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# Open Enrollment 2018 Close-Out

Board of Directors Meeting, March 8, 2018

***Today's presentation reflects on the open enrollment period for 2018 coverage across a variety of dimensions.***

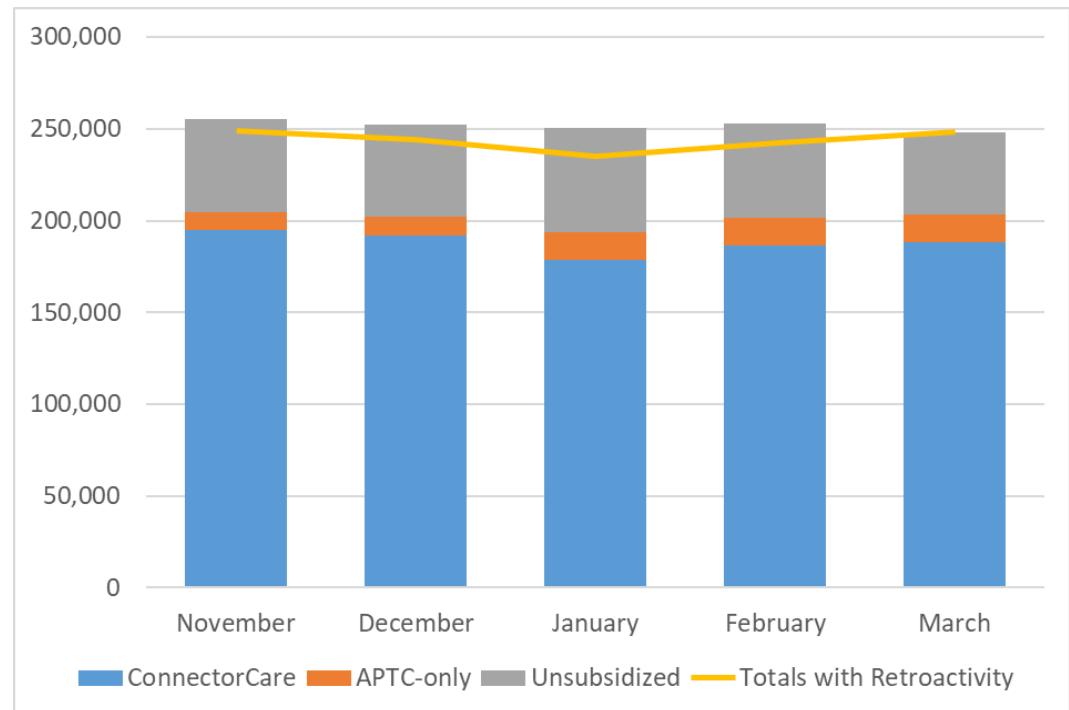
- Overall membership trends
- New members
- Retained members
- Non-ConnectorCare members
- Members who were impacted by premiums increased due to federal CSR withdrawal
- Outreach and consumer assistance
- Call center
- Looking ahead to 2019 Open Enrollment

# Overall membership

*The Health Connector had a stable and busy open enrollment despite a challenging federal policy landscape.*

- Enrollment has stayed relatively flat, with March at 248,000, despite shifts in membership during open enrollment.
- Nationally, state-based Marketplaces fared better, with flat enrollment, than federally facilitated Marketplaces, where membership declined by 5% this OE compared to last
- The Health Connector remains committed to serving residents of the Commonwealth in finding health coverage that meets their needs

