



Update on MassHealth Redeterminations and Open Enrollment

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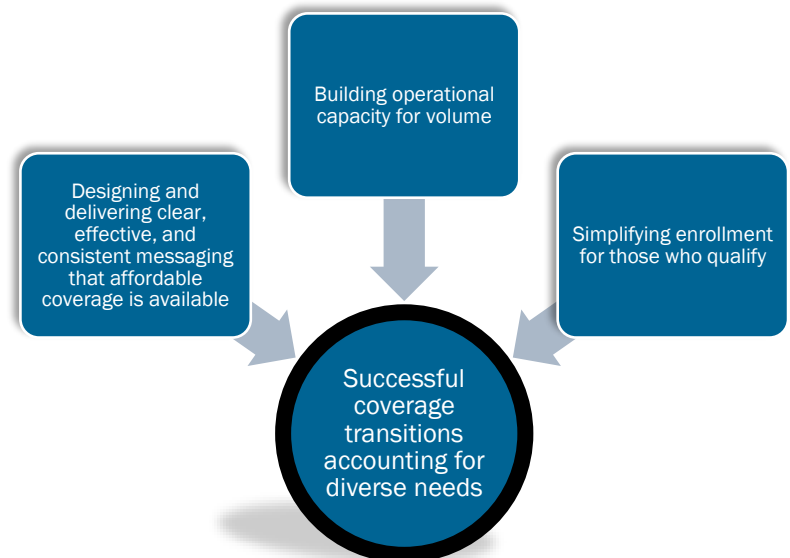
Board of Directors Meeting, January 11, 2024

Overview and Agenda

The first Open Enrollment since MassHealth protections ended began on Nov. 1 and has included significant program and membership changes.

- Open Enrollment continues through January 23
- Health Connector enrollment has grown 27 percent in the last year, with nearly 272,000 non-group health plan members for January 2024
- Today, staff will provide updates on activities since the November Board meeting:
 - MassHealth activities
 - Health Connector enrollment statistics
 - Health Connector outreach initiatives
 - Health Connector call center performance

Health Connector Framework for Supporting Coverage Transitions





MassHealth Activities

January Update: MassHealth Redeterminations

MassHealth has initiated renewals for **1.25M** members from April through the end of November.

MassHealth Goals:

1. Prevent administrative loss of coverage as much as possible, especially for most vulnerable
2. Ensure members understand and can complete key actions to receive the appropriate health benefit
3. Maintain compliance with federal and state requirements

- Since April 1, the MassHealth caseload has decreased by ~203K members, from 2.40M to 2.19M
- In November, MassHealth saw ~129K members depart coverage, an expected volume of departures as the redeterminations process continued
 - Prior to the COVID-19 public health emergency, ~52K members departed MassHealth coverage monthly
 - Since April 2023, MassHealth has averaged approximately 57K departures per month
- ~38 percent of disenrolled members lost coverage because MassHealth confirmed that they are ineligible, while 59 percent of departures were because MassHealth had insufficient information to confirm a member's eligibility
- View the Redeterminations Dashboard (updated monthly) at mass.gov/masshealthrenew

Data through 11/30/23 as of 12/28/23

Preserving Coverage for Eligible Individuals

Nationally, there is significant concern about loss of coverage for kids, but this is not an issue in Massachusetts

- Based on data from CMS, national kids' Medicaid enrollment fell from March to September 2023, but kids' enrollment has been generally stable in MA (~6K decrease as of November)

Outreach efforts to members have continued at a rapid pace

- Health plans have made 1.1M+ outreach attempts to support outreach to members
- Through our partnership with Health Care For All, in the 15 communities with the most members at risk of coverage loss:
 - Canvassers have knocked on 428K+ doors
 - CBOs have held 2,800+ events
- MassHealth received federal approval to launch its Health Plan Assister initiative, which permits health plan staff to directly assist members in completing their renewals
- Eligibility notices, including renewal forms, for members under 65 went live in the top 6 languages (previously only available in English and Spanish)

MassHealth customer service supports have continued to manage increased volume

- In November, the average speed to answer ~1 minute with an abandonment rate of ~1.7 percent



