

Massachusetts Health Connector COVID-19 Special Enrollment Period: Results to Date

Key Takeaways

The Commonwealth's strong foundation of near-universal coverage has prepared the Health Connector, the state's health insurance marketplace, to support state residents in accessing and maintaining their coverage through the duration of the national COVID-19 crisis. The Health Connector's existing programs paired with new policy strategies aim to expand coverage to the remaining and newly uninsured (particularly those who may be losing job-based health coverage) and protect coverage for current members.

The Health Connector's new COVID-19 Special Enrollment Period (SEP) offers uninsured Massachusetts residents an opportunity to enroll in high quality, low cost coverage with financial assistance if eligible.

Forty days into the COVID SEP (which began on March 11, 2020, and runs through May 25, 2020), approximately 8,300 residents have used it to enroll in a Health Connector plan. To date, COVID-19 SEP enrollees comprise 6,800 families representing 8,300 people.

Early data suggests that people likely to enroll in Health Connector coverage through the extended enrollment window tend to be:

- Low income and eligible for ConnectorCare
- Younger adults aged 18–34
- Residing in towns and cities with higher concentrations and rates of uninsured residents

Since the start of March, nearly 20,200 new enrollees have enrolled in Health Connector plans for April or May coverage. COVID-19 SEP enrollees represent some but not all of these new members. Other enrollment channels for Massachusetts residents seeking coverage on-Exchange include the Health Connector's SEPs for people who are newly determined eligible for ConnectorCare and people who lose their health insurance. Together, these extended enrollment opportunities have enabled thousands of Massachusetts residents gain comprehensive and affordable coverage.

The Health Connector will continue to help members access coverage and care using all operational and policy tools available through the duration of the COVID-19 crisis and beyond to Open Enrollment for 2021 coverage.

Introduction

In light of the national COVID-19 emergency, the Health Connector, Massachusetts's health insurance marketplace, is focusing operational and policy efforts on expanding and preserving health insurance coverage, so all Massachusetts residents have the health care access and financial protection afforded by enrolling in a health plan. To ensure Massachusetts residents have access to necessary COVID-19 services, the Health Connector opened a Special Enrollment Period (SEP) for uninsured residents running from March 11, 2020, through May 25, 2020, extended from an initial deadline of April 25. In addition to this SEP, the Commonwealth's work to establish a foundation of coverage over the last decade has prepared the state to outreach and assist its remaining and newly uninsured residents who are worried about not having coverage during the crisis. This brief describes the Health Connector's efforts to respond to local population needs and facilitate enrollment in quality individual/family and small group coverage.

Background on the Health Connector

The Health Connector is the Commonwealth's health insurance marketplace, providing individuals, families, and small businesses a resource for understanding their coverage options, accessing financial assistance to pay for coverage, and comparing and enrolling in high-quality health and dental plans. Established on the understanding that access to affordable and comprehensive coverage is a fundamental need for all residents, the Health Connector has maintained an essential role in the Massachusetts non-group and small group market since its creation in 2006, first through state health care reform initiatives and later through the federal Patient Protection and Affordable Care Act (ACA).ⁱ

Massachusetts has achieved and maintained the highest rate of insurance in the country, with over 97 percent of residents insured.ⁱⁱ Approximately 325,000 residents receive health and/or dental coverage through the Health Connector, including three primary populations:

- Low-to-moderate income residents (earning up to 300 percent of the Federal Poverty Level) via the Commonwealth's unique ConnectorCare program, which adds state-financed subsidies on top of ACA subsidies
- Middle and higher-income unsubsidized non-group enrollees
- Small employers (with 50 or fewer full-time equivalent employees)

In many ways, the Health Connector is positioned, by design, to serve as a flexible and adaptive source of health coverage for residents undergoing changes in employment and economic circumstance.

Strategies used to protect and expand coverage

The Health Connector is implementing COVID-19 response activities using operational and policy tools that protect coverage for members and offer increased enrollment opportunities for uninsured residents—both those that have been

uninsured for some period of time, as well as residents that may be losing job-based coverage as a result of the COVID-19 pandemic's impact on the national and state economy. In addition to ensuring assistance for current and future members, the Health Connector is also engaging with stakeholders including other state agencies, enrollment assisters, advocates, and business groups to provide tailored support to residents who may be newly uninsured.