Total Enrollment by Program Type, Nov. 2017 to Mar. 2018



# Overall Membership, cont'd

## *Non-payment of premiums leads to retroactive terminations at a higher rate than usual at the beginning of the year.*

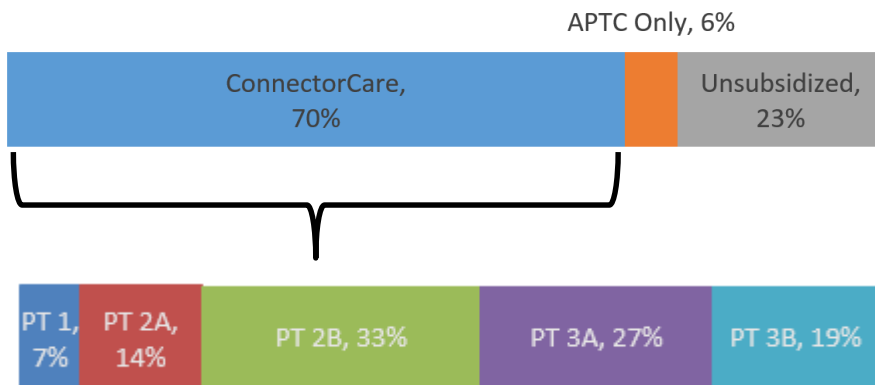
- Just under 12,000 members have been terminated retroactively to December 31, 2017 for failing to pay premiums
- On average in 2017, there were 3,900 non-payment terminations each month; however, terminations impacting January and February 2017 coverage were closer to 10,000 per month
- Non-payment termination timelines differ depending on whether a member has APTCs
  - Members without APTC who became delinquent on their renewal premium were recently terminated back to 12/31
  - Members with APTC who became delinquent on their renewal premium will shortly be terminated to 1/31

# New Members

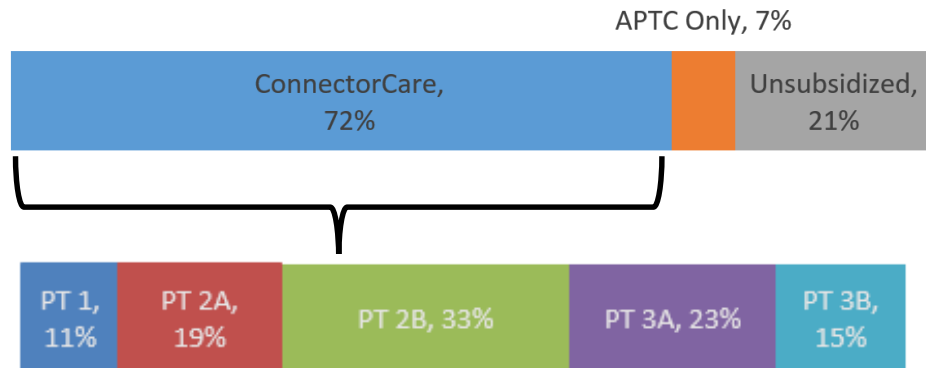
*At the end of OE, more than 49,000 new members had enrolled with the Health Connector.*

- This is about 5,000 fewer new members than last OE
- A smaller portion of this year’s new members were truly “new”:
  - 27% completed their first application during OE, compared to 35% last year
  - 37% were eligible prior to OE but had never enrolled, compared to 25% last year
- New members were eligible for subsidies at roughly the same rate as retained members, but the distribution among ConnectorCare plan types was slightly lower income

Retained Members by Program and Plan Type  
N = 213,992



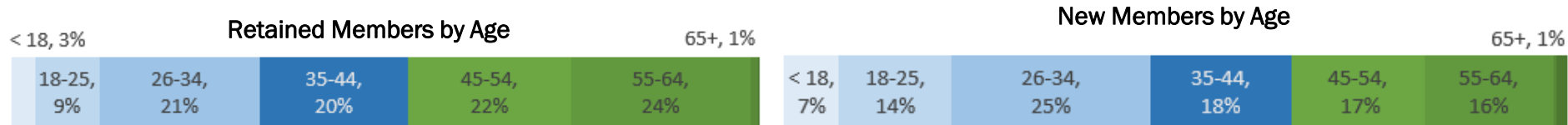
New Members by Program and Plan Type  
N = 48,398



# New Members, cont'd

***New member demographics suggest individuals from traditionally harder to reach populations benefited from Health Connector outreach efforts.***

- Similar to last year, new members are younger than retained members, with 58% aged 18 – 44 compared to 50% of retained members



- 8% of new members indicated a Spanish language preference, compared to 6% last year
- 32% of all new members came from the 18 communities heavily targeted by our outreach efforts, compared to 39% last year
  - 28% of all members, new and retained, are from target communities
  - While 2016 outreach was focused in the open enrollment window, outreach during 2017 and 2018 is spread over both closed and open enrollment periods
  - This was the third year of an outreach strategy focused on these communities. Staff are reviewing results and will recalibrate outreach approaches as needed

