

Date: February 1, 2024

To: JLMBC

From: Ad Hoc Medical Plans Subcommittee & Staff

Subject: **Update on Medical Plans Request For Proposal Consideration**

JLMBC MEMBERS:Management**Dana Brown, Chairperson****Tony Royster, First Prov. Chairperson**

Matthew Rudnick

Matthew Szabo

Holly Wolcott

Employee Organizations**Jenita Igwealor, Vice-Chairperson****Marleen Fonseca, Second Prov. Chairperson**

Chad Boggio

Esteban Lizardo

Lisa Palombi

RECOMMENDATION

That the JLMBC:

- (a) request the Ad-Hoc Medical Plan Subcommittee to continue its efforts regarding Medical Insurance Plan Options for Plan Year 2026; and
- (b) direct staff and its consultants, Keenan & Associates, to begin discussions with Anthem Blue Cross and Kaiser Permanente for a one-year contract extension for Plan Year 2025.

DISCUSSION**A. Background**

At its July 6, 2023 meeting, the JLMBC heard [Committee Report 23-27](#) regarding Medical Insurance Plan Options for Plan Year 2025 which outlined multiple options for either continuing current health plan agreements or executing a Request For Proposals (RFP). The JLMBC approved a recommendation to create a new Ad-Hoc Medical Plan Subcommittee (Ad-hoc Subcommittee) for development of a recommendation. The overall objective of the Ad-hoc Subcommittee is to look at the large array of rising cost factors and to weigh the importance of changes that may have an impact in reducing health plan premiums. The Ad-hoc Subcommittee was ultimately tasked with making a recommendation to the full JLMBC on whether to issue a new Medical RFP or to continue the existing contract.

At its November 2, 2023 meeting, the JLMBC heard [Committee Report 23-39](#) regarding a recommendation to begin drafting a Medical Plans Request for Proposals. This report outlined the work done by the Ad-hoc Subcommittee and the need to gather more information and research in determining its recommendation to the full JLMBC on whether to issue a new Medical RFP or to continue the existing contract. The JLMBC approved of the recommendation for the Ad-hoc Subcommittee to perform surveys and outreach as necessary with City employees and their dependents to develop a Request For Proposals for Medical Plans requesting multiple plan design options and alternative medical plan types.

At its January 4, 2024 meeting, the JLMBC heard report 24-05 which provided an update on the held Focus Groups and the Medical Plans Survey. The survey was released to all City employees on December 28, 2023 and was closed on January 17, 2024. The survey was released as an electronic survey, but employees could request a paper version. The paper version of the survey is attached for reference as **Attachment A**.

B. Medical Plan Survey Results

The Medical Plan Survey (Attachment A) was released via a City-wide email and was simultaneously sent via postcard to all approximately 26,000 LAwell members. By close of the survey on January 17 2024, a total of 1,224 employees took the anonymous survey, or less than 5% of the total population. A full set of the Medical Plan Survey responses is included in **Attachment B**.

Employee Representation

Although the number of employees responding to the survey is lower than desired, the distribution of employee representation was adequate, and the survey saw responses from employees across all demographic sets. Details of employee representation is shown through Survey Questions 3 through 8 in Attachment C and copied here:

Q3 – How long have you worked for the City?

ANSWER CHOICES	RESPONSES	
Less than one year	7.03%	86
1–4 years	16.18%	198
5–9 years	18.79%	230
10–14 years	6.62%	81
15–19 years	16.99%	208
20 or more years	34.40%	421
TOTAL COUNT		1,224

Q4 – What is your age group?

ANSWER CHOICES	RESPONSES	
25 or under	1.72%	21
26–40	24.51%	300
41–55	40.20%	492
56–65	24.18%	296
66–74	7.03%	86
75 or older	0.57%	7
Decline to answer	1.80%	22
TOTAL COUNT		1,224

Q5 – What is your gender?

ANSWER CHOICES	RESPONSES	
Male	40.60%	497
Female	57.19%	700
Non-Binary	0.49%	6
I prefer not to answer	1.72%	21
TOTAL COUNT		1,224

Q6 – What City Department do you work for?

ANSWER CHOICES	RESPONSES	
Airports, Los Angeles World	8.99%	110
Board of Public Works	1.06%	13
Building and Safety	4.08%	50
Chief Legislative Analyst, Office of the	0.25%	3
City Administrative Officer, Office of the	1.55%	19
City Attorney, Office of the	5.96%	73
City Clerk, Office of the	1.14%	14
Contract Administration, Bureau of Public Works	1.39%	17
Controller, Office of the	0.65%	8
Council District	1.80%	22
Cultural Affairs Department	0.57%	7
Engineering, Bureau of Public Works	4.08%	50
Fire Department	2.29%	28
General Services Department	3.76%	46
Harbor Department	3.19%	39
Information Technology Agency	1.55%	19
Library	8.74%	107
Mayor	0.16%	2
Pensions, Fire and Police	0.98%	12
Personnel Department	4.98%	61
Planning Department	3.51%	43
Police Department	2.29%	28
Recreation & Parks	6.78%	83
Sanitation, Bureau of Public Works	9.56%	117
Street Lighting, Bureau of Public Works	0.74%	9
Street Services, Bureau of Public Works	3.19%	39
Transportation, Department of	4.58%	56
Other <i>(includes smaller departments, such as Cannabis, Civil, Human Rights, and Equity, Ethics Commission, etc.)</i>	12.17%	149
TOTAL COUNT		1,224

Q7 – What is your Job category?

ANSWER CHOICES	RESPONSES	
Clerical (e.g. Administrative Clerk, Office Services Assistant, Secretary, etc.)	16.83%	206
Paraprofessional (e.g. Legal Secretary, Personnel Records Supervisor, etc.)	2.12%	26
Administrative Professional (e.g. Accountant, Management Assistant, Analyst, etc.)	19.53%	239
Technical/Professional (e.g. Attorney, Civil Engineer, Librarian, City Planner, etc.)	26.23%	321
Skilled Craft (e.g. Equipment Mechanic, Electrician, Refuse Collection Truck Operator, etc.)	4.98%	61
Service & Maintenance (e.g. Recreation Assistant, Maintenance Laborer, Custodian, Gardener, etc)	3.68%	45
Management (e.g. Senior Management Analyst, , Assistant General Manager, etc.)	16.01%	196
Sworn–Police/Fire (e.g. Police Officer, Firefighter, etc.)	1.14%	14
Protective Services (e.g. Security Officer, Traffic Officer, Crossing Guard, etc.)	1.47%	18
Unsure	5.56%	68
Decline to answer	2.45%	30
TOTAL COUNT		1,224

Q8 – What Labor Organization represents you?

ANSWER CHOICES	RESPONSES	
AFSCME American Federation of State, County, & Municipal Employees (MOU's 3,6,7,10,11,16,37)	22.22%	272
SEIU Service Employees International Union (MOUs 4, 8, 14, 15, 17, 18)	15.77%	193
EAA Engineers & Architects Assoc. (MOU's 1, 19, 20, 21)	33.82%	414
Non-represented (MOU 00)	4.33%	53
Airport Police Command Officers Association (MOU 40)	0.08%	1
LA County Building & Construction Trades Council (MOU 2, 13)	1.72%	21
Municipal Construction Inspector Assoc. (MOU 5)	2.29%	28
IUOE International Union of Operating Engineers (MOU's 9, 31)	0.65%	8
LACSSA/LIUNA (MOU 12)	2.37%	29
LA City Attorney's Assoc. (MOU 29)	3.02%	37
Management Attorneys (MOU 32)	0.00%	0
LAPMA LA Professional Managers Assoc. (MOU's 36, 63, 64)	4.66%	57
LAPPA LA Port Police Assoc. (MOU 38)	0.08%	1
Los Angeles Manager's Association (MOU 63)	0.08%	1
Los Angeles Peace Officers Association (MOUs 39, 65)	0.41%	5
LOS ANGELES PORT PILOTS ASSOCIATION (MOU 26)	0.00%	0
Other	2.61%	32
Unsure	4.08%	50
Decline to Answer	1.80%	22
TOTAL COUNT		1,224

The survey also tried to identify geographic representation by asking respondents to identify their home zip code and their work zip code. The distribution of respondents is as follows:

Home zip code distribution

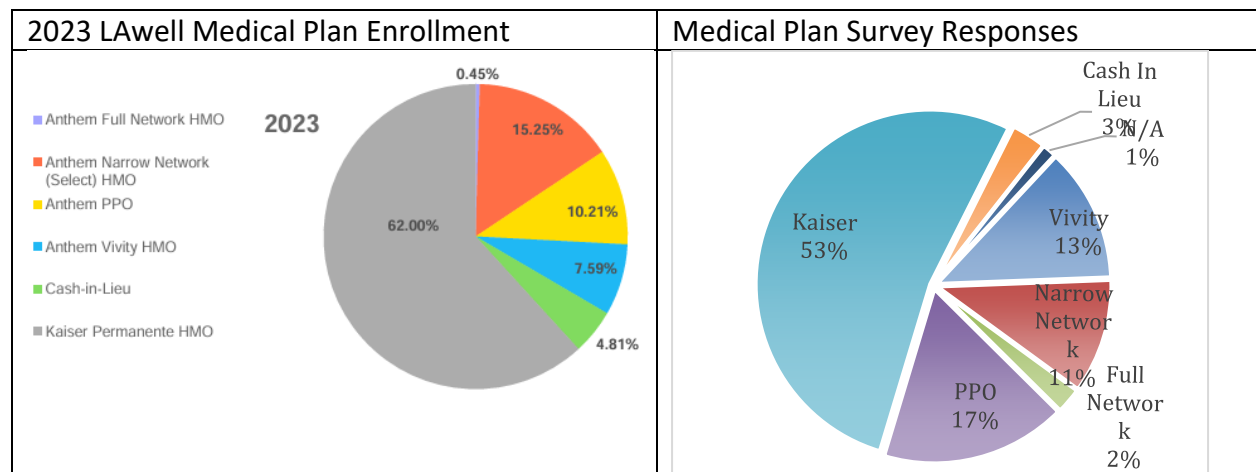
Zip Code	Zip code with count >10
90012	11
90019	10
90026	12
90032	10
90034	17
90039	12
90042	17
90043	17
90044	12
90045	11
90047	17
90065	11
90066	14
90275	10
90640	11
90650	13
90731	18
90745	10
91016	11
91331	10
91335	10
91342	15
91343	11
91344	11
91350	13
91406	10
91780	12
91790	11
91801	15
93063	10
93551	11

The above only shows results of the same zipcode by 10 or more respondents. The survey received 1,224 total responses to the home zipcode question, showing a very distribution of employees across Southern California. For Worksite distributions, City worksites were strongly represented as follows.

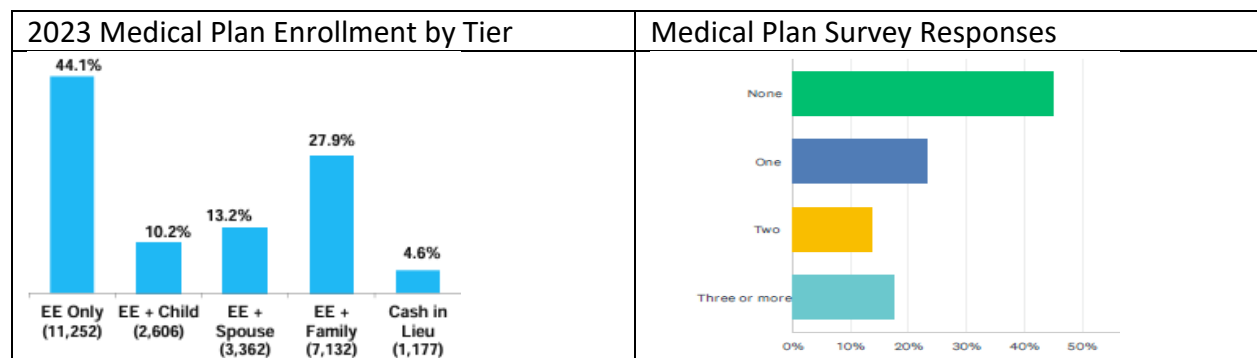
Worksite zip code distribution

Zip Code	Zip code with count >10
90012	576
90013	13
90015	136
90017	43
90023	11
90025	14
90027	37
90032	16
90037	10
90039	18
90045	141
90064	12
90065	23
90071	41
90293	35
90731	55
90744	17
91401	33
91406	20

In addition to Demographic and Geographic representation of respondents, the survey asked a few questions that could be used to identify the representation of respondents against LAwell Program enrollment statistics. The survey respondents also provided an adequate representation of LAwell members in that the respondents reflected a similar depiction of overall employee enrollment into LAwell medical plans. Out of the approximately 26,000 LAwell members currently covered by a LAwell health plan, approximately 62% are Kaiser members, 33% are Anthem members, and 5% receive cash in lieu. Respondents to the survey identified as being 52% Kaiser members, 42% Anthem members, and 3% receiving cash in lieu.



Respondents also similarly represented the coverage of dependents as seen in current LAwell medical plans. For the close of Open Enrollment (coverage effective January 1, 2023), the LAwell Program saw 44% of its members enrolled into an employee only level of health coverage. 10% of members covered one or more children, 13% covered a spouse only, and approximately 28% covered a family, meaning one spouse and at least one child. Respondents to the survey identified themselves as largely single, with 45% stating they were in an employee-only level of coverage. This figure is almost identical to the plan average enrollment figure. 23% of respondents identified as covering one dependent. This figure fully covers the EE+Spouse category and can cover a portion of the EE+Child category. For current LAwell coverage, approximately 55% of employees in the EE+Child coverage cover just one dependent. Therefore, the percentage of employees responding to the survey covering one dependent is slightly higher than the regular distribution of enrollment. For the survey, 14% respondents identified as covering two dependents and 17% identified as covering three or more. Although a portion of either response could be attributed to the EE+Child category, the vast majority of these responses fall under the EE+Family category, and this figure is similar, but slightly lower, to the plan average enrollment figure.



Medical Plan Use

The remaining survey questions were centered on medical plan information with the intention of gathering information from employees about their use and perceptions of their medical plan benefits, as well as to gauge interest in changes and alternative options.

Not all of the survey respondents answered all of the remaining survey questions. However, from the responses received, some notable results are still identified.

The survey sought to understand how often respondents use their medical plan benefits. 1,182 of the 1,224 respondents answered a series of questions asking how often they saw their doctor, sought urgent or emergency care services, sought care while traveling, and filled a prescription. The vast majority of respondents identified that they were avid users of their health benefits. An overwhelming majority, 89.5%, identified that they see their doctor for a regular visit at least once a year, with almost half (39.6%) of respondents identifying that they visit five or more times a year. A similar response was received for prescription drugs, with an overwhelming majority, 83.9%, identifying that they fill a prescription at least once a year, with a strong majority (59%) of respondents identifying that they fill five or more prescriptions a year.

The survey asked a number of questions that were triggered only in response to the answer of a previous question. This technique is done to discover more specific information about a topic from respondents who are directly linked to that topic. The following triggered questions and responses relate to employee use/enrollment into specific health plans:

- Of the 209 respondents who identified being enrolled in the PPO network, all 209 respondents completed Q10 regarding their use of out-of-network benefits. The majority (55.5%) of respondents identified that they use out-of-network benefits either occasionally or routinely.
- Of the 29 respondents who identified being enrolled in the Full Network HMO, 27 completed Q11 regarding their reason for being in the Full Network. Almost half (48%) of these respondents identified their reason for selecting *the Full Network is that it is familiar to them and they don't want to change*.
- Of the 835 respondents who identified that their LAwell Premium is 100% covered by the City subsidy, 831 respondents completed Q13 regarding their likeliness to change plans if the subsidy no longer fully covered the premium. The majority (44%) of these respondents identified that they would be very likely to change plans if their current plan was no longer fully subsidized.

