2016 Open Enrollment and Outreach Update

Board of Directors Meeting, January 14, 2016
We are more than two-thirds of the way through a stable first renewals Open Enrollment period.

- There are approximately **189,000** members enrolled in Qualified Health Plan (QHP) coverage for 2016 (both January 1 and February 1 coverage start dates), with nearly **28,000 new** members enrolled in Health Connector coverage
  - Preliminary data suggest that our targeted outreach efforts are prompting the uninsured to sign up for coverage, particularly in the top 10 communities with the highest numbers of uninsured

- The customer experience, in general, continues to be smooth for our renewing and new members, with service centers capably handling increased volume around the December 23rd deadline

- We continue to encourage new enrollment through a series of e-mail reminders before Open Enrollment ends on January 31st and we are preparing our call and walk-in centers for an expected increase in customer service activity as the deadline for Open Enrollment nears
## Open Enrollment Timeline

<table>
<thead>
<tr>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
<th>January</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renewals</td>
<td></td>
<td></td>
<td>10/7-10/16 2016 Final Eligibility</td>
<td>12/7-12/11 Invoices mailed for 1/1 renewals (~135k)</td>
<td>1/1 Coverage effective for 2016</td>
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<tr>
<td>Preliminary notices generated &amp; mailed (~120k)</td>
<td>9/16-10/5 First round of prod-like testing</td>
<td>11/1/2016 11/24 Carrier 834 files sent for renewal population</td>
<td>1/31 March enrollment deadline (in OE)</td>
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<tr>
<td>9/16-10/5</td>
<td>10/19-11/7 Second round of prod-like testing</td>
<td>10/19 Technical release (7.0) shopping improvements</td>
<td>1/19 Press Release reminder that OE is ending</td>
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<tr>
<td>First round of prod-like testing</td>
<td>10/19 - 10/16 2016 Final Eligibility</td>
<td>10/26 7.0 post production release</td>
<td>1/4 New member survey (~156k)</td>
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<tr>
<td>8/24-9/16</td>
<td>10/5-11/2 DOR mailing to self-reported uninsured (~115k)</td>
<td>11/1 Provider search go-live (six sites)</td>
<td>1/7 Message to 2015-2016 Bronze members (~5k)</td>
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<tr>
<td>“What to Expect” for members (~135k)</td>
<td>10/2-11/6 Mailing to Bronze members (~7k)</td>
<td>11/23 Jan. enrollment deadline</td>
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<tr>
<td>8/24-9/16</td>
<td>11/2-11/6 Message to shop (unsub) (~28k)</td>
<td>12/2-12/16 Shopping information (unsub) (~28k)</td>
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<tr>
<td>8/24-9/16</td>
<td>11/9-11/20 “Where to get help” (subsidized) (~120k)</td>
<td>12/13-1/22 OE is ending reminder (plan in cart) (volume TBD)</td>
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<tr>
<td>“What to Expect” for members (~135k)</td>
<td>11/9-11/30 Eligible &amp; unenrolled Open Enrollment reminder (~149k)</td>
<td>1/1-1/22 Paid Messaging Phase 2</td>
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<tr>
<td>11/1-1/31</td>
<td>11/1-12/21 Paid Messaging Phase 1</td>
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</table>

**Legend:**
- Renewals
- Member Web Improvements
- Operational Readiness
- Outreach & Communications
Enrollment and Outreach Update
Renewing and New Members

With just over two weeks remaining in Open Enrollment, approximately 189,000 individuals are enrolled in 2016 health coverage.

- Approximately 28,000 new members are enrolled in 2016 QHPs
- These “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)
- For renewing members, these figures represent a 92% retention rate, comparable to the retention rate during the Commonwealth Choice program in 2012 and 2013 of ~90%
Renewing Members

As noted, we are seeing a 92% retention rate of those eligible to renew for this year’s Open Enrollment, with the vast majority of members remaining in the same metallic tier.

