

**University of West Georgia – Survey of Retirees regarding the Health Reimbursement Account
Initial Report – 4/14/2021**

Surveys were sent out to UWG retirees in the UWG Human Resources database, with 405 e-mails going out and 205 surveys sent via postal mail. While 77 of the e-mails bounced back, some of them were located with a different e-mail address and at least 16 of those people are among the respondents. Up to the point this report was prepared, 182 surveys had been returned, including four returned anonymously. The majority (89%) were returned as completed surveys, either electronically or hard copy; other surveys were completed by ARFS personnel based on information obtained by e-mail and/or telephone. Five of the returned surveys were not used (two for individuals under age 65 and three too full of contradictory information and/or blanks). Surveys in which the respondent indicated that his/her spouse was a USG retiree with no differences in use of the HRA were counted twice, once for the original respondent and once for the spouse with reported identical experiences. (Some spouses filled out separate surveys, and those were counted among the original 182.) We ended up analyzing 210 response sets, including those for at least two dependent spouses. Of these 210, 13 respondents answered the first question, pertaining to whether or not they knew about the H.R.A./Y.S.A. account, with “no.” A few issues with responses were noticed – e.g., some respondents failed to answer questions they were “supposed” to answer based on previous responses, and some respondents answered questions they were not “supposed” to answer based on previous responses.

The quantitative analyses below are based on the surveys for 197 individuals who indicated they know about the H.R.A./Y.S.A.

PART TWO - CLAIMS

How many years have you been claiming your H.R.A./Y.S.A. money?

Years	Percent
0	2%
1	3%
2	2%
3	1%
4	5%
5	54%
No Response*	33%

If your response was “All (2736) or almost all of it” and you DO use all of your allotment, how far in the year do you get? What month do you run out of money?

Month	Percent
January	0%
February	.5%
March	0%
April	.5%
May	1%
June	0%
July	1%
August	3%
September	7%
October	16%
November	18%
December	21%
No Response*	31%

Some respondents pointed out they would have run out lots earlier if they had been reimbursed for all eligible expenses.

Approximately how much of your H.R.A./Y.S.A. did you claim in 2020?

HRA Claimed	Percent
None of it	2%
About a fourth of it (\$684)	2%
About half of it (\$1,386)	5%
About three-fourths of it (\$2,052)	10%
All (\$2,736) or almost all of it	74%
No Response*	7%

If you are signed up and successfully submitting claims, how did you complete the process?

Options	Percent
My Aon representative helped me over the phone.	29%
I did it by myself online at https://retiree.aon.com/USG	36%
I called OneUSG and someone helped me over the phone.	2%
The UWG Human Resources (HR) Department helped me.	4%
I received help from another retiree.	8%
Other	5%
No Response*	18%

If you are NOT submitting any claims or are NOT getting reimbursed your full amount each year, what can we provide to help you?

Options	Percent
Access to a computer	0%
Someone to sit with me while I do it	1%
Someone to help my relative/friend manage my account	1%
Step-by-step instructions on how to set up my account, submit claims, or check my balance	5%
Other	2%
No Response* (Many were getting full amount automatically.)	91%

This was not a question to which respondents who did not know about their HRAs were asked to respond. Most of those just indicated they needed assistance.

If your response to was NOT “All (\$2,736) or almost all of it” (so you marked any of the other choices), please tell us why you are not claiming your money? (Mark all that apply.)

This was not a question to which respondents who did not know about their HRAs were asked to respond.

Options	Percent
I do not use the Aon Health Exchange.	0%
I have never set up my H.R.A./Y.S.A. account.	2%
I do not have a checking account (required for H.R.A./Y.S.A. accounts).	.5%
I don't know the balance in my H.R.A./Y.S.A. account, so I don't know how much more I can claim.	6%
I don't know how to set up or change automatic reimbursement for regular expenses (e.g., premiums).	3%
I don't know how to submit a claim for an expense as it occurs.	5%
I have tried to submit claims in the past, but the process was too confusing or complex.	2%
I have tried to submit claims in the past and have been turned down.	4%
I wait to submit a claim until I have a really large expense or medical emergency instead of using it little by little throughout the year.	3%
I am claiming part of the money, but I don't have enough eligible expenses to claim the entire allotment.	8%
I know that I should submit a claim and I know how to do it, but I have just not taken the time to do it.	2%
Instead of claiming the H.R.A./Y.S.A. money, I want to be able to deduct my medical expenses when I itemize my deductions on my federal tax return.	1%
Other (Saving for emergencies/future was mentioned most.)	9%
No Response* (Many were getting the full amount.)	70%

PART THREE – REIMBURSED EXPENSES

Note that some retirees indicated expenses they had rather than the expenses for which they were reimbursed; this was caught and corrected in a few cases, but there could have been others.