Satisfaction and Change

The survey asked respondents direct questions about their satisfaction with their medical plan.

- 77% of respondents indicated that their Medical Plan was of good value.
- 70% of respondents indicated they were satisfied with their Medical Plan's customer service
- 68% of respondents indicated they were satisfied with their Medical Plan itself.
- 66% of respondents indicated they were well educated about their Medical Plan's benefits

These responses are representative of the responses that were received in the focus group sessions, and show that a very strong majority of employees are very happy with their medical plan. However, a smaller representative group is open to some sort of change and, in some cases, directly asking for change. The survey was developed after focus groups were held and multiple questions were asked to gauge what kinds of changes respondents wanted to see and how they may respond to change.

Respondents were asked openly what changes they wanted to see in their medical plan. 696 of the 1,224 respondents provided a response. 148 respondents (21.2%) indicated that they wanted "No changes" or "None"; some responses were vague (calls for "Better Coverage"); some were unrealistic ("Zero Premium" and/or "Zero Copay"); other responses included statements such as "More Doctors" or "Better Access"; others still were inclusive of other types of coverage besides the medical plan (e.g., request for Pet Insurance, Dental plan comments, Vision plan comments,

etc.). With respect to the HDHP with HSA, there were 17 requests specifically requesting information or added option.

Respondents were asked about their willingness to accept a small increase in their deductible or copayments. 23% of respondents were not willing to accept any increase in their copayment, and 37% of respondents were not willing to accept any increase in their deductible. However, the majority of respondents indicated that they were willing to accept either increase if they received a perceived benefit from the change, such as improved coverage or lower premiums.

When asked about the level of interest in learning about a High Deductible Health Plan, only 35.3% of respondents indicated that they were interested. But 27.6% of respondents were unsure. When asked about the level of interest in having a High Deductible Health Plan added to the City health plan menu, the responses almost flipped. 26.6% were interested and 38.8% were unsure. When asked more generally about the level of interest in adding any new health plan to the City health plan menu, a very large number of respondents (48.4%) were unsure. However, 29.5% were somewhat or very interested.

C. Ad-Hoc Medical Plan Subcommittee Findings

As stated previously, the overall objective of the Ad-hoc Subcommittee was to look at the large array of rising cost factors and to weigh the importance of changes which may have an impact in reducing health plan premiums. The ad hoc was ultimately tasked – through JLMBC action taken as a result of Committee Report 23-39 - with making a recommendation to the full JLMBC on whether to issue a new Medical RFP or to continue the existing contract. The existing health plan contracts are two-year term contracts awarded as the result of a request for proposals, but the Personnel Department/LAWell Program had authority to contract for up to a five-year term.

After multiple months of discussions and after viewing the survey results, the Ad-hoc Subcommittee needs additional time to review and gather information before it can make a recommendation as tasked through Committee Report 23-39. The information collected so far indicates that there is a potential path to consider change and that a potentially significant percentage of employees may be receptive and welcoming to a change. However, the Ad-hoc Subcommittee needs additional information and time to research to determine what types of change should really be considered and if those changes could truly work to reduce health plan premiums. Therefore, the Ad-hoc Subcommittee is looking to extend its work towards its overall objective. In order to do this, a one-year extension of the currently existing health plan contracts is required.

D. Discussion of Healthcare Contract extensions

The current health plan agreements are with Anthem Blue Cross and Kaiser Permanente and are two-year term contracts awarded as the result of a request for proposals. However, the Personnel Department/LAWell Program had authority to contract for up to a five-year term. In

order to give the Ad-hoc Subcommittee more time to extend its work, the LAwell Program would need to extend each contract for one additional year, making each contract a three-year term.

Pursuant to City procedures, contract extensions can be executed by the awarding authority with City Council approval for services that remain in line with the scope of services and terms advertised through the Request for Proposals when the awarding authority authorized term of contract has not been exceeded. However, a mayoral executive directive still requires mayoral approval of the tentative agreement before the awarding department can fully execute the extension. Therefore, this one-year extension would need to follow the same scope of services and provide the same medical plans offered now, which were offered as responses to the Request for Proposal. The original responses to the Request for Proposal and the existing contracts did not include multi-year pricing, and the actual costs for these services are subject to change each subsequent year through a renewal process.

In extending the contract for one-year (Plan Year 2025), the LAwell Program and its consultants should begin discussions with each health care provider on pricing of services for Plan Year 2025. This discussion typically occurs annually through a renewal process during contractual years where each health plan provider will provide utilization statistics and cost forecasting in relation to proposed premium changes. As part of negotiations of a one-year contract extension, the LAwell Program and its consultants can hold this annual discussion and further look at other cost-specific factors that may be considered and negotiated through the contract extension negotiating process. These factors could include changes to performance guarantees or other fiscally focused pieces.

E. Next Steps

The following outline the possible steps and timeline that can be taken with continuing the work of the Ad-hoc Subcommittee:

Dates	Potential Steps <i>(subject to change)</i>
February 1, 2024 <i>(JLMBC Meeting)</i>	JLMBC directs staff to begin negotiation of contract extensions
March-/May 2024	Contract Proposals (aka Renewals) received and discussed with JLMBC
May/June 2024	Approve contract extension
June 2024	JLMBC approves benefit plan for Plan Year 2025
July-October 2024	Open Enrollment development for Plan Year 2025

September 2024 – January 2025	Ad-Hoc Medical Plan Subcommittee continues review and discussions and brings recommendation to the full JLMBC.
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Therefore, it is recommended that the JLMBC request the Ad-hoc Subcommittee to continue its efforts regarding Medical Insurance Plan Options for Plan Year 2026 and to direct LAWell Program staff and its consultants, Keenan & Associates, to begin discussions with Anthem and Kaiser for a one-year contract extension

Submitted by:

Paul Makowski, Chief Benefits Analyst

On behalf of Ad-Hoc Medical Plan Subcommittee Members/Consultants/Staff:

Paul Girard – Senior Labor Relations Specialist/CAO

Shauna Janeway - Director of Member Benefits and Employer Relations/SEIU

Bordan Darm - Assistant Vice-President/Keenan

Megan Gardner - Vice President/Keenan

Melissa King - Account Executive/Keenan

Chuong Tran – Assistant Chief/Personnel Department

Paul Makowski - Chief of Employee Benefits/Personnel Department



Medical Plans Survey. Please return completed survey to:
LAWell Benefits Program
200 N. Spring Street, City Hall Room 867
Los Angeles, CA 90012
Returned surveys must be postmarked no later than January 17, 2024.

The LAWell Civilian Employee Benefits Program is evaluating its medical plan offerings, and we want your input.

LAWell currently offers a Preferred Provider Option (PPO) medical plan through Anthem Blue Cross and multiple Health Maintenance Option (HMO) medical plans through Anthem Blue Cross and Kaiser Permanente. We'd like to know about your experiences with these plans and any possible changes you'd like to see.

Please complete the following survey, which asks a few questions and provides opportunities for you to provide your open feedback regarding LAWell Medical Plans.

Completing this survey should take less than ten (10) minutes.

DEMOGRAPHIC QUESTIONS

#1 – What is your home zip code?

#2 – What is your worksite zip code?

#3 – How long have you worked for the City?

<input type="checkbox"/> Less than one year
<input type="checkbox"/> 1–4 years
<input type="checkbox"/> 5–9 years
<input type="checkbox"/> 10–14 years
<input type="checkbox"/> 15–19 years
<input type="checkbox"/> 20 or more years

#4 – What is your age group?

<input type="checkbox"/> 25 or under
<input type="checkbox"/> 26–40
<input type="checkbox"/> 41–55
<input type="checkbox"/> 56–65
<input type="checkbox"/> 66–74
<input type="checkbox"/> 75 or older
<input type="checkbox"/> Decline to answer

Medical Plans Survey. Please return completed survey to:
LWell Benefits Program
200 N. Spring Street, City Hall Room 867
Los Angeles, CA 90012
Returned surveys must be postmarked no later than January 17, 2024.

#5 – What is your gender?

<input type="checkbox"/> Male
<input type="checkbox"/> Female
<input type="checkbox"/> Non-Binary
<input type="checkbox"/> I prefer not to answer

#6 – What City Department do you work for?

<input type="checkbox"/> Airports, Los Angeles World
<input type="checkbox"/> Board of Public Works
<input type="checkbox"/> Building and Safety
<input type="checkbox"/> Chief Legislative Analyst, Office of the
<input type="checkbox"/> City Administrative Officer, Office of the
<input type="checkbox"/> City Attorney, Office of the
<input type="checkbox"/> City Clerk, Office of the
<input type="checkbox"/> Contract Administration, Bureau of Public Works
<input type="checkbox"/> Controller, Office of the
<input type="checkbox"/> Council District
<input type="checkbox"/> Cultural Affairs Department
<input type="checkbox"/> Engineering, Bureau of Public Works
<input type="checkbox"/> Fire Department
<input type="checkbox"/> General Services Department
<input type="checkbox"/> Harbor Department
<input type="checkbox"/> Information Technology Agency
<input type="checkbox"/> Library
<input type="checkbox"/> Mayor
<input type="checkbox"/> Pensions, Fire and Police
<input type="checkbox"/> Personnel Department
<input type="checkbox"/> Planning Department
<input type="checkbox"/> Police Department
<input type="checkbox"/> Recreation & Parks
<input type="checkbox"/> Sanitation, Bureau of Public Works
<input type="checkbox"/> Street Lighting, Bureau of Public Works
<input type="checkbox"/> Street Services, Bureau of Public Works
<input type="checkbox"/> Transportation, Department of
<input type="checkbox"/> Other (includes smaller departments, such as Cannabis, Civil, Human Rights, and Equity, Ethics Commission, etc.)

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Los Angeles, CA 90012
Returned surveys must be postmarked no later than January 17, 2024.

#7 – What Job category?

<input type="checkbox"/> Clerical (e.g. Administrative Clerk, Office Services Assistant, Secretary, etc.)
<input type="checkbox"/> Paraprofessional (e.g. Legal Secretary, Personnel Records Supervisor, etc.)
<input type="checkbox"/> Administrative Professional (e.g. Accountant, Management Assistant, Analyst, etc.)
<input type="checkbox"/> Technical/Professional (e.g. Attorney, Civil Engineer, Librarian, City Planner, etc.)
<input type="checkbox"/> Skilled Craft (e.g. Equipment Mechanic, Electrician, Refuse Collection Truck Operator, etc.)
<input type="checkbox"/> Service & Maintenance (e.g. Recreation Assistant, Maintenance Laborer, Custodian, Gardener, etc.)
<input type="checkbox"/> Management (e.g. Senior Management Analyst, Assistant General Manager, etc.)
<input type="checkbox"/> Sworn–Police (e.g. Police Officer, Firefighter, etc.)
<input type="checkbox"/> Protective Services (e.g. Security Officer, Traffic Officer, Crossing Guard, etc.)
<input type="checkbox"/> Unsure
<input type="checkbox"/> Decline to Answer

#8 – What Labor Organization represents you?

<input type="checkbox"/> AFSCME American Federation of State, County, & Municipal Employees (MOU's 3,6,7,10,11,16,37)
<input type="checkbox"/> SEIU Service Employees International Union (MOUs 4, 8, 14, 15, 17, 18)
<input type="checkbox"/> EAA Engineers & Architects Assoc. (MOU's 1, 19, 20, 21)
<input type="checkbox"/> Non-represented (MOU 00)
<input type="checkbox"/> Airport Police Command Officers Association (MOU 40)
<input type="checkbox"/> LA County Building & Construction Trades Council (MOU 2, 13)
<input type="checkbox"/> Municipal Construction Inspector Assoc. (MOU 5)
<input type="checkbox"/> IUOE International Union of Operating Engineers (MOU's 9, 31)
<input type="checkbox"/> LACSSA/LIUNA (MOU 12)
<input type="checkbox"/> LA City Attorney's Assoc. (MOU 29)
<input type="checkbox"/> Management Attorneys (MOU 32)
<input type="checkbox"/> LAPMA LA Professional Managers Assoc. (MOU's 36, 63, 64)
<input type="checkbox"/> LAPPA LA Port Police Assoc. (MOU 38)
<input type="checkbox"/> Los Angeles Manager's Association (MOU 63)
<input type="checkbox"/> Los Angeles Peace Officers Association (MOUs 39, 65)
<input type="checkbox"/> LOS ANGELES PORT PILOTS ASSOCIATION (MOU 26)
<input type="checkbox"/> Other
<input type="checkbox"/> Unsure
<input type="checkbox"/> Decline to Answer

Medical Plan Questions

Q9. Which City of Los Angeles medical plan are you enrolled in?

- Anthem Vivity
- Anthem Narrow Network
- Anthem Full Network
- Anthem PPO
- Kaiser
- N/A - I have Cash In Lieu
- N/A - I am not currently enrolled/eligible for LAwell plans
- Other: ____

If you selected Anthem PPO please answer Q9A; If your selected Anthem Full Network please answer Q9B; Otherwise skip to Q10

Q9A. (For Anthem PPO) When utilizing your medical PPO plan, how often do you receive out-of-network benefits?

- Regularly
- Sometimes
- Never
- Unsure

Q9B. (For Anthem Full Network) Which of the following most closely matches your reason for selecting the Full Network?

- My preferred doctor is in-network in the Full plan, but is not in-network for another HMO.
- I like the large selections of doctors available
- The Full Network plan is familiar to me and I don't want to change.
- Other: [fill in blank]

Q10: Which of the following applies to you:

- A) I am enrolled in LAwell & My current medical premium is fully covered by the City subsidy.
- B) I am enrolled in LAwell & I pay a portion of the premium via payroll deduction
- C) I am enrolled in LAwell as the dependent of another City employee
- D) I am not enrolled in LAwell; I have coverage outside the City

If you selected A above, then please answer Q10A below; otherwise skip to Q11

Q10A. If the City Subsidy no longer fully covered your current plan, how likely are you to consider changing plans?

- Not likely – I really like my current plan and would be willing to pay a portion of the premium to keep it.
- Somewhat likely – I like my current plan, but I would consider changing depending on the cost increase
- Very Likely – the main reason I picked my coverage is because the City pays 100% of the premium. I would want to change to whatever option was free to me.
- Unsure/Decline to state

Q11: How many dependents are you covering?

- None
- One
- Two
- Three or more

Q12. Answer the following questions regarding your average use of health care coverage:

How often do you and/or your dependents...	Very rarely	1 - 4 times a year	5 - 8 times per year	9 - 12 times per year	More than 12 times per year	Unsure/Decline to answer
...visit a doctor's office for a regular visit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
...seek an urgent care service?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
...seek emergency room services?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
...seek services while traveling (includes any services sought outside of CA)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
...fill a prescription?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Q13. What about your medical plan is the most important to you?

- Carrier (Anthem/Kaiser, etc)
- Provider Access (ability to seek services)
- Proximity of doctor/hospital to home
- Proximity of doctor/hospital to work
- Cost
- Type (HMO, PPO, etc.)
- Unsure
- Decline to Answer
- Other. (please specify)_____

Q13A. If your current carrier was not available in the future, what option below would help you adjust to the change? (check all that apply)

- Customized/Personalized educational materials that outline all of my options
- Personalized suggestions of coverage options which most closely match my current plan
- Automatic application for “Continuity of Care”. This is when your new plan will allow you to continue treatment of an existing condition as it was preapproved under your previous health plan and doctor regardless of whether your doctor is in-network.
- Increased Opt Out/Waive option (aka higher Cash In Lieu)
- Other. (please specify)_____

Q13B. If your current doctor was no longer part of your network, what option below would help you identify a new doctor? (check all that apply)

- Automatic re-assignment to a doctor in the same vicinity/region as my current doctor
- Customized/Personalized list of doctors
- One-on-one direct assistance in located a new doctor
- Other. (please specify)_____

Medical Plans Survey. Please return completed survey to:
LWell Benefits Program
200 N. Spring Street, City Hall Room 867
Los Angeles, CA 90012
Returned surveys must be postmarked no later than January 17, 2024.

