



Outreach and Education for 2015 Open Enrollment

Board of Directors Meeting, September 11, 2014

Summary

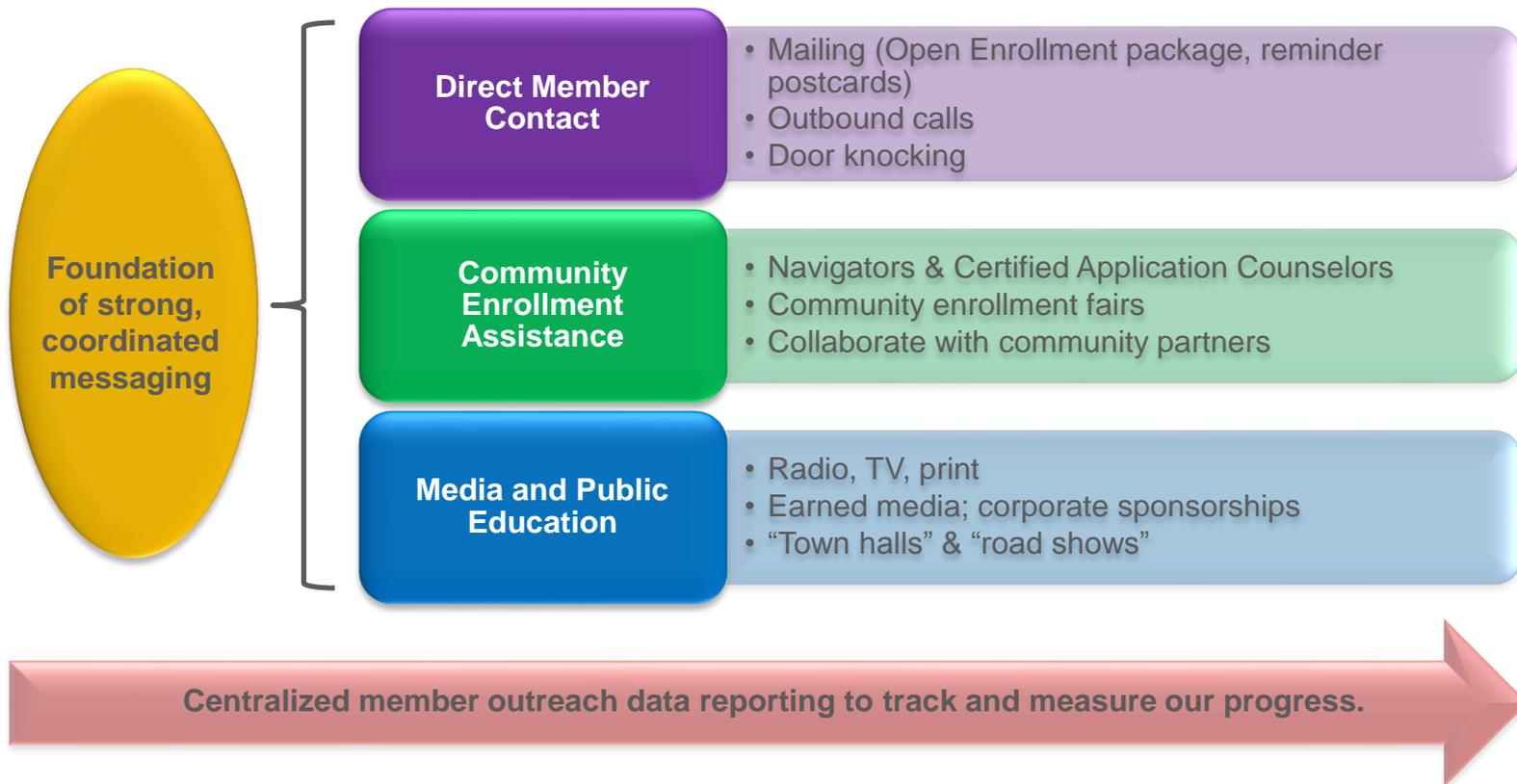


- As outlined at the August meeting, we are preparing a multi-faceted outreach and education program that will:
 - Deliver a clear call-to-action to all populations to take action during Open Enrollment
 - Directly target transitioning populations – Commonwealth Care/MSP, temporary Medicaid and existing QHPs – with details regarding their particular coverage
- We will make direct contact through mail, phone, door-to-door visits and Navigator outreach efforts, supported by broader, general contact through earned and paid media
- Since the August Board meeting, Health Connector and MassHealth staff have:
 - Continued to refine the large-scale plan
 - Detailed our strategy with the Centers for Medicaid and Medicare Services (CMS), health plans, providers, advocates and other stakeholders, incorporating their thoughts into our plan
 - With the broader project team and Optum, conducted an operational readiness assessment
 - Refined our project plan, detailing ongoing work and upcoming milestones across all workstreams

Multi-faceted Outreach Campaign



Building upon the foundation from last year's campaign, we will leverage high intensity, multi-faceted outreach strategies, with the goal of getting to every single person in need of coverage.