<table>
<thead>
<tr>
<th>2015 Metallic Tier</th>
<th>Catastrophic</th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
<th>Platinum</th>
<th>ConnectorCare</th>
</tr>
</thead>
<tbody>
<tr>
<td>Catastrophic</td>
<td>78%</td>
<td>13%</td>
<td>4%</td>
<td>1%</td>
<td>0%</td>
<td>5%</td>
</tr>
<tr>
<td>Bronze</td>
<td>0%</td>
<td>84%</td>
<td>9%</td>
<td>2%</td>
<td>0%</td>
<td>5%</td>
</tr>
<tr>
<td>Silver</td>
<td>0%</td>
<td>1%</td>
<td>93%</td>
<td>2%</td>
<td>0%</td>
<td>4%</td>
</tr>
<tr>
<td>Gold</td>
<td>0%</td>
<td>1%</td>
<td>10%</td>
<td>86%</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>Platinum</td>
<td>0%</td>
<td>0%</td>
<td>3%</td>
<td>12%</td>
<td>82%</td>
<td>2%</td>
</tr>
<tr>
<td>ConnectorCare</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
<td>98%</td>
</tr>
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*Data as of January 8, 2016

- Likewise, we have seen very little movement between carriers
  - Any movement is likely due to members buying down for the lowest cost ConnectorCare plan in their region or members seeking a particular provider network
- There is still time left to switch health plans or metallic tiers, and we recently sent a special mailing to 2015 Bronze members reminding them to closely review their benefits and that they can still switch before the end of Open Enrollment
To date, we have seen nearly 28,000 new members enroll in Health Connector coverage, with the vast majority (non-ConnectorCare) enrolling in Silver and Gold plans, and the majority of ConnectorCare members selecting Tufts Direct.

*Data as of January 8, 2016.*
The concentration of new QHP membership closely aligns with the communities with the highest numbers of uninsured individuals.

Source: The Geography of Uninsurance in Massachusetts, 2009-2013, Blue Cross Blue Shield Foundation of Massachusetts

Number Uninsured

Source: Health Connector enrollment data as of January 8, 2016

Number of New Health Connector Enrollments

Source: Health Connector enrollment data as of January 8, 2016
Outreach and New Membership

Our messaging during Open Enrollment has targeted our 10 priority communities and is focused on encouraging uninsured residents to enroll in coverage.

- Nearly 28% of new QHP enrollments are from our top 10 communities or places where Navigators are our main platform of outreach.
- Approximately 7% of new QHP enrollments come from areas where our outreach was led by Navigator organizations, such as Cape Cod, North Berkshire County and Framingham.

### Top 10 Priority Communities

<table>
<thead>
<tr>
<th>Dorchester</th>
<th>Lynn</th>
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<tr>
<td>Brockton</td>
<td>New Bedford</td>
</tr>
<tr>
<td>Fall River</td>
<td>Quincy</td>
</tr>
<tr>
<td>Lawrence</td>
<td>Springfield</td>
</tr>
<tr>
<td>Lowell</td>
<td>Worcester</td>
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New Enrollee data as of January 8.
The characteristics of our new membership reflect the variety of outlets featuring our messaging this Open Enrollment period.

- The demographics of our new members (included below) align with the outreach and education platforms and strategies we pursued to reach them
  - Of our new members who indicated a preferred language preference, the most common languages following English were Spanish (7%), Chinese (2%) and Portuguese (1%)*, and our primary ethnic media platforms have been Spanish-language television, Spanish and Portuguese radio; and African-American, Spanish, Portuguese, Chinese and Cambodian newspapers.
New Member Survey Results

Of all new members, 88% reported being previously insured while 12% reported never having had insurance before.

Length of Time Uninsured

- 1-3 mos.: 49%
- 4-6 mos.: 22%
- 7-12 mos.: 9%
- Over 1 year: 8%
- First time: 10%
- Don’t know: 2%

Why did you shop? Uninsured for over 6 mos.

- Wanted access to care for self and family: 35%
- Realized could get an affordable plan: 39%
- Didn’t want to pay the penalty: 6%
- Ease of applying and enrolling because got help: 12%
- Other: 8%

Why did you shop? Unknown duration

- Lost other insurance: 44%
- Recently moved to MA: 11%
- Other insurance unaffordable: 5%
- Couldn’t enroll during closed enrollment: 9%
- Wanted access for self and family: 3%
- Realized could get an affordable plan: 18%
- Didn’t want to pay the penalty: 6%
- Ease of applying and enrolling because got help: 7%
- Other: 4%

Why did you shop? Insured in last 6 mos.