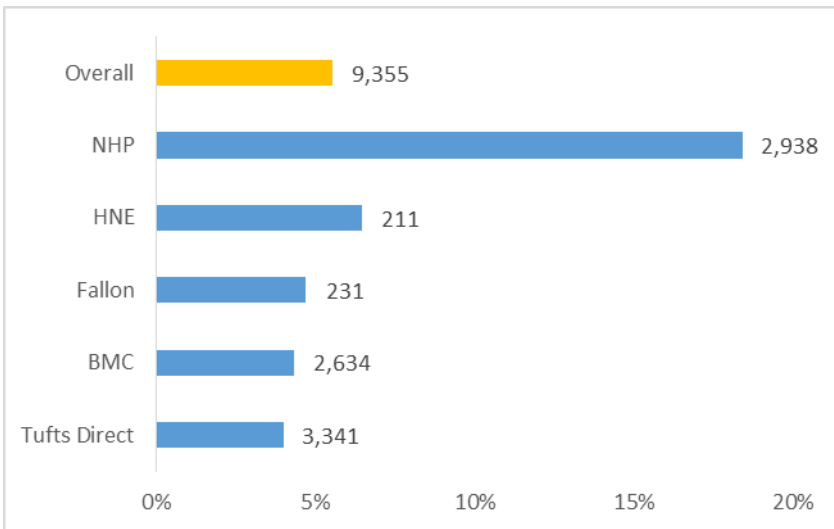
Target Communities	
Brockton	Lowell
Cambridge	Lynn
Chelsea	Mattapan
Dorchester	New Bedford
East Boston	Quincy
Everett	Revere
Fall River	Roxbury
Framingham	Springfield
Lawrence	Worcester

# Renewing members

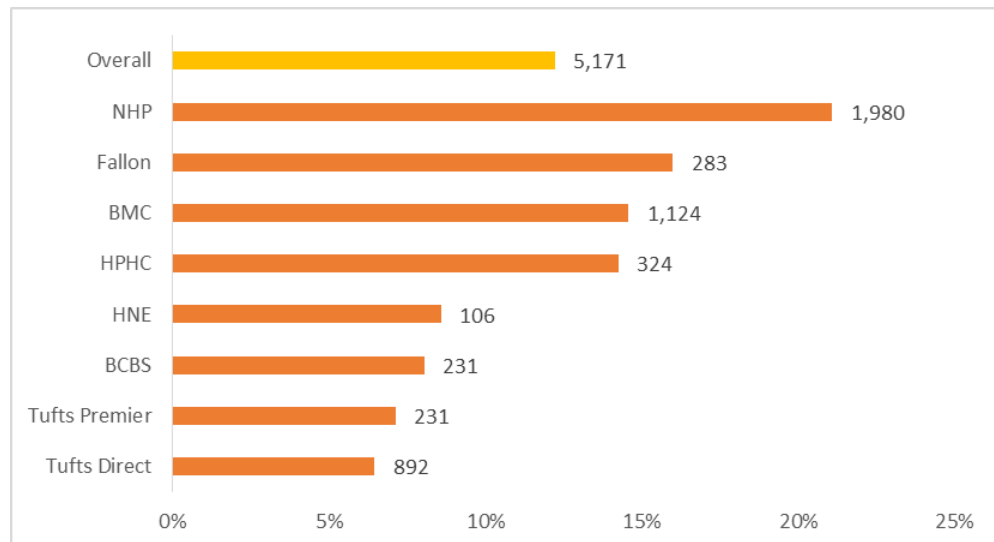
***While members were active in reviewing their options, fewer members switched plans this year than last.***

- 37% of members selected a new plan or at least reviewed their options by the end of OE, compared to 39% last year
- However, only 5% switched carriers this year compared to 15% last year
  - This includes just under 5,000 members who had a plan from CeliCare or Minuteman in 2017 who were transitioned to a new carrier for 2018

