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## **Outreach and Education for 2015 Open Enrollment - Update**

Board of Directors Meeting, January 15, 2015

# Summary

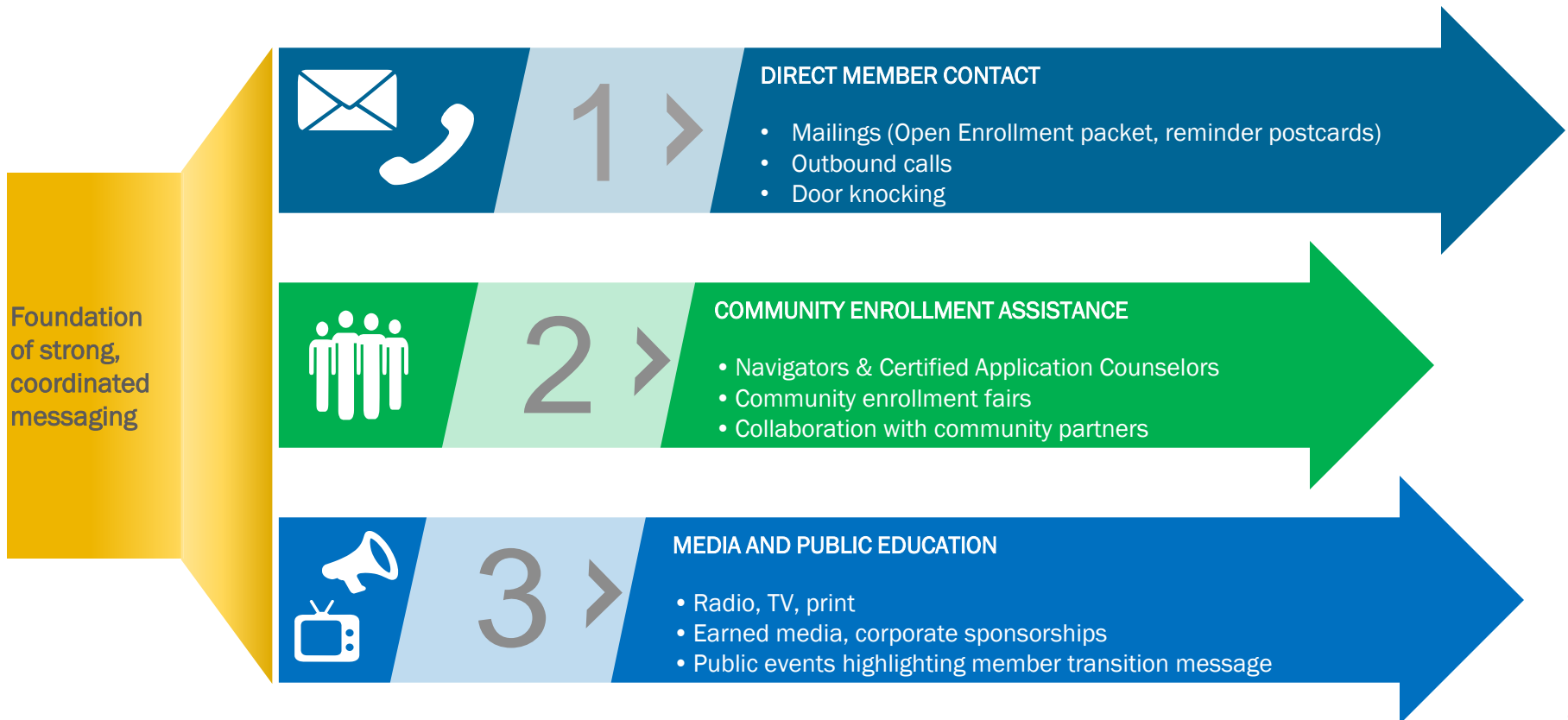


- Through a high touch, multi-faceted outreach campaign, we have been notifying Health Connector and temporary MassHealth members of the need to submit a new application and enroll in coverage for 2015, and we have seen a tremendous amount of activity to date as a result
  - So far, more than 237,000 people have enrolled in new coverage for 2015, including more than 62,000 members enrolled in Health Connector coverage, and over 175,000 people determined into MassHealth
- The majority of the transition population will lose coverage in the month of January, making January activities that support application and enrollment for February 1 critically important to minimize coverage gaps
- Given this, we have increased our outreach and in-person assistance support throughout January, particularly during the period leading up to the deadline (1/23) for selecting February 1 Qualified Health Plans (QHPs)
- We are also looking at ways we can use the data we have about where our populations are in the process to target additional outreach and assistance in February and beyond, both to help minimize gaps and still encourage action for those that miss their deadline

# Multi-faceted Outreach Campaign



*Our goal: provide the transition population the opportunity to enroll in coverage through the Commonwealth for 2015 while still targeting the remaining uninsured to bring new people into coverage for the first time.*



# Outreach & Opportunities for an Average Transition Member



In addition to standard operational communications, all transitioning members – on average – have received multi-channel support...