COVID-19 SEP process

The Health Connector designated the COVID-19 SEP to ensure Massachusetts residents have access to covered COVID-19 services and other health care services.ⁱⁱⁱ Going into effect on March 11, 2020, the SEP deadline, initially April 25, was extended by 30 days to a new deadline of May 25, 2020. The Massachusetts Division of Insurance extended a similar SEP for off-Exchange health plans, which may be useful for residents not eligible for Health Connector coverage.

The Health Connector's COVID-19 SEP window for enrollment is available to residents who are determined newly eligible or those previously determined eligible for any Health Connector plan but did not take advantage of their enrollment opportunity. In addition to the new COVID-19 SEP, Massachusetts residents impacted by the COVID-19 crisis may be eligible for the Health Connector's existing SEP opportunities for people who either:

- Become newly eligible for ConnectorCare
- Lose their health coverage, including job-based health insurance

COVID-19 SEP enrollees

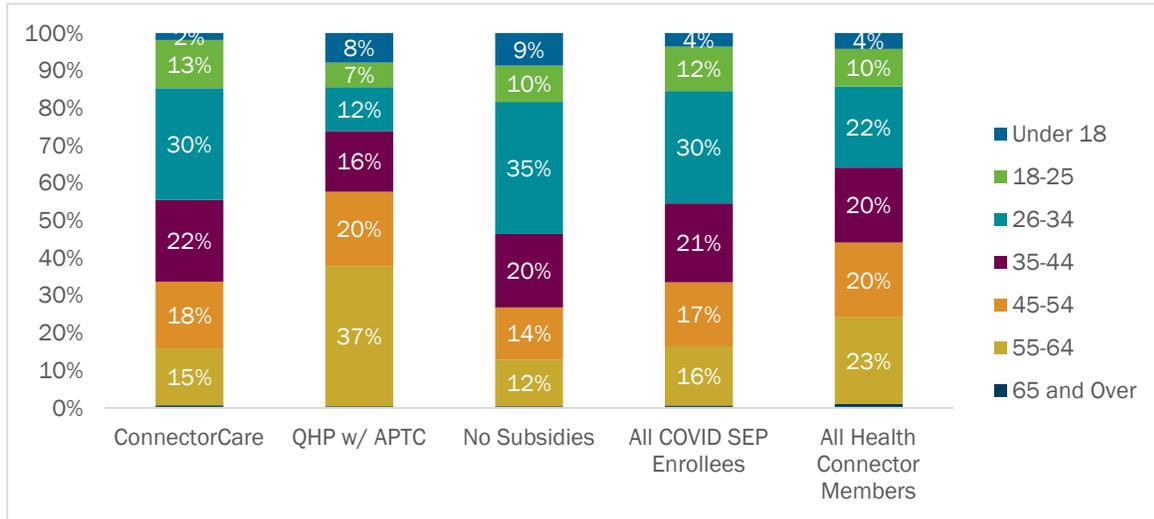
As of April 20, 2020, 40 days into the extended enrollment opportunity, the COVID-19 SEP was utilized by 6,500 families representing 8,300 people who enrolled in Health Connector coverage with 74 percent enrolled in ConnectorCare, 5 percent enrolled in a Qualified Health Plan (QHP) with Advance Premium Tax Credits (APTC), and 21 percent enrolled without subsidies, closely mirroring the Health Connector's existing membership distribution.

Early data suggests that people using the extended enrollment window tend to be low income and eligible for ConnectorCare, be young people aged 18-34, and come from towns and cities with higher concentrations and rates of uninsured residents.^{iv} Key characteristics of residents enrolling in Health Connector coverage via the COVID-19 SEP include:

Age

COVID-19 SEP enrollees were more likely than existing members to be younger (with 42 percent falling in the 18–34 age range)

Figure 1. COVID SEP Enrollees by Program and Age



Language

At least 14 percent of COVID SEP enrollees report speaking a language other than English, compared to 16 percent of overall Health Connector members.