**ConnectorCare: % of Carrier's Renewing Members Switching Plans**



**APTC/Unsubsidized: % of Carrier's Renewing Members Switching Plans**

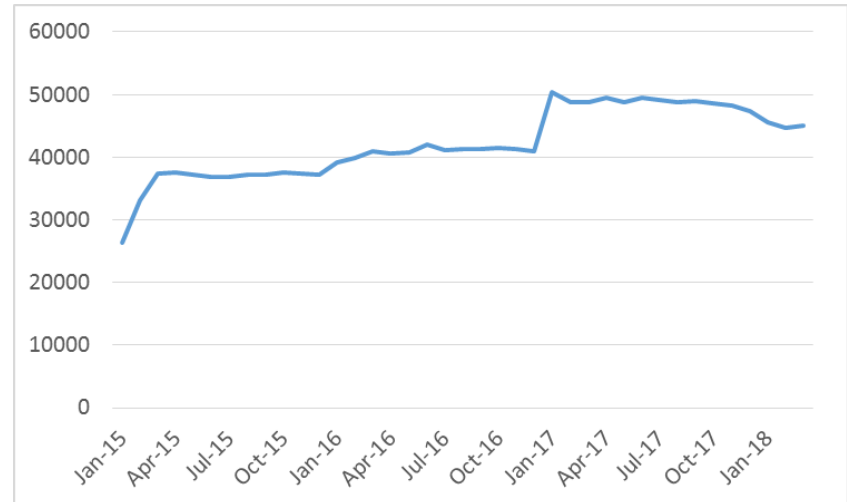


# Non-ConnectorCare Members

## *Unsubsidized membership has been relatively steady over the last year*

- Unsubsidized membership during 2017 was stable, averaging 48,000 members per month after an initial spike in January due to renewing members who lost subsidies
- March unsubsidized enrollment is roughly 45,000, lower than the 2017 average for several reasons:
  - A shift of roughly 2,000 members who were eligible for a \$0 APTC in 2017 but a non-\$0 APTC in 2018. These members are now counted among the APTC-only membership
  - The loss of 7,200 members who went directly to their carrier
  - Regular non-payment and attrition trends
- Pre-ACA, the CommChoice program averaged 27,000 non-group members per month, with a maximum of 39,000

Unsubsidized Enrollment Jan. 2015 to Mar. 2018 As Of 3/2/18



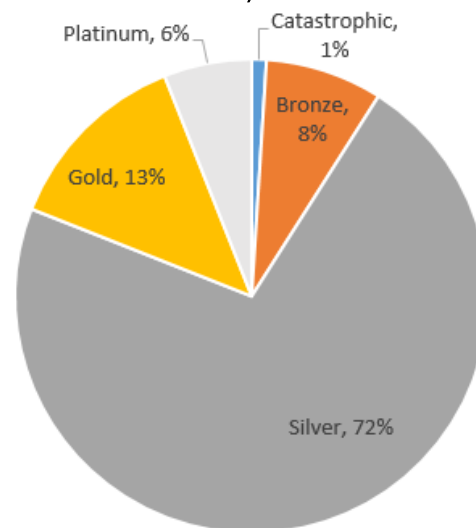


# Non-ConnectorCare Members, cont'd

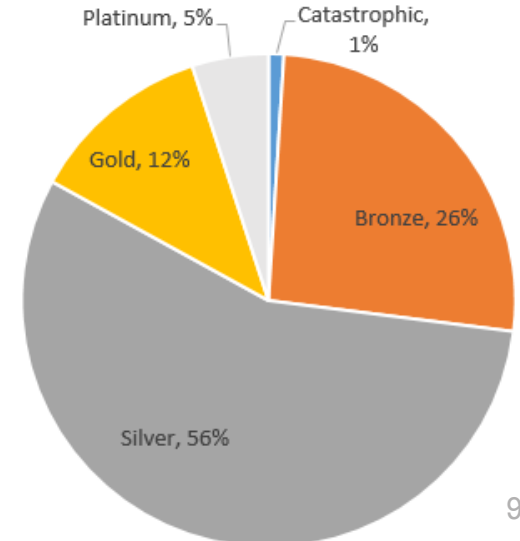
## *Bronze plan membership grew by 18 percentage points among members with no subsidies or only federal Advance Premium Tax Credits.*

- Bronze plans in 2018 are relatively comparable to the most popular Silver plans in 2017, though more services are subject to the deductible (see Appendix for sample plan designs).
- 2017 unsubsidized premiums for popular Silver plans ranged from \$260 to \$516 for a 40 year old in Boston; this person would have seen 2018 Bronze plans available for \$236 to \$474.
- The number of members receiving APTCs increased 50% from January 2017 to January 2018. Average APTC increased by \$80 and average premium owed after subsidies by \$62.