- Lost other insurance: 64%
- Moved to MA: 18%
- Other insurance unaffordable: 6%
- Couldn’t enroll during closed enrollment: 7%
- Other: 5%
Customer Experience Update
Service Center Performance: Open Enrollment

Calls Offered
Jan 2015 – Dec 2015 = Actual  Jan 2016 = Forecasted

Average Speed to Answer (ASA), in Seconds

Abandonment Rate

Forecast
Service Centers: Open Enrollment Nov-Dec 2015

**TOP CALL DRIVERS**

- **Application / Eligibility**: 31%
- **Enrollment**: 25%
- **Billing / Payments**: 21%
- **General Questions**: 11%
- **Account Change**: 8%
- **Other**: 4%
Customer, Partner and Media Feedback

“(She) took the time to help me find a plan that included my mental health provider. I have been paying out of pocket for this service and she found coverage that included my provider. Customer service at its best!” – December 21, 2015 walk-in

“The partnership with us has been a seamless integration into our operations. Overall, this has been a really great fit and is exactly what the Greater Fall River community needs.” – Julie Almond, CEO, HealthFirst Family Care Center, Inc.

“(With the deadline to sign up for health insurance for 2016 coming soon, the Massachusetts Health Connector and HealthFirst Family Care Center are urging people without coverage to sign up by the Dec. 23 deadline at HealthFirst’s walk-in center.” – Fall River Herald News, December 3,
Urgent Services and Ombudsman

Urgent Services and Ombudsman Inventory

Current Total Inventory: 219

Number of Urgent Services & Ombudsman Cases received by Month

- Consistent drop in new cases
- Ombudsman started on 9/28/15.
- Fine-tuning of the process is helping to reduce cases that can be helped through self-service and normal customer service channels

Urgent services cases resolved, Jan 2015 – Jan MTD = 4,052
Call Center Satisfaction Survey: December Results

- Overall satisfaction decreased slightly by 3%
- Decreased satisfaction levels can be attributed to website usability and access, Customer Service Representative (CSR) knowledge or follow-through and billing issues

Overall Satisfaction* by Month

Customer Satisfaction Score – December 2015

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

* How satisfied are you with the overall service provided to you by the Health Connector today?
1. How satisfied are you with how our customer service representative resolved your issue today?
2. How friendly and courteous our customer service representative was today.
3. How satisfied are you with the knowledge of the customer service representative you spoke with today?
2016 Open Enrollment: Year-Over-Year Comparison (first 60 days)

- **34% Fewer Calls Received Year-over-Year**
  - Calls Offered (Thousands)
  - 2014: 247
  - 2015: 162

- **Abandonment Rate Reduced Year-over-Year**
  - 2014: 25%  \|  2015: 0.4%
  - Abandoned Calls (Thousands)
  - 2014: 61
  - 2015: 1

- **AHT 132 Seconds Reduced Year-over-Year**
  - Average Handle Time (AHT) (Seconds)
  - 2014: 903
  - 2015: 771

- **ASA 634 Seconds Reduced Year-over-Year**
  - ASA (Seconds)
  - 2014: 653
  - 2015: 19
Customer Feedback: We are listening...

- [The representative] had knowledge of all questions that I asked and she was able to answer them in a professional manner...

- Hi, I just want to say that the customer service representative that helped me was very kind. She let me know why she was putting me on hold, how long she was putting me on hold [for] and it was very accurate. She did come back to me and filled in the knowledge that I needed. She called [my carrier] and fixed the issue.

- Brenda was extremely helpful and courteous. [She explained] the whole process to me and I really appreciate it.

- My call was answered in a very timely fashion and the representative was polite and answered my questions immediately.

- ...The service representative today was very good...but I have been calling since the beginning of November...my issue has not been resolved. I keep being told you will get a call back in a couple of days and [that my problem] is resolved but it doesn’t get resolved.

- I am having a very, very difficult time getting through on the Health Connector and getting a solution to my problem. My problem is simply that I cannot log into the website. This is my fifth or sixth call and its just mindboggling that this is so difficult just to reset my password.
Final Weeks of Open Enrollment

- New members have until **January 31st** to choose, pay for and enroll in a QHP for 2016 coverage

<table>
<thead>
<tr>
<th>Choose a plan and pay Enrollment Bill by:</th>
<th>To be enrolled in a new plan starting:</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 23</td>
<td>February 1</td>
</tr>
<tr>
<td>January 31 (select by date, pay by February 23)</td>
<td>March 1</td>
</tr>
</tbody>
</table>

- We are sending an “Open Enrollment is ending” and payment reminder e-mail, letting individuals know that they have until January 23 to pay for coverage effective February 1, and until January 31 to enroll in 2016 coverage
- We are preparing a press release for statewide distribution, reminding the public of the final deadline to get coverage during Open Enrollment
- And we will be supporting remaining Navigator enrollment events, including this Saturday’s Health Care For All event in Framingham