California Public Employees'
Retirement System

Taking the Stress Out of Health Care Election:
Health Enrollment Self-Service Capabilities Project

Project Date: July 2021

Government to Citizen

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CalPERS

Executive Summary

Idea
Shifting manual health plan changes processes to digital

CalPERS is the largest purchaser of public employee health benefits in CA and second largest in the nation after the federal government. Close to 1,200 public agencies in the state contract with us for health benefits. The total number of health subscribers we provide benefits to is around 1.5 million.

Throughout the year, members experience a variety of life events that may impact their health coverage, such as adding or removing a dependent, or needing to change health plans due to a move. The burden of making these changes falls on the member and, subsequently, their employer. Traditionally, these processes have been performed manually with physical paperwork.

All that has changed with the implementation of the Health Enrollment Self-Service Capabilities through our online member and employer account portal, called myCalPERS. Members can now submit their health plan changes, upload necessary paperwork online in just a few clicks. Employers now only need to review and approve certain changes, eliminating cumbersome paperwork, while retaining the ability to track all plan changes within their departments. Additionally, no longer will CalPERS and its agencies need to send physical paper notifications to members.

Implementation
A dynamic project team, stakeholder feedback, and a phased approach

The team that executed this project was led by members of our Health Account Management Division, who secured support form the Information Technology Services Branch, with support from a Steering Committee comprised of Division Chiefs from Customer Service, Public Affairs, and Human Resources, to ensure an enterprise-wide perspective and oversight of the project. Implementation came in phases, to scale the functionality and incorporate stakeholder feedback. Phase 1 launched in July 2021 for newly contracting agencies; Phase 2 went live in early December 2021 for all active state members already enrolled in health; Phase3 goes live in June 2022 to allow all active member types (excluding CSU) to newly enroll, add or remove dependents, change plans, recertify a parent-child relationship, or cancel coverage.

Impact
Improved member experience and reduced manual keying of transactions

Nearly all of CalPERS 1.5 million health members will be able to make health plan changes, anytime they need, online, in only a few clicks. The resulting reduction in paperwork by members and employers, as well as the reduction in mailed hard copy letters, will be substantial. Digital notifications will also come faster than traditional mail. Efficiencies in personnel offices are immense, as specialists will no longer need to manually review, track, or retain copies of supporting documentation. These benefits will be most pronounced during Open Enrollment, when some 50-60% of health transactions are made each year.

Idea

What problem does it solve?

Throughout the year, members experience qualifying life events that allow them to enroll in the health program or make changes to their health enrollment (e.g., marriage, birth of a child, change of address). To do this, active members have been required to fill out and submit a health benefits enrollment form and supporting documentation of eligibility to their employer. Then the employer would have to manually key the transaction or build and upload a file into myCalPERS, or for some employers send the file via SFTP.

This has historically been a very cumbersome and manual driven process and we've heard from employers that it can be especially challenging to keep up with the volume of transactions during Open Enrollment.

Recognizing that there was an opportunity to create efficiencies for the HR offices and improve our members' experience, we began working to streamline the health enrollment process for our active members as well as our employers by allowing members to submit the majority of health enrollment transactions online via myCalPERS.

The new functionality allows active members to submit changes online at any time, when they experience a qualifying life event and upload any supporting documentation required into myCalPERS.

Implementation

Who was involved and how did you do it?

Due to the large scale and complexity of this change, we implemented in phases:

- The first phase went live in July 2021, allowing newly contracting agency members to submit their new health enrollments online through myCalPERS.

- Phase 2 focused on allowing state active members who are already enrolled in health, to make changes like adding or removing dependents, changing plans, recertifying a parent-child relationship, or canceling coverage. This phase went live in early December 2021.

- The third phase goes live in June of 2022 and will allow all active member types (public agencies, schools, state, and non-central state) to newly enroll, add or remove dependents, change plans, recertify a parent-child relationship, or cancel coverage. Significantly, this includes enrolling or making changes during Open Enrollment.

To accomplish this project, the Health Account Management Division (HAMD) led a formal project management structure. We secured a Project Manager from our Information Technology Services Branch (ITSB), appointed a Project Sponsor and Director, developed a Project Charter, established a Steering Committee, and developed a project schedule.

To monitor progress of the project, the Project Manager and Project Director met on a bi-weekly basis to discuss status of deliverables and any potential risks. We also met monthly with the Steering Committee, which was comprised of Division Chiefs from ITSB, Customer Services & Support (CSS) Branch, Office of Public Affairs (PAOF), and Human Resources Division (HRSD), to ensure an enterprise-wide perspective and oversight on the overall project.

The success of this project is a direct result of our sophisticated Information Technology Services Branch, who partnered to design and implement a solution that adds business value and delivers member-focused results.

To ensure our members, employers, and team members were adequately prepared for the new functionality, HAMD executed an extensive communication strategy in collaboration with PAOF, which included consistent communication to members and employers through website updates, social media, Employer Bulletins, and targeted emails.

Throughout the project we met with representatives from various state and public agencies to ensure they have an opportunity to provide input on the design of this new functionality as one of the primary users. We held two separate webinars – one for public agencies and one for state, to walk all the stakeholders through the project and technical concept, and we've given several presentations at the Ad Hoc Committee on HR and Transactions Supervisors Forum hosted by CalHR to ensure agencies were aware and could prepare for the change.

We also partnered with our CSS Branch to develop training materials and resources for our Customer Contact Center and all stakeholders, including a video for active members on how to submit transactions online and student guides for employers on how to navigate the new myCalPERS screens.

Impact

Benefits and any supporting data.

