



2017 Open Enrollment Update

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2017 Open Enrollment: Complete and Successful



The Health Connector's 2017 Open Enrollment concluded with an increase in non-group membership compared to opening membership level and an overall smooth and stable operational experience.

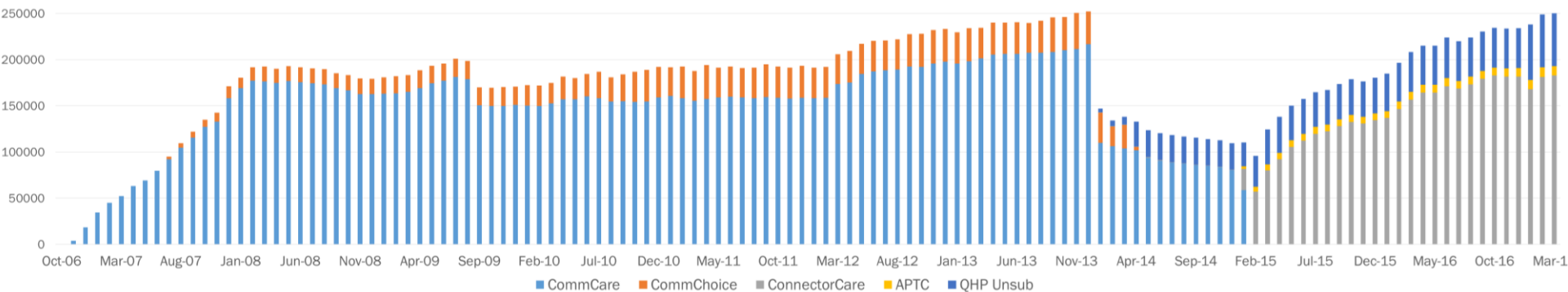
246,831	A record high number of Qualified Health Plan (QHP) enrollments for February 1, with additional March enrollees
88%	December enrollees retained
62,000	Renewing members who shopped this Open Enrollment
54,000	New enrollees for 2017

Historical View of Health Connector Membership



The Health Connector's February enrollment is 246,831, with over 250,000 enrolled for March, nearing the Health Connector's previous high-water mark of 252,185.

Non-group Health Connector Membership November 2006 – March 2017



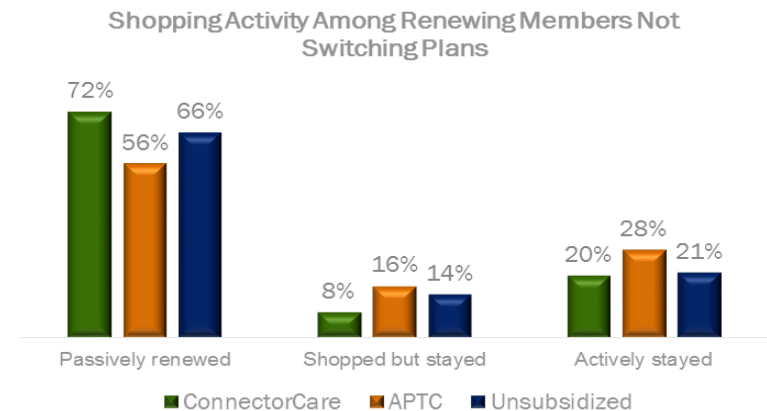
- On January 1, 2014 over 100,000 Health Connector members transitioned to Medicaid coverage as a result of expanded eligibility under the ACA
- Since 2014, the Health Connector has seen steady growth in enrollment in its non-group products, with current enrollment approaching pre-Medicaid expansion levels

Renewing Members



Over 62,000, or 40%, of our renewing members shopped during 2017 Open Enrollment and 88% remained with the Health Connector.

- 40% of our renewing population shopped this Open Enrollment, and 15% switched carriers after reviewing their options
- Shopping rates were higher among non-ConnectorCare members
- Of members who remained in the same plan, roughly 30% did so actively
- We retained 88% of December subscribers in February, with the highest retention among December's \$0 payers and PT1 enrollees, and the lowest retention among December's unsubsidized households



