# Retirees Aged 65 and over- Healthcare Benefits Survey Data Summary

### Methodology

In June 2025, the APS Department of Human Resources and the Office of Procurement administered a survey to gather feedback from staff on what aspects of healthcare are important when considering an insurance carrier. Current staff received an anonymous link through APS email. The link was also shared through division-wide emails and posted on the APS website. APS retirees had the option to complete the online survey or a paper copy that was sent to them. Multiple emails and reminders were shared throughout the survey administration window to ensure awareness of the survey. Results from this survey will be used to inform the Request for Proposals issued in the 2025-26SY.

### Response rate

This report focuses on retirees aged 65 and over. A total of 533 retirees aged 65 and over completed the survey either online or by mail. Findings from current APS employees and 72 retirees under the age of 65 are reported in a separate data report.

### Summary of Findings

- Almost all survey respondents **(97%) indicated that they are currently enrolled in APS-sponsored health insurance**. Of those who are enrolled in APS-sponsored health insurance, approximately one-quarter are enrolled in an HMO compared to **two-thirds who are enrolled in an PPO.**

Table 1*: Are you currently enrolled in APS-sponsored health insurance? (n=532)*

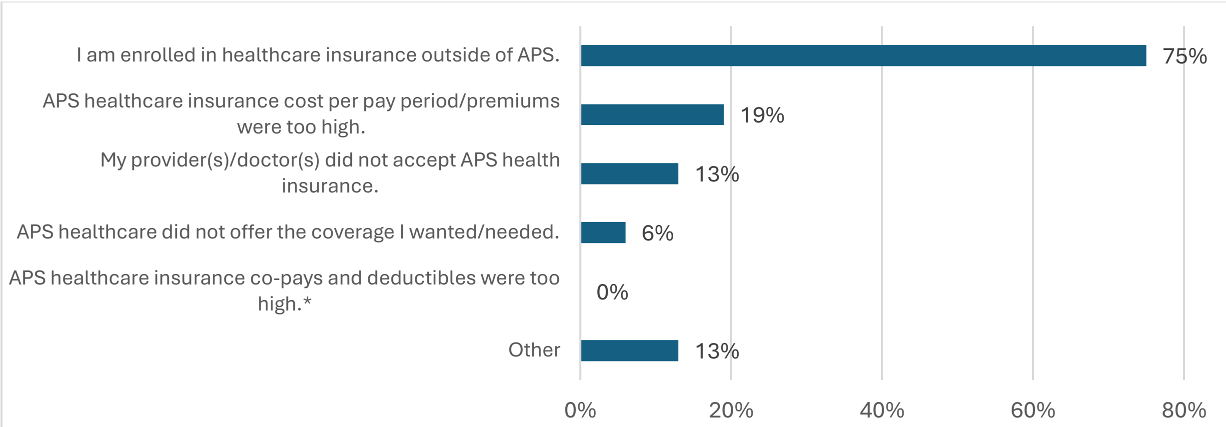
| No | Yes |
|---|---|
| 3% | 97% |

Table 2: If you are enrolled in APS-sponsored healthcare insurance, are you enrolled in an HMO or PPO? *(n=509)*

| HMO | PPO | I don't know |
|---|---|---|
| 24% | 67% | 9% |

- The main reason staff did not enroll in APS sponsored health insurance is due to **enrollment in health insurance outside of APS**. Twenty percent of respondents indicated that the cost was too high.

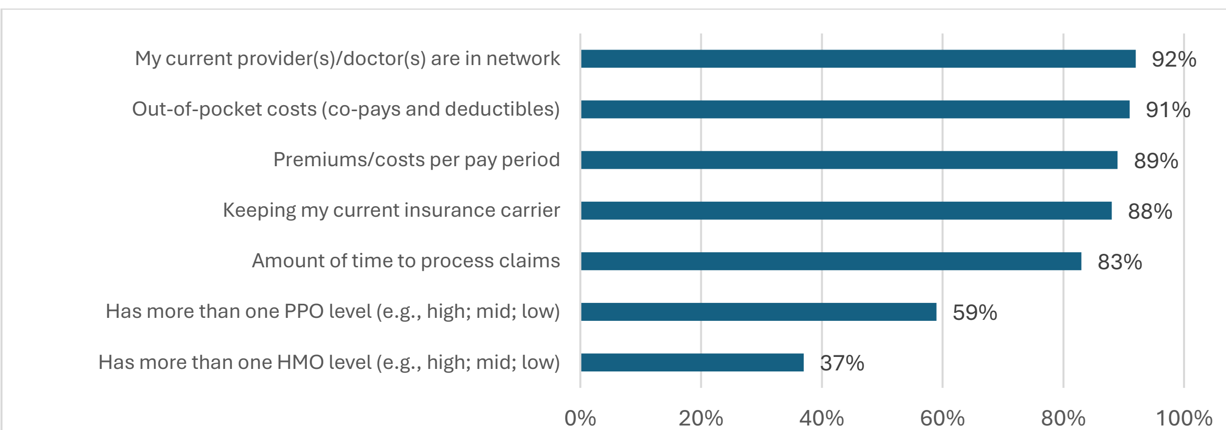
Figure 1: Why did you decide not to enroll in APS-sponsored health insurance for SY 2024-25? *(n=16)*




