



Open Enrollment 2022 Overview and Planning for the End of Continuous Medicaid Coverage

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Overview

Today's presentation will review results from Open Enrollment 2022 and outline plans for responding to the likely end of Medicaid continuous coverage requirements in 2022.

- Open enrollment 2022 saw continued lower than usual enrollment, consistent with trends over the course of the pandemic, but Massachusetts remains a strong performer among Exchanges
- Continuous Medicaid coverage requirements included as part of a federal Covid relief package are considered likely to end during 2022, resulting in a transition from MassHealth to Health Connector eligibility for tens of thousands of individuals, which would be expected to result in a rebounding of Health Connector enrollment and will require careful coordination and strong outreach to successfully migrate people from one program to the other



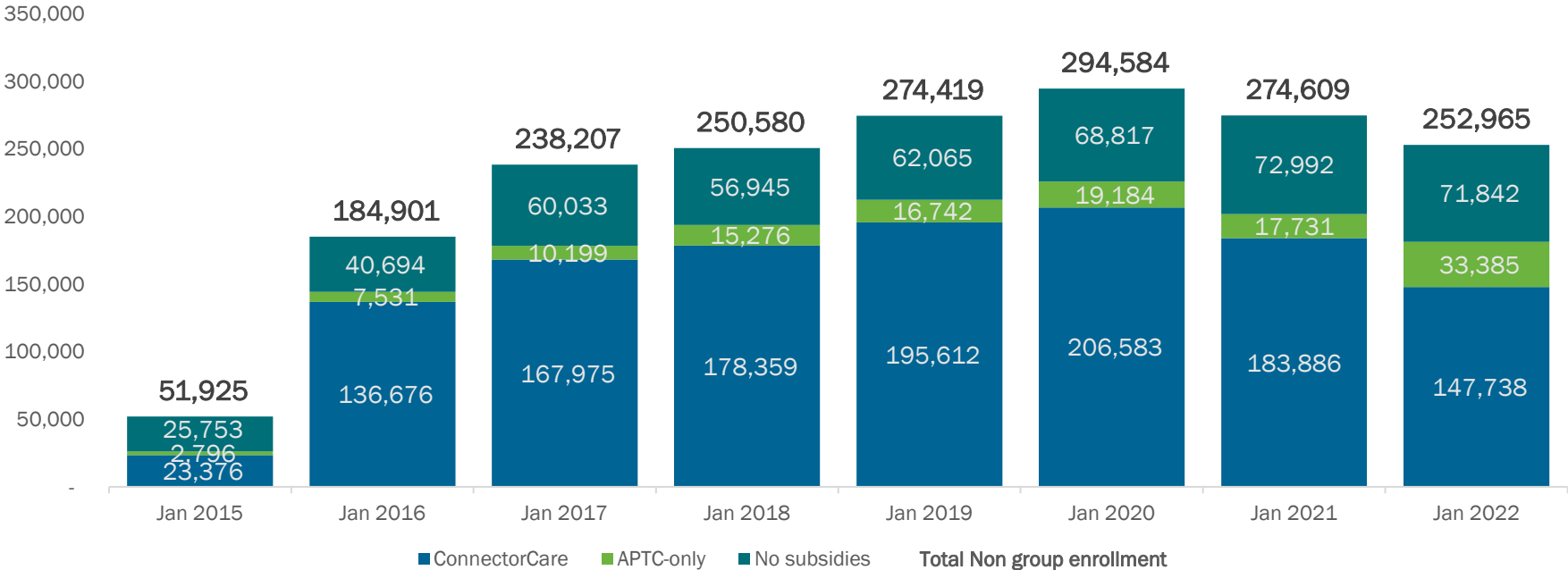
Open Enrollment

January Non-group Membership by Program

2022 is the second consecutive year of enrollment declines overall, and program mix shows lower than usual proportions of ConnectorCare members.

