



Open Enrollment Update

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Board of Directors Meeting, November 8, 2018

Open Enrollment 2019

Open Enrollment began November 1 and will run through January 23, 2019, offering residents of the Commonwealth an opportunity to enroll in high-quality coverage they can rely on.

- The Health Connector is pleased to offer a stable Open Enrollment experience again this year for current and new members.
- Current and new members will experience lower rate increases than last year.
- The Health Connector continues to navigate federal policy challenges. However, through work with our Board, the Division of Insurance, the carriers, and other stakeholders, the Massachusetts insurance market and our Exchange market continues to remain stable.
- A stable and successful Open Enrollment is one that allows for changes in enrollment, as members assess their coverage needs and options for the upcoming year. The Health Connector works to facilitate their ability to clearly consider their coverage options and easily make changes, if desired.



Get health insurance coverage during Open Enrollment

November 1–January 23
MAhealthconnector.org



Agenda

Today's presentation will update the Board on activities to prepare for, execute, and evaluate Open Enrollment

- Progress to date on member-facing open enrollment preparation and execution
- Activity at the customer service center
- Outreach activities
- A refresher around member activity from previous years to help contextualize this year's activity



Member Noticing

Members have received renewal notices for 2019 outlining their renewal plans, premiums, and subsidy amounts.

- The Health Connector sent nearly 220,000 renewal notices as part of this process
- The notice contains information on a household's plans, rates, and subsidies for 2019
- Members are encouraged to continue returning to their applications to make updates as needed



[Recipient Name]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip]

Date: [Notice Date]
Notice ID: [Notice ID]
Notice Name: [Notice Name]
Subscriber Member ID:
[Subscriber ID]
Reference ID: [External ID]

It's time to renew your insurance coverage for [renewal year]. If you want to stay enrolled in your current plan, or a similar plan that we've chosen for you, just pay your monthly premium when you get your bill for January coverage. If you've had any changes to your household since you last updated your account, it's important to let us know about these changes at this time. This is so we can be sure you get the right coverage for next year.

You can choose to shop for a new plan during Open Enrollment. The Open Enrollment period starts November 1. You may be able to save money on your health coverage for next year if you shop and compare your options during Open Enrollment.

What you need to do:

1. Review your information for [renewal year], including your program eligibility, renewal plan, new monthly premium amount, and monthly tax credit for next year.
2. Compare any changes between your current plan and your plan for [renewal year] with our online **Plan Compare** tool at: www.MAhealthconnector.org/compare-plans.
3. Shop and compare your other plan options during Open Enrollment. Make sure the health plan you choose has the providers (such as doctors or hospitals) that you want to use next year.
4. Keep paying your monthly premium bill by the 23rd of every month to stay covered.
5. Send us the documents we need as proof of your information. Please follow the instructions in the letter that we sent you and send in your proof by its due date.

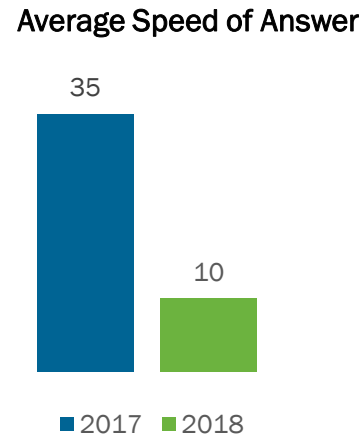
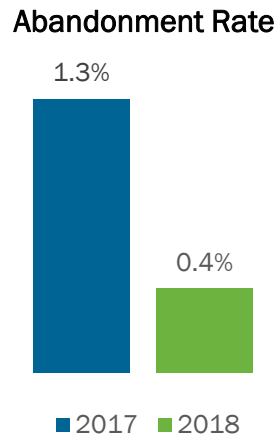
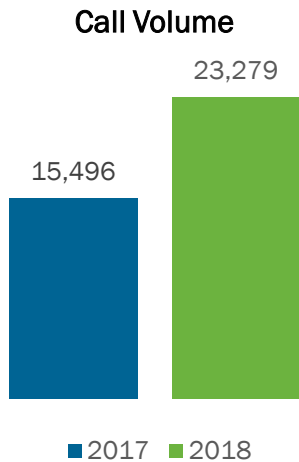
Important Dates:

- **November 1, [current year].** First date to start shopping and comparing plans at MAhealthconnector.org.
- **December 23, [current year].** Pay your premium by this date to enroll in the plan you want for January.
- **January 1, [renewal year].** The first day of your new [renewal year] coverage. If there have been any changes to your program eligibility, January 1 is the date when those changes will start.

