

Loyola Benefits Eligible Employee Views and Experiences with Health Insurance and Wellness Benefits

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In 2019, Loyola made the decision to change health insurance providers from Blue Cross and Blue Shield to Aetna. In response, the Benefits Advisory Committee and the Constituency Engagement Work Group for Staff worked together with representatives from Human Resources to develop a survey that was distributed to benefits eligible employees seeking to learn more about their experiences and views on health insurance and other benefits or wellness related programs at Loyola.

LUC benefits eligible employees from all three campuses (LSC, WTC, and HSC) were surveyed from November 16 to December 7, 2021. The Human Resources Benefits and Wellness survey was distributed online. 1,017 individuals responded to the survey for a response rate of approximately 40%. All benefits eligible faculty and staff were sent the survey. However, not all benefits eligible employees are enrolled in healthcare coverage through Loyola. Benefits eligible employees are full-time faculty or staff members who work .80 full time equivalent or higher, or part-time staff members who are classified as .53 full time equivalent or higher based on 1,950 annual hours or .50 full time equivalent or higher based on 2,080 annual hours. While some questions were specific to Loyola health coverage, others focused on general healthcare insurance coverage in addition to other wellness-related benefits at Loyola.

Table 1. Role at Loyola

	N	%	% total number surveyed
Faculty	387	39.7	38.4
Staff	589	60.3	38.0

Table 2. Are you enrolled in one of Loyola three medical plans?

	N	%
Yes	837	85.9
No	137	14.1

Satisfaction with Aetna Coverage

Individuals responding to the survey who are currently enrolled in Loyola's healthcare plan through Aetna indicated their annual income level. Most respondents who earn an annual income of \$80,000 and below are between the ages of 18 and 45 (approximately 60.3%) while the majority of respondents who earn more than \$80,000 annually are 36 to 65 years old (approximately 81.6%). Roughly three-fourths (75.1%) of respondents who earn \$80,000 or less are in staff roles at the university, and slightly more than half (57.0%) of those earning \$80,000 or more are in faculty roles at Loyola.

Additionally, survey participants were asked about their access and satisfaction with Aetna’s network coverage of various services. Overall, individuals making more than \$80,000 annually tended to be less satisfied with Aetna’s health insurance coverage. Approximately 42.8% of those with annual incomes above \$80,000 indicated that they were extremely or somewhat dissatisfied with their Aetna coverage. Slightly more than one-third (34.8%) of those making \$80,000 or less indicated that they were extremely or somewhat dissatisfied.

Table 3. Overall Satisfaction with Aetna health insurance coverage by annual income level

	\$80,000 and below	Above \$80,000
	%	%
Extremely/Somewhat satisfied	44.1	39.9
Neither satisfied nor dissatisfied	21.1	17.3
Extremely/Somewhat dissatisfied	34.8	42.8

The vast majority of respondents indicated that they were aware that they had access to various health-related services: hospitals, healthcare clinics, primary care physicians, specialty care providers, behavioral health providers, and retail pharmacy locations (see Table 4 below).

Table 4. Access to health-related services through Aetna insurance by annual income level

	\$80,000 and below		Above \$80,000	
	% Yes	% No	% Yes	% No
Hospitals	98.4	1.6	99.7	0.3
Healthcare clinics	96.2	3.8	97.2	2.8
Primary care physicians	98	2	98.3	1.7
Specialty care providers	91.2	8.8	89.8	10.2
Behavioral health provider	77.3	22.7	75.1	24.9
Retail pharmacy locations	94.6	5.4	91.3	8.7

Despite high levels of awareness of access to health-related services, respondents indicated varying levels of satisfaction with those same services. Behavioral health providers and specialty care providers are the two areas with the lowest levels of satisfaction for those earning \$80,000 and below and for those earning above \$80,000. Slightly less than half of (45.1% of those earning \$80,000 or below and 44.7% of those earning above \$80,000) indicated that they were extremely dissatisfied or dissatisfied with Aetna’s coverage of behavioral health providers. Over one-quarter (27.1% of those earning \$80,000 or below and 31.1% of those earning above \$80,000) were extremely dissatisfied or dissatisfied with Aetna’s coverage of specialty care providers. Table 5 below provides more detail on satisfaction with all of the health-related services surveyed.

