Open Enrollment Readiness

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Board of Directors Meeting, September 13, 2018
Open Enrollment 2019

The Health Connector is ready to support members and applicants during Open Enrollment for 2019 plans, which begins November 1, 2018 and ends January 23, 2019.

- Open Enrollment is the time of year when Massachusetts residents can enroll in or change health or dental plans for any reason
- Open Enrollment is an important time for members to engage with the Health Connector to find the coverage that best suits their household for 2019
- Preparation for Open Enrollment is multi-faceted and includes:
  - Technical system updates
  - Eligibility and enrollment changes for members
  - Communications and outreach
  - Carrier engagement and enrollment transaction processing
- Today’s presentation will outline the steps in the redetermination and renewal process, progress to date, and how the Health Connector is monitoring member behavior to learn how to best serve specific sub-groups
Two of the five main steps in the redetermination and renewal process for 2019 coverage are underway.

- **August – September**: Preliminary 2019 Eligibility Determination
- **August – October**: Preliminary Eligibility Notice and Review Period
- **October**: Final Eligibility Determination & Renewal Notice
- **November**: Enrollment Transaction Processing
- **December**: Billing and Payment
Eligibility Redeterminations for 2019

Eligibility redeterminations for 2019 are largely complete, and members have received their first communications about Open Enrollment 2019.

- The preliminary eligibility process creates a “best estimate” for a member’s 2019 eligibility based on updated data from external sources.

- Households with Qualified Health Plan (QHP) members and MassHealth members will receive both QHP and MassHealth renewal materials at the same time.

- Prior to sending eligibility projections, Health Connector members received a “what to expect” mailer outlining the timing and content of various open enrollment notices and activities.

- Approximately 475,000 applications covering 1 million individuals had a 2019 application created as part of the preliminary eligibility process.

  - These figures include both enrolled members as well as eligible but unenrolled individuals who may wish to return during open enrollment to sign up for coverage and would need a 2019 application to do so, as well as their household members who may be eligible for MassHealth or ineligible for benefits.
The preliminary eligibility process resulted in substantial eligibility changes for many members at rates comparable to last year.

- Overall, 26% of ConnectorCare members have not had their subsidy eligibility confirmed
  - The majority of this projected movement to unsubsidized is due to income not being available from state and federal sources
  - Members can confirm their subsidy eligibility by submitting an updated income attestation; they may have to send us proof, such as a recent paystub
  - Last year, preliminary eligibility processing left 28% of members’ subsidies unconfirmed; fewer than 10% of ConnectorCare members were still going to renew into unsubsidized coverage by late December

<table>
<thead>
<tr>
<th>2018 Program Type</th>
<th>ConnCare PT1</th>
<th>ConnCare PT2A</th>
<th>ConnCare PT2B</th>
<th>ConnCare PT3A</th>
<th>ConnCare PT3B</th>
<th>APTC Only</th>
<th>Unsubsidized</th>
<th>MassHealth</th>
<th>Not Eligible</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>ConnCare PT1</td>
<td>42%</td>
<td>5%</td>
<td>2%</td>
<td>2%</td>
<td>1%</td>
<td>1%</td>
<td>48%</td>
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<td>0%</td>
<td>100%</td>
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<tr>
<td>ConnCare PT2A</td>
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<td>56%</td>
<td>9%</td>
<td>4%</td>
<td>2%</td>
<td>2%</td>
<td>25%</td>
<td>2%</td>
<td>0%</td>
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<tr>
<td>ConnCare PT2B</td>
<td>0%</td>
<td>2%</td>
<td>62%</td>
<td>7%</td>
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<td>2%</td>
<td>23%</td>
<td>1%</td>
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<tr>
<td>ConnCare PT3A</td>
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<td>ConnCare PT3B</td>
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<td>APTC Only</td>
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<td>67%</td>
<td>29%</td>
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<td>Unsubsidized</td>
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<td>97%</td>
<td>0%</td>
<td>1%</td>
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<tr>
<td>Total</td>
<td>3%</td>
<td>8%</td>
<td>17%</td>
<td>14%</td>
<td>11%</td>
<td>8%</td>
<td>39%</td>
<td>1%</td>
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Member Noticing

Members are receiving “preliminary eligibility” notices for 2019 that outline their projected eligibility and encourage them to update their applications for 2019.

- The Health Connector expects to send over 150,000 preliminary eligibility notices as part of this process.
- In addition to Health Connector noticing, over 25,000 co-branded notices including MassHealth renewal information as well will go to households with both Health Connector and MassHealth members.
- Both letters explain why eligibility changes might occur and instructs members on how to make updates online or via the Customer Service Center.
The Health Connector is taking a holistic approach to supporting members this Open Enrollment.

<table>
<thead>
<tr>
<th>Continued Activities</th>
<th>New Supports</th>
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<tbody>
<tr>
<td>✓ Extension of OE through 1/23</td>
<td>❑ Plan display enhancements, including improvements to linked carrier microsites</td>
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<td>✓ Online payment portal</td>
<td>❑ Improved plan comparison tool</td>
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<td>✓ Electronic notice delivery and viewing</td>
<td>❑ Provider search tool enhancement to show provider tier information</td>
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<tr>
<td>✓ Shopping queue at call center</td>
<td>❑ Self-service by phone to check account balance and payment status</td>
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<td>✓ Robust Navigator program</td>
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<td>✓ Outreach and marketing</td>
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<td>✓ Coordination with sister agencies, state Legislative staff, and federal Congressional delegations</td>
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<tr>
<td>✓ Coordination with tax preparer community</td>
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Member communications: Renewals and Open Enrollment

Throughout the renewal process, the Health Connector ensures member awareness of changes and deadlines, as well as the availability of support.