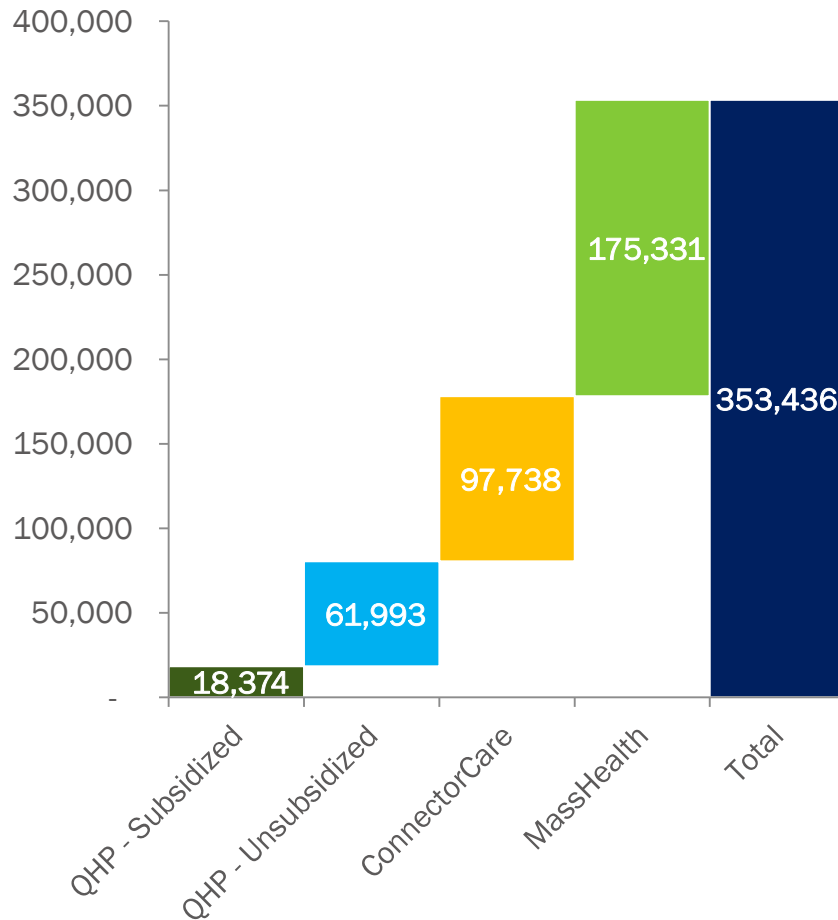
...featuring targeted direct outreach and multiple assistance and enrollment opportunities



## **Member Transition To Date**

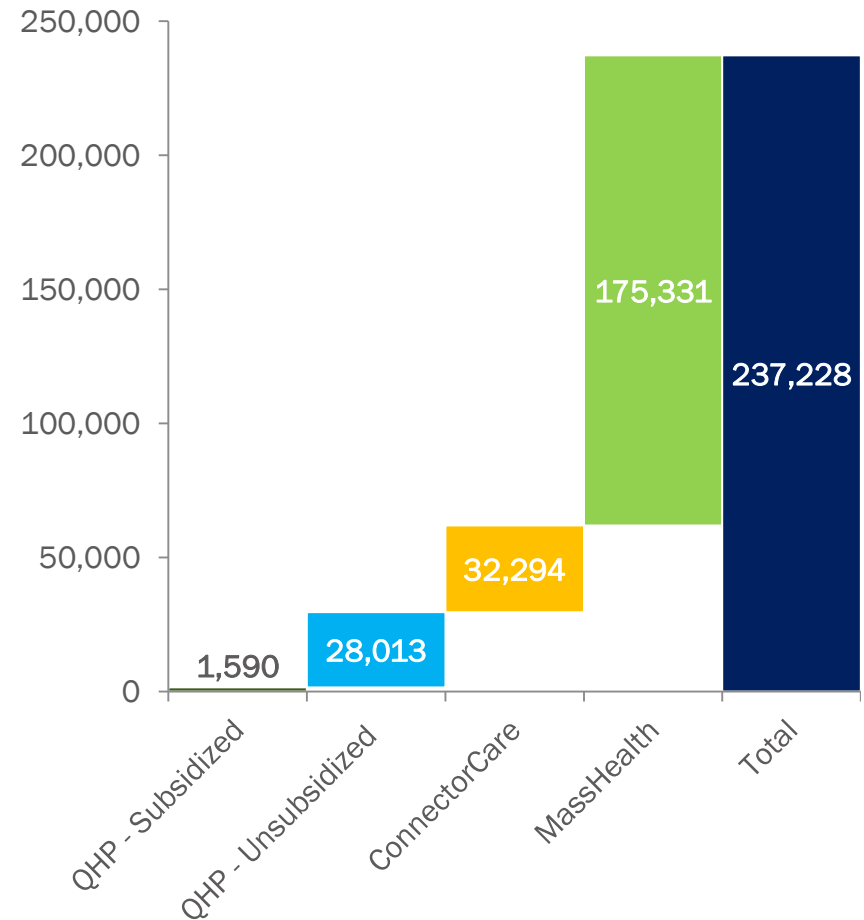
# 2015 Program Determination and Enrollment

