



Open Enrollment and System Update

Board of Directors Meeting, January 15, 2015

Agenda



- System Performance
- Enrollments and Consumer Experience
- Looking Ahead
- Next Steps

Introduction



- Sixty days into Open Enrollment 2015, MAhealthconnector.org has made over 353,000 program determinations for Affordable Care Act (ACA) health insurance. Approximately 175,000 determinations have been for MassHealth. Another 178,000 have been for Health Connector-sponsored programs and, of those, nearly 62,000 members have paid and are enrolled in a plan
- The website has attracted 2.8 million unique daily visitors and supported the creation of over 285,000 accounts and processing of almost 226,000 applications
- We are positioned to surpass our estimate that 175,000–225,000 people in the member transition population will use the new system to assess what type of ACA-coverage they qualify for. With exactly 30 days left in Open Enrollment 2015, we are confident we will continue to exceed expectations

Introduction (cont'd)



- These numbers only tell half the story. The people behind them tell the rest
- Paul Munafo, who was recovering from a liver transplant, worked with a Navigator to apply for subsidized health care and picked a plan that cost \$470 less per month than he paid last year
- Shannon Katramados paid \$800 for an emergency room visit last summer because her previous health insurance had expired without her knowledge. This Open Enrollment, Shannon used the new system to smoothly enroll herself and her two children in MassHealth
- These experiences capture the intersection between good policy and our everyday lives. The ACA in Massachusetts is assuring the kind of better health, greater economic security and peace of mind that only health care can. And MAhealthconnector.org is the platform by which good policy meets and helps real people. It's how we will build on our nation-leading 97% rate of insurance
- That's not to say that every consumer's experience has been perfect. It hasn't. And one disappointing encounter with the website or the call center is one too many
- That is why we work every day to improve the consumer experience

Introduction (cont'd)



