

**Northwestern University Staff Advisory Council (NUSAC)
2006 Open Enrollment Survey Findings
Executive Summary**

Background

During March 2007, the Northwestern University Staff Advisory Council (NUSAC) conducted an online survey to all staff and faculty to find out about their experiences during the fall 2006 open enrollment period. The University made major changes to many of the health benefits plans and for the first time, enrollment would occur online rather than on paper. NUSAC conducted this survey in order to share this feedback about the open enrollment process with the Administration.

Findings

931 employees completed the survey (80% staff and 20% faculty). Given the low response rate (12%), NUSAC cannot say that this sample represents all staff and faculty, but the results do point to trends. Highlights include:

- Results suggest that employees prefer to receive information electronically rather than through campus meetings.
- The amount of Open Enrollment information received was slightly more than many people preferred.
- On average, those seeking assistance rated HR/Benefits in the average to good range for timeliness of response, accuracy and politeness.
- About two-thirds of survey-takers changed their health care benefits in some fashion in 2007. Most respondents changed coverage tiers. Almost a quarter of employees believe that, as a result, overall cost will be higher, while 12% said that overall cost will be lower.
- Over half of survey-takers did not change their health care plan. The main reasons for changing included their HMO/PPO not offered in 2007, wanting to keep/gain access to preferred physicians/hospitals, and wanting to pay less for coverage.
- The majority of people who waived coverage did so because they had better coverage through a partner or spouse or because coverage was too costly.
- The most important factors noted by the majority of survey-takers were keeping or gaining access to preferred physicians/hospitals and overall affordability.
- Those responding to the survey were most interested in having complete benefits cost information communicated before the Open Enrollment period begins and more in-person assistance and advice.
- The majority of survey-takers enrolled during work time, usually using a computer in the workplace. However, about 41% enrolled in their off hours, and 30% of respondents did not use a computer in the workplace or a University lab.
- In general, survey-takers gave the Open Enrollment web pages high marks for availability, navigation/searchability, clarity, completeness and accuracy.
- Toolkits on the web pages were often not used by respondents. But, when they were, they were generally found to be helpful.
- For the majority of people, dependents and beneficiaries were accurately listed in their online benefits profile; they were listed inaccurately for about 11% of respondents.

- Almost 93% of respondents received a summary of their Open Enrollment selections by mail, but about 8% of those people received summaries with inaccurate information. Slightly less than 8% did not receive a summary at all.
- Those who took the survey had the opportunity to comment on any aspect of Open Enrollment. 474 people entered comments in their own words into a free-form field.

Recommendations

Based on these findings, NUSAC recommends that HR/Benefits focus on the following three areas for the next open enrollment period:

1. *Communicate* complete benefits cost information before Open Enrollment begins (at least one month prior).
2. *Re-evaluate* the practice of direct home mailings: many people found them not to be useful, and some felt they were insulting or misleading.
3. *Improve* customer service in HR/Benefits, including providing a quicker, more professional, and more informed response.

In addition, 2006's Open Enrollment process was a complex undertaking, and NUSAC wanted to commend HR/Benefits on their hard work. Three areas were frequently mentioned by respondents and deserve to be noted:

1. Overall, most people preferred the online process; in particular, the web pages were generally praised.
2. Overall, most thought the online enrollment process went well, especially given the challenges, major changes, and complexities of the process.
3. HR/Benefits' communication to staff/faculty about the upcoming changes was good.

**Northwestern University Staff Advisory Council (NUSAC)
2006 Open Enrollment Survey Findings
Survey Committee
July 2007**

During March 2007, the Northwestern University Staff Advisory Council (NUSAC) conducted an online survey to all staff and faculty to find out about their experiences during the fall 2006 open enrollment period. The University made major changes to many of the health benefits plans and for the first time, enrollment would occur online rather than on paper. The University was discontinuing two HMOs, making three PPO options available, and increasing the number of coverage tiers. In addition to changing some of the benefits, the HR/Benefits department developed a comprehensive communication plan that described the upcoming changes. Mailings and in-person meetings were conducted long before Open Enrollment actually began. NUSAC heard concerns before, during, and after the process, and decided to conduct a survey to get some feedback about the open enrollment process that could be shared with the Administration to let them know what worked well in this process and what could be improved.