Table 5. Satisfaction with Aetna’s network coverage of services by annual income level

	\$80,000 and below		Above \$80,000	
	% Extremely Satisfied/Satisfied	% Extremely Dissatisfied/Dissatisfied	% Extremely Satisfied/Satisfied	% Extremely Dissatisfied/Dissatisfied
Hospitals	56	13.3	63.7	15.3
Healthcare clinics	58	12.6	61.9	14.4
Primary care physicians	65.4	13.4	70.1	14.2
Specialty care providers	49.7	27.1	47.3	31.3
Behavioral health provider	29	45.1	28.7	44.7
Retail pharmacy locations	65.9	12.5	63.8	15.9

Of the 305 respondents who completed the open-ended item regarding disruption in their medical coverage, most (78%) reported a mental health provider, behavioral specialist, other specialist, or primary care provider no longer being covered by Aetna. Other specialists included speech therapists, physical therapists, cancer specialists, podiatrists, chiropractors. Many reported these specialists were treating family members in addition to the Loyola faculty or staff member.

Importance of Factors Related to Healthcare Coverage

The majority of staff and faculty (59%) would rather implement solutions to minimize increases to premiums and deductibles than pay more for their healthcare coverage. This factor was even more important to Loyola staff than for Loyola faculty.

Table 6. Respondent preferences in passing health benefit costs on to employees, by faculty and staff role

	Total Faculty and Staff		Faculty Only %	Staff Only %
	N	%		
Pay more for medical services, with increased deductible and out-of-pocket maximum amounts to maintain or minimize increases in monthly premiums	133	15.1	17.4	13.7
Pay more out of your paycheck (higher monthly premiums) to maintain or minimize increases to the deductible and out-of-pocket maximum amounts	229	26.1	33.1	21.3
Implement solutions to minimize increases to premiums and deductibles	517	58.8	49.4	65

When asked about other factors that mattered to them, Loyola employees rated their network of doctors/hospitals and the cost of insurance premiums as most important to them. The cost at time of services followed in importance. Customer service and timeliness of claims was most important to far fewer individuals. There was a difference between faculty and staff. Faculty (45.8% of faculty) were most likely to consider their network of doctors and hospitals as their first order of importance while staff (38.7% of staff) were more likely to note that cost of health insurance premiums was their top priority.

Table 7. Respondent rankings of aspects of health care coverage

	Cost of health insurance premiums per paycheck		Cost at the time of services (deductible, co-insurances, prescription drug co-insurance, out-of-pocket maximums)		Network of doctors/hospitals		Customer service support on claims questions		Timeliness of claims processing	
	N	%	N	%	N	%	N	%	N	%
1	255	32.2	163	20.6	294	36.1	44	5.6	85	10.2
2	195	24.7	326	41.2	128	15.7	100	12.7	62	7.4
3	211	26.7	180	22.7	288	35.4	78	9.9	66	7.9
4	66	8.3	86	10.9	42	5.2	405	51.3	174	20.9
5	64	8.1	37	4.7	62	7.6	163	20.6	446	53.5
Total	791	100	792	100	814	100	790	100	833	100

Dental, Vision Coverage and Rx Benefits

More Loyola faculty and staff use the Delta Dental compared to Guardian Dental. Of those enrolled, the large majority find the plans meet their needs. There were not significant differences between faculty and staff views.

Table 8. Dental plan enrollment, by plan

	Delta Dental		Guardian Dental	
	N	%	N	%
Yes	699	80.1	95	11.4
No	157	18	687	82.5
Unsure	17	1.9	51	6.1

Table 9. Dental insurance meeting family needs

	%
To a great extent	22.4
To a good extent	33.3
To a moderate extent	20.6
Does not meet needs	8.7
Have not utilized	15.1

Of those enrolled in Loyola’s vision plan, the large majority find the plan meet their needs. However, at the time of this survey more than a third of those enrolled had not yet used the plan. There were not significant differences between faculty and staff views.

Table 10. Vision plan enrollment

	N	%
Yes	555	63.6
No	294	33.7
Unsure	24	2.7

Table 11. Vision plan meeting family needs

	%
To a great extent	17.7
To a good extent	26.1
To a moderate extent	14.1
Does not meet needs	5.3
Have not utilized	36.8

More survey respondents indicated that they used the prescription benefit through CVS than did not. The large majority, over 90%, said the benefit met their family’s needs to some extent. Over a third found that it helped them to a great extent.

Table 12. Utilization of CVS prescription benefit

	N	%
Yes	570	66.7
No	224	26.2
Unsure	61	7.1

Table 13. Prescription benefit met family needs

	%
To a great extent	36.3
To a good extent	35.6

To a moderate extent	20.6
Does not meet needs	6.9
Have not utilized the service	0.5

Retirement Benefits and Parental Leave

The majority of Loyola employees responding to the survey thought their 403B retirement savings program met their family's needs to a good or great degree (68%). Few of the employees reported that they had used the short-term disability insurance benefit or the parental leave benefit. Of the over 100 who had used short-term disability benefits, the vast majority found them to meet their needs to a great or good extent. Of the over 100 who has used the parental leave program, the levels of satisfaction were more distributed. One-quarter of those using parental leave said it did not meet their needs.