Q14. Are you satisfied with your plan’s customer service?

- Yes
- No
- Unsure
- Decline to answer

If No, please provide any additional information regarding your No answer (Optional)

Q15. Please answer this question based on the below statement:

“I feel that I am well educated on all the benefits my medical plan offers. I understand what services are covered and what is not covered, and I understand how much I may need to pay for services.”

- Yes
- No
- Unsure

If No or Unsure, please provide any additional information regarding your answer (Optional)

Medical Plans Survey. Please return completed survey to:
LWell Benefits Program
200 N. Spring Street, City Hall Room 867
Los Angeles, CA 90012
Returned surveys must be postmarked no later than January 17, 2024.

Q.16 Are you satisfied with your medical plan?

- Yes
- No
- Neither satisfied nor dissatisfied

If No or Neither satisfied nor dissatisfied, please provide any additional information regarding your answer (Optional)

Q17. Do you feel your medical plan is a good value?

1. Yes
2. No
3. Unsure
4. Decline to answer

If No, please provide any additional information regarding your answer (Optional)

Medical Plans Survey. Please return completed survey to:
LAwell Benefits Program
200 N. Spring Street, City Hall Room 867
Los Angeles, CA 90012
Returned surveys must be postmarked no later than January 17, 2024.

Q18. Please answer the following two questions

Important Terms regarding the following questions:

A Co-Payment is the fee that you pay to seek services, such as a visit to a doctor’s office or the cost to fill a prescription. The current LAwell Plan co-payment structure for its HMO and PPO plans has been unchanged since 2011.

A Deductible is the amount that you will pay for medical services before your insurance starts to kick in. The current LAwell Plan structure holds a \$0 deductible for its HMO plans and its PPO Plans has different in-network vs out-of-network deductibles.

An Out of Pocket Limit is the maximum amount that an employee will pay for services within the plan year. The limit is higher than your deductible and your deductible spending counts towards this annual maximum.

- **I would accept a small increase (i.e. an increase of \$5-\$10) in my Co-payment if:**

- I get improved benefit coverage
 - I get a lower premium
 - The number of times I pay a co-payment is reduced
 - I get better prescription drug benefits
 - I have a lower Out of Pocket Limit
 - N/A: No change can offset the proposed increase.
 - Unsure
 - Decline to answer
 - Other. (please specify) _____
- _____
- _____

- **I would accept a small increase (i.e. an increase of \$100-\$500) in my calendar year deductible**

- I get improved benefit coverage
 - I get a lower premium
 - I have a lower Out of Pocket Limit
 - I get better prescription drug benefits
 - N/A: No change can offset the proposed increase.
 - Unsure
 - Decline to Answer
 - Other. (please specify) _____
- _____
- _____

Medical Plans Survey. Please return completed survey to:
LAwell Benefits Program
200 N. Spring Street, City Hall Room 867
Los Angeles, CA 90012
Returned surveys must be postmarked no later than January 17, 2024.

Q19. For the next question, assume the current LAwell health plans continue to be offered, but an additional plan is introduced. How interested are to try a different kind of health plan?

- Very Interested
- Somewhat interested
- Somewhat disinterested
- Very disinterested
- Unsure
- Uncertain – It would depend on what the new plan looks like
- N/A – I never want to change under any circumstance.

If either disinterested, unsure, or uncertain answers were selected, do any of the following factors interest you (check all that apply):

- Having a larger network of doctors available to you
- Accessing a new facility that is currently unavailable to you
- Having a better condition management services – An improvement to education and experience in managing treatment options.
- Getting personalized healthcare assistance; Having someone lead you through and navigate the health system
- Getting better wellness and preventative services
- Other: _____

Q20. Please answer the following two questions regarding a High Deductible Health Plan (HDHP).

Important Information regarding HDHPs:

A HDHP is a type of health plan where the deductible is higher than traditional health plans and is at an amount set by the Internal Revenue Service (IRS). For 2024, the minimum HDHP deductible amount for a single party plan is \$1,600.

Per the IRS, enrollment in a HDHP provides eligibility for participation in a Health Savings Account (HSA). The HSA is a health personal savings account that is 100% immediately vested, meaning you own the account balance. The HSA allows for an employer contribution; and employees can also choose to contribute pre-tax dollars to their HSA in addition to what the employer contributed up to the IRS set annual combined maximum contribution limit. For 2024, the HSA maximum contribution limit for individuals is \$4,150 and families \$8,300, with an additional \$1,000 catch-up contribution for those age 55 and older.

Medical Plans Survey. *Please return completed survey to:*
LAwell Benefits Program
200 N. Spring Street, City Hall Room 867
Los Angeles, CA 90012
Returned surveys must be postmarked no later than January 17, 2024.

Q22. Is there anything else you would like to tell us about your experience with LAwell Medical Plans?

Thank you for completing the LAwell Medical Plans survey. This completed survey must be returned to the Employee Benefits Division. Please return your completed survey to:

LAwell Benefits Program
200 N. Spring Street, City Hall Room 867
Los Angeles, CA 90012

Returned surveys must be postmarked no later than January 17, 2024.



THANK YOU FOR COMPLETING THE MEDICAL PLANS SURVEY.

If you would like to be entered into a drawing for a gift card for your completion of this anonymous survey, please provide your name, email (optional), and phone below and return – separately from your completed survey – to the Employee Benefits Division.

Please note: The winner(s) of the gift card(s) will be asked to sign an acknowledgement that the value of their gift card will be reported as taxable income on their W-2.

1. Name: _____

2. Email address (optional): _____

3. Phone: _____

Please return completed survey to:

LAwell Benefits Program
200 N. Spring Street, City Hall Room 867
Los Angeles, CA 90012

(Follow instructions on back of this page to send this page as a self-addressed letter/envelope)

Gift Card entries must be postmarked no later than January 17, 2024 to be eligible

Apply glue or tape to seal

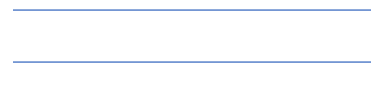
Apply glue or tape to seal

Fold on dotted line

Fold on dotted line

**LAWELL Benefits Program
200 N. Spring Street, City Hall Room 867
Los Angeles, CA 90012**

Postage
Required



Q1 What is your home zip code?

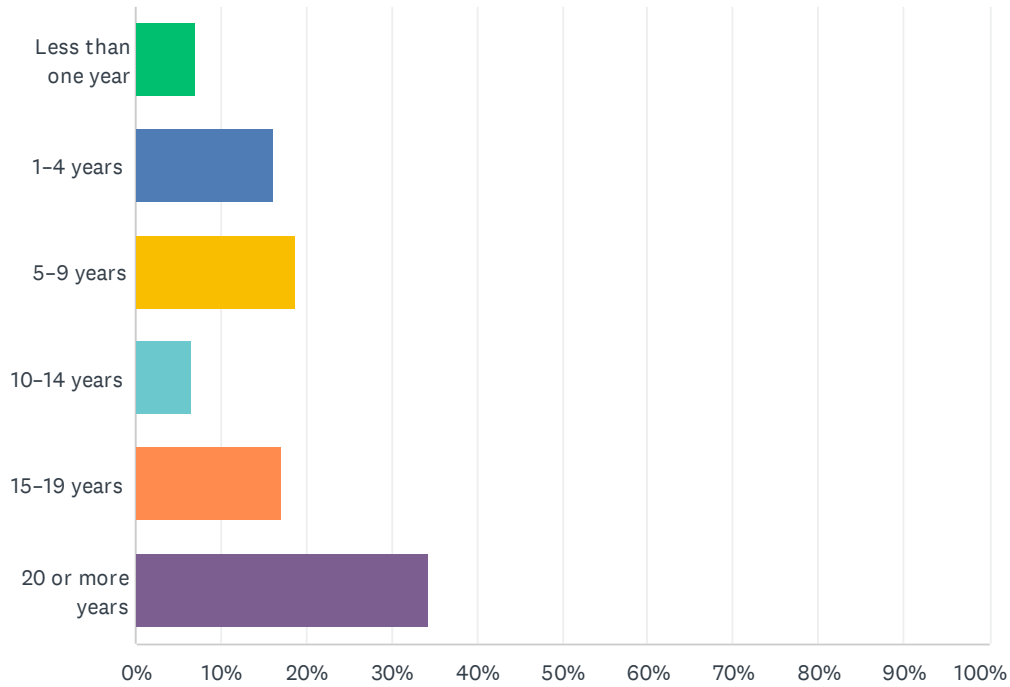
Answered: 1,224 Skipped: 0

Q2 What is your worksite zip code?

Answered: 1,224 Skipped: 0

Q3 How long have you worked for the City?

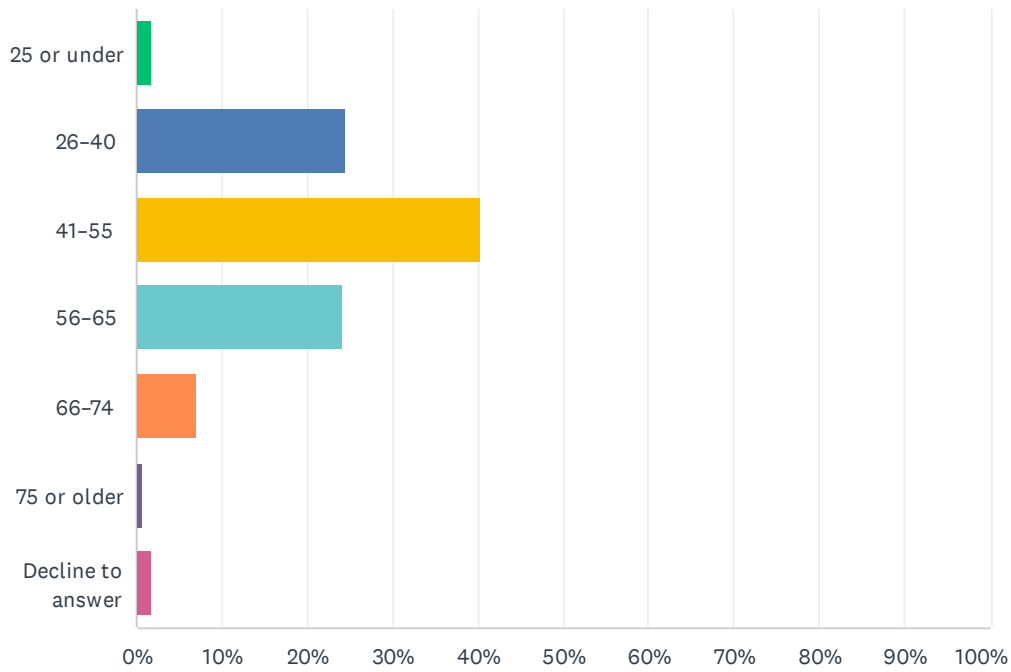
Answered: 1,224 Skipped: 0



ANSWER CHOICES	RESPONSES
Less than one year	7.03% 86
1-4 years	16.18% 198
5-9 years	18.79% 230
10-14 years	6.62% 81
15-19 years	16.99% 208
20 or more years	34.40% 421
TOTAL	1,224

Q4 What is your age group?

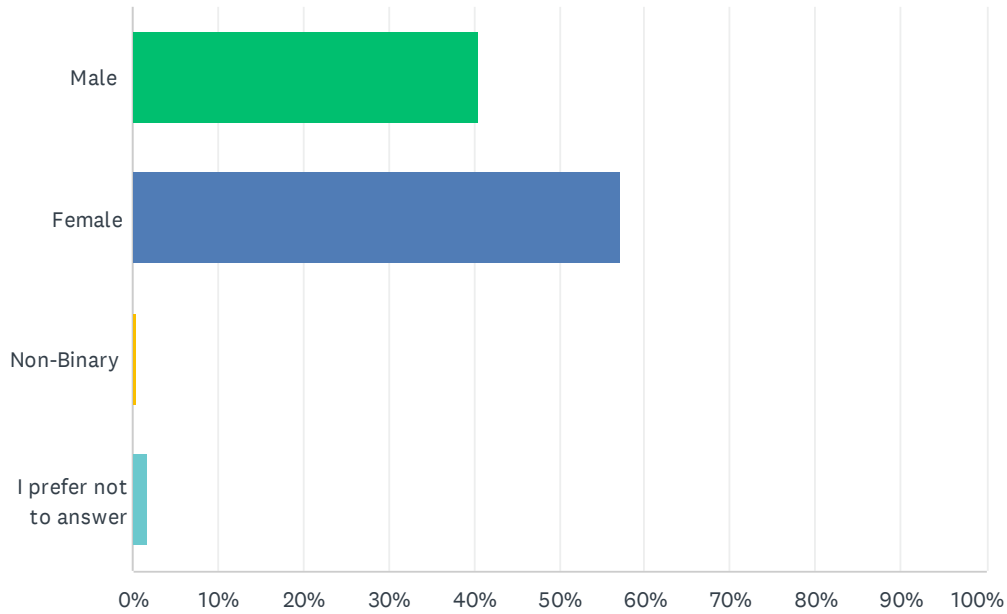
Answered: 1,224 Skipped: 0



ANSWER CHOICES	RESPONSES	
25 or under	1.72%	21
26-40	24.51%	300
41-55	40.20%	492
56-65	24.18%	296
66-74	7.03%	86
75 or older	0.57%	7
Decline to answer	1.80%	22
TOTAL		1,224

Q5 What is your gender?