Direct Member Contact



- Our communications messages and cadence vary by population segment and are informed by their proposed coverage end dates



QHP/QDP	CommCare/MSP	Temporary MassHealth
December 31, 2014	January 31, 2015	January 15, January 31, February 15 - 2015

- We will direct our members to enroll online in all of our messaging, although we will send paper applications to a subset of the population that might be more likely to apply by paper
 - For Commonwealth Care and Medical Security Program (MSP) members, we will mail paper applications to ~35,000 individuals who did not reapply or who applied by paper last year, specifically those who may have language barriers or who have not had to pay a premium to remain in coverage
 - For temporary Medicaid members, we will mail paper applications in three waves (in line with their coverage end dates) to ~115,000-150,000 households that applied by paper last year. Final numbers will depend on the final count of individuals in temporary Medicaid (~285,030 members as of August 30, 2014)
 - We have also assessed the current workforce who enters these applications and will augment accordingly to mitigate paper backlogs and to ensure that applications get processed in a timely manner
- Even those that receive paper applications will still be educated that the fastest and easiest way to apply for coverage this Open Enrollment is online

Direct Member Contact (cont'd)



Direct Member Mailings

- Beginning in October, we will be sending transitioning members a variety of direct mailings
 - Postcards to reinforce important dates and provide calls to action to sign up (Open Enrollment start date, plan selection and payment deadline dates, etc.)
 - Open Enrollment packets providing population specific messaging, frequently asked questions and details on where individuals can go to receive help applying and enrolling
 - E-mail blasts will follow each mailing to members for whom we have an e-mail on file
 - Operational letters and invoices sent to current members will also include language about Open Enrollment and important dates
 - To a certain subset of the subsidized population, paper applications (further detailed in later slide)



Outbound Call Campaign

- Beginning in November, transitioning members and new applicants will also receive phone calls before, during and after the Open Enrollment period
- Approximately 2.3 million calls will be deployed in total
 - Automated calls will be deployed to reinforce messaging provided in member mailings to all transition members. These can also be left on voicemail
 - Live agent calls will be deployed to provide education and enrollment support to transitioning members

You must fill out a new application for health insurance

Your current Health Connector health insurance plan will end December 31, 2014. You need to fill out a new application and enroll in a plan during open enrollment to stay covered in 2015.

- You must fill out a new application for health insurance, even if you already applied in 2014 or 2014.**
- You can begin applying through our website as early as November 15, 2014.
- Apply and pay your first premium bill by December 23 to avoid a gap in coverage.

We've been to help you

You will need to complete a new application for coverage in 2015. Once you've applied, you can choose to enroll in your current plan again if it is still available, or choose a new plan. Coverage will not happen when you apply and then enroll at MAhealthconnector.org.

- To help you get the right coverage for you in 2015, you'll find:
 - A website that works better and faster.** available November 15.
 - A shorter paper application.** You can use the paper application instead of applying online, if you prefer.
 - More people to answer your calls.** We have more staff in our call centers to help us better help you faster.
- More people to help you with your application.** Navigators and Certified Application Counselors can answer your questions and give you the help you need with your application. Go to MAhealthconnector.org for a list of Navigators and Certified Application Counselors in your area.

Important dates

November 15: You can start applying online at MAhealthconnector.org

December 15: Recommended date for completing your application to be sure you have enough time to enroll by January 1.

December 23: Last day to enroll and pay your first premium bill for coverage that starts January 1.

December 31: Your current health insurance coverage ends.

Direct Member Contact (cont'd)



**QHP
(~34K)**

10/20 11/3 12/8 12/31 1/12 2/9

**CommCare /
MSP
(~100K)**

11/3 11/17 12/8 1/12 1/31 2/9

**Temporary
Medicaid Wave 1
(~100K)**

11/15 1/12 1/15

**Temporary
Medicaid Wave 2
(~100K)**

12/1 1/12 1/31

**Temporary
Medicaid Wave 3
(~100K)**

12/15 1/12 2/15

- Preview Postcard
- Open Enrollment Packet
- Reminder Postcard
- Paper Application
- Coverage End Date

Automated and Live Agent Outbound Calls (~2.3M calls deployed)

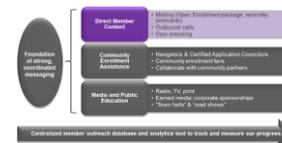
Door Knocking Campaign (target 200,000 doors)

Direct Member Contact (cont'd)



Door Knocking Campaign

- The Commonwealth is working with Health Care For All to execute a door knocking campaign designed to target 200,000 doors to inform consumers of the need to apply for 2015 coverage
- Door knockers will be able to provide education on Open Enrollment and will also have a variety of education and application materials to share with transitioning members



Other Outreach Materials

- We are also updating materials we created last year with new information (updated income, benefit information where applicable etc.), as well as some new pieces based on feedback from our outreach and enrollment partners
- These materials describe our dental and health products, the differences between metallic tiers, the ConnectorCare program, student health insurance and options for individuals who are offered COBRA
- Materials are made available on the web and are also distributed to stakeholders across the Commonwealth



COBRA isn't your only option for health insurance

By shopping through the Massachusetts Health Connector

Members have a wide range of options to choose from. COBRA is one of the options available. Before making a decision on your coverage, you may want to compare your current COBRA coverage through the Massachusetts Health Connector.

Connect the state's State of Support and there are a range of affordable options.

Health Connector: on the state's leading insurance marketplace, you can compare your current COBRA coverage with other options available through the Connector.

Compare if your COBRA coverage is available on single premium starting around \$10,000 a year (this varies a through a lot more).

Other plans, which have both lower deductibles and co-payments, are available starting as low as \$7,000 a year. These plans are available through the Health Connector.

Plans are not out of your quality for health.

All college students are required to have health insurance.
(Good idea.)

Apply online at MAhealthconnector.org

High school seniors in Massachusetts

Apply during open enrollment:
November 15, 2014–February 15, 2015

Individuals and Families Overview

1-877-MA ENROLL (1-877-623-6766)
1-877-623-7773

For open enrollment, call Monday through Friday, 7:00 a.m. to 7:00 p.m., or Saturday 8:00 a.m. to 3:00 p.m.

Helping You Find Affordable Health and Dental Insurance

The Massachusetts Health Connector is a great place to go for information and savings on affordable health and dental insurance from the state's leading carriers. All of the plans offered by the Health Connector meet both state and national coverage standards. By using the Health Connector's online marketplace at MAhealthconnector.org, you can compare plans side-by-side and find the right health and dental plans for you and your family.