931 employees completed the survey (80% staff and 20% faculty). At least one person from over 27 departments on both campuses took the survey. Given the low response rate (12%), NUSAC cannot say that this sample represents all staff and faculty, but the results do point to trends.

The following is a summary of staff and faculty responses to survey questions. *Section 1* summarizes the most frequent responses for each question. *Section 2* describes our recommendations and commendations. *Section 3* gives the demographics of those who took the survey. *Section 4* describes the methodology and limitations. The full survey responses, including comments, are included in the appendix.

Section 1: Summary of Question Responses

For many questions, survey-takers could select more than one answer to a question, so percentages may add up to more than 100%.

Q1. Please rate the usefulness of the following sources for Open Enrollment information, with 1=not useful and 6=extremely useful.

The most useful sources for open enrollment information were the HR/Benefits e-mail or e-newsletter, HR/Benefits website and HR/Benefits “It’s Your Choice” mailings, with 62-74% of survey-takers finding them to be useful to extremely useful. Least useful were the NUSAC brown bag, NUSAC newsletter and HR/Benefits information sessions – over a quarter to over one half of all respondents found these sources to be “not applicable,” which means they were not used.

Results suggest that employees prefer to receive information electronically because it is more accessible and available (in theory) rather than through campus meetings (perhaps due to the time and effort it takes to attend them).

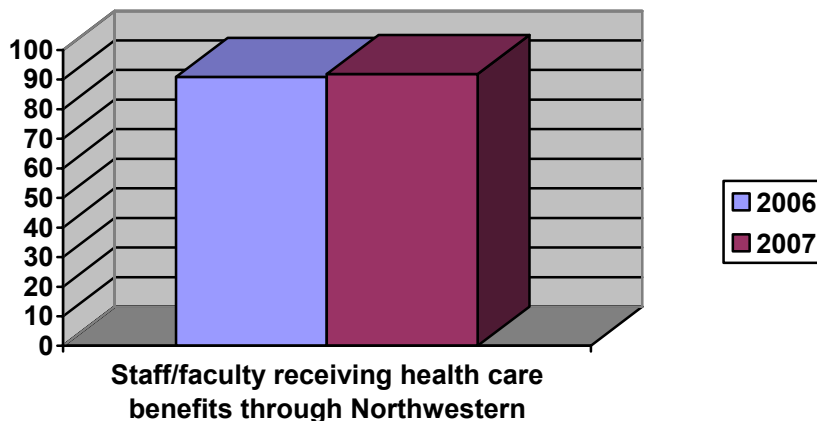
Q2. How would you rate the *amount* of Open Enrollment information you received? (1=not enough information; 6=too much information).

More than 40% of survey-takers rated the amount of Open Enrollment information received as a 4, which suggests that the amount of information received was slightly more than many people preferred. Only about 7% of those who responded to the survey felt that they did not receive enough information.

Q3. If you called or e-mailed Human Resources/Benefits, how would you rate the response in terms of the following? (1=poor; 6=excellent)

About a third of all survey-takers did not call or e-mail HR/Benefits, which suggests that they found the information they needed without assistance. Of those seeking assistance, on average they rated HR/Benefits in the average to good range for timeliness of response (3.89), accuracy (4.26) and politeness (4.63). About 4-10% of respondents rated HR/Benefits as poor in those three areas, and 13-22% rated them excellent in those areas.

