



2016 Open Enrollment and Outreach Update

Board of Directors Meeting, January 14, 2016

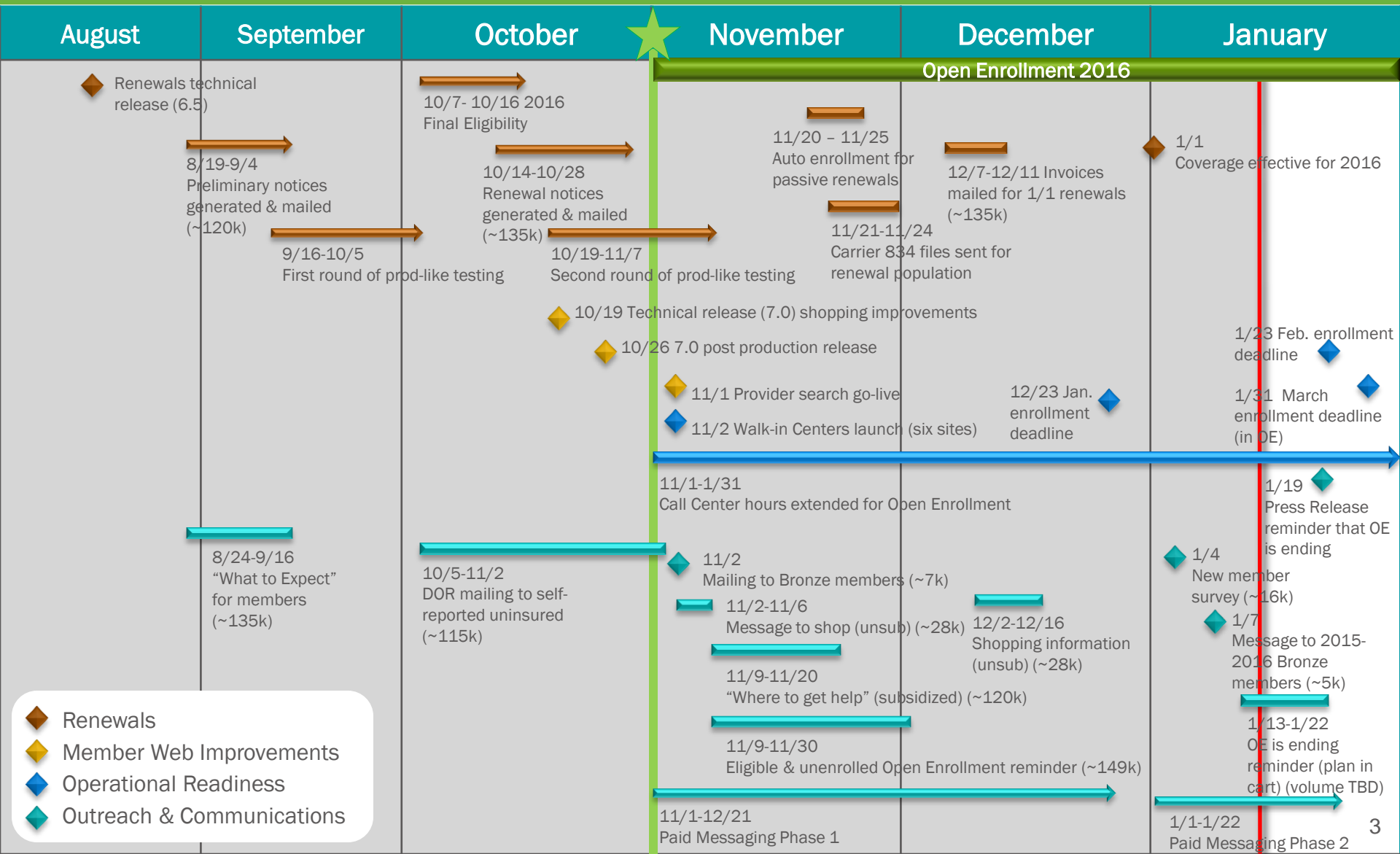
Update: Open Enrollment and Outreach 2016



We are more than two-thirds of the way through a stable first renewals Open Enrollment period.

