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# Payment Portal Implementation Update

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# Payment Portal Project Overview

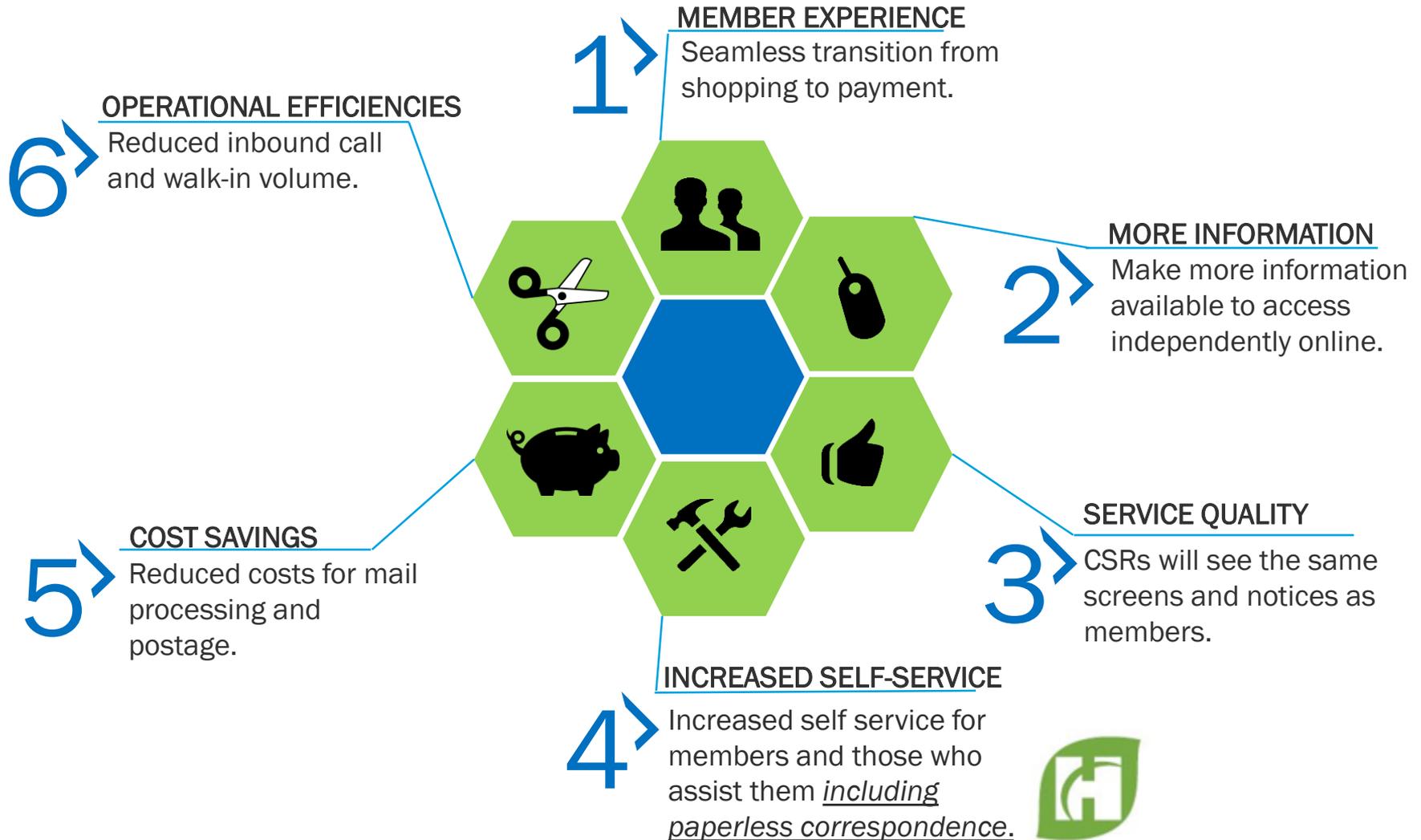
***Today we are coming to the Board to provide an update on the implementation of a new payment portal.***

- Our current payment tool was implemented to ease member transition to the new Exchange system for plan year 2015
- The current tool offers very basic functionality and isn't fully integrated with the eligibility and enrollment system
- We receive consistent feedback from customers asking for access to more information online, self-service features and paperless billing
- The new payment portal aims to deliver these functions and provide for a better, more integrated customer experience
- Members' ability to self-serve will result in operational efficiencies and cost savings