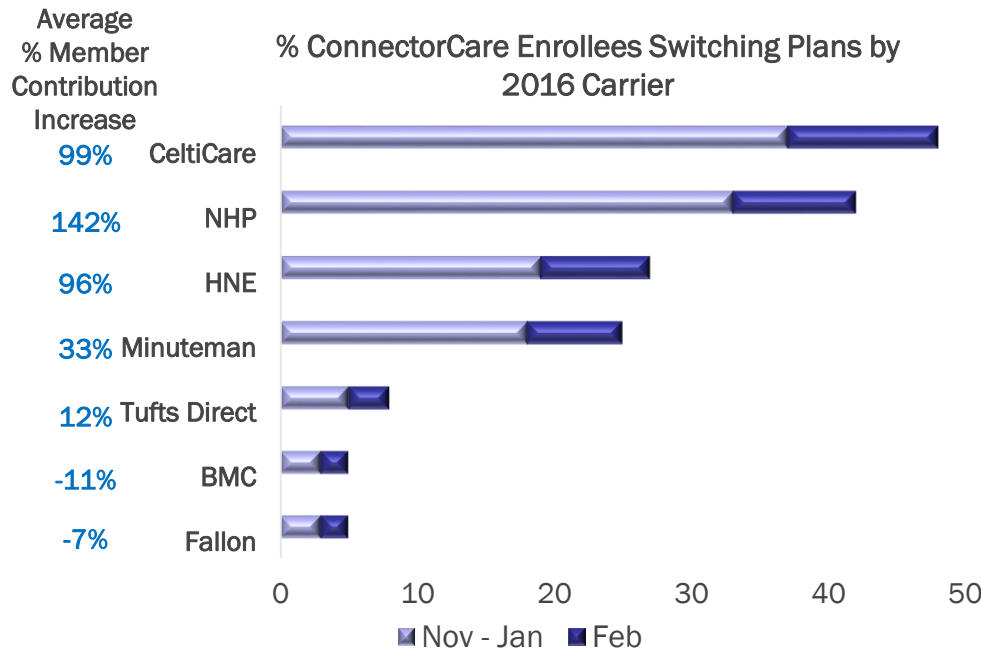
Program Type	% Retained
ConnectorCare	89%
\$0 in December	90%
PT1	91%
PT2A	88%
PT2B	88%
PT3A	89%
PT3B	89%
APTC	88%
Unsubsidized	85%
Total	88%

Renewing Members (cont'd)

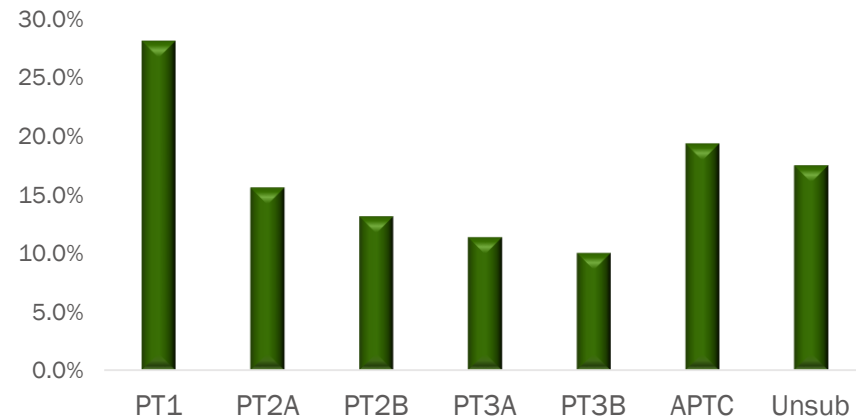


ConnectorCare members continued to shop through the end of Open Enrollment.

- 81% of December ConnectorCare subscribers are still in ConnectorCare
- ConnectorCare members in higher cost carriers continued to switch plans at a higher rate
- Members in Plan Type 1 switched carriers at almost twice the rate of ConnectorCare members in other Plan Types



Percent of Renewing Members Who Switched Carriers, by December Plan Type

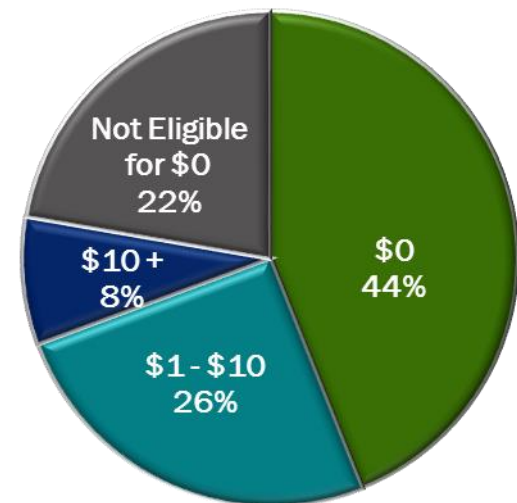


Renewing Members (cont'd)

Given changes to the ConnectorCare program this year, we paid particular attention to individuals who previously paid \$0 premiums.

- 36% of 2016 \$0 premium payers either shopped or effectuated into a new plan
- 90% of 2016 \$0 premium payers were retained, compared to an overall retention rate of 88%
- Over 50% of those who are no longer eligible for a \$0 plan are still receiving subsidies through the Health Connector
- Of the 8% (2,113) of households paying more than \$10 but remain eligible for \$0:
 - Premiums varied widely, but the average premium is \$121
 - 45% are PT1 members paying \$100 – \$150 for NHP
 - 9% are PT2A members paying less than \$20 for Tufts Direct