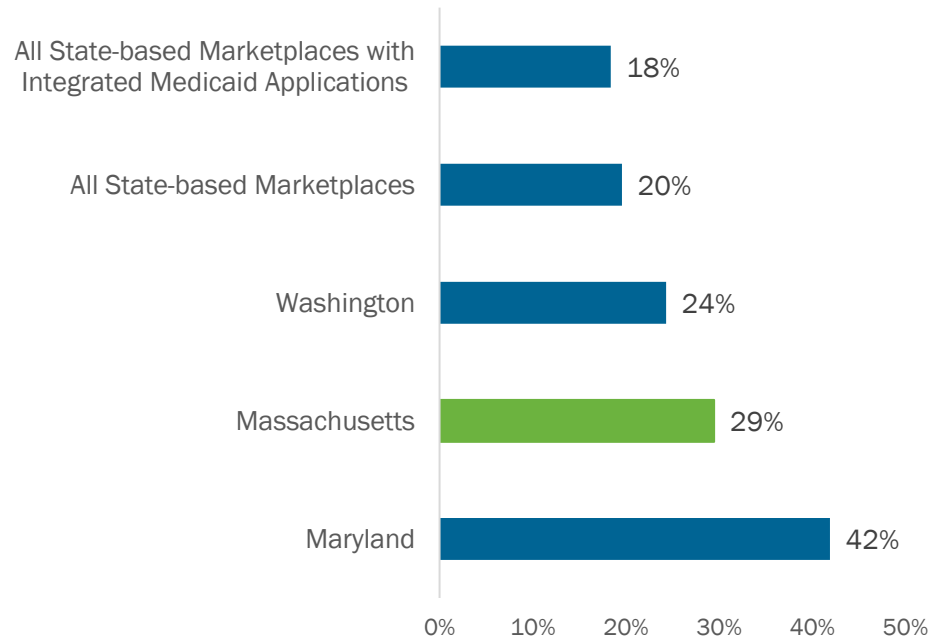
Health Connector Enrollment Updates

Transitions from MassHealth

Roughly 75,000 individuals transitioned from MassHealth to Health Connector coverage since Medicaid coverage protections ended March 31.

- Currently, 23 percent of individuals who have qualified for a Health Connector plan after being redetermined out of MassHealth effectuated coverage
- Eligible but not enrolled individuals continue to receive many and varied messages on coverage options and information about how to find help enrolling

QHP Plan Selection Among Eligible Individuals Redetermined Out of Medicaid, April - September 2023

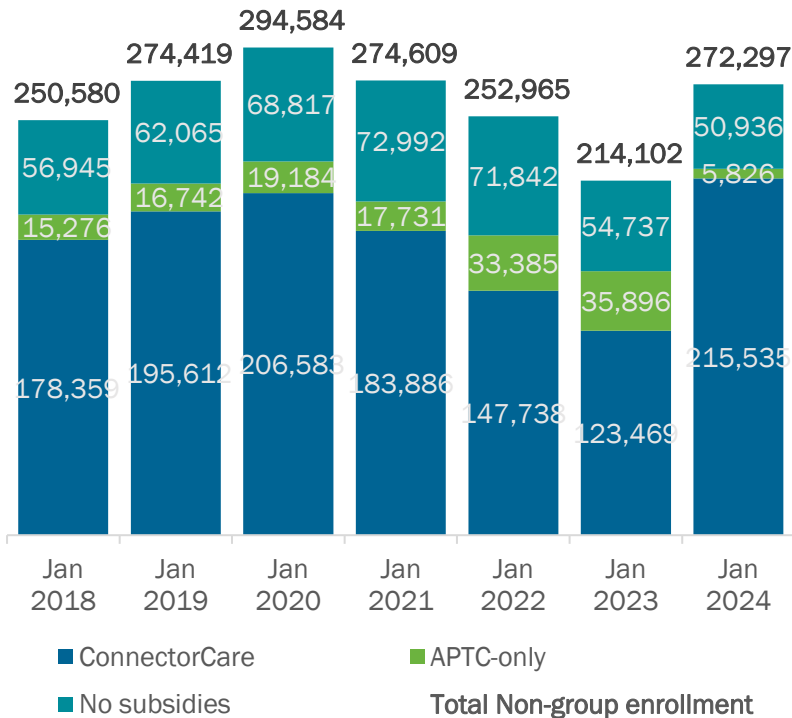


Data from “State-based Marketplace Medicaid Unwinding Report” at <https://data.medicaid.gov/dataset/5670e72c-e44e-4282-ab67-4ebebaba3cbd>.

