Outreach and Education for 2015 Open Enrollment - Update

Board of Directors Meeting, December 11, 2014
Summary

- Since the November update on our outreach and education efforts, we launched our new website and continued to engage consumers through in-person events, mailings, advertising, and phone calls.
- With nearly 150,000 program determinations just 25 days into Open Enrollment, we are really beginning to see the output of our work.
- Momentum continues to keep a good pace as we near the first major enrollment deadline on December 23, but we need to continue our outreach efforts and target them as needed to help people needing January 1 coverage cross the finish line.
- Our main message now to the market is to keep up the activity and, if you’re eligible for a Qualified Health Plan (QHP), to be sure to shop and pay in time to secure your coverage and avoid any gaps.
- As we continue to emphasize this message, we are very encouraged to see that people that have completed these steps are actively shopping, as we review plan and metallic tier selection behavior, suggesting that shoppers are able to take advantage of apples-to-apples comparisons and the tools available in the new system.
Multi-faceted Outreach Campaign

Our goal: provide every single member of the transition population the opportunity to enroll in coverage through the Commonwealth for 2015 while still targeting the remaining uninsured to bring new people into coverage for the first time.

1. Direct Member Contact
   - Mailings (Open Enrollment packet, reminder postcards)
   - Outbound calls
   - Door knocking

2. Community Enrollment Assistance
   - Navigators & Certified Application Counselors
   - Community enrollment fairs
   - Collaboration with community partners

3. Media and Public Education
   - Radio, TV, print
   - Earned media, corporate sponsorships
   - Public events highlighting member transition message
Direct Member Contact

**Direct Member Mailings**
Since the November Board meeting, the Health Connector and MassHealth have continued to send direct member mailings to all applicable populations

- Approximately **388,000** mailings have gone to members since the November meeting, increasing the total count to more than **641,000** mailings
- As we approach key deadlines, we will be using our reporting data to target individuals at different stages of the enrollment process, to encourage specific behavior (e.g., payment reminder postcard for people that have plan selected but not paid, application reminder postcards for those that have not started or completed an application, etc.)

**Outbound Call Campaign**
We have continued deploying robo-calls to transitioning members related to Open Enrollment

- More than **550,000** outbound robo-calls have been deployed, with approximately **80%** of all consumers called being reached
- As with mailings, we are using reporting to send certain targeted robo-calls to motivate enrollment activity

**Call Center Staffing**
Based on call center call volumes since the start of Open Enrollment, we have repurposed our outbound call agents to handle inbound calls. This has supported our positive call statistics and offered a better experience for consumers

- In total, we have deployed over **130** outbound call agents to handle inbound calls with consumers
- We can also use these agents to target specific members (individuals who are nearing certain deadlines, who need additional assistance, etc.) with outbound calls as needed
On December 3rd and 9th, we hosted our first two enrollment events in Springfield and Boston.

Members were notified of the event through direct mail and phone calls, with earned and paid media messaging providing details to the public.

More than 500 people visited the events, many of them completing applications and choosing a plan.

More than 50 Navigators, Certified Application Councilors, Optum staff, Dell staff, Issuer Enrollment Assisters, Advocates and Broker Enrollment Assisters joined Health Connector and MassHealth staff, helping members one-on-one, answering questions, and moving applicants around the event.

There was representation from health and dental carriers who were onsite to discuss their products, representation from Women, Infants and Children (WIC) services, as well as resources to answer questions about Medicare and other coverage-related matters.

These events targeted hard-to-reach populations, including both existing members and the Commonwealth’s remaining uninsured population, creating connections for consumers in their communities and providing the opportunity for sought-after, one-on-one support.

An Enrollment Event will be hosted in Worcester at the DCU Center on 1/7.

The final Enrollment Event will be in Fall River at Bristol Community College on 1/12.