HEALTH PLANS

Through the Health Connector, it's easy to compare different plans and find out which plan will best meet your needs. All of the health plans offered through the Health Connector provide comprehensive benefits, including prescription drugs and visits to the doctor or hospital.

When you go to MAhealthconnector.org to shop for a plan, our online tools can help you compare your choices based on out-of-pocket costs, such as co-pay and deductibles. You can then choose to view plans to compare side-by-side and review the different provider networks in each plan. This will help you find the plan that is right for you and your family.

DENTAL PLANS

The Health Connector also offers dental coverage to individuals and families from the state's leading dental insurance companies.

- **"High" plans** have comprehensive benefits that cover back-to-the-dental exams, cleanings and fillings, plus major restorative care. If you need it, you'll be covered for it.
- **"Low" plans** cost less per month and offer basic preventive benefits, but no major restorative care.

For children under age 19, the Health Connector also offers pediatric-only plans with comprehensive benefits. If you qualify for a tax credit, you may also be able to help lower the monthly cost of the pediatric portion of dental plans.

YOU MAY QUALIFY FOR SAVINGS

Many people don't realize that you can get help paying for health insurance. Thanks to national health reform, the Health Connector can help you find ways to lower insurance costs for you and your family. You may qualify for help paying for insurance in the form of a tax credit (called a credit) to your health insurance company. Your income and household size must certain criteria, and you can't already have affordable, comprehensive insurance by an employer. For example, a single person earning up to \$44,000 a year, or a family of four earning \$120,000 a year may qualify for a credit. For more information on how you may qualify for a credit, visit MAhealthconnector.org.

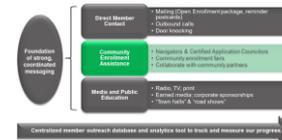
The state is also making extra savings possible by offering ConnectorCare plans for individuals and families with certain income levels. ConnectorCare plans have both lower deductibles and co-payments. The Health Connector can help you find a single premium starting as low as \$7,000 a year, or a family of four starting as low as \$10,000 a year. All of these savings and programs are only available through the Health Connector. To learn if you qualify for savings, visit MAhealthconnector.org.

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Enrollment Assisters



The Health Connector and MassHealth have started engaging and training the Massachusetts enrollment assister community to prepare them for Open Enrollment.

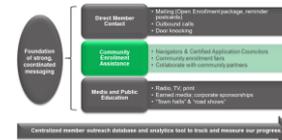


- The Commonwealth has selected 15 **Navigator** organizations that span across Massachusetts. Training is underway for these groups and in November we will be introducing them to their communities via local media and press events
 - Following completion of the first phase of training and passing the required exam, 85 Navigators have been certified
 - Phase 2 training is scheduled for September 25-26 and will focus on direct enrollment assistance and member transition activities
 - Starting the week of September 29, a series of 10-12 Navigator press events will be held across the Commonwealth, featuring state officials, Navigator leaders and local officials. This is modeled after the Health Connector’s Navigator tour last fall, which generated informative media coverage in advance of Open Enrollment

Enrollment Assisters (cont'd)



- The Commonwealth has approximately 170 **Certified Application Counselor (CACs)** organizations spread across nearly all hospitals and Community Health Centers in the Commonwealth. These organizations are responsible for 1,212 trained CACs. An additional 529 CACs are being trained for Open Enrollment
 - CAC training on ACA policies will be available on the Learning Management System (LMS) the first week of October, with additional training on the new system and paper application to be uploaded mid-to later October
 - Conference calls on member transition and the new application will be held on 9/15 and 10/8, respectively, for CACs and other representatives of the provider community
 - CACs are receiving regular emails on updates on the Commonwealth's member transition strategy and trainings. In addition, CACs are encourage to attend one of the five the Massachusetts Training Forum (MTF) sessions held throughout October, which will include a system training component
- We have also been working with the carrier community to provide an opportunity for them to play a role as **Issuer Enrollment Assisters** where their staff can provide direct application and enrollment assistance to consumers
- The Health Connector and MassHealth teams are also working to provide weekly updates in the form of consolidated email blasts to the enrollment assister community on relevant member transition and open enrollment topics



Public Education

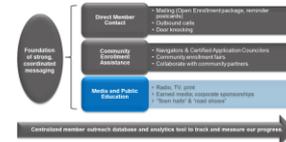


Public Education Events

- A series of public education roundtable events starting in early October and running through mid-November featuring state officials, local health care experts and assisters, discussing the importance of health care and the need to submit a new application this fall
- These events will also educate the public on where enrollment assistance is available in local communities
- Significant outreach, through local leaders and notices in local media will be conducted to drive public attendance

Enrollment Events

- Shortly after the start of Open Enrollment, the Commonwealth will host a series of events working with Navigators, carriers and other stakeholders to build awareness, foster our call-to-action and drive completion of online enrollments
- At these events, individuals will be able to receive information on the Marketplace, including eligibility for programs and information on insurance products offered. They will also be able to get assistance with an eligibility application, shopping and enrollment all in one place





**Consumer Research &
Public Outreach and Education
Campaign**

Consumer Research



- Recent consumer research efforts conducted provide helpful insights into how to best approach the next Open Enrollment period
 - Survey of former Commonwealth Choice members (both those who re-enrolled into QHPs and those who did not)
 - Focus groups of both subsidized and non-subsidized enrollees/potential enrollees (heavier on subsidized side)
- Findings from both research efforts reveal commonality in terms of relatively favorable feelings about health care through the Health Connector and a strong desire for simple, clear, digestible information
 - Awareness/experience with technological challenges, but still high levels of interest in enrolling with/staying with the Health Connector
 - Members and potential members are tuned in, waiting for key pieces of information

