



2014 Open Enrollment Check-in

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Board of Directors Meeting, October 10, 2013

Overview



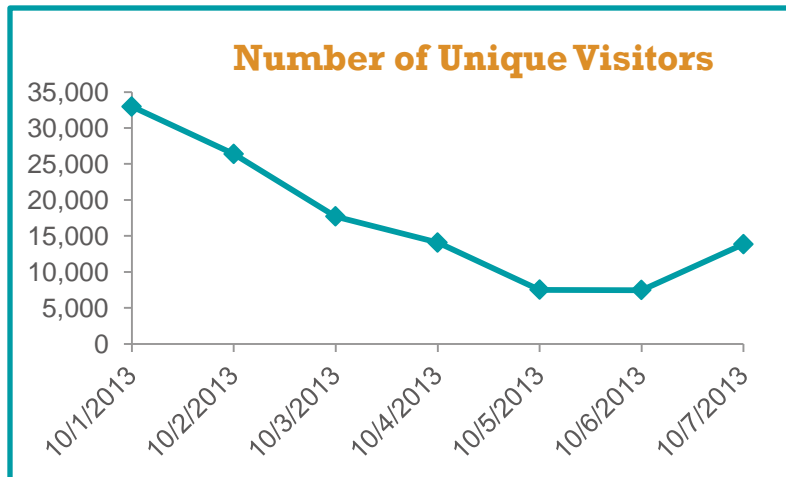
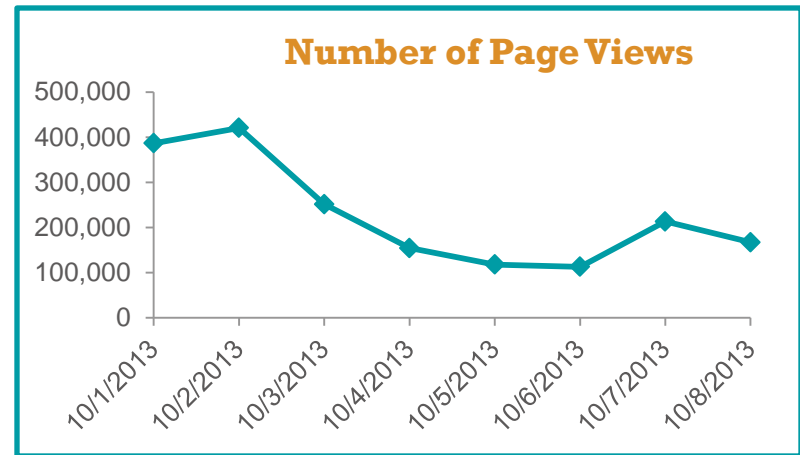
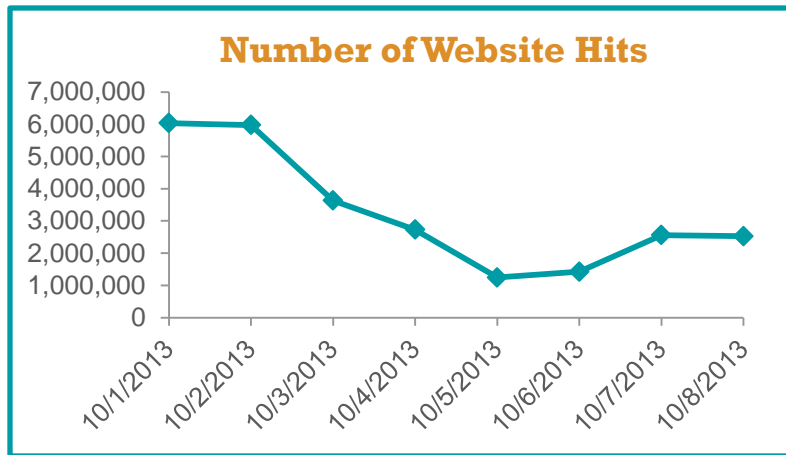
- The 2014 non-group open enrollment period officially began Tuesday of last week – October 1, 2013
- Throughout open enrollment (10/1/2013 – 3/31/2014), we will provide the Board with regular updates at our Board meetings related to:
 - IT systems (e.g., website activity, system performance)
 - Account creation, application and enrollment statistics
 - Customer Service Center performance metrics
 - Outreach and communications activity

Overview (cont'd)



- The Health Connector successfully completed several key federal milestones in the last few weeks leading up to 10/1
 - Completed the Operational Readiness Review (ORR) on September 9th and 10th – focused on IT systems and business operations
 - Completed Implementation Review (IR) on September 11th – focused on consumer outreach, stakeholder engagement and plan management (*i.e.*, Seal of Approval)
 - Received Authority To Connect (ATC) with the Federal Data Services Hub
- At 8:27am on Tuesday, October 1, 2013, the Health Connector released its new website to support non-group open enrollment for 2014 coverage

To date, there has been significant traffic on the website.