**No survey respondents indicated this was a reason they did not enroll in APS-sponsored health insurance*

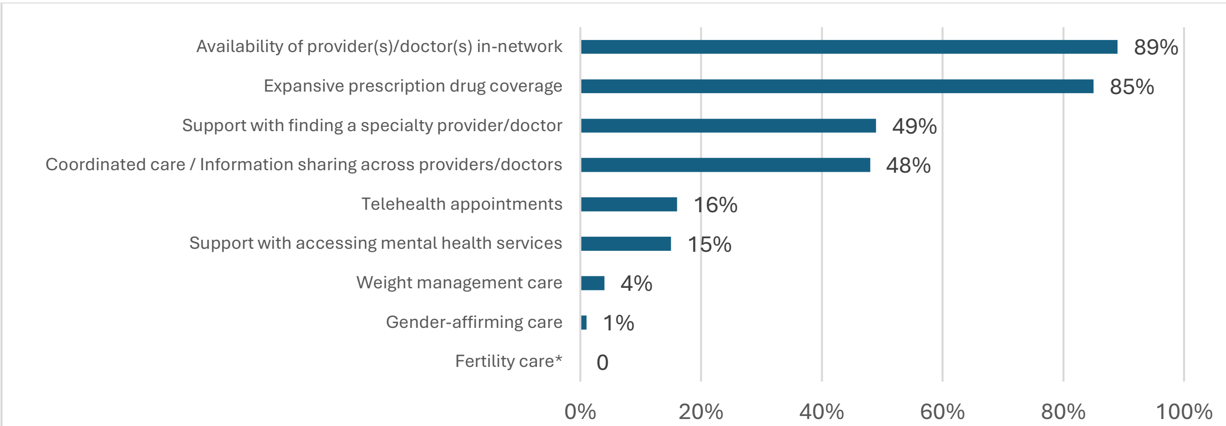
- When considering health insurance, **current providers in-network and out-of-pocket costs** were identified as important or very important by **over 90%** of respondents. Over 85% of respondents also noted that premiums (89%) and keeping their current insurance carrier (88%) are important/very important.

Figure 2: Respondents Indicating Important/Very Important Aspects of Healthcare Insurance



- When asked about health insurance services, **89%** of respondents identified **the availability of provider(s)/doctor(s) in-network** as an important service. In addition, **85%** noted **expansive prescription drug coverage**.

Figure 3: Respondents Indicating Health Insurance Services that are Most Important (n=520)




**No survey respondents considered Fertility Care to be an important health insurance service for them*

- A majority of survey respondents **(82%)** reported **that offering more than one health insurance carrier** is important or very important.

Table 3: Respondents Indicating Level of Importance for APS to Offer More than One Insurance Carrier (n=520)

| Not at all important | Slightly important | Important | Very important |
|---|---|---|---|
| 5% | 13% | **34%** | **48%** |

- Data from the open-ended responses showed almost **two-thirds (62%)** of respondents indicated their **satisfaction with the current health insurance carriers** offered.

Table 4: Open-ended comments regarding healthcare features

| Theme | | n = 277 |
|---|---|---|
| Like, want to keep current insurance / providers | | 62% |
| Sub-themes | Like, want to keep Kaiser | 27% |
| | Like, want to keep United Healthcare | 23% |
| | Don't change insurance; keep current providers | 13% |
| | Willing to pay more to keep current insurance | 4% |
| Customer service – transparent billing; easy to use website, app; able to get answers to questions | | 14% |
| General affordability | | 12% |
| Include options – plans; carriers | | 11% |
| Expanded coverage – rehabilitation; physical therapy; pre-existing conditions; chiropractors | | 10% |
| Out of area coverage | | 10% |
| Include dental, hearing, vision; Better dental coverage | | 8% |
| Include extras – transportation to appointments; gym membership; naturopathy; fitness programs | | 7% |
| Coverage for out-of-network providers | | 4% |
| More providers available; availability of providers | | 4% |
| Other | | 2% |

- Respondents shared additional comments about APS healthcare in general. A **majority (52%)** of these respondents indicated their desire for **transparency throughout the procurement process**, and ensuring **retirees are part of the process.**

Table 5: Open-ended responses with other comments

| Theme | n = 89 |
|---|---|
| Transparency and inclusion of retirees in procurement process | 49% |
| Ensure retirees keep their health coverage | 27% |
| Issues/concerns with United Healthcare | 17% |
| Issues/concerns with Medicare Advantage/Medicare Supplemental | 15% |
| Other | 3% |