Contact Center

The Contact Center is staffed to support members during Open Enrollment and are equipped to handle the early activity increase by members

- The first four business days of this year’s OE has shown an increase in activity, both at the call center and walk-in centers, compared to the previous OE year
- Increases in activity can be attributed to members taking early actions in updating their applications, shopping, and enrolling into a 2019 plan



Walk-In Center Activity		
	2017	2018
Boston	320	664
Brockton	56	159
Springfield	97	154
Worcester	140	235
Totals	613	1212

Outreach Efforts

Visits were made to 14 communities, setting the stage for Open Enrollment.

- Signs were placed in dozens of storefronts in neighborhood and downtown locations
- The Health Connector participated in more than 10 media interviews or appearances on local cable television stations
- Communities were encouraged to enroll, and to #StayCovered in 2019
- Navigators attended many events, positioned as a source of local assistance for residents
- In November, the first #StayCovered social media day will be held on Nov. 15
- Navigator enrollment events will be held starting Nov. 1 and throughout the month, and the Health Connector will continue to visit communities across the state

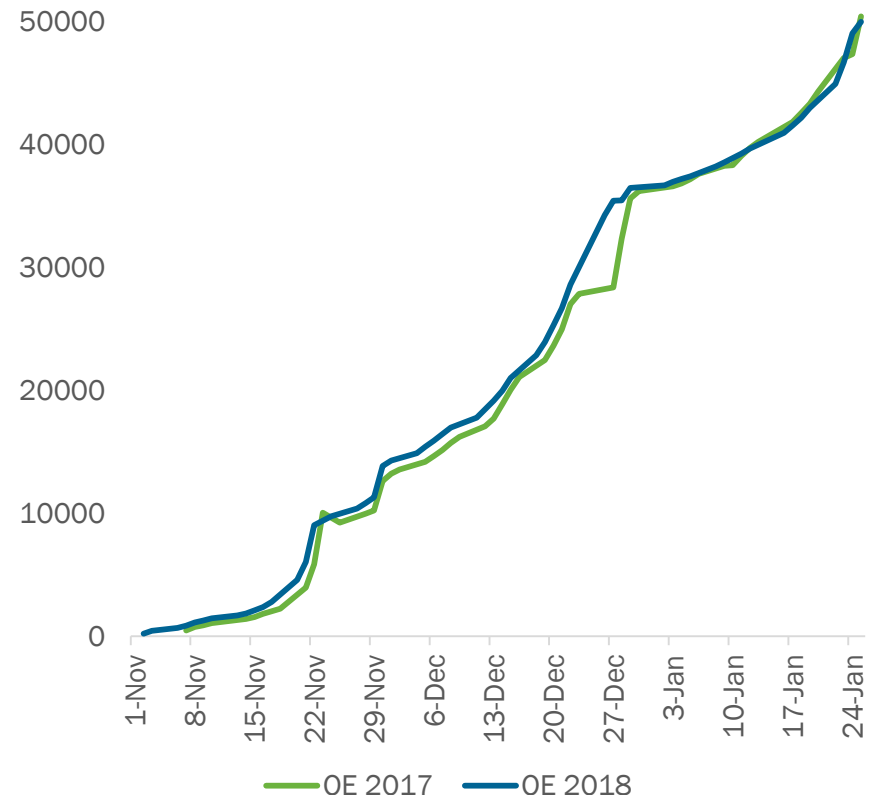


Open Enrollment in Context: Enrollment

Overall, staff expect to start 2019 with 260,000 to 265,000 members

- In the last two open enrollments, roughly 50,000 new members enrolled by January 24 for renewal year coverage
 - Confusion about the individual mandate, concerns about “public charge” determinations, and general affordability issues may result in slightly fewer new members this year
- Last year, approximately 50,000 members enrolled in January left Health Connector coverage for 2018
 - Lower rate increases this year may result in fewer members terminating coverage as a result of non-payment
- Last year, 14% of members became newly delinquent on their January payment
 - We may see lower delinquency rates this year due to lower premium increases for 2019
- A substantial number (16%) of ConnectorCare members are currently determined ineligible for subsidies next year
 - This compares to 20% at the same point last year; this number will likely continue to go down as members update their applications