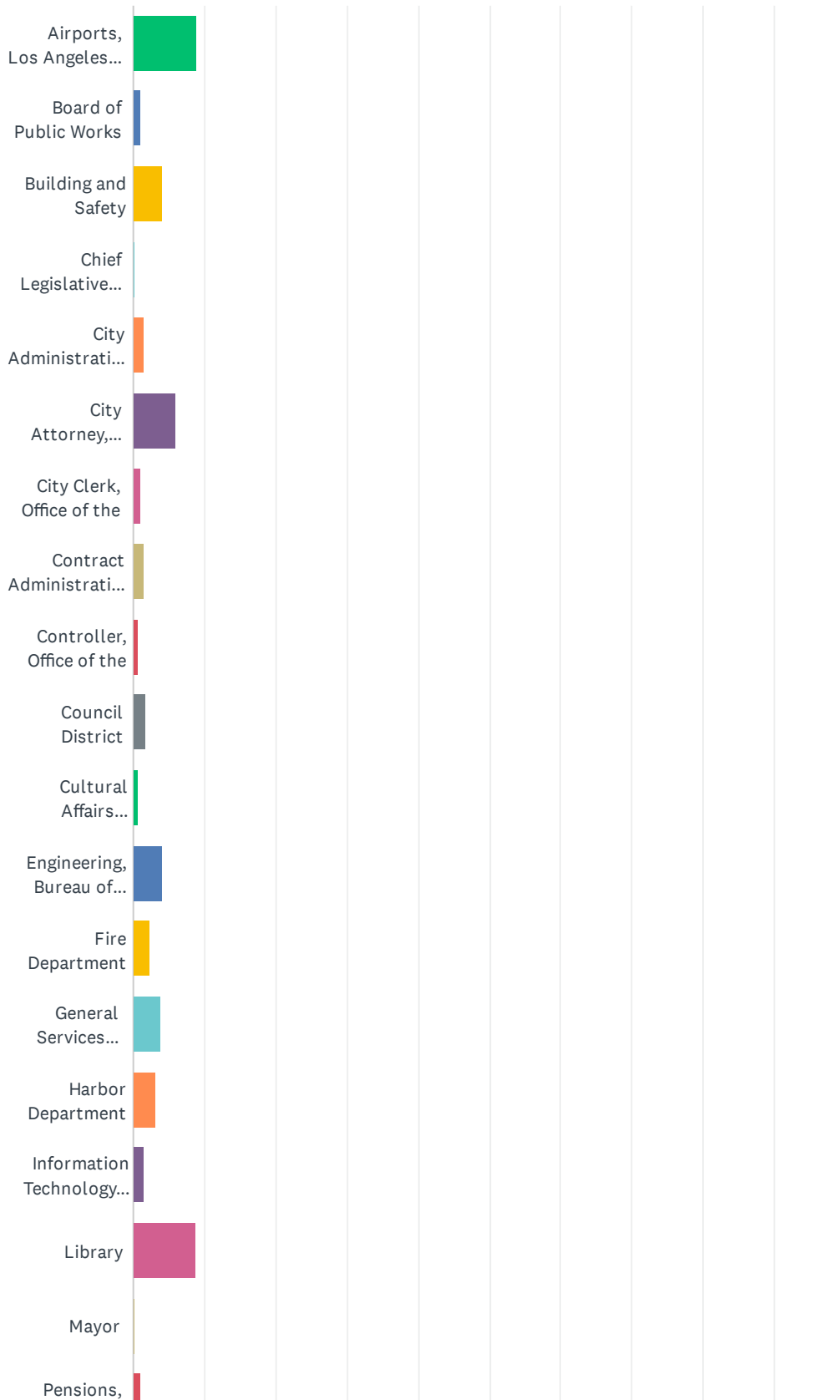
Answered: 1,224 Skipped: 0

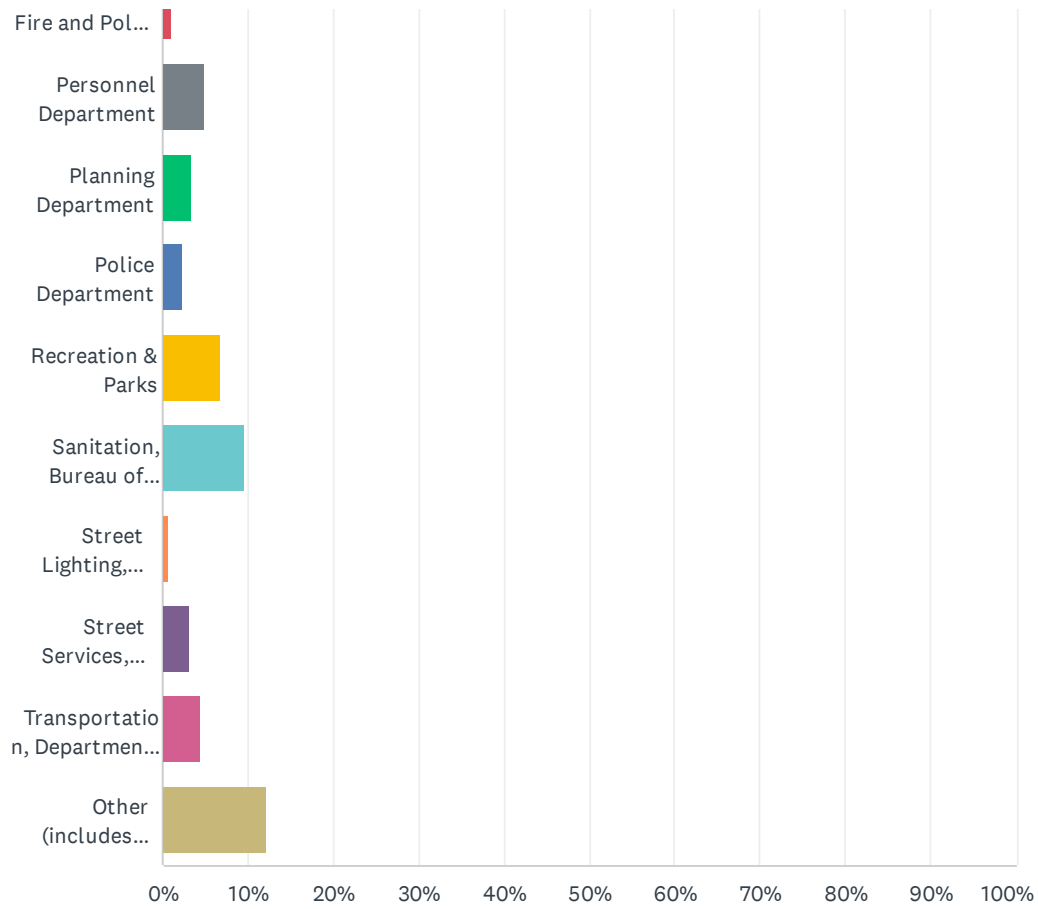


ANSWER CHOICES	RESPONSES
Male	40.60% 497
Female	57.19% 700
Non-Binary	0.49% 6
I prefer not to answer	1.72% 21
TOTAL	1,224

Q6 What City Department do you work for?

Answered: 1,224 Skipped: 0

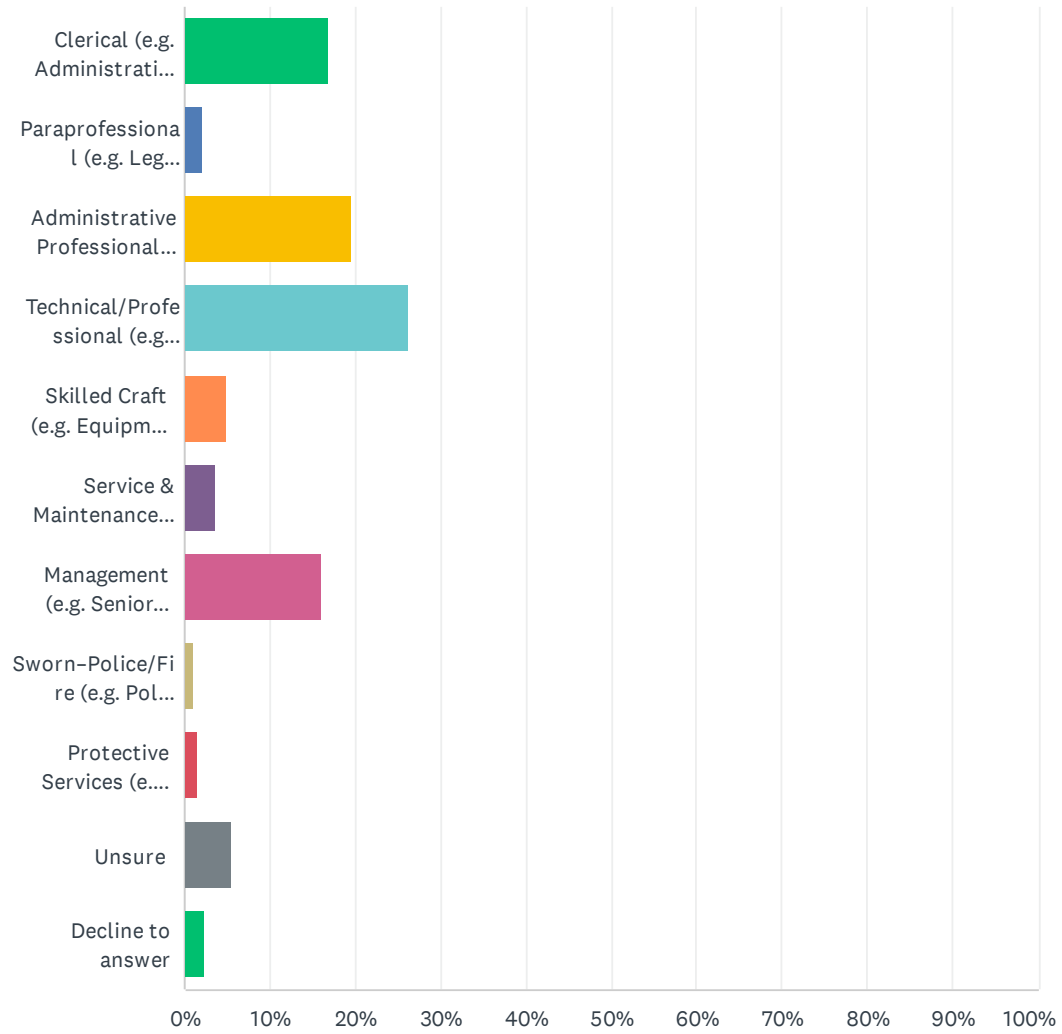




ANSWER CHOICES	RESPONSES	
Airports, Los Angeles World	8.99%	110
Board of Public Works	1.06%	13
Building and Safety	4.08%	50
Chief Legislative Analyst, Office of the	0.25%	3
City Administrative Officer, Office of the	1.55%	19
City Attorney, Office of the	5.96%	73
City Clerk, Office of the	1.14%	14
Contract Administration, Bureau of Public Works	1.39%	17
Controller, Office of the	0.65%	8
Council District	1.80%	22
Cultural Affairs Department	0.57%	7
Engineering, Bureau of Public Works	4.08%	50
Fire Department	2.29%	28
General Services Department	3.76%	46
Harbor Department	3.19%	39
Information Technology Agency	1.55%	19
Library	8.74%	107
Mayor	0.16%	2
Pensions, Fire and Police	0.98%	12
Personnel Department	4.98%	61
Planning Department	3.51%	43
Police Department	2.29%	28
Recreation & Parks	6.78%	83
Sanitation, Bureau of Public Works	9.56%	117
Street Lighting, Bureau of Public Works	0.74%	9
Street Services, Bureau of Public Works	3.19%	39
Transportation, Department of	4.58%	56
Other (includes smaller departments, such as Cannabis, Civil, Human Rights, and Equity, Ethics Commission, etc.)	12.17%	149
TOTAL		1,224

Q7 What is your Job category?

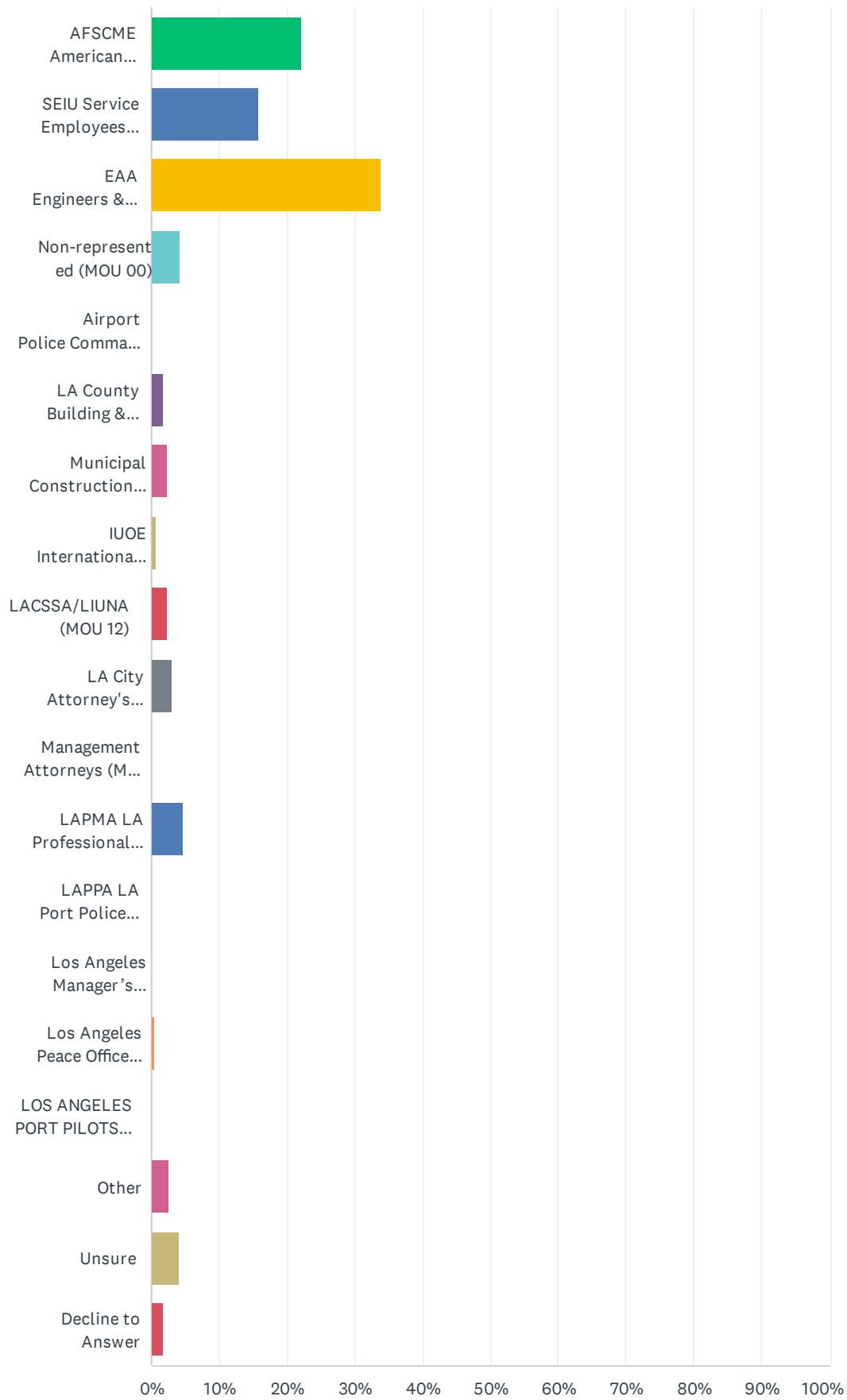
Answered: 1,224 Skipped: 0



ANSWER CHOICES	RESPONSES	
Clerical (e.g. Administrative Clerk, Office Services Assistant, Secretary, etc.)	16.83%	206
Paraprofessional (e.g. Legal Secretary, Personnel Records Supervisor, etc.)	2.12%	26
Administrative Professional (e.g. Accountant, Management Assistant, Analyst, etc.)	19.53%	239
Technical/Professional (e.g. Attorney, Civil Engineer, Librarian, City Planner, etc.)	26.23%	321
Skilled Craft (e.g. Equipment Mechanic, Electrician, Refuse Collection Truck Operator, etc.)	4.98%	61
Service & Maintenance (e.g. Recreation Assistant, Maintenance Laborer, Custodian, Gardener, etc)	3.68%	45
Management (e.g. Senior Management Analyst, , Assistant General Manager, etc.)	16.01%	196
Sworn–Police/Fire (e.g. Police Officer, Firefighter, etc.)	1.14%	14
Protective Services (e.g. Security Officer, Traffic Officer, Crossing Guard, etc.)	1.47%	18
Unsure	5.56%	68
Decline to answer	2.45%	30
TOTAL	1,224	

Q8 What Labor Organization represents you?

