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# 2016 Open Enrollment Update

Board of Directors Meeting, December 10, 2015

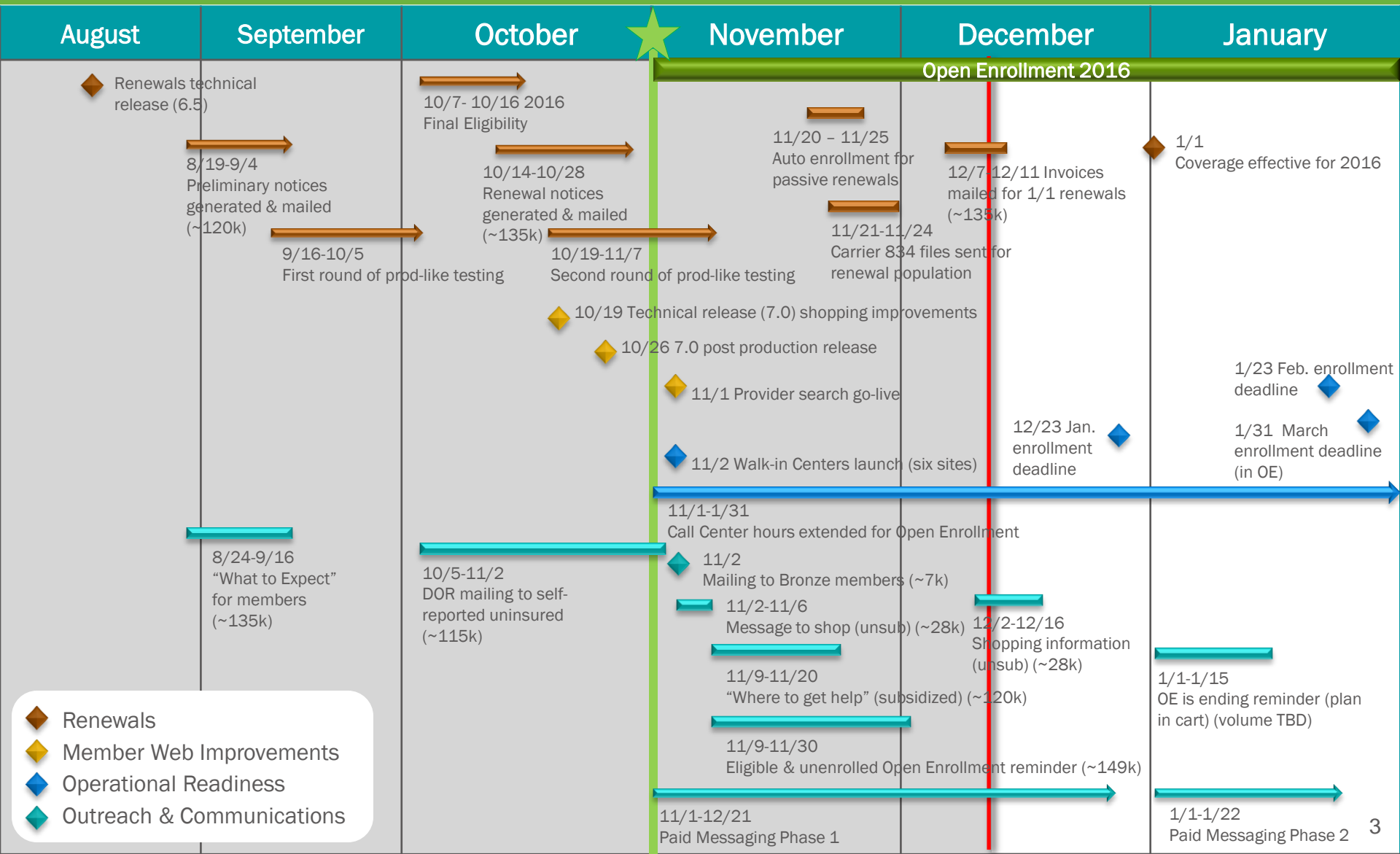
# Update: Open Enrollment 2016



*More than one month into Open Enrollment, we continue to experience stable operations and enrollment activity for both new and renewing members.*

- When we last provided an update to the Board, Open Enrollment had recently begun and early indicators suggested a stable experience for our members
- Our next major milestone was automatically enrolling 2015 members into 2016 plans and, after extensive testing, auto-enrollment was completed at the beginning of December to default into a 2016 plan those individuals who had yet to shop on their own
- Separately, we are seeing more than **16,000 new** individuals enrolling for QHP coverage effective January 1, 2016, with many more actively shopping and preparing to pay by the December 23 deadline
- Today we will provide you with some additional updates beyond the above related to the customer experience for this year's Open Enrollment period

# Open Enrollment Timeline



- ◆ Renewals
- ◆ Member Web Improvements
- ◆ Operational Readiness
- ◆ Outreach & Communications