- Typically, enrollment shifts from unsubsidized plans to ConnectorCare over the course of the year, so subsequent months' program mix may look different

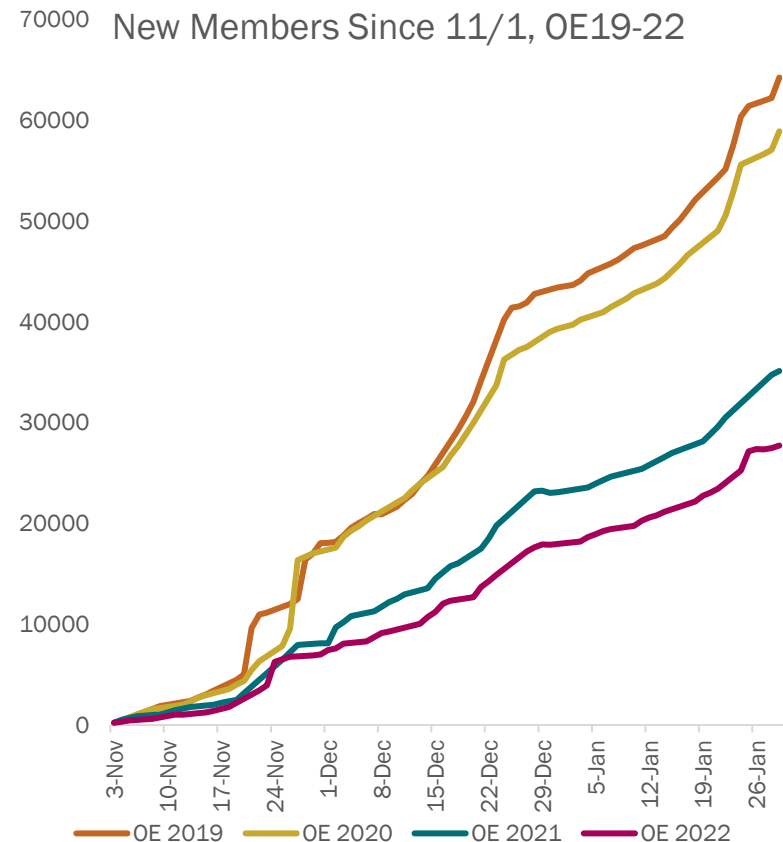
QHP Enrollment by Program,
January 2, 2015 – January 2, 2022



Enrollment Activity

Despite lower than usual enrollment, Massachusetts remains a strong performer among Exchanges as it emerges from the 2022 Open Enrollment period. Its strong performance is largely driven by robust member retention.

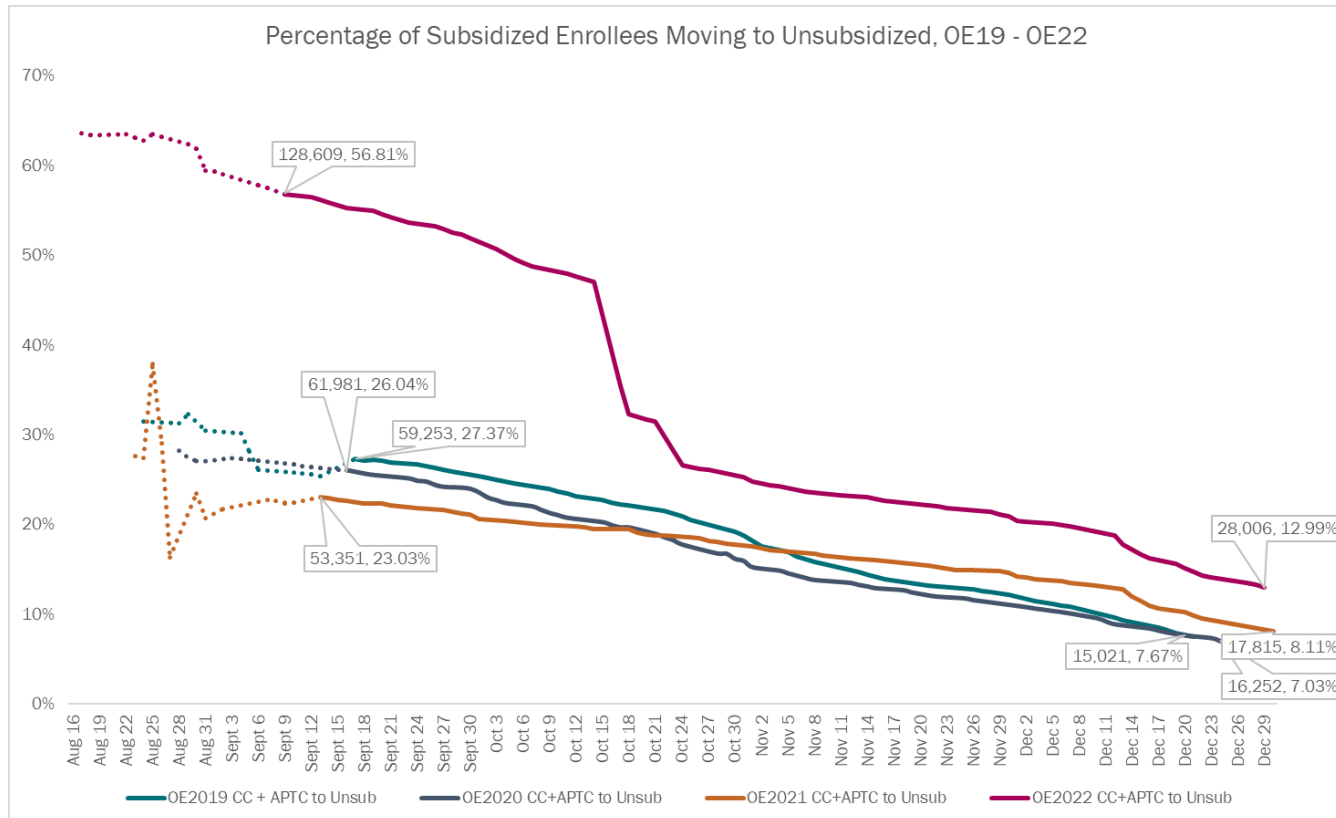
- About 28,000 enrollees newly joined during Open Enrollment, 21 percent lower than last year and about 50 percent lower than pre-pandemic years
 - 9,100 had never applied before
- Massachusetts ranked 13th among all states for plan selections during Open Enrollment as of 1/15, and 4th among state-based Exchanges
- Retention of existing members was slightly higher than last year, at 92 percent by the end of OE



