



# Update on MassHealth Redeterminations and Open Enrollment 2024

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Board of Directors Meeting, February 8, 2024

# Overview and Agenda

**The Health Connector had a strong Open Enrollment, heading into 2024 with record-high new members and an expanded ConnectorCare program.**

- Open Enrollment ended on January 23
- Health Connector enrollment has grown 37 percent in the last year, with 287,000 non-group health plan members for February 2024
- Today, staff will provide updates on activities since the January Board meeting:
  - MassHealth activities
  - Health Connector outreach initiatives
  - Health Connector call center performance
  - Health Connector enrollment statistics

Health Connector Framework for Supporting Coverage Transitions





# **MassHealth Activities**

# February Update: MassHealth Redeterminations

MassHealth has initiated renewals for **1.35M** members from April through the end of December.

## 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 ~282K members, from 2.40M to 2.12M
- In December, MassHealth saw ~133K members depart coverage, an expected volume given alignment with the Health Connector Open Enrollment process
  - Prior to the COVID-19 Public Health Emergency, approximately 52,000 members departed MassHealth coverage each month (based on data from CY2018 and CY2019)
  - Since April 2023, MassHealth has averaged approximately 65,000 departures per month

View the Redeterminations Dashboard (updated monthly) at [mass.gov/masshealthrenew](https://mass.gov/masshealthrenew)

Data through 12/31/23 as of 1/07/24

# Preserving Coverage for Eligible Individuals

## Outreach efforts to members have continued at a rapid pace:

- Health plans have made **~1.3M outreach attempts** to support outreach to members
- EOHHS has executed **\$2M+ of grants** to expand community assister capacity at **23 CBOs** serving immigrants, refugees, older adults, and other vulnerable populations, as well as expanding assister capacity at Aging Services Access Points (ASAPs)
  - Through these grants, there are **108 new assisters** in communities across the state
  - Additionally, assisters have **served 3,000 households+** via **3,400+ hours** of member support, nearly **200 population-specific events**, and more in their communities

## MassHealth customer service supports have continued to manage increased volume:

- In December, the average speed to answer **~2 minute** with an abandonment rate of **~2.6%**
- Additionally, in December, MassHealth supported **11K+ appointments or walk-ins** with members with its 7 Enrollment Centers across the state ( inclusive of in-person, virtual, and telephonic supports)

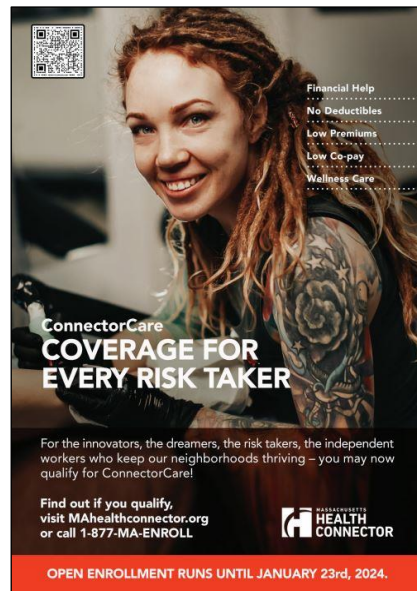


# **Health Connector Outreach Initiatives for Open Enrollment 2024 and Redeterminations**

# Open Enrollment Direct Communications and Community-based Visibility

Messages and activities focused on communities with higher rates of uninsurance and potential newly-eligible ConnectorCare members.

- Communications focused on most-effective tools: email, text and robo-calls
- Deadline messaging was increased to daily near the 23rd
- ConnectorCare expansion was a focus to both current members and unenrolled
- 28 in-person events were held in 16 communities
- Material was distributed in Spanish, Brazilian Portuguese, Haitian Creole, Simplified Chinese, Vietnamese and Khmer



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MASSACHUSETTS HEALTH CONNECTOR

OPEN ENROLLMENT RUNS UNTIL JANUARY 23rd, 2024.