**Renewing Enrollment & New  
Enrollment Activity**

# Auto Renewals



***While members will still be able to switch plans at any time during Open Enrollment, members who did not actively switch their plan in November were “auto-enrolled” into their pre-determined 2016 plan.***

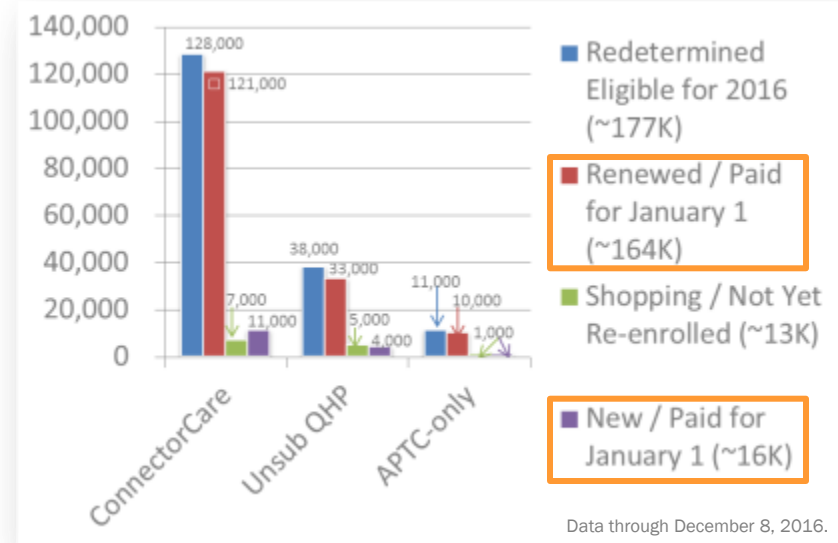
- Prior to launching the auto-enrollment process, approximately 8,300 renewing individuals actively selected a new plan for 2016 and thus were not part of the auto-enrollment batches
- Excluding those that had already shopped or were otherwise not eligible for auto-enrollment, approximately 129,000 applications were passively renewed in this process (representing approximately 160,000 members eligible for auto-renewal)
- Those members that actively select a different plan after auto-enrollment was processed will be enrolled in their newly selected plan instead of the one that they were passively renewed into so long as they make their first premium payment
- We sent invoices to renewing members between December 4th through 8th; as such, we expect to see additional shopping activity for our renewing population over the next few weeks leading up to the deadline

# Application and Enrollment Reporting: Renewing and New



**Half-way through Open Enrollment, more than 180,000 individuals are enrolled in a QHP for January 1, 2016.**

- These figures are very early indicators of Open Enrollment activity this year; we expect them to increase as we near closer to the December 23 deadline
- “New” members are those that were not enrolled in MassHealth for 2015, and either obtained a program determination in 2015 but never enrolled or have never been with us before (in this new system)
- As we are currently in a period with a lot of member movement, these figures are early-estimate approximations and will likely change as January 1 approaches
  - For example, individuals in ConnectorCare in 2015 who were re-determined into a different program for 2016 could provide updated information in the month of December that re-determines them back into ConnectorCare



# Application and Enrollment Reporting: Renewals



**Renewing members are generally staying in similar coverage for 2016. It is still early yet, though; our experience suggests that most member movement will occur on or about the December 23 deadline.**

		Total 2016 Enrollment, by Metallic Tier*						
		Catastrophic	Bronze	Silver	Gold	Platinum	Connector Care	Shopping/ Not Yet Re-enrolled
2015 Enrollment	Catastrophic	76%	12%	0%	0%	0%	2%	9%
	Bronze	0%	84%	2%	1%	0%	3%	10%
	Silver	0%	0%	86%	1%	0%	1%	11%
	Gold	0%	0%	5%	84%	0%	1%	10%
	Platinum	0%	0%	1%	7%	82%	1%	9%

\*Data as of December 7, 2015.

- To encourage shopping for members that might be experiencing significant rate or benefit changes, we have launched an email campaign designed to encourage close attention to key considerations for shopping

Phase I	Phase II	Phase III	Phase IV**
“What are limited / smaller networks?”	“Cost sharing: What does it all mean?”	“What is a Metallic Tier?”	“There’s still time to switch! Are your benefits right for you?”

