support show a significant gap between the plans in perceived goodwill.



For *EHC SUPPORT*, members gave Johnson a higher rating on 3 out of 3 factors.



COMMON EHC ISSUES

The right choice in EHC plans is very important for peace of mind and security. The points at which you rely on coverage are often the most stressful times of your life. A caring, responsive insurer will make for much happier outcomes. You may realize just how bad your coverage is at your moment of greatest need.

Just as importantly, for a good result it is essential that you take the time to understand what your coverage is before you sign up and before you claim. During their careers, teachers enjoy some of the best EHC coverage available. Many have not adjusted to the fact that in retirement there is no employer to subsidize generous benefits. A lack of awareness of process and limits may amplify the distress one feels.

Reading the comments submitted moves us beyond numerical data and into the sitting rooms of retirees who are struggling to sort out these issues. A sad comment from some GS users was that they had stopped fighting about rejected claims or even submitting new claims because the process has become too stressful. One earnest soul indicated that she strategically never makes claims in order to preserve her \$200,000 overall claim limit with Green Shield. What she has not worked out is that with the annual or bi-annual limits on many categories it is extremely unlikely that she would ever hit that limit. Indeed, of over 1,100 respondents to our survey, only one person mentioned issues with the maximum lifetime claim limit, which is set at \$200,000 by Green Shield and \$250,000 by Johnson.

And what do we make of the 95 year-old who said she does “not like upheaval” and wondered why the switch from Blue Cross was made. How was it that BCRTA could allow this to happen? (It isn’t our plan.) But in the end she could not offer an evaluation of the plan she paid for (GSC) because she had never made a claim.

THINGS WE MISSED

Considerable effort went into preparing the EHC Survey questions, the methodology of compiling data, and reporting results. Even so, we missed a couple things.

The first misstep was in the general questions, where we asked respondents to indicate if they had switched plans. We included one option “I have never switched plans” thinking that would cover all those who signed up for the TPP-sponsored EHC, formerly provided by Blue Cross, now by Green Shield. A large number of people protested on the written forms that we had not given a proper accounting of the switch from Blue Cross to Green Shield. Many of them were quite passionate

that this had been a bad decision, and a few of them blamed the BCRTA for making this move, or at least for allowing it to happen. These comments show that many still do not understand that TPP sponsors the GS program, and BCRTA's alternative is through Johnson.

We should also note, in defence of the leadership of TPP, that they contracted Green Shield to provide the same coverage as Blue Cross, but with lower premiums. At the time the TPP Trustees had no reason to believe that members' experience would change significantly.

A significant percentage of respondents indicated that during their retirement process and afterward they had no awareness that there was a choice of EHC plans. BCRTA will continue to advocate for the right to give all retirees full awareness of their options.

Another area that should have been included in the survey is technology. Green Shield has a smart phone app available, which they champion in recent marketing. While most survey respondents have not turned to hand-held devices to manage their EHC (only 2% use text for support) this may develop in the future. Johnson does not at this time offer a smart phone app. So in the interests of fairness, we have chosen to retrospectively add one more category to the survey, *Handheld Technology*, and crown Green Shield the winner.

THE MOST IMPORTANT QUESTION

Would you want someone you care about to have this experience? That's the gist of the question at the end of the survey. Your answer here says more than any numerical rating. The difference in recommendation levels from Green Shield and Johnson users is, to our mind, the single most telling indicator of this survey.

Nearly 9 out of 10 Johnson users would be happy to recommend the experience to family and friends. But most Green Shield users would not recommend GS.

THE FINAL COUNT AND YOUR CHOICE

The final score of the survey? Johnson comes out on top in every one of the 21 measurable categories covered in our survey. We have, as a matter of good manners, awarded Green Shield a nod for technology.

So what is the right plan for you? You might be surprised to hear us say: *we're not sure*. Why? Because there are some unique coverages in Green Shield that might suit you better - usually around specific prescription drugs they cover that Johnson does not. So in the final analysis, it truly is up to you. See which plan meets your particular needs. It's your choice, and that's the way it should be.



WOULD YOU RECOMMEND YOUR CURRENT EHC PLAN TO A FRIEND?

35.2%

88.9%



OF CATEGORIES WITH THE HIGHEST RATING

1

21



MORE DATA, COMMENTS AND RESOURCES

We've prepared a summary report with the complete results of every survey question, more background data, and access to the complete set of comments from survey respondents. See what your colleagues are saying and get the complete context of these results.

Visit <https://bcrt.ca/ehcsurvey>

YOUR EHC OPTIONS: TAKE ACTION TODAY

You can receive a free, confidential consultation about your EHC coverage with a comparison of available plans and how they fit your personal circumstances. Visit bcrtajohnson.ca or call 1.877.989.2600.