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MASSACHUSETTS HEALTH CONNECTOR

开放注册期将持续到 2024 年 1 月 23 日为止。

# Open Enrollment Paid and Earned Media

**Paid advertising and media stories pushed Open Enrollment messaging to broader audiences.**

- Open Enrollment was featured in 40 media stories
- Navigators conducted interviews in Spanish, Portuguese and Haitian Creole
- Regional op-ed focused on ConnectorCare expansion landed in 11 publications
- Paid advertising generated over 14 million impressions
- Social media influencers posts generated 20,000 additional views
- Online and paid social, along with out-of-home, delivered significant impressions



*Interviews leading up to the Jan. 23 enrollment deadline included an appearance on the popular "Java with Jimmy" online show.*



# Redeterminations Direct Communications

**Direct communications will continue through the spring as residents losing MassHealth become newly eligible for Health Connector coverage.**

- 3 million communications have been delivered to people newly-eligible for Health Connector coverage as part of the redeterminations strategy
- New messages are being created to create action by people out of MassHealth more than 90 days
- February communication will ensure there is no confusion around Open Enrollment ending and coverage still being available to those who left MassHealth
- March communication will highlight the 90-day grace period for individual mandate penalties and encourage April 1 enrollment for those uninsured so far in 2024

# Redeterminations Visibility in 2024

**In-community activities and paid advertising will continue to reach those newly-eligible, and those with coverage gaps.**

- Expanded or new partnerships with FOX25, Red Sox radio and ride-share companies are under consideration
- In-person events designed to be where people live, work and gather
- Plans include 15 events through April, including participation in community events like Lowell's Winterfest, mall visibilities, and tabling at MBTA stations



*Ongoing tabling at Boston-area malls create the opportunity to gain visibility to large weekend audiences.*




# **Health Connector Contact Center Performance during Open Enrollment**

# Contact Center Performance During Open Enrollment

Contact center volume for January was about 2.5 percent over forecast. The last two days of Open Enrollment were 2,600 and 1,800 calls over forecast on Monday, January 22 and Tuesday, January 23, respectively.

Tier 1 Metrics	Month-To-Date
Calls forecasted	125,426
Calls offered	128,507
Abandonment rate	1.46%
Average speed to answer (sec)	34
Average handle time (min)	15.10
Service level	89.01%

October call volume: 92,119; November call volume 105,659; December call volume 119,437