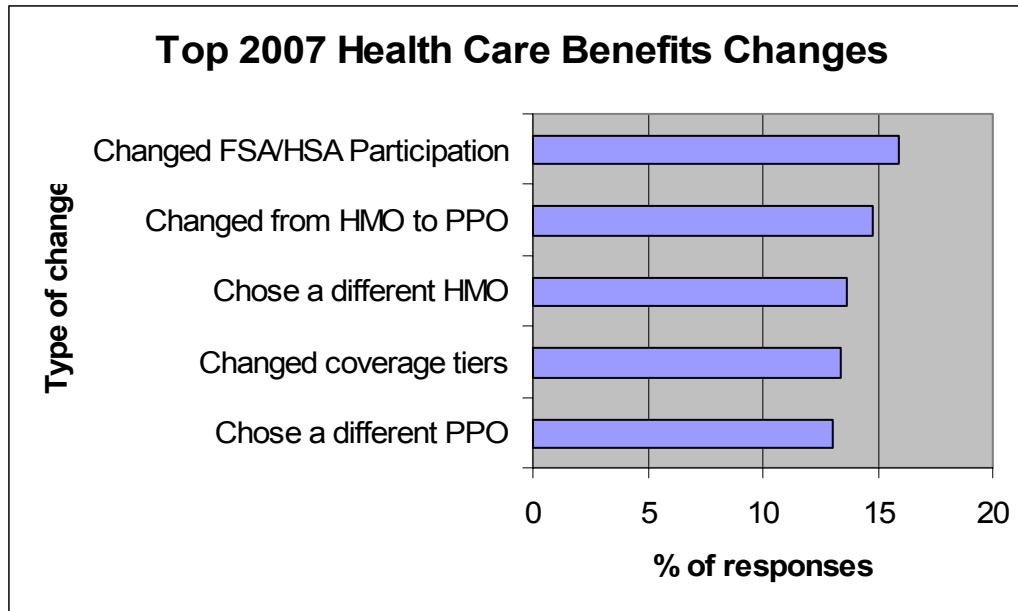
**Q4. Last year (2006), did you receive health care benefits through Northwestern?
Q5. This year (2007), are you receiving health care benefits through Northwestern?**



About 91% of those taking the survey received their health care benefits from Northwestern in 2006; this number increased slightly to 92% in 2007.

Q6. How have your 2007 health care benefits differed from your 2006 benefits?

About two-thirds of survey-takers changed their health care benefits in some fashion in 2007. The top 5 changes are shown below.

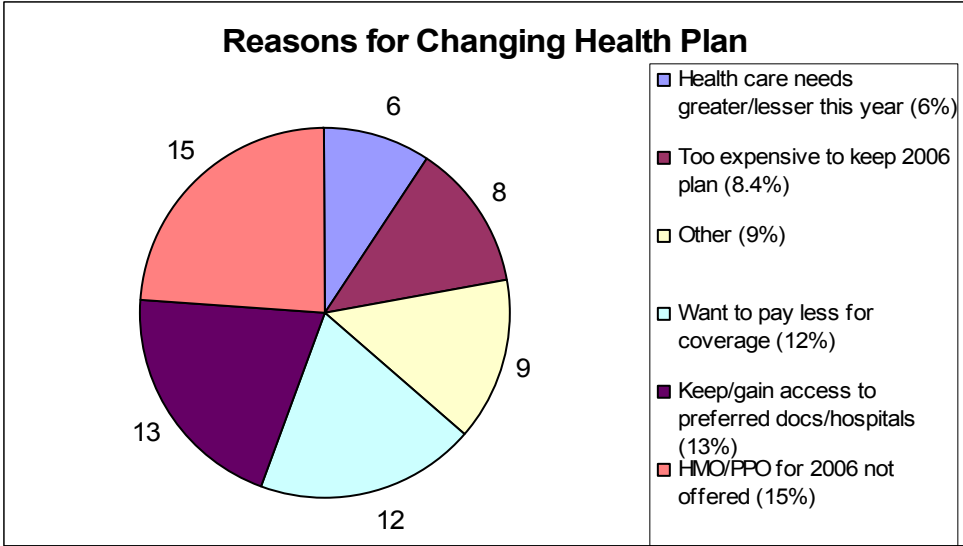


Q7. If you chose a different coverage tier this year, how will the change impact you financially? (Note: In 2007, coverage tiers were expanded from single and family options to employee, employee + spouse, employee + child[ren] and employee + spouse + child[ren]).

About 45% of respondents did not change coverage tiers. Almost a quarter of employees stated that, as a result of changing coverage tiers, overall cost will be higher, while 12% said that overall cost will be lower. About 15% do not yet know the financial impact.

