



HIx Project Update

Board of Directors Meeting, December 11, 2014

Agenda



- System Performance
- Consumer Experience
- Transparency, Accountability and Public Engagement
- Upcoming System Enhancements
- Budget Update
- Next Steps

Summary



- Twenty-five days into Open Enrollment 2015, MAhealthconnector.org has determined 147,564 people eligible for Affordable Care Act (ACA) health insurance. 68,100 have been enrolled in MassHealth. 79,464 have been found eligible for Health Connector-sponsored programs
- The website has attracted 1,047,292 unique daily visitors and supported the creation of 135,390 accounts and processing of 96,350 applications.
- By every measure, we have surpassed Open Enrollment 2014 performance in less than 30 days and are set to build on the Commonwealth's nation-leading 97% rate of insurance
- Behind these facts and figures are individuals and families who now have access to the better health, economic security and peace of mind that getting covered assures. This is what health care reform is all about, and the new website is an effective tool for meeting those who need insurance where they are

Summary (cont'd)



- As expected, we encountered some issues in the early days of the launch. Higher-than-expected call volumes and handling times, frustrations around account creation and identity proofing and a coding mistake related to surnames are examples of the issues we identified and, thanks to our command center monitoring and staffing, remediated quickly
- Launching a sound, reliable system that takes anyone seeking health insurance through a single front door, end-to-end, real-time eligibility determination, shopping, plan selection and enrollment process was our first critical test
- A second equally important test comes on December 15 when we introduce life event and account change functionality to the system's back office
- We dedicated talented state and vendor staff to this build, collaborated closely with carriers and, as a result, are confident member changes are ready to come online, giving consumers and carriers the ability to update accounts in real-time.

Summary (cont'd)



- As far as we have come, there is still more to do. We are not prepared to declare victory yet. We still need consumers who have not picked or paid for January 1, 2015 plans to take action. If they fail to do so by December 23, they will not have coverage on 1/1.
- We must monitor our public education and outreach campaign's effectiveness at encouraging legacy and temporary program members and the Commonwealth's remaining uninsured to get covered
- We must make sure that the customer service staff we more than doubled in size is providing consumers and the market with the best experience possible. And, through regular briefings, we must continue to provide the industry, stakeholders and the public with direct sightlines into the progress we make and challenges we encounter
- Our work will continue when Open Enrollment ends on February 15, 2015. Plans are being developed for 2015, including enhancing the existing small business portal to meet ACA requirements and continue integrated eligibility by bringing more MassHealth services online