*"The worst problems are:  
1) That dental and medical insurance have to be setup separately. 2) The payment "stuff" is not integrated with the main Health Connector site. 3) No way to see a history of what has been paid."*



# Project Goals



# Current Member Experience

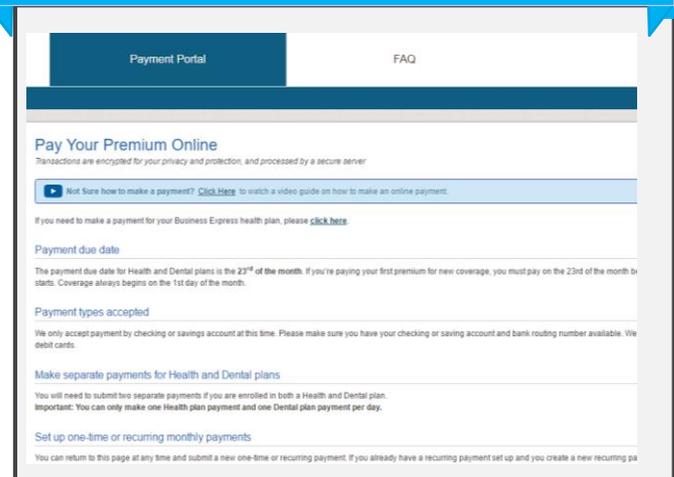
*Health Connector members who pay online interact with two websites to conduct their business with us.*

## MAhealthconnector.org



- Complete eligibility application
- Shop for a plan
- Make changes to application or plan

## Current payment portal



- Make an online payment
- View current balance
- Sign up for Auto Pay

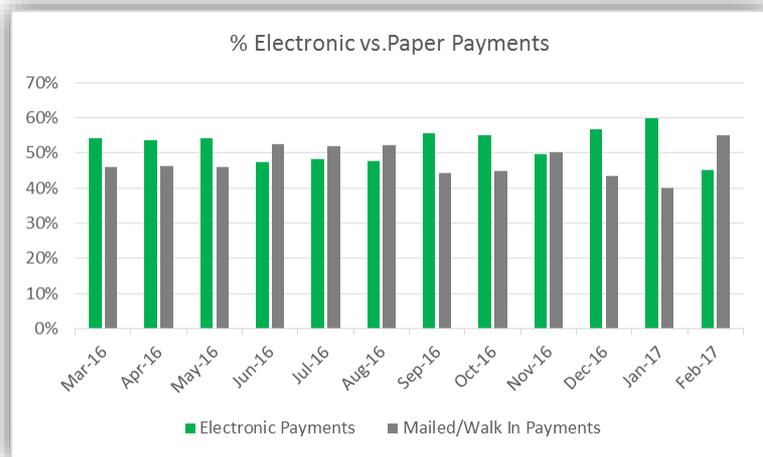
# Limitations of the Current Payment Tool

*Some standard online payment features customers expect are not currently available.*

Legend



State	Single sign on from eligibility application	Confirm that user is a member before accepting payment	Display amount due. Enforce max payment amount	Process one-time and recurring payments	Send email alert to confirm transaction	Display payment and transaction history	Paperless Notices and Bills
Current State	White	Blue	Blue	Blue	Blue	White	White
Future State	Green	Blue	Blue	Blue	Blue	Green	Green

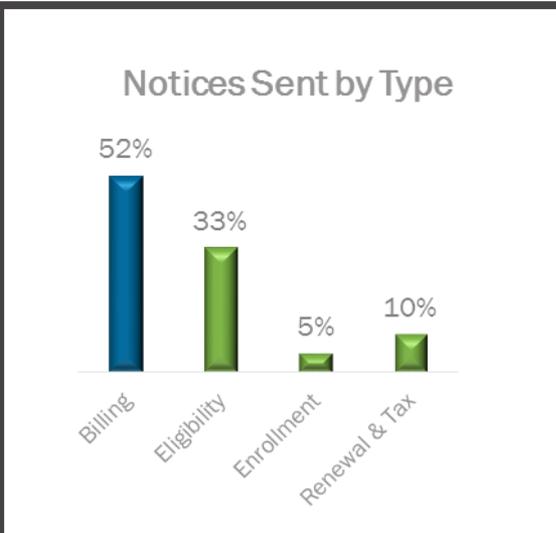


- About half of our payments are received online, but this ratio has not significantly increased over time
- Online payments are faster and easier, and we hope to encourage more members to use them