New Members During Open Enrollments 2017 and 2018



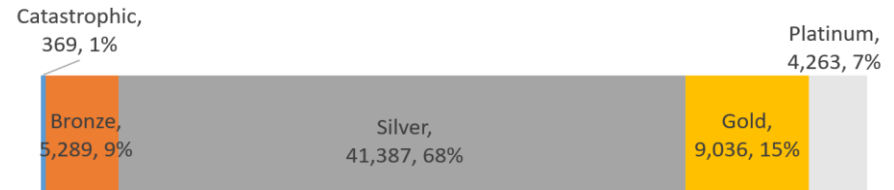
Open Enrollment in Context: Shopping

Although many members opt to stay in their same plan, the Health Connector encourages members to compare and explore their options every Open Enrollment.

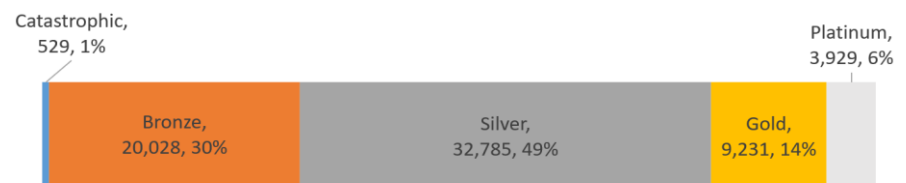
- OE 2019 may look more like OE 2018 given lower premium increases
 - OE 2017 member communications heavily recommended shopping, while OE 2018 messaging also emphasized the ability to renew automatically
 - In survey data, members who did not shop most often cited satisfaction with their current plan as their reason for not shopping (67%), though nearly 1 in 5 cited confusion about shopping as a barrier
- Bronze plan enrollment increased substantially for 2018
 - 14% of renewing unsubsidized and APTC only members switched from another tier to Bronze for January 2018
 - Staff will be tracking whether the new “low Gold” options are an attractive alternative to Silver plans with federal CSR-withdrawal “loaded” premiums

	% Reviewed options	% Changed plans
OE 2017	39%	15%
OE 2018	37%	5%

Non-ConnectorCare Enrollment by Metallic Tier, December 2017
N = 59,975



Non-ConnectorCare Enrollment by Metallic Tier, February 2018
N = 65,973



Special Population: Members in “Loaded” Premium Plans

Fewer members are currently set to renew into a plan with a “CSR withdrawal loaded” premium than last year, but they are still a population of special focus.

- Roughly 10,200 unsubsidized members and 7,200 APTC-only members currently in “loaded” Silver plans will renew into one if they do not shop
- An additional 33,000 are currently in ConnectorCare but will renew into a “loaded” premium plan due to eligibility changes
- These members are receiving many and varied communications to encourage them to update their application as necessary and to shop
- Last year, 80,000 members were in plans impacted by CSR-loading when OE started
 - Over 7,000 members left the Health Connector to purchase a similar but “unloaded” premium plan directly from a carrier.
 - Just over 120 of them have returned to date, and more may return during Open Enrollment



Have you updated your information for 2019?

It's almost time for Open Enrollment at the Massachusetts Health Connector. This is the time of year when Health Connector members need to review and update information to make sure they are getting the right kind of coverage in 2019.

It's important to let us know if anything has changed, such as:

- Your family size
- Your household income
- A new address
- A change to your Social Security Number or citizenship status

You can review and update information online if you have an online account. [Learn how to update information online](#)

You can also get **free, in-person help** with making changes to your account at one of our walk in centers or through one of our community partners.

[Find help now](#)

Our Focus Moving Forward

Supporting members through a stable Open Enrollment process is the Health Connector's key focus through January

- The Health Connector will monitor Open Enrollment activities and is prepared to adjust to meet members' needs if necessary
- Staff will continue to keep the Board apprised of enrollment activity at future meetings

November	<ul style="list-style-type: none">• Shopping began November 1• Auto renewal transactions will be sent to carriers in late November for members who have not shopped
December	<ul style="list-style-type: none">• Payments made by December 23 will be applied for January 1, 2018 coverage
January and beyond	<ul style="list-style-type: none">• Communications to members, including<ul style="list-style-type: none">• Tax forms and associated guidance• Outreach to members who drop coverage for 2019• Continued reminders about the importance of keeping information up to date



Appendix: Communications Calendar

Open Enrollment 2019 Member Communications Calendar



Key:
 Milestone: ★ Survey: ◆ Email: ● Mail: ■ Robo call: ▲ Buckslip/Insert: ◆