Non-ConnectorCare Membership by Tier, Jan. 2017  
N = 72,772

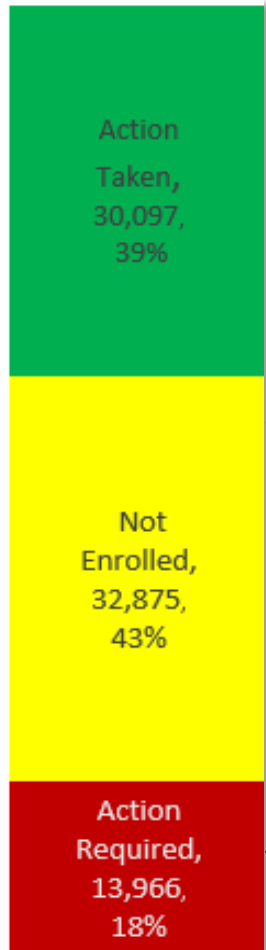


Non-ConnectorCare Membership by Tier, Jan. 2018  
N = 79,055



# Members in Federal CSR Withdrawal Loaded Plans

*Of the nearly 80,000 members who were in a “federal CSR withdrawal loaded plan” for 2018 as of 11/2, 82% had moved out of an affected plan as of 2/23.*



- Of actors, 71% (~21,200) moved into ConnectorCare (-2,100 since 2/2)
- Another 22% (~6,800) moved to Bronze (same as 2/2)

- 41% (~13,400) terminated for non-payment (+9,000 since 2/2)
- 22% (~7,200) were reported as enrolled with their carrier as of 1/31 (+700 since 2/2)
- 21% (~7,000) became ineligible for a CCA plan (+800 since 2/2)
  - Roughly 70% of ineligible members moved to MassHealth while the remainder are not eligible for any benefits

- 2% (~270) have been reported by carriers as enrolled off Exchange, but they have not terminated their CCA plan
- 8% (1,100) are delinquent on payments

NOTE: The total number of enrollees in “loaded” plans is closer to 20,000 for March; new members are added each month based on loss of ConnectorCare eligibility or new enrollments. Only members renewed into a “loaded” plan are shown here.

# Community Outreach

*Messaging was produced in eight languages (English, Spanish, Portuguese, Chinese, Vietnamese, Haitian Creole, Khmer and Polish), with the focus on 18 communities across the state.*

- Paid media generated more than **1 million** views, through nearly **3,000** spots on TV and radio, and in print outlets
- Nearly **1,300** window signs reached approximately **315,000** people
- Two telethons on Spanish-language television (Dec. 13 and Jan. 11) generated more than **250** phone calls for assistance and information
- Earned media efforts resulted in a total of **116** stories (67 print, 29 radio, 20 TV)
- Two “Days of Coverage” (Dec. 19 and Jan. 18) included **12** events around the state and increased visibility and news coverage in advance of major deadlines



# Navigators

*Navigators help tens of thousands of residents, during Open Enrollment and year-round.*

	November 1, 2017 – January 31, 2018	February 1 – October 31, 2017
Applications Submitted	4,818 applications for 7,066 people	10,389 applications for 13,418 people
New Members Enrolled	4,572	6,794
Ongoing Members Supported	27,985	44,770

- Ongoing member support includes activities such as
  - Explaining redetermination and renewal letters
  - Updating information as members’ circumstances change
  - Submitting necessary documentation to the Health Connector
  - Comparing, selecting, and enrolling new plans
  - Answering questions about premium changes and bills
- During Open Enrollment, Navigators attended **489** community events, and hosted **12** community enrollment opportunities

