

Ohio Public Employees Retirement System  
OneExchange Enrollment Call

<<Announcer>> Towers Watson's OneExchange has helped over one million retirees review, choose, and enroll in Medicare supplemental insurance. We are going to follow OPERS retiree Roberta Grant as she calls OneExchange to understand her options and select new individual Medicare insurance.

<< Roberta Grant >> I'm just a little anxious about some upcoming events. I worked for the county for 27 years, and I had medical coverage. But now, I received a letter in the mail, and I'm going to have to start enrolling for health coverage. And that's what has me anxious, so I'm gonna go now and make this call. I need to see what this OneExchange is all about.

<<Announcer>> Roberta is calling OneExchange to schedule her enrollment call. She will be greeted by our automated system, which will prompt her to input her phone number and the last four digits of her Social Security number. Since this is Roberta's first call, she will be routed to a customer service representative.

<<Aspen>> My name is Aspen Jenkins, I am a customer service representative with OneExchange. I help Medicare eligible participants with many things. I help them mostly with scheduling their enrollment call, and I also help them with their online profile. [Phone rings] Sorry, I do have a phone call. Excuse me. Hi, thank you for calling OneExchange. We are OPERS Medicare connector... And can you please verify your phone number, last four digits of your social and your date of birth?

<<Roberta >> My name is Roberta Grant.

<<Announcer>> Aspen is going to verify the information given to OneExchange by OPERS. She will also verify the information Roberta entered in her online personal profile. This is important to go through to make certain everything in our records is complete and correct.

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<<Aspen>> I want to remind you that this call may be recorded, all right?

<<Roberta>> That is fine, thank you.

<<Aspen >> All right, and you said that you were calling in to schedule an appointment. Is that correct?

<<Roberta >> Yes, I am, but I do have a lot of questions.

<<Aspen>> All right, great, I can help you with that. Before we start do you have your Medicare card and prescription drug information? I can wait while you get it.

<<Roberta>> Yes I do.

<<Aspen>> Great. Today I'm going to verify information we received from OPERS, and then we'll schedule an appointment okay?

<<Roberta >> That's wonderful.

<<Aspen>> Okay Roberta, now I'm gonna ask you some additional questions. Would you like to discuss plans other than individual medical or prescription drug coverage, like dental or vision?

<<Roberta >> No, no dental and vision.

<<Aspen>> Are you currently enrolled-

<<Announcer>> Aspen will ask Roberta about the state of her current health insurance.

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<<Aspen>> Perfect, and is that coverage ending?

<<Roberta >> Yes, that's why I'm calling.

<<Aspen>> All right, I understand, ma'am. We just need to verify that information because that's not always the case. Are you voluntarily choosing to leave-

<<Announcer>> There are different situations that retirees experience. Aspen needs to verify the information sent to OneExchange by the retirement system is correct.

<<Roberta >> So yes my coverage is no longer available.

<<Aspen>> Thank you. Now, as we proceed you're not required to answer any health or prescription related questions. If you do your answers will not affect your eligibility to enroll into a Medicare plan, all right?

<<Roberta >> Sure.

<<Aspen>> Great. Now the next step we are going to talk about is your prescription drugs.

<<Announcer>> Roberta created an online account and provided her prescription information. Aspen is able to view Roberta's entries and will verify that it is correct. It's important to verify which prescriptions Roberta takes in order to ensure the drug plan she chooses covers her drugs at a good price.

<<Aspen>> All right, now that we are done with your prescription drug and pharmacy information, the next step is to schedule an appointment for your enrollment call. On that call, a licensed benefit advisor will ask you a series of

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questions.

<<Roberta >> Why do I have to talk to another person? Can't you help me?

<<Aspen>> I do apologize for that. You do need to speak with a licensed benefit advisor who is licensed and certified in your state of residence. I'm not licensed unfortunately so I cannot talk to you about policy specific information. Now, what would best be the date or time of the week that would be good for you?

<<Roberta >> Okay, let's go for a Tuesday or a Wednesday during the week of October 19 at about 10 AM.

<<Aspen>> All right that's perfect.