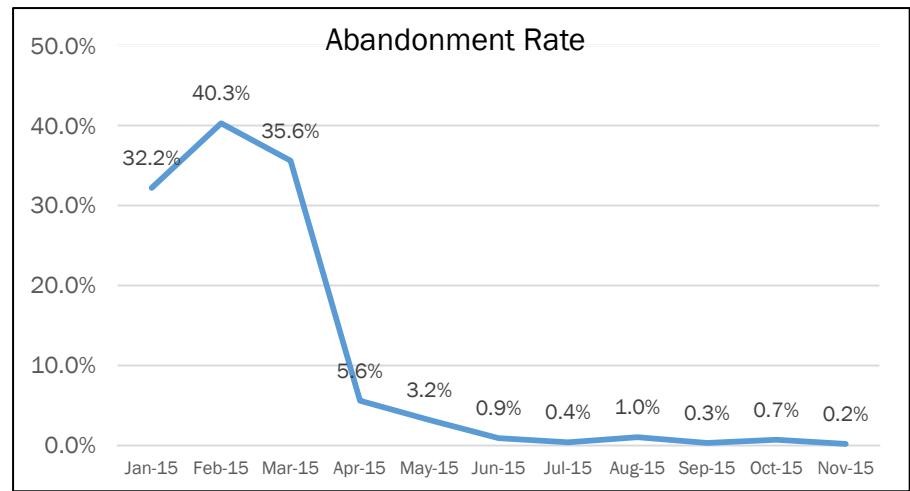
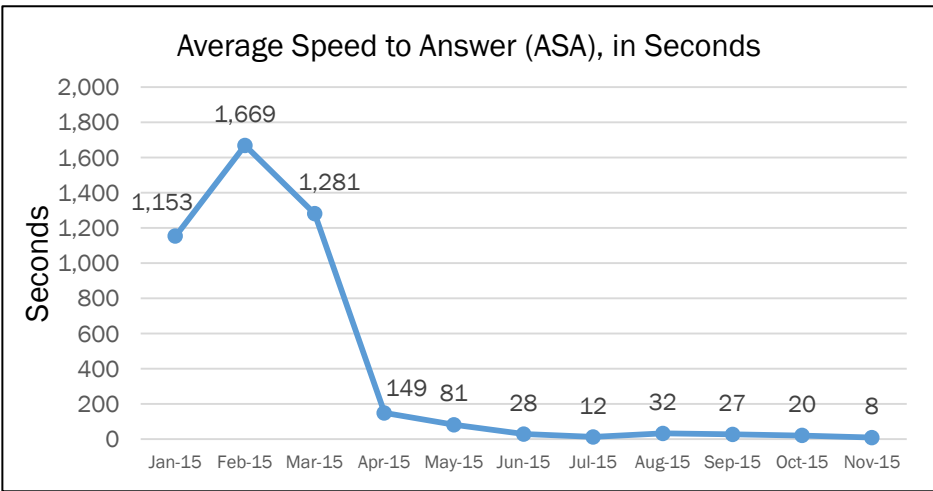
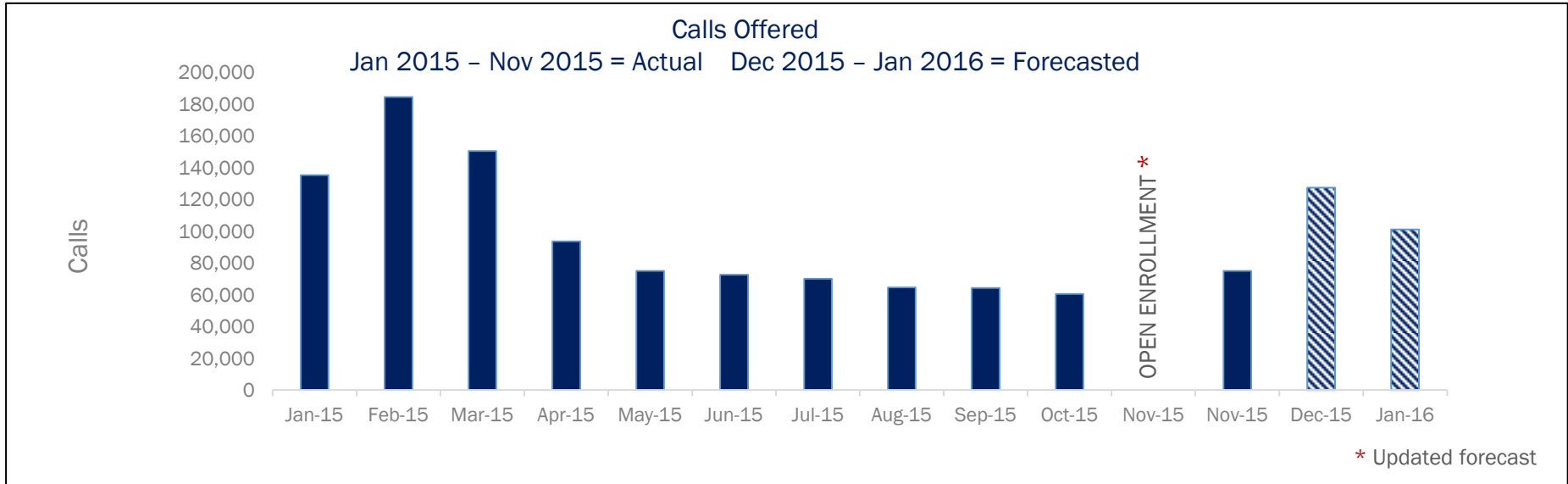
\*\*To be sent in January to 2015 Bronze plan members that didn’t switch.