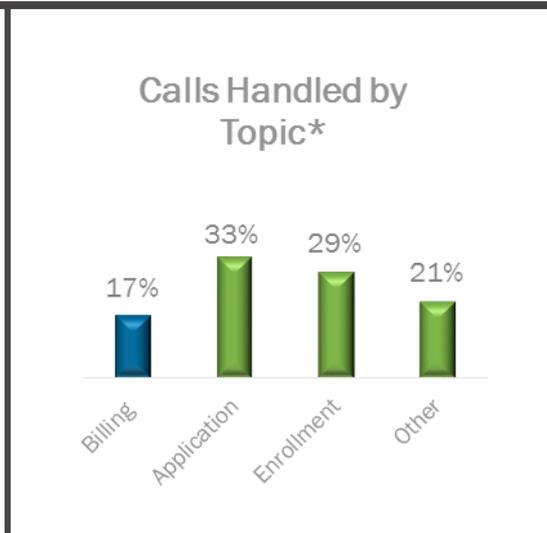
# Inquiries Related to Billing

**Customers are dependent on the call center and mail to get billing information they need.**

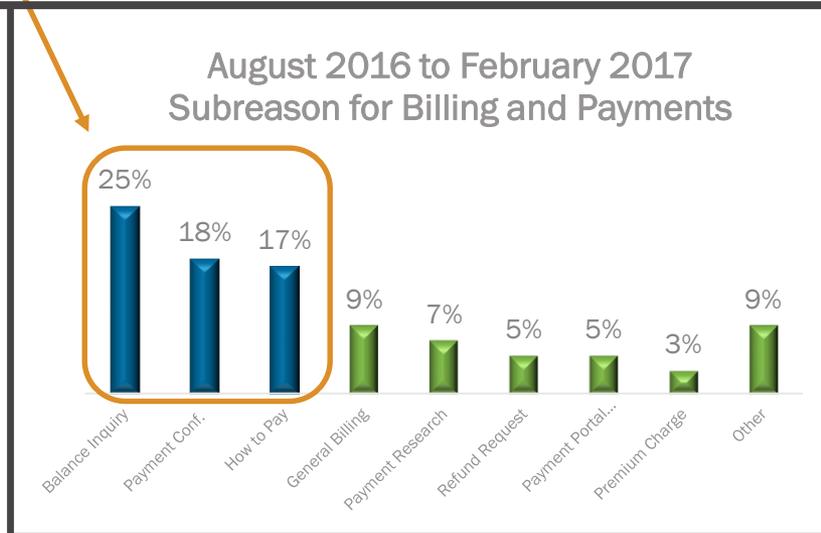
- An inability to view transactions and correspondence online drives customers to call member service



We mailed over 4 million notices in fiscal year 2016, half of these are billing notices such as bills and past due payment reminders.



An average of 17% (14,000) of calls each month are about billing and payments, this percentage is higher around the payment deadline, 23<sup>rd</sup> of each month.



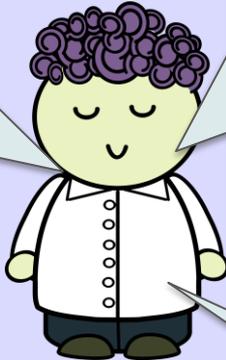
60% of billing and payment calls are with questions that customers could self-serve on given the capabilities.

\*Data from period of 8/2016 – 2/2017

# What Our Customers Are Saying

## *We asked our members about their experience with online payments and what would make it better.*

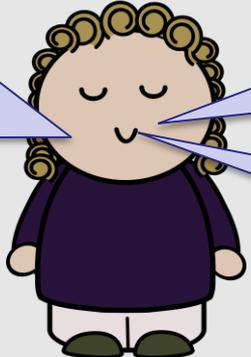
- Survey respondents indicated that the current tool lacks standard features such as viewing correspondence online, viewing account balance and transactions, account management features and flexibility with payment dates
- We receive regular feedback via social media asking for paperless billing



@HealthConnector Hi there. Is paperless billing an option? I'm not finding an answer when I browse the site.

"I get a printed bill that says payment is online. It is a little confusing. For my other online payments, I get an email or text either just before or when the payment goes through. Wish the health connector worked that way"

@HealthConnector Any plans to roll our paperless billing?



