Agenda

- **Where We Are:** System Stability, Coverage Gains & Business Operations Improvements

- **Where We Started**

- **What's Next:** Open Enrollment 2016

Summary

- One year ago, a broken website, a backlog of paper applications and severe consumer anxiety and frustration created uncertainty about the Affordable Care Act's viability in Massachusetts, the birthplace of health care reform

- Mistakes by the Commonwealth, an underperforming systems integrator and a lack of transparency failed Massachusetts consumers and our health care community

- Several things happened next. The Commonwealth took responsibility for the failures and implemented reforms to turn the project around. A single decision-maker was put in charge, a new systems integrator came on board and transparency became a project hallmark

- Fast forward to today and MAhealthconnector.org has enrolled 338,659 people in ACA-compliant health insurance, performed 459,618 eligibility determinations and welcomed over 4 million unique visitors

- We promised a working website for Open Enrollment 2015 and to be honest about the challenges we encountered along the way. While the IT system works, our customer service operations need to work better. There are deficiencies at our call centers that must be addressed over the short and long-term

- The enrollment numbers, however, make it clear that the website is working. Today more people have health insurance and the better quality of life that goes along with it. We have established the foundation for future Open Enrollments to build upon
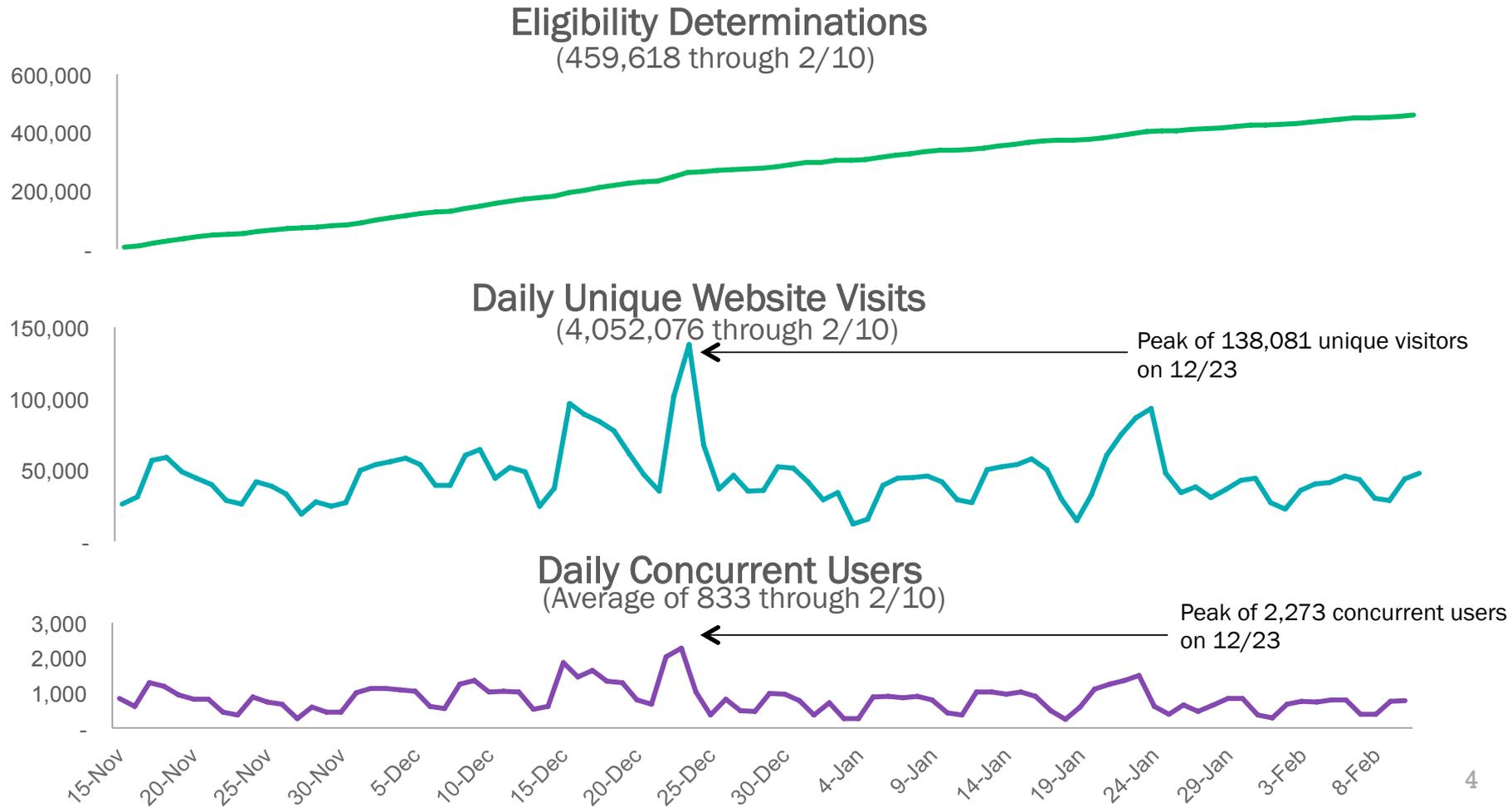
Where We Are: System Stability, Coverage Gains and Business Operations Improvements