Eligibility Changes and Loss of Subsidies

As of 12/29, 13 percent of subsidized enrollees were slated to lose subsidies in January due to IRS income verification issues, higher than previous years, but much lower than initially projected in summer 2021.

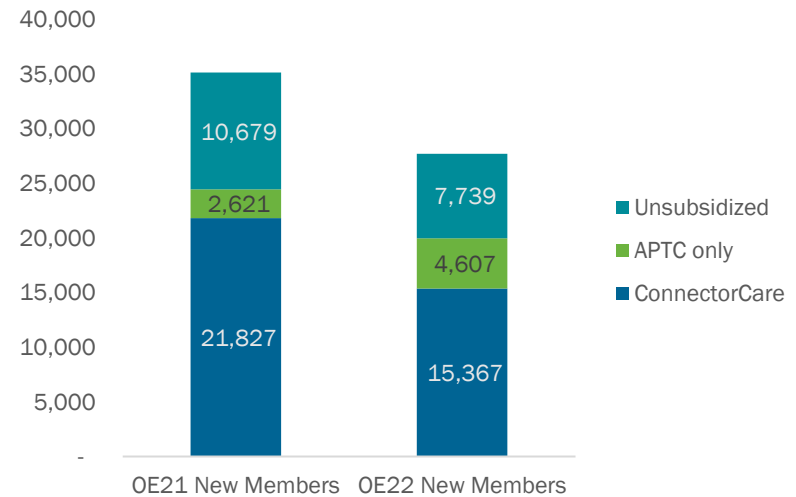
- While the HIX system was not able to electronically verify many members' incomes due to an issue with data provided by IRS this year, a workaround executed in October was able to verify incomes based on the income data that was received