Table 14. 403B retirement savings program met your family's needs

	N	%
To a great extent	286	32.9
To a good extent	305	35.1
To a moderate extent	143	16.4
Does not meet needs	19	2.2
Have not utilized	117	13.4

Table 15. Short-term disability insurance benefit met your needs

	N	%
To a great extent	52	6
To a good extent	47	5.4
To a moderate extent	28	3.2
Does not meet needs	6	0.7
Have not utilized	734	84.7

Table 16. Parental leave benefit met your family's needs

	N	%
To a great extent	36	4.1
To a good extent	34	3.9
To a moderate extent	20	2.3
Does not meet needs	29	3.3
Have not utilized	750	86.3

Of the 52 respondents who commented on parental leave, 75% reported the current leave benefit as not meeting their needs or the needs of their family. Specifically, these concerns ranged from the time of leave to whom the leave pertains (e.g., paternal, adoptive parent, etc.). Difficulties working with HR in

order to arrange for parental leave were also mentioned repeatedly as well as the need for elder care and other medical leave situations.

The survey reached a larger group of employees who used Loyola’s tuition benefit program. Two hundred and twenty employees reported using the benefit for their own education and 150 reported that a family member has used it. Of all using the benefit, the majority (60%) found the tuition benefits helped them or their family to a great or good extent.

Table 17. Tuition benefit met your family's needs

	N	%
To a great extent	168	19.3
To a good extent	61	7
To a moderate extent	27	3.1
Does not meet needs	23	2.6
Have not utilized	593	68

Overall Wellness within the Context of COVID

The survey included questions on how Loyola faculty and staff utilized health care across the phases of the COVID-19 pandemic. While the largest group of employees (roughly 50%) did not report a change in their usage, overall faculty and staff reported decreases in how they used healthcare in 2019-2020 and increases in usage then in 2020-2021.

Table 18. Between 2019-2020, during the first phase of COVID (with limited healthcare available across the country), changes in your/your family's usage of the medical, behavioral health, and prescription medication services, by faculty and staff role

	Total Faculty and Staff		Faculty only %	Staff only %
	N	%		
Significant decrease	98	11.4	13.1	10.1
Moderate decrease	106	12.3	13.7	11.5
Slight decrease	112	13	13.7	12.6
No change	385	44.7	40.4	47.4
Slight increase	67	7.8	7.8	7.8
Moderate increase	58	6.7	6.7	6.8
Significant increase	36	4.2	4.7	3.9

Table 19. Between 2020-2021, during the second phase of COVID (with a return to more normal delivery of healthcare services), changes in your/your family's usage of medical, behavioral health, and prescription medication services, by faculty and staff role

	Total Faculty and Staff		Faculty only %	Staff only %
	N	%		
Significant decrease	16	1.9	2.3	1.6
Moderate decrease	50	5.8	5.8	5.7
Slight decrease	40	4.7	6.4	3.5
No change	429	50.1	46.9	52.3
Slight increase	154	18	17.8	18
Moderate increase	107	12.5	12.5	12.5
Significant increase	61	7.1	8.2	6.5

The pandemic had an impact on most Loyola employees with 66% reporting a moderate to great impact on their physical and mental health and wellness. Their health and wellness, in turn, impacted their productivity at work. For over half of faculty and over a third of staff, productivity was impacted to a moderate to great extent.

Table 20. Pandemic impacts on physical and mental health and wellness, by faculty and staff role

	Total Faculty and Staff		Faculty only %	Staff only %
	N	%		
To a great extent	199	23	24.9	21.9
To a moderate extent	374	43.2	43.4	43
Neutral	151	17.5	18.8	16.5
To a lesser extent	54	6.2	5.5	6.8
No impact	87	10.1	7.5	11.8

Table 21. Physical and mental health and wellness impacted your work productivity, by faculty and staff role

	Total Faculty and Staff		Faculty only %	Staff only %
	N	%		
To a great extent	105	12.2	16.5	9.3
To a moderate extent	267	30.9	36.7	27
Neutral	229	26.5	24.6	28
To a lesser extent	67	7.8	5.8	9.1
No impact	196	22.7	16.5	26.6

Throughout the pandemic, Loyola administration messaged employees about the need to provide special care not only for students but also for each other. The majority of faculty (73%) and staff (80%) reported that their managers demonstrated a genuine sense of care for their well-being.

Table 22. My manager demonstrates a genuine sense of care for my well-being, by faculty and staff role

	Total Faculty and Staff		Faculty only %	Staff only %
	N	%		
Always	484	56.5	49.7	61
Sometimes	177	20.7	23.2	18.9
Neutral	146	17.1	18.8	16
Never	49	5.7	8.2	4.1