



Aetna Retirees Association, Inc
PO Box 280165
East Hartford, CT 06128
www.aetnaretirees.com

News

Volume V, Edition 4

March, 2009

Inside an Aetna Focus Group **Aetna Making an Effort To Improve Service to Its Retirees**

On February 25, three Aetna Board members – John Perra, Marilyn Wilson and Dick Wenner – were among 14 Aetna retirees taking part in a focus group session at the Aetna Home Office. It was yet another small step in an ongoing effort by Aetna to improve products and service and communications with its retirees.

Thanks to a number of members who have shared problems and frustrations with us, we were able to go into that meeting with a list of questions and problems for Aetna's consideration. These focus groups, unlike direct meetings between Aetna and the ARA Liaison Team, are driven by Aetna's agenda and shared with other retirees, some of whom are not ARA members. Still, they are valuable because they give ARA a chance to probe, to find out what is on the minds of non-member retirees, and to better understand Aetna.

Bernadette Bailey, head of the HR unit, conducted the session and kicked it off with introductions of Aetna team members – there were seven present. Ms. Bailey asked retirees to introduce themselves and tell of their years of service and departments.

Some time was devoted to a look at 2009 Plan changes, and at Aetna's Wellness Program. Each attendee was asked to fill out a form asking if they exercised and/or walked regularly. Aetna was obviously happy about the results of their Walk-A-While Program. It was held in 18 states with 50 participants winning \$250 gift cards. For more details, see the Winter edition of Aetna Retiree Connection which you should have recently received. It is available on line at:

http://www.aetna.com/members/aetnaretiree/wellness/aetnaretireeconnection_win09.pdf.

Aetna seems especially pleased about the 2009 enrollment process which they feel went very smoothly. The process was started earlier and ID cards were sent out on time. Continuity of service vendor (Hewitt) and relatively few plan changes also helped the process. After the meeting was opened to questions by participants, someone asked about changes, from 2009 to 2010 due to changes being made by the Federal government.

Aetna's answer was that they expect little change for 2010, but by 2011 they anticipate legislative changes and Aetna plans will have to change. A company spokesperson said that Aetna remains committed to providing medical benefits to retirees. They said that they will be looking into appropriate access to providers and pricing impacts. John Perra asked that Aetna keep retirees informed throughout the year.

Regarding prescription drugs, questions were asked about the prescription drug formulary since not all drugs are listed. Aetna staff indicated that drug costs could be determined by going on the Aetna Navigator web site. Marilyn Wilson pointed out that some Aetna retirees do not have access to the Internet.

Other issues covered were:

- Training for Hewitt – Aetna plans more training before the 2010 Enrollment period. Training will be ongoing and calls monitored to improve performance.
- Some attendees felt they were getting too much paper from Aetna – rather than monthly statements on prescription drugs, quarterly would be fine. The end of year report is seen as the most important.
- One retiree noted that some of the surveys he has received are not relevant to retirees.
- There was considerable dissatisfaction with the timeliness of the Summary Annual Reports. The 2007 report went out in December, 2008. The presenter said that the report is lengthy and takes

considerable time to prepare. That seemed obvious. There was nothing said that would give us confidence that there will be any improvement.

- Some retirees wanted to hear from Aetna – possibly from President Ron Williams – about how Aetna is dealing with the present economic downturn. John Perra asked for reassurances from the company about the safety of the pension plan. The most recent edition of Aetna Retiree Connection includes coverage of a White House meeting where President Williams was one of 13 business executives to meet with President Obama. Williams is quoted as commending the President for his \$819 billion stimulus package and especially for the \$20 billion earmark for health information technology. (Libertarians oppose this national database of health information on all citizens, but insurers see it as a boon.) Aetna also has been a major supporter of mental health parity and the expansion of SCHIP to cover more children.

ARA Board members noted that Aetna representatives seemed to be listening carefully, taking copious notes, and keeping flip charts for follow up. Rather than try to deal with ARA's current issues list, Ms. Bailey's staff took the document to be researched and promised to follow up.

What Was on ARA's Agenda?

We believe that ARA provides Aetna with a positive value added by a sharp-eyed monitoring of both products and services, and by identifying problems. We fully realize that good service is hard to deliver and service improvement is, and always will be, an ongoing process. However, it is always best and least expensive to do things right the first time.

When ARA Board members identify problems, or when members call them to our attention, we work directly with HR staff. That relationship has strengthened, and ARA appreciates the positive attitude and cooperative spirit of those with whom we interface.