Goals of Commonwealth Choice Survey



- Better understand the experience of Commonwealth Choice members during last year's Open Enrollment, whether they chose to re-enroll into a new Health Connector plan or obtain coverage elsewhere
- Determine how the Health Connector can improve experience for non-group (unsubsidized) enrollees
- Better understand where those who left the Health Connector went for coverage instead
- Incorporate actionable findings into outreach, enrollment, website, and operational strategies for upcoming Open Enrollment period

Survey Methodology



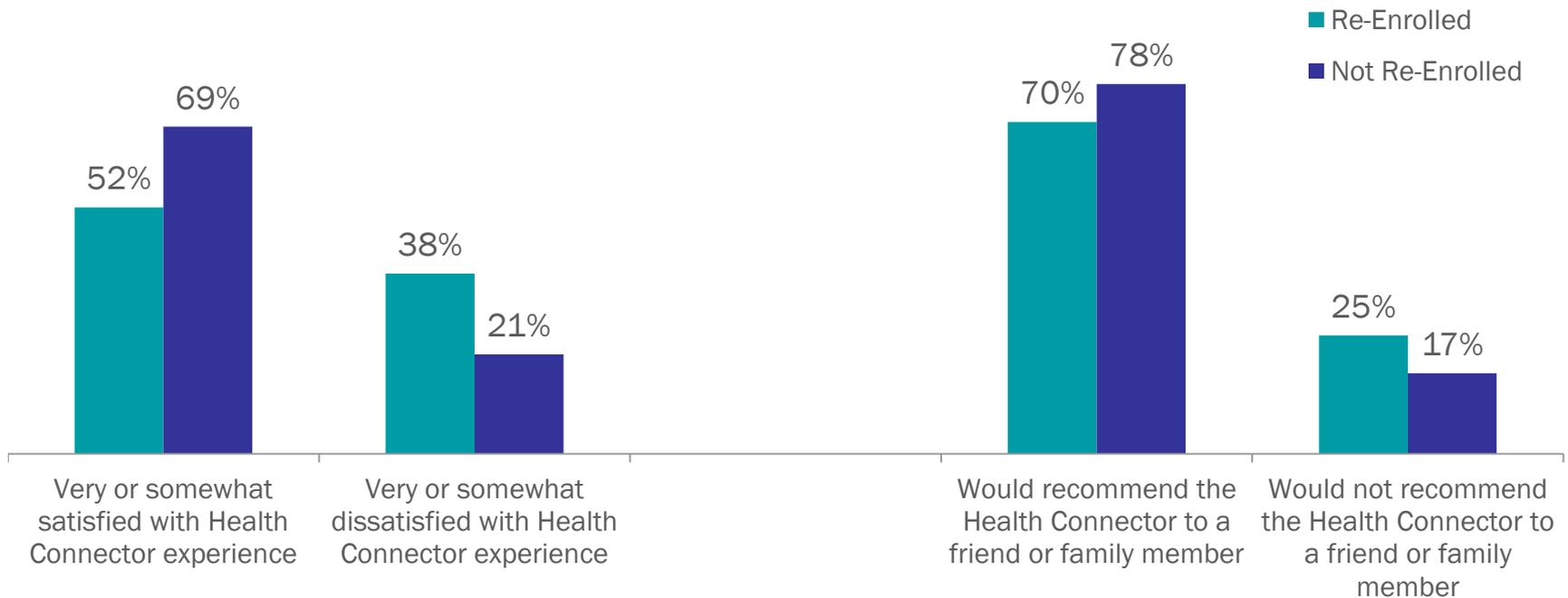
Survey Details

Survey vendor	Market Decisions (Portland, ME)
Surveys completed	609
Overall margin of error	+/- 3.9%
Fielding period	August 2014

- Of roughly 600 completed surveys, ~400 respondents re-enrolled with the Health Connector last year, while the remaining ~200 respondents did not
- In addition to obtaining a mix of who re-enrolled with us, we also stratified our target population by metallic tiers to ensure that the experiences and responses of a wide range of enrollees were captured
- Key categories of questions included:
 - Demographics
 - Overall satisfaction
 - Experience with website
 - Experience with customer service
 - Perception of plan choice, plan selection experience
 - Awareness/recall of mailings, advertisements
 - Sources of information about health coverage options
 - Reasons for re-enrolling/not re-enrolling
 - Source of coverage if not re-enrolled