Types of Reimbursed Expenses

1. Insurance Premiums
2. Medical Expenses
3. Pharmacy Expenses
4. Medical Aids
5. Other healthcare expenses

Reimbursement Expense Category	Percent
Insurance Premiums ONLY	51%
1, 2, 3	17%
1-4	13%
1, 3	4%
All blank (none – e.g., don't know; skipped)	4%
Medical Expenses ONLY	2%
1, 2	2%
1, 3, 4	2%
1, 2, 4	1%
Pharmacy Expenses ONLY	.5%
1, 4	.5%
2, 3	.5%
2, 3, 4	.5%
1, 3, 4, 5	.5%
All categories (1-5)	.5%

Claims within Insurance Premiums category

Insurance Premiums	Percent
Medicare Premiums	34%
Medicare Advantage Premiums	12%
Dental Insurance Premiums	25%
Vision Premiums	9%
Long-Term Health Care Premiums	2%
Medigap Part D Prescription Drug (PDP) Premiums	54%
Medigap Insurance Premiums	49%
F	58%
G	24%
Other	6%
Not Specified	13%
Other Premium	7%
No Response (no choices in this category marked)	7%

The most frequent combination appeared to be a Medigap plan and a PDP. Quite a few respondents reported that insurance premiums used up their allocation.

Claims within Medical Expenses category

Medical Expenses	Percent
Dental deductibles/copayments	18%
Dental expenses not covered by insurance	24%
Physician deductibles/copayments	28%
Physician expenses not covered by insurance	25%
Hospital deductibles/copayments	15%
Hospital expenses not covered by insurance	14%
Physical/Speech/Occupational Therapy expenses	5%
Mental health expenses not covered by insurance	1%
OTHER medical expenses	3%
No Response (no choices in this category marked)	64%

Claims within Pharmacy Expenses category

Pharmacy Expenses	Percent
Prescription deductibles	26%
Prescription copays	11%
Prescription costs not covered by your insurance	29%
Over-the-counter medication	3%
Prescription purchases made with a discount card, not insurance	2%
OTHER pharmacy expenses	1%
No Response (no choices in this category marked)	60%

Two individuals identified reimbursement claims in the category of "Other healthcare expenses not listed above," the last question in Part Three.

Quite a few respondents reported that insurance premiums used up their allocation.

Claims within Medical Aids category

Medical Aids	Percent
Eyeglasses	16%
Contact lenses	3%
Hearing aids	4%
Home Health Care/Home Nursing expenses	2%
Health care supplies (e.g., bandaids, thermometers, insulin needles, knee braces, hearing aid batteries, etc.)	5%
Medical equipment (e.g., wheelchairs, oxygen equipment walkers, blood pressure monitor, etc.)	3%
OTHER medical aids	.5%
No Response (no choices in this category marked)	80%

***No Response includes blank, unsure, ?, ill-fitting, nonsensical, etc. responses.**

SOME TAKE-AWAYS

- Responding UWG retirees appreciate this benefit and most of them use it. The most common use is to pay insurance premiums, and lots of respondents reported that this is all they can pay from their allotment.
- For the majority of respondents, funds did not last the whole year. Some pointed out they would rather have the money spread out over the year, not covering all expenses each month, than to have no reimbursement for a part of the year.
- Those not using their full allotment seemed to be mostly people who were deliberately saving it for the future, in their first year of use, unfamiliar with possible additional expenditures, or totally lost with regard to the whole system. Approximately 8% did indicate they did not have enough eligible expenses.
- Older retirees and those with limited literacy skills may be having greatest difficulty with the HRA system. At least some in these groups also seemed to find the survey difficult. We are concerned that those not responding to the survey may disproportionately include people in these circumstances. There may be more people having difficulty with the system as a whole than these results reflect.
- We identified 24 people who appeared to be in need of substantial assistance. These included two people whose surveys were not analyzed. In some instances, these individuals have tried unsuccessfully to get assistance through Aon, UWG, and/or the USG. Twelve of these people indicated they did not know about the HRA. (One person indicating she did not know about the HRA has no need for this benefit.) The other 12 reported they knew about the HRA, but generally knew little about their accounts (if they indeed have accounts with Aon) and appeared to be not using or underusing them.
- Twenty-four respondents (plus three spouses) with specific questions, concerns, or requests were provided assistance. For example, six respondents had questions pertaining to the balance in their HRAs.
- Analyses of PART FIVE comments still need to be done as part of a final report.