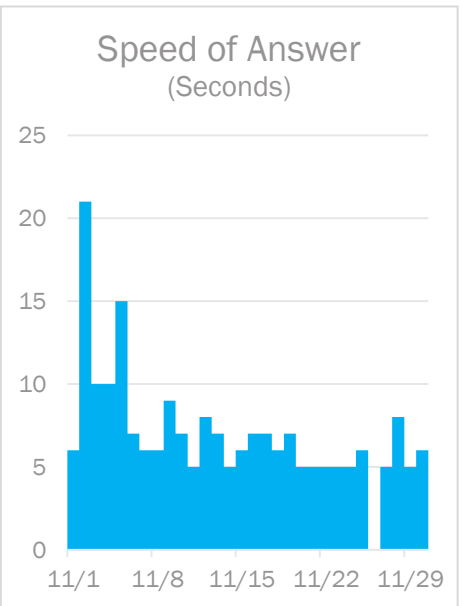
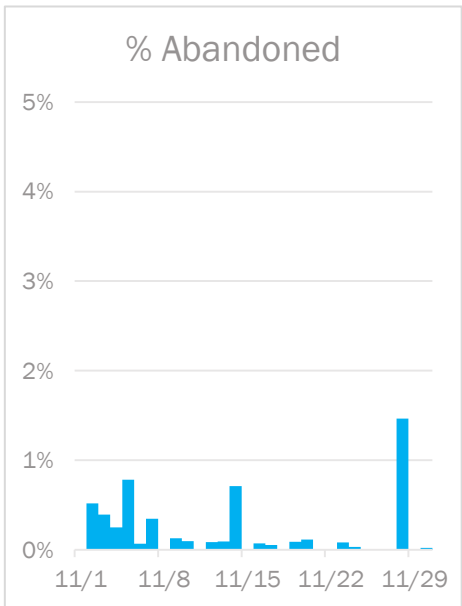
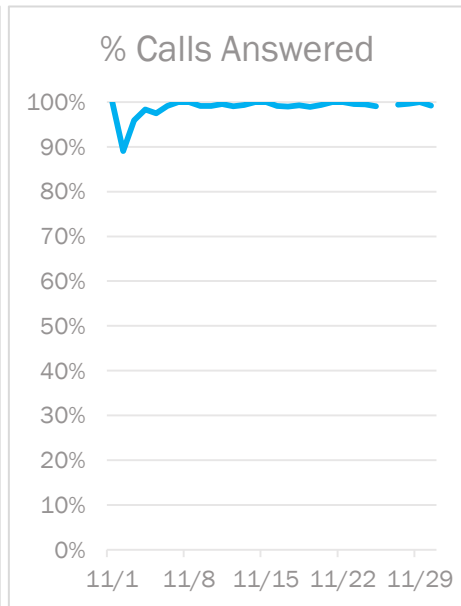
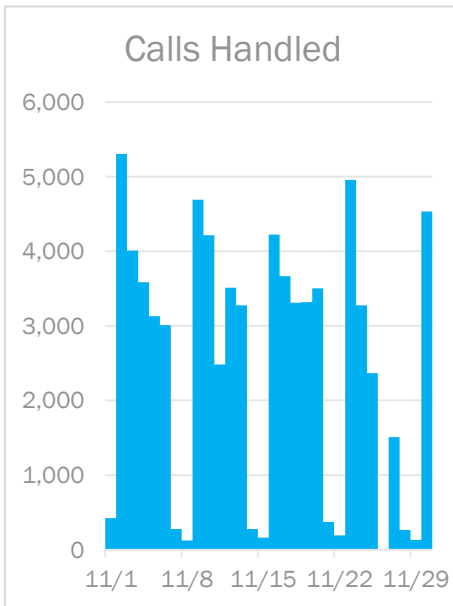
# **Customer Experience Update**