Open Enrollment Overall

Open Enrollment activity to date is comparable to pre-pandemic years and reflects high retention rates and strong new member gains.

QHP Enrollment by Program, January 2018 - January 2024



70,000

New Members Since 11/1, OE19-24

60,000

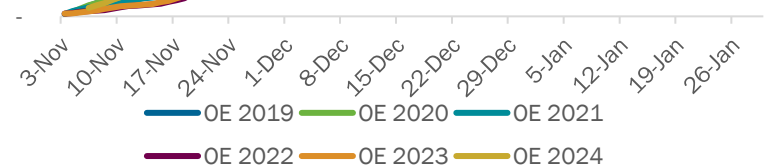
50,000

40,000

30,000

20,000

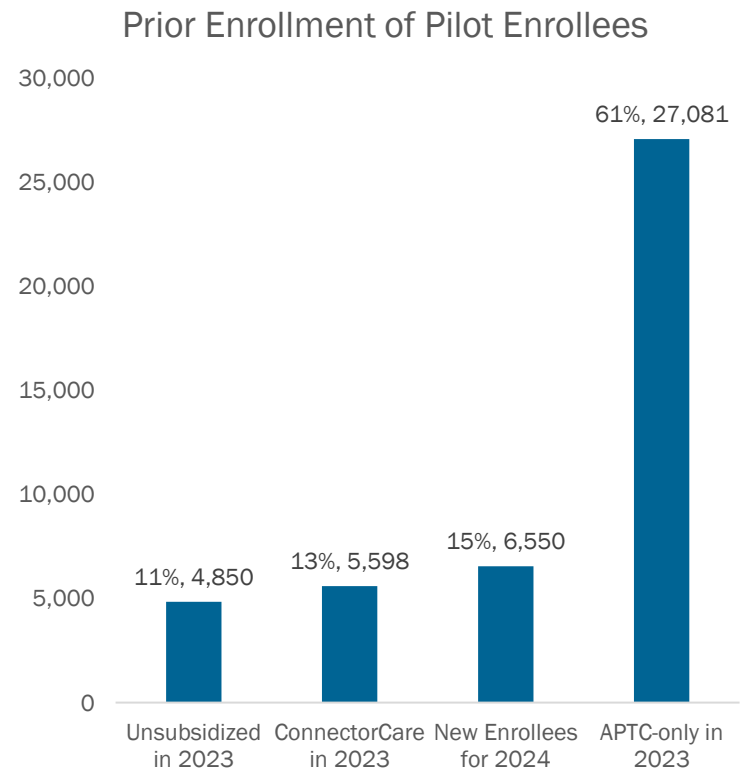
10,000



ConnectorCare

Along with having new carriers and expanded eligibility, ConnectorCare has rebounded to over 215,000 members after several years of suppressed enrollment.

- Gains are driven by MassHealth redeterminations and ConnectorCare pilot expansion
- Over 44,000 enrollees are in the new pilot expansion plan types
- About 3,500 members are enrolled with the new carriers participating in ConnectorCare





Health Connector Outreach Initiatives

Direct Communications – Redeterminations

Direct messaging encouraging enrollment for those needing new coverage continues to effectively reach newly-eligible people.

- 2.6 million communications have been delivered to people newly-eligible for Health Connector coverage as part of the redeterminations strategy
- Newly-eligible people also received additional Open Enrollment deadline communications as part of the campaign leading up to Dec. 23
- Redeterminations material continues to be delivered through mail, email, robo calls and text messaging, with additional targeted outbound live calls
- "Act now, stay covered" redeterminations messaging will continue through the first half of 2024 as MassHealth completes the redeterminations process for its members

Direct Communications – Open Enrollment

General messaging and policy-specific material ensure members and applicants have the information they need during Open Enrollment.

