

Open Enrollment 2017 Member Support

Member Experience: Open Enrollment 2017













Eligibility Redetermination

This year marks the beginning of an annual redeterminations process that will use data from state and federal resources to update the eligibility of our populations; as such, many members will experience a change in eligibility this year that they did not trigger themselves.

Plan Renewal

In addition to eligibility changes, many of our members will also see a material increase in their premiums for 2017. Some members may experience both, and see large premium increases driven by an increase in a health plan's rates and/or a loss or decrease in subsidies.

Billing & Payment

If members do not actively update their application or shop for a new plan, they may see a much bigger premium in their December bill for January coverage, and those with automatic debits will have the new amount withdrawn.

Starting 2017 Coverage

Some members who do not shop may encounter issues accessing services if they haven't paid their premiums.

Members who do switch plans may need to find new providers.

Open Enrollment Ends

Customers who need to switch plans have until January 31, 2017, or else they will need a qualifying event. Members who select plans after December 23 will have an effective date of February 1 or later.

Supporting Members through Open Enrollment 2017

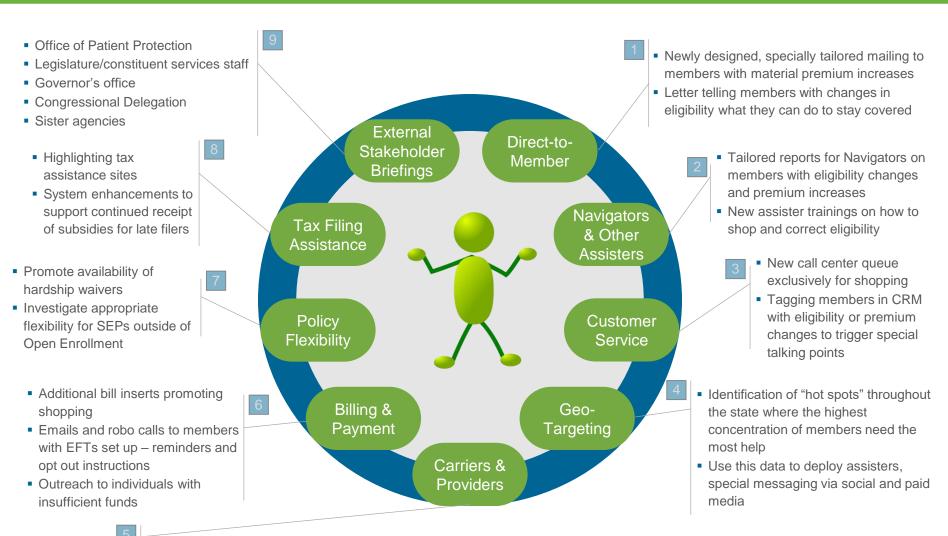


This year's Open Enrollment will be challenging for members, both because members may see a "downgrade" in eligibility through no action of their own, and because premiums are going up while subsidies are going down.

- In light of the particular challenges members will experience unique to this year, we have been working to develop a series of special "interventions" to call members' attention to what they need to do:
 - Check to make sure their application is up to date, and if necessary, provide updated income or reaffirm
 previously reported income, and, as needed, confirm that they have filed their taxes to reconcile any tax
 credits received in prior years
 - Shop around check to see if other plans that offer the same value in terms of cost-sharing also offer coverage at a more affordable monthly premium, and if important, whether those plans include preferred providers in their networks
- We have developed a number of other strategies as well that take into consideration the various potential "pain points" a member might experience and the different channels available to us to try and support our members along the way

Special Member Supports for Open Enrollment 2017





- Coordinate with carriers on care transition, customer service, PCP access and message alignment
- Work with provider groups to facilitate members transitioning to and from different providers