System Performance

Summary

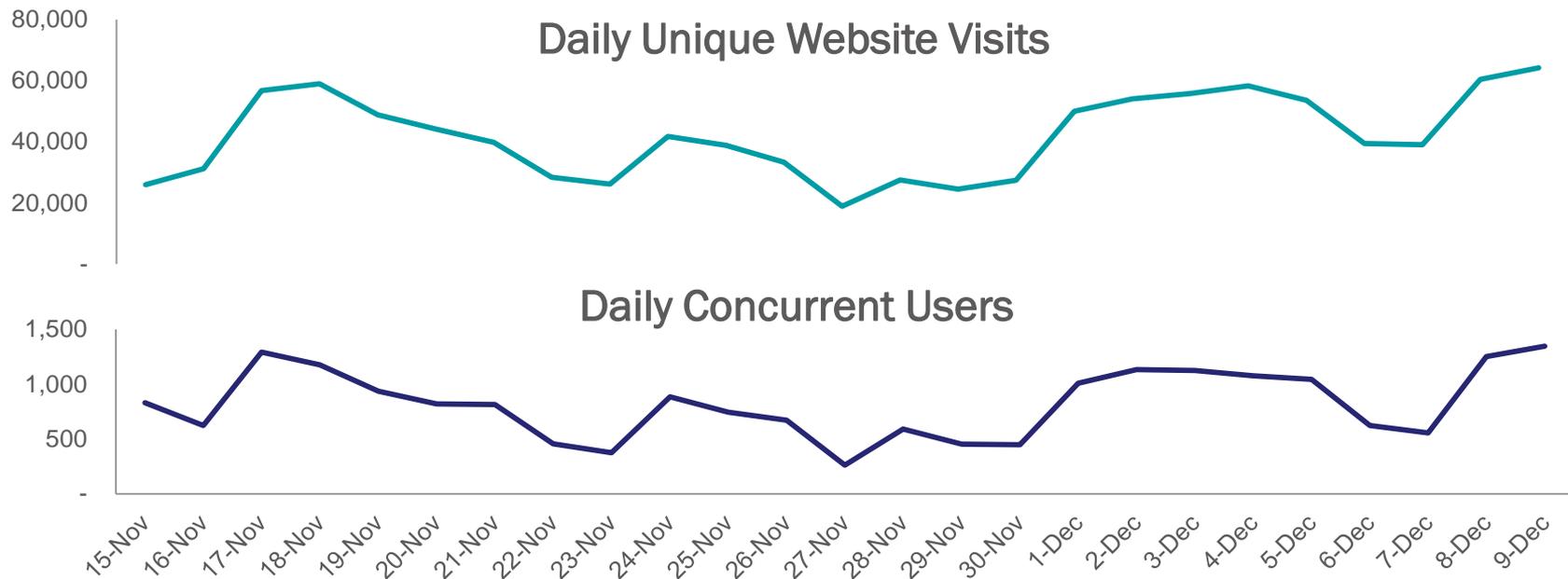


- The quality of the Exchange platform delivered by hCentive and the rigorous functional, integration and performance testing executed by Optum and the state combined to form a solid foundation for MAhealthconnector.org and have contributed to the system’s strong performance to date
- The new system is outpacing the old system across all critical data sets, including stability, response time, concurrent user volumes and application processing. The Commonwealth is now able to perform eligibility determinations and immediately enroll people in MassHealth or bring them one step closer to shopping, choosing and paying for a Health Connector-sponsored plan
- MAhealthconnector.org is simultaneously performing basic and complex tasks for thousands of users at impressive speeds, and it is “talking to” a variety of state, federal and credit reporting agency databases in real time to verify identities, make eligibility determinations and meet program integrity requirements
- System soundness and performance will continue to be a top priority for the Commonwealth as we introduce additional front and back office functionality this month and throughout Calendar Year 2015

System Performance To Date



MAhealthconnector.org is supporting high traffic and meeting heavy consumer demand with constant availability and quick response times.