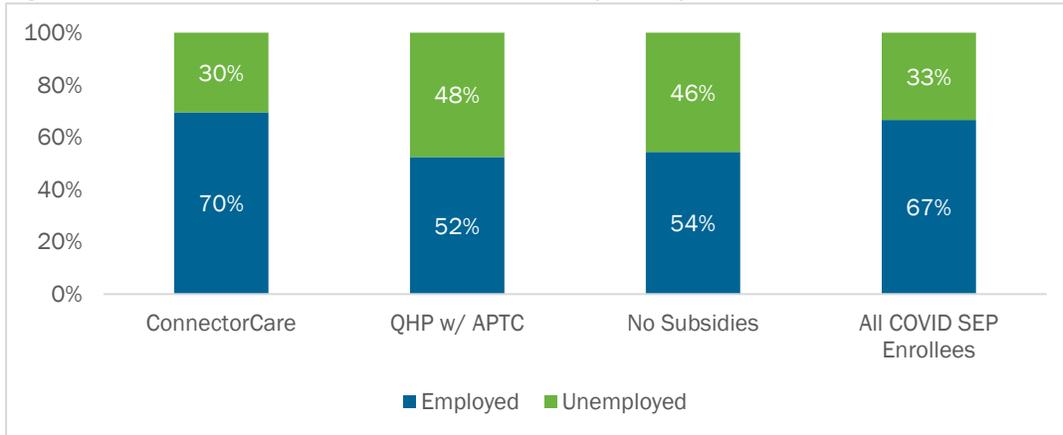
Geographic location

Approximately 20 percent of COVID enrollees live in Middlesex county, the largest county in Massachusetts. Similar to overall Health Connector enrollment, nearly half (45 percent) live in Massachusetts communities known for their high rates of uninsurance.^v Approximately 4 percent live in Brockton and Chelsea, the top two Massachusetts towns with the highest rate of COVID-19 cases per 100,000 people.^{vi}

Employment

On average, 33 percent of COVID SEP subscribers who applied for financial assistance did not report being employed. Roughly 61 percent report having job-based income and 15 percent report unemployment income while 14 percent report no income source. This analysis excludes COVID SEP subscribers who did not apply for financial assistance because the Health Connector has limited insight into their employment status and income source. This population includes subscribers 18 and under who may receive financial support from their parents along with early retirees with non-job income.

Figure 2. Financial Assistance COVID SEP Subscribers by Employment Status



Plan choices

On average, 64 percent of APTC-only and unsubsidized COVID SEP utilizers are enrolling in Bronze plans compared to 44 percent of overall enrollees in these programs. 22 percent enrolled in Silver plans, compared to 38% of overall enrollees. Across all program types, most individuals are enrolling with Tufts Direct (roughly 60 percent).

Since the start of March, nearly 20,200 new members have enrolled in Health Connector plans for April or May coverage. COVID-19 SEP enrollees represent some but not all of these new members. Other enrollment channels for Massachusetts residents seeking coverage on-Exchange include the Health Connector's SEPs for people who are newly determined eligible for ConnectorCare and people who lose their health insurance. Together, these extended enrollment opportunities have enabled thousands of Massachusetts residents gain comprehensive and affordable coverage.

Looking forward

The Health Connector will continue to utilize operational and policy tools to support local population needs for the duration of the COVID-19 crisis. In addition to expanding coverage to the remaining and newly uninsured and protecting coverage for current members, the Health Connector will support the Commonwealth's recovery efforts in planning for Open Enrollment 2021.

References

ⁱ Chapter 58 of 2006.

<https://malegislature.gov/Laws/SessionLaws/Acts/2006/Chapter58>

ⁱⁱ Center for Health Information and Analysis. Findings from the 2017 Massachusetts Health Insurance Survey. <https://www.chiamass.gov/assets/docs/r/survey/mhis-2017/2017-MHIS-Report.pdf>

ⁱⁱⁱ Massachusetts Health Connector. Administrative Information Bulletin 02-20. <https://www.mahealthconnector.org/wp-content/uploads/AdminBulletin02-20.pdf>

^{iv} The Blue Cross Blue Shield of Massachusetts Foundation. Geography of Uninsurance Report Identifies Priority Hot-Spot Communities. <https://www.bluecrossmafoundation.org/press/geography-uninsurance-report-identifies-priority-hot-spot-communities>

^v The Blue Cross Blue Shield of Massachusetts Foundation. Geography of Uninsurance Report Identifies Priority Hot-Spot Communities. <https://www.bluecrossmafoundation.org/press/geography-uninsurance-report-identifies-priority-hot-spot-communities>

^{vi} Massachusetts Department of Public Health. Confirmed COVID-19 Cases in MA by City/Town, January 1, 2020 – April 22, 2020. <https://www.mass.gov/info-details/covid-19-response-reporting# covid-19-cases-by-city/town->