



# Open Enrollment 2023 Readiness

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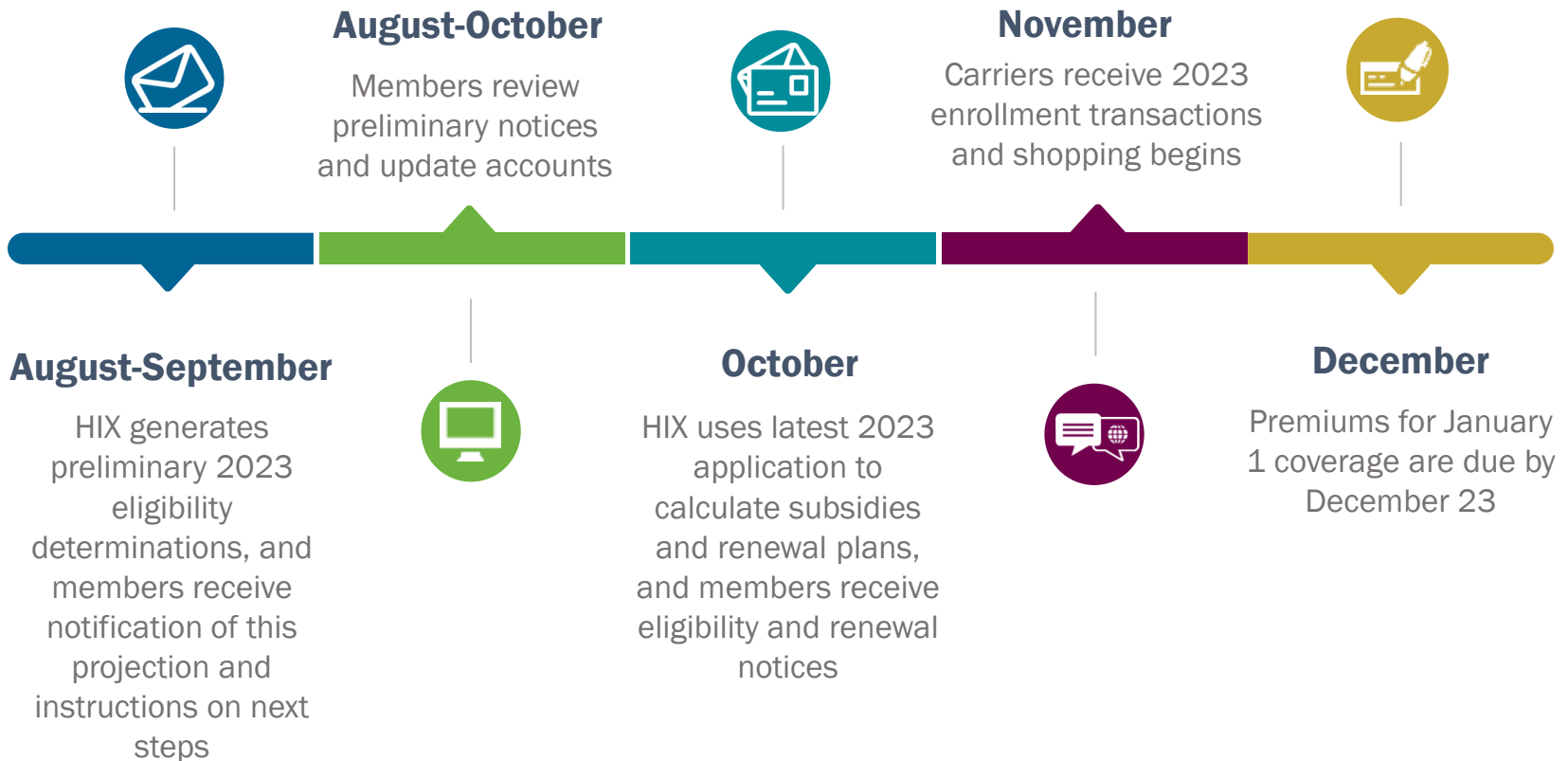
# Open Enrollment 2023

**The Health Connector is ready to support members and applicants during Open Enrollment for 2023 plans, which begins November 1, 2022 and ends January 23, 2023.**

- Open Enrollment (OE) is the time of year when Massachusetts residents can enroll in or change health or dental plans for any reason
- Today's presentation will outline the redetermination and renewal process and the special considerations of note for this Open Enrollment period:
  - Program stability offered by the extension of enhanced federal subsidies through the Inflation Reduction Act
  - The ongoing federal Public Health Emergency's impact on potential enrollment growth
  - Communications and supports for members, applicants, and the public

# Open Enrollment 2023 Timeline

Open Enrollment preparation activities began in August and have been progressing according to schedule.