# Call Center Activity

***The Call Center offered a more consistent customer service experience, as compared to last year's OE.***

- Slight increase, of 2%, in calls received during this year's open enrollment period (November through January) compared to the previous year
- Members acted early during this year's open enrollment period; resulting in a 14% increase in calls received in November 2017 compared to the previous year and a -2% and -4% decrease in calls received in December 2017 and January 2018, respectively, compared to the previous year
- Enrollment related calls were the top call driver, followed by Application/Eligibility and Billing/Payment, respectively

**2016 - 2017 OE**

**2017 - 2018 OE**

Call Center	SLA	Nov-16	Dec-16	Jan-17	Nov-17	Dec-17	Jan-18
Calls Received	N/A	97,782	133,590	129,422	111,837	130,504	124,772
Calls Answered	N/A	96,168	130,816	118,637	108,465	126,328	119,447
Average Speed of Answer (sec)	60	21	43	184	72	68	82
Abandonment Rate	< 3%	0.7%	1.4%	7.2%	2.3%	2.3%	2.6%
Average Handle Time (min)	N/A	13:21	12:07	12:56	16:27	14:41	14:18

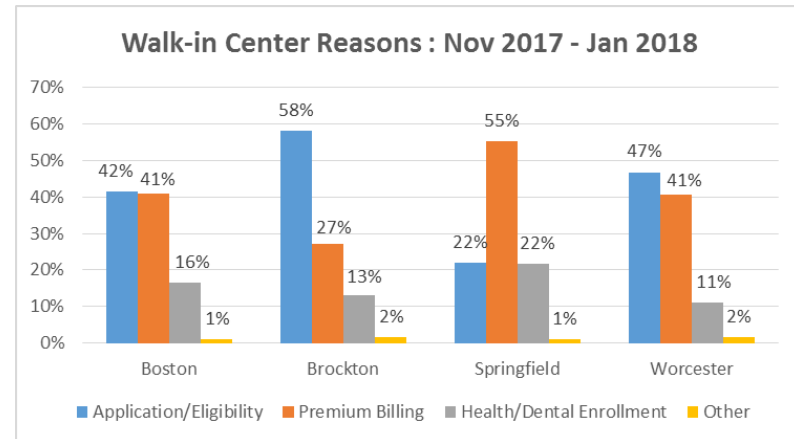
# Walk-in Center Activity

**Walk-in Centers assisted 36.5% more customers during this year's open enrollment period.**

- Largest increase in foot traffic experienced in our Boston and Springfield locations, with year over year increases of 53% and 50%, respectively

Walk-in Center	2016 - 2017 OE			2017 - 2018 OE		
	Nov-16	Dec-16	Jan-17	Nov-17	Dec-17	Jan-18
Boston	2,025	2,762	2,111	2,938	4,017	3,603
Brockton	734	874	961	715	1,095	1,124
Springfield	591	810	788	1,037	1,185	1,054
Worcester	981	1,452	1,451	1,402	1,647	1,402
<b>Total</b>	<b>4,331</b>	<b>5,898</b>	<b>5,311</b>	<b>6,092</b>	<b>7,944</b>	<b>7,183</b>

