

## **The OEBB Administration Model**

The Administrative Workgroup considered three different administrative models.

These included continuing administering benefits the same as it had been done in the past on a district-by-district basis, contract with a third party administrator (TPA), or administer benefits internally using OEBB resources and staff. After careful consideration, the Workgroup recommended and the Board voted to administer benefits internally.

OEBB created its Administration Model by conducting surveys with school district business personnel and studying the current administrative environment educational entities were experiencing with their benefit plans. OEBB received valuable feedback that identified challenges districts now faced in several areas and offered suggestions of how to improve the current level of service that was being provided by insurance brokers, insurance carriers and Trusts. Based on the information gathered, OEBB identified the following three areas that could be improved:

- Customer Service
- Manual Enrollment and Eligibility (paper-based)
- Invoicing and Reconciliation

These areas were identified as opportunities for OEBB to develop a consistent and standardized model of efficient administration across all demographics while reducing the amount of time spent performing multiple tasks related to the administration of benefits.

## **Implementing the OEBB Administration Model**

### **Past Practice**

- Enrollment was a manual/paper-based system for more than 85 percent of the districts and educational entities
- Eligibility was a manual/paper-based process
- Customer Service lacked timely communications and training resources for the educational entities staff to correct or respond to questions or issues. Premium Collection was a paper-based system and adequate tools were not provided for reconciliation and reporting

### **Current Practice, since OEBB Implementation**

- Employees can now enroll online and their elections are fed back to the Educational Entity and the carriers they enroll with
- Educational Entities can now enter and manage their employees' eligibility online in real-time with multiple reporting tools at their disposal and their data is fed to carriers electronically on a weekly basis

- Conducted statewide system training and presented plan information to every entity in Oregon
- An automated electronic payment system has been implemented along with electronic reporting for reconciling invoices

### **Enrollment Numbers -- OEGB's First Year**

OEGB originally anticipated enrolling 65,000 members (22,000 district employees and their eligible dependents) the first year of a three-year implementation period (October 1, 2008, 2009 and 2010).

During the 2008 open enrollment period, 145,645 members enrolled for OEGB benefits that began on October 1, 2008, including 61,657 subscribers and 83,988 dependents.

OEGB currently serves 192 school districts, 17 education service districts and 14 community colleges.

### **OEGB Call Volume**

OEGB customer service team received 14,007 calls during the initial enrollment period, from August 15 through September 15, 2008, and averaged 667 calls per day. The average wait time for a caller to receive a live OEGB customer service representative was just over a minute and a half.

Since open enrollment ended on September 15, the overall average call volume is 503 calls per week and the average wait time is 30 seconds.