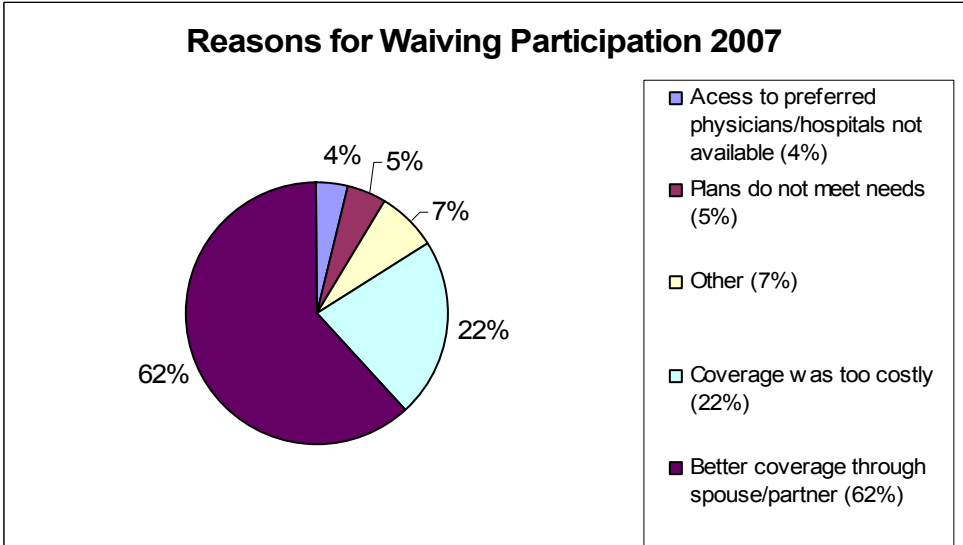
Q8. If you changed your health care plan, why?

Over 50% of survey-takers did not change their health care plan. Of those who did, the main reasons included their HMO or PPO not being offered in 2007, wanting to keep or gain access to preferred physicians or hospitals, and wanting to pay less for coverage.



Q9. If you waived participation this year, why?

About 9% of those who took the survey waived health care coverage in 2007. The majority of people did so because they had better coverage through a partner or spouse or because coverage was too costly.



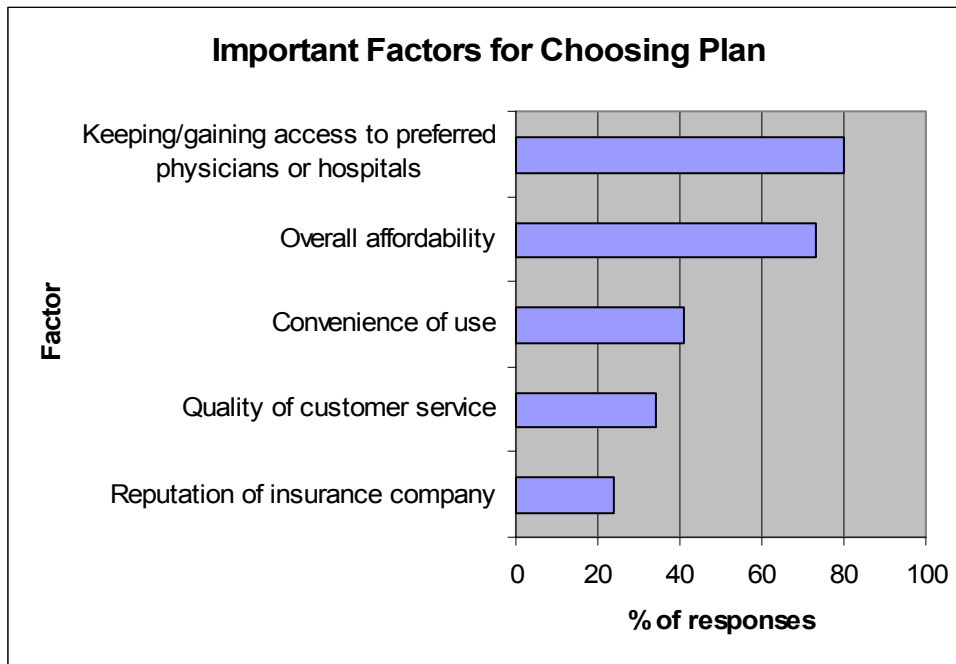
Q10. If you chose coverage through Northwestern for the first time, why?