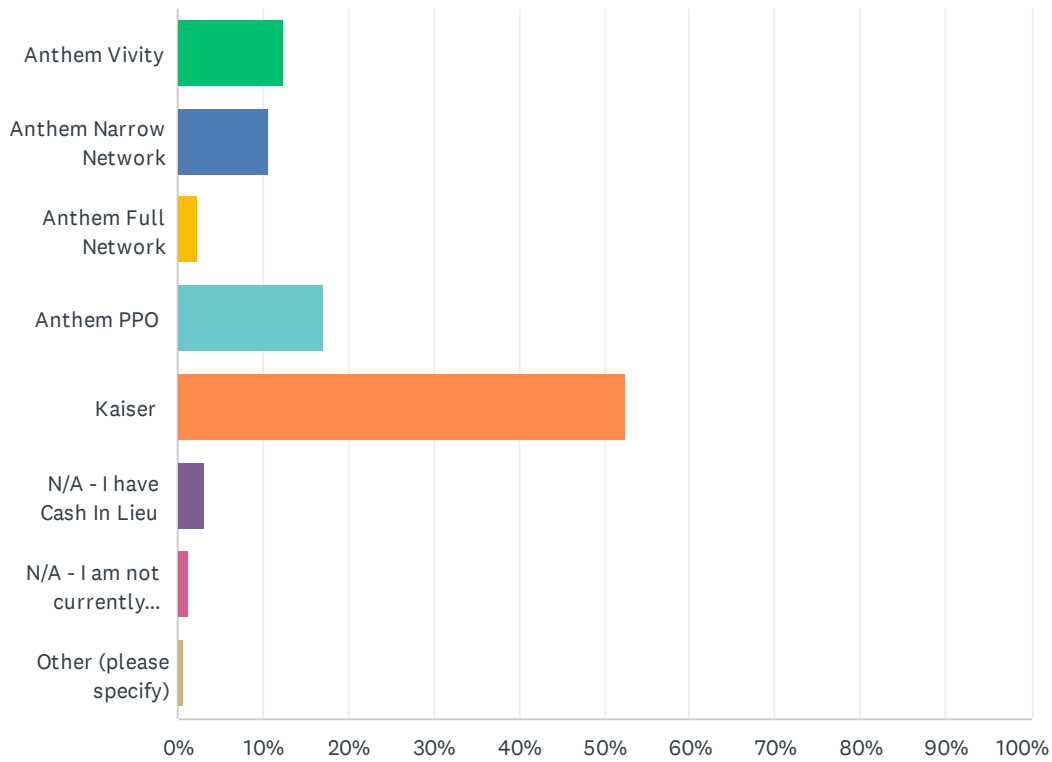
Answered: 1,224 Skipped: 0



ANSWER CHOICES	RESPONSES	
AFSCME American Federation of State, County, & Municipal Employees (MOU's 3,6,7,10,11,16,37)	22.22%	272
SEIU Service Employees International Union (MOUs 4, 8, 14, 15, 17, 18)	15.77%	193
EAA Engineers & Architects Assoc. (MOU's 1, 19, 20, 21)	33.82%	414
Non-represented (MOU 00)	4.33%	53
Airport Police Command Officers Association (MOU 40)	0.08%	1
LA County Building & Construction Trades Council (MOU 2, 13)	1.72%	21
Municipal Construction Inspector Assoc. (MOU 5)	2.29%	28
IUOE International Union of Operating Engineers (MOU's 9, 31)	0.65%	8
LACSSA/LIUNA (MOU 12)	2.37%	29
LA City Attorney's Assoc. (MOU 29)	3.02%	37
Management Attorneys (MOU 32)	0.00%	0
LAPMA LA Professional Managers Assoc. (MOU's 36, 63, 64)	4.66%	57
LAPPA LA Port Police Assoc. (MOU 38)	0.08%	1
Los Angeles Manager's Association (MOU 63)	0.08%	1
Los Angeles Peace Officers Association (MOUs 39, 65)	0.41%	5
LOS ANGELES PORT PILOTS ASSOCIATION (MOU 26)	0.00%	0
Other	2.61%	32
Unsure	4.08%	50
Decline to Answer	1.80%	22
TOTAL	1,224	

Q9 Which City of Los Angeles medical plan are you enrolled in?

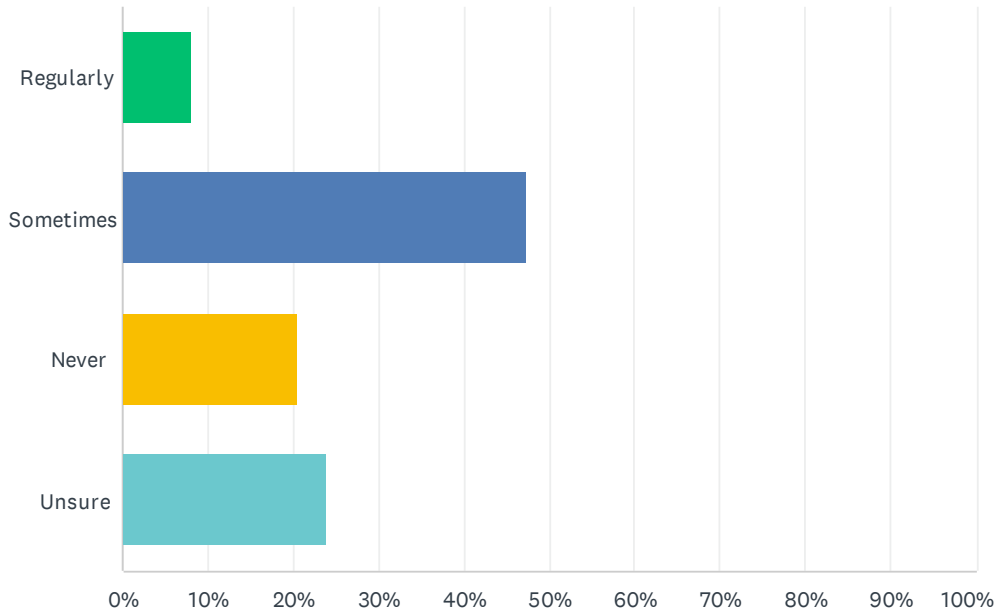
Answered: 1,221 Skipped: 3



ANSWER CHOICES	RESPONSES	
Anthem Vivity	12.37%	151
Anthem Narrow Network	10.57%	129
Anthem Full Network	2.38%	29
Anthem PPO	17.12%	209
Kaiser	52.42%	640
N/A - I have Cash In Lieu	3.19%	39
N/A - I am not currently enrolled/eligible for LAwell plans	1.31%	16
Other (please specify)	0.66%	8
TOTAL		1,221

Q10 When utilizing your medical PPO plan, how often do you receive out-of-network benefits?

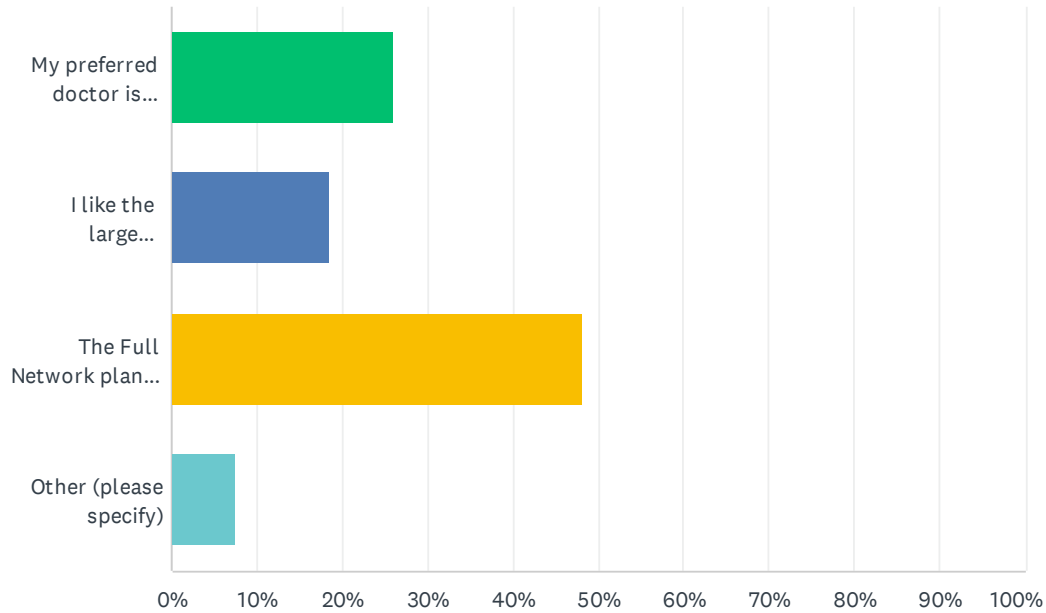
Answered: 209 Skipped: 1,015



ANSWER CHOICES	RESPONSES
Regularly	8.13% 17
Sometimes	47.37% 99
Never	20.57% 43
Unsure	23.92% 50
TOTAL	209

Q11 Which of the following most closely matches your reason for selecting the Full Network?

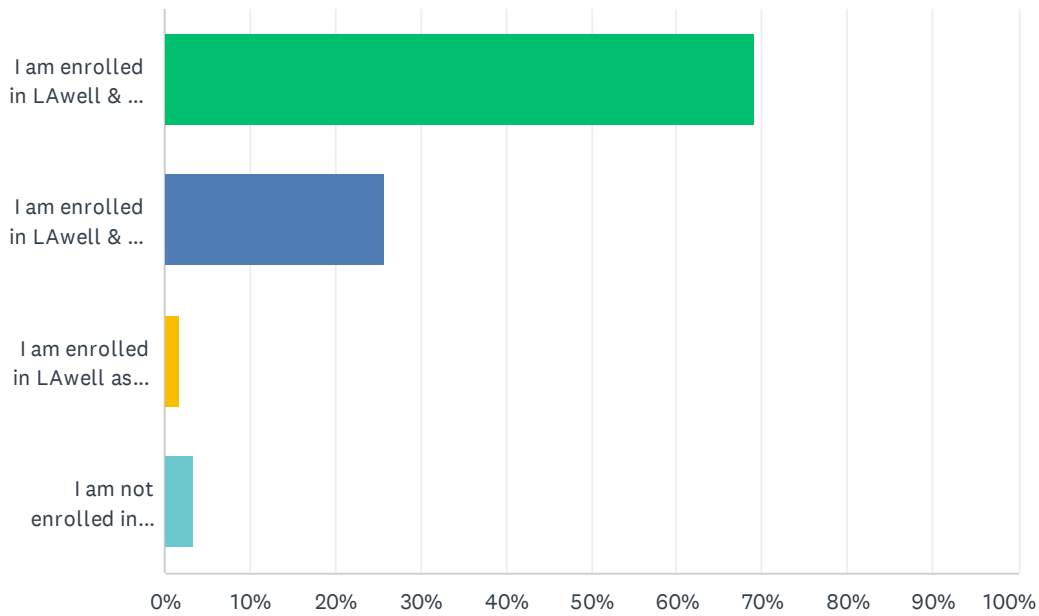
Answered: 27 Skipped: 1,197



ANSWER CHOICES	RESPONSES	
My preferred doctor is in-network in the Full plan, but is not in-network for another HMO.	25.93%	7
I like the large selections of doctors available	18.52%	5
The Full Network plan is familiar to me and I don't want to change.	48.15%	13
Other (please specify)	7.41%	2
TOTAL		27

Q12 Which of the following applies to you:

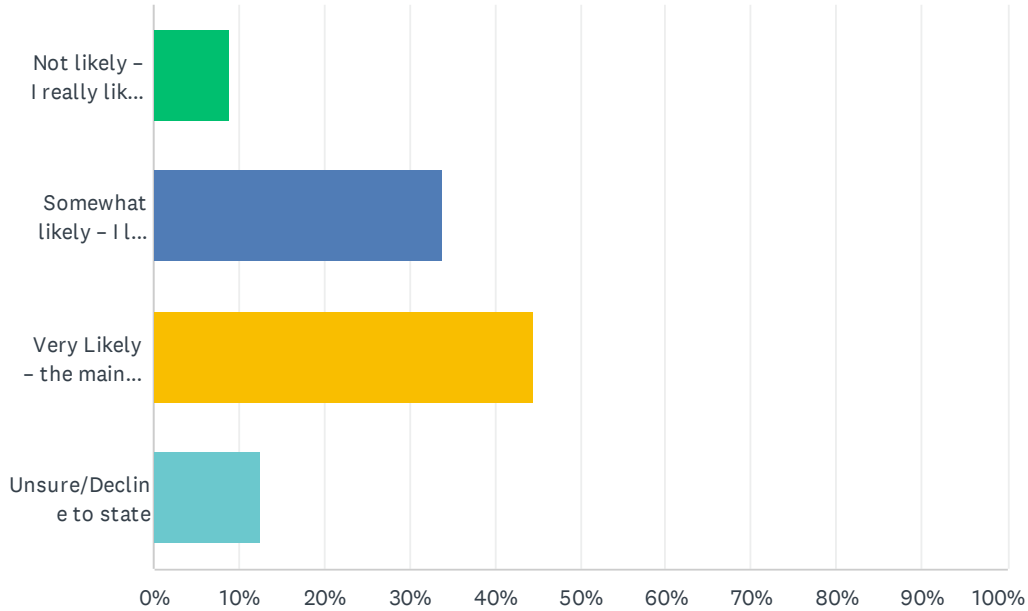
Answered: 1,210 Skipped: 14



ANSWER CHOICES	RESPONSES	
I am enrolled in LAwell & My current medical premium is fully covered by the City subsidy.	69.01%	835
I am enrolled in LAwell & I pay a portion of the premium via payroll deduction	25.87%	313
I am enrolled in LAwell as the dependent of another City employee	1.65%	20
I am not enrolled in LAwell; I have coverage outside the City	3.47%	42
TOTAL		1,210

Q13 If the City Subsidy no longer fully covered your current plan, how likely are you to consider changing plans?

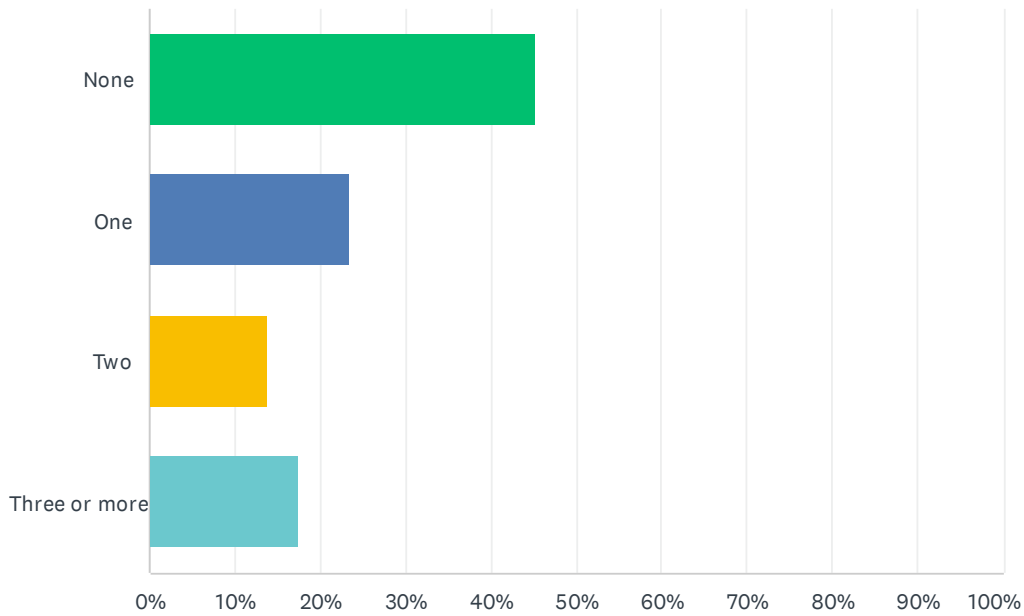
Answered: 831 Skipped: 393



ANSWER CHOICES	RESPONSES	
Not likely – I really like my current plan and would be willing to pay a portion of the premium to keep it.	8.90%	74
Somewhat likely – I like my current plan, but I would consider changing depending on the cost increase	33.81%	281
Very Likely – the main reason I picked my coverage is because the City pays 100% of the premium. I would want to change to whatever option was free to me.	44.65%	371
Unsure/Decline to state	12.64%	105
TOTAL		831

Q14 How many dependents are you covering?