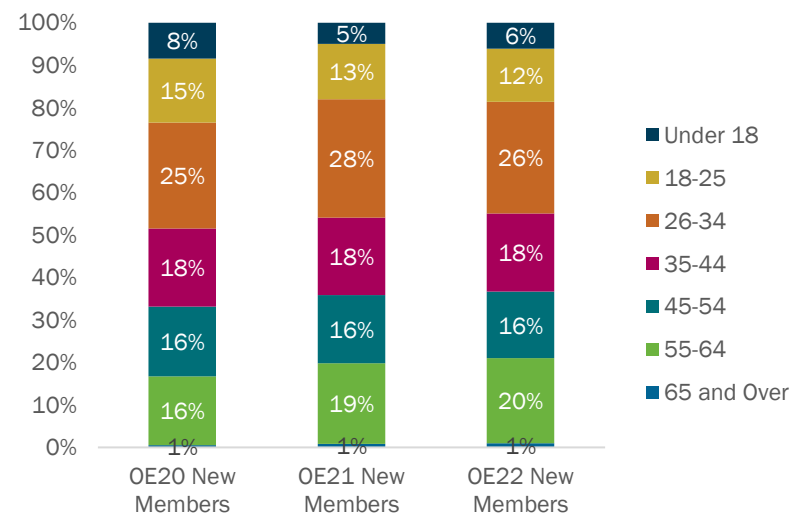
New Members

- **Subsidy type:** New enrollment in QHPs with APTCs-only increased by 76 percent (from 2,600 to 4,600) due to enhanced subsidies made available through the ARP
- **Target communities:** Roughly 38 percent of new members are from communities targeted for enhanced outreach based on higher rates of uninsurance, compared to 40 percent of renewing members
- **Race and Ethnicity:** About 11 percent of new members indicated being of Hispanic or Latino origin and 21 percent indicated being a non-White race, compared to 12 percent and 22 percent of renewing members, respectively
- **Age:** New members were slightly older than in prior years, with 55 percent age 35 or over, compared to 52 percent in 2020, but were more likely to be younger than renewing members, with 39 percent of new members between 18-34, compared to 29 percent of renewing members

New Members by Program Type



New Members by Age, OE20-OE22

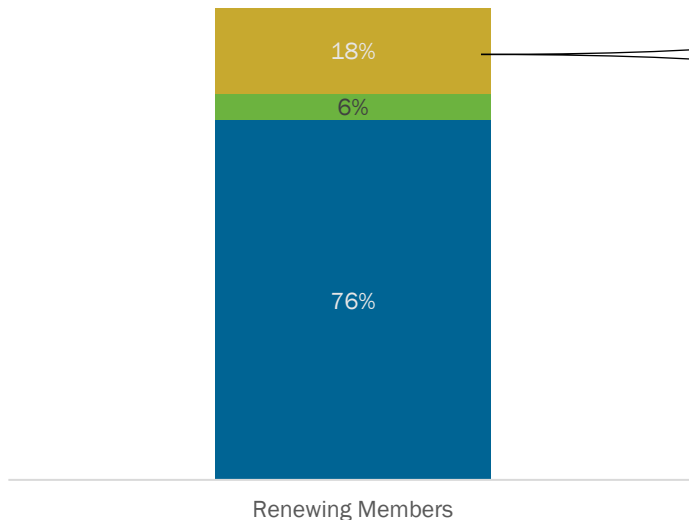


Shopping and Plan Switching Activity

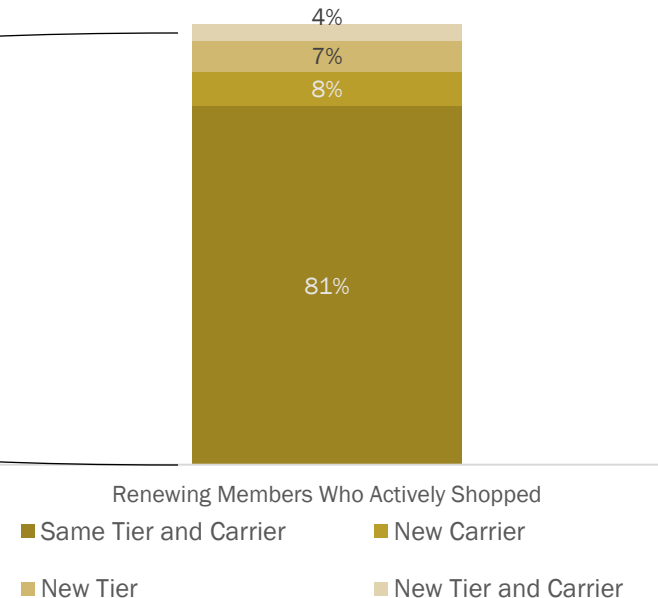
Shopping activity was slightly lower than last year, but trends were consistent with prior Open Enrollments.

