2017 Open Enrollment Update

HEALTH CONNECTOR TEAM

Board of Directors Meeting, January 12, 2017
2017 Open Enrollment Overview

Faced with a changing market and significant member activity during Open Enrollment, the Health Connector is experiencing stable, modest growth.

- As of this January, we have a record high number of individuals in QHPs
- We are seeing a large number of members shop after we strongly encouraged them to do so
- A strong growth in new membership underscores the role of the Health Connector in supporting the needs of the residents of the Commonwealth
- The member experience has overall been smooth with service centers and assisters capably handling this year’s increased volume
- In addition to planned outreach for Open Enrollment, we are adjusting real-time to member support needs as we see them
- We will keep the Board and public apprised as we conclude this Open Enrollment period
Record High Number of Individuals in QHPs
In January 2017 we have 238,207 members, a record high in Qualified Health Plan (QHP) enrollment and a 30% increase from this time last year.

- Of the 238,207 members enrolled for January coverage, ~15% are new members and ~85% are renewing members
- Silver continues to have the most membership among the metallic tiers
- The largest increase in enrollment was in our unsubsidized book of business
- Plan Type 2B continues to have the highest volume of ConnectorCare membership
Members Shop After We Encouraged Them To Do So
2017 January Membership

**Difference in membership volume from December to January indicates that members are gravitating to high-value plans.**

- The vast majority of renewing members passively renew into the same carrier, indicating that renewing members and new members who shopped made active decisions to enroll in high-value plans for 2017.

- Tufts Direct and BMC, the plans with the lowest average premium increase at 2.6% and 1.4% respectively, had the highest gains in membership.

- NHP and Harvard Pilgrim, the plans with the highest average premium increase at 24.7% and 47.1% respectively, lost the most membership.
Renewing Members

The vast majority of our membership is still in Health Connector coverage today, many of whom have shopped.

- Over 87% of our 2016 membership renewed into 2017 coverage
  - We continue to monitor this population given a higher rate of premium payment delinquency overall compared to last year
- 53,272 members changed their plan this Open Enrollment
- Unsubsidized, APTC only and ConnectorCare members enrolled in the lowest cost, highest-value plans were the least likely to switch plans

% of 2016 Carrier Membership Switched to New Carrier: APTC / Unsub

% of 2016 Carrier Membership Switched to New Carrier: ConnectorCare
The majority of our renewing 2016 $0 premium households who continue to be eligible for a $0 plan are enrolled in one or have a premium of less than $10.

- **39%** Continue to pay $0 in January
- **36%** Could pay $0, but did not choose low cost carrier
- **25%** No longer eligible for $0 premium from any carrier

Renewing households who paid $0 premium in December:
- **26,267**
2016 Renewing $0 Premium Members (cont’d)

Of households who had a $0 premium in 2016 and are still eligible for a $0 plan, 4,989 are currently in arrears as of January 1, mostly for small dollar amounts.

- This week, the Health Connector began a live agent outbound call campaign to reach members with the highest amount in arrears
- Tufts Direct will be outreaching their members to encourage premium payment
- We will also be sending e-mail communications to members these populations in addition to regular noticing, invoices and other planned communications

<table>
<thead>
<tr>
<th>January 2017 Carrier</th>
<th>Household Count</th>
<th>% &lt;$10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tufts Direct</td>
<td>2,795</td>
<td>98%</td>
</tr>
<tr>
<td>NHP*</td>
<td>2,020</td>
<td>0%</td>
</tr>
<tr>
<td>HNE*</td>
<td>98</td>
<td>0%</td>
</tr>
<tr>
<td>Celticare*</td>
<td>51</td>
<td>0%</td>
</tr>
<tr>
<td>Minuteman</td>
<td>17</td>
<td>0%</td>
</tr>
<tr>
<td>BMC</td>
<td>3</td>
<td>100%</td>
</tr>
<tr>
<td>Fallon</td>
<td>5</td>
<td>100%</td>
</tr>
</tbody>
</table>

TOTAL: 4,989

*Average premium owed is greater than $100
Support Transitioning Needs of Residents
New and Non-retained Members

The new year is a transition time for many individuals in the market and the Health Connector plays an important role when insurance needs change.