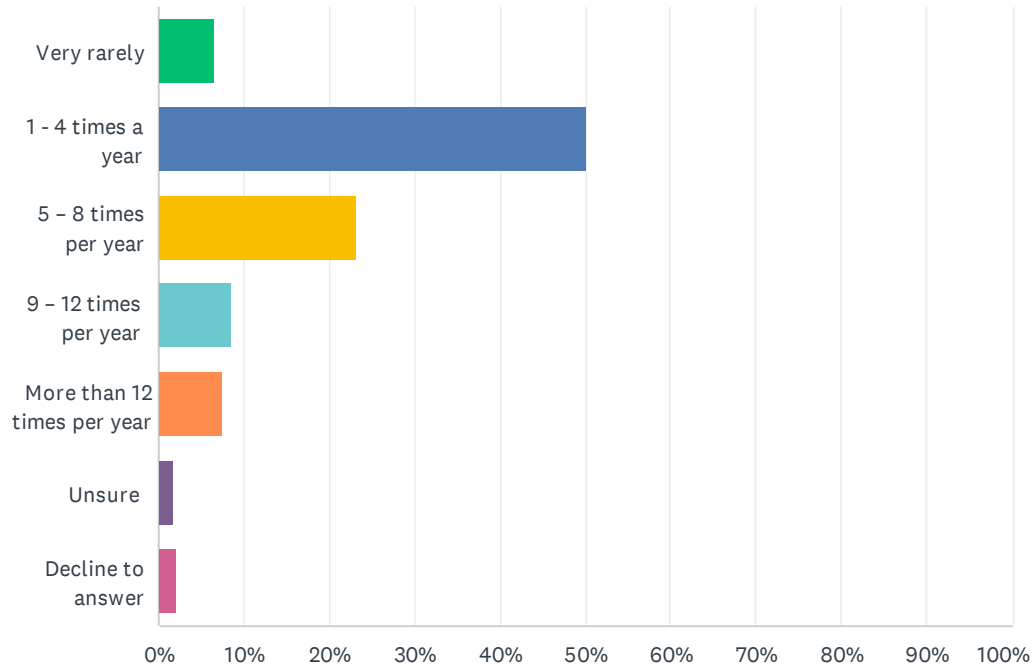
Answered: 1,201 Skipped: 23



ANSWER CHOICES	RESPONSES	
None	45.21%	543
One	23.48%	282
Two	13.82%	166
Three or more	17.49%	210
TOTAL		1,201

Q15 How often do you and/or your dependents visit a Doctor's office for a regular visit?

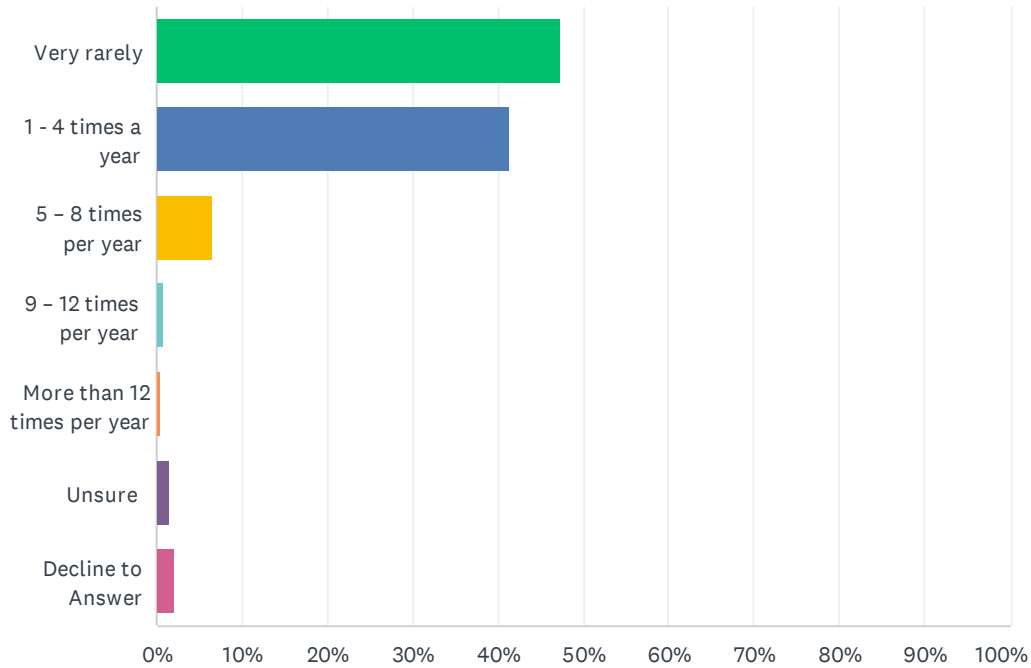
Answered: 1,182 Skipped: 42



ANSWER CHOICES	RESPONSES	
Very rarely	6.68%	79
1 - 4 times a year	50.17%	593
5 - 8 times per year	23.27%	275
9 - 12 times per year	8.63%	102
More than 12 times per year	7.45%	88
Unsure	1.69%	20
Decline to answer	2.12%	25
TOTAL		1,182

Q16 How often do you and/or your dependents seek Urgent Care services?

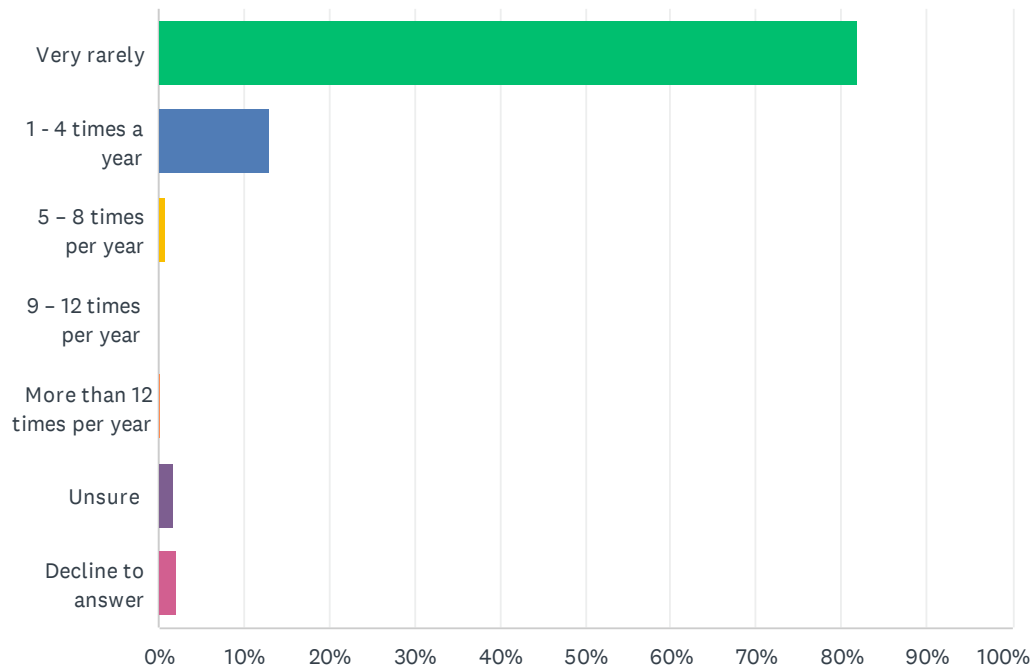
Answered: 1,182 Skipped: 42



ANSWER CHOICES	RESPONSES	
Very rarely	47.29%	559
1 - 4 times a year	41.37%	489
5 - 8 times per year	6.51%	77
9 - 12 times per year	0.85%	10
More than 12 times per year	0.42%	5
Unsure	1.52%	18
Decline to Answer	2.03%	24
TOTAL		1,182

Q17 How often do you and/or your dependents seek Emergency services?

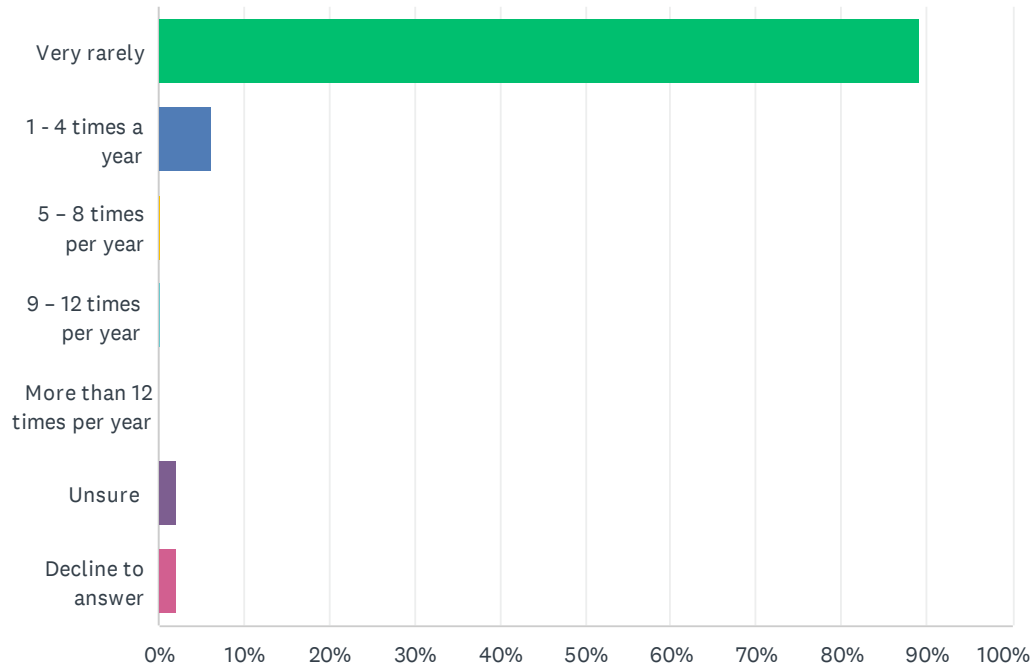
Answered: 1,182 Skipped: 42



ANSWER CHOICES	RESPONSES	
Very rarely	81.90%	968
1 - 4 times a year	13.03%	154
5 - 8 times per year	0.85%	10
9 - 12 times per year	0.08%	1
More than 12 times per year	0.17%	2
Unsure	1.78%	21
Decline to answer	2.20%	26
TOTAL		1,182

Q18 How often do you and/or your dependents seek services while traveling (includes any services sought outside of CA)?

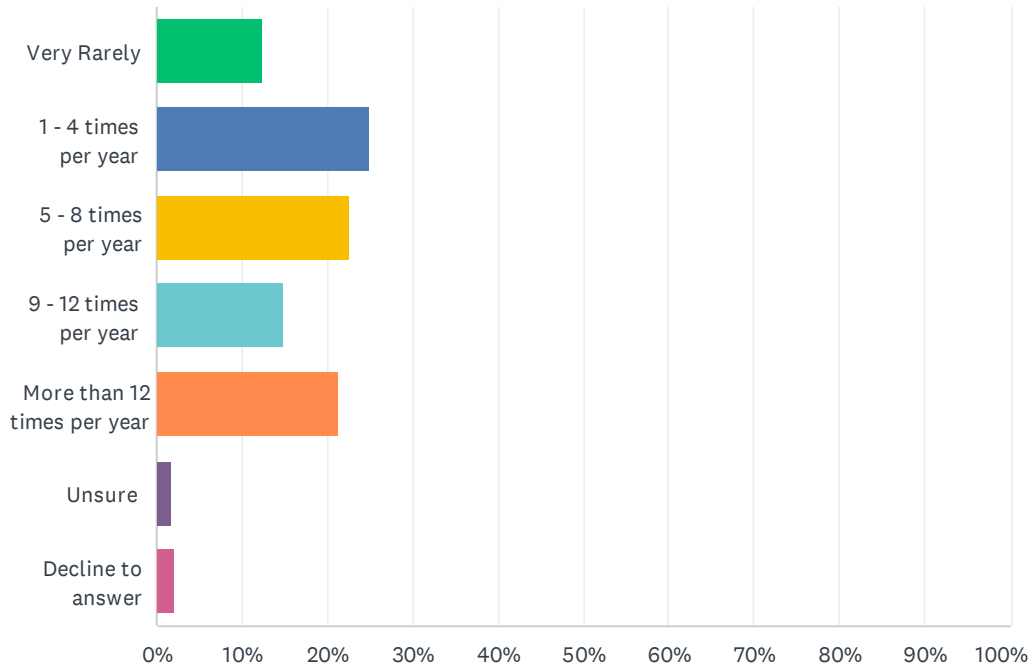
Answered: 1,182 Skipped: 42



ANSWER CHOICES	RESPONSES	
Very rarely	89.09%	1,053
1 - 4 times a year	6.18%	73
5 - 8 times per year	0.25%	3
9 - 12 times per year	0.17%	2
More than 12 times per year	0.00%	0
Unsure	2.12%	25
Decline to answer	2.20%	26
TOTAL		1,182

Q19 How often do you and/or your dependents fill a prescription?

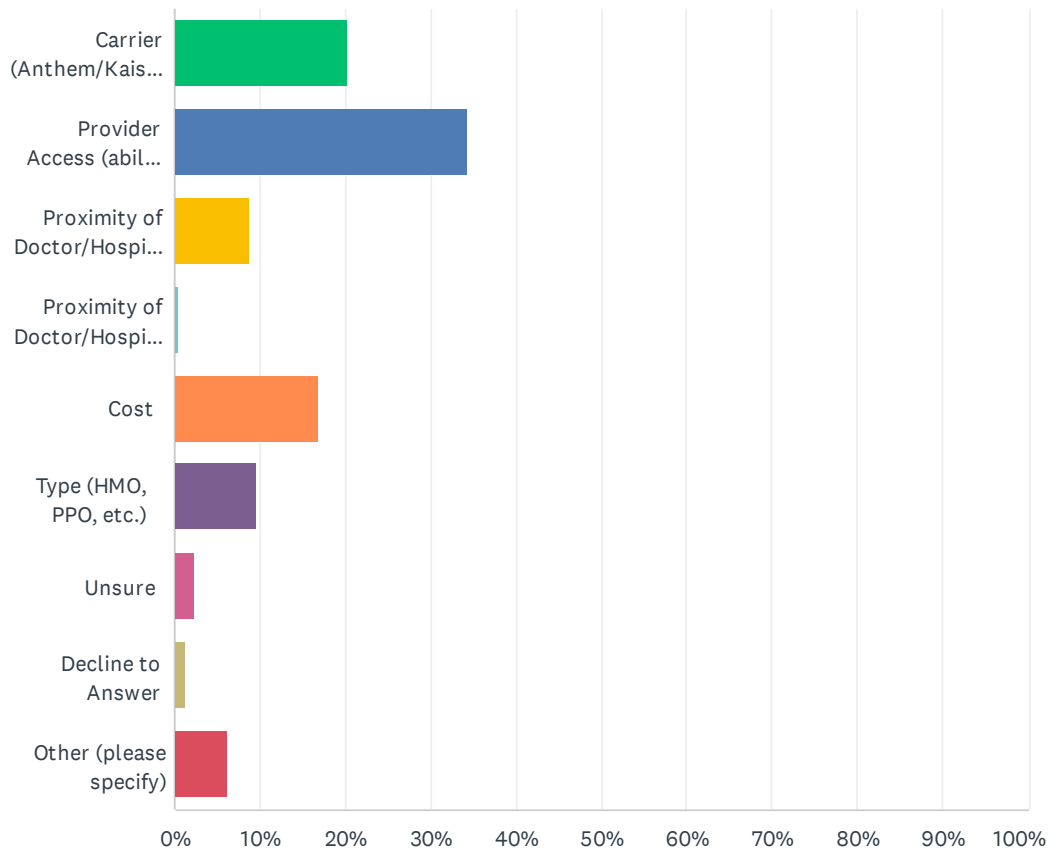
Answered: 1,182 Skipped: 42



ANSWER CHOICES	RESPONSES	
Very Rarely	12.35%	146
1 - 4 times per year	24.87%	294
5 - 8 times per year	22.67%	268
9 - 12 times per year	14.97%	177
More than 12 times per year	21.40%	253
Unsure	1.69%	20
Decline to answer	2.03%	24
TOTAL		1,182

Q20 What about your medical plan is the most important to you?