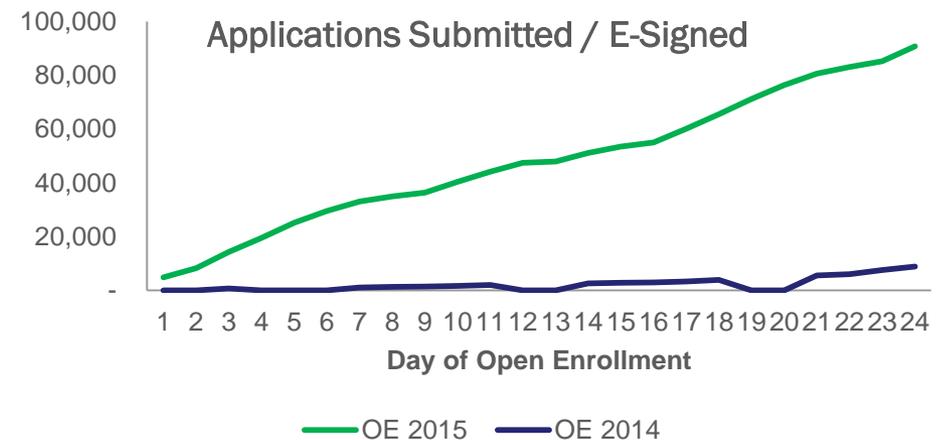
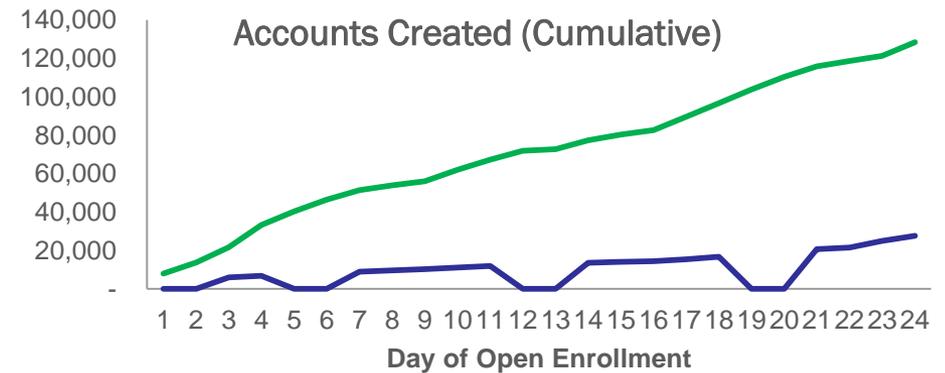
- In less than 30 days, MAhealthconnector.org has garnered a total of 1,047,292 unique website visits
- The website has supported a peak of 1,346 concurrent users with an average page load response time of less than half a second; the old system was prone to crashing and latency when high numbers of people accessed the site at the same time
- The system’s average “up-time” to date is 100%

System Performance To Date (cont'd)



Application and account creation activity is significantly higher during Open Enrollment 2015 than Open Enrollment 2014.

24 Days Into Open Enrollment	October 24, 2013	December 8, 2014
Accounts Created	27,621	128,368
Applications Started	25,985	119,597
Applications Submitted	8,843	90,805
Program Determined	n/a	138,894



Consumer Experience

Summary



- The Commonwealth is meeting its responsibility to provide consumers and the market with an online tool that expands access to affordable, quality health insurance
- The numbers tell this story and, more importantly, the people behind the numbers do as well. Overall, the feedback we have received from consumers, enrollment assisters and advocates consistently shows the system is working from end-to-end
- Confusion and frustrations have been reported around early call center wait times, immigration pages and identity verification requirements. The state has also acknowledged and corrected mistakes related to last names with apostrophes not being recognized by an IRS database and duplicate Requests for Information (RFI) notices being mailed to a limited number of consumers
- Early issues have served as “learning moments” for the Commonwealth, and our swift remediation efforts prove we have the IT and business operations resources to respond to issues as they arise. We are committed to constantly improving the consumer experience

MAhealthconnector.org

Go-Live Consumer Experience



Since November 15, MAhealthconnector.org has offered members and new users a better, easier way to access affordable health insurance – and consumers are taking advantage of it. The new system currently allows Massachusetts consumers to:

- Browse plans anonymously – *average 8,556 anonymous browsers daily*
- Create a new account – *135,390 new accounts created*
- Find out what program you qualify for – *68,100 MassHealth enrollments, 38,455 eligibility determinations for Connector Care, 8,101 for QHP with APTC, 32,908 for unsubsidized QHPs*
- Compare plans, including premiums, co-pays, benefits and other important details online
- Select a plan and pay premium – *3,729 payments have been received, processed and applied to the first month's premium for 2015 coverage*

Issue Resolution



- Call center volumes and wait times peaked early on in Open Enrollment 2015, with a total of 18,100 calls, average hold times of 8 minutes and 58 seconds and abandonment rates of 20.95% on Monday, November 17. Newly-trained customer service representatives (CSRs) received heavy demand for start-to-finish application assistance and were required to read lengthy “Rights and Responsibilities” documentation to each caller
- The state responded by immediately **bringing on 60 more CSRs**, encouraging people to call with troubleshooting questions but to complete the application independently and condensing the “Rights and Responsibilities” terms to a manageable length
- Since then, both Health Connector and MassHealth call centers have had **an average of 452 staff on hand every day**, answered an average of 8,897 daily calls and experienced average wait times and abandonment rates of 1 minute and 39 seconds and 5.19%, respectively
- CSRs continue to participate in training sessions to improve their familiarity with and performance on the new system