Most survey-takers were not choosing coverage for the first time (94%). For those 6% who were choosing coverage for the first time, the main reason was their status as new employees (49%). Almost 37% of those who chose coverage for the first time indicated that Northwestern's coverage was more desirable or affordable than others available to

them, while 12% answered that alternative coverage (for example, through a partner or spouse) was not available to them.

Q11. What factors are most important to you when choosing a health care plan?

The most important factors noted by the majority of survey-takers were keeping or gaining access to preferred physicians/hospitals (80%) and overall affordability (73%).

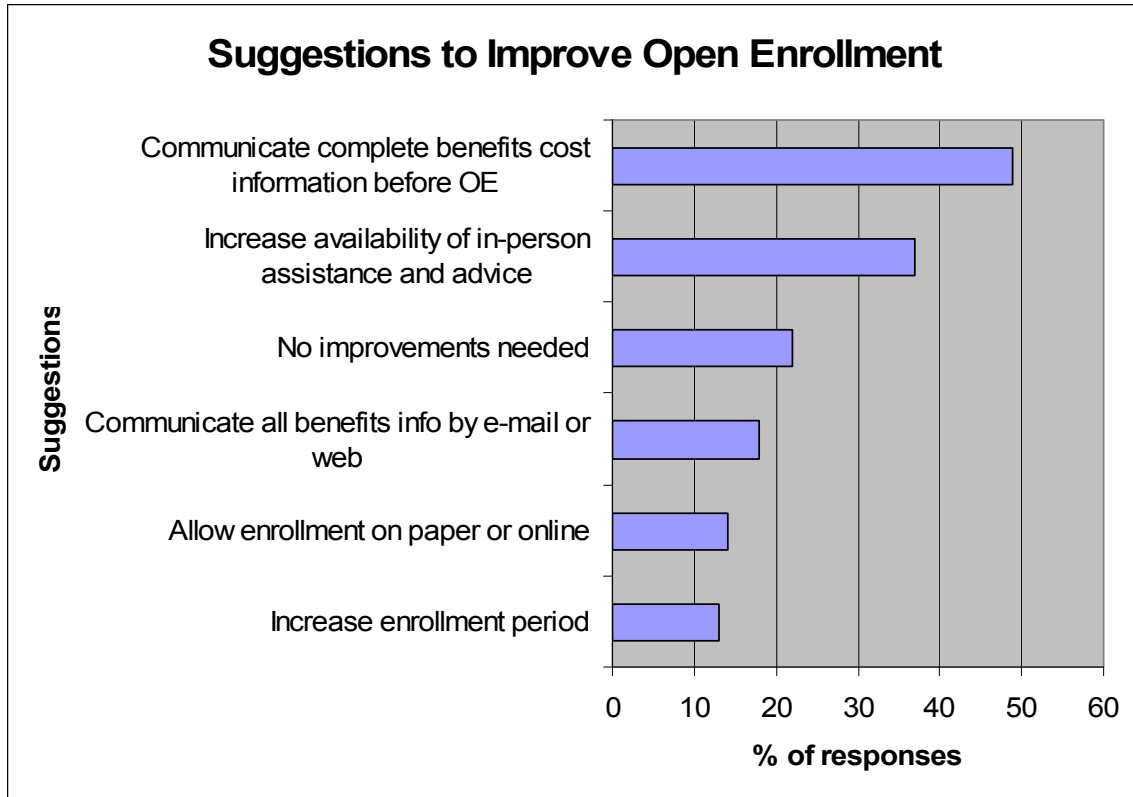


Q12. Overall, how would you rate your satisfaction with your Open Enrollment experience? (1=extremely dissatisfied; 6=extremely satisfied)

One-third of all survey-takers rated their experience with Open Enrollment as a 5 (satisfied); about half rated their satisfaction as positive (that is, chose a 5 or a 6). Less than 13% rated their experience as negative (1 or 2); the remainder rated their satisfaction as somewhere in the middle (3 or 4).