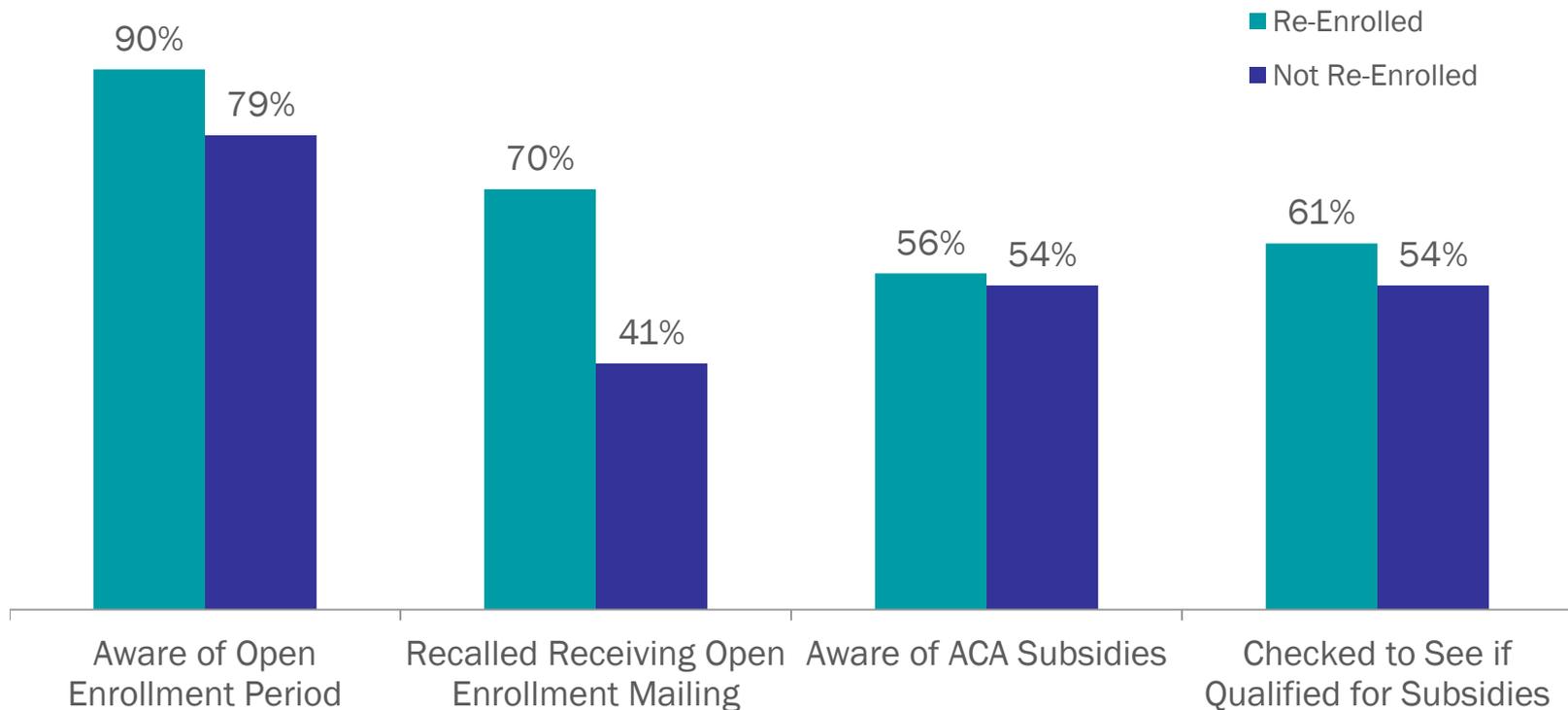
Overall Satisfaction with the Health Connector

Key Takeaway: Respondents expressed fairly high levels of satisfaction with their overall Health Connector experience. Rates of satisfaction are somewhat higher among those who did not re-enroll with the Health Connector.



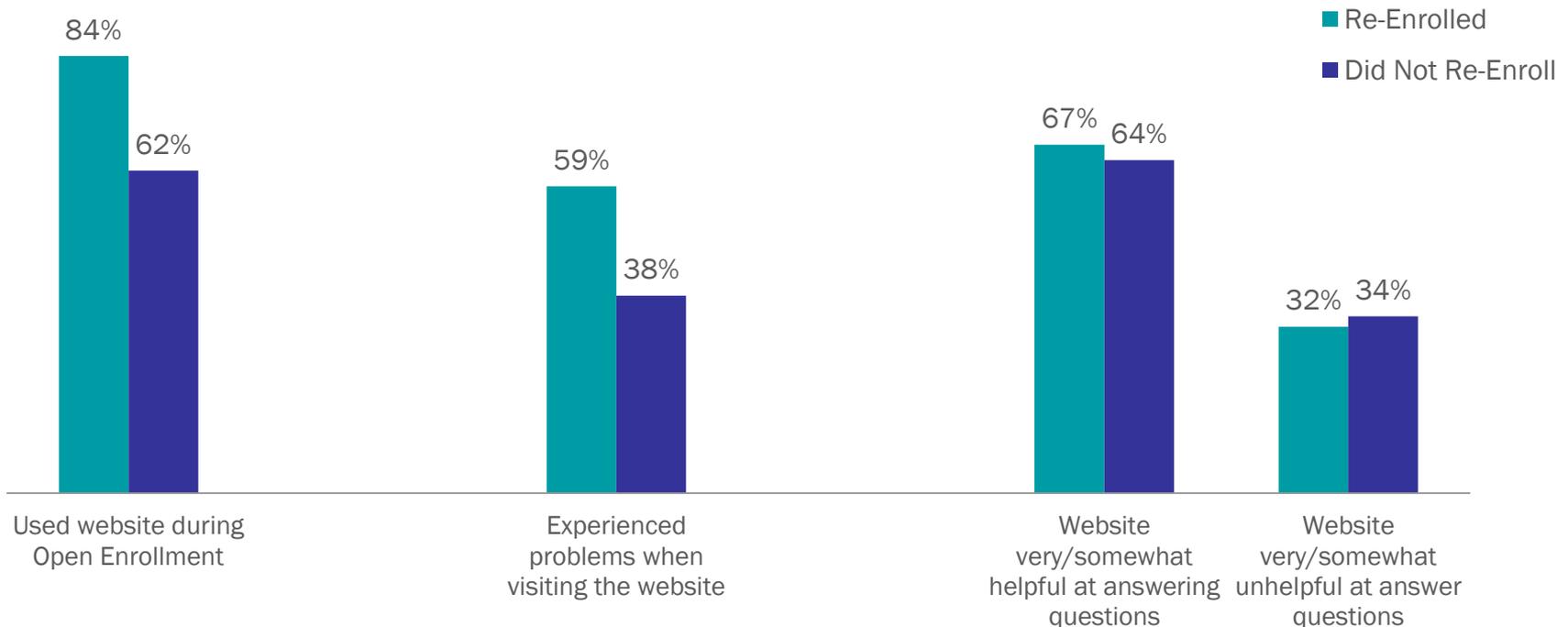
Awareness Levels

Key Takeaway: Respondents reported high levels of awareness about Open Enrollment, new subsidies, and efforts to relay coverage-related information to them (although we see a notable disparity in mailing recall between those who re-enrolled and those who did not).