John Perra came into the Focus Group meeting with a list of issues compiled by Marilyn Wilson. That was ARA's agenda for the Focus Group meeting. However, because of its size, and because Aetna was not in a position to answer all of the questions right there, HR staffers took the list with a promise to provide responses at a later date. Here are some of the highlights:

- In the 2009 Enrollment package, default coverage was listed but not, as in past years, Life Insurance amounts. Life Insurance coverage was in the Confirmation of Enrollment which came later. When some members looked at their enrollment kits and noticed the Life Insurance missing, they called Aetna to check. Their time, and the time Aetna took answering these questions, could have been saved if Aetna had either included the Life Insurance amounts as in the past or noted that they would be listed on the later confirmation form.
- The above example illustrates yet another point – the importance of uniformity from year to year to the greatest extent possible. That makes comparisons much easier.
- Many retirees calling Aetna have hearing problems or may be slow to understand. We asked Aetna to train those answering phones to speak slowly and as clearly as possible and to show patience and understanding.
- We related a story of a 97 year-old member who was covered under the Open Plan. Her doctors accepted the plan but, when she was hospitalized, she discovered that doctors at the hospital would not accept it. She contacted ARA about returning to the Traditional Indemnity Plan. ARA contacted HR staff, and they advised her she was being put back on the Indemnity Plan. When she did not receive a new card as promised, she followed up. Then she got a letter telling her that she had been "disenrolled" completely. The matter was finally resolved satisfactorily, but the issue is serious and should be reviewed.
- Some retirees have been under both employee and agent plans during their working years, and may have Paid-Up Life Insurance due from both. While it is a relatively small group, we would like to see both amounts on all reports. Failing that, Aetna

should give each of them separate annual statements, even if this has to be handled by hand.

- ARA asked about the 2008 Summary Annual Report as mentioned in the previous story.
- A member's wife became eligible for Medicare in 2008 and enrolled in the Open Plan. However, to her surprise, she discovered that the plan did not automatically include Part D prescription drug coverage. ARA recommends that, for those initially joining Medicare, the choices be especially carefully worded, and allow some existing retirees to review/edit the package before it becomes final.
- In some parts of the country, there seems to be greater resistance to acceptance of Advantage Plans. A member in North Carolina has had an ongoing problem there and, after many "adventures," is back in the Indemnity Plan. On returning to the Indemnity Plan, he was surprised to find that the Preventive Only Dental Plan was not available to them. They ask that the company reconsider this exclusion.

Feedback from members is an important part of our process, valuable to ARA and to Aetna as well. We urge all members to report their experiences, both positive and negative.

DOING MORE WITH LESS **ARA Streamlining Its Operations & Budgets**

In an effort to be good custodians of your dues money, ARA is finding ways to operate more efficiently and cut spending at the same time. Recent meetings, for example, have been held at the office of Ringler Associates Structured Settlements in Middletown. This excellent facility has been made available to us, free of charge, by Brian Farrell, Jr., the son of one of our very active and valuable directors.

By using video conferencing equipment from this site, we are now able to bring in new directors from far remote sites and take advantage of their special skills, experience and judgment. At a recent Board meeting, we had directors on the line from New Hampshire, New York City, Pittsburgh, Florida, Phoenix and Hawaii. The cost was minimal.

For the past five years, ARA has maintained a phone line with an answering machine in our rented office. Because we are an all volunteer organization, that answering machine was not checked on a daily basis. When it was, it usually contained only wrong numbers, "robocalls," and sales solicitations. Calls of importance to the number were rare, making it hard to justify the expense and volunteer time. Therefore, we have decided to shut the service down.

Those who need to contact us can still do so on our web site: www.Aetnaretirees.com. Click on "Contact Us" – the green bar at the bottom left side. Those without Internet access can write us at P. O. Box 280165, East Hartford, CT 06128.

With the phone line shut down and meetings held elsewhere, that left our rented office in Wethersfield used only to house our files. Brian Farrell, Jr., came to the rescue again providing free space for those files! That has allowed us more savings by closing the office.

We hope no one will be inconvenienced by these changes. Should members need to talk to someone on the Board, they can mail or email us with their phone number, a brief statement of what they want to discuss, and a preferred time to receive a call. Someone will get back to them as quickly as possible.

CONTACT ARA!

We welcome your comments, questions, ideas and letters to the editor. See mail and website addresses on page 1.

Dave Smith, Editor