## Program Determinations



Source: hCentive  
Data through January 7

## Enrollments

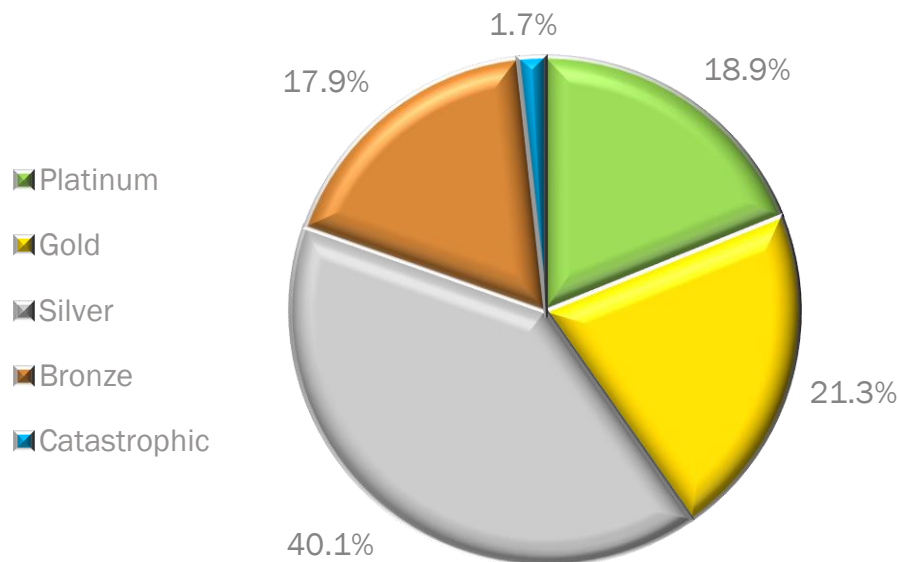


Source: Dell  
Data through January 7

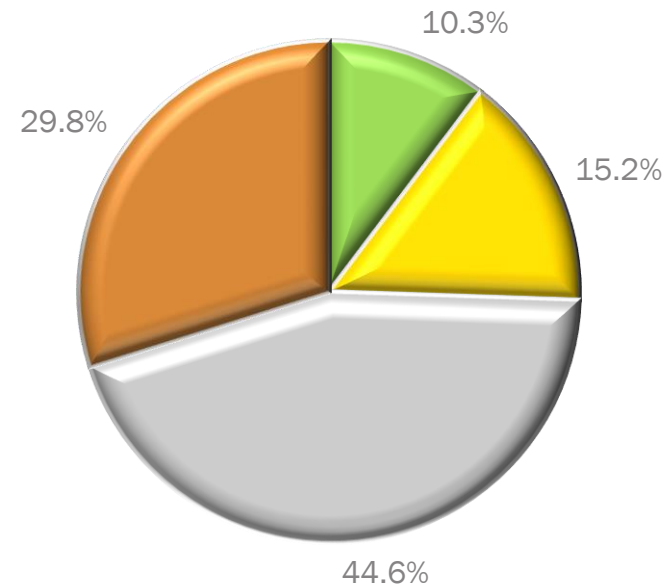
# Enrollments by Tier: QHP – Unsubsidized & APTC Only



