Open Enrollment 2021 Readiness

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Open Enrollment 2021

The Health Connector is ready to support members and applicants during Open Enrollment for 2021 plans, which begins November 1, 2020 and ends January 23, 2021.

- Open Enrollment is the time of year when Massachusetts residents can enroll in or change health or dental plans for any reason

- 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

- While our basic processes and commitment to members and applicants remains the same as in prior years, the COVID-19 pandemic and its impact on health coverage and the economy at large introduce special considerations for this Open Enrollment

- Today’s presentation will outline the redetermination and renewal process and the outreach and customer service efforts that will support members and applicants into 2021.
Open Enrollment in Light of the Pandemic

The Health Connector is preparing to meet state residents where they are at this time of unprecedented social and economic disruption.

- From March to June, overall coverage increased by 9,000 residents, though about 40,000 fewer individuals have group or non-group coverage, while MassHealth enrollment increased by 49,000\(^1\)
- Individuals may switch from COBRA continuation coverage to Health Connector coverage during Open Enrollment, and outreach will also target individuals who may have lost job-based coverage but not yet enrolled in an alternative
- MassHealth is protecting members from coverage loss for the duration of the public health emergency that has been extended through late October, and the eligibility determination process has been adapted to ensure these protections are applied seamlessly
- The public health emergency may be extended again in October; however, if it is not, MassHealth and the Health Connector are collaborating on plans to remove protections and help members transition to new coverage types where needed
- Virtual alternatives to in-person outreach and assistance will be available to help individuals apply for, enroll in, and maintain coverage for 2021

Open Enrollment 2021 Timeline

Open Enrollment activities are well underway, with the majority of 2021 applications created and available for updates by members right now.

- **August-September**: HIX generates preliminary 2021 eligibility determinations and members are notified.

- **August-October**: Members review preliminary notices and update accounts.

- **October**: HIX uses latest 2021 application to calculate subsidies and renewal plans and members are notified.

- **November**: Carriers receive 2021 enrollment transactions and shopping begins.

- **December**: Premiums for January 1 coverage are due by December 23.
Eligibility Redeterminations for 2021

Member communications about Open Enrollment began going out in August, and eligibility redeterminations for 2021 will be completed soon.

- Members received a “what to expect” mailer outlining important renewal activities
- The preliminary eligibility process creates a “best estimate” for a member’s 2021 eligibility based on updated data from external sources
- Members are encouraged to update their applications if needed to ensure they are receiving the benefits that best fit their circumstances
Outreach and Media
Community Engagement andMessaging

Communicating with unenrolled residents will feel different due to COVID-19.

- Online events and social media replace in-person community activities
- Relationships with local influencers will help expand audiences in communities of need
- Spring and summer activities acted as a tryout for potential Open Enrollment events

The pandemic requires outreach to a variety of potential new members.

- Newly uninsured through lost employer coverage
- COBRA members who need a lower-cost option in the long run
- Traditionally uninsured residents
Earned and paid media

Additional audience types will require adjusted paid media channels.

- Maintain a strong presence in ethnic media outlets
- New outreach in streaming television and radio
- Additional investment with reduced community-based outreach activities

Earned media will highlight security of coverage and affordable plans.

- Continue to acknowledge access to COVID-related services
- Feature low-cost options when people need them most
- Promote the new Spanish-language website
2020-2022 Navigators

The Health Connector recently completed selection of a new round of grant recipients for the 2020-2022 Navigator program.

The 2020-2022 Program includes:

- 18 organizations with 110 individual Navigators that speak 23 languages
- FY21 Navigator Program budget of $2,073,489

The 2020-2022 Navigator Program goals:

- Target the uninsured who are eligible for Health Connector Coverage;
- Support current Health Connector members through application, enrollment, and post-enrollment support; and
- Increase awareness of Health Connector coverage through culturally and linguistically appropriate methods*

*Navigators will be offering remote assistance opportunities and limited in-person appointments, as well as working on virtual outreach approaches to reach their communities and fulfill program goals.
2020-2022 Navigators

The Health Connector is pleased to announce a Navigator program with robust coverage in areas of high need, including in never-before covered locations.

Navigator Organization and Locations

- Boston Public Health Commission; Boston
- Cambridge Economic Opportunity Committee; Cambridge
- Caring Health Center; Springfield
- Community Health Center of Franklin County; Greenfield
- **Community Health Programs; Pittsfield, Great Barrington**
- Community Action Committee of Cape Cod & Islands; Hyannis
- Ecu Health Care; North Adams
- Edward M. Kennedy Health Center; Framingham, Worcester
- Family Health Center of Worcester; Worcester
- Fishing Partnership Support Services; Gloucester, Plymouth, Chatham, New Bedford
- Greater Lawrence Community Action Council; Lawrence
- HealthFirst Family Care Center; Fall River
- Hilltown Community Health Center; Huntington
- Joint Committee for Children’s Health Care; Everett
- **Lynn Community Health Center; Lynn**
- Manet Community Health Center; Quincy, Taunton
- PACE (People Acting in Community Endeavors); New Bedford
- Vineyard Health Care Access Program; Martha’s Vineyard

★ Stars indicate new organizations
Walk-in Center Planning

Walk in centers have been closed since March and will remain closed for the foreseeable future to keep members and staff safe from COVID-19.

