



Open Enrollment 2017 Member Support

Member Experience: Open Enrollment 2017



Eligibility Redetermination	Plan Renewal	Billing & Payment	Starting 2017 Coverage	Open Enrollment Ends
<p>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.</p>	<p>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.</p>	<p>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bigger premium in their December bill for January coverage, and those with automatic debits will have the new amount withdrawn.</p>	<p>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.</p>	<p>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.</p>

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