Q13. How could Open Enrollment be improved in the future?

Those responding to the survey were most interested in having complete benefits cost information communicated before the Open Enrollment period begins (49%). Respondents also wanted more in-person assistance and advice (37%). However, 22% of respondents felt that no improvements were needed. Top suggestions included:

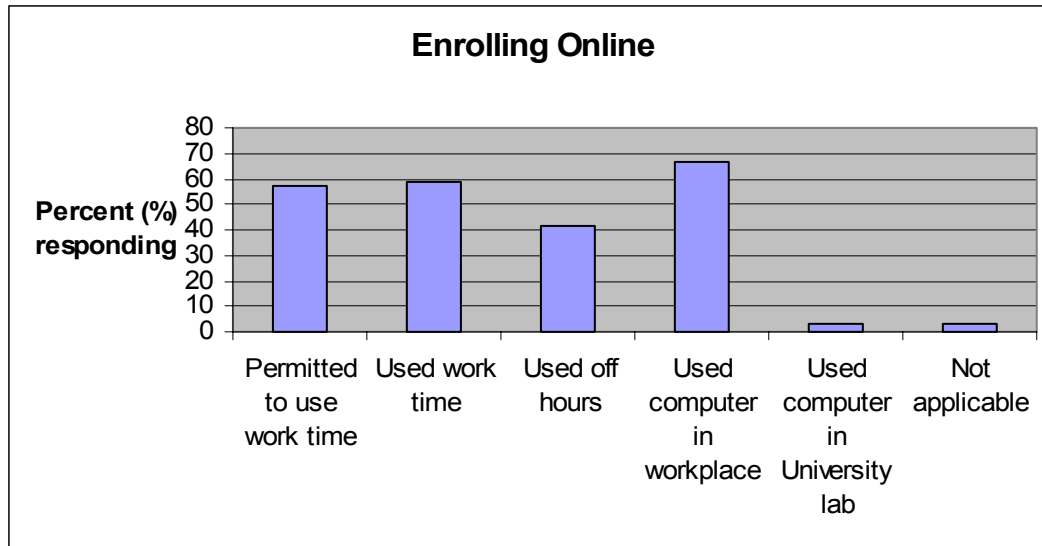


Q14. Did you go online to complete the Open Enrollment process?

Virtually everyone who took the survey completed enrollment online: approximately 98% reported completing the enrollment process online.

Q15. If you answered “yes” to the previous question, check all that apply to your experience.

The majority of survey-takers were allowed to enroll during work time and did so, usually using a computer in the workplace. However, about 41% enrolled in their off hours, and for the 30% of respondents who did not use a computer in the workplace or a University lab, it is unknown how they enrolled.



Q16. Before you enrolled, how much total time did you spend reviewing the HR/Benefits information web pages and documentation?

The length of time people spent reviewing benefits information varied: about 30% spent 1/2 to one hour; 30% spent more than one hour but less than 2; and 30% spent 2 or more hours. About 10% spent less than 30 minutes reviewing benefits information.

Q17. How would you rate the Open Enrollment registration web pages in terms of the following: (1=poor; 6=excellent)

In general, survey-takers gave the Open Enrollment web pages high marks for availability, navigation/searchability, clarity, completeness and accuracy. Over 75% gave positive ratings to the availability, 57% to the accuracy, 52% to the completeness, and 50% to the navigation/searchability; clarity received the lowest percentage of high marks of all these items, at 43%.

Q18. If you used the following online toolkits, how helpful were they? (1=not helpful; 6=very helpful)

Toolkits on the web pages included “People Like Me,” health care expense calculator, FSA or HSA estimator, and plan comparison tool. The striking finding here is how often these tools were not used by respondents. Over 61% did not use the FSA or HSA estimator. More than 40% did not use the health care expense calculator or “People Like Me,” and 34% did not use the plan comparison tool. Perhaps these tools needed to be advertised more prominently, or perhaps people needed some training on how to use them.