As of 10/8/2013, we have received:

- 26,124,991 website hits
- 1,822,023 page views
- 119,993 unique visitors

IT Systems (cont'd)

- Performance Metrics as of 10/8/2013:
 - Average CPU load: 3.91%
 - Average RAM utilization: 31.08%
- Consistent with large and complex IT implementations, we are currently in the “stabilization” phase, which often takes a few weeks
 - There are expected IT issues and sporadic fluctuations in speed and response time
 - As part of periodic system maintenance, the system is taken down for short time periods to install fixes
 - Some users experienced issues and all issues are queued for analysis and resolution immediately once they are reported;
 - Updates are reported back to key stakeholders (Navigators, Certified Application Counselors, Carriers, etc.) when available
 - The majority of users are able to get through anonymous browsing and application submission without interruption
 - Performance will continue to improve over time

Account Creation, Application and Enrollment Statistics



To date, there has been significant activity related to the creation of accounts and applications.

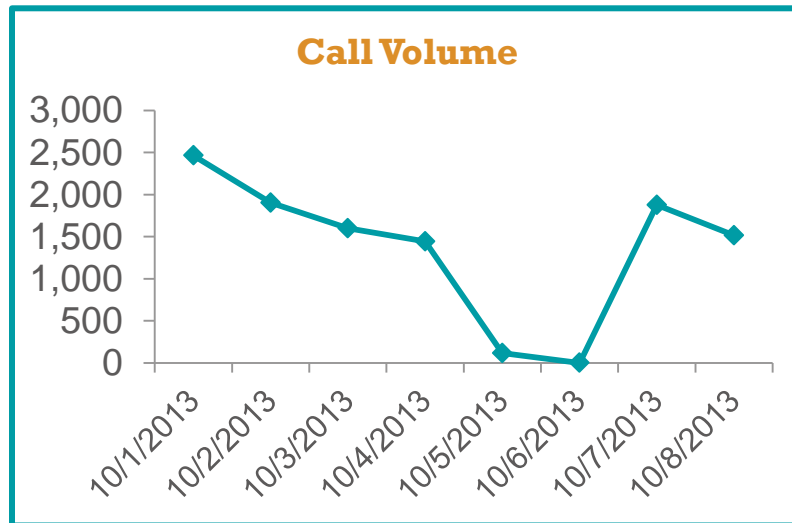
Accounts Created	10,028
Applications Started	7,258
Applications Submitted	1,704
Completed Enrollments	(Not available until December BOD meeting)

Data as of 10/8/2013

- To date, we have also received 9 applications for dental coverage

Customer Service Center

- The Customer Service Center, which was “soft launched” on 9/3, was fully launched on 10/1 and performance to date has been strong



Total Call Volume	9,492 calls
Average Speed of Answer	9.28 sec
Abandonment Rate	0.91%
Average Talk Time	5.9 min

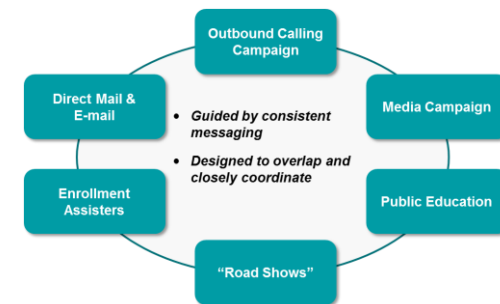
Data as of 10/8/2013

- Two walk-in centers are open 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

Outreach and Communication Activity

- **Outbound calling campaign**

- The campaign is making outbound calls this month to assist people with submitting applications over the phone or assist people that have begun applications with completing them



- **Mailing campaign**

- Open enrollment packets are being mailed this month as well and additional notices and follow up mailings are already scheduled for November and December

Apply for health and dental insurance during
Open Enrollment
October 1, 2013 – March 31, 2014



Apply online at
MAhealthconnector.org

There are new plans and new ways to get help paying for health insurance.
You can apply online and find out which plans you qualify for, including:

- Health insurance plans with essential health benefits like prescription drugs and visits to the doctor or hospital
- Dental insurance plans
- Ways to save on health care: tax credits and low- or no-cost ConnectorCare Plans.

You can get help with your application from a **Navigator or Certified Application Counselor**. These are people who have been trained to help you with an application.

