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# Open Enrollment Readiness

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Board of Directors Meeting, October 4, 2017

# Timeline

**The 2018 renewal process is underway and progressing on schedule toward the November 1, 2017 – January 23, 2018 Open Enrollment period.**

	2017										2018
	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	
Business Events					8/18 - 9/15 Preliminary Eligibility		10/10 - 10/27 Final Eligibility*	11/15 - 11/27 Auto Enrollment		12/24 009 FTR Ping	
					8/15 Release 12 in Production		10/3 FTR Ping*	10/19 Release 13	12/1 Bill Run 1	12/7 Bill Run 2	
Plan Management				7/13 Conditional SOA Board Meeting			10/4 Final SOA Board Meeting				
				7/5 carriers to submit rates to DOI*			10/9 Plan loading and testing*				
External Comms	4/13 BOD Meeting OE Recap			6/1 CMS SMART report due			10/4 Board Meeting	Carrier Meetings re: OE	11/9 Board Meeting	Plan selected, not paid reports to carriers	1/11 Board Meeting
Member Communication/ Outreach						9/8 - 9/22 Preliminary Notices	10/18 - 10/31 Renewal Notices*		Payment reminder	OE is ending reminder	2018 bills to members

\*Dates subject to change based on finalization of external factors related to Cost-Sharing Reductions

# Eligibility Redeterminations for 2018

***Eligibility redeterminations for 2018 have been completed, and members have received their first communications about Open Enrollment 2018.***

447,298	Records processed through the RRV service between 8/18 and 9/3 to obtain data for 2018 eligibility determinations
153,662	“Preliminary eligibility” notices sent between 9/8 and 9/22 informing members of their projected eligibility and encouraging them to review and update their applications as needed
28,000+	Members have already returned to review and submit their 2018 applications

- The preliminary eligibility process creates a “best guess” for 2018 eligibility based on updated data from external sources
- Households with QHP members and MassHealth members will receive both QHP and MassHealth renewal materials at the same time