Website Usage and Experience

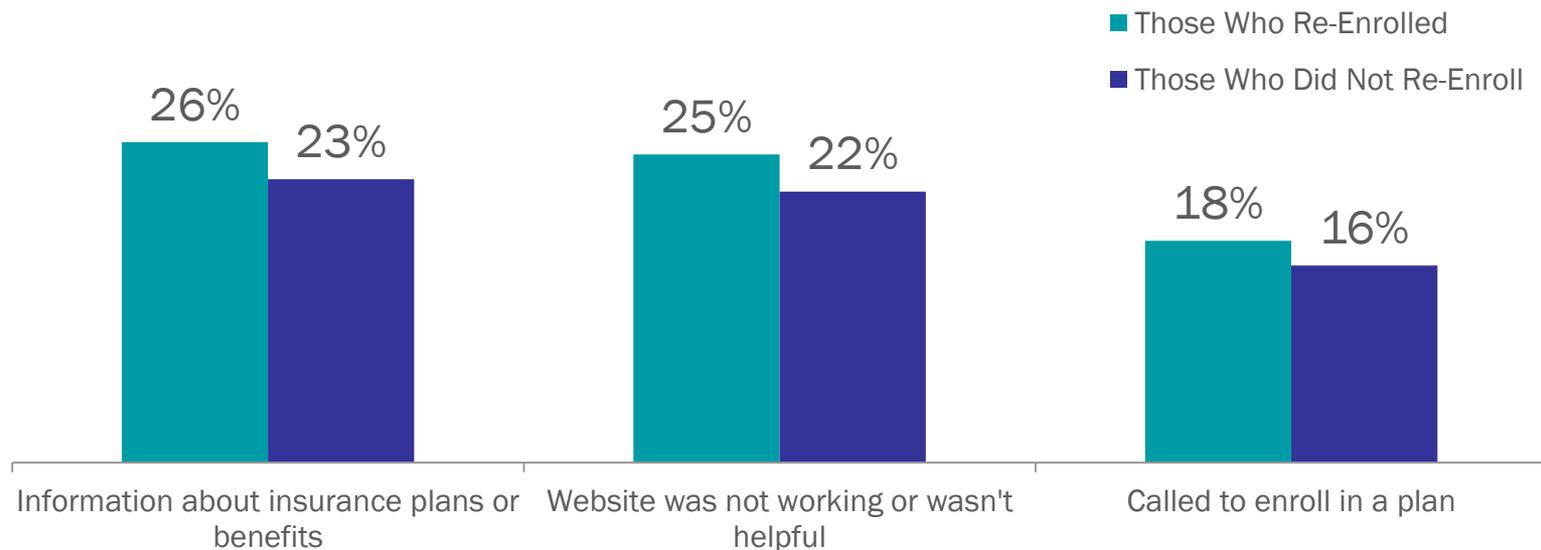
Key Takeaway: Majority used website; about half overall had problems when visiting the website, although two-thirds of respondents found it helpful at answering questions.



- For those who found website unhelpful, top reasons included that website crashed, that interface was poor/not user-friendly, and that there was too much information (leading to confusing or overwhelming experience)

Customer Service Usage and Experience

Key Takeaway: 56% of respondents (65% of those who re-enrolled and 42% of those who did not) interfaced with Customer Service Representatives – for a wide range of reasons.

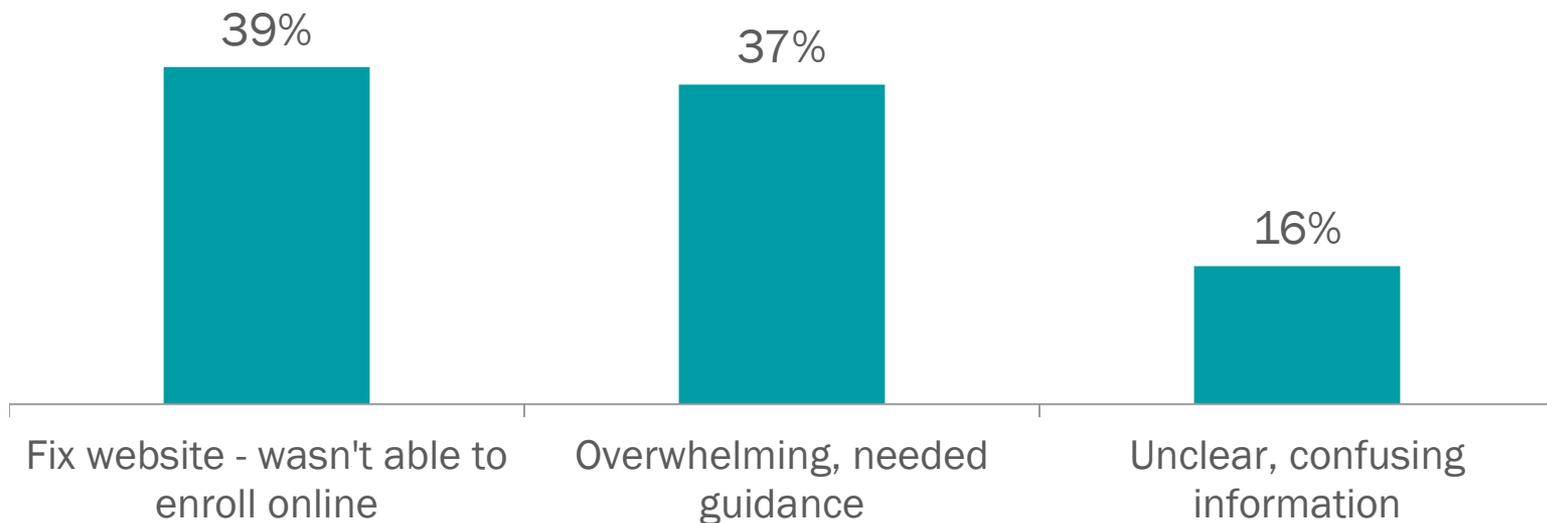


- 63% of respondents found customer service to be somewhat or very helpful in providing needed information and/or answering questions