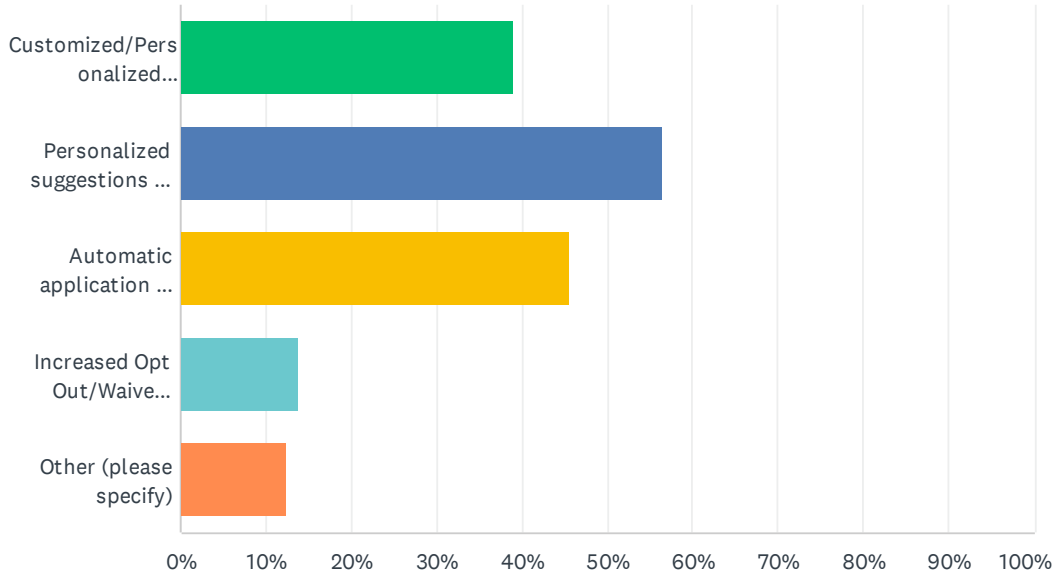
Answered: 1,182 Skipped: 42



ANSWER CHOICES	RESPONSES	
Carrier (Anthem/Kaiser, etc.)	20.22%	239
Provider Access (ability to seek services)	34.43%	407
Proximity of Doctor/Hospital to home	8.80%	104
Proximity of Doctor/Hospital to work	0.34%	4
Cost	16.84%	199
Type (HMO, PPO, etc.)	9.56%	113
Unsure	2.28%	27
Decline to Answer	1.27%	15
Other (please specify)	6.26%	74
TOTAL		1,182

Q21 If your current carrier was not available in the future, what option below would help you adjust to the change? (check all that apply)

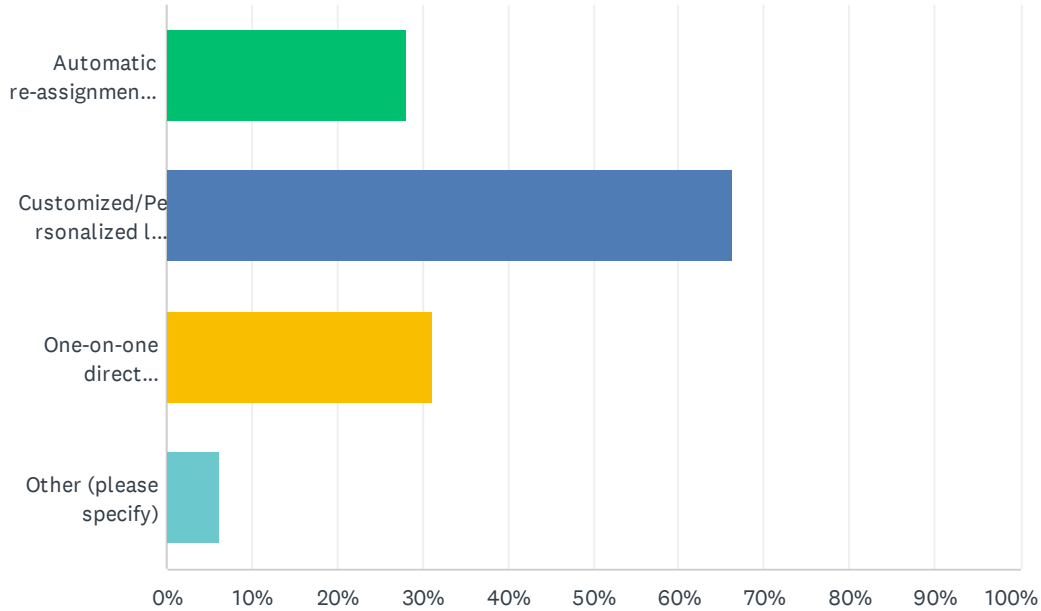
Answered: 349 Skipped: 875



ANSWER CHOICES	RESPONSES
Customized/Personalized educational materials that outline all of my options	38.97% 136
Personalized suggestions of coverage options which most closely match my current plan	56.45% 197
Automatic application for "Continuity of Care". This is when your new plan will allow you to continue treatment of an existing condition as it was preapproved under your previous health plan and doctor regardless of whether your doctor is in-network.	45.56% 159
Increased Opt Out/Waive option (aka higher Cash In Lieu)	13.75% 48
Other (please specify)	12.32% 43
Total Respondents: 349	

Q22 If your current doctor was no longer part of your network, what option below would help you identify a new doctor? (check all that apply)

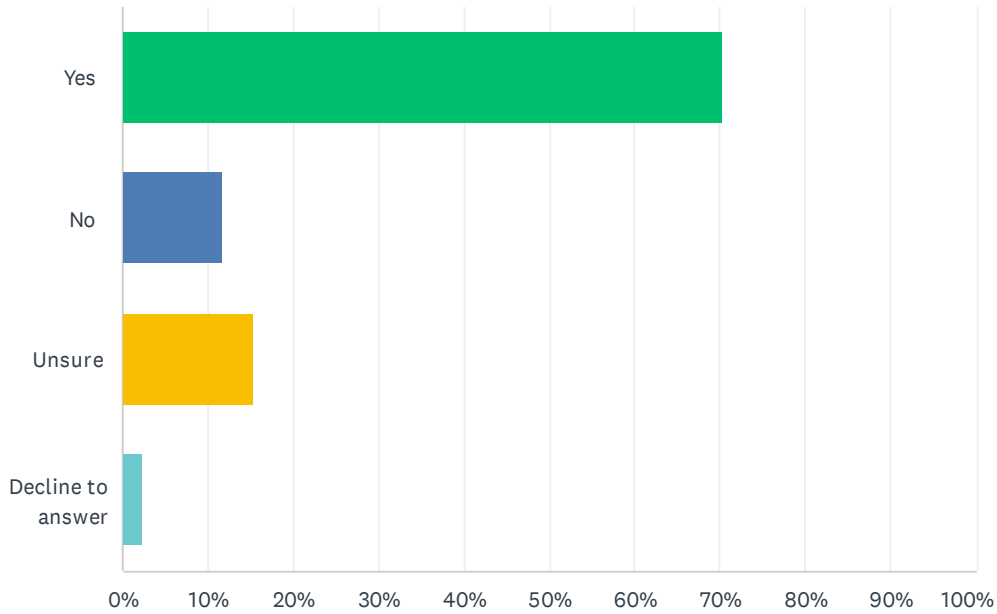
Answered: 859 Skipped: 365



ANSWER CHOICES	RESPONSES	
Automatic re-assignment to a doctor in the same vicinity/region as my current doctor	28.06%	241
Customized/Personalized list of doctors	66.24%	569
One-on-one direct assistance in located a new doctor	31.08%	267
Other (please specify)	6.17%	53
Total Respondents: 859		

Q23 Are you satisfied with your plan's customer service?

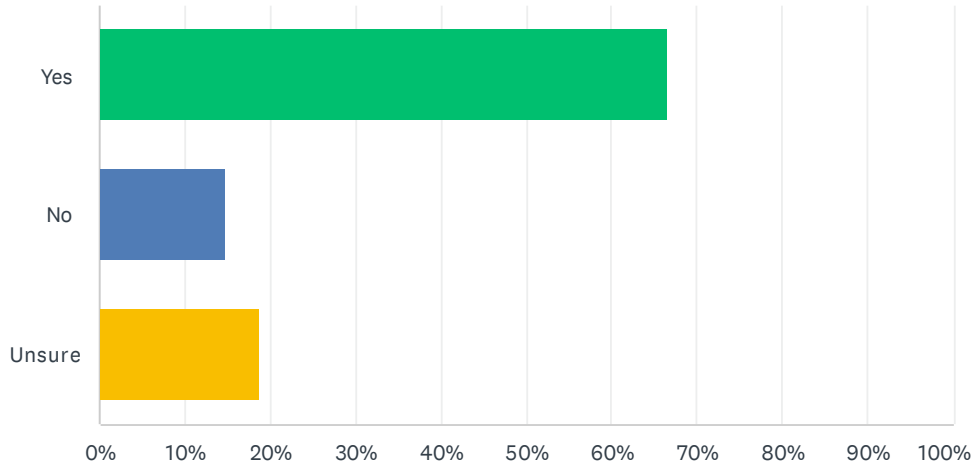
Answered: 1,167 Skipped: 57



ANSWER CHOICES	RESPONSES	
Yes	70.44%	822
No	11.74%	137
Unsure	15.42%	180
Decline to answer	2.40%	28
TOTAL		1,167

Q24 Please answer this question based on the below statement: "I feel that I am well educated on all the benefits my medical plan offers. I understand what services are covered and what is not covered, and I understand how much I may need to pay for services."

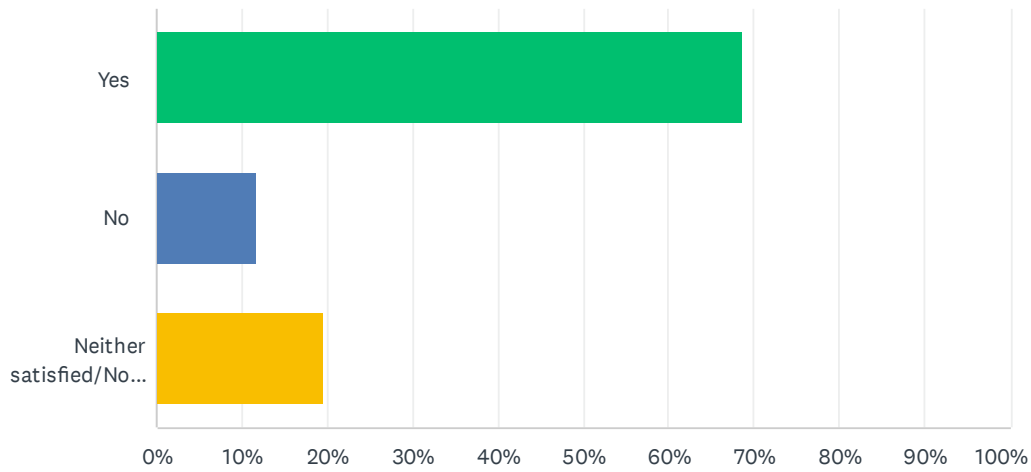
Answered: 1,167 Skipped: 57



ANSWER CHOICES	RESPONSES	
Yes	66.50%	776
No	14.74%	172
Unsure	18.77%	219
TOTAL		1,167

Q25 Are you satisfied with your medical plan?

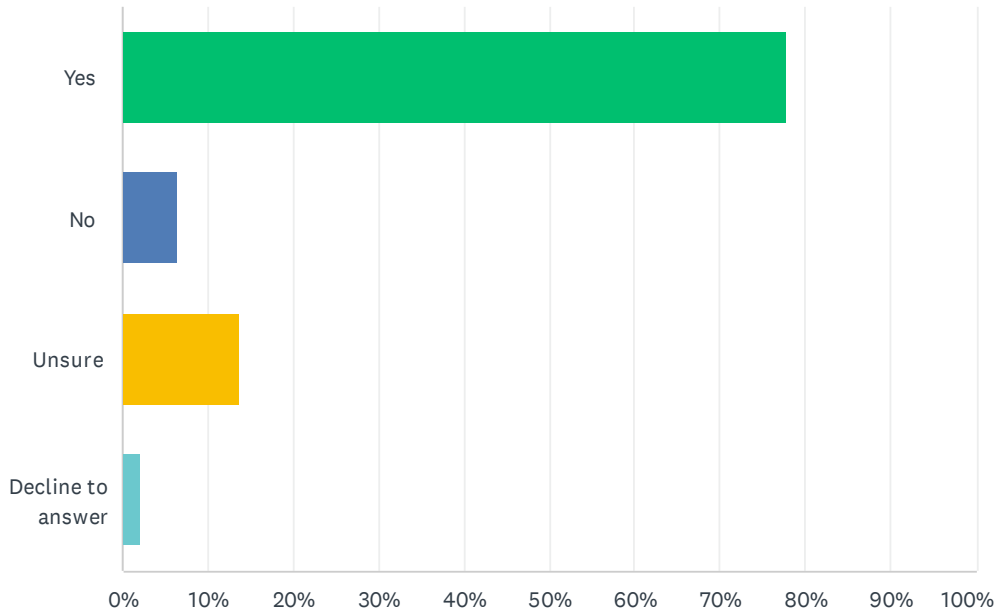
Answered: 1,167 Skipped: 57



ANSWER CHOICES	RESPONSES	
Yes	68.72%	802
No	11.74%	137
Neither satisfied/Nor dissatisfied	19.54%	228
TOTAL		1,167

Q26 Do you feel your medical plan is a good value?