# Service Center Performance



# Service Center Performance: Open Enrollment Month One



## TOP CALL DRIVERS

Application / Eligibility  
36%

Enrollment  
27%

Billing/ Payments  
16%

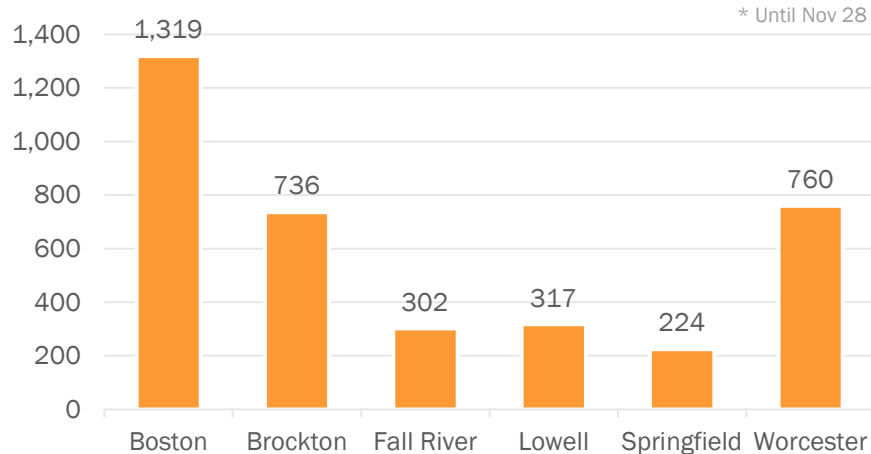
General Questions  
11%

Account Change  
9%

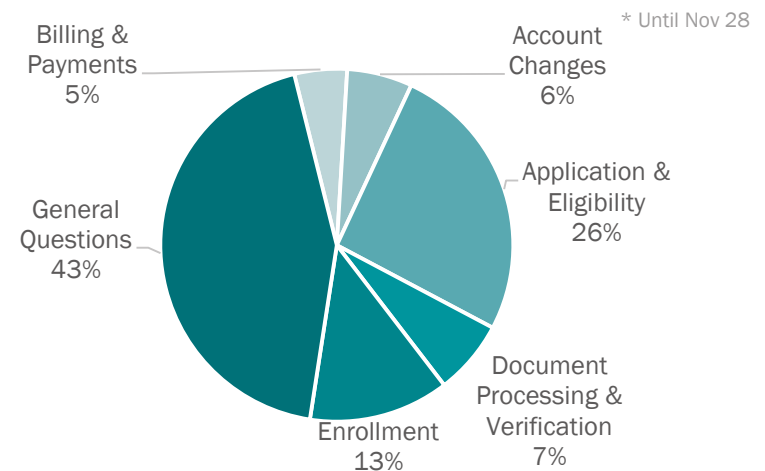
Other  
1%

# Walk-In Center Performance

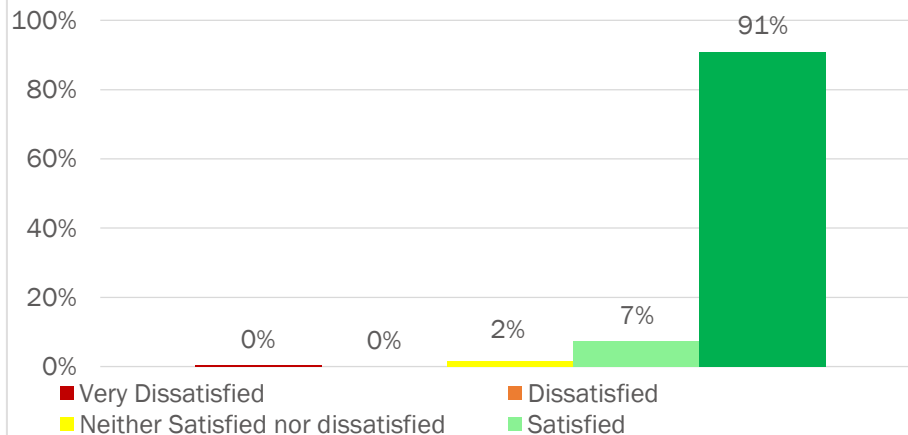
### Walk-Ins by Location



### Reasons for Walk-In



### Overall Satisfaction – November 2015



\* On a scale of 1 to 5, with 1 being very dissatisfied and 5 being very satisfied, how satisfied are you with the overall service provided to you by the Health Connector today?

### Consumer, Partner, and Media Feedback

“The online portion of applying for insurance is very confusing, But the staff today were excellent, knowledgeable, and friendly.”  
– November 4, 2015 walk-in

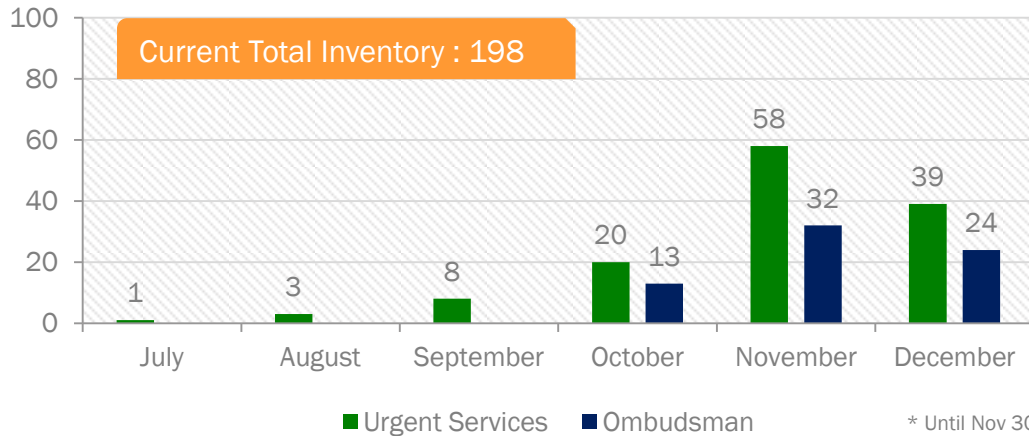
“Everything is going very well here. Your staff are doing excellent.” – November 24, 2015 Brockton Neighborhood Health Center staff