Plan Selection Experience

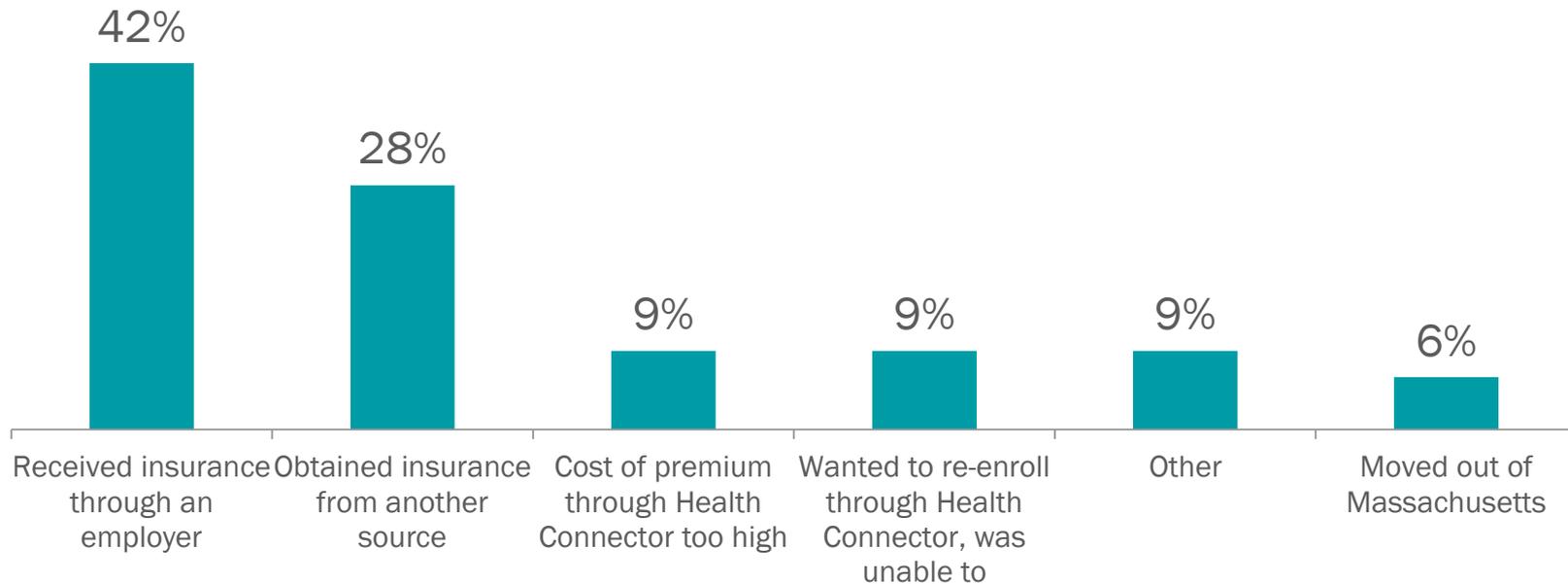
Key Takeaway: 74% of respondents who re-enrolled noted that it was very or somewhat easy to select a plan.

When asked how selection could be made easier, respondents said:



