

Employees Group Insurance Division (EGID)



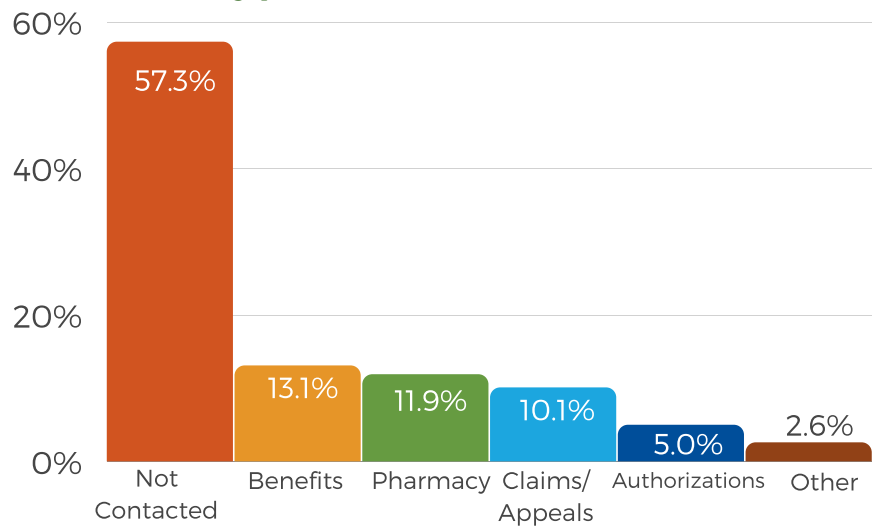
MEMBER CUSTOMER SURVEY RESULTS

Customer service experts from EGID partnered with researchers from the University of Oklahoma Health Sciences Center (OUHSC) to assess the customer service experiences of **Members** who use HealthChoice Insurance with the goal of garnering insight for quality and service improvement. All survey responses were voluntary and anonymous. Participants were asked questions regarding key elements of customer service based on their contact with customer service in the past 12 months. This survey had a response rate of 15.5%.

Overall Satisfaction with Customer Service

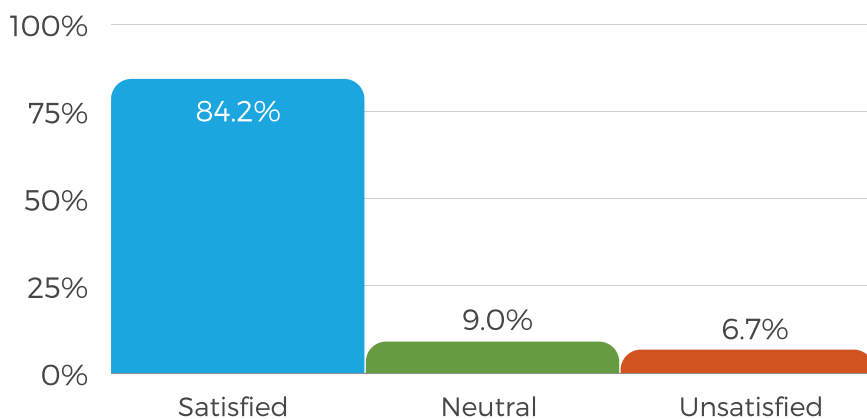
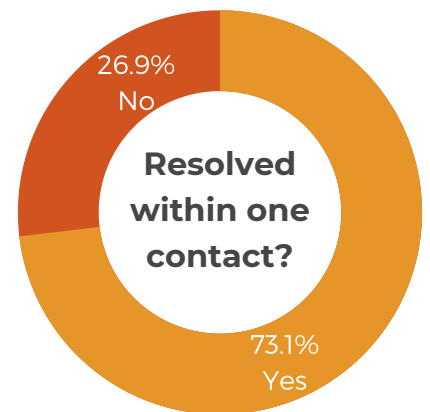
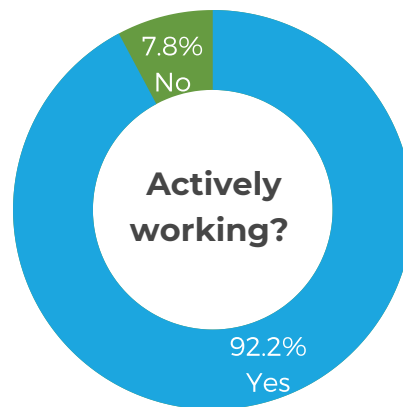