Issue Resolution (cont'd)



- After fielding calls and social media inquiries about immigration documentation, the Commonwealth enhanced the **Getting Started Guide** instructions to more effectively explain what document types are needed to prove immigration status and how to enter various fields. Step-by-step **application video tutorials** were also added to MAhealthconnector.org
- Complaints from consumers who failed identity proofing were investigated. We determined that the system is performing this ACA-required **program integrity measure** correctly; failure rates are in line with FFM, Rhode Island and Connecticut; and, if consumers send in valid documentation, they will go on to pass identity proofing and can proceed to the application
- The Commonwealth acknowledged and corrected a coding error that inadvertently sent surnames with apostrophes to an IRS database that does not accept them. **We resolved the issue in less than three days** and we notified the impacted members they could continue with their application
- Similarly, we also quickly and openly addressed a mistake that resulted in some people receiving multiple RFI notices. The problem was solved and affected consumers received an email apologizing for the error



Transparency, Accountability and Public Engagement

Transparency and Public Engagement



Project leadership provide daily performance updates to the public, and staff from the Health Connector, MassHealth and the Governor's Office regularly meet with issuers, enrollment assisters and consumer advocates.

- ***15 Daily and 2 Weekly Dashboards*** released since November 17
 - Daily dashboards report on eligibility determinations, website and call center performance
 - Weekly reports track enrollment for the member transition population
- ***17 press briefings*** with Special Assistant to the Governor Maydad Cohen
 - Press toured Command Center, the project's IT and operations epicenter, on November 14, November 15 and November 17
- ***29 calls and meetings with issuers***, including regular engagement with plan CEOs, IT and operations leadership
 - Issuers are briefed daily on system performance, life event and account change testing and operations
- ***14 calls and meetings with enrollment assisters and consumer advocates***, as well as regular email updates
 - Front line enrollment assisters receive application guidance, system performance updates and information about resources available to support the application process

Transparency and Public Engagement: Headlines



Health Connector website sees heavy activity on first day
The Boston Globe

AP Officials: Health care website working as hoped

STATE HOUSE 
NEWS SERVICE

CONNECTOR PLEASED WITH WEBSITE A WEEK AFTER ITS LAUNCH



Smooth Second Roll Out For MA Health Connector Site

new Health Connector website shows 'promising results'



Transparency and Public Engagement: Social Media



The Commonwealth is leveraging social media to engage directly with consumers who have questions. We are often able to quickly troubleshoot by directing consumers to resources and guides on the website.

- The Commonwealth monitors and responds to consumers' questions and concerns through the Health Connector's Facebook and Twitter accounts, and staff from both agencies help handle cases offline that require additional assistance
- Social media provides direct insight into patterns or trends
 - For example, after several consumers sought clarification about account creation, a pop-up window was added to MAhealthconnector.org the week of November 24 to more effectively remind applicants that they need to create a new account this year
- The **Getting Started Guide** has served as a critical resource for consumers and assisters. It is continually refreshed to reflect system enhancements and provides clarity about “workarounds” that will be addressed in future builds
 - The Getting Started Guide also links to two additional resources, the **Income Guide** and **Immigration Document Type Guide**

Transparency and Public Engagement: Open Enrollment Dashboards



Massachusetts is distinguishing itself by providing daily sightlines into Open Enrollment progress, challenges

- Dashboards detailing eligibility determinations and website and call center performance have been released daily since Monday, November 17 and are available at MAhealthconnector.org
- Weekly dashboards, now being circulated on Fridays, track the movement of the member transition population through the new system
- Project leadership host daily media briefings to discuss the dashboards and field questions about system performance