But, when the tools were used, they were generally found to be helpful to those taking the survey. For example, 63% of those who used the plan comparison tool found it helpful; more than half of those who used the health care expense calculator found it helpful; and

almost half of those who used the FSA or HSA estimator found it helpful. Survey-takers who used the tools were divided over the helpfulness of the “People Like Me” tool, where 35% found it helpful and 36% did not find it helpful.

Q19. Were your health care dependents and other beneficiaries listed accurately in your online benefits profile?

For the majority of people (55%), dependents and beneficiaries were accurately listed in their online benefits profile, while they were listed inaccurately for about 11% of respondents. Almost 34% claimed this question was not relevant to their situation.

Q20. If you chose an HMO, did you have difficulty locating your Primary Care Physician’s medical group number?

This question was not relevant to the majority of people taking this survey (59%), which may mean that those people do not have an HMO, but 15% of those responding had difficulty locating their Primary Care Physician’s medical group, and this was noted a few times in the comment section of the survey. 26% did not have difficulties with this.

Q21. When you enrolled, about how long did it take you to enter and submit your selections online?

Over 63% of survey-takers took 30 minutes or less to enroll online, and another 21% took over 30 minutes but less than an hour. Only 7% of respondents took one or more hours to complete open enrollment. 7% of respondents could not remember how long it took them to enroll.

Q22. Did you receive a summary of your Open Enrollment selections by mail?

Almost 93% of respondents received a summary of their Open Enrollment selections by mail, but about 8% of those people received summaries with inaccurate information. Slightly less than 8% did not receive a summary at all.

Q23. Take this opportunity to comment freely on any aspect of last fall’s Open Enrollment.

This question gave those who took the survey the opportunity to comment on any aspect of Open Enrollment. There were 474 people who entered comments in their own words into a free-form field. Comments fell into roughly eight different categories which are summarized below. Some people commented on multiple issues, so there are more responses (879) than there are people who responded to the question. A number of people (9) suggested that the survey should have been given soon after the end of Open Enrollment because they could no longer remember details about the experience.

Summary of Free-Form Comments by Response Category

- A. Online process: There were 181 comments in this category.
- The majority of comments about this process (113) related primarily to problems with the layout of the website, website navigation, and quality of information.
 - 23 people preferred the online enrollment process to paper, while 10 would prefer having a choice of paper or online enrollment.
 - 15 individuals complimented the online process, stating that either the tools were useful, the website was easy to navigate, or the process allowed more time for decision making.
 - There were 20 specific suggestions about how to improve the website.
- B. Mailings and Communication: There were 215 comments in this category.
- 89 people wanted either more targeted or more specific information in the mailings on plans or cost, and wanted this information sooner in the process.
 - Many people (52) felt the mailings to employees' homes were not useful or cost efficient and/or should be discontinued.
 - There were 43 individuals who felt the mailings or information sessions were useful; an additional three thought there were good options to choose from.
 - 23 people objected to the marketing campaign.
 - 5 said it was difficult to compare options.
- C. Human Resources & Benefits Staff: There were 112 comments in this category.
- In the majority of these comments (84), people were not satisfied with their interactions with or responses from HR/Benefits staff.
 - 28 individuals thought the HR & Benefits staff were helpful.
- D. After Enrollment: There were 109 comments in this category.
- Almost all people who commented (105) experienced problems after they completed their online enrollment, including problems related to successfully making a change from last year; receiving enrollment confirmation or ID cards late or not at all; incorrect information being processed; and/or not being aware of problems until much later.
 - 4 commented that changing plans impacted their healthcare decisions
- E. Overall Response to Open Enrollment: There were 216 comments in this category.
- About two-thirds (145) of those who commented felt positively about the open enrollment process or thought it was better than in previous years.
 - About 33 people expressed concern about increased cost.
 - Some (19) were unhappy about having to change plans or felt there were poor (or no) choices.
 - 12 people had an overall negative experience with the enrollment process.
 - 7 wanted an option to do nothing if they didn't make changes in their plan(s).

There were several other comments that did not fall into one of the eight specific categories, though 15 people had questions about benefits and six registered plan-specific complaints.