# Preliminary Eligibility Update

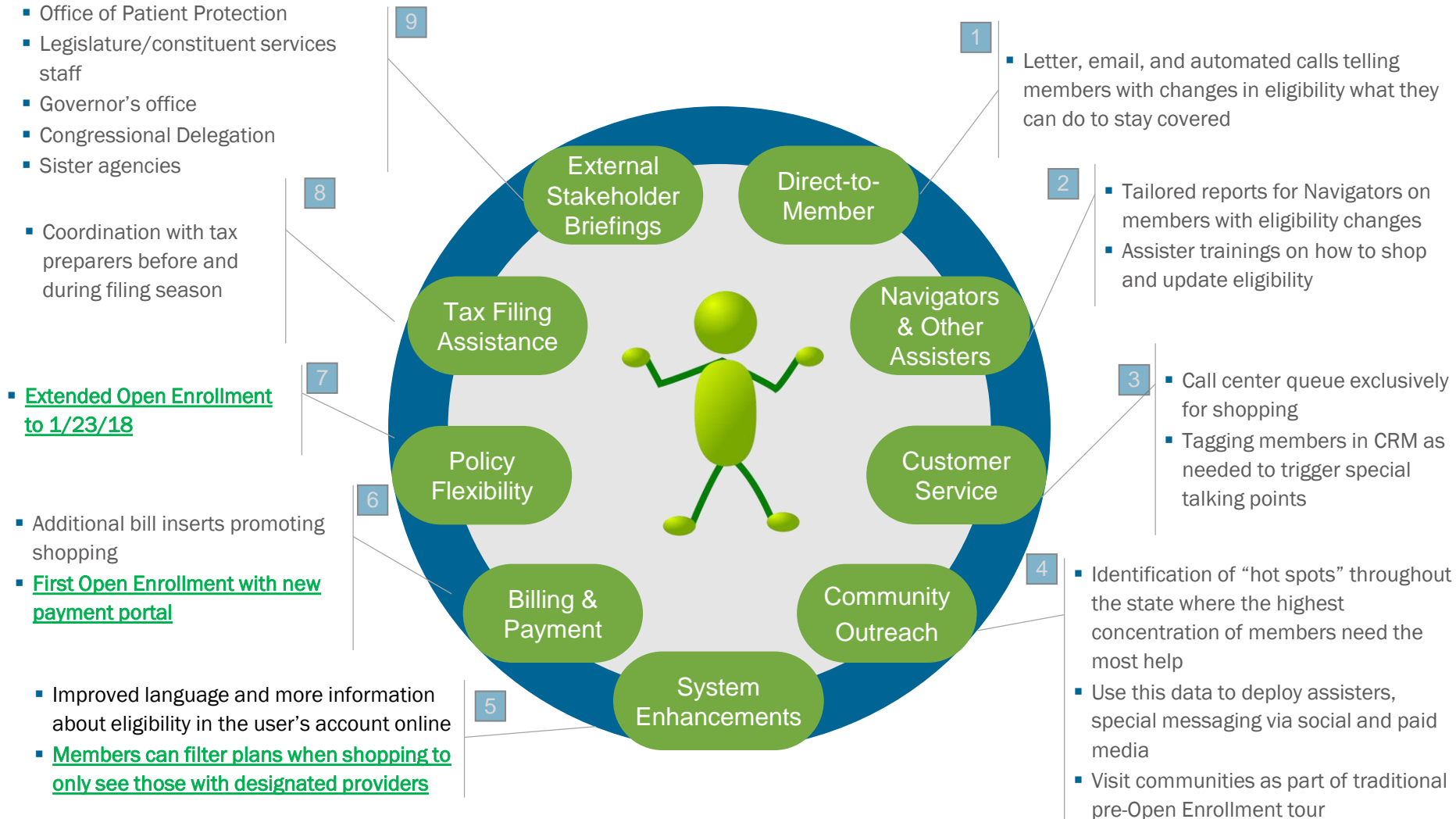


*We are projecting substantial member movement based on our preliminary eligibility process.*

- Overall, 26% of ConnectorCare members are currently slated to move to unsubsidized coverage
  - The majority of this movement is attributable to income not being available from state and federal sources
  - Members who were moved to unsubsidized coverage because we needed updated income information can return to subsidized coverage by submitting their updated income attestation; they may have to send us proof

2017 Program Type	2018 Program Type								Total
	ConnCare PT1	ConnCare PT2A	ConnCare PT2B	ConnCare PT3A	ConnCare PT3B	APTC Only	Unsubsidized	MassHealth	
ConnCare PT1	43%	6%	4%	2%	1%	1%	44%	0%	100%
ConnCare PT2A	1%	47%	11%	6%	3%	3%	27%	2%	100%
ConnCare PT2B	0%	3%	55%	9%	5%	4%	24%	0%	100%
ConnCare PT3A	0%	0%	4%	55%	9%	7%	24%	0%	100%
ConnCare PT3B	0%	0%	0%	7%	56%	13%	24%	0%	100%
APTC Only	0%	0%	0%	0%	4%	64%	31%	0%	100%
Unsubsidized	0%	0%	0%	0%	0%	1%	98%	0%	100%
<b>Total</b>	<b>3%</b>	<b>7%</b>	<b>17%</b>	<b>15%</b>	<b>11%</b>	<b>9%</b>	<b>39%</b>	<b>1%</b>	<b>100%</b>

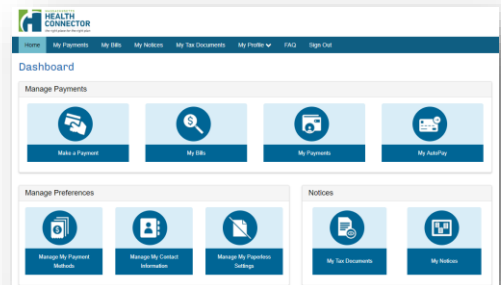
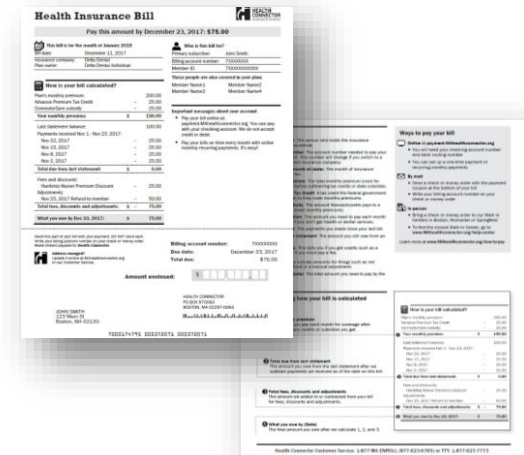
# Member Supports: Action to Maintain Coverage and Shopping



# Billing Support and Communications

*In early December, members will receive bills in the mail reflecting premium amount due for January 2018 coverage.*

- The improved bill format we implemented last year is in use today. It provides more detail to help customers understand the monthly breakdown of their premium costs and payment history
- Bills for new enrollments are printed on green paper to differentiate from bills for ongoing coverage
- Members picking a new carrier during Open Enrollment must pay by December 23, 2017 in order to enroll for January 1st coverage
  - Members on AutoPay will have the new amount deducted in December for January premium payment
- Customers can use the new Payment Center available since June 2017 to view their bills and other notices, create and cancel AutoPay and make a payment any time