- As of January 2017, 37,168 new members have enrolled in Health Connector coverage, 9,000 more new members than we saw at this time last year – a 33% increase
  - Most members were new to the system after the beginning of Open Enrollment or had been in the system, but had never been enrolled with the Health Connector before
  - Communities where new members reside have been targets in our outreach in the last two years
  - Tufts Direct and BMC have the most new members, followed by NHP and Fallon
  - New members are younger than renewing members

- 13% of our 2016 membership did not renew their coverage for 2017, 38% of whom are no longer eligible for Health Connector plans
A Smooth and Well Supported Customer Experience
Despite a significant increase in call volume from 2015 to 2016, the call center has exceeded its service levels.

- In November, ~21% of calls to the call center were about shopping for a new health plan. This increased in December to ~34% of all calls.


Average Speed to Answer (seconds): November & December 2015 v. 2016

Abandonment Rate: November & December 2015 v. 2016
2017 Open Enrollment Member Experience (cont’d)

**Walk-in centers and Navigators continue to serve a large volume of individuals this Open Enrollment period.**

- In total, we have served over 12,000 members at walk-in centers so far this Open Enrollment, nearly 30% higher than this time last year.

- Navigators have provided over 20,000 total assists so far this Open Enrollment for Health Connector eligible members.

### December Year-Over-Year Walk-in Volume

<table>
<thead>
<tr>
<th>City</th>
<th>2015</th>
<th>2016</th>
</tr>
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<tbody>
<tr>
<td>Boston</td>
<td>2879</td>
<td>2010</td>
</tr>
<tr>
<td>Worcester</td>
<td>1435</td>
<td>995</td>
</tr>
<tr>
<td>Springfield</td>
<td>412</td>
<td>835</td>
</tr>
<tr>
<td>Brockton</td>
<td>934</td>
<td>1190</td>
</tr>
<tr>
<td>Lowell</td>
<td>525</td>
<td>427</td>
</tr>
<tr>
<td>Fall River</td>
<td>470</td>
<td>365</td>
</tr>
</tbody>
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### December 2016 Walk-in Reasons

- Premium Billing: 39%
- Application/Eligibility: 39%
- Enrollment: 21%
- General Information: 1%

### Open Enrollment Navigator Activity

<table>
<thead>
<tr>
<th></th>
<th>New Apps</th>
<th>Enrollments</th>
<th>Coverage Maintenance</th>
<th>Total Assists</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nov. ’16</td>
<td>1,297</td>
<td>1,273</td>
<td>4,473</td>
<td>7,043</td>
</tr>
<tr>
<td>Dec. ’16</td>
<td>1,993</td>
<td>1,700</td>
<td>9,333</td>
<td>13,026</td>
</tr>
<tr>
<td>Total OE</td>
<td>3,290</td>
<td>2,973</td>
<td>13,806</td>
<td>20,069</td>
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Continued Member Support
2017 Open Enrollment Next Steps

Direct Member Communications

We will continue to use targeted, data-driven approaches to engage individuals throughout the balance of Open Enrollment.

- Outbound, live calls and e-mails to 2016 $0 premium payers encountering a higher premium who have not yet paid
- An e-mail to members who moved out of ConnectorCare coverage, reminding them to update application information as needed
- Open Enrollment e-mail reminders to the eligible but unenrolled population
- An e-mail to members who had a 15% or higher increase in premium and who have not yet shopped to remind them they still have time to switch plans
- Payment reminder e-mails and robos to members who have plan selected but not paid throughout the month

Additional Opportunities for Member Support

The Health Connector may implement policy tools and is coordinating with other agencies in anticipating member support beyond January 31.

- We are proposing to offer an additional window for ConnectorCare members to switch plans if needed
- We have also been meeting with the relevant state agencies to provide updates on and clarify the process for members who encounter issues with provider access
Our Work is Not Yet Done

There are still 19 days left in 2017 Open Enrollment.

- Continue to promote shopping for renewing members who may still need to switch plans
- Execute planned outreach and education to target populations
- Continue to implement member support initiatives for Open Enrollment and beyond
- Transition to Closed Enrollment

<table>
<thead>
<tr>
<th>Shop by . . .</th>
<th>Pay by . . .</th>
<th>Get covered . . .</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 23</td>
<td>January 23</td>
<td>February 1</td>
</tr>
<tr>
<td>January 31</td>
<td>February 23</td>
<td>March 1</td>
</tr>
<tr>
<td>January 31</td>
<td>March 23</td>
<td>April 1</td>
</tr>
</tbody>
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