



*The Commonwealth of Massachusetts
Commonwealth Health Insurance Connector Authority
100 City Hall Plaza, 6th floor
Boston, MA 02108*

DEVAL PATRICK
Governor

GLEN SHOR
Board Chair

JEAN YANG
Executive Director

Board of the Commonwealth Health Insurance Connector Authority

Minutes

Thursday, November 14, 2013
9:00 AM to 12:00 PM
One Ashburton Place
Boston, MA 02108
21st Floor Conference Room

Attendees: Jean Yang, Nancy Turnbull, Louis Malzone, Ian Duncan, Dolores Mitchell, Kristin Thorn, George Gonser, Celia Wcislo, Jonathan Gruber and Glen Shor. Nancy Schwartz attended in place of Joseph Murphy. Andres Lopez was absent.

The meeting was called to order at 9:10 AM.

- I. Minutes:** The minutes of the annual meeting on October 10, 2013 were approved by unanimous vote.
- II. Minutes:** The minutes of the regular meeting on October 10, 2013 were approved by unanimous vote.
- III. Executive Director's Report:** Jean Yang began by discussing the experience of the last 45 days of open enrollment. She stated that the Health Connector (CCA) has made great progress but has also faced challenges during this time. She stated that the work for open enrollment is being tirelessly done by CCA, carrier partners, other state agencies, the Board, advocate partners and enrollment assisters. She also mentioned that CCA had completed its 2013 annual report. Ms. Yang then provided a membership report, stating that CCA is at an all-time high for membership with 258,240 total members. Ms. Wcislo asked Ms. Yang why she thought Commonwealth Care was growing. Ms. Yang stated that she believed it had a lot to do with outreach but was not certain. Ms. Yang then thanked Candace Reddy from the Executive Office of Administration and Finance who will be leaving state service. Ms. Yang discussed Ms. Reddy's work with CCA as one of

its most important partners. Ms. Weislo echoed Ms. Yang's sentiments expressing her appreciation for Candace's hard work, creative thinking and honesty.

IV. 2014 Open Enrollment Check-in: The PowerPoint presentation "2014 Open Enrollment Check-in" was presented by Ashley Hague, Scott Devonshire and Roni Mansur. Mr. Mansur began the presentation by discussing small group business. He stated that CCA used its existing platform to have all carriers available and noted that there are no major issues with functionality in the small group shopping and enrollment system. Mr. Mansur then discussed the non-group non-subsidized experience explaining that there is functionality for end-to-end shopping available and that CCA is working to bring premium billing functionality to the experience for December. Mr. Gruber asked when functionality is required in order to receive payments in time for January. Mr. Mansur explained that CCA is doing its best to get this ready for December, preferably as soon as possible. Ms. Weislo asked how CCA reacts to consumer confusion. Ms. Hague discussed CCA's tutorial videos that help consumers navigate the shopping process. Mr. Mansur added that CCA is always working to fix issues that cause consumer confusion. Mr. Mansur then discussed the non-group subsidized product shelf stating that the application is currently an online process, which is a major improvement to the paper-based application processes in the past. In addition, he stated that additional functionality will be brought on in stages throughout the month of December.

Ms. Hague then discussed CCA's outreach efforts to date. She stated that CCA launched its outbound call campaign on October 18th and has made over 190,000 calls with live agents who offer education and the opportunity to apply over the phone. She also discussed the member mailing campaign. Ms. Hague stated that open enrollment packets have been mailed in both English and Spanish to roughly 150,000 individuals with another 100,000 to be sent in the coming weeks. Ms. Turnbull asked how many Commonwealth Care members will be moving to MassHealth. Ms. Hague answered that about 100,000 members will be mapped to MassHealth and that these individuals will receive correspondence from MassHealth and not CCA. Ms. Mitchell asked what people's responses have been. Ms. Hague explained that responses are varied but that offering applications over the phone is a new convenience for consumers required by the Affordable Care Act (ACA). Ms. Hague mentioned the door-to-door canvassing campaign being done in partnership with Health Care for All in areas where Navigators may not be present as well as CCA's media campaign inclusive of television, radio, digital and print advertisements.