Where We Are: System Stability

MAhealthconnector.org has done what last year's system never could: make real-time eligibility determinations for ACA insurance, support heavy consumer traffic and maintain 100% availability.

Eligibility Determinations
(459,618 through 2/10)

Daily Unique Website Visits
(4,052,076 through 2/10)

Peak of 138,081 unique visitors on 12/23

Daily Concurrent Users
(Average of 833 through 2/10)

Peak of 2,273 concurrent users on 12/23

Where We Are: Coverage Gains

MAhealthconnector.org has helped the Commonwealth build on its nation-leading rate of insurance by enrolling over 338,000 people in MassHealth and Health Connector programs since November 15, 2014.
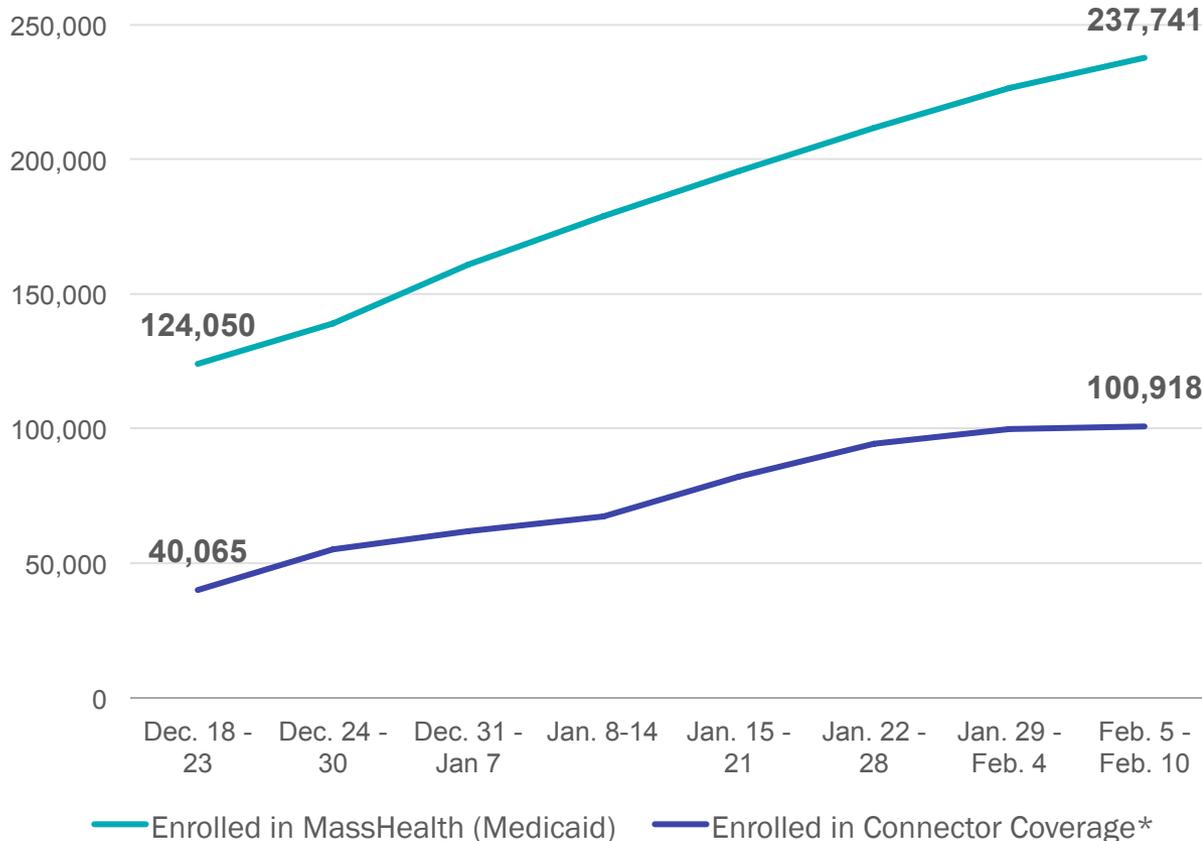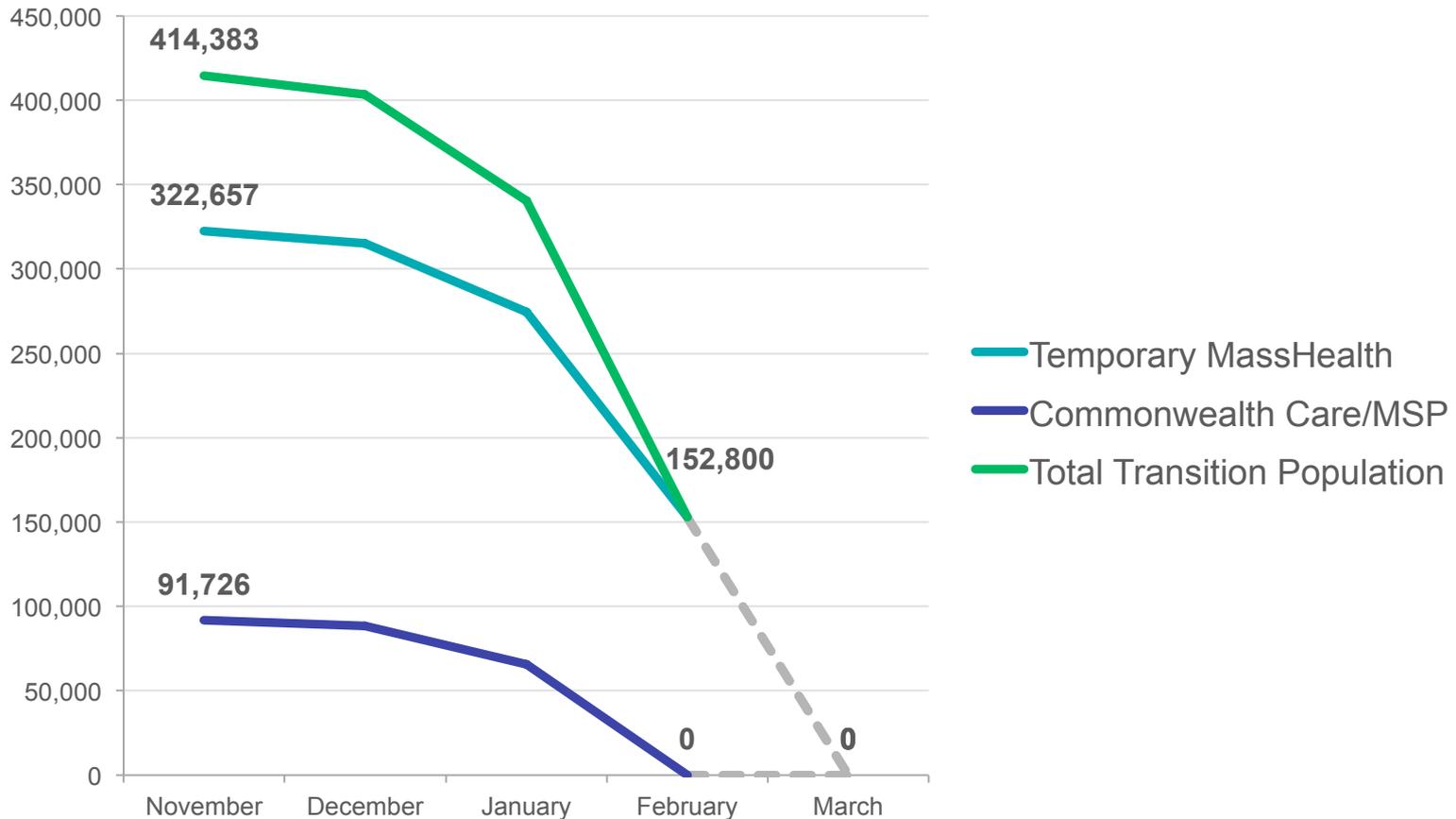

*People who have selected and, when applicable, paid for Health Connector programs (ConnectorCare, QHP with APTC and Unsubsidized QHPs)

Where We Are:
2014 Member Transition Population

~414,000 people were protected in temporary or legacy programs last year. Head count in these programs has dropped significantly as members have successfully accessed ACA health insurance through MAhealthconnector.org.