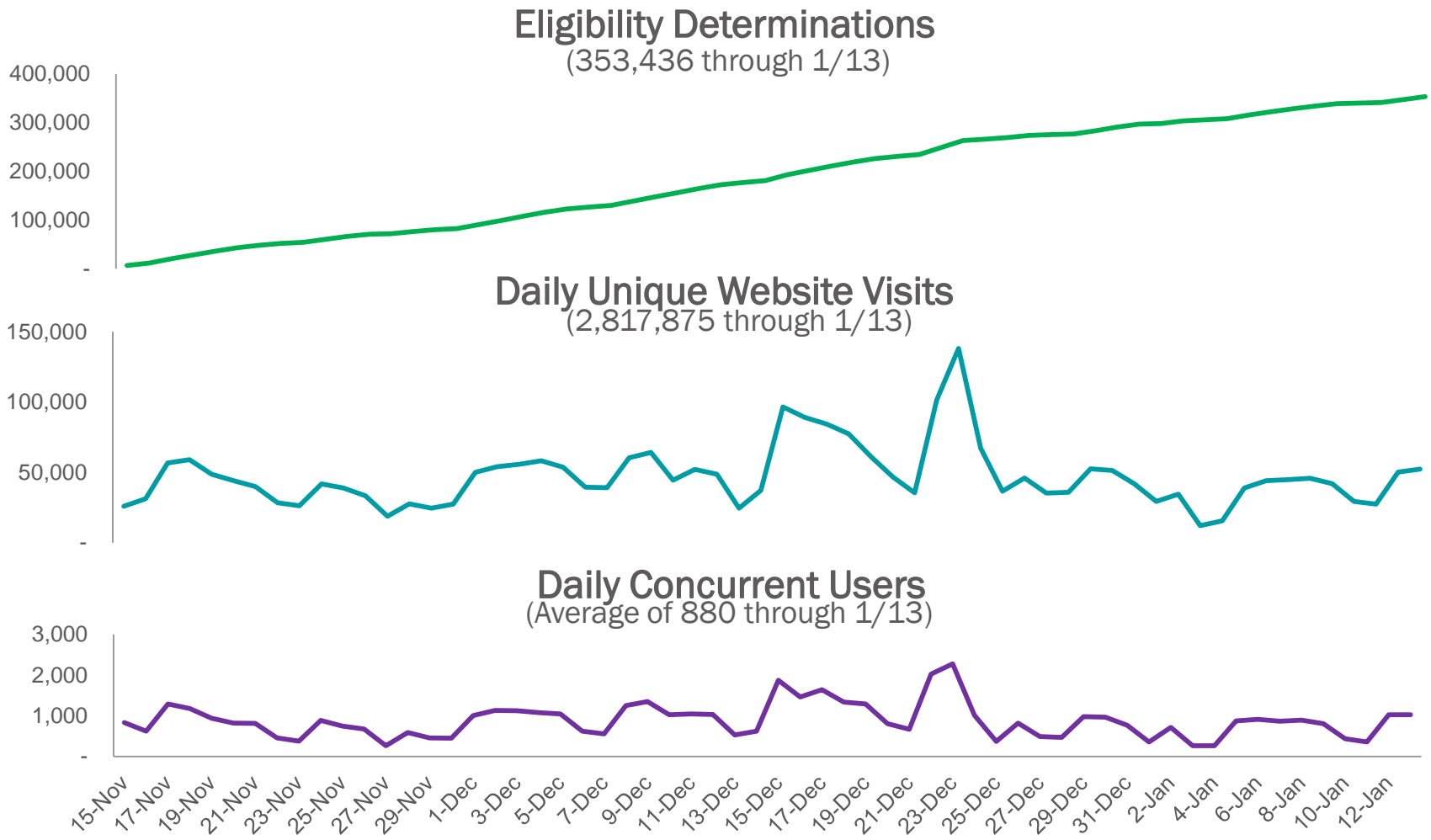
- We will be implementing measures to reduce call center wait times, improve the user-friendliness of the separate online payment system and mitigate the headaches associated with high demand during deadline week
- About two-thirds of the ~414,000 member transition population have coverage that expires this month and must act to protect their health insurance, making next week the busiest period of Open Enrollment 2015
- The heavy call volumes and wait times that plan selection and payment deadlines cause can't be eliminated entirely but our new strategies will help. Acting early – today, tomorrow and Saturday – is the only sure way consumers can avoid the last-minute rush
- Our approach to next week is consistent with our overall approach to the project: put the consumer first, be honest about what works and what can work better and apply important lessons learned to the remainder of this Open Enrollment and the ones that follow

System Performance

System Performance To Date



MAhealthconnector.org is doing what last year's system never could: making real-time eligibility determinations for ACA coverage, supporting heavy consumer traffic and maintaining 100% availability.



System Performance To Date (cont'd)



Life event and account change functionality went live December 15. Since then, the state has accepted and processed over 25,000 member-reported changes.

- Recognizing mistakes made during the last Open Enrollment period, this year the Commonwealth was ruthlessly pragmatic when deciding what functionality to go live with on November 15
- We prioritized functionality necessary to get people into the front door and into coverage first before launching life event and account changes
- This phased deployment approach allowed us to ensure that complicated account change functionality was ready without introducing unnecessary risk or disruption to consumers and the marketplace
- The Commonwealth met its promised delivery deadline of December 15. Since then, 25,639 member reported changes have been successfully processed



Enrollments and Consumer Experience

Enrollments and Consumer Experience



Approximately 237,000 people have enrolled in MassHealth or Health Connector plans since November 15. As a result, the Commonwealth's foundation of near-universal coverage is strong and getting stronger as we enter the last 30 days of Open Enrollment 2015.