- There are approximately **189,000** members enrolled in Qualified Health Plan (QHP) coverage for 2016 (both January 1 and February 1 coverage start dates), with nearly **28,000 new** members enrolled in Health Connector coverage
 - Preliminary data suggest that our targeted outreach efforts are prompting the uninsured to sign up for coverage, particularly in the top 10 communities with the highest numbers of uninsured
- The customer experience, in general, continues to be smooth for our renewing and new members, with service centers capably handling increased volume around the December 23rd deadline
- We continue to encourage new enrollment through a series of e-mail reminders before Open Enrollment ends on January 31st and we are preparing our call and walk-in centers for an expected increase in customer service activity as the deadline for Open Enrollment nears

Open Enrollment Timeline



- ◆ Renewals
- ◆ Member Web Improvements
- ◆ Operational Readiness
- ◆ Outreach & Communications

The background is a light green color with several large, white, abstract shapes. On the left side, there is a large white arc that curves from the bottom towards the top. In the center, there are two white rectangular shapes, one above and one below the text, which appear to be part of a larger graphic or logo.

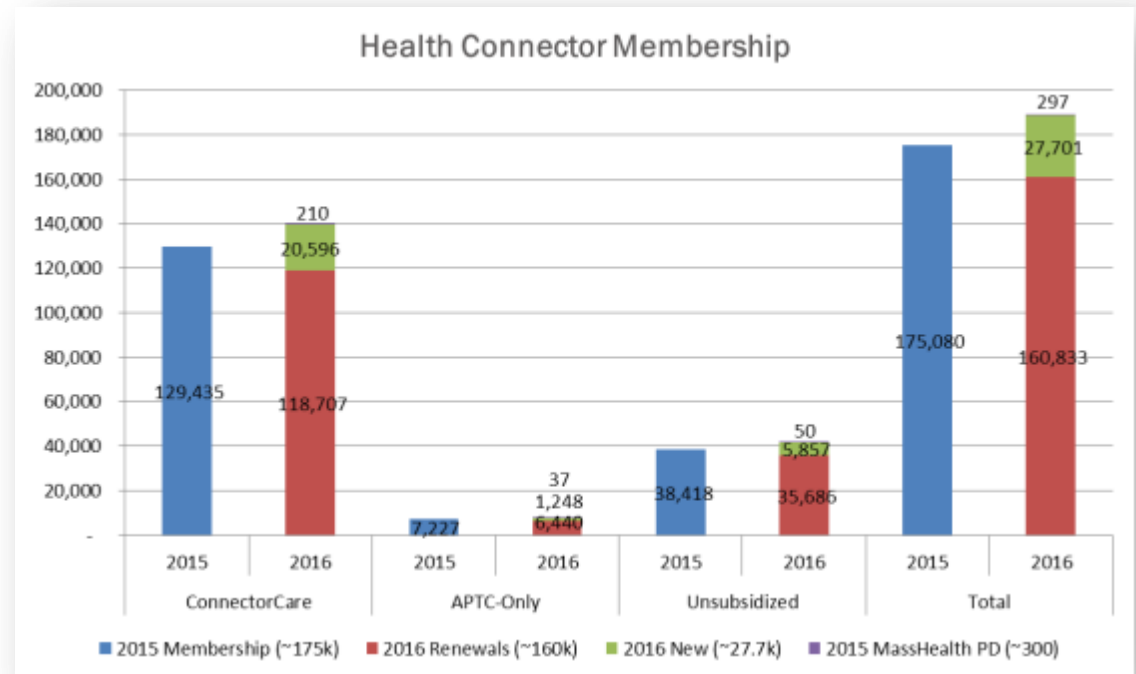
Enrollment and Outreach Update

Renewing and New Members



With just over two weeks remaining in Open Enrollment, approximately 189,000 individuals are enrolled in 2016 health coverage.

- Approximately 28,000 new members are enrolled in 2016 QHPs
- These “new” members are those that were not enrolled in MassHealth for 2015, and either obtained a program determination in 2015 but never enrolled or have never been with us before (in this new system)



- For renewing members, these figures represent a 92% retention rate, comparable to the retention rate during the Commonwealth Choice program in 2012 and 2013 of ~90%

Renewing Members



As noted, we are seeing a 92% retention rate of those eligible to renew for this year's Open Enrollment, with the vast majority of members remaining in the same metallic tier.