Register for events at: bettermahealthconnector.org/events
Enrollment Events (cont’d)

- The Springfield event included Health Connector officials helping members through their application and an appearance by Screech from the Springfield Falcons hockey team (photo above)
- The Boston event featured an appearance by Boston Bruin Patrice Bergeron, who took photos with applicants and assisters. Later in the week, Bergeron filmed a TV message that will air during NESN’s “Behind the B” starting December 19
Enrollment Assistance & Community Outreach

Health Care For All (HCFA), Enrollment Assisters and our Advocate partners have provided direct consumer education and enrollment assistance through multiple channels.

- Our efforts to highlight Navigators as local experts generated increased interest and member appointments for organizations, helping create a very busy, but positive, Open Enrollment experience for them to date
  - Navigators have reported holding nearly 1,600 appointments with local residents and completing almost 1,300 applications
  - Many Navigators are booked with appointments throughout December and well into January

- HCFA kicked off its effort with a press event in Lowell on November 17 that garnered coverage from ethnic media outlets
  - HCFA’s ethnic media messaging started at the end of last month, targeting Spanish, Portuguese, Chinese, Vietnamese and Haitian Creole outlets
  - On November 15, HCFA began its door-to-door outreach campaign, and has knocked on nearly half of the 200,000 doors it has targeted to educate consumers on the need to submit a new application for 2015 coverage
After months of collaborative and strategic planning, these aggressive outreach efforts have culminated in a high volume of application and enrollment activity so far, but we still have a lot of work to do!

We are now using the data we have on our transition populations, as well as newcomers to the system, to assess the appropriate outreach to keep momentum and help move individuals into their final enrollments.

Especially for those individuals determined eligible for QHPs, we are continually assessing the best way to outreach and motivate those members to take the additional enrollment steps of plan selection and payment.
Member Transition (Program Determinations)

2.0 Legacy Enrollment

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<tr>
<td>Temporary MassHealth '14</td>
<td>23,713</td>
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<td>Commonwealth Care '14</td>
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Total

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<td>QHP - Unsubsidized</td>
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<td>QHP - Subsidized</td>
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<td>ConnectorCare</td>
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<td>MassHealth</td>
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<td><strong>Total</strong></td>
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Source: hCentive, Dell Preliminary data through December 8
# Member Transition (QHP Enrollments)

## 2.0 Legacy Enrollment

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<tr>
<th>Category</th>
<th>Temporary MassHealth '14</th>
<th>Commonwealth Care '14</th>
<th>QHP '14</th>
<th>New Applicants / Permanent MassHealth '14</th>
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**Total**

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Enrollments by Tier
(QHP – Unsubsidized & APTC Only)

Unsubsidized

- Platinum: 16.4%
- Gold: 22.2%
- Silver: 39.3%
- Bronze: 20.6%
- Catastrophic: 1.6%

APTC Only

- Catastrophic: 48.4%
- Bronze: 24.2%
- Silver: 11.3%
- Gold: 16.1%

Source: Dell
Preliminary data through December 7
Enrollments by Carrier (QHP – Unsubsidized & APTC Only)

- Blue Cross Blue Shield of MA
- Boston Medical Center HealthNet Plan
- CeltiCare
- Fallon Health
- Harvard Pilgrim Health Care
- Health New England
- Minuteman Health
- Neighborhood Health Plan
- Tufts Health Plan - Network Health
- Tufts Health Plan
- UnitedHealthcare

Unsubsidized

APTC Only

Source: Dell
Preliminary data through December 7
ConnectorCare Carrier Enrollment and Plan Type

Carrier Enrollment

Source: Dell
Preliminary data through December 7
The preliminary activity we are seeing is encouraging, but we will continue to aggressively outreach our transition populations throughout the rest of Open Enrollment.

- We are encouraging all remaining transition populations to submit new applications, and for those who are QHP eligible, to shop and pay by the deadline to complete enrollment
  - QHP members enrolled in 2014 plans must act swiftly to complete the application and enrollment process to avoid a gap by securing coverage for January 1

- Members still in transition will receive additional mailings, including Open Enrollment packets to temporary MassHealth members, reminder postcards, and other operational letters; as well as phone calls, door knocks, invitations to enrollment and education events, and the like

- The data that we are tracking on our populations will help us target and further refine these outreach efforts to those that have yet to start or complete the process