A screenshot of the "Open Enrollment 2015 Dashboards" website. At the top, there are three summary boxes: "Account Activity and Application Intake for December 9, 2014" with a link to "Get the latest Open Enrollment Dashboard", "7022 Accounts Created", "5545 Applications Submitted", and "147564 Eligibility Determinations". Below this is a list of daily dashboards for December 1-4, 2014, and a weekly dashboard for November 23-30, 2014. Two callout boxes are overlaid on the screenshot: a blue one with the quote "Massachusetts' level of disclosure is striking" – CNBC, Nov. 22, 2014, and a green one with the quote "Massachusetts continues to kick butt this time around in general, but I particularly like that they're providing a daily breakout of their enrollment data." – Charles Gaba, ACASignUps.net, Nov. 28, 2014.

Account Activity and Application Intake for December 9, 2014
[Get the latest Open Enrollment Dashboard](#)

7022 Accounts Created

5545 Applications Submitted

147564 Eligibility Determinations

Massachusetts Health Connector
<https://www.mahealthconnector.org/about/pressroom/open-enrollment-2015-dashboards>

Before you apply, read our [Getting Started Guide](#).

Open Enrollment 2015 Dashboards

December 4, 2014
Daily Open Enrollment 2015 Dashboard (PDF)
Reporting Period: 12/4/14
This dashboard details consumer eligibility determinations, website performance and call center usage from December 4, 2014.

December 3, 2014
Daily Open Enrollment 2015 Dashboard (PDF)
Reporting Period: 12/3/14
This dashboard details consumer eligibility determinations, website performance and call center usage from December 3, 2014.

December 2, 2014
Daily Open Enrollment 2015 Dashboard (PDF)
Reporting Period: 12/2/14
This dashboard details consumer eligibility determinations, website performance and call center usage from December 2, 2014.

December 1, 2014
Daily Open Enrollment 2015 Dashboard (PDF)
Reporting Period: 12/1/14
This dashboard details consumer eligibility determinations, website performance and call center usage from December 1, 2014.

December 1, 2014
Weekly Open Enrollment 2015 Dashboard (PDF)
Reporting Period: 11/23/14–11/30/14
This dashboard details consumer eligibility determinations, enrollments, website performance, and consumer outreach updates for the period of November 23 to November 30, 2014.

<https://www.mahealthconnector.org/about/pressroom/open-enrollment-2015-dashboards>



New Functionality and Upcoming System Enhancements

Account Changes Readiness: Phased Approach to Testing & Deployment



- The Commonwealth was ruthlessly pragmatic when prioritizing functionality for November 15. We worked closely with carriers to implement a phased deployment approach for Open Enrollment
- The phased approach prioritized functionality needed to bring people into coverage at the start of Open Enrollment. We will introduce life event and account change functionality on December 15. This functionality is a critical element of the back office
- The change testing team includes carriers, Dell, Optum, hCentive and the Commonwealth, and has focused on testing the integration points for two types of coverage: changes before coverage effective dates and after coverage effective dates

Account Changes Readiness: Phased Approach to Testing & Deployment (cont'd)



- The stability of the system over the past three weeks confirms that this was the best approach for consumers, carriers and the marketplace at-large
- The Health Connector and carriers have a daily call to review change transaction testing. The state is confident that this functionality is ready to be introduced
- Ongoing testing and rigorous system monitoring, coupled with strong training for customer service representatives (CSRs) and assisters, will ensure that this functionality is seamlessly incorporated into the system
- Beginning next Monday, consumers who need to make changes to their applications can call customer service; a CSR will unlock their account and encourage the member to manage their own changes online and then re-submit their application for the changes to take effect

Account Changes Readiness: Testing Results



Life event and account change testing has been closely monitored by the Commonwealth, Optum, hCentive, Dell and carriers.