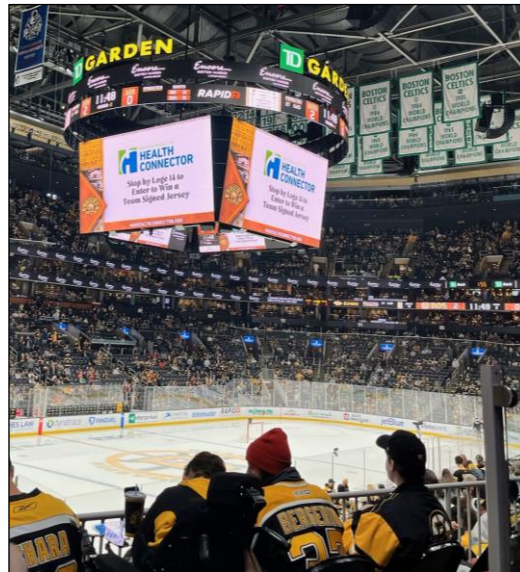
- General Open Enrollment messaging highlights ConnectorCare expansion, with specific material targeting gig-economy workers and people under 35 years old
- General messaging also focuses on benefits of coverage, available enrollment support and deadline reminders
- Email, mail, and robo calls have been leveraged to those determined eligible but unenrolled
- The run-up to the Dec. 23 deadline included daily email starting Dec. 18 and additional activity, creating more than a dozen messages over a six-day span
- Targeted messaging provides information to members moving automatically into ConnectorCare, and those with carrier changes (such as Health New England members in Worcester County)

Outreach and Visibility Activities

In-community and paid media partnerships have delivered visibility through a variety of platforms and multiple languages, with a current emphasis on Open Enrollment.



Media events: Press events included deadline week visits to Springfield and Dorchester, generating media coverage in advance of the Dec. 23 deadline for New Years coverage.



Partnerships: In-arena visibility at TD Garden during Bruins games included a game day tabling opportunity that featured raffling a signed jersey away. Many members at the game expressed appreciation for the Health Connector.



Paid media: Along with traditional outlets like print, radio and websites, paid media included out-of-home MBTA station advertising, including at the Government Center stop on the Green and Blue Lines.



Health Connector Contact Center Performance

Contact Center Performance

Contact center volume for December was close to 60 percent higher than December 2022*. We received 119,437 calls for the month which was lower than forecast but approximately 14,000 more than November.

Tier 1 Metrics	Month-To-Date
Calls forecasted	126,600
Calls offered*	119,437
Abandonment rate	1.76%
Average speed to answer (sec)	37
Average handle time (min)	16.14
Service level	83.73%

September call volume: 78,901; October call volume: 92,119; November call volume 105,659

*December 2022 calls offered: 75,248

Outbound Call Campaigns

The Health Connector's second call center vendor, Maximus, wrapped up their contract on November 30, 2023. In the five months that they worked with the Health Connector, they worked on five different outbound campaigns in an effort to reach 326,131 contacts.

Campaign	Total Contacts	Live Contacts	Voicemail	% Contacted
ID Proofing	15,392	3,600	7,453	71.81%
MassHealth COVID Protected	199,705	36,472	113,525	75.11%
Payment Reminder	13,368	2,912	7,589	78.55%
Blue Envelope (incl mixed households)	90,647	12,244	44,366	62.45%
Request for Information (RFI) Reminder	7,019	1,249	3,819	72.20%
TOTAL	326,131	56,477	176,752	71.51%



Looking Ahead

Moving Forward

Open Enrollment continues through January 23.

- Continued special enrollment opportunities in 2024 for individuals losing MassHealth as part of redeterminations
- Monitoring enrollment trends in the market overall over the course of 2024 as coverage data becomes available from state and federal agencies
- Once Open Enrollment ends, staff will provide a fuller debrief for the Board outlining final enrollment data and trends