Go to MAhealthconnector.org or call **1-877 MA ENROLL** (1-877-623-6765) or TTY 1-877-623-7773 for:

- Answers to any questions you have
- Help with filling out an application
- A list of Navigators or Certified Application Counselors in your area

Health Connector Customer Service is open Monday to Friday, 7:00 a.m. to 7:00 p.m. and Saturdays, 9:00 a.m. to 3:00 p.m.



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The right place for the right plan

Solicite seguro de salud y dental durante la
Inscripción abierta
Desde el 1° de octubre de 2013 al 31 de marzo de 2014



Solicite en internet en
MAhealthconnector.org

Hay planes nuevos y maneras nuevas de obtener ayuda para pagar el seguro de salud.
Usted puede solicitar en internet y averiguar para qué planes usted es elegible, incluyendo:

- Planes de seguro médico con beneficios de salud esenciales, como medicamentos de receta, consultas médicas o visitas al hospital
- Planes de seguros dentales
- Maneras de ahorrar en cuidado de salud: Créditos fiscales para cuotas, planes de ConnectorCare de bajo costo y sin costo y cobertura de MassHealth

Usted puede obtener ayuda con su solicitud de un **Asesor certificado (Navegador)** o un **Consejero certificado de saludes**. Estas personas han sido capacitadas para ayudarle con la solicitud.

Vaya a MAhealthconnector.org o llame al **1-877 MA ENROLL** (1-877-623-6765) o al número de TTY 1-877-623-7773, si necesita:

- Respuestas a cualquier pregunta que tenga
- Ayuda para llenar una solicitud
- Una lista de Asesores certificados o Consejeros certificados de saludes de su área

Los servicios al cliente de Health Connector está abierto de lunes a viernes, de 7:00 a.m. a 7:00 p.m. y los sábados, de 9:00 a.m. a 3:00 p.m.



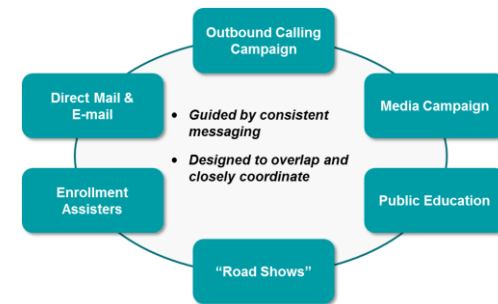
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Outreach and Communications Activity (cont'd)



- Navigators & Certified Application Counselors (CACs)

- In addition to receiving daily updates from Health Connector staff and participating in regularly scheduled calls, we developed an “Assister Toolkit” for Navigators and CACs to help guide them through the beginning of open enrollment



- An end-to-end user guide with screen shots to help navigate the new system
- Diagrams to help identify which path applicants should pursue (subsidized vs. non; coverage for today vs. coverage for tomorrow)
- One pagers on eligibility for subsidies through the Health Connector
- Sample open enrollment flyers
- Important contact information for customer service

2013 Federal Poverty Guidelines

Household Size	138%	150%	200%	300%	400%
1	\$15,262	\$17,235	\$22,985	\$34,470	\$45,960
2	20,628	23,285	31,020	46,530	62,040
3	25,975	29,295	39,060	58,590	78,120
4	31,322	35,825	47,100	70,650	94,200

Can you qualify for help paying for health insurance through the Health Connector? Let's find out!

Are you:

- Living in Massachusetts
- Not currently in jail
- A U.S. Citizen, National, or otherwise lawfully present in the U.S.
- Not eligible for affordable, comprehensive health insurance through your employer
- Not eligible for Medicare, MassHealth (Medicaid), or other public health insurance programs
- An individual or family with income at or below 400% of the Federal Poverty Level (FPL) (see chart)

If you checked off all of the above, you may qualify for help paying for health insurance when you apply through MAhealthconnector.org! **You may be able to qualify for...**

Premium Tax Credits

- You may qualify for a premium tax credit if your family income is at or below 400% FPL
- Premium tax credits help lower the cost of your monthly premium bills for health plans that you buy through the Health Connector
- Learn more about on the next page

ConnectorCare Plans

- You may qualify for a ConnectorCare plan if your family income is at or below 300% FPL
- Based on where you live, you may be able to choose from plans offered by up to 5 different health insurers
- Monthly premiums and out-of-pocket costs vary by income
- Learn more on the next page

*If the cost of your employer's health insurance plan for individuals is more than 8.5% of your income, then that coverage is not considered affordable to you. Learn more about affordable and comprehensive coverage at MAhealthconnector.org

*Actual health plan choices will vary depending on where you live

Outreach and Communications Activity (cont'd)

- Media campaign

- Television and radio spots with strong re-enrollment messages have been recorded and are in production
- Digital and print ads are lined up for later this fall