Legend:
- Temporary MassHealth
- Commonwealth Care/MSP
- Total Transition Population

Data labels: 414,383 | 322,657 | 91,726 | 152,800 | 0 | 0

X-axis: November, December, January, February, March

Despite adding 430 additional FTEs to our vendors' call center and application processing front lines, heavy volumes, long wait times and high abandonment rates have frustrated consumers and project leadership alike.
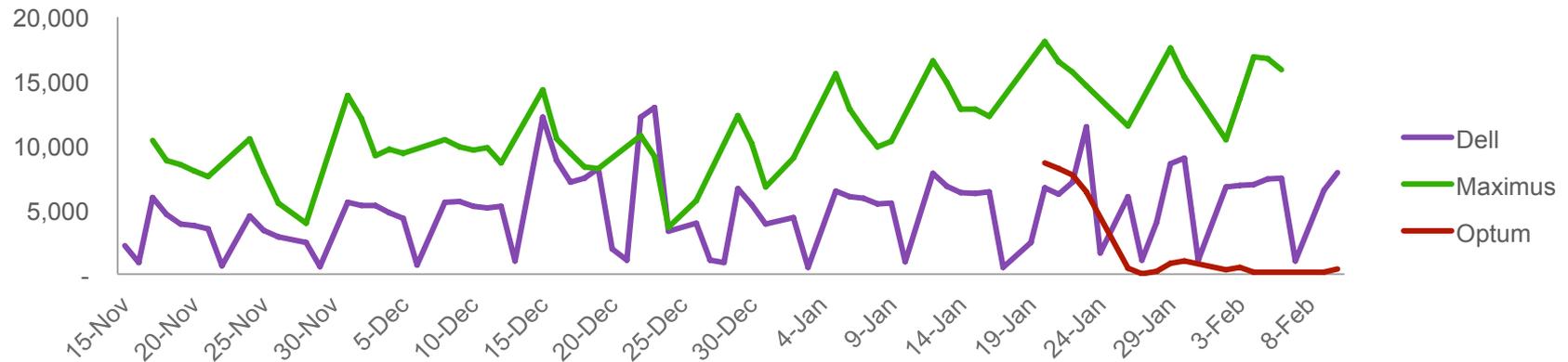
Call Volume & Call Center Staffing
Total 1,117,349 calls offered and 787,556 handled by an average of 488 daily FTEs since 11/15 (as of 2/10)
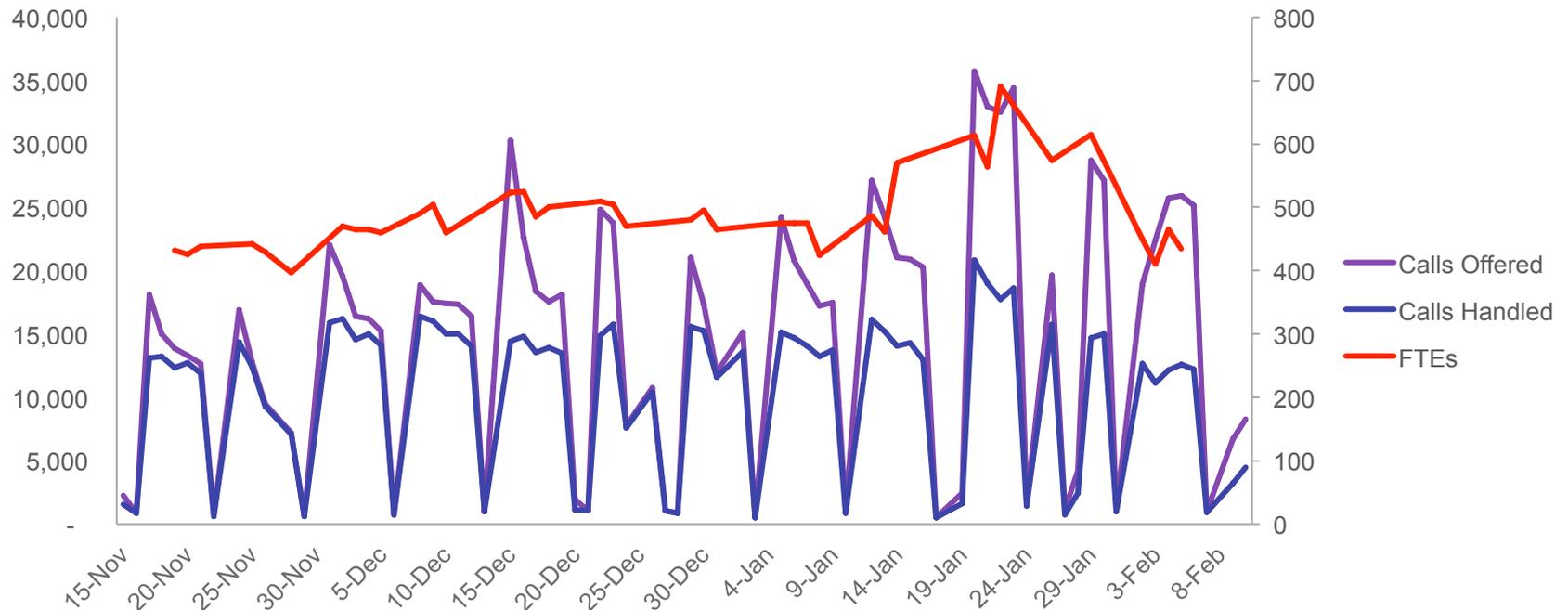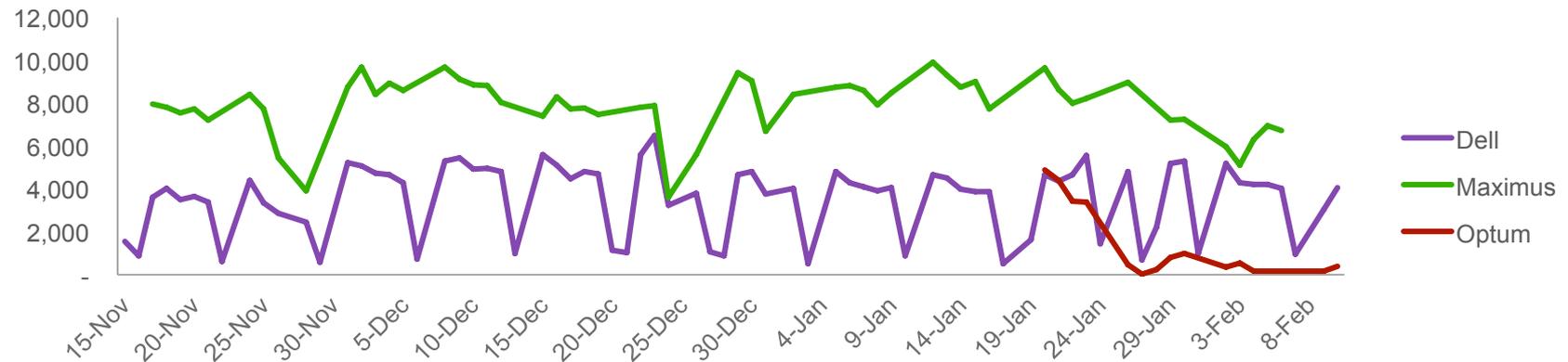
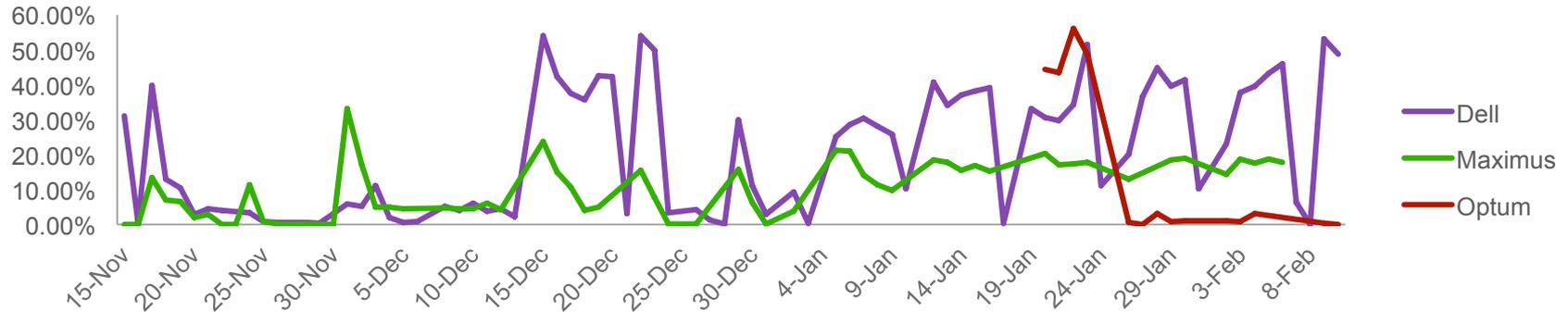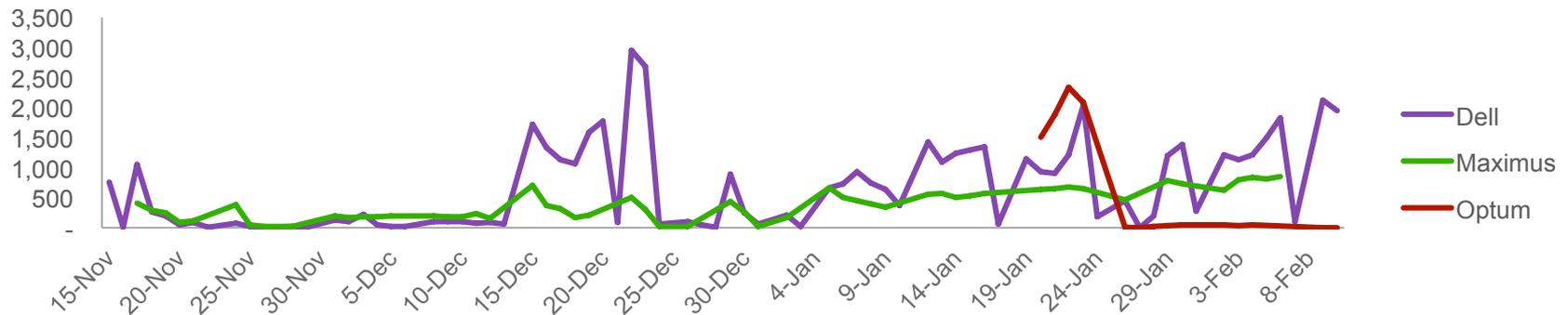# Where We Are: Call Center Performance (cont'd)