The key benefits of this change for over 400,000 members are:

- **24/7 online access to manage health enrollments:** Instead of filling out a form and sending it to their personnel office, active members can go online any time to make changes to their health enrollment in just a few clicks.

- **The health benefit enrollment form is no longer required:** No more handwriting a form and walking it to the HR office. The key elements of this form have been built into the system, and the system will populate most of the information needed from the member, which saves time and eliminates discrepancies.

- **Easily manage supporting documentation:** Instead of making paper copies of paperwork such as birth certificates, marriage certificates, and tax documents, members can scan and upload these documents into the system and view them at any given time, as needed.

- **Timely electronic notifications regarding progress of the members' transactions**: For example, when an employer approves a change, or if additional documentation is needed, members get an email with that pertinent information – no hard copy letters that take weeks to arrive, which also saves on printing and mailing costs.

Key benefits for over 1,000 employers are:

- **Reduction in manual intervention:** Instead of a personnel specialist collecting a form and supporting documents and then keying several elements into the system or building an enrollment file, the employer will receive electronic notifications when their employees submit transactions. The personnel specialist can simply review the transaction and supporting documents and approve, reject, or request additional documentation with a click of a button.

- **Open Enrollment streamlining:** During Open Enrollment about 50-60 percent of transactions are health plan changes, which do not require supporting documentation or employer approval – with the new functionality, members can change their plan online themselves, thus eliminating all manual intervention from the employer. There is nothing for the employer to review or approve, which saves time and eliminates paper related to Open Enrollment health plan changes.

- **Easily view and manage transactions and supporting documents:**
  With the new functionality, employers can view all transactions and supporting documentation, at any time, for any of their employees, in a single panel, instead of searching the system for the transaction or searching for a hard copy personnel file for documents.

Since phase 1 implementation, we have six new contracting agencies using the new functionality, and have received an 87% overall member satisfaction rating.

Since the implementation of phase 2, over 300 members across more than 100 agencies have submitted transactions online. So far, we received an overall member satisfaction rating of 70 percent; however, 100% of users said they'd recommend to a friend.

We will continue to monitor usage and survey members after phase 3 is implemented in June 2022, through December. We'll also begin surveying employer satisfaction levels. We'll use feedback from the surveys to determine if there are opportunities to further enhance the members' and employers' experiences.

Screenshots

Screenshot 1 (top left) — myCalPERS

myCalPERS

Submit Documents

✔ You've successfully submitted your request to add a health dependent
Print a copy of this request for your records.

⚠ **Documents Needed**
Submit a copy of the dependent eligibility verification checklist active (calhr 781), financial statement, marriage certificate by 06/04/2022 or this health enrollment request will be canceled.
Once we process your request, we'll notify you by email.

Documents We Need
Your request to add a health dependent will be in a pending status until we receive all of your documents.

Processing time frame may be up to 30 days once we receive all necessary documentation.

Enrollee	Document Type Required
Maria Thomas	• Marriage Certificate • Financial Statement Other or Financial Statement Tax • Dependent Eligibility Verification Checklist ☑

Send Your Documents Electronically
Send **one** document at a time. Documents must be under 100 MB. We accept most common document formats (PDF, JPEG, PNG, GIF, DOC, and TIFF).

Select an Enrollee
[Maria Thomas ▼]

Document Type
[Marriage Certificate ▼]

File Path [Choose File] change of address.xlsx

[Send Document]

Steps
- ✔ 1 Qualifying Event
- ✔ 2 Add Dependent
- ✔ 3 Review
- ✔ 4 Sign & Submit
- ◉ 5 Submit Documents

Screenshot 2 (top right) — myCalPERS

myCalPERS

Submit Documents

✔ You've successfully submitted all of your documents.

Files Uploaded

Enrollee	Document Type	File Name	Date Submitted
Maria Thomas	Dependent Eligibility Verification Checklist	MCP 2823 DEV Affidavit.pdf	05/05/2022
Maria Thomas	Financial Statement Tax	MCP 2823 DEV Affidavit.pdf	05/05/2022
Maria Thomas	Marriage Certificate	MCP 2823 DEV Affidavit.pdf	05/05/2022

[I'm Done]

Make a mistake?
If you sent the wrong document by mistake, you can send another document.

Send **one** document at a time. Documents must be under 100 MB. We accept most common document formats (PDF, JPEG, PNG, GIF, DOC, and TIFF).

Select an Enrollee
[▼]

File Path [Choose File] No file chosen

[Send Document]

Steps
- ✔ 1 Qualifying Event
- ✔ 2 Add Dependent
- ✔ 3 Review
- ✔ 4 Sign & Submit
- ✔ 5 Submit Documents

Screenshot 3 (bottom left) — myCalPERS

myCalPERS   My Account ⌄   ✉ Messages

Home   Retirement ⌄   Health ⌄   Statements ⌄   Education ⌄

Home › Health › Health Summary

Health Summary

ⓘ Help us serve you better by creating your Health Demographic Profile.
Your response will help us improve member access to equitable health care.

Transactions

✔ Thank you, You've finished submitting your request.
Print a copy of this request for your records.

Pending Transactions
We're reviewing your transaction. We'll email you when we're done processing your request.

Maria Thomas

Reason:
Marriage

Event:
Health Add Dependent

Status:
In Review

Requested:
05/05/2022

Effective Date:
06/01/2022

[Review Documents]

Manage Your Health
When certain life events ☑ occur, you can make changes to your health benefits. View Special Enrollment Opportunities ☑. For dental and vision changes, contact your employer.

View the following resources before changing your health benefits: