National Health Care Reform Implementation Update

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Overview

- ACA open enrollment begins on 10/1/2013. Our key priorities are:
  - Finalize 2014 Seal of Approval *(today)*
  - Complete IT work to support individual eligibility, shopping and enrollment for the first phase of our updated system
  - Upload new plans into current systems for 10/1 small group shopping
  - Ensure operational readiness (e.g., new call center) to support ACA open enrollment and member transition
  - Intensify outreach activities and ramp up a “high-touch” member transition campaign
  - Complete a series of federal reviews and “sign offs”

The Health Connector is on track for ACA open enrollment on 10/1
IT Update
IT (HIX-IES) Project Overview

- The HIX-IES project is an integrated project to develop new IT systems designed to support an automated ACA-compliant marketplace
  - Jointly owned by the Health Connector and EOHHS/MassHealth, with project management support from UMass Medical School
  - CGI is the systems integration vendor

Health Insurance Exchange (HIX)
- Provide systems that support all Exchange-related functions:
  - Website
  - Enrollment system
  - Carrier “hub” and rating
  - Decision support

Integrated Eligibility System (IES)
- Build new eligibility systems
- Upgrade existing state eligibility systems (MA-21)
- Real-time integration with the Federal Data Services Hub and other state agencies
IT (HIX-IES) Project Overview (cont’d)

- Designed to not only meet ACA requirements for the Marketplace, but also revamp the eligibility system that serves the entire subsidized population in Massachusetts
  - Longer-term scope also includes integration of eligibility for non-healthcare programs

- A custom build vs. an “off-the-shelf” package, which can best meet the needs of users and allow us to “own” the system and save on ongoing maintenance costs

**Integrated Portals**

**Phase I: 2014**
- Health Connector portal
- Allows consumers to apply for subsidies, shop and enroll real-time

**Phase II: 2015**
- Other EOHHS Programs Portal
- Allows consumers to apply for other public assistance programs like SNAP and TANF

- All health care programs - “No wrong door”
- Other state assistance programs

Phase I: 2014
- Phase II: 2015
HIX-IES Project Status

• Currently, the team is testing code
  – Connectivity testing with the Federal Data Services Hub complete
  – End-to-end testing with the Federal systems complete
  – Functional testing and user acceptance testing ongoing
  – Security and vulnerability testing ongoing
  – Performance testing ongoing

• “Code freeze” is expected within the next week, after which the focus will be on performance stabilization and deploying to the production environment
Health Connector 2.0 will begin on October 1, 2013 with our new 2014 products and the first phase of our upgraded online Marketplace.

- As 10/1 marks the beginning of non-group open enrollment, we will be releasing the first phase of our updated system for individuals seeking non-group subsidized and non-subsidized health insurance

- Small group shopping will continue to be available on our current platform as we prepare to layer in enhanced shopping and other features for small businesses and brokers to our updated system in advance of 4/1, the most common renewal and shopping date for small groups

- Dental will be available for both individuals and small groups starting 10/1 using a mix of current and new functionality that will continue to be enhanced over time
Over the next 18 months, we will layer in additional functionality and automated features to the new system, to further enhance member experience.

- **Automated non-group dental; additional automation for individuals**
  - **10/1/13**

- **Automatically transfer former Commonwealth Care members to MassHealth**
  - **12/15/13**

- **Incorporate additional decision-support functionality; new product offerings for small businesses (e.g., ‘employee choice); launch mobile app; general systems management/improvement**
  - **Q1 2014**
  - **2015**

- **Largely automated individual eligibility, shopping & enrollment; Small group shopping for ACA plans on existing platform**

- **Integration of MassHealth eligibility, shopping & enrollment; New portals for outreach workers; Out-of Pocket Cost Calculator**

- **Spanish website; Live chat; Mobile web use**

- **Phase II: Integration (e.g., eligibility, enrollment) of other Health & Human Services programs (e.g., TANF, SNAP)**
Operations Update
The Health Connector conducted a procurement and selected Dell as the customer service and business operations vendor to support individuals (subsidized and non-subsidized) and small businesses as part of Health Connector 2.0.

Dell and SBSB will continue to serve as the customer service and operations vendors for the Commonwealth Care and Commonwealth Choice programs respectively until those programs wind down.

For a short period of time, SBSB will provide customer service and operations support to small businesses purchasing QHPs through the Health Connector. This function will subsequently be transitioned to Dell and the HIX-IES system.
The Health Connector 2.0 contact center was successfully “soft launched” on 9/3

- Dell and Health Connector staff have been working on implementation since April
- Customer service representatives and operations staff have been hired and are being trained
- IVR setup is complete and phone system is active
- Key systems are in the final stages of deployment, including the Customer Relationship Management (CRM) system and the Financial Management system (FMS)
The contact center has planned for an increased volume of calls during open enrollment, and has the ability to staff up as necessary.

The Health Connector has also developed a “common in-take” for paper application processing, working in collaboration with MassHealth.

Two walk-in centers are ready for in person support, including the existing site in Boston and a new location in Worcester:

- Boston: 133 Portland Street, Boston, MA
- Worcester: 146 Main St, Suite 201/202, Worcester, MA
Post-Launch Management

- To maximize operational stability, we have established “issue resolution” processes, which are especially critical for the first phase of our new systems launch
  - Developed “scenario” inventory of potential issues along with appropriate resolution paths
  - Identified a cross-functional team with defined roles and accountabilities based upon the type of issues, their levels of severity and resolution approaches
**Existing Program Management**

**We will continue to manage our existing programs throughout the transition period.**

### Health Connector 1.0

<table>
<thead>
<tr>
<th>Program</th>
<th>Members</th>
<th>Timeline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commonwealth Care (~200K members)</td>
<td></td>
<td>12/31/2013</td>
</tr>
<tr>
<td>Commonwealth Choice – Non-Group (~40K members)</td>
<td></td>
<td>3/31/2014</td>
</tr>
<tr>
<td>Commonwealth Choice – Small Group (~ 5K members)</td>
<td></td>
<td>11/30/2014</td>
</tr>
</tbody>
</table>

### Health Connector 2.0

<table>
<thead>
<tr>
<th>Program</th>
<th>Enrollment</th>
<th>Timeline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Group (ConnectorCare, Wrap, APTC and unsubsidized)</td>
<td>ACA Open Enrollment</td>
<td>10/1/2013 – 3/31/2014</td>
</tr>
<tr>
<td>SHOP*</td>
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* QHPs will be available to small businesses through the Business Express program for 1/1/2014 coverage. The Employee Choice program will be launched in mid to late 2014.
Individuals and small businesses using the Health Connector website, phone system and other channels will be seamlessly directed to the appropriate Health Connector 1.0 or 2.0 programs.
Other

Risk Adjustment

- Substantially ready for operation
- In collaboration with the Center for Health Information and Analytics (CHIA), conducted comprehensive risk adjustment simulation in May-June
- Completed data quality assessment against risk adjustment requirements for all carriers; working with carriers on data enhancement

Appeals

- Consistent with an integrated eligibility system, we are pursuing a coordinated appeals process with MassHealth
- Manual approach to support 10/1 go live; automation in scope for HIX-IES for post-10/1 release
- Additional staff capacity, hearing officer and training planned for 2014
Outreach & Member Transition
Substantial progress has been made across all work tracks since we rolled out our Communications strategy in June.

- Guided by consistent messaging
- Designed to overlap and closely coordinate
Outreach and Communications (cont’d)

- Our Outbound Calling and mailing/e-mailing campaigns are the core components of our member transition effort
  - With today’s Board vote, the Outbound Calling Campaign is ready to launch; scripts have been recorded by population and Dell is staffing up to begin calls in October
  - We have begun sending rebranding announcement postcards to future QHP members introducing them to our new look and feel
  - We have completed a ConnectorCare open enrollment packet ready for shipping at the beginning of non-group Open Enrollment; packets for non-subsidized members will be mailed throughout Open Enrollment, depending on the member’s coverage end date
  - We have collected over 40,000 email addresses for our members to date, which will allow us to keep in constant contact with updates about the need to transition
Outreach and Communications (cont’d)

- Navigator program
  - 10 Navigator entities selected and contracts executed
  - Initial training began on 8/5 and will continue through September; ongoing trainings scheduled periodically throughout the year

- Certified Application Councilors (CAC)
  - Leveraging MassHealth’s existing Virtual Gateway (VG) program as a foundation: a network of ~200 hospitals and health centers, including ~6,000 professionals
  - Contracting in process and a series of training sessions planned for 9/13 – 9/20