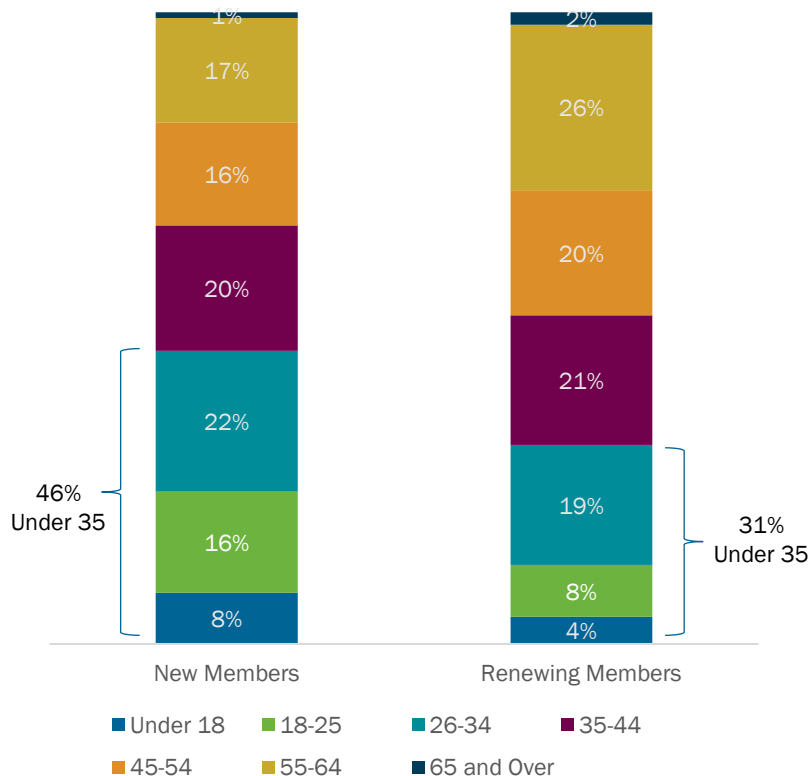


# **Health Connector Enrollment Updates — 2024 Open Enrollment and Redeterminations**

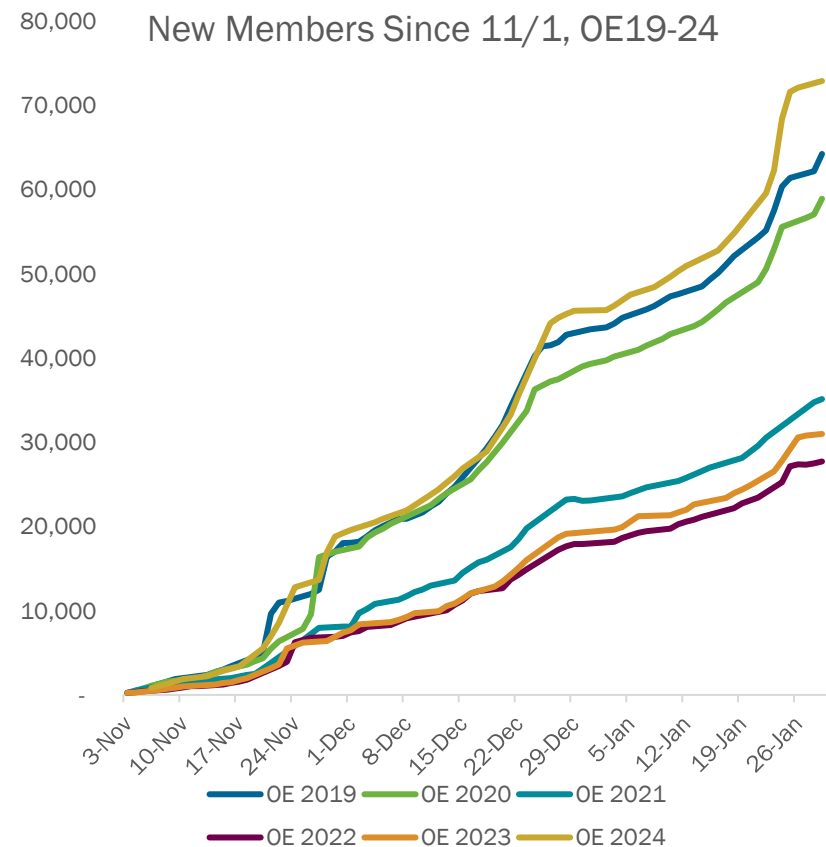
# Open Enrollment 2024: New Membership

This Open Enrollment saw record-high new enrollments, with over 72,000 members joining since November 1.

New and Renewing Members by Age



New Members Since 11/1, OE19-24



# ConnectorCare: The Latest Stats

**234,000 members**

- February enrollment is at an all-time high

**63,000 new enrollments**

- Representing 86 percent of all new Health Connector members

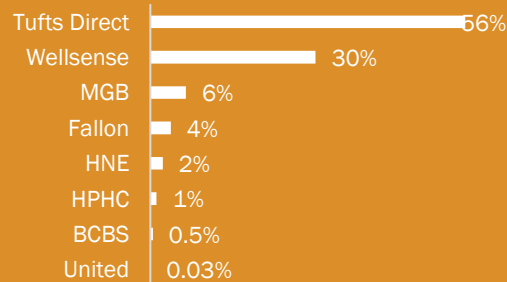
**\$99**

Average monthly enrollee contribution

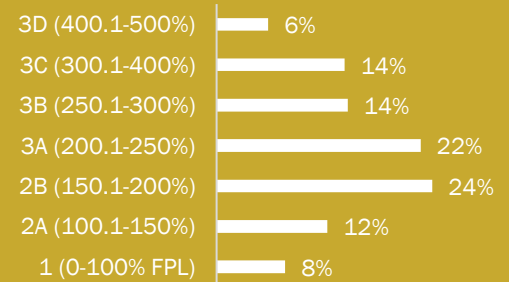
**46,000 pilot members**

- Includes 10,000 enrollees new in 2024

2024 ConnectorCare Membership by Carrier



February Membership by Plan Type (Percent of FPL)