[Music]

<<Mary-Ella >> My name is Mary-Ella Arnold I'm of many benefit advisors here at OneExchange, and we are really anxious for you to call in. We've got a lot of plans here. We'll ask you questions to help you understand what plan would meet your needs and we will certainly answer any questions you have. Don't worry about the time. We'll take as much time as you need. We look forward to helping you.

[Phone rings] Oh, I have a phone call. Excuse me, I'm sorry. Hello, this is Mary-Ella Arnold at OneExchange Towers Watson, OPERS Medicare connector. Who do I have on the phone?

<<Roberta >> This is Roberta Grant, yes.

<<Mary-Ella >> Thank you Ms. Grant and I just need to verify that I've got the right-

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<<Announcer>> Mary Ella asks Roberta to re-verify the information in her online profile, the information provided by OPERS and any additional information collected when Roberta called to schedule the appointment. These reverifications are important to make certain all Roberta's information is accurate.

<<Mary-Ella >> Will there be anybody else on the call with us?

<< Roberta>> No, I am a widow and I am calling for myself.

<<Announcer>> Roberta could choose to have a relative or trusted friend listen to it.

She would need to get verbal permission to the licensed benefit advisor. At times it can be helpful to have another set of ears listening or someone to help talk over your plan decisions with.

<<Mary-Ella >> As we proceed, you're not required to answer any health or prescription related question. If you do, your answers will not affect your eligibility to enroll in a Medicare plan. Is that all right with you?

<<Roberta>> Okay, I was told this when I spoke with Aspen. Why do you have to repeat it?

<<Mary-Ella >> That is a Medicare compliance statement. We're required to say that each time before we talk about medical and prescription drug coverage and it's for your protection. On calls with OneExchange, you don't need to answer any health or prescription related questions.

<<Roberta>> Okay that's good to know. Thank you.

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<<Mary-Ella >> Now let's talk about your plan choices. First have you found any plans that you are interested in?

<<Roberta>> I'm not sure which plan is right for me and my budget. I looked on your website and I can't determine which plans accept my doctors. There are so many options I am just not sure which plan is right for me.

<<Mary-Ella >> Yes there are a lot of plans and I understand the differences can seem subtle. I'm going to ask you a few questions that will help you narrow down your options. Are you ready?

<<Roberta>> Ok, sounds good I'm all ears.

<<Mary-Ella >> Is it important for you to keep your current doctors?

<<Roberta>> Yes I have some great doctors.

<<Mary-Ella >> I understand, I love my doctors too, we'll make sure that they're in the plan that you choose.

<<Announcer >> The questions Mary Ella is asking are designed to help determine what type of plan will suit Roberta's needs. The questions are about the number of doctors Roberta sees and the frequency she sees them throughout the year. These questions help to define her annual medical needs, and evaluate how the different plans work within her specific situation and budget.

<<Mary-Ella >> And one more question, do you travel often or have a home in another part of the country?

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<<Roberta >> Don't travel too much, and no other houses.

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<<Announcer>> The One Exchange website has a similar tool called Help Me Choose.

Help Me Choose looks at the same criteria, and recommends types of plans based on the answers.

<<Mary-Ella >> Are you aware that they are going to give you, meaning OPERS, are going to give you a reimbursement account.

<<Roberta>> I received a paper with one of the guides that explained it. I had never heard of this type of account before. Can you explain to me exactly how it works?

<<Mary-Ella >> Certainly.

<<Announcer>> A Health Reimbursement Arrangement, or HRA, provides an account which Roberta can draw from to be reimbursed for monthly premiums and eligible medical expenses. After Roberta has enrolled in a new plan and qualified for the HRA, she will be mailed an HRA kit with detailed instructions on how to request reimbursement.

<<Roberta >> Seems like a good deal.

<<Mary-Ella >> Great. I'm glad you feel comfortable with that. Now, the plans I'm going to suggest for you....

<<Announcer>> Mary-Ella makes a recommendation based on Roberta's answers.

There are multiple options that Roberta can choose from, depending on what she wants for coverage, and what her current budget is.