“MassHealth, Health Connector walk-in center in Springfield offers enrollment help”  
– December 3, 2015 *Springfield Republican*

# Urgent Services and Ombudsman

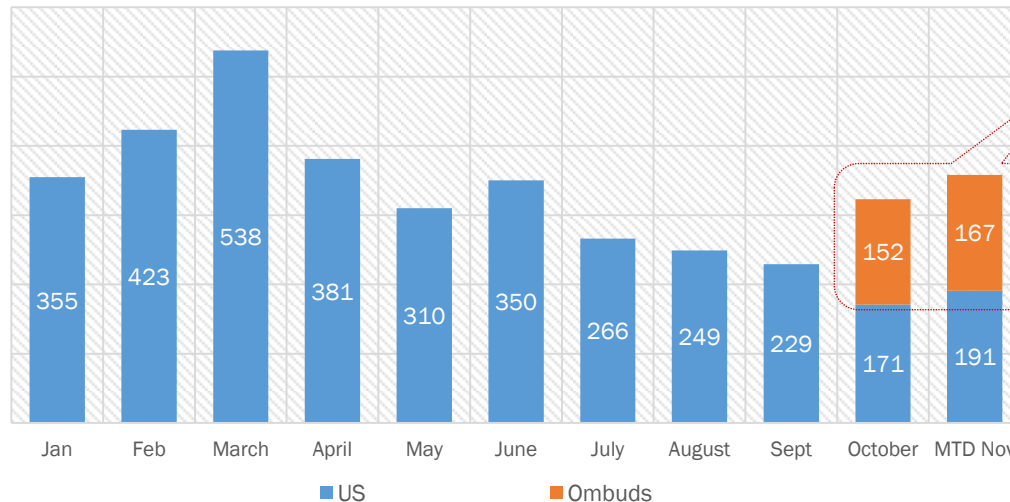


Urgent Services and Ombudsman Inventory



- Cases resolved, year-to-date = 3,817
- As of December 1, 2015, the online ombudsman form has been re-designed to direct members with general issues to the appropriate self-service or customer service channels

## Analysis of Ombudsman Service



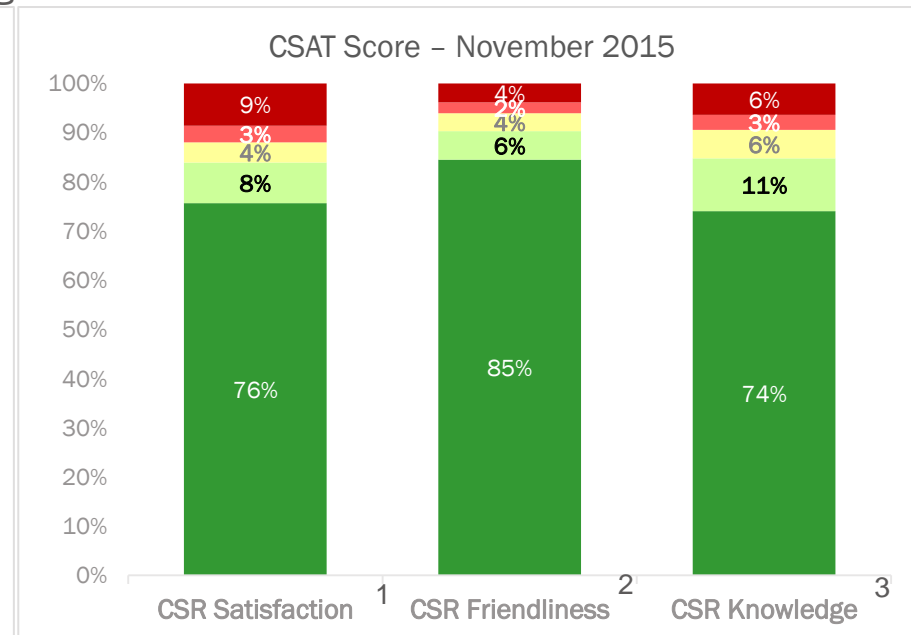
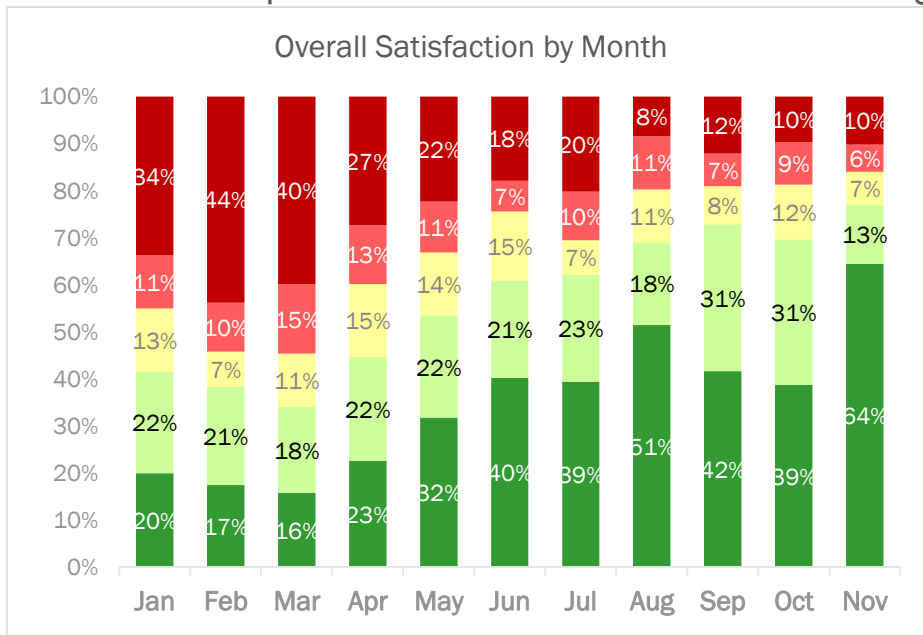
### Summary of Ombudsman Cases :