## Unsubsidized



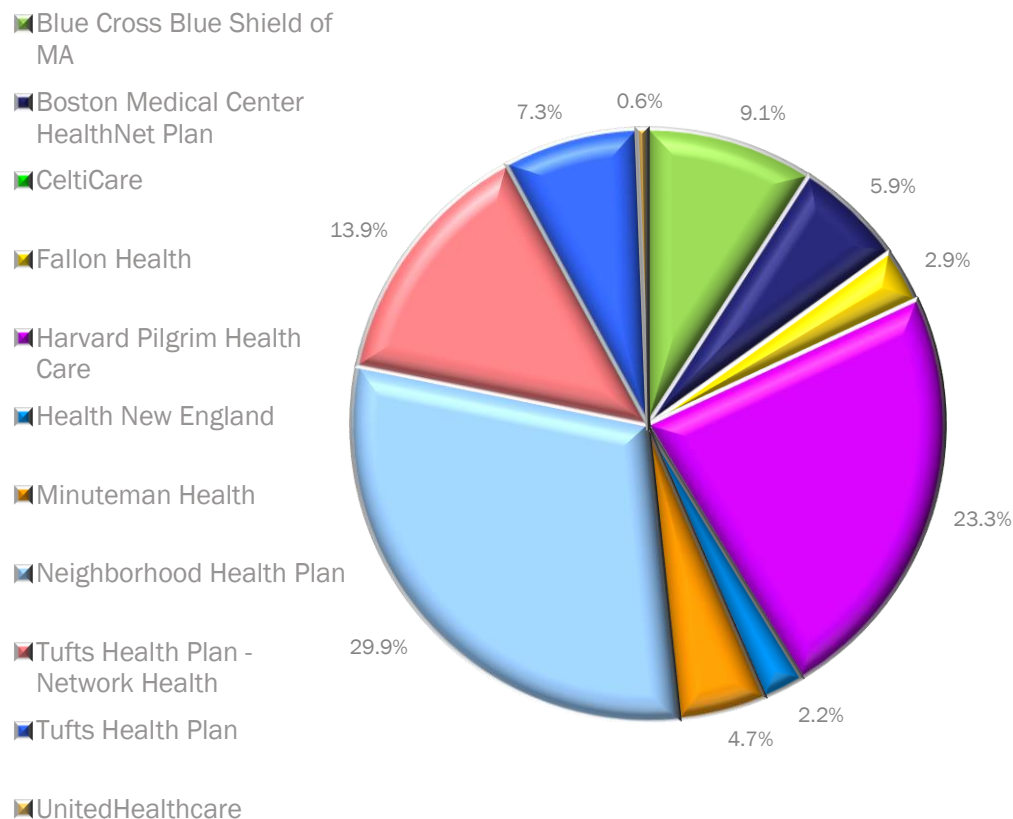
## APTC Only



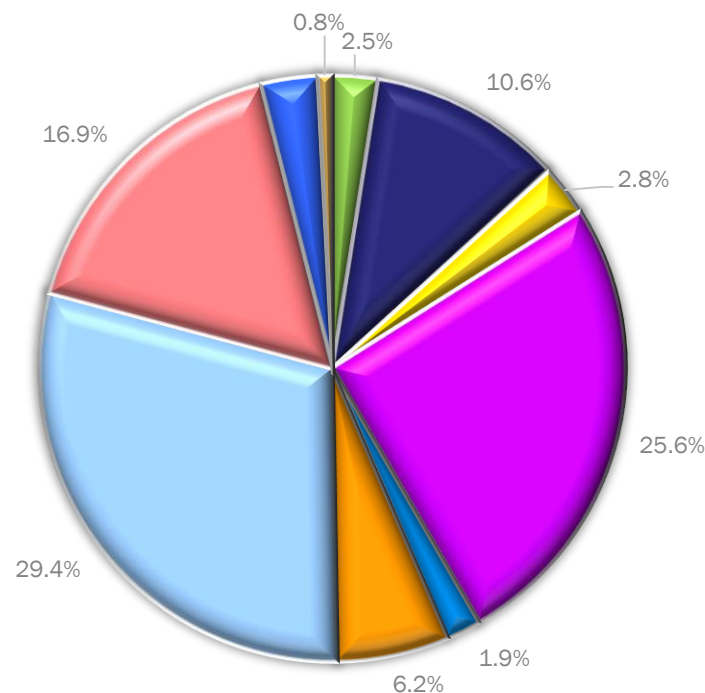
# Enrollments by Carrier: QHP – Unsubsidized & APTC Only