Calls Offered

Legend: Dell, Maximus, Optum

Calls Handled

Legend: Dell, Maximus, Optum

Abandonment Rate
(Average 15.9%, Average 21.4% at Health Connector)

Legend: Dell, Maximus, Optum

Average Speed of Answer
(Average 8.2 minutes, Average 11.4 minutes at Health Connector)

Legend: Dell, Maximus, Optum

Where We Are:
Call Center Performance (cont'd)

The Health Connector and MassHealth will implement short-term solutions to improve call center performance and the consumer experience during Open Enrollment 2015's final plan selection and payment deadlines.

- The Health Connector call center operated by Dell will be open for extended hours

    — Thursday, Feb. 12 and Friday, Feb. 13, 7 a.m. to 9 p.m.

    — Saturday, Feb. 14 and Sunday, Feb. 15, 7 a.m. to 7 p.m.

    — Monday, Feb. 16 (President's Day), 9 a.m. to 3 p.m.

    — Tuesday, Feb. 17 through Friday, Feb. 20, 7 a.m. to 7 p.m.

    — Saturday, Feb. 21 and Sunday, Feb. 22, 9 a.m. to 3 p.m.

    — Monday, Feb. 23, 7 a.m. to 9 p.m.

    — Tuesday, Feb. 24 through Friday, Feb. 27, 7 a.m. to 7 p.m.

    — Saturday, Feb. 28, 9 a.m. to 3 p.m.

- The Health Connector and MassHealth will offer additional walk-in center support at 133 Portland Street, Boston

    — Friday, Feb. 13, 9 a.m. to 6 p.m.

    — Saturday, Feb. 14 and Sunday, Feb. 15, 9 a.m. to 3 p.m.