- Open Enrollment 2019 promises to be a smooth experience for members renewing coverage, but some populations will receive communication to help guide them through changes.
- Members who experience a change in eligibility from ConnectorCare or tax credit-only plans to unsubsidized coverage will be reminded to update account information and consider plan options.
- Applicants who are currently not in coverage will be reminded that Open Enrollment is the time to get into Health Connector coverage.
- Health Connector members will be reminded of NHP’s brand change and that NHP will be doing business as AllWays Health Partners.
Driving OE with Data

The Health Connector has a robust set of data to use in planning, executing, and evaluating Open Enrollment 2019 to ensure that members have the supports they need to navigate coverage options.

- Staff have been reviewing enrollment and other sources of data from prior years to baseline and contextualize activity for OE2019 on a variety of topics:
  - Enrollment
    - e.g., What are the demographics of new members? How many members do we see leaving coverage and what do we know about them?
  - Shopping activity
    - e.g., What dynamics do we see around carrier changes? Tier changes? What are the characteristics of members who switch plans vs. stay in their “mapped” plan?
  - Payment
    - e.g., How many members become delinquent for January coverage? What is the typical balance owed? Do members pay late or proceed to termination for non-payment?
  - Populations of special concern
    - e.g., What choices do members with eligibility changes for 2019 make? Do members enrolled in CSR-loaded Silver plans switch plans, become delinquent, etc.?

- As data for 2019 emerge, staff will be prepared to react to dynamics that require attention and adjustments
Call Center Readiness

Call center staffing ramp up and training is underway in preparation for 2019 Open Enrollment. New self-service features are being added to aid members.

- 2019 Open Enrollment Call Center Hours will include the two Saturdays in December, and two Saturdays again in January, prior to the 23rd payment deadline.

<table>
<thead>
<tr>
<th>Open Enrollment 2019 Call Center Hours of Operation</th>
<th>Closed Enrollment Call Center Hours of Operation</th>
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<tbody>
<tr>
<td>Monday – Thursday 8AM - 7PM</td>
<td>Monday – Thursday 8AM – 6PM</td>
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<td>Friday 8AM – 7PM</td>
<td>Friday 8AM – 6PM</td>
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<tr>
<td>Saturday Dec. 15, Dec 22, Jan. 12, Jan. 19</td>
<td>Saturday CLOSED</td>
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- We expect to begin open enrollment with the appropriate number of CSRs needed to handle the increased volume from new and returning members shopping for coverage.

- As in past years, we will operate walk-in centers in Boston, Brockton, Worcester, and Springfield.
**Key Activities in the Months Ahead**

<table>
<thead>
<tr>
<th>Month</th>
<th>Activities</th>
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| October             | • Using 2019 plans and rates, we will determine APTC amounts, map members to a 2019 plan, and send renewal notices containing this information  
 |                     | • Members will continue making updates to their 2019 applications                                |
| November            | • Shopping begins November 1  
 |                     | • Auto renewal transactions will be sent to carriers in late November for members who have not shopped |
| December            | • Payments made by December 23 will be applied for January 1, 2018 coverage                      |
| January and beyond  | • Communications including tax forms and associated guidance, outreach to members who drop coverage for 2019, paperless communication and payment options, and continued reminders about the importance of keeping information up to date |
Our Focus Moving Forward

**Ensuring a stable Open Enrollment process with strong member supports is the Health Connector’s key focus through January.**

- Based on application and enrollment data as well as feedback from stakeholders such as the call center, carriers, advocates, and members themselves, Health Connector staff will look to ensure all members have the support they need to find the plan that best suits their needs
- Staff will also be closely monitoring any federal policy developments to determine their potential impact on Open Enrollment activity
- Staff will provide regular updates to the Board as Open Enrollment continues
Appendix
# OE 2019 Milestones (November 1 to January 23)

<table>
<thead>
<tr>
<th>Business Events</th>
<th>OE Batch Processing and Testing</th>
<th>Plan Management</th>
<th>External Comms</th>
<th>Member Comms</th>
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<td>Nov.</td>
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## OE Batch Processing and Testing
- **7/31** R15 deployment
- **8/31** Preliminary Eligibility
- **10/6 - 10/19** Final Eligibility
- **11/15 - 11/29** Auto Enrollment
- **12/24** 009 FTR Ping

## Plan Management
- **7/2** Carriers submit rates to DOI
- **7/12** Conditional SOA Board Meeting
- **9/13** Final SOA Board Meeting
- **10/25** R16 deployment
- **11/15 - 11/29** Auto cleanup
- **12/24** 009 FTR Ping

## External Comms
- **6/1** CMS SMART report due
- **9/13** Board Meeting
- **9/19 - 9/27** APTC Plan Load & Batch
- **9/25** Hawaii follow-up
- **11/8** Board Meeting
- **11/15 - 11/29** Auto Enrollment

## Member Comms
- **8/30 - 9/25** Preliminary Notices
- **10/10 - 10/29** Final Eligibility Notices
- **10/16 - 10/30** OE Press
- **10/16 - 10/30** Review redetermination reminders
- **11/1 OE Press**
- **12/10** Review 2019 bills to members
- **12/12** Review 2019 bills to members
- **12/20** Review 2019 bills to members
- **12/24** Review 2019 bills to members

**What to expect**

- **9/13** Board Meeting
- **9/19 - 9/27** APTC Plan Load & Batch
- **9/25** Hawaii follow-up
- **11/8** Board Meeting
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## Important Dates
- **6/1** CMS SMART report due
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