Testing Type	Total Test Cases (CCA/MassHealth)	Percent of Test Cases Executed	Pass/Accuracy Rate
Functional Testing	~380 (223/157)	93%	90%
Regression Testing	~80 (45/31)	97%	99%
Integration Testing – Pre 1/1	~60	90%	94%
Integration Testing – Post 1/1	~30	97%	94%

MAhealthconnector.org

Preliminary Roadmap for 2015



The Commonwealth is currently developing a roadmap for 2015 that will build on our current success and help us do more for Massachusetts consumers and the marketplace during the next Open Enrollment period.

SHOP & Electronic Payments

- The state is seeking federal support to bring the Health Connector's current small business portal in line with new ACA requirements
- We are also developing a comprehensive electronic premium payment system to make the application and enrollment process smoother for consumers

Income and Immigration

- A 2015 build will holistically enhance and provide clearer, simpler guidance for how to enter income and immigration information in the application to better reflect an applicant's unique circumstances
- Currently, applicants and assisters refer to resources and guidance from the Getting Started Guide; ultimately, more intuitive instructions will be embedded directly in the online application

MassHealth

- We are planning to bring more MassHealth services online in 2015 in order to build on the system's current integrated eligibility functionality. Examples include online premium billing, case management and notices

Notices

- Builds this month and in 2015 will streamline and enhance how notices and Requests for Information (RFIs) are sent to members, and permanently fix the logic causing duplicate notices

A large, light green number '4' is centered on the page, serving as a background element. The number is composed of a vertical bar on the right and a curved shape on the left that forms the bottom and top of the digit. The background is a solid light green color.

Budget Update

Budget Update



- The Commonwealth has previously reported that IT costs for building the integrated eligibility system in use today will total \$254M. That is \$80M more than originally envisioned, with the state share for IT costs increasing by \$26M to a total of \$42M
- On the program side of the budget, the MassHealth temporary coverage program was supported in Fiscal Year 2014 by using existing MassHealth funds. No additional appropriations were required to provide health coverage to approximately 240,000 people in MassHealth temporary coverage
- The MassHealth temporary coverage program was created to protect and expand access to coverage due to the IT challenges we experienced during Open Enrollment 2014. The program succeeded and is a reflection of the Commonwealth's commitment to health care reform
- For the first five months of Fiscal Year 2015, the state has paid \$359.5M on a gross basis for MassHealth temporary coverage. As the total number of people that have signed up for health coverage has risen, the monthly costs have flattened. This suggests that many have moved on to other coverage. Additionally, now people are beginning to transition to ACA-compliant coverage through MAhealthconnector.org

Budget Update (cont'd)



- As part of our efforts to better understand the temporary coverage population's transition to ACA-compliant coverage, MassHealth closely examined the 40,553 former temporary coverage members who, as of December 3, had been program determined by the new system
- Almost 90% of those individuals continue to qualify for ACA subsidies through MassHealth or the Health Connector. Likewise, about 90% of the spending on those former temporary coverage members was attributable to members now program determined for an ACA subsidy
- About 10%, or 4,661 of this subset, were determined eligible for the unsubsidized Qualified Health Plan (QHP) program. Based on claims data through November 29, approximately $\frac{2}{3}$ of these individuals used health care while on temporary coverage; $\frac{1}{3}$ did not. It is possible that changes in circumstances such as new employment or marriage resulted in these individuals being found ineligible for subsidies in 2015
- The Commonwealth will continue to review new eligibility determinations for former temporary coverage members and, when the program ends in February, will complete a full accounting of utilization and costs during 2014

Next Steps



- Current Qualified Health Plan and temporary MassHealth members in Group A (purple mailing) must submit application and payment by December 23, 2014 to secure January 1, 2015 coverage
 - Qualified Health Plans expire December 31, 2014
 - Temporary MassHealth Group A (purple mailing) coverage expires January 15, 2015
 - Commonwealth Care ends January 31, 2014
- Enrollment Events in Worcester on January 7, 2015 and Fall River on January 12, 2015
- Next Board of Directors Meeting on January 8, 2015