Types of Services Used



Who Participated?

The majority of survey participants (92.2%) identified as being actively working, 7.1% identified as pre-Medicare or a surviving dependent, and less than 1% reported they were a COBRA participant. Most participants had their issues resolved within one phone call.



Satisfaction with Representative Assistance

When asked about satisfaction with recent representative assistance, 84.2% of participants said they were satisfied or completely satisfied. Nine percent reported they were neutral and 6.7% reported feeling unsatisfied.

Among members who had contacted customer service...

71%

Felt they were given completely accurate information

42%

Felt service reps were extremely knowledgeable

81%

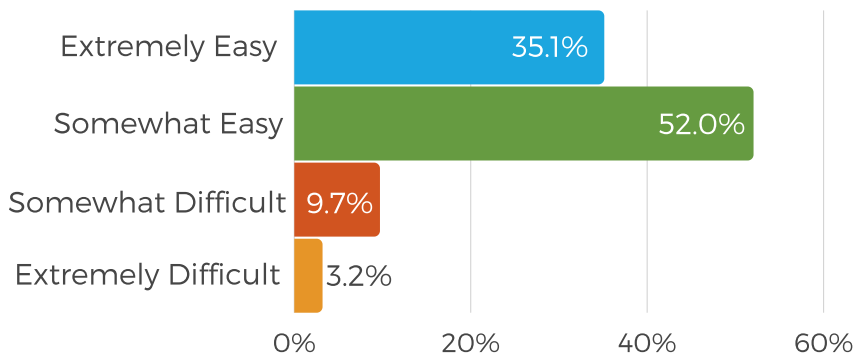
Felt service reps were extremely courteous

40%

Were completely satisfied with timeliness

Ease of Understanding Explanations

Members were asked how easy it was to understand representative explanations. About half of participants (52%) reported it was somewhat easy, 35.1% said it was extremely easy, 9.7% said it was somewhat difficult, and 3.2% said it was extremely difficult.



Among respondents who had not contacted customer service...

59%

Believe it's extremely likely to be provided accurate information

59%

Believe it's extremely likely for service reps to be knowledgeable

70%

Believe it's extremely likely for service reps to be courteous

47%

Believe it's extremely likely for service reps to be timely

Free Response

Participants were given the opportunity to respond freely with program and service suggestions as well as general comments. These were assessed for major themes.

When asked about services, most were happy with coverage. Others wanted an increase in local coverage and improved pricing.

"I'm very pleased with services you offer including but not limited to the HealthChoice select program."

"We need more select providers in rural areas. It shouldn't be up to the insured to ask their doctor to participate in the select program."

"I retired and moved out of state to be closer to help my parents. I have a hard time finding network providers."

"I wish that our insurance covered more services. It seems like we pay a great deal for insurance, but our out-of-pocket expenses are way too high!"

Other areas for improvement may include transparent, accessible communication and simplified processes

"I just feel like any information I get is over my knowledge of understanding. Why can't it be more simple?"

"It usually takes a while to listen to the menu and choose the correct department. I wish the phone call would just go directly to a person."

"I just wish that HealthChoice would be easier to use at doctors offices. The copay and deduct is always a problem."