- Brokers
  - Regional trainings in September (Eastern, Central & Western Massachusetts) for more than 150 brokers – offering Continuing Education (CE) credits and information about the ACA and navigating Marketplaces
  - Additional in-person sessions, detailed educational manuals, web-based training, and in-house hands on learning on Health Connector 2.0 scheduled for winter
Outreach and Communications (cont’d)

- **Employer Road Shows**
  - Partnering with Associated Industries and Massachusetts (AIM) and partially sponsored by the Blue Cross Blue Shield Foundation
  - Seven events across the state in the month of September (9/9 – 9/20)
    - Holyoke, Taunton, Peabody, Worcester, Pittsfield, Dedham, Hyannis
  - Over 650 employers, employees and brokers have signed up to attend and receive email updates about the ACA

- **Navigator Tour**
  - Partnering with our 10 Navigator organizations to promote upcoming Open Enrollment at 10 different locations throughout the state
  - Highlighting the role of the Navigator and the value of the ACA
Outreach and Communications (cont’d)

• Fall paid media campaign in production
  – Real people, real stories. “The Health Connector is getting stronger.”

• Earned media
  – Conducting editorial board meetings together with the Patrick Administration
  – A series of local press events to introduce Navigators and other outreach outlets

• Social media
  – Re-launched Twitter, Facebook and Google+ in August
  – Implementing an aggressive and cohesive online presence across social media channels with consistent and frequent messaging about the Health Connector and health reform
Outreach and Communications (cont’d)

- Public Information Unit (PIU)
  - PIU re-launched on September 3rd
  - ~350 calls in the months of July and August and 50-60 e-mails received daily
  - Inquiries largely focused on payment for and status of current coverage and next steps for individuals as a result of the ACA

- “Collateral” materials
  - Brief guides about the ACA, for individuals and small businesses
  - Plan brochures for non-group, small-group, and ConnectorCare plans
  - Lengthier comprehensive guides for individuals and small businesses, providing detail about “everything you need to know” about the ACA
Outreach and Communications (cont’d)

Partnering with Health Care for All (HCFA) to launch a grassroots, public education campaign which will include:

- Engagement with regional partners and chambers of commerce
  - Implement public education campaign in communities where other Health Connector outreach partners do not reach
  - Conducting targeted outreach in Worcester, Pittsfield, Lynn, Gloucester and Greenfield, among others, beginning in October

- Participation in health fairs and cultural events
  - Distribute culturally and linguistically appropriate materials to ~10,000 consumers
  - Events targeted at Hispanic and Brazilian communities

- “Door-to-door” outreach/canvassing campaign
  - HCFA and its regional partners will distribute door hangers and brochures to ~40,000 consumers informing them about new health coverage options

- Deliver ACA trainings to state legislators and staff
  - In-district community forums to educate public officials, their staff and their constituents about the ACA
Federal Review and Authorization
Key Federal Milestones & Status

• The Health Connector recently completed the Operational Readiness Review (ORR) between 9/9–9/11
  - Comprehensive review of IT systems and operational processes
  - Walkthrough of the customer service and operations center
  - Review of programmatic elements, including plan management (i.e., Seal of Approval) and outreach and communications

• The Health Connector is also working to achieve Authority To Connect (ATC) with the Federal Data Services Hub
  - Several rounds of testing have been completed
  - Privacy and security controls and processes have been developed and are in testing
Next Steps

- The Health Connector is committed to ensuring that individuals and small businesses can begin to seek new ACA-compliant coverage on 10/1 with access to an array of new products and savings opportunities.

- For the next several weeks, we intend to stay laser-focused on ensuring a smooth Open Enrollment.
  - Staff up our call center to support Open Enrollment and questions about the ACA.
  - Train Navigators, certified application councilors and other outreach partners so that they are ready to assist members.
  - Continue to test and refine the new automated functionalities.
  - Working with carriers, complete onboarding of our 2014 Seal of Approval products.

- Our highest priority, through our IT, operational and outreach efforts, will be providing a strong and reliable member experience, which will help maximize our success in transitioning members and preserving coverage for the Commonwealth.

- We will continue to communicate closely with the Board and key stakeholders throughout Open Enrollment and as we continue to layer in additional features and enhancements to our new system.