- 23 percent of renewing members engaged with their plan options, compared to 24 percent last year
- About three percent of renewing members overall changed their carrier, tier, or both, as the majority of active shoppers confirmed their existing plan choice
- The most frequent enrollment changes were from Silver to Bronze or Bronze to Silver, and from Tufts Direct to BMCHP or BMCHP to Tufts Direct

Renewing Members by Shopping Status



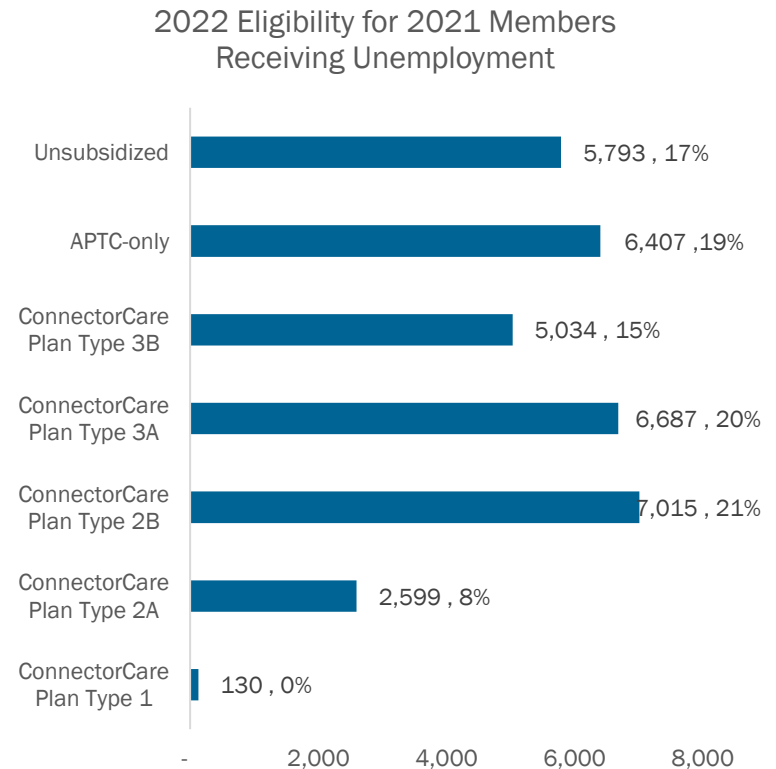
Members Who Shopped by Plan Choice



Members with Enhanced Benefits Based on Unemployment

The majority of the over 38,000 members receiving enhanced benefits through the American Rescue Plan based on receipt of unemployment as of November 1 are enrolled in ConnectorCare in 2022.

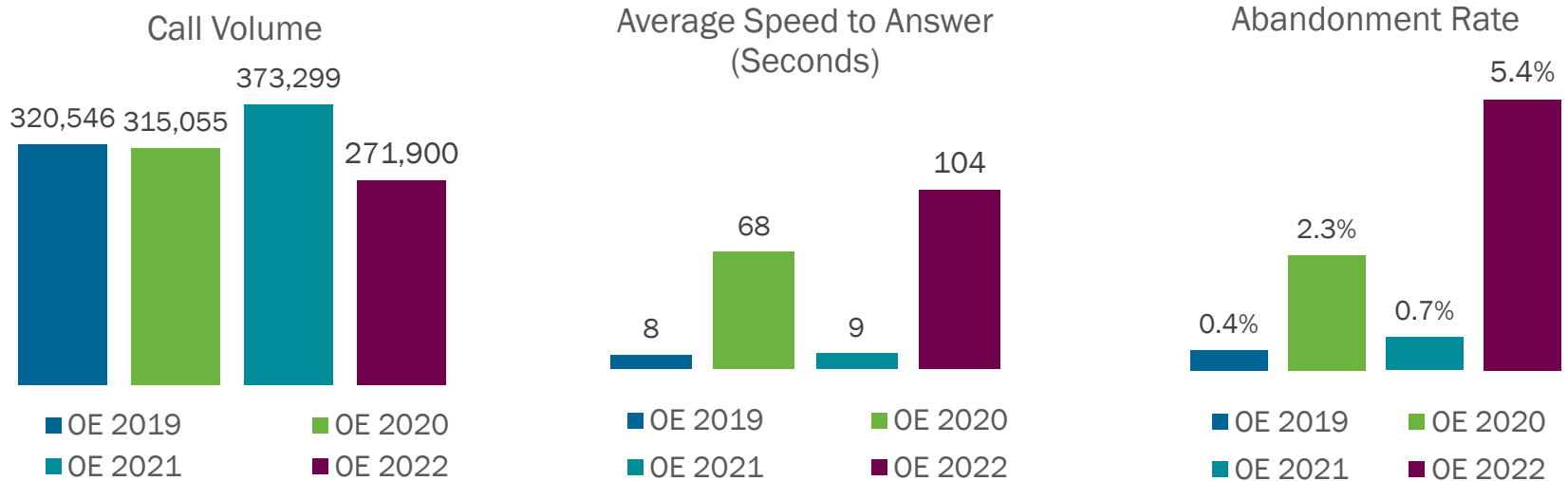
- The ARP provided enhanced premium and cost-sharing subsidies for individuals receiving unemployment in 2021, based on what someone would receive with income of 150 percent FPL, impacting about 38,000 enrollees at the start of OE
- Among the 34,000 who renewed their coverage, 63 percent enrolled in ConnectorCare in 2022 while 19 percent enrolled in a QHP with APTC-only and 18 percent enrolled in a QHP without subsidies
- Of the roughly 4,500 members who did not renew, about 1,900 moved to MassHealth
- These members were slightly more likely to have shopped for a plan, with 26 percent shopping compared to 24 percent of renewing members overall