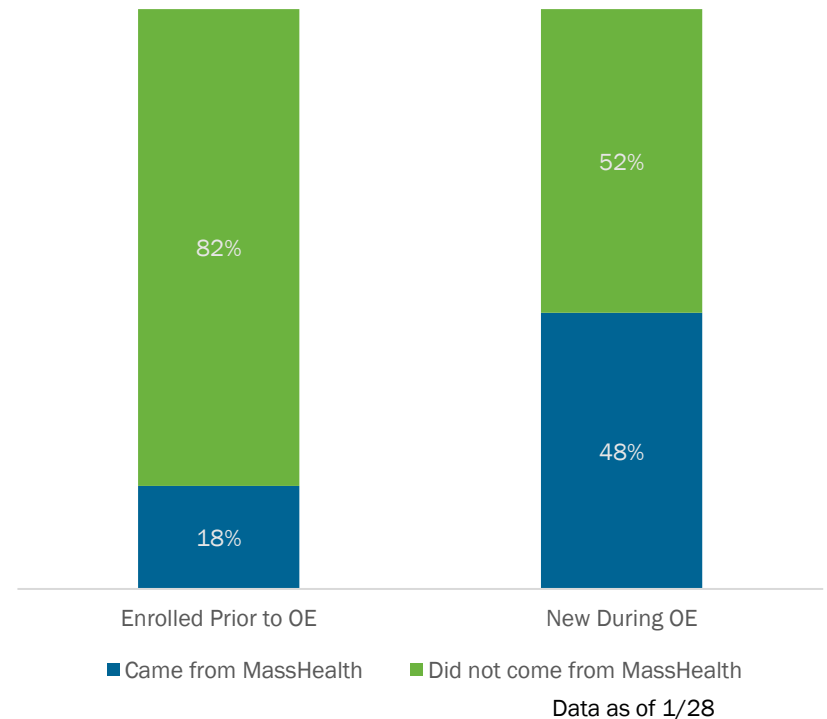


# Transitions from MassHealth During Open Enrollment 2024

Over 75,000 individuals who lost MassHealth after April 1, 2023 are currently enrolled in Health Connector coverage.

- The Health Connector continues to enroll about 20-25 percent of individuals found eligible after losing MassHealth
- Over 90 percent of new enrollees for 2024 coming from MassHealth experienced no gap in coverage, while about 5 percent experienced a gap of less than 90 days
- The latest national data shows that, through October, Massachusetts had the highest number of plan selections made of all State-based Marketplaces among individuals transitioning from Medicaid

February Membership by Prior MassHealth Coverage and Renewal Status





# Supporting Transitions from MassHealth

## Enrollment assisters continue to provide needed support to those losing MassHealth.

- About 32 percent of February enrollees coming from MassHealth worked with an enrollment assister, compared to 23 percent of the new members not coming from MassHealth
- Of the individuals who worked with a Navigator, just under 50 percent shopped and effectuated coverage. The other half auto-enrolled into their mapped plan and about 4 percent changed the plan they were mapped into
- Shopping was fairly consistent across all age groups who worked with a Navigator, suggesting that people who were mapped into their plan typically stayed with their mapped plan
- Households who preferred a language other than English were more likely to use an Assister to enroll in health coverage through the Connector, with almost 60 percent of non-English preference enrollees working with an Assister



**Looking Ahead**

# Moving Forward

**Although Open Enrollment has ended, the Health Connector plans to continue pursuing individuals who need coverage after losing MassHealth throughout 2024.**

- Continued special enrollment opportunities in 2024 for individuals losing MassHealth as part of redeterminations, with outreach efforts designed to build on strong Open Enrollment performance
- Monitoring enrollment trends in the market overall over the course of 2024 as coverage data becomes available from state and federal agencies
  - The Health Connector is working with DOI to collect market coverage information
  - The Health Connector is preparing to field surveys to new members and eligible but not enrolled individuals to better understand Open Enrollment experience and address any barriers to coverage
- Additional updates to the Board over the course of the year