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<<Roberta>> Okay, that sounds fair enough. My most important concern, is that I keep my doctors and I pay less for my prescriptions.

<<Mary-Ella >> I have your medical plan and your Part D prescription drug plan in your shopping cart and now I'm going to transfer you to an application data processor who will fill out the application with you on the phone. Is there anything else I can help you with?

<<Roberta >> No, you've already done so much. All of this new information. I'm extremely glad you're here to help me to keep it straight.

[Music]

<<Whitney Reese>> My name is Whitney and I am an application data processor. My job is to help retirees like yourself fill out the application, which means I'll make sure all of your information is correct. This means less paperwork for you, but you may have to repeat some of that information. Don't worry, I'll be right here to help you. Hello Mrs. Grant, how are you holding up so far?

<<Roberta>> All right thus far, thank you.

<<Whitney>> Well thank you for selecting these plans. You have made some great choices. The last step in the enrollment process is to complete your applications.

Now before we proceed, do you have any questions regarding your selection?

<<Roberta>> No, not at this time.

<<Whitney>> During the telephonic enrollment process, we are required by our carrier partners ....

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<<Announcer >> Whitney will ask Roberta if she would like a copy of the legal disclaimer from each plan she is purchasing to be sent to her email address. The legal disclaimer is the fine print outlining the responsibilities of the purchaser and the insurance company. Even though Roberta will hear the disclaimer during the application process, she also wants to keep a copy of it for her records.

<<Whitney>> And would you like me to e-mail to you the contents of the legal disclaimer for your records?

<<Roberta>> Yes, please.

<<Whitney>> The first plan we will fill out an application....

<<Announcer>> Whitney fills out the application with the information Roberta provides on the call. Since OneExchange fills out the application on Roberta's behalf, we are legally required to record the call. Whitney will ask Roberta the same questions for each application.

<<Whitney>> ... provide any health related information to this plan, unless it will be used to determine enrollment eligibility. Mrs. Grant you intend to enroll in the plan F...

<<Announcer>> These calls are regulated by the centers for Medicare. We are legally required to follow this procedure as it is for your security and to make certain all information is complete and correct.

<<Whitney>> Mrs. Grant, will you be completing this Medicare enrollment for yourself-

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<<Announcer>> Whitney will ask Roberta about payment. Some plans do require information from a bank or credit card to pay the first month's premium in advance.

<<Whitney>> I will now review a brief summary of the benefits of this plan.  
To continue your-

<<Announcer>> The final piece to the application process is listening to the legal disclaimer. Despite receiving the disclaimer in her email, Roberta is required to listen to the disclaimer during the application process. If at any time she has a question, she can ask to stop the recording and Whitney will stop and answer her question. This procedure has to be followed for each application. Once the disclaimer is complete, Whitney will read the description of the plan once again, and ask Roberta to give a voice signature.

<<Whitney>> If you agree please state, I Roberta Grant agree on October 20, 2015.

<<Roberta>> Yes I Roberta Grant agree.

<<Whitney>> And at this time to you have any other questions or concerns?

<<Roberta>> No, not at this time.

<<Whitney>> I thank you so much for your help. This wasn't as bad as I thought it was going to be.

<<Whitney>> Well, wonderful that's good to hear. Well you have a wonderful day Mrs. Grant!

<<Roberta>> And you too, goodbye. That was a lot easier than I thought.

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<<Announcer>> Once your applications have been submitted OneExchange will send Roberta a letter within two weeks verifying her insurance selections. In the next two weeks, Roberta may receive a call or letter from the insurance company to confirm her enrollment was accurately completed. It is important that she confirms her selection on this call. Or if they can't reach her by phone they will send a letter and she will need to respond. You may receive an email or a phone call asking you to take a survey about how the team at OneExchange performed during your enrollment call. We take your feedback very seriously and it helps us improve our services. Roberta feels confident she made some good choices with the support from the OneExchange team. The team will continue to support Roberta as long as she stays enrolled in an individual medicare plan through OneExchange. We look forward to helping you review, choose, and enroll in a great plan that meets your needs. We look forward to your call.  
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