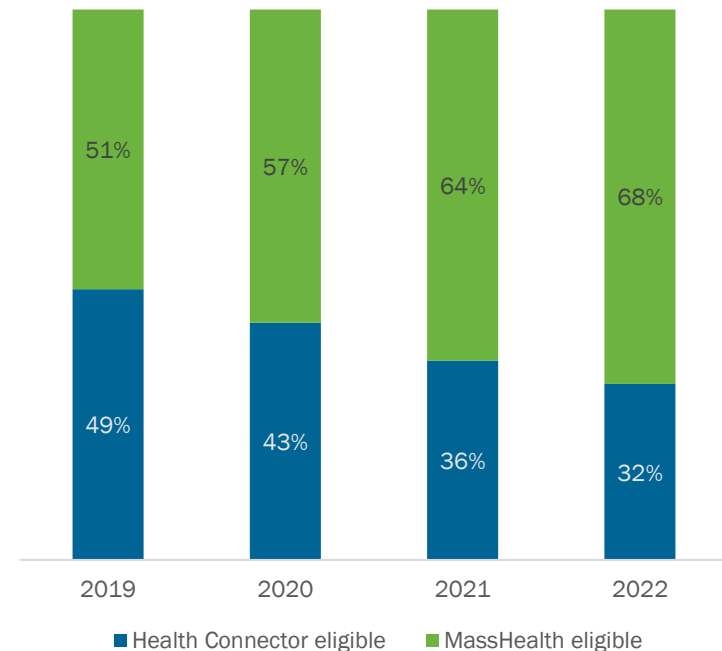
# **Special Considerations for OE2023**

# High Level Expectations

**This year's Open Enrollment is likely to look similar to last year's, with strong retention but lower-than-usual new enrollments.**

- The extension of enhanced federal ACA premium subsidies will smooth the renewal process by keeping coverage affordable, particularly for members over 300 percent of the Federal Poverty Level (FPL)
- Medicaid eligibility protections associated with the federal Public Health Emergency (PHE) have significantly decreased the “pool” of HIX applicants who might enroll during OE
  - For 2019, there were 994,000 QHP-eligible individuals in HIX, and for 2022 there were only 615,000
- No announcement of the Federal administration's intention to end the PHE was received in mid-August, 60 days prior to its mid-October expiration, so staff are assuming it will be renewed for another 90-day period

Eligible Individuals in HIX by Program Type, 2019-2022



# Timelines and Hours

**Open enrollment will run from November 1, 2022 to January 23, 2023 for non-group coverage on- and off-Exchange.**

- The Division of Insurance (DOI) will be issuing a bulletin to indicate that Open Enrollment for non-group plans offered directly by carriers will follow the same timeline as the Health Connector's Open Enrollment
- 2023 Open Enrollment Contact Center hours will include extended weekday hours and weekend hours on peak days surrounding December and January deadlines

Contact Center Hours of Operation	Open Enrollment 2023	Closed Enrollment
Monday – Friday	8 AM – 6 PM	8 AM – 6 PM
Extended Weekday Hours	8 AM – 8 PM Dec. 22, Dec. 23, Jan 20, & Jan. 23	N/A
Special Weekend Hours	10 AM – 4 PM Jan 21 & Jan. 22	N/A

# Call Center Support

The Contact Center has implemented new features in 2022 that will be available to support member activity during this Open Enrollment period.

## Virtual and Live Agent Chat (June 2022)

- The chat virtual agent provides members with general information, FAQs, and self-service
- Chat live agents provide support with eligibility, enrollment and payment inquiries, in line with the support provided by our Tier 1 phone agents
- The Health Connector will continue to monitor to identify additional enhancements that can be made to improve the member experience

## Contact Center Generated Text and Email (July 2022)

- Members who interact with the contact center can elect to receive text messages or emails with updates regarding their case or information regarding how to pay, where to find walk-in centers, how to submit RFI documentation, etc.
- The Health Connector is currently exploring opportunities to expand on the text messaging functionality