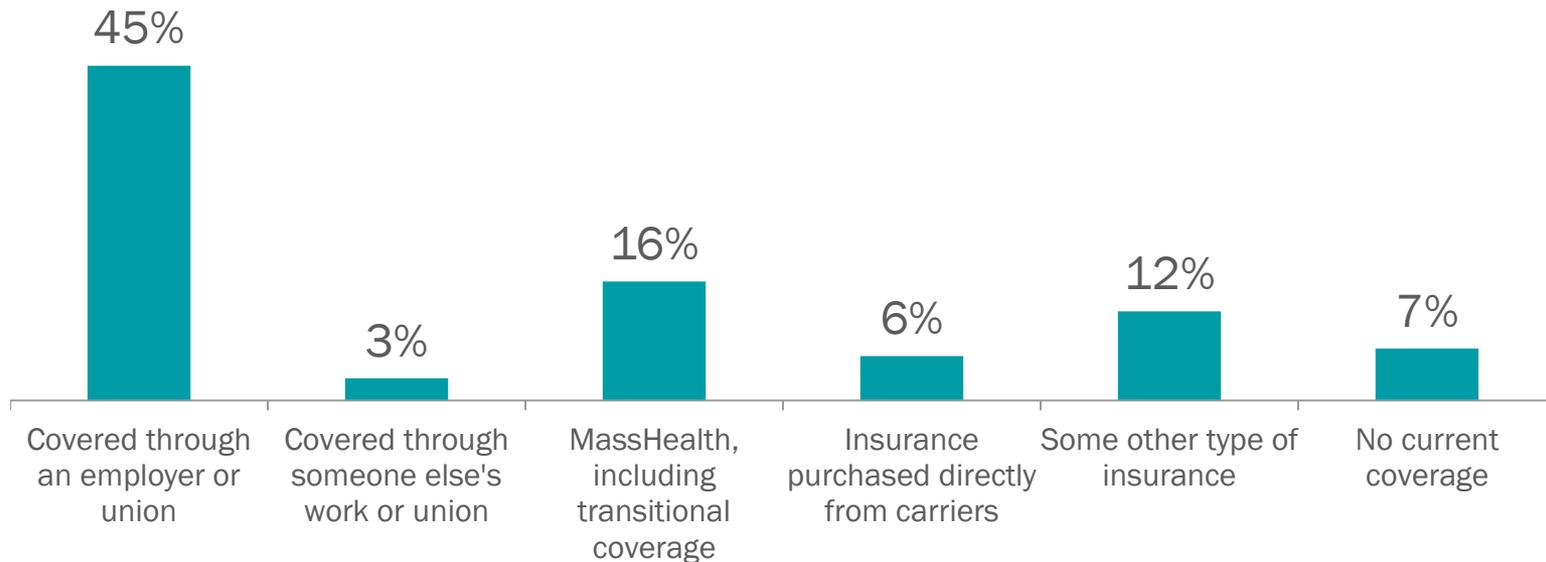
Why Some Members Did Not Re-Enroll

Key Takeaway: The most common response from those surveyed who did not re-enroll in a Health Connector plan about why they did not re-enroll was getting coverage through another source, such as an employer's plan.



Where are Those Who Did Not Re-Enroll Now Covered?

Key Takeaway: The largest source of coverage for those who did not re-enroll with the Health Connector is coverage from an employer or union, followed by MassHealth (including temporary coverage). Note the answers to this question indicate current source of coverage, not opinion on why they did not re-enroll with us.



Overview of Focus Group Results



- Tested consumer messaging concepts and creative elements for 2015 Open Enrollment to:
 - Understand current perspectives surrounding the Health Connector and MassHealth as they pertain to Open Enrollment
 - Gauge relevance, impact and reactions to messaging themes and approaches to inform the creative
 - Test messages, pertinent information and ways to engage target audiences
- KRC Research conducted five focus groups with a total of 30 Massachusetts residents

Focus Group Details		
Waltham	Current member group: 7 participants at 300%+ FPL	Prospect group: 6 participants at 300%+ FPL
Springfield	Current member group: 6 participants <300%FPL	Mixed member and prospect group: 6 participants at mixed income levels (4 at <300%FPL; 2 at 300%+FPL)
Fall River	Prospect group: 5 participants at mixed income levels (2 at <300% FPL; 3 at 300%+ FPL)	

Key Findings from Focus Groups



- Members are looking for clarity surrounding their coverage (coming out of months of extensions on Commonwealth Care), clear directions on what they should do to continue coverage, and how to get answers to questions they may have
- Top-of-mind recall of technical issues during last year's open enrollment appear to be limited
- Members expect that there will be glitches with open enrollment for 2015, yet this doesn't cause them to distrust the Health Connector
- Commonwealth Care members were acutely aware of complications because of the communications surrounding the extension of their plans
 - They are uncertain about what the future of their coverage will look like
 - However, members clearly pay close attention to our direct mailings

Weber Shandwick Public Outreach and Messaging Support



- The Commonwealth is preparing an outreach campaign that will include a series of public events and earned media surrounding those events, and a messaging campaign targeting current members and uninsured residents
- The messaging campaign will include TV, radio, print and digital online platforms, and ethnic media outlets. The first view of placements is expected next week
- The Health Connector is working with Weber Shandwick, a long-time communications consultant, on this campaign



Messaging and Media Plan

- The public outreach and education campaign will run throughout Open Enrollment, with heavier rotation through December, featuring Navigators giving a clear call-to-action to current members and offering assistance
- Press outreach includes upcoming Navigator tour and education and enrollment events; media roundtables and demonstrations of the system; access to the Operations Command Center during the first stage of Open Enrollment
- Additional local ethnic media support is part of Health Care For All's engagement, along with Navigator connections, building off existing relationships with Spanish, Portuguese, Haitian and other ethnic outlets

Working Television Story Board

Health Connector - "I Can Help" :30

VIDEO: EACH PERSON HAS A SUPER WITH THEIR NAME, AND "TRAINED ASSISTERS" OR "HEALTH SIGN-UP VOLUNTEER"

ONE OF THE HELPERS - A, B, OR C - IS SHOWN IN A SIGN-UP ASSISTANCE SETTING - ACTUALLY HELPING A YOUNG MOM AND HER YOUNG KID SIGN UP.

HELPER A: I can help you apply for health insurance through the Massachusetts Health Insurance Exchange...

B: I can show you if you qualify for help paying for your insurance...

C: If you have coverage through the Health Connector, or temporary MassHealth coverage, you need to submit a new application.

A: If this is your first time... I can help you compare and choose health and dental plans from leading carriers.

B: Sign up online now for coverage starting January 1st.

(ALT. POST JAN. 1: Open Enrollment ends February 15, so sign up today.)

A: Or get free help signing up from trained assisters around the state.

B: Get covered.

C: We can help!

Health Connector and MassHealth logos.

SUPER: A message from the Health Connector and the Commonwealth of Massachusetts.



Weber Shandwick Work Order



- This is the second year of a two-year contract with Weber Shandwick to provide outreach and messaging support
- Scope of work:
 - Public Education Campaign Development and Placement
 - Social Media Support
 - Strategic Messaging Development
- Weber Shandwick continues to provide services at its original rate of \$190/hour
- Total engagement will not exceed \$4.3 million
- Engagement is supported entirely by Level 1A and Level 2 federal Establishment grant funding already secured by the Health Connector
 - \$1.8 million in grant funding initially budgeted for 2015 Open Enrollment
 - \$2.5 million in grant funding initially targeted for 2014 Open Enrollment

Vote



Health Connector staff recommends entering into a work order with Weber Shandwick for outreach and education consulting services, for no more than approximately \$4.3 million.