- Massachusetts health care reform is responsible for expanding access to affordable, quality health insurance to 97% of the state's residents
- The ACA, through enhanced benefits and investments in integrated eligibility technology, gives the state the opportunity to build on its near-universal coverage rate
- We began Open Enrollment 2015 with approximately 414,000 members in temporary or legacy programs. In 60 days, 25% of the transition population (~104,000 consumers) has already enrolled and secured coverage in 2015. A combination of a well-functioning website and a strong, comprehensive public outreach campaign has encouraged people to act before their insurance expires in January
- In addition, 118,574 individuals separate from the member transition population (24,650 people in 2014 QHPs and 93,924 from other MassHealth programs or new to the ranks of the insured) have enrolled through the new system. **This means that MAhealthconnector.org has connected 237,000 people to health insurance to date**

Enrollments and Consumer Experience (cont'd)



- Looking ahead to the remainder of January, a total of ~265,000 people have coverage end dates on Jan. 15 or Jan. 31
 - ~100,000 people in temporary MassHealth Group A (purple mailing)
 - ~100,000 people in temporary MassHealth Group B (blue mailing)
 - ~65,000 people in legacy Commonwealth Care/Medical Security Program (MSP)
- This is the largest enrollment wave of Open Enrollment 2015 and, as such, the next two weeks will be extremely busy
- We will introduce the following measures beginning next week to meet the heavy demand and mitigate consumer frustration as much as possible:
 - 100 Optum CSRs will supplement the more than 230 CSRs already working at the Health Connector call center next week; additionally, Maximus, the MassHealth call center vendor, will be handling some of the overflow
 - Expanded call center and walk-in center hours of operations
 - Monday 9 a.m. – 3 p.m.; Tuesday-Friday 7 a.m. – 9 p.m.
 - New options for consumers to be directly transferred to CSRs who can complete phone applications and accept payments
 - New call back option to reduce hold times

Enrollments and Consumer Experience (cont'd)



- These measures will **only mitigate, they will not eliminate** the last-minute scramble that occurs every Open Enrollment plan selection and payment deadline
- The only real solution rests in the hands of the consumer: **don't wait, act now**
 - Take advantage of off-peak call and walk-in center hours – today, tomorrow and Saturday
 - Schedule an appointment with an enrollment assister today
 - Familiarize yourself with the helpful hints and guidance resources available online (e.g., Getting Started Guide) and then start your application today
 - If possible, budget so you can make your first monthly premium payment as early as possible in order to better ensure you receive your insurance card on or close to February 1
- The Commonwealth has been working hard to get the “don't wait, act now” message out through enrollment events, robo-calls, direct mailings, emails, door-knocking and a media campaign
- We will continue to rely on our partners in the health care community to add their voices to these efforts. Consumers need to understand that their health care status is at stake and the consequences of waiting or inaction are too great
- **Acting now is the only way to ensure you will have an insurance card in hand on Feb. 1. If you pay on or near the deadline (Jan. 23) your insurer will not be able to send your Welcome Packet and ID card by Feb. 1**



Looking Ahead

Looking Ahead



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

- A RFP for SHOP was posted in the Fall 2014. Once the procurement process is complete, the Commonwealth will work with the vendor to bring the Health Connector's current small business portal in line with new ACA requirements

End of Open Enrollment/ Special Enrollment Period

- We are developing and testing functionality to meet program requirements for the 2015 Special Enrollment Period from Feb. 16, 2015 through Sep. 30, 2015, for consumers who experience a qualifying event, including updates to system logic and generating new notices

Update to MassHealth Federal Poverty Level (FPL) tables

- Massachusetts must implement the new CMS federal poverty levels (FPL) for MassHealth, which we will deliver on Feb. 28, 2015

Next Steps



- Current Commonwealth Care and temporary MassHealth members in Group A (purple mailing) and Group B (blue mailing) must submit applications, select plans and pay this month for February 1 coverage
 - Temporary MassHealth Group A (purple mailing) coverage ends January 15, 2015
 - Temporary MassHealth Group B (blue mailing) coverage ends January 31, 2015
 - Commonwealth Care ends January 31, 2015
- Next Board of Directors Meeting on February 12, 2015