## Unsubsidized



## APTC Only

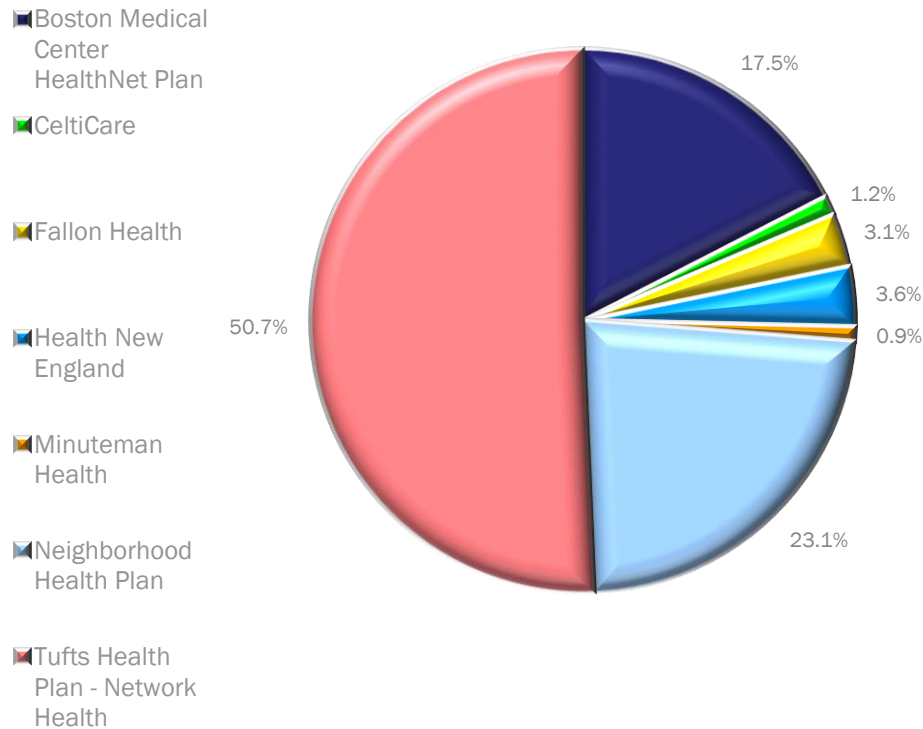




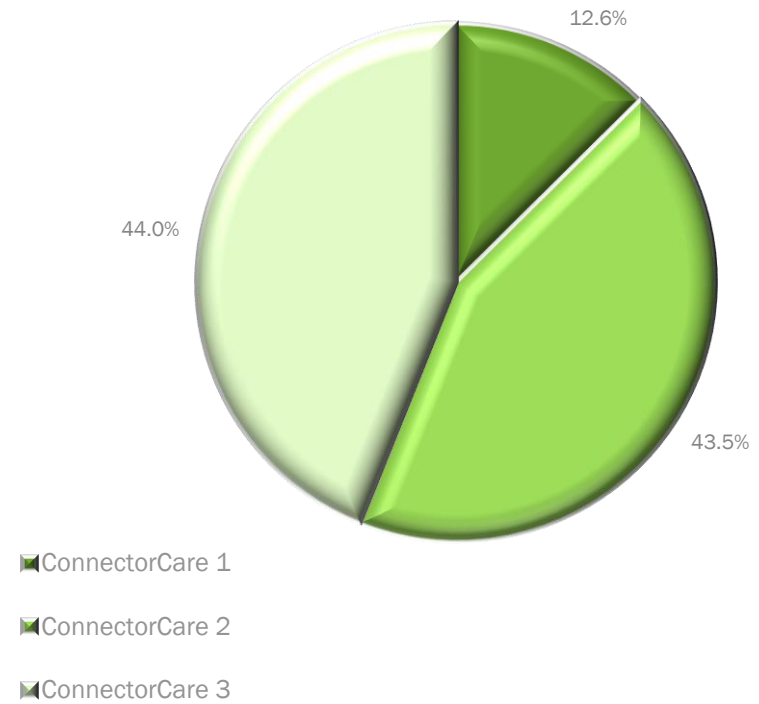
# ConnectorCare: Carrier Enrollment and Plan Type



