Open Enrollment 2021 Update

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Board of Directors Meeting, December 28, 2020
Overview of Open Enrollment 2021

The 2021 Open Enrollment period runs from November 1 to January 23. Staff will synthesize full Open Enrollment activity after its closure but will provide an interim update today.

- Overall, halted member movement from MassHealth to the Health Connector due to the federal public health emergency has been a key reason for lower than usual enrollment
- Nevertheless, we continue to see strong activity among renewing and new members
- Staff and partners continue to work to conduct outreach, marketing, and member support on OE to maximize public and member awareness
Enrollment and Shopping Activity
Eligibility Changes for 2021

As of Dec. 22, 9 percent of ConnectorCare members were determined eligible for unsubsidized coverage in 2021.

- Loss of subsidies is most often due to unverified income
- While members have been slower to provide updated income information this year, it appears that bills for January have sparked a substantial number of updates over the last week

Note: Dotted portion of the line indicates preliminary eligibility was not complete; downgrade rate is based on population with a renewal application rather than the total population. The line switches to solid when all renewal year applications were created.
Enrollment Activity

Through Dec. 22, over 277,000 members had enrolled for January, a 6% percent reduction from last year at this time.

- Lower membership is primarily the result of decreased new enrollments rather than termination of existing members, likely due to Medicaid protections associated with the federal public health emergency.
- Enrollments among people who were not enrolled when OE started are down about 40 percent.
- Overall retention remains high at nearly 94 percent, nearly identical to last year.
Shopping Activity

Over 55,000 renewing members and 20,000 new members have shopped so far this OE.

- This represents renewing members at all stages of the shopping process: browsing, selecting a plan, and effectuating coverage.
- Even if individuals shop, they often confirm their current plan for next year.
- As in prior years, members who shop generally opt for lower-cost plans.
- Shifts toward Bronze have continued, with 1,400 renewing non-ConnectorCare members already having switched from a higher tier to Bronze.
- 57 percent of new non-ConnectorCare enrollees chose Bronze.

![Bar chart showing members who "Checked Out" for 2021 by shopping action.]

- Renewing Members Outside ConnectorCare:
  - 58% no change in carrier or tier
  - 12% changed tier
  - 19% changed carrier
  - 11% changed tier and carrier

- Renewing ConnectorCare Members:
  - 80% no change in carrier or tier
  - 20% changed tier
  - 12% changed carrier
  - 11% changed tier and carrier
Media Opportunities

To maximize visibility of Open Enrollment, paid and earned media avenues are pursued.

- Radio, TV, digital and print messaging in ethnic media outlets
- New for OE21: Space on MBTA buses
- More than 60 interviews and stories on digital, print, TV and radio platforms through Dec. 10
- Call-in helplines on Spanish-language television (including Telemundo on Dec. 17)
Collaborative Outreach Opportunities

Two prominent social media-fueled events helped provide new voices and new opportunities to highlight available coverage before Dec. 23.

- Get Covered 2021 included participation from 15 states and D.C., celebrities and Massachusetts-based officials encouraging coverage, and a Proclamation from Gov. Baker and Lt. Gov. Polito
- Day of Coverage featured local media personalities and officials, cooking demonstrations, life music, raffles and other virtual activities on Dec. 15
Upcoming Outreach

A full lineup of ongoing programming will maintain visibility in Open Enrollment through the Jan. 23 deadline.

- Direct member and unenrolled applicant outreach
- Ongoing ethnic media and T buses marketing
- Continued local Navigator interview opportunities
- Ongoing signage placement in high-uninsured communities
- Day of Coverage 2 and potential additional Get Covered 2021 activities
- Social media – promoted and organic
- Continued public webinars
- AlertsMA

increase risk of COVID. Celebrate safely: mass.gov/holidays

Saturday 12:13 PM
AlertsMA: Get covered, stay covered. Wear a mask, get help paying for your health insurance at mass.gov/connector. Sign up by Dec. 23 for 2021

Yesterday 10:35 AM
AlertsMA: Lose health insurance from work? mass.gov/connector has you covered, and help make coverage affordable. Sign up by Dec. 23 for 2021

Yesterday 12:05 PM
AlertsMA: Gov. Charlie Baker will deliver an update on MA COVID-19
Next Steps

Open Enrollment continues through Jan. 23, 2021.

- Payment to effectuate January coverage was due by Dec. 23.
- The call center had extended hours to help members and applicants acting close to the deadline and will offer extended hours as Open Enrollment comes to a close:

<table>
<thead>
<tr>
<th>Date</th>
<th>Call Center Hours</th>
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<tbody>
<tr>
<td>Friday, Jan. 22</td>
<td>8 a.m. – 8 p.m.</td>
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<tr>
<td>Saturday, Jan. 23</td>
<td>8 a.m. – 6 p.m.</td>
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- Staff will report back with more information as it develops, regarding both enrollment activity and any federal guidance associated with the changing administration.