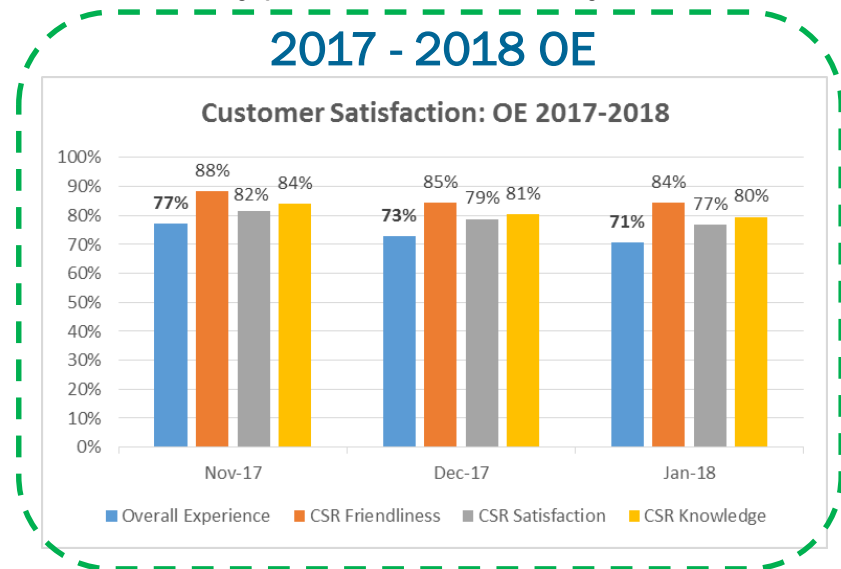
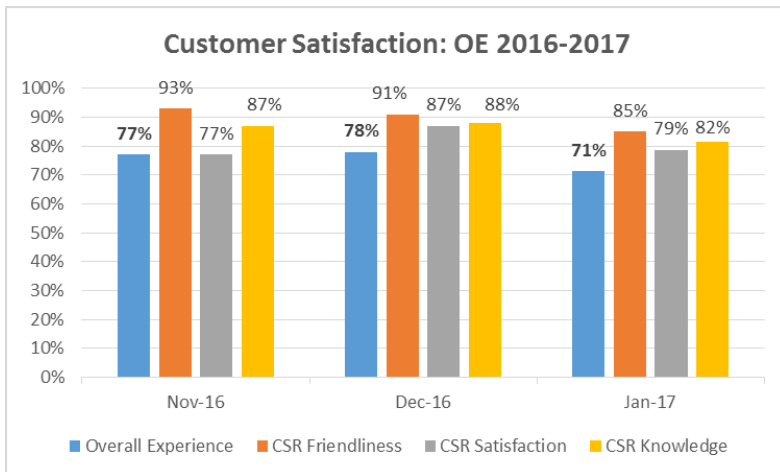
- Reasons vary by site, but Application / Eligibility and Premium Billing continue to be primary reasons for members seeking in-person assistance



# Customer Satisfaction

***Slight decrease in Customer Satisfaction (C-SAT), but overall satisfaction remains comparable to last year's open enrollment period.***

- Despite customer dissatisfaction related to premium increases due to loss of Federal Cost Sharing Reductions, open enrollment period ended with an overall experience C-SAT score of 71% in January 2018 (also 71% in January 2017)
- Connector and NTT C-SAT team continue to work to improve negative C-SAT drivers such as:
  - Additional training call center representatives and call center process improvements
  - Telecom – dropped calls while attempting transfers and survey process that currently offers C-SAT survey following external transfers (e.g., carriers)



# Looking Forward

## *Planning for Open Enrollment 2019 is well underway*

- Presentation of the Seal of Approval RFR for Board consideration today
- System and notice updates are in development for redeterminations to begin in August
- Consumer satisfaction survey planned for the summer, along with smaller surveys on discrete topics throughout the year
  - Short online survey in progress to assess experience of the 80,000 members who were to be renewed into federal CSR withdrawal loaded plans
- The Health Connector posted its Notice of Grant Opportunity for the 2018-2020 Navigator program last week
- Review and refresh outreach approach based on latest state-level data on the uninsured and in communities and populations of high need