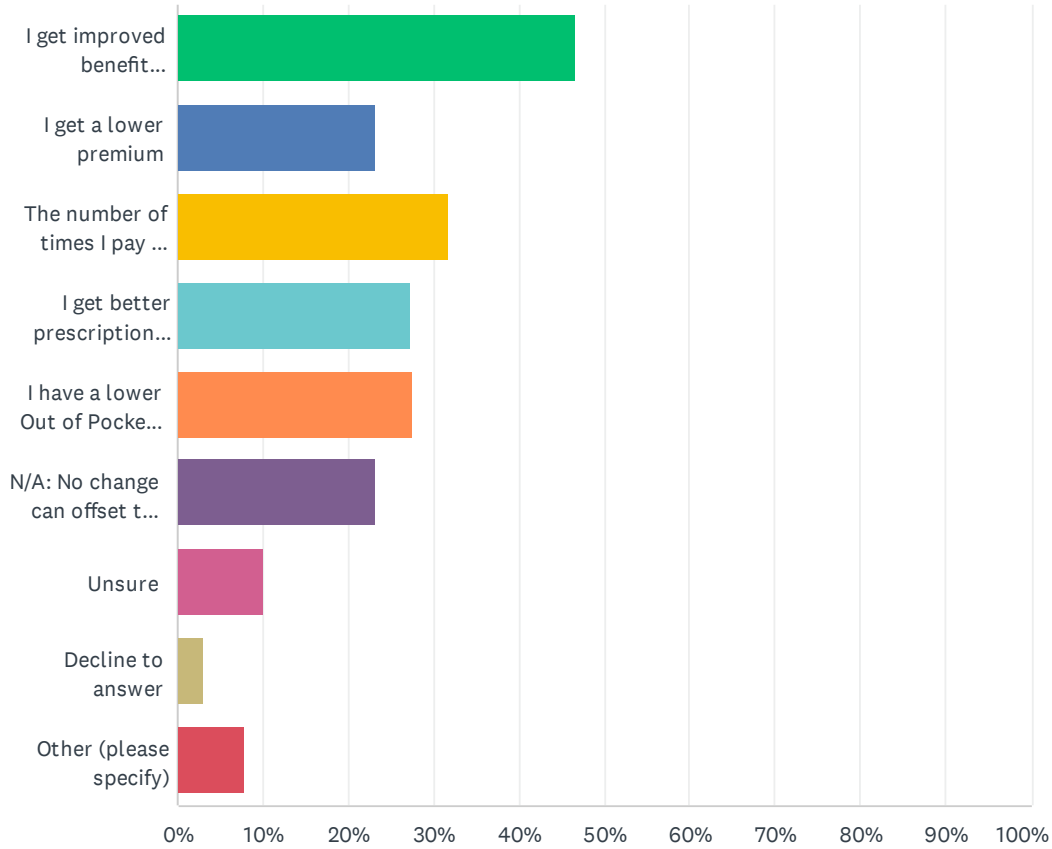
Answered: 1,167 Skipped: 57



ANSWER CHOICES	RESPONSES	
Yes	77.81%	908
No	6.43%	75
Unsure	13.71%	160
Decline to answer	2.06%	24
TOTAL		1,167

Q27 I would accept a small increase (i.e. an increase of \$5-\$10) in my Co-payment if (Check all that apply):

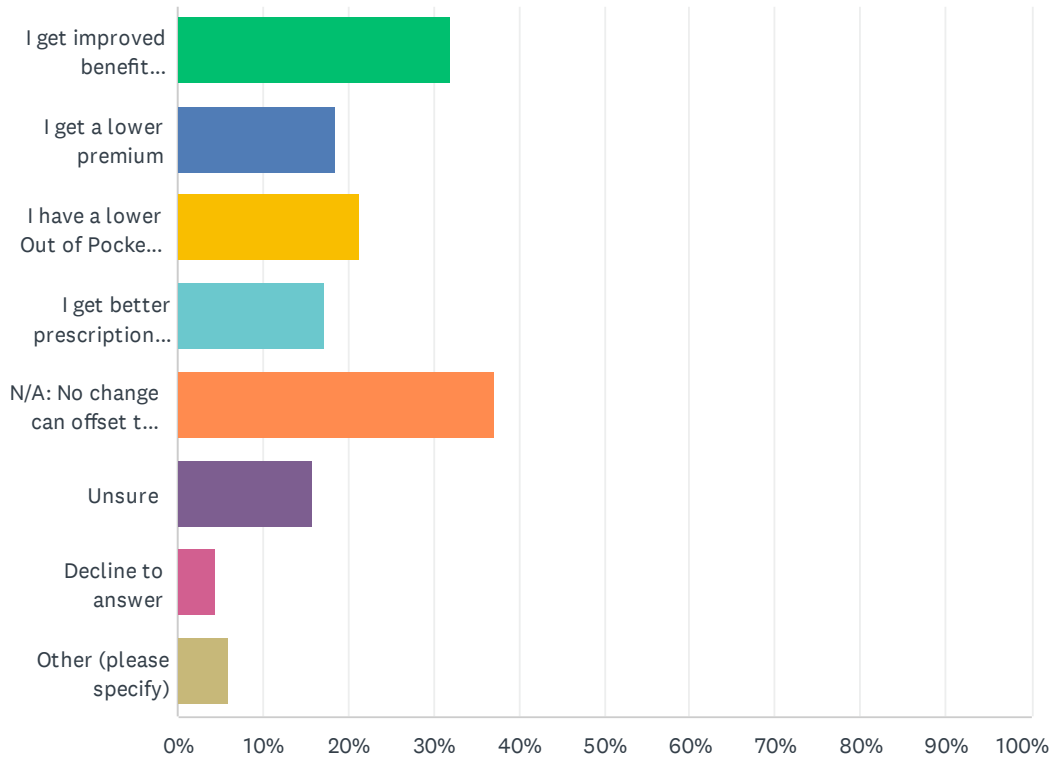
Answered: 1,158 Skipped: 66



ANSWER CHOICES	RESPONSES	
I get improved benefit coverage	46.63%	540
I get a lower premium	23.32%	270
The number of times I pay a co-payment is reduced	31.78%	368
I get better prescription drug benefits	27.37%	317
I have a lower Out of Pocket Limit	27.55%	319
N/A: No change can offset the proposed increase.	23.23%	269
Unsure	9.93%	115
Decline to answer	3.02%	35
Other (please specify)	7.86%	91
Total Respondents: 1,158		

Q28 I would accept a small increase (i.e. an increase of \$100-\$500) in my calendar year deductible (Check all that apply)

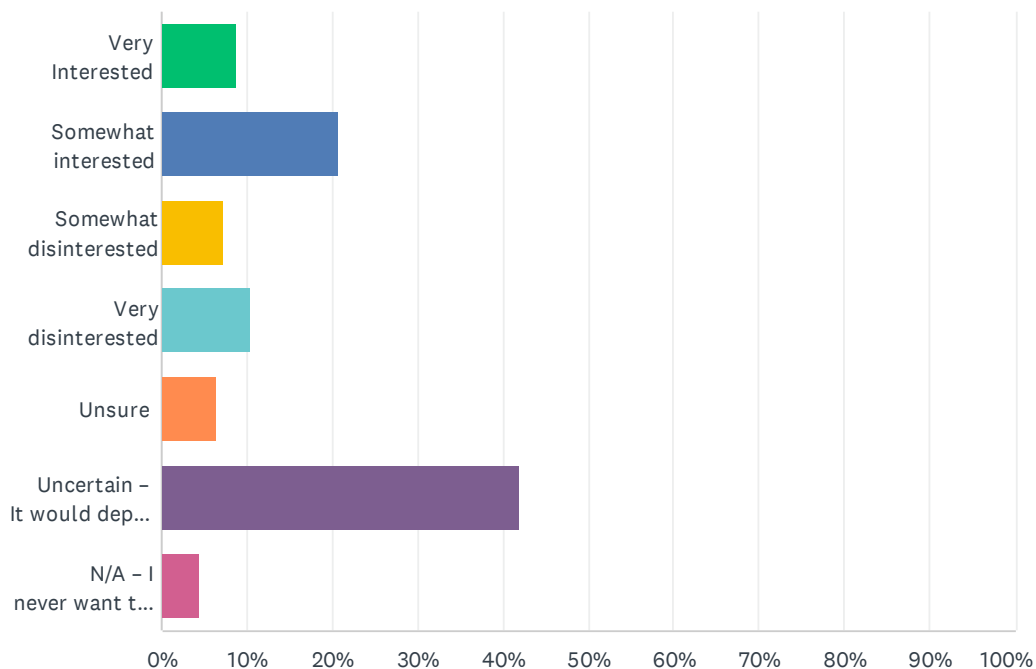
Answered: 1,158 Skipped: 66



ANSWER CHOICES	RESPONSES	
I get improved benefit coverage	32.04%	371
I get a lower premium	18.48%	214
I have a lower Out of Pocket Limit	21.42%	248
I get better prescription drug benefits	17.18%	199
N/A: No change can offset the proposed increase.	37.05%	429
Unsure	15.72%	182
Decline to answer	4.49%	52
Other (please specify)	5.87%	68
Total Respondents: 1,158		

Q29 For the next question, assume the current LAwell health plans continue to be offered, but an additional plan is introduced. How interested are you in trying a different kind of health plan?

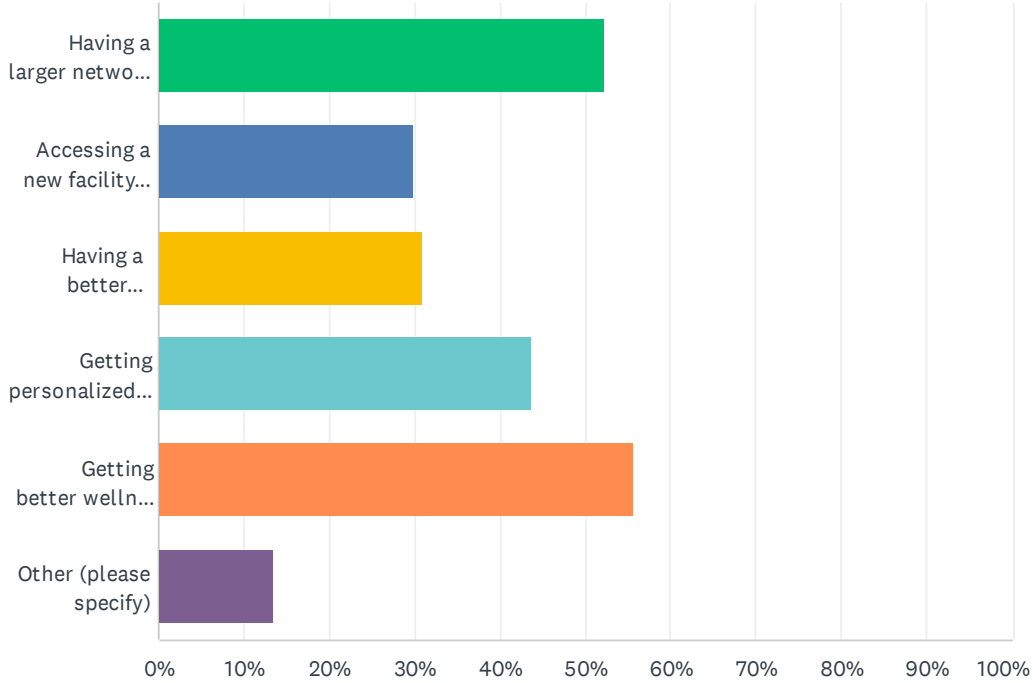
Answered: 1,146 Skipped: 78



ANSWER CHOICES	RESPONSES	
Very Interested	8.73%	100
Somewhat interested	20.77%	238
Somewhat disinterested	7.24%	83
Very disinterested	10.38%	119
Unsure	6.46%	74
Uncertain – It would depend on what the new plan looks like	41.97%	481
N/A – I never want to change under any circumstance.	4.45%	51
TOTAL		1,146

Q30 If either disinterested, unsure, or uncertain answers were selected, do any of the following factors interest you (Check all that apply):

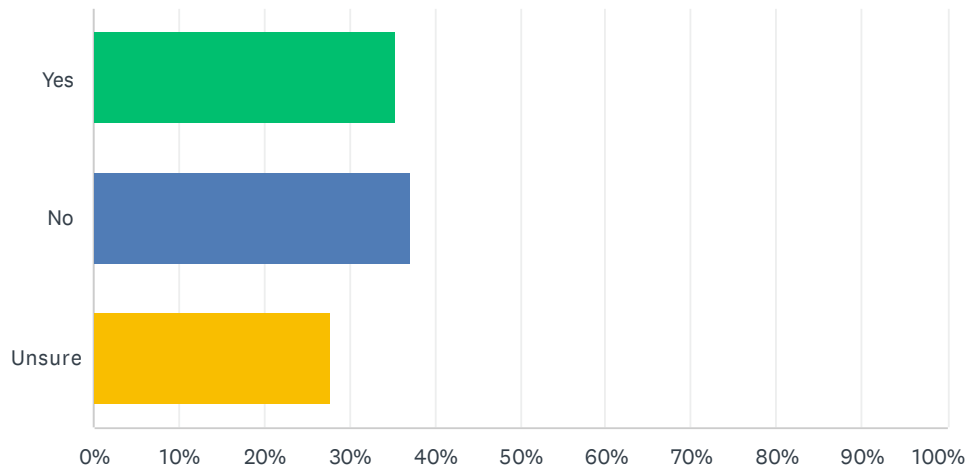
Answered: 867 Skipped: 357



ANSWER CHOICES	RESPONSES
Having a larger network of doctors available to you	52.25% 453
Accessing a new facility that is currently unavailable to you	29.87% 259
Having a better condition management services – An improvement to education and experience in managing treatment options.	30.91% 268
Getting personalized healthcare assistance; Having someone lead you through and navigate the health system	43.71% 379
Getting better wellness and preventative services	55.71% 483
Other (please specify)	13.38% 116
Total Respondents: 867	

Q31 Would you be interested in learning more about HDHP and HSA?

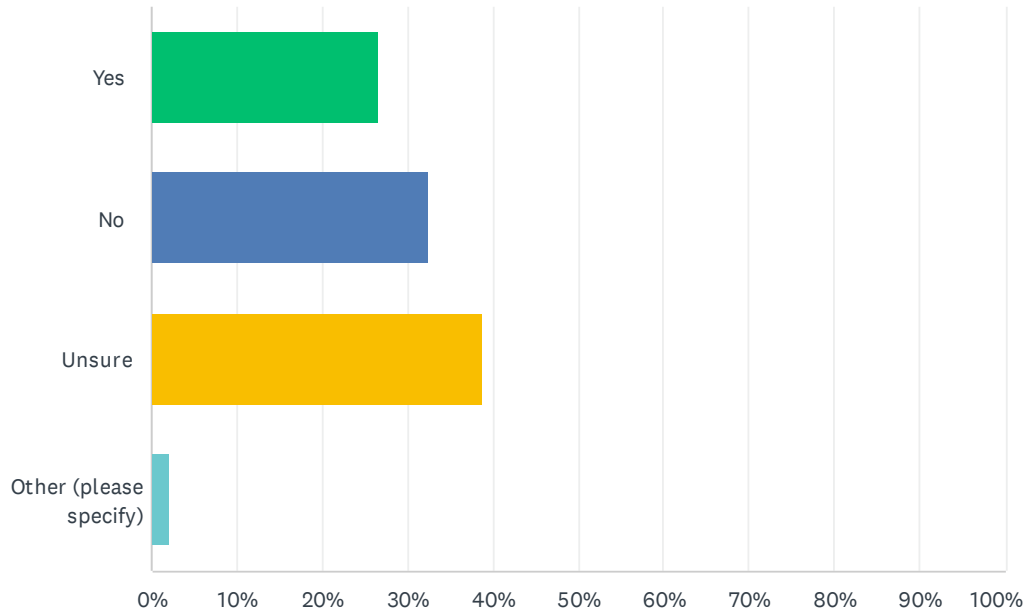
Answered: 1,135 Skipped: 89



ANSWER CHOICES	RESPONSES
Yes	35.33% 401
No	37.00% 420
Unsure	27.67% 314
TOTAL	1,135

Q32 Would you be interested in seeing alternative plan options such as a HDHP with HSA implemented with the City of Los Angeles?

Answered: 1,135 Skipped: 89



ANSWER CHOICES	RESPONSES	
Yes	26.61%	302
No	32.33%	367
Unsure	38.85%	441
Other (please specify)	2.20%	25
TOTAL		1,135

Q33 What changes would you like to see in your medical plan?

Answered: 696 Skipped: 528

Q34 Is there anything else you would like to tell us about your experience with LAwell Medical Plans?

Answered: 440 Skipped: 784