- Dell is training a class of 35 new agents, bringing us to a projected total of 507 FTEs across Dell and Optum to handle calls to the Health Connector in advance of the February 23 payment deadline

Where We Are:
Online Payment System

As with the call centers, the separate online payment system has been a common source of frustration for consumers and project leadership during Open Enrollment 2015.

- The Health Connector worked with Dell to develop an interim solution to support online premium payments this Open Enrollment period

  — The Health Connector will have a fully-integrated solution for Open Enrollment 2016

- As originally designed, the payment system was not user-friendly, leading to payment processing errors for some consumers, and anxiety about whether premiums were being appropriately applied to guarantee coverage

  — Common errors include entering middle names and suffixes, using incorrect ID numbers and combining health and dental premiums into one payment

- To mitigate consumer confusion and provide a smoother payment experience, we developed and promoted step-by-step instructions in the Getting Started Guide and trained customer service representatives to accept payments over the phone

  — About 51% of all premium payments are EFT payments

- Additionally, over 50,000 emails and robo-calls were deployed in the first weeks of January and February to the members whose payments were successfully processed for January 1 and February 1 coverage so that consumers would know they were all set

Where We Are:
Online Payment System (cont'd)

In late January, Dell upgraded the user interface (UI) of the online payment system to make it easier to follow and prevent some of the most common errors.

Members must indicate whether the payment is for their health or dental premium

Members select which form of ID they would like to use and enter it in a dynamic field with an explanation for where the ID can be located

Separate fields for middle name and suffix have been added

Where We Started

Where We Started: Open Enrollment 2014 (cont'd)

In February 2014, five months into the ACA's first Open Enrollment period, the Massachusetts Health Insurance Exchange had enrolled less than 9,000 people into Qualified Health Plans and experienced daily outages. Here's what happened next:

February: A new single-authority governance structure headed by a project manager accountable to the Governor is installed and Optum, the vendor that fixed the FFM after its own bumpy roll-out, is engaged; A 72,000 paper applications backlog is discovered and processing work begins rapidly; CMS grants the Commonwealth's request for coverage extensions of Commonwealth Care and temporary MassHealth; Weekly public briefings kick-off

March: By March 27, the paper application backlog is eliminated entirely and coverage has been secured for 125,000 people; Website stability improves to a daily availability rate of more than 99%, while payment suspense issues and escalated cases decrease substantially

February | March | April | May | June | July | August | September | October

Where We Started: Open Enrollment 2014 (cont'd)

April: Project leadership updates CMS on the two options being pursued for Open Enrollment 2015: partner with a new vendor to rebuild the old system or leverage an external Exchange platform; CMS informs the Commonwealth it must also pursue the FFM as a contingency plan for go-live in November 2014

May: The Commonwealth announces it will pursue a "dual-track" strategy for Open Enrollment 2015 by simultaneously readying a proven, off-the-shelf solution that powers other state Exchanges and preparing to join the FFM; The plan is designed to ensure that no matter what, the Commonwealth has a working website for the next Open Enrollment; The health care community expresses grave concerns about the possibility of going to the FFM

August: By frontloading core technology into early software releases, including State Wrap, and meeting key CMS requirements, our federal partners agree that hCentive will be ready for Fall 2014 and allow Massachusetts to drop the FFM option and remain a State-based Marketplace

October: hCentive delivers integrated eligibility functionality one year ahead of schedule so that the Commonwealth can go live with a single front door website that allows any one seeking subsidized or unsubsidized insurance to quickly and easily access ACA health care coverage

| February | March | April | May | June | July | August | September | October |

What's Next: Open Enrollment 2016

Where We Are Headed: Open Enrollment 2016 & Beyond

The IT foundation for Open Enrollment 2016 and beyond is strong. But there is still much to do to build on the system stability and coverage gains achieved during Open Enrollment 2015.

- Guiding Principles
  - Expand access to affordable, quality health care and continue the Commonwealth's national leadership on health care reform
  - Leverage world-class technology to professionalize Health Connector and MassHealth customer service and marketplace operations
  - Require top notch and cost effective services from all contractors, including call center vendors
  - Promote public transparency, accountability and collaboration

Next Steps

- February 15, 2015: End of Open Enrollment 2015

- February 23, 2015: Deadline to pay for March 1 coverage

- March 12, 2015: Next Health Connector Board meeting