

BeneFacts

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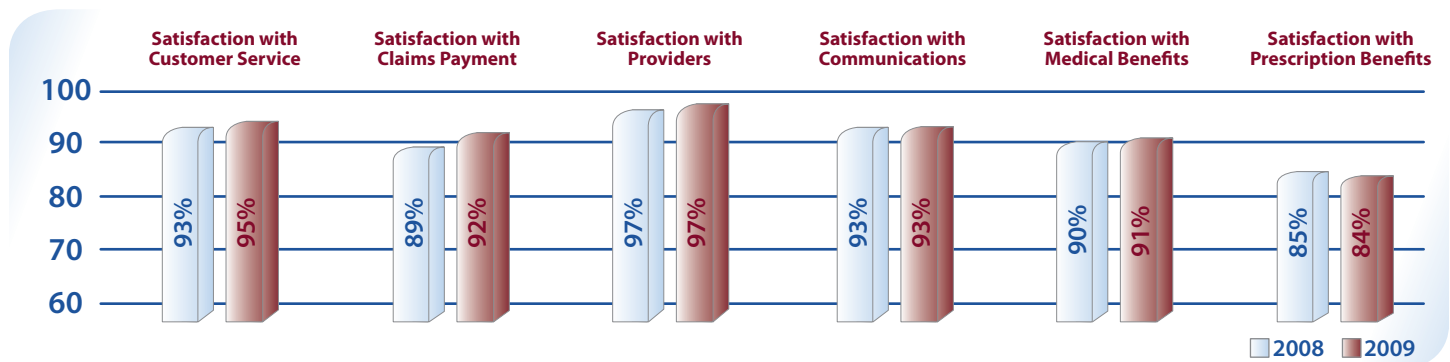
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Member Focus

At your service

At Educators Mutual, we are committed to superior service to you, our members. We work hard to provide you with quality benefit plans, an outstanding network of physicians and facilities, fast accurate claims payment, and the best possible customer service. The results of our most recent member satisfaction survey confirm that those efforts are paying off—with nearly 95 percent of those surveyed expressing overall satisfaction with Educators Mutual.

Members and administrators from the various employer groups covered by Educators Mutual's health plans were contacted by telephone and asked questions designed to ascertain their levels of satisfaction in six key areas:



To help put this in perspective, in 2009 only 58 percent of Utahns rated their HMOs or PPOs as 8, 9, or 10 on a 0–10 point scale, with 10 being the best. However, 72 percent of our members rated Educators Mutual as an 8, 9, or 10.

While we celebrate these high ratings from our members, we also recognize that they leave some room for improvement. We are focused on improved performance to bring you even better service. As part of this effort, we closely monitor claims processing and telephone answering performance, making adjustments as needed. So far in 2010, the average amount of time it takes Educators Mutual to process a clean claim is just 6.9 days, and 99.8 percent of all claims are settled within 30 days. We also answer your calls quickly—in less than 60 seconds 97 percent of the time.

In addition to the statistics we track on a daily basis, Educators Mutual will use the information gained from the member satisfaction survey to help direct our ongoing efforts to better serve you and to monitor our progress in that regard. We value your opinions, and you don't have to wait until the next survey to express them. Feel free to share your comments with our customer service department or your on-site group service representative.

Educators Mutual executive named as one of "30 Women to Watch"

We are pleased to announce that Educators Mutual's executive vice president of corporate communications and provider relations, Christie Hawkes, has been named as one of "30 Women to Watch." The recognition, which was bestowed by *Utah Business* magazine, honors 30 female business leaders who are passionate, driven and focused, take risks, break barriers and make a difference.

During her 12-year tenure with Educators Mutual, Christie has played a key role in the organization's success. "We are fortunate to have such an exceptional member as part of our executive team who leads our communications efforts, philanthropic work and advocates Educators Mutual's goal to maximize its benefits while keeping premiums low," said Steve Morrison, Educators Mutual CEO. "As an effective leader, Christie is successful in all of her endeavors as she influences people to work together to best serve the needs of our members."

Administrative Focus

Knowledge is power: are you making use of your profile reports?

As medical expenses and the cost of insurance continue to escalate, employers everywhere are looking for ways to cut costs. Two options often considered are changes to the health plan and better education of employees—both in regards to healthy lifestyles and efficient use of the health plan. Educators Mutual's profile report can be extremely valuable in both of these endeavors.

Making changes to your benefit plan is no simple thing. Just as you wouldn't go into unfamiliar territory without direction, you wouldn't want to jump in and start altering your benefit plans without a road map to show you where you've been and where your course alterations are likely to take you next. Educators Mutual's profile report is just such a tool, providing invaluable information such as the following:

- *A percentage breakdown of claims into categories*
- *A comparison between your plan and a benchmark specific to your group*
- *A listing of large claimants*
- *The number of individuals who had high claims, no claims at all, and everything in between*
- *A listing of the most expensive diseases by diagnosis*
- *A summary of prescription drug usage, including generic vs. brand name, mail order use, the most prescribed drugs, and the number of claims per year and their average cost*
- *Overall costs, with a comparison of premium adequacy in the form of a loss ratio*

By knowing where your claims dollars are spent, you can better understand how to adjust or streamline your plan, so that it meets your employees' needs and your budget. Educators Mutual's sales and marketing department can help you determine which benefit changes would be most effective in achieving your desired results.

Aside from any changes in plan design, the information on the profile report can be useful in designing educational material that is pertinent to your employees and their specific lifestyle and healthcare spending habits. One of the most effective cost-containment measures is also one of the most overlooked—informed, cost-conscious healthcare consumers, living healthy lifestyles and making wise healthcare decisions.

In today's healthcare climate, it is more important than ever to go forward armed with accurate information that is tailored specifically to you and your employees.

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