## Carrier Enrollment



## Plan Type Breakdown





# **Open Enrollment: The Final Push**

# Members Still Need to Act

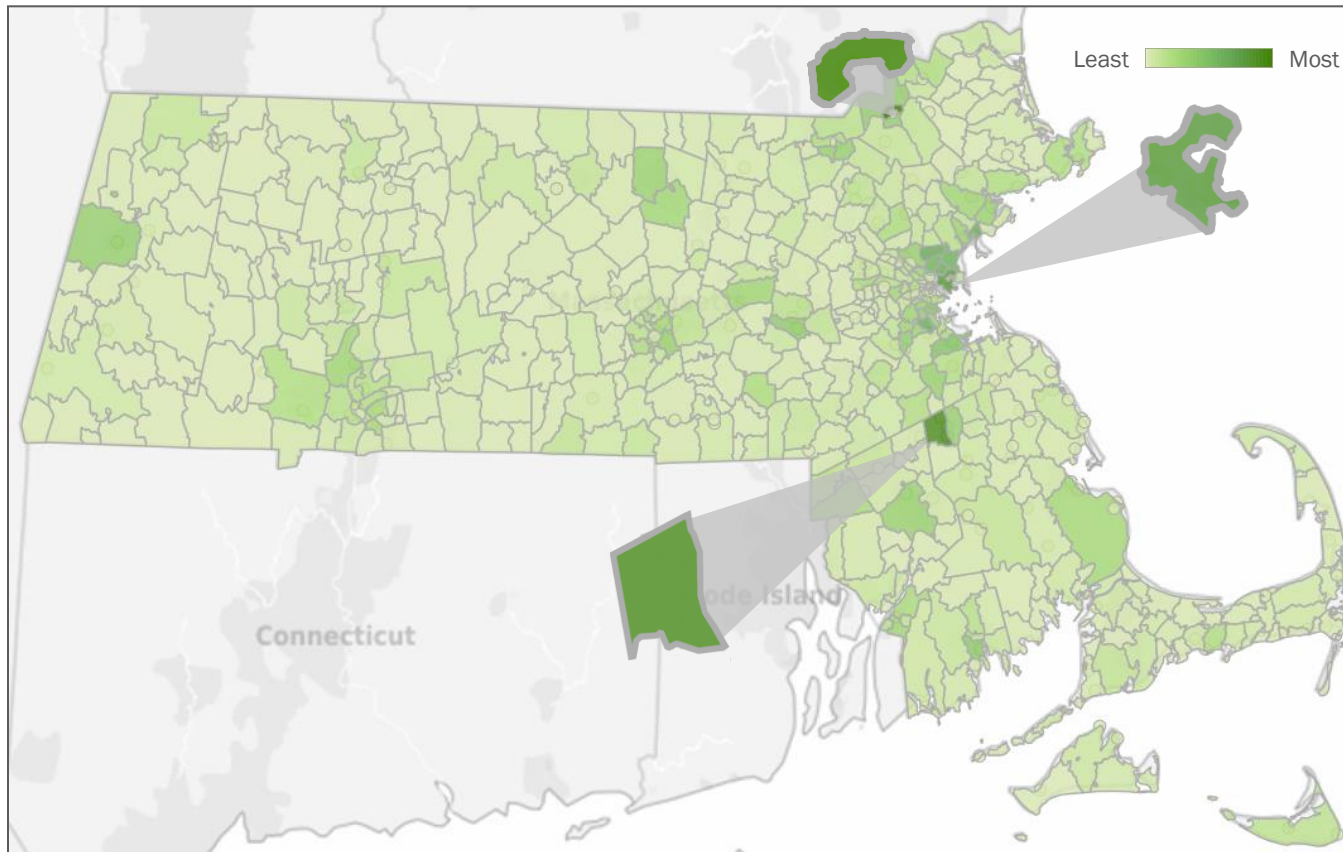


- Activity in the months of November, December and January indicates that our outreach has been successful thus far in bringing hundreds of thousands of individuals to the website, our call centers, walk-in centers, Navigator and Certified Application Counselor (CAC) sites, and our enrollment events
- While we are very encouraged by this activity, we know that the majority of individuals in our target population need to act in January to avoid a gap in coverage
- To support the level of activity we anticipate given the size of the population that needs to act by January 23, we are increasing our ability to offer application assistance to consumers, both over the phone, in-person and on the web
- In addition, we are launching new awareness campaigns in geographical areas with the highest concentrations of members who still need to act, and looking into ways to bolster in-person assistance in these areas

# Where We Need to Target Remaining Outreach



*The Health Connector analyzed the transition population to identify the location of the greatest number of members who have yet to act. We will be using this data to target our outreach to these areas and provide additional assistance to help people take the necessary steps to maintain coverage.*



## Top 10 List of Towns

1. Lawrence
2. East Boston
3. Brockton
4. Chelsea
5. Lynn
6. Everett
7. Framingham
8. Mattapan
9. Dudley Square
10. Lowell

# Outreach & Education

## Activities Through the End of Open Enrollment



1. Mail reminder postcards, both for application and for payment, depending on where individuals are in the process
2. Send application and payment reminder e-mails to individuals who need to take action to enroll in coverage
3. Continue to deploy robo calls to members who need to take action
4. Direct canvassers to geographic regions with a high concentration of individuals who still have yet to take action
5. Expand walk-in center capacity in Boston near major deadlines
6. Maximize staffing at the Health Connector's call center and extend hours on days when we anticipate increased traffic
7. Increase messaging presence in markets where high concentrations of members who still need to take action reside
8. Continue to support consumers through in-person assistance provided by Navigators, Certified Application Counselors, Health Care For All, Issuer Enrollment Assisters and Broker Enrollment Assisters
9. Partner with civic leaders in areas of need to continue to get the word out in their communities

# Direct Member Contact



## *Direct Member Mailings*

Since the December Board meeting, the Health Connector and MassHealth have continued to send direct member mailings to all applicable populations