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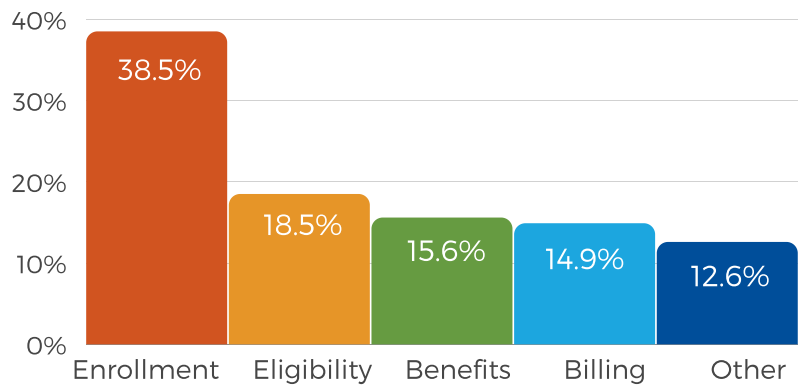
EMPLOYER GROUP CUSTOMER SURVEY RESULTS

Customer service experts from EGID partnered with researchers from the University of Oklahoma Health Sciences Center (OUHSC) to assess the customer service experiences of **Employer Group Representatives** whose organizations use HealthChoice Insurance with the goal of garnering insight for quality and service improvement. All survey responses were voluntary and anonymous. Participants were asked questions regarding key elements of customer service based on their contact with customer service in the past 12 months. This survey had a response rate of 46.2%.

Overall Satisfaction with Customer Service

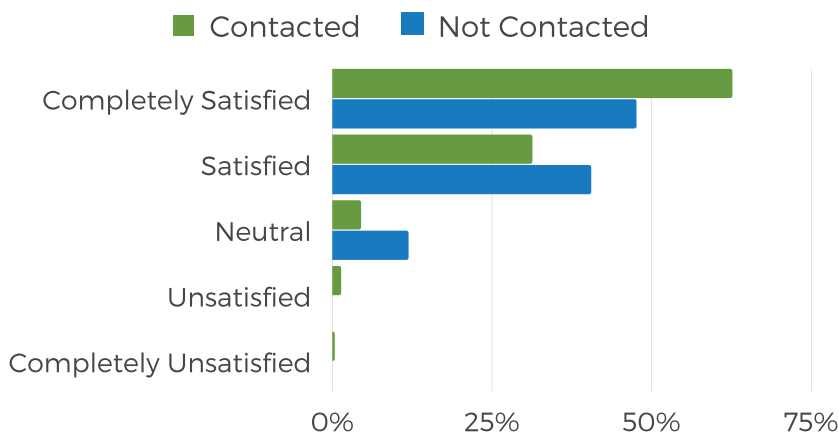


Reason for Last Contact with Customer Service



Contact with Customer Service

The majority of survey participants (90.5%) had contacted customer service in the past 12 months while 9.5% had not. Among those who had contacted, 80.2% had their concern resolved in one interaction.



Satisfaction by Contacted vs. Not Contacted

Those who had contacted customer service in the past 12 months more frequently reported being completely satisfied compared to those who had not.

Among respondents who contacted customer service...

88%

Felt they were given completely accurate information

68%

Felt service reps were extremely knowledgeable

93%

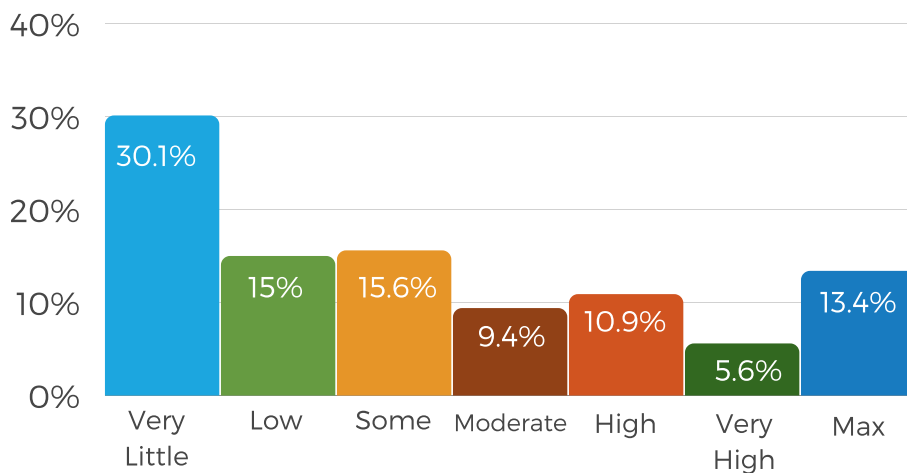
Felt service reps were extremely courteous

61%

Were completely satisfied with timeliness

Amount of Effort Exerted During Last Contact with Customer Service

During their last contact with customer service, most participants reported using very little effort to resolve their problem, though some needed to use moderate or even high levels of effort.



Among respondents who had not contacted customer service...

91%

Believe it's extremely likely to be provided accurate information

83%

Believe it's extremely likely for service reps to be knowledgeable

88%

Believe it's extremely likely for service reps to be courteous

86%

Believe it's extremely likely for service reps to be timely

Free Response

Participants were given the opportunity to respond freely with program and service suggestions as well as general comments. These were assessed for major themes.

Most participants were satisfied with service

"EGID does an excellent job of staying on top of all the changing insurance challenges. They keep us updated regularly on those changes."

"No matter who I talk to when I call Member Services for help, I'm always treated well. My questions are answered courteously, quickly, and knowledgeably. Thank you!"

Areas for improvement may include website design, clear communication, call wait time, and simplifying processes

"The hardest thing for me is to try to get a hold of someone. I do not like automated phone system."

"Even though you have recently improved your website, it still could be more user friendly."

"A better website for members, with clear information, and where SEARCH actually works."

"Ensure all of your staff are providing the same information."

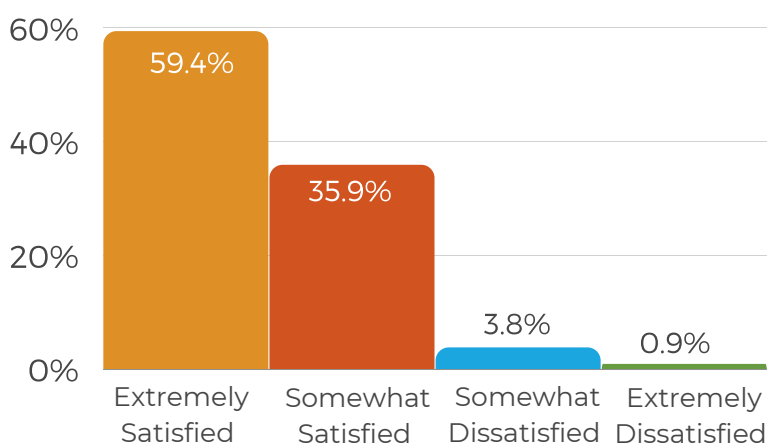
Employees Group Insurance Division (EGID)



MEDICAL PROVIDER SERVICES SURVEY RESULTS

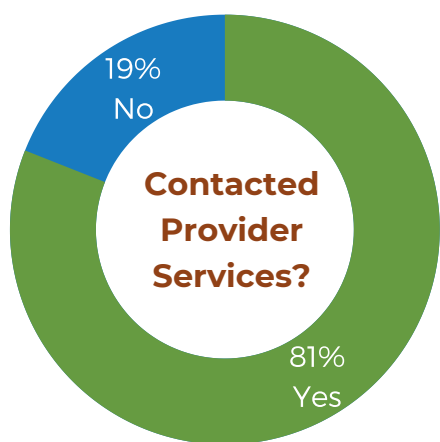
Provider service experts from EGID partnered with researchers from the University of Oklahoma Health Sciences Center (OUHSC) to assess the provider service experiences of **Medical Providers and Representatives** with the goal of garnering insight for quality and service improvement. All survey responses were voluntary and anonymous. Participants were asked questions regarding key elements of customer service based on their contact with provider services in the past 12 months. This survey had a response rate of 15.3%.

Overall Satisfaction with Provider Services

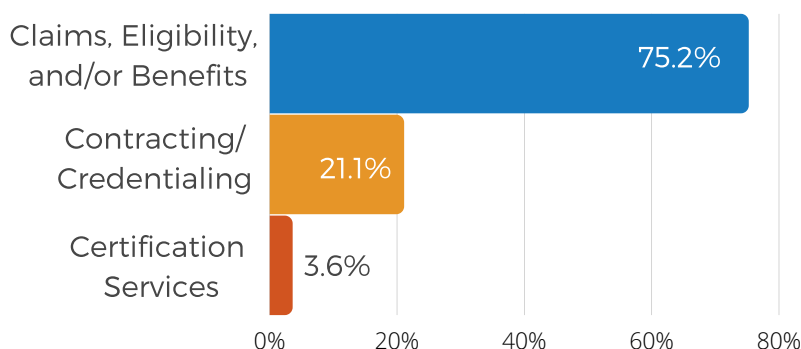


Medical Providers vs. Provider Representatives

Most participants (56.8%) identified as providers and 43.2% identified as representatives. Most representatives support less than 5 medical providers. Answers were similar between these two groups.



Reason For Last Contact with Provider Services

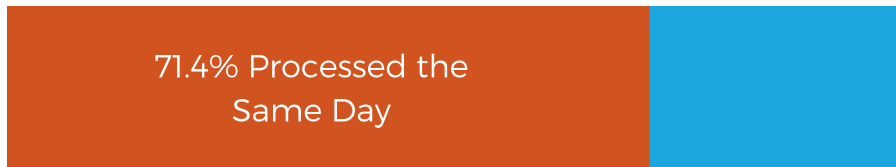


Percentage of participants who...

Reason for Contact	Felt they were given completely accurate information	Felt service reps were completely knowledgeable	Felt service reps were extremely courteous	Felt overall quality of service is excellent
Claims, Eligibility, and/or Benefits	65%	61%	78%	42%
Contracting/Credentialing	85%	83%	91%	77%
Certification Services	60%	40%	60%	52%

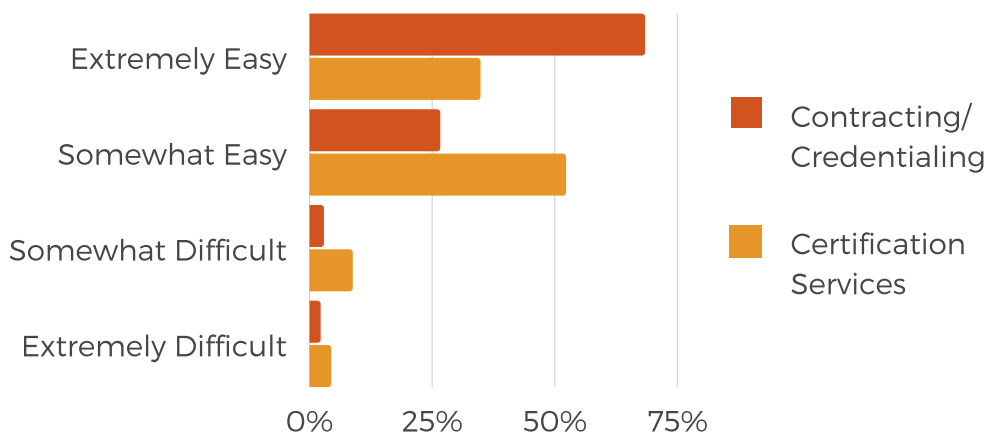
Processing Speed

Among those who last used claims, eligibility, and/or benefits, 71.4% reported their request was processed during the interaction or within the same day.