Contact Center

After initially being short-staffed, the Contact Center was readily available to support members during Open Enrollment.

- The contact center completed staff ramp up by mid-November. As a result of this delay, members experienced longer wait times and staff observed higher abandonment rates, reflected in the overall OE averages below. As of November 16, 2021, the contact center was appropriately staffed to provide callers with timely access to assistance from agents
- Call volume decreased this OE, largely due to a lower membership base
- Call quality, inventory management and escalations handling remain opportunities for improvement, and items that the Health Connector team is closely tracking with the contact center
- Walk-in centers in Boston and Springfield reopened in December and Worcester in January. Given continued COVID concerns and protections, volume during OE 2022 was limited



Outreach

Due to COVID caseloads, the Health Connector used a mix of in-person and virtual activities to generate awareness during Open Enrollment.

Activities consistent with past years included:

- **Business walks** placing signage in local stores in priority communities, including Springfield, New Bedford, East Boston and Dorchester
- **Ethnic media outlet advertisements** across the state, including Spanish, Portuguese, Haitian Creole, Chinese and Cambodian outlets
- **Television programs** on Univision and Telemundo that generated hundreds of calls from people looking for information or to meet with a Navigator
- **More than 130 interviews and stories** across a spectrum of outlets, including interviews conducted by Navigators in a range of languages

New activities for Open Enrollment 2022 included:

- **Visibility tabling** at malls, providing information and the opportunity to make an appointment with a Navigator, held before the Dec. 23 and Jan. 23 deadlines
- **Virtual visits** with all Navigator organizations on Jan. 19
- **Videos** encouraging enrollment and providing deadline awareness from celebrities, including Nancy Kerrigan



A faint, light blue graphic of a scale of justice is visible in the background of the slide. It features a central vertical pillar with a curved arm extending to the left, supporting a horizontal beam. The entire graphic is semi-transparent and occupies the upper two-thirds of the slide.

End of Continuous Medicaid Coverage

Continuous Coverage Requirements

The end of the federal Public Health Emergency (PHE) will mean the end of continuous coverage requirements in Medicaid programs nationwide.

- The Families First Coronavirus Relief Act (FFCRA) directed Medicaid agencies to keep all enrollees covered for the duration of the PHE, including individuals who report eligibility changes that would normally qualify them for Health Connector coverage
- Because CMS has not provided a 60-day notice prior to the end of the PHE, the Health Connector anticipates a likely extension through mid-July and is planning accordingly
- When the PHE ends, MassHealth will begin to redetermine eligibility for those who have been protected, resulting in tens of thousands of individuals becoming eligible for Health Connector coverage
- Should the PHE end in mid-July, the Health Connector would likely start to see enrollment impacts beginning in September
 - Staff are in the process of analyzing any potential interactions with the Health Connector's preparations for Open Enrollment 2023 that will begin in August

Planning for “Unwinding”

The Health Connector and MassHealth have been working closely to coordinate the process by which individuals will have their eligibility for MassHealth redetermined.

- Planning is underway around system infrastructure, operations, communications, and reporting
- The Health Connector is engaging focus groups to test messaging related to the end of the PHE to inform approaches with data
- To reduce administrative burdens on individuals, and increase the chances of people successfully moving from MassHealth to Health Connector coverage without a coverage gap, the Health Connector has:
 - Expanded the population of applicants whose income can be considered verified by electronic data sources
 - Will implement a new checkbox in April through which applicants can authorize the Health Connector to automatically enroll them in a plan if they qualify for a \$0 premium
- Both agencies are also working with Health Care For All, which was allocated \$5 million by the state Legislature to provide outreach to MassHealth members related to eligibility redeterminations



Looking Ahead

Next Steps

The Health Connector will continue to prepare for the likelihood of a large-scale member transition over the course of 2022 and Open Enrollment 2023, expected to result in rebounded enrollment and require extensive outreach, coordination, and focus.