Mr. Mansur then discussed application and account creation activity on the website. He stated that CCA has seen a steady increase since October. He added that there have been 140 applications for non-group dental and 64 applications for small group dental. Mr. Duncan asked if these applications could include individuals eligible for MassHealth. Ms. Hague answered that they should not be included but that they may try to apply regardless of extensive outreach explaining to them that they need not apply. Mr. Gruber asked whether current small group enrollees needed to do anything. Mr. Mansur explained that existing small group policies would continue until the end of their plan year and then that group could purchase a qualified health plan (QHP).

Mr. Devonshire then discussed website performance. He explained that the general website performance has had some issues and that over the last 45 days there have been specific issues with the functionality of end-to-end processing and anonymous browsing. He explained that some of this has to do with underlying issues with the Federal Data Services Hub and that slowdowns and time-outs have had a significant impact on individuals coming to the website. Mr. Devonshire stated that no one is more frustrated with this than CCA and that CCA is looking for a first-rate experience for those coming to the site. He explained that CCA is working around the clock to fix these issues and that he understands the downstream impact these issues have on member experience. Mr. Devonshire further stated that technical staff is working closely with the customer service center to address issues. Mr. Devonshire did note that while there have been complaints, there has also been a lot of success and CCA has been able to unearth issues and solve problems. Mr. Devonshire then discussed the very high volume of users on the website, citing over 537,000 unique visitors. Mr. Duncan asked how many of the 537,000 have started an application. Ms. Hague explained that roughly 53,000 have started applications, but the website also serves an educational purpose and many individuals anonymously browse.

Mr. Mansur then discussed CCA's call center. He explained that the call center is at capacity for all of the aforementioned reasons. He stated that there is a much higher call volume as well as longer talk times and wait times. Mr. Mansur explained that CCA is constantly looking for efficiencies and is providing talking points for consumers. Ms. Weislo asked whether more people were being hired. Mr. Mansur answered that more staff were being hired to fix this. Mr. Mansur explained that CCA has already deployed its overflow plan for calling and is looking to get additional staff. Mr. Mansur explained that CCA is also leveraging trained enrollment assisters to work closely with consumers and alleviate pressure on the call center.

Ms. Hague then explained that CCA has been working with MassHealth, the Centers for Medicare and Medicaid Services (CMS), and the Executive Office of Health and Human Services (EOHHS) to find ways to take advantage of the full open enrollment period for some populations. She explained that this is related to everyone in Massachusetts having the opportunity to take advantage of the full open enrollment period. Ms. Hague stated that approval was received in October to formally provide continuation coverage for the Commonwealth Care population through open enrollment to align with the federal open enrollment period. She stated that CCA has been working with Commonwealth Care Managed Care Organizations (MCOs) and that CCA has also been working on outreach to this population to explain this extension period while also making sure they take advantage of their opportunity to switch plans. Ms. Hague thanked CMS and EOHHS for affording Commonwealth Care members the same opportunity as the rest of the Massachusetts market.

Mr. Mansur then described next steps including incorporating small group products into the on line system in the coming months, as well as implementing non-group non-subsidized billing functionality and end-to-end shopping for subsidized applicants.

Secretary Shor thanked the presenters for their comprehensive presentation and their use of data and statistics. Ms. Turnbull thanked CCA for its work to continue Commonwealth Care. Mr. Mansur then thanked the CCA staff for their dedication and teamwork during such a busy time.

- V. **Small Business Service Bureau Extension (VOTE)** The PowerPoint presentation “Small Business Service Bureau Extension (VOTE)” was presented by Roni Mansur and Brian Schuetz. Mr. Schuetz began the presentation by providing a background on the Small Business Service Bureau’s (SBSB) role as serving members in existing plans during the transition period to Affordable Care Act (“ACA”) implementation. He explained that while individuals can enroll in plans as soon as January 1, 2014, they may stay in their non-group plans until March 2014 and small group plans until December 2014. As such, Mr. Schuetz explained that CCA proposes to extend the contract with SBSB through February 2015 in order to finish serving existing accounts. Mr. Schuetz explained that this would be less costly than hiring a new vendor and would mitigate member confusion.

Mr. Mansur explained that on-line functionality is being released in phases and that CCA plans to use the SBSB platform during this transition period in order to make modifications according to ACA requirements. Mr. Gruber asked whether some will transition from SBSB. Mr. Schuetz answered that while some will stay on for the duration of their plan year, CCA has also used SBSB as a sales channel for 2.0 coverage since October 1 while working on transitioning this platform to the new system.