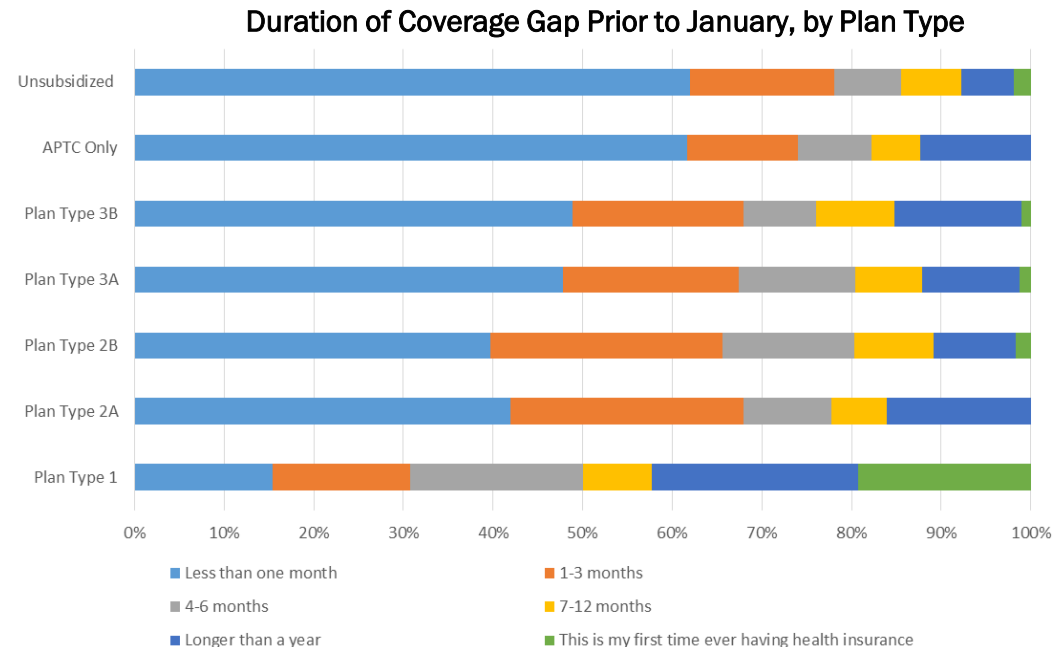


# **Appendix**

# New Member Survey

## *Consistent with prior years, new members in January tend to differ from new members who enroll outside open enrollment.*

- A monthly survey of new members garnered feedback from 1,200 new members for January
- In January, gaps in coverage of less than one month were nearly 5 percentage points lower than they were July through December 2017, and gaps over 7 months (including those longer than a year and never having coverage) were nearly 5 percentage points higher.
- New members in Plan Type 1 were most likely to indicate a coverage gap longer than a year (23%) or this Health Connector enrollment to be their first time ever having health insurance (19%).
- Over 8% of January survey respondents reported obtaining coverage directly from a carrier or through a broker before enrolling through the Health Connector compared to 2% in prior months.



# Comparison of 2017 Silver and 2018 Bronze Plans

Plan Feature/ Service <i>A check mark (✓) indicates that this benefit is subject to the annual deductible</i>		2017 Silver Standard	2017: Tufts Direct Silver 2200 with Coinsurance	2018 Bronze Standard
Annual Deductible – Combined Med + Rx	Individual	\$2,000	\$2,200	\$2,500
	Family	\$4,000	\$4,400	\$5,000
Annual Out-of-Pocket Maximum		\$7,150	\$7,150	\$7,350
		\$14,300	\$14,300	\$14,700
PCP Office Visits		\$30	\$50	\$30 ✓
Specialist Office Visits		\$50	\$75 ✓	\$50 ✓
Emergency Room		\$700 ✓	\$500 ✓	\$700 ✓
Urgent Care		\$50	\$75 ✓	\$50 ✓
Inpatient Hospitalization		\$1,000 ✓	20% ✓	\$1,000 ✓
Skilled Nursing Facility		\$1,000 ✓	20% ✓	\$1,000 ✓
Durable Medical Equipment		20% ✓	30% ✓	20% ✓
Rehabilitative Occupational and Rehabilitative Physical Therapy		\$50	\$75 ✓	\$50 ✓
Laboratory Outpatient and Professional Services		\$25 ✓	\$0	\$25 ✓
X-rays and Diagnostic Imaging		\$25 ✓	20% ✓	\$25 ✓
High-Cost Imaging		\$500 ✓	20% ✓	\$500 ✓
Outpatient Surgery: Ambulatory Surgery Center		\$750 ✓	\$750 ✓	\$750 ✓
Prescription Drug	Retail Tier 1	\$20	\$35 ✓	\$20
	Retail Tier 2	\$60	50% ✓	\$60 ✓
	Retail Tier 3	\$90	50% ✓	\$90 ✓
	Mail Tier 1	\$40	\$70 ✓	\$40
	Mail Tier 2	\$120	50% ✓	\$120 ✓
	Mail Tier 3	\$270	50% ✓	\$270 ✓
2017 Final FAVC		71.81%	68.12%	64.84%
Premiums for an individual living in Boston born Jan. 1, 1977		\$259.62 – \$516.35 (most popular - \$273.02)	\$247.08	\$236.22 – \$474.33 (most popular - \$258.68)