- Staff are closely monitoring federal policy developments around timing for the end of the PHE and engaging with CMS and other states to plan for coverage transitions
- Planning for next Open Enrollment is already underway, and staff are considering the impact of the end of American Rescue Plan subsidy enhancements on members for 2023



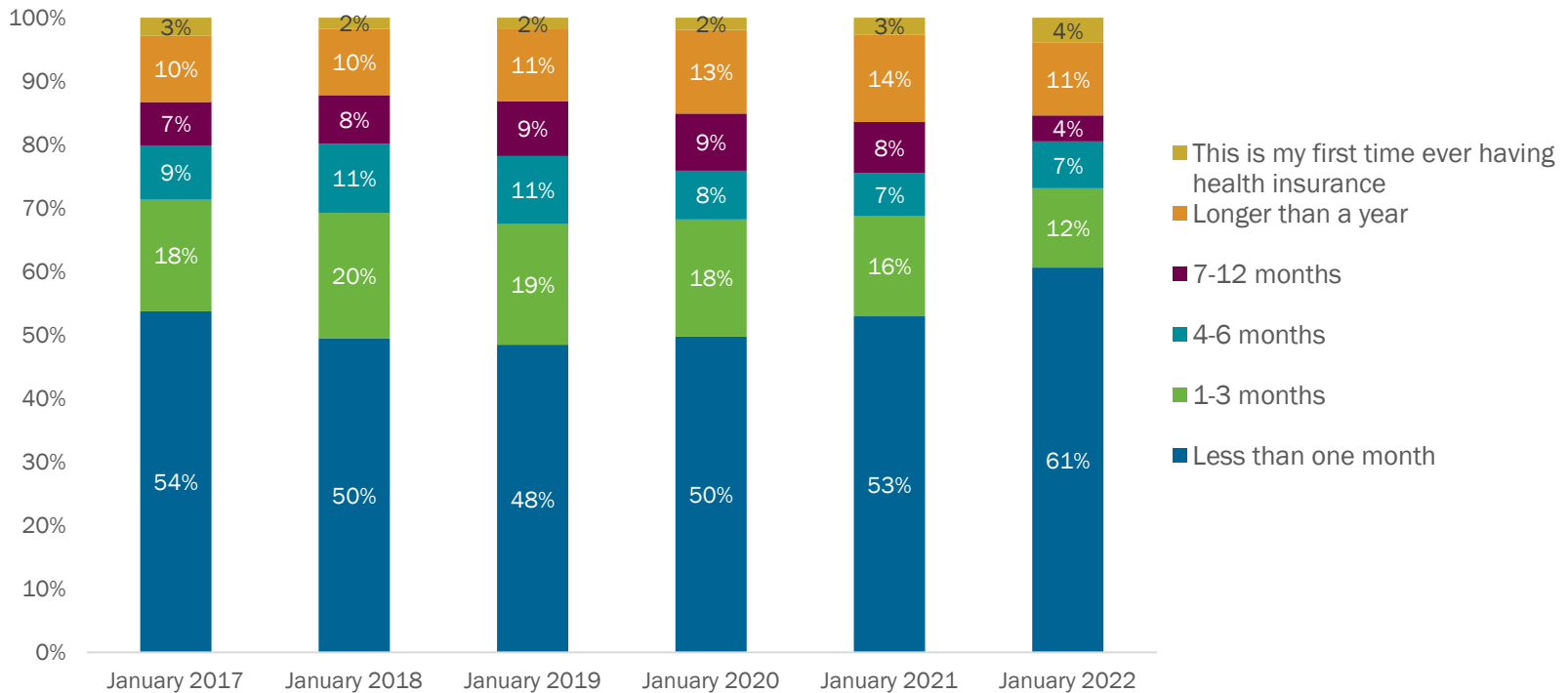
Appendix

New Member Survey Findings: Coverage Gaps

OE22 new members responding to the Health Connector’s January 2022 new member survey reported shorter gaps in coverage compared to prior Open Enrollment periods.

- Over 60 percent reported a gap in coverage of less than a month compared 53 percent during OE21.