"Can you please add Schedule a payment at certain date to the payment site? This will help. Thank you"

"I can't see past payments. Please include a payment history page"

"No login account available for making payments and had to enter all information each time for payment"

# How New Payment Portal Will Help Customers



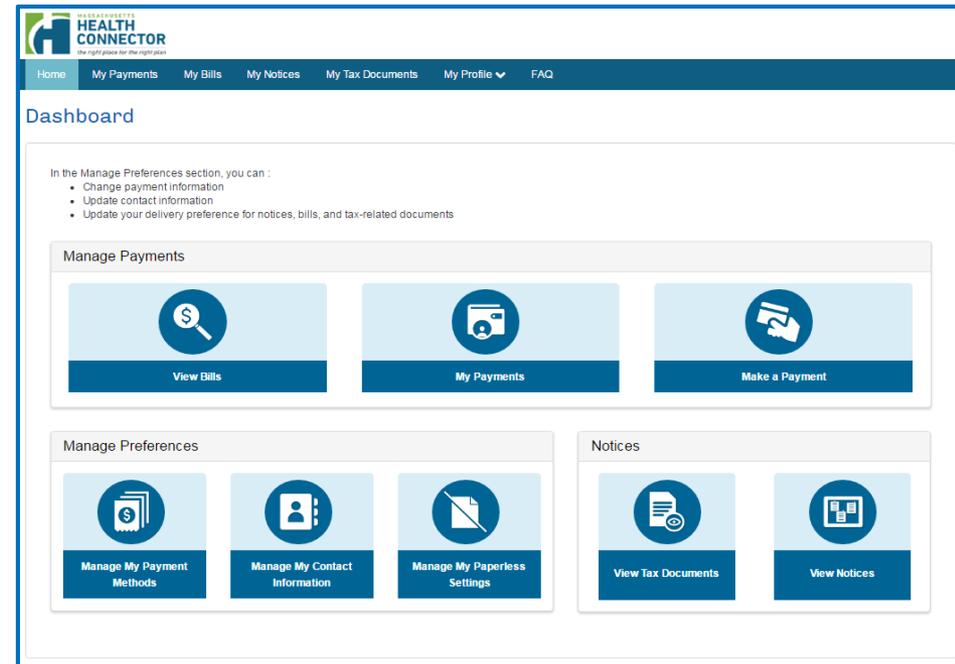
*The improved functionality is what members asked for.*

- View and print premium bills
- View all correspondence in message center
- Sign up for paperless correspondence delivery
- More relevant email alerts



- Transition from enrollment to payment portal without additional login or going to another page
- View premium charges and payment transactions
- Make one payment for multiple plans
- Select your own payment date