Ease of Completing Last Service Used

Those who last used certification services most frequently reported it being somewhat easy to complete and those who last used contracting/credentialing most frequently reported it be extremely easy to complete.



Among respondents who had not contacted provider services...

61%

Believe it's extremely likely to be provided accurate information

60%

Believe it's extremely likely for service reps to be knowledgeable

76%

Believe it's extremely likely for service reps to be courteous

42%

Believe it's extremely likely for service reps to be timely

Free Response

Participants were given the opportunity to respond freely with website suggestions and general comments. These comments were assessed for major themes.

Suggestions for website improvement include clear communication and improved user friendliness

"The website could have better benefits and eligibility information. I still have to call a representative even after looking online. The website is NOT helpful at all for this."

"The website is not all that clear on member deductibles and out of pocket expenses still left for the year."

"It would be great if you could work claims via website and have the capability to attach info required to process claims."

Most are happy with provider services. Other suggested areas for improvement may include claim processing and patient coverage

"HealthChoice has knowledgeable and friendly staff. HealthChoice is one of my preferred companies to work with."

"Health Choice is, by far, the easiest insurance I have to deal with. I appreciate when I can talk to a live person."

"Inconsistency in claims process. Sometimes very quick to process claims, sometimes I have to call after almost 8 weeks after no information about claims."

"We do have some issues with Healthchoice paying for some laboratory testing."

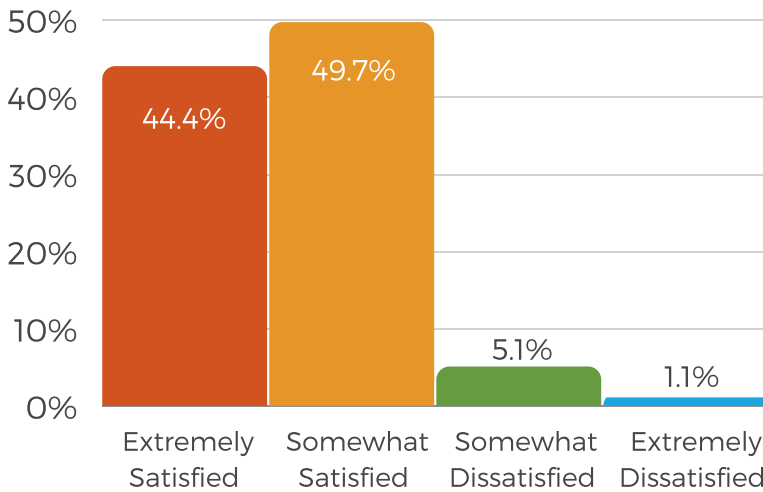
Employees Group Insurance Division (EGID)



DENTAL PROVIDER SERVICES SURVEY RESULTS

Provider service experts from EGID partnered with researchers from the University of Oklahoma Health Sciences Center (OUHSC) to assess the provider service experiences of **Dental Providers and Representatives** with the goal of garnering insight for quality and service improvement. All survey responses were voluntary and anonymous. Participants were asked questions regarding key elements of customer service based on their contact with provider services in the past 12 months. This survey had a response rate of 18.7%.

Overall Satisfaction with Provider Services



Dental Providers vs. Provider Representatives

Most participants (63.8%) identified as a dental provider representatives and 36.2% identified as a providers. Most representatives support only one dental provider. Answers were similar between these two groups.