- More than **500,000** mailings have gone to members since the December meeting, increasing the total count to more than **1,000,000** mailings
- Throughout December, as we approached key deadlines, we used our reporting data to target individuals at different stages of the enrollment process, and to encourage specific behavior. We will continue these efforts in January and February
  - New: An email to members who might not have received their ID card by the coverage effective date

## *Outbound Call Campaign*

We have continued deploying robo calls to transitioning members related to Open Enrollment



- More than **930,000** outbound robo calls have been deployed, with almost **600,000** calls connected
- During December, we strategically prioritized robo calls to transition populations at risk of losing coverage on 12/31
- We are using live agent outbound calls to resolve consumer issues with the application and enrollment process

# Increased Member Support



## Call Center Staffing

Due to continued high call volumes, our outbound call agents continue to handle inbound calls. We are also increasing the January and February staffing counts from previous projections



- In January and February, the Health Connector will have more than **250** agents staffed at its call centers
- During expected peak hours, all available agents will be handling incoming phone calls

## Call Center Updates

Based on record-breaking activity seen last month at the call center, the Health Connector will be extending customer service hours beyond the already extended open enrollment hours



- These extensions will allow the Health Connector call center to handle greater call volumes and service more individuals in advance of enrollment deadlines
- To support extended hours, we are continuing to offer overtime to call center staff

Extended January  
Hours

Monday	Tuesday	Wednesday	Thursday	Friday
1/19 9am-3pm	1/20 7am-9pm	1/21 7am-9pm	1/22 7am-9pm	1/23 7am-9pm

# Boston Walk-in Center Support



- The Health Connector made the decision to supplement the Boston walk-in center on December 22 and 23 to help individuals who were seeking in-person assistance, leading up to the January enrollment deadline
  - We did this in anticipation of heightened activity and to get more call agents on the phones, knowing individuals often wait until a deadline to act
- By adding this support for these two days, staff from the Health Connector, MassHealth, enrollment assisters, Dell and Optum staff were able to help hundreds of people complete enrollments and make a payment in time by providing one-one-one assistance
- With the majority of transitioning members losing coverage in January, the need for enrollment support is even greater this month to obtain February coverage
- For these reasons, we will again provide additional walk-in support at the Boston call center – this time, for four days – from January 20th through the 23rd
- We will also be promoting the Boston walk-in center on these days through social media and our canvassers, who will distribute flyers in targeted communities throughout the Commonwealth

**January Walk-In Information (133  
Portland Street)**

Tuesday	Wednesday	Thursday	Friday
1/20 8am-9pm	1/21 8am-8pm	1/22 8am-8pm	1/23 8am-9pm



# Enrollment Events

***Our four enrollment events in Springfield, Boston, Worcester and Fall River served more than 1,000 Massachusetts residents by answering questions, making account changes, completing online applications and enrollments, and offering our members end-to-end in-person support.***

- We held enrollment events in January in Worcester on the 3rd and Fall River on the 12th
- The Health Connector joined with MassHealth, Health Care For All, Navigators and Certified Application Counselors, representatives from Dell and Optum, health and dental carriers and others to help people sign up for coverage
- As we saw in December, these events were extremely successful in providing one-on-one, end-to-end assistance to applicants
- These events gave individuals the opportunity to apply, gather information from on-site subject matter experts, pick a plan and make a payment in time for February 1 coverage
- Given the success of these events, we are looking into ways we can increase the availability of this type of support in February as well



# Enrollment Assistance & Community Outreach



***The Health Connector has partnered with Health Care For All (HCFA) and our Navigators to provide direct consumer education and enrollment assistance through multiple channels.***

## Navigators

### Accomplishments To Date

- During November and December, Navigators have assisted in the submission of more than 4,500 individual and family applications
- Navigators have been actively involved in the Health Connector's statewide enrollment events as well as 165 of their own local events

### Activity Moving Forward

- Navigators are booked with appointments throughout January and well into February
- We are talking to Navigators and community groups on how to reach out to more members to notify them of the need to take action

## HCFA

### Accomplishments To Date

- HCFA reached its goal of knocking on 200,000 doors in December, and has since surpassed 300,000 doors
- HCFA has supported our Open Enrollment events with ethnic media messaging, social media and application support at each event