## Enhanced IVR Payment Experience (June 2022)

- Members can hear status and balance for current and future plans (including OE scenario where members may be inquiring about a current 2022 plan and a future 2023 plan)
- Members can pay for Health and Dental plans on one call and only enter banking information once

# Outreach and Education

**Open Enrollment 2023 activities include in-person events, expansion of programming started for OE22, and new activities specific to this year.**

- Traditional business district signage tours, including kick-off activities on Nov. 1 in East Boston
- Visibilities in malls that proved successful in 2022 will be deployed before Christmas
- 20-25 events across the state before and during Open Enrollment
- Return to Card to Culture promotion and organization visits
- Expanded endorsements through Cameo, which delivers social media-ready, supportive video from celebrity figures
- Expanded live social media content, including day-long feature video programming
- Specific for OE23: Sponsorship of World Cup programming and hosting watch parties
- Continued focus on advancing equity objectives:
  - Equity-minded outreach and engagement strategies
  - Highlighting health and racial equity driven changes in plan design for 2023 (e.g., removal of cost sharing for chronic conditions in ConnectorCare)



# Outreach and Education

**Messaging will rely on multiple platforms, highlighting available support and subsidy to uninsured residents.**

## **Paid Marketing**

- Statewide media buy, highlighting local, ethnic and mainstream outlets
- Helplines on TV and radio in Spanish and Portuguese to connect the community with support and information

## **Earned Media**

- Local radio, TV and print interviews, many conducted with Navigators in a variety of languages and geographic locations
- Media opportunities during business walks
- Promotion and awareness-building of Health Connector-sponsored activities

# Outreach and Education, Navigators

**The Health Connector's Navigator network includes 19 agencies, with 121 people providing assistance in 35 locations across the state.**

- Navigators currently provide assistance in 18 languages, with 15 organizations providing assistance in Spanish
  - Navigators will continue to support local events, and be featured in social media posts
  - Working with ASG, Navigators will conduct radio interviews in Spanish, Portuguese, Haitian Creole, and other languages
- Navigator training and recertification is ongoing. Organizations must have Navigators recertified by October 31, but with many already certified they are ready to support new and existing clients
- An additional request for Navigator proposals this fall will work on increasing presence and capacity in Boston neighborhoods

- Boston Public Health Commission
- Cambridge Economic Opportunity Council
- Caring Health Center
- CHC of Franklin County
- Community Action Committee of Cape Cod and Islands
- Community Health Programs (Berkshires)
- Dukes County Vineyard Health
- Ecu Health Care (North Adams)
- Edward M. Kennedy CHC
- Family Health Center of Worcester
- Fishing Partnership
- Greater Lawrence Community Action Council
- Health First Family Care Center (Fall River)
- Hilltown CHC
- Joint Committee for Children's Health in Everett
- Lowell CHC
- Lynn CHC
- Manet CHC (Quincy and South Shore)
- PACE (New Bedford)



# Next Steps

# Key Activities in the Months Ahead

October	<ul style="list-style-type: none"><li>• Using 2023 plans and rates, we will complete determining APTC amounts, mapping members to a 2023 plan, and sending renewal notices containing this information</li><li>• Members will continue making updates to their 2023 applications</li></ul>
November	<ul style="list-style-type: none"><li>• Shopping begins November 1</li><li>• Auto renewal transactions will be sent to carriers in late November for members who have not shopped</li></ul>
December	<ul style="list-style-type: none"><li>• Payments made by December 23 will be applied for January 1, 2023 coverage</li></ul>
January and beyond	<ul style="list-style-type: none"><li>• Communications, including tax forms and associated guidance, outreach to members who drop coverage for 2023, paperless communication and payment options, and continued reminders about the importance of keeping information up to date</li><li>• Implementation of plans to help transition members from Medicaid to QHPs after the PHE ends</li></ul>

**January 23, 2023–last day of Open Enrollment!**

# Our Focus Moving Forward

**The Health Connector's key priorities for Open Enrollment 2023 are to provide clear pathways to renewal for existing members and to effectively reach and enroll new members in need of coverage.**

- Our focus continues to be on ensuring a smooth renewal process for our existing membership, making it as easy as possible for eligible members to continue their coverage without disruption
- Additionally, we will continue to seek out the Commonwealth's remaining uninsured (still estimated to be roughly three percent of the population) through innovative, adaptive, equity-focused outreach and enrollment efforts
- Staff will provide regular updates to the Board as Open Enrollment continues