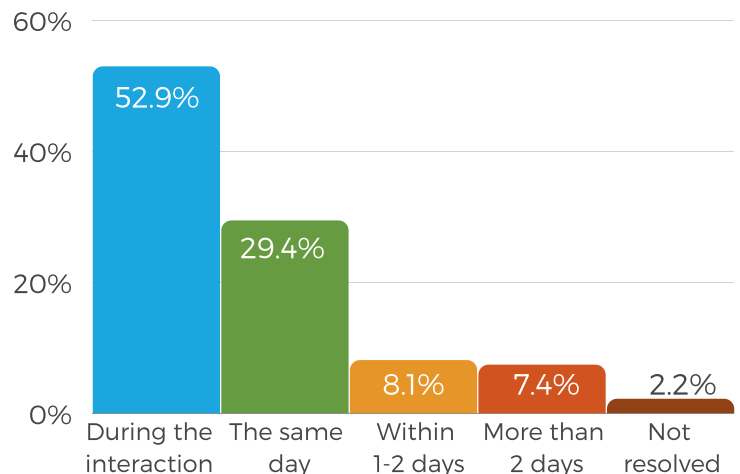
Types of Services Used

Most participants (93.4%) had contacted provider services in the past 12 months. When asked their reason for last contact, 94.5% of participants said claims, eligibility, and/or benefits followed by contacting/credentialing services.



Claims, Eligibility and/or Benefits Processing Speed

Most participants had their claims, eligibility, and/or benefits request processed during the same interaction with provider services or that same day.



Among respondents whose reason for last contact with provider services was claims, eligibility, and/or benefits...

67%

Felt they were given completely accurate information

63%

Felt service reps were completely knowledgeable

73%

Felt service reps were extremely courteous

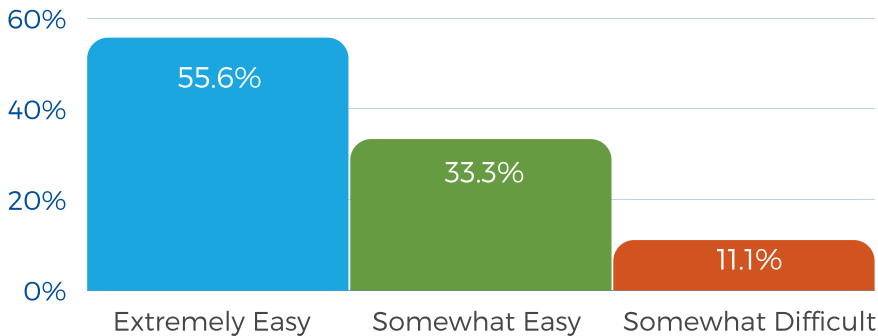
65%

Felt overall quality of service is excellent

Contracting/Credentialing Experiences

Less than 5% of participants reported their reason for last contact with provider services as contracting/credentialing. Among these participants, most reported that it was easy to complete their contracting/credentialing and all participants reported experiencing excellent or good service quality.

Ease of Completing Contracting/Credentialing



Among respondents who had not contacted provider services...

46%

Believe it's extremely likely to be provided accurate information

50%

Believe it's extremely likely for service reps to be knowledgeable

80%

Believe it's extremely likely for service reps to be courteous

55%

Believe it's extremely likely for service reps to be timely

Free Response

Participants were given the opportunity to respond freely with website suggestions as well as general comments. These comments were assessed for major themes.

Suggestions for website improvement include inclusion of patient history as well as clear benefits and eligibility information

"I'd love it if we could get a full breakdown of a patient's dental benefits from the website."

"I can not see what procedures have been done, only the amount paid for dates of service. Would be so nice to see each procedure and date it was done, especially panoramic x-rays."

Most are happy with provider services. Other suggested areas for improvement may include timeliness of claim processing/reimbursement

"We always highly recommend HealthChoice Dental Insurance. It is by far one of the very best in quality customer service and total efficiency with the HealthChoice Connect option."

"Outstanding claims is a huge problem!"

"I wish teeth numbers were present on the claims and claim remittances."

"It is ridiculous that you hold a claim up because the policy holder must call in every year and tell you that their dependents have no other dental coverage."

"HealthChoice reimbursements are considerably lower than most PPO networks."