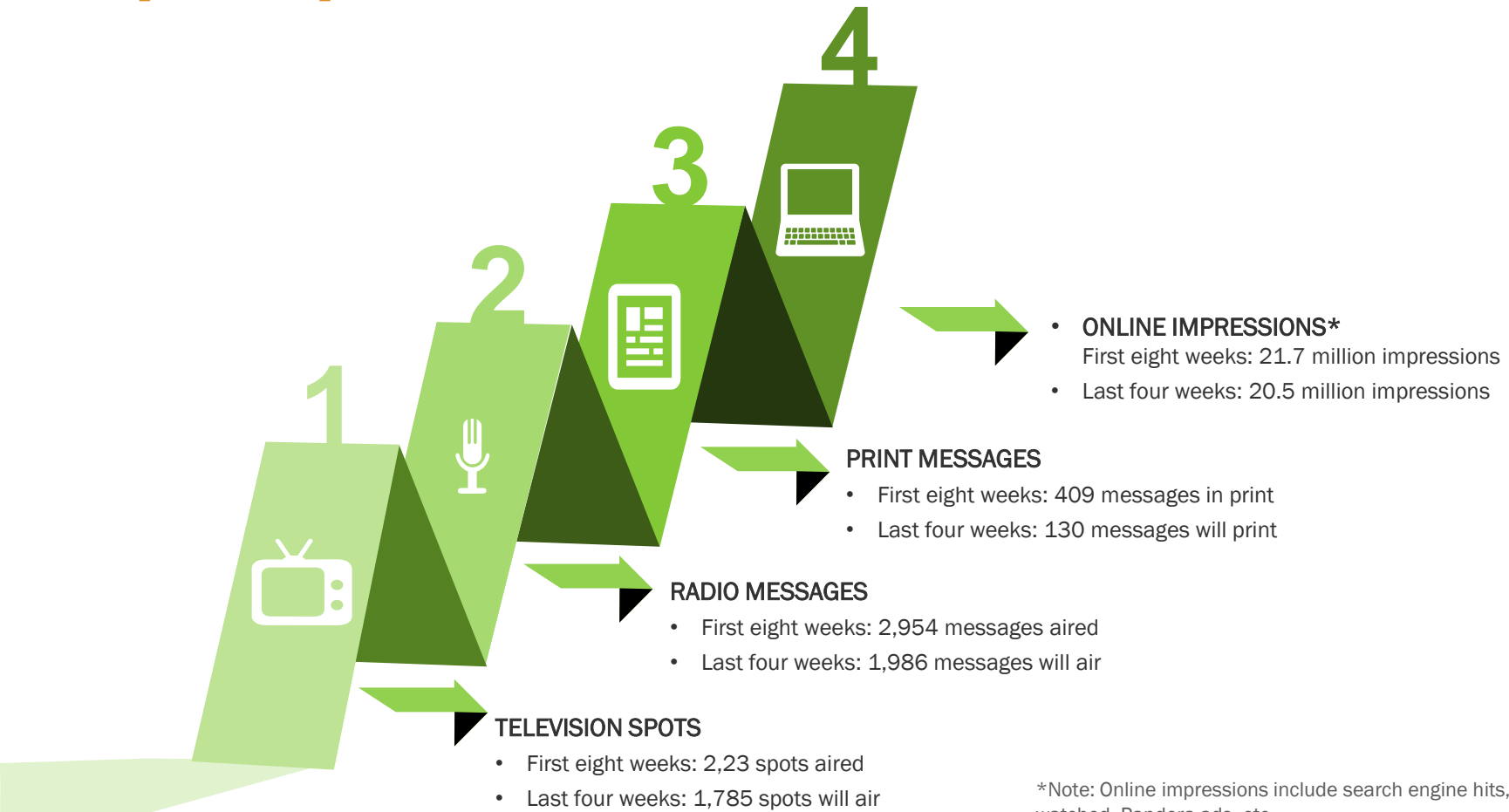
### Activity Moving Forward

- The canvassing effort will continue using data from the heat maps to target those Massachusetts residents who still need to take action
- More educational events will be scheduled across the state to create awareness during the remainder of Open Enrollment
- We are working with Health Care For All to mobilize its canvassing program and ethnic media campaign in those areas of need

# Media & Press



*Since the beginning of open enrollment on November 15, the Health Connector has heavily messaged the market through a variety of channels to communicate key dates and promote open enrollment to the residents of Massachusetts.*



\*Note: Online impressions include search engine hits, videos watched, Pandora ads, etc.

# Next Steps



***The activity we saw in December was encouraging, but we will continue to aggressively outreach our transition populations throughout the rest of Open Enrollment.***

- We are encouraging all remaining transition populations to submit new applications, and for those who are QHP eligible, to shop and pay by the deadline to complete enrollment
  - Commonwealth Care/MSP and temporary MassHealth members with a January deadline must act swiftly to complete the application and enrollment process to avoid a gap by securing coverage for February
- Members still in transition will receive additional mailings, as well as phone calls, door knocks, invitations to enrollment and education events, etc.
- The data that we are tracking on our populations will help us target and further refine these outreach efforts to those that have yet to start or complete the process