1. 46% routine requests; members did not attempt to call customer service first
2. 5% general feedback/suggestions from members
3. 49% members who need assistance from ombudsman team

# Call Center Satisfaction Survey: November Results



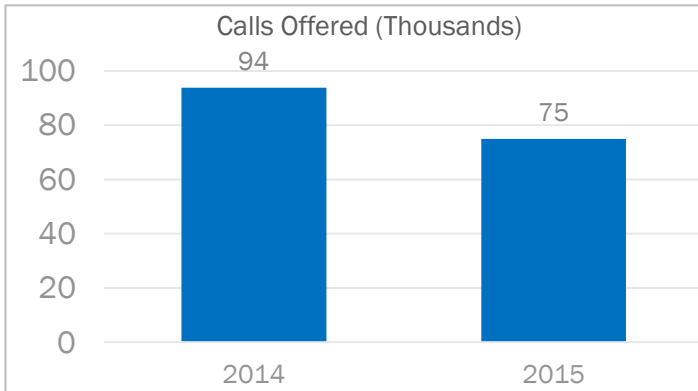
- ~7% increase in Overall Satisfaction compared to prior month
- 84% of respondents were satisfied or completely satisfied with Customer Service Representatives (CSRs)
- 91% of respondents found CSRs friendly
- 85% of respondents found CSRs to be knowledgeable



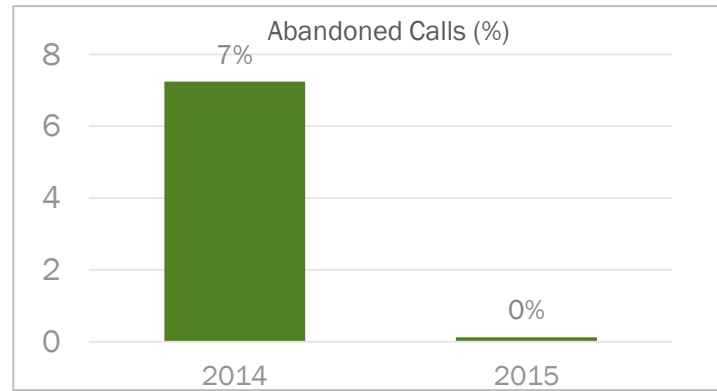
■ Very dissatisfied   
 ■ Dissatisfied   
 ■ Neither satisfied nor dissatisfied   
 ■ Satisfied   
 ■ Completely Satisfied