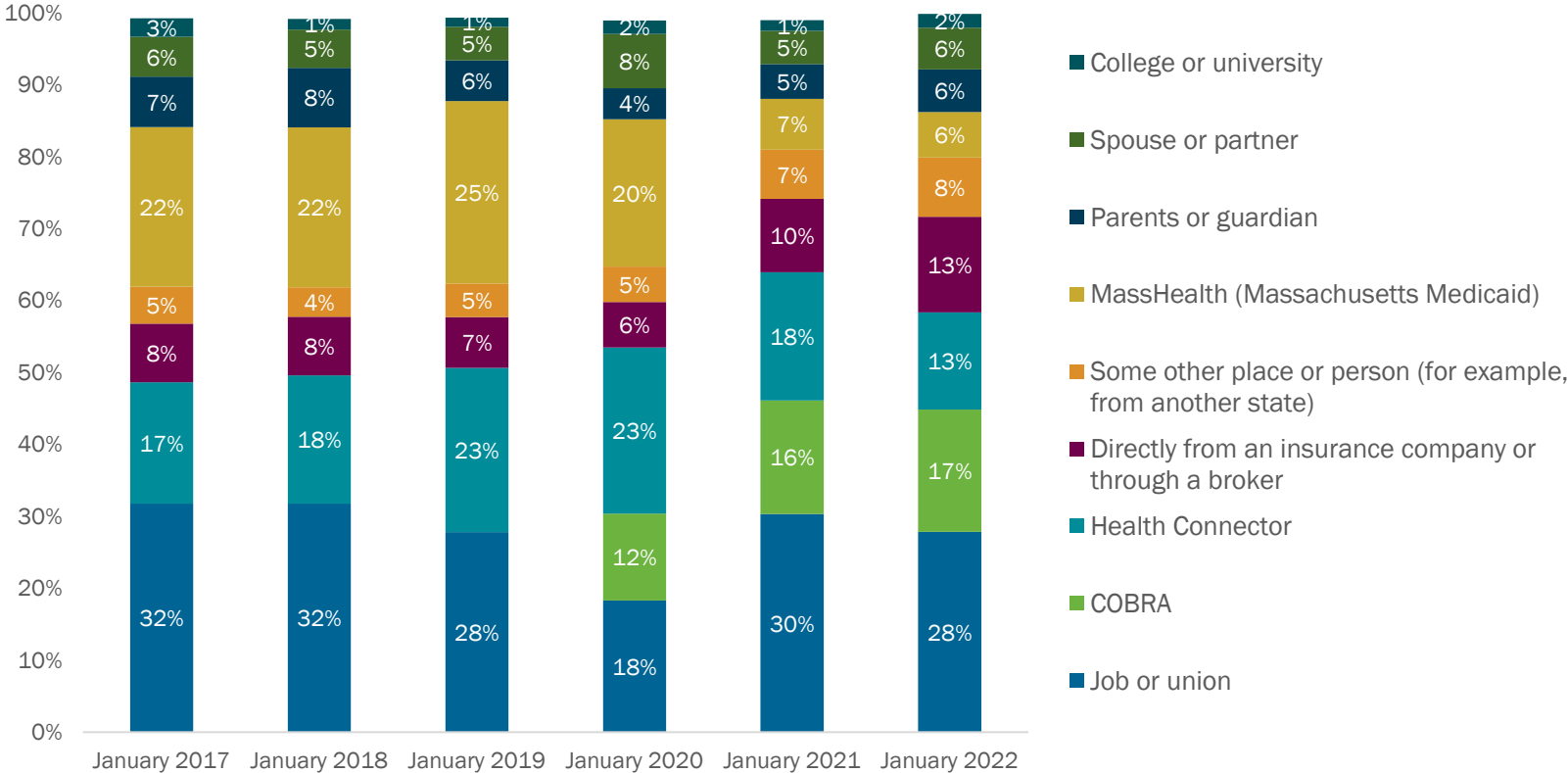
Before you got your current health plan, how long had it been since you last had health insurance?



New Member Survey Findings: Prior Coverage

OE22 new member survey respondents were most likely to report obtaining their health insurance through a job or union (28 percent) or COBRA (17 percent) before enrolling in their current Health Connector plan.

Before you got your current health plan, where did you get your health insurance?



New Member Survey Findings: Motivations

OE22 new member survey respondents were most likely to get health insurance because it was important to them to keep themselves and their families healthy (33 percent).

- New members' reasons for enrolling in coverage have been consistent since OE20.

What is the main reason you decided to get health insurance?