## MAhealthconnector.org Payment Dashboard

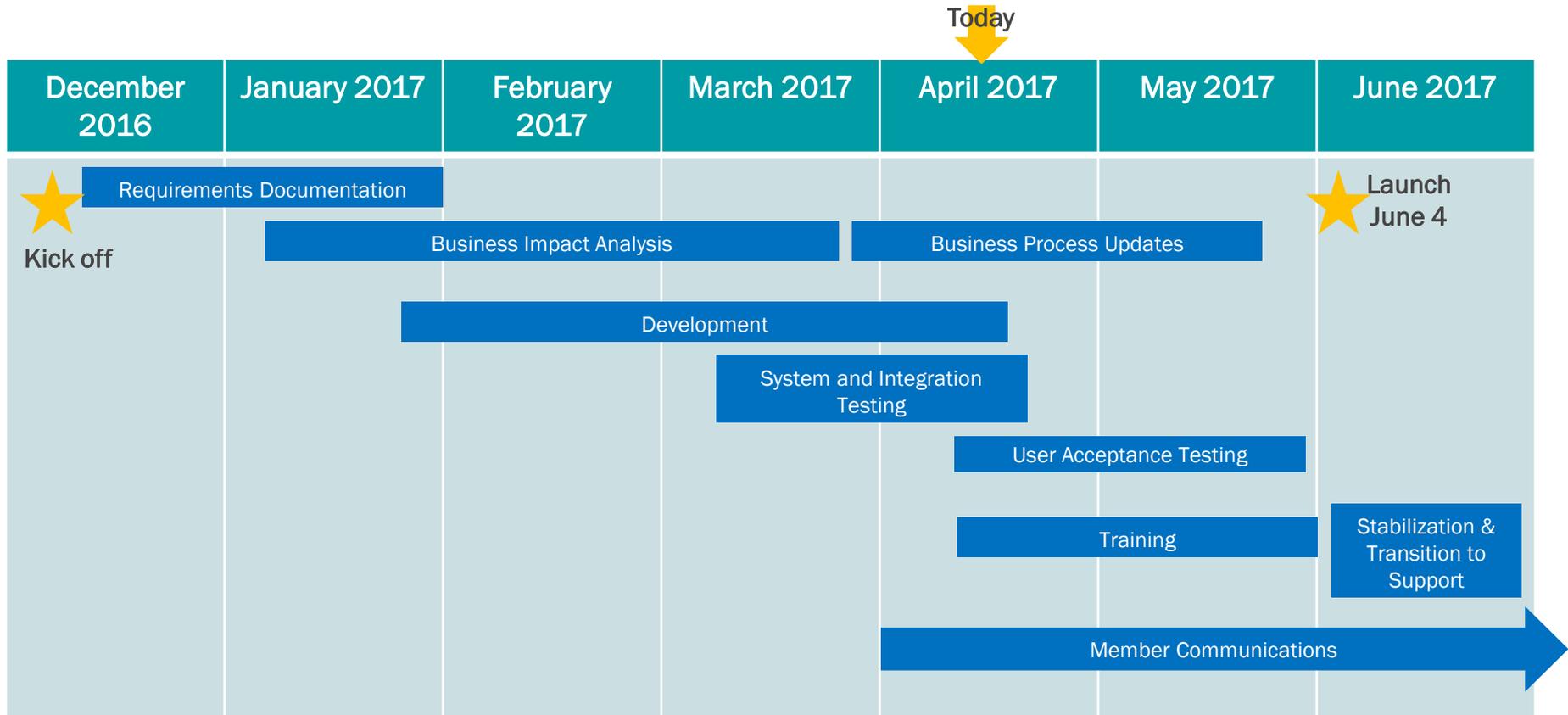


The screenshot shows the MAhealthconnector.org Payment Dashboard. At the top, there is a navigation bar with links for Home, My Payments, My Bills, My Notices, My Tax Documents, My Profile, and FAQ. Below the navigation bar, the dashboard is titled "Dashboard" and contains several sections:

- Manage Payments:** This section includes three main buttons: "View Bills" (with a magnifying glass icon), "My Payments" (with a calendar icon), and "Make a Payment" (with a hand holding a card icon).
- Manage Preferences:** This section includes three buttons: "Manage My Payment Methods" (with a dollar sign icon), "Manage My Contact Information" (with a person icon), and "Manage My Paperless Settings" (with a document icon).
- Notices:** This section includes two buttons: "View Tax Documents" (with a document icon) and "View Notices" (with a document icon).

Below the "Manage Preferences" section, there is a small text block that reads: "In the Manage Preferences section, you can:" followed by a list of actions: "Change payment information", "Update contact information", and "Update your delivery preference for notices, bills, and tax-related documents".

# Project High Level Timeline



- We will come back to the Board later this year to provide an update on member experience, feedback and uptake of paperless options

# Focus on Customer Experience and Awareness



*We have analyzed member population to determine impacts from the new software and process.*

- Inserts in member premium bills announcing upcoming change
- Announcements in current payment tool and on the website
- Encouraging callers to update their email address and create login credentials for system access
- Multiple general and specific communications planned before and after June 4th launch
- For those who do not adopt the new software, we are preserving the ability to make a payment without logging in

A screenshot of an email announcement from the Massachusetts Health Connector. The email header includes the logo and tagline 'the right place for the right plan'. The main heading is 'Coming Soon: New Online Payment Center'. The body text states: 'This June, the Health Connector is upgrading our online payment center, offering paperless options and more for members.' Below this, a section titled 'You asked, and we listened.' explains that the new center will have a simple sign-in process through existing accounts. A section titled 'Other new features will include' lists three items: viewing billing and payment history, viewing notices and tax forms online, and the option to 'go green' by signing up for paperless bills, notices, and tax forms. At the bottom, a section titled 'What do you need to do now to get ready?' is visible.

**MASSACHUSETTS HEALTH CONNECTOR**  
the right place for the right plan

## Coming Soon: New Online Payment Center

This June, the Health Connector is upgrading our online payment center, offering paperless options and more for members.

### You asked, and we listened.

The new and improved payment center will have a simple sign-in process through your existing account. You will no longer need to go to a separate website to make payments. With this change, you will be able to update your application, contact preferences, and make payments through one online account.

#### Other new features will include

- 🔗 The ability to view your billing and payment history.
- 📄 View your Health Connector notices and tax forms online.
- 🌿 The option to "go green" by signing up for paperless bills, notices, and tax forms.

What do you need to do now to get ready?

**Coming June 4<sup>th</sup>!**