# Billing Support and Communications (cont'd)

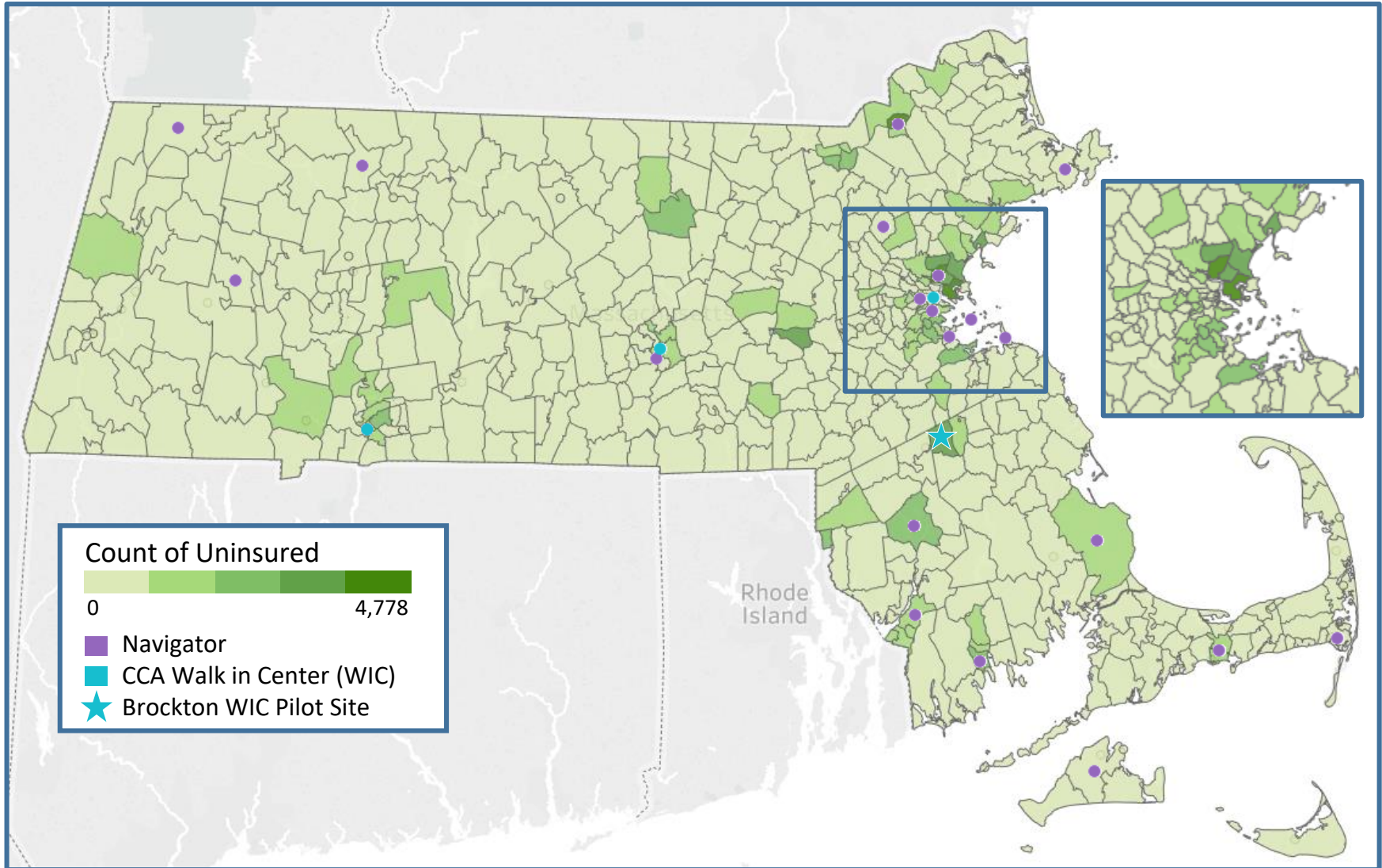


*In the November, December and January bills, members will get additional inserts promoting shopping.*

- We are increasing testing efforts and production quality control volume to ensure all bills for new and renewing enrollments are 100% accurate and mailed as soon as possible



# In-person Enrollment Assistance





# Call Center Readiness



***Call center staffing ramp up and training for new hires and existing staff is underway.***

- 2018 Open Enrollment Call Center Hours remain consistent with hours of operation during Open Enrollment 2017

Open Enrollment 2018 Call Center Hours of Operation	Closed Enrollment Call Center Hours of Operation
Monday – Thursday 8AM - 8PM	Monday – Thursday 8AM – 6PM
Friday 8AM – 6PM	Friday 8AM – 6PM
Saturday 9AM – 5PM	Saturday CLOSED

- More resources and new training managers have been brought on by our vendor to improve the quality of training materials and delivery of training
- We expect to begin open enrollment with ~330 CSRs on 11/1/17 (FTE) and reach open enrollment peak of ~420 CSRs (FTE) during week of 12/11/17
  - There are ~180 full time customer service representatives on staff during Closed Enrollment

\*Call centers are currently well staffed for normal Open Enrollment business operations, however if there is a decision to use higher rates compensating for lack of CSRs or there is a need for a mid-year re-rate, customers may experience longer call center wait times due to increased volume

# Our Focus in the Weeks Ahead



## *October's focus will be on renewal and final eligibility notices.*

- Once rates are finalized, we will determine APTC amounts and send renewal notices beginning in November
- Members will continue returning to their applications to make updates
- Auto renewal will run in the end of November and bills will be issued in the beginning of December
- Payments made by Dec 23 will be applied for January 1, 2018 coverage