Section 2: Commendations and Recommendations

Based on these findings, NUSAC recommends that HR/Benefits focus on the following three areas for the next open enrollment period:

1. *Communicate* complete benefits cost information before Open Enrollment begins (at least one month prior).
2. *Re-evaluate* the practice of direct home mailings: many people found them not to be useful, and some felt they were insulting or misleading.
3. *Improve* customer service in HR/Benefits, including providing a quicker, more professional, and more informed response.

In addition, 2006's Open Enrollment process was a complex undertaking, and NUSAC wanted to commend HR/Benefits on their hard work. Three areas were frequently mentioned by respondents and deserve to be noted:

1. Overall, most people preferred the online process; in particular, overall the web pages were praised.
2. Overall, most thought the online enrollment process went well, especially given the challenges, major changes, and complexities of the process.
3. HR/Benefits' communication to staff/faculty about the upcoming changes was good.

While the above recommendations represent general themes from the survey, the Council recommends that HR/Benefits read the comments in the appendix, since many comments noted other important suggestions not recommended here; many people also gave specific ideas on how to improve the process that HR/Benefits may find helpful.

Section 3: Demographic Information on Survey-Takers

Category	Response	Number	Category	Response	Number
Staff	80%	723	Single (no children)	34%	308
Faculty	21%	192	Single with child(ren)	6%	53
			Married/Domestic Partner	27%	249
Exempt (salaried)	65%	589	Married/Domestic Partner with child(ren)	29%	267
Nonexempt (hourly)	31%	277	Divorced	.1%	1
			Widowed	.2%	2
Full-time	94%	856	Other	.5%	5
Part-time	5%	42			
			Age 68+	2%	20
Male	35%	321	Age 58-67	15%	135
Female	64%	578	Age 48-57	26%	226
			Age 38-47	21%	186
African-American	8%	69	Age 28-37	27%	242
Asian/Pacific Islander	8%	75	Age 18-27	9%	76
Caucasian	72%	651	Age 17 or below	0%	0
Latino/a	3%	27			
Native American	.4%	4	Earnings of \$40,000 or less	32%	273
Mixed Race	1%	12	\$40,001-\$70,000	42%	361
			\$70,001-\$120,000	19%	166
0-5 years service	49%	442	\$120,001 or more	8%	67
6-10 years	20%	178			
11-15 years	9%	80	Chicago campus	36%	328
16-20 years	8%	72	Evanston campus	63%	570
21+ years	14%	127			

Note that these questions were optional, so some responses are missing and percentages do not always add up to 100%

Section 4: Methodology and Limitations

The survey, which was reviewed in advance by HR/Benefits, was conducted using Survey Monkey, an internet survey company. It was designed to be as short and as quick to complete as possible. Staff and faculty were notified by bulk e-mail in March 2007 about the purpose of the survey, and a link was included in the e-mail message. A notice was also put on the Northwestern homepage, and a reminder e-mail was sent to all staff and faculty prior to closing the survey. Everyone had about a month to complete the survey. Most questions on the survey required a response and the survey-taker could not move ahead until the question was completed. Space was also given to allow “other” responses when the survey-taker’s answer was not among the options, and to allow general comments and feedback.

Survey-takers could reach the survey with one click, and since they did not need to sign in, there was no way to trace their responses. There were two potential problems with this method. First, because we did not require people to sign in, anyone could theoretically have access to the survey, whether they worked at the University or not, and this could

have impacted the validity of the data. We assessed that the likelihood of this was very slim, and indeed, asking people to sign in might discourage participation from those concerned about keeping their confidentiality. The second potential problem was that because people could not sign in and we did not have their contact information, we were unable to offer incentives for participating. Survey-takers often appreciate incentives, but again, we decided that maintaining confidentiality was more important than asking for name and a contact number.

Once we received the responses, we looked at the answers to each question and read all comments to report on most common responses. Given the small sample size, we focused on reporting trends and did not conduct tests of statistical significance, so we cannot say that the experiences of those who took the survey reflect the experiences of all faculty and staff. However, we can say that there are clear trends about what worked in this process and what didn't, and it is worth putting in some effort to improve some of the things that didn't work well, while leaving in place those that did.