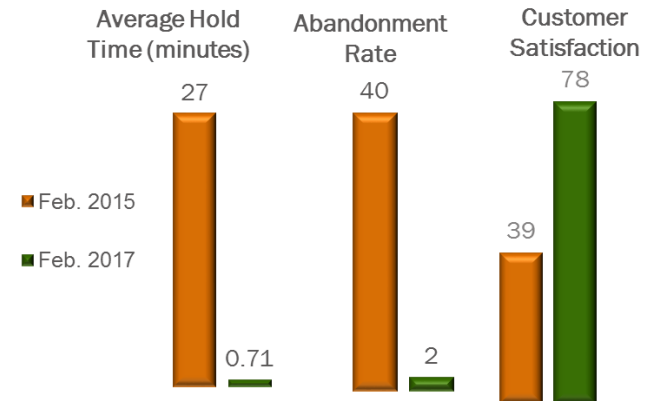
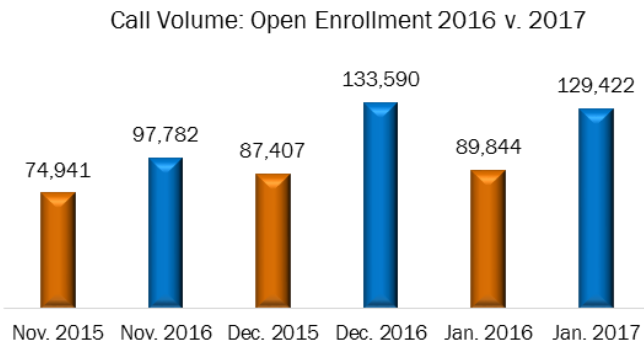
February Premiums for 2016 \$0 Payers
Population: 25,283



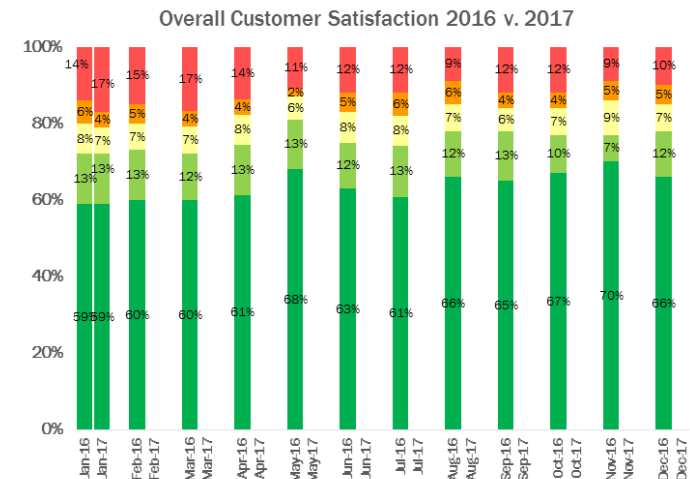
2017 Open Enrollment Customer Service Performance



The call center handled over 100,000 more calls than the previous Open Enrollment Period.



- Despite increased volume, overall the call center performed well throughout Open Enrollment
 - 32% of calls in January were for shopping compared to 21% of calls in November and 34% in December
- Target for speed to answer and abandonment rate were met consistently in the month of January aside from four heavy traffic days



Next Steps

Renewing members continued to shop for new plans during the balance of Open Enrollment.

- At a future Board meeting, we will provide a deeper analysis of Open Enrollment outcomes and our new membership
- While our website is now supporting Closed Enrollment activities, individuals can still apply year round, and may enroll in plans if they have a qualifying life event
- ConnectorCare eligible individuals may still shop for a new plan until the end of February

APPENDIX

Open Enrollment Eligibility Movement



2016 Program Type	2017 Program Determination					
	CHIP	MassHealth	ConnCare	APTC Only	Unsubsidized	Total
CHIP	14	6	386	207	165	778
MassHealth	1	140	1,354	89	140	1,724
ConnCare	5	280	166,323	4,243	7,574	178,425
APTC Only	2	15	2,113	9,984	2,389	14,503
Unsubsidized	1	26	3,011	772	34,382	38,192
Total	23	467	173,187	15,295	44,650	233,622

2016 Program Type	2017 Program Determination									
	CHIP	MassHealth	ConnCare PT1	ConnCare PT2A	ConnCare PT2B	ConnCare PT3A	ConnCare PT3B	APTC Only	Unsubsidized	Total
CHIP	14	6	1	24	131	135	95	207	165	778
MassHealth	1	140	115	298	500	281	160	89	140	1,724
ConnCare PT1	2	19	12,794	1,056	473	193	94	60	1,305	15,996
ConnCare PT2A	0	69	382	23,098	3,469	1,422	604	238	1,303	30,585
ConnCare PT2B	1	109	173	2,131	49,926	5,013	2,016	759	1,753	61,881
ConnCare PT3A	0	51	79	393	2,404	33,216	3,335	1,285	1,614	42,377
ConnCare PT3B	2	32	31	192	707	1,860	21,262	1,901	1,599	27,586
APTC Only	2	15	25	106	337	493	1,152	9,984	2,389	14,503
Unsubsidized	1	26	260	470	935	734	612	772	34,382	38,192
Total	23	467	13,860	27,768	58,882	43,347	29,330	15,295	44,650	233,622