Mr. Schuetz then described the parameters of the contract extension. The Board unanimously voted to authorize the Executive Director to enter into a work order for the current contract with SBSB, and to extend the current contract for 2014, to provide for transition activities and the servicing of existing pre-ACA accounts through February 28, 2015.

- VI. **The Health Connector & Small Businesses: Progress to Date & Upcoming Initiatives (VOTE):** The PowerPoint presentation, “The Health Connector & Small Businesses: Progress to Date & Upcoming Initiatives (VOTE)” was presented by David Kerrigan and Ashley Hague. Mr. Gonser recused himself for this presentation and left the room. Ms. Hague began the presentation by providing a background on the small business market in Massachusetts and CCA’s role in the market. Ms. Hague stated that recently, under the leadership of Governor Patrick and the Division of Insurance, Massachusetts has seen meaningful success on cost containment to ensure that coverage for small businesses is affordable. Ms. Hague explained that CCA is also looking to lower costs through competition and transparency as well as comparison shopping with the option of choice. She stated that the ACA enhances and builds upon what has been provided in Massachusetts by requiring all plans to meet certain standards. In addition, she mentioned other opportunities where small businesses can get help paying for coverage, such as tax credits and CCA’s Wellness Track program. She also discussed new opportunities for employees to access subsidized coverage with Medicaid expansion and the change in rules as to who can access subsidized coverage through CCA. Lastly, Ms.

Hague explained that the ACA offers new plan designs, dental products and choice models for the opportunity to improve small group shopping experiences and the brokers who support them.

Mr. Kerrigan then discussed progress to date for various small group products that have been offered by CCA including the Contributory Plan, Business Express and Wellness Track. Mr. Kerrigan explained that there have been unique challenges breaking into the small group market, but that CCA knows where there are opportunities. Ms. Hague noted that Audrey Gasteier from the CCA team has been a major player in helping businesses understand who CCA is and what CCA does for small businesses. Ms. Hague further stated that feedback from businesses that attend CCA events is very positive and CCA continues to work to educate the business community. Mr. Kerrigan added that his team at CCA holds regular meetings with brokers. Mr. Gruber asked whether the Wellness Track eligibility criteria were the same as the small business tax credit eligibility criteria. Ms. Hague answered that the criteria used to be the same, but Wellness Track eligibility has been broadened.

Ms. Hague then discussed the ways in which CCA is looking to bring added value to the small group market. She discussed the small business tax credits as well as Wellness Track and also mentioned employee choice and the dual/triple option for shopping. Mr. Kerrigan also discussed enhanced IT functionality and operational capabilities that are going to be made available to CCA's small group market. Ms. Hague mentioned outreach and education to this population, noting that this has been ramped up significantly in the last year in order to meet with businesses of all sizes and provide education around the ACA.

Mr. Kerrigan then discussed broker commissions in the Massachusetts market. He explained that brokers are compensated by carriers or intermediaries. Mr. Duncan asked what happens when a broker comes to CCA with clients. Ms. Yang answered that when brokers purchase through CCA, CCA pays the broker and the carrier has an administrative fee. Mr. Kerrigan then provided an overview of the revised proposed commissions schedule for the Board. Mr. Kerrigan stated that the revised schedule moves away from a percentage of premium to remove potential conflicts and promoting cost containment as well as new shopping models. Mr. Kerrigan then presented the proposed schedule. Mr. Gruber asked why the market has a larger Per Subscriber Per Month fee for larger firms. Mr. Kerrigan answered that this is related to the number of groups this size in the market. Ms. Turnbull noted that she was interested in understanding how persistency bonuses work. The Board then unanimously voted to approve the revised broker commission schedule for group sales beginning January 1, 2014 as recommended by staff.

Secretary Shor ended the meeting by stating that while CCA is working very hard, they are dependent on many other people, such as the Board, the staff, other state government partners, carriers and advocates. Secretary Shor also echoed sentiments about Ms. Reddy as one of the most important partners of CCA since the inception of the organization.

The meeting was adjourned at 11:33 AM.

Respectfully submitted,
Rebekah D. Diamond