<table>
<thead>
<tr>
<th>Key Walk-in Center Service</th>
<th>OE 21 Mitigation</th>
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<tbody>
<tr>
<td>Payment drop-off</td>
<td>Payments can be made online via the payment portal, by mail, and, since July 6, by phone via the IVR</td>
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<tr>
<td>Document drop-off</td>
<td>Documents can be mailed and, since March 2019, uploaded to the portal</td>
</tr>
<tr>
<td>Application assistance</td>
<td>Conversations are underway to expand the Navigator program’s depth and presence for Open Enrollment and through the rest of the fiscal year (June 30, 2021) since Navigators already provide this service. Navigators are planning their own Open Enrollment staffing, which will rely on phone and virtual visits, or, on a very limited basis, in person appointments. We are working closely with them to determine which models will be offered</td>
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Member Messaging

In addition to our usual renewal and plan shopping messaging, we’ll focus on the following key messages:

- It’s important to **keep income information** as up to date as possible, especially as circumstances related to COVID-19 and UI benefits cause income to fluctuate.

- It’s important to **send in any documentation** if members are asked for it.

- It’s important to **file taxes online** as soon as possible if members haven’t yet.

- Our **walk-in centers will stay closed** until they can safely re-open again. We’ll emphasize alternatives for personalized assistance, such as through our Navigators.

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**It’s time to get ready for Open Enrollment**

Open Enrollment starts November 1, 2020

Open Enrollment is the time of year when you can renew your plan or shop for a new one. Before Open Enrollment starts, we check to see if you qualify for the same type of health coverage for 2021.

Take the steps below to get ready for Open Enrollment and help make sure you have the right coverage and costs for next year:

- **Review your account information.** If your income or any other information has changed since you last updated your account, it’s important to update that information now.

- **Send us proof documents.** If we’ve asked you to send proof of any information, please send in your documents as soon as possible. If you update your account information, you may be asked to send in proof at that time.

- **File taxes if you haven’t yet.** If you haven’t filed federal income taxes for 2019, please file them as soon as possible. You may not be able to get financial help next year if you haven’t filed taxes. Filing taxes online is the best way to make sure the IRS can process your taxes in time. Learn more at: www.MAhealthconnector.org/taxes

We’ll send you more information about renewing your plan for 2021 as Open Enrollment gets closer.

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**Help is available**

**Online**
Learn more online at www.MAhealthconnector.org.

**By phone**
Call Customer Service at 1-877-MA-ENROLL (1-877-623-6755) or TTY 1-877-623-7773. For health and safety reasons, our walk-in centers will stay closed until they can safely open again.

**Through a community partner**
Our Navigator program partners with trusted community organizations. Depending on the organization, you can get in-person help by appointment, or by phone or video chat. Learn more at www.MAhealthconnector.org/Navigators.
Member Messaging

Special member outreach around smaller networks

- Emphasize the importance of checking provider networks for all members, especially for plans with a Network Alert flag (new for 2021)

- Special direct outreach to members renewed into the new AllWays Select network
  - Direct mail and email outreach
  - Robo calls
  - Bill inserts
OE 2021 Calendar of Member outreach
Call Center Readiness

Call center staffing ramp up and training is underway in preparation for 2021 Open Enrollment.

- 2021 Open Enrollment Call Center Hours will include a Saturday in December and again in January in advance of the 23rd payment deadline

<table>
<thead>
<tr>
<th>Open Enrollment 2021 Call Center Hours of Operation</th>
<th>Closed Enrollment Call Center Hours of Operation</th>
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<tbody>
<tr>
<td>Monday – Friday 8AM – 6PM</td>
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<tr>
<td>Extended Hours: 8AM – 8PM Dec. 23, Jan. 22</td>
<td>N/A</td>
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<tr>
<td>Open Select Saturdays Dec. 19, Jan. 23</td>
<td>Saturday CLOSED</td>
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- We are currently working with Faneuil to finalize the forecast and staffing needs to handle the increased volume from new and returning members shopping for coverage
Next Steps
# Key Activities in the Months Ahead

<table>
<thead>
<tr>
<th>Month</th>
<th>Activities</th>
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<tr>
<td><strong>October</strong></td>
<td>• Using 2021 plans and rates, we will determine APTC amounts, map members to a 2021 plan, and send renewal notices containing this information</td>
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<td>• Members will continue making updates to their 2021 applications</td>
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<td><strong>November</strong></td>
<td>• Shopping begins November 1</td>
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<td></td>
<td>• Auto renewal transactions will be sent to carriers in late November for members who have not shopped</td>
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<td><strong>December</strong></td>
<td>• Payments made by December 23 will be applied for January 1, 2021 coverage</td>
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<td><strong>January and beyond</strong></td>
<td>• Communications, including tax forms and associated guidance, outreach to members who drop coverage for 2021, paperless communication and payment options, and continued reminders about the importance of keeping information up to date</td>
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**January 23, 2021 last day of Open Enrollment!**
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, election year dynamics, and the state of the economy to determine their potential impact on Open Enrollment activity.

- Staff will provide regular updates to the Board as Open Enrollment continues.
Appendix
## 2020-2022 Navigators

<table>
<thead>
<tr>
<th>Navigator Languages Spoken</th>
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<tbody>
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<td>Albanian</td>
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<td>Amharic</td>
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<td>Arabic</td>
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<td>Berber</td>
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<td>Bulgarian</td>
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<td>Burmese</td>
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<td>Cape Verdean Creole</td>
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<td>French</td>
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<tr>
<td>German</td>
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<tr>
<td>Greek</td>
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<td>Haitian Creole</td>
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<td>Italian</td>
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<td>Kaba</td>
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<td>Khmer</td>
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<td>Mandarin</td>
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<td>Nepali</td>
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<td>Somali</td>
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<tr>
<td>Spanish</td>
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<td>Vietnamese</td>
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