# 2016 Open Enrollment: Year-over-Year Comparison (first 30 days)

## 20% Fewer Calls Received Year-over-Year

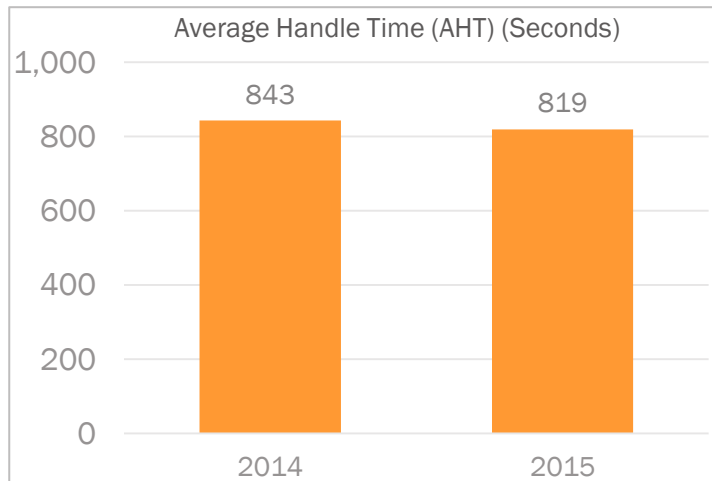


## Abandonment Rate Reduced YoY 2014: 7.8% | 2015: 0.2%

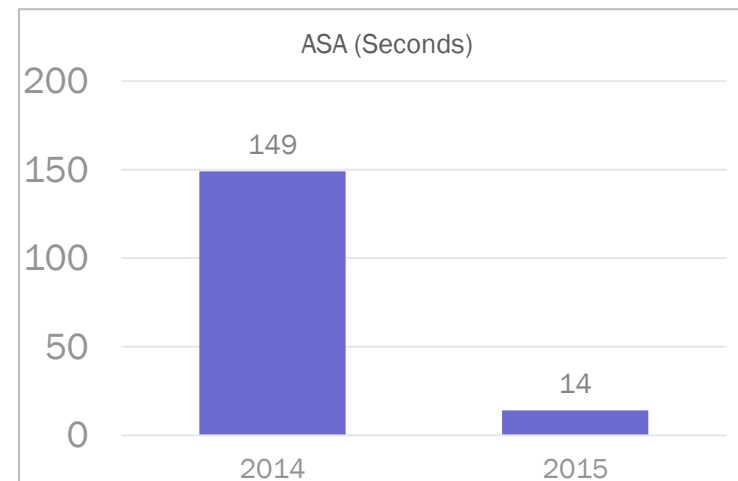


*Our year-over-year comparison to date illustrates a much-improved member experience this Open Enrollment.*

## AHT 24 Seconds Reduced Year-over-Year



## ASA 135 Seconds Reduced Year-over-Year



# Customer Feedback: *We are listening...*



- ❖ *Yes I found the representative that I talked to very courteous very knowledgeable and very helpful so far this has been a very pleasant experience. So thank you.*
- ❖ *The customer services representative was very helpful and there was no long wait time to get a live person on the phone and they seem to be very knowledgeable on the questions that I ask. Have a good day.*
- ❖ *I'm very happy with the service today. I was picked up right away and the young lady that's helping very nice. Unfortunately I don't remember her name but the service was good and I didn't [speak] with you since last year when the service was a little aggravating but this time it's been a pleasure. Thank you. Bye.*
- ❖ *The rep was patient and knowledgeable and was helpful and answered all the questions and made it an easy process so we are more than satisfied. Thank you.*
- ❖ *This is the fourth call I've made to mass health connection and I've been on the website and I was very confused and things are getting crazy because I need to put in a premium payment by the 23rd. Anyway it's it was my fourth call. The three other calls I spoke to people who could not find me in the system the claim that my husband was the head of the household and I couldn't talk to me. But anyway today I got Steve and Steve it was wonderful. Steve found me in the system. He talked me through some plans. We agreed on a plan he signed me up. Steve needs a raise. Thank you.*
- ❖ *Today I wasn't somewhat satisfied with the customer service. I've been calling for a month and 1/2 now to straighten out my health insurance and I just keep getting the run around. I've not received a health insurance card. My voided check is not been applied to my account and overall I would say now so has way too much paper work and it's very complicated to deal with.*

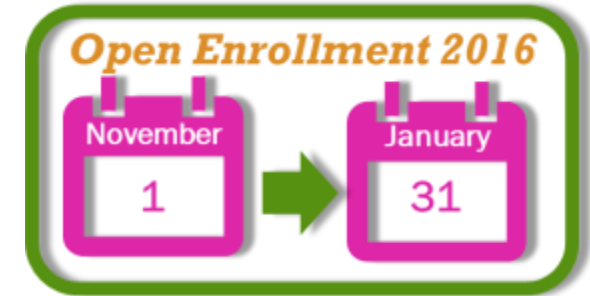
A light green background with a large, stylized white cross shape. The cross is composed of four thick, rounded rectangular arms that meet at the center. The text "Open Enrollment 2016" is centered in the lower half of the image.

# **Open Enrollment 2016**



# Reminder...

- The payment deadline for coverage effective January 1, 2016 is **December 23rd**
- New members can enroll in coverage, and existing members can change their current plan for any reason, until **January 31, 2016**



## Important reminder!

If you don't pay this bill by **December 23**,  
you won't have coverage starting **January 1**.



Did you know you can set up  
monthly payments online?

- ▶ Go to [payment.MAhealthconnector.org](http://payment.MAhealthconnector.org) and set monthly recurring payments.
- ▶ This is the best way to make sure that your bill is always paid on time, so you don't have to worry.
- ▶ If you have a health and dental plan through the Health Connector, set up monthly payments for each plan.