2015 Metallic Tier	2016 Renewing Member Metallic Tier*					
	Catastrophic	Bronze	Silver	Gold	Platinum	ConnectorCare
Catastrophic	78%	13%	4%	1%	0%	5%
Bronze	0%	84%	9%	2%	0%	5%
Silver	0%	1%	93%	2%	0%	4%
Gold	0%	1%	10%	86%	1%	2%
Platinum	0%	0%	3%	12%	82%	2%
ConnectorCare	0%	0%	2%	0%	0%	98%

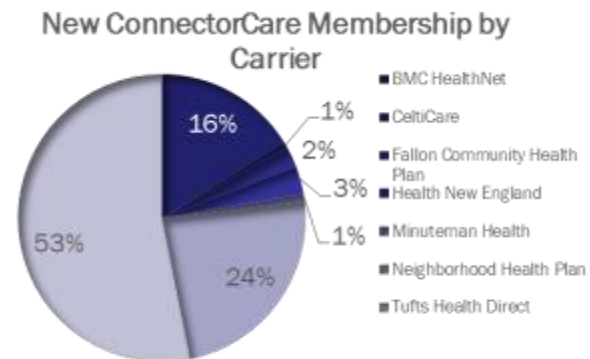
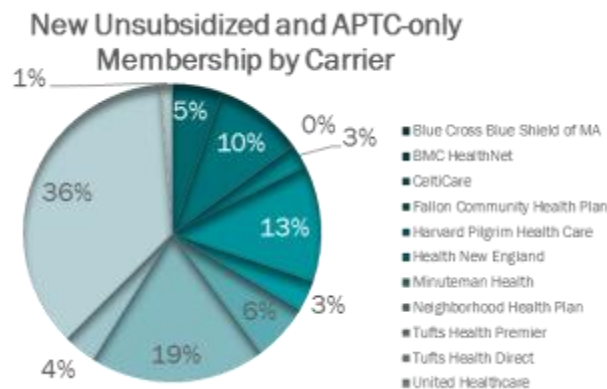
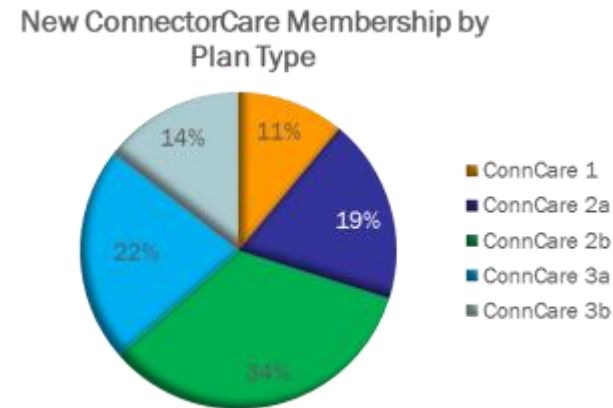
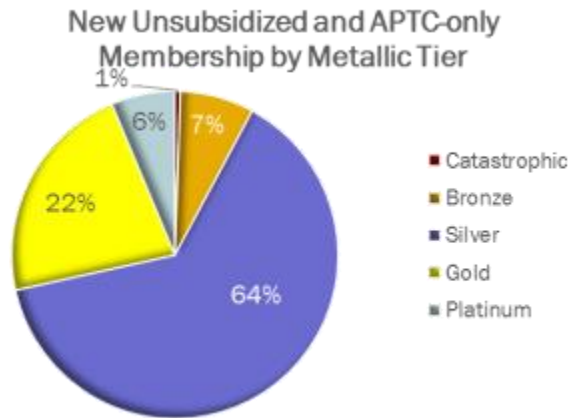
*Data as of January 8, 2016

- Likewise, we have seen very little movement between carriers
 - Any movement is likely due to members buying down for the lowest cost ConnectorCare plan in their region or members seeking a particular provider network
- There is still time left to switch health plans or metallic tiers, and we recently sent a special mailing to 2015 Bronze members reminding them to closely review their benefits and that they can still switch before the end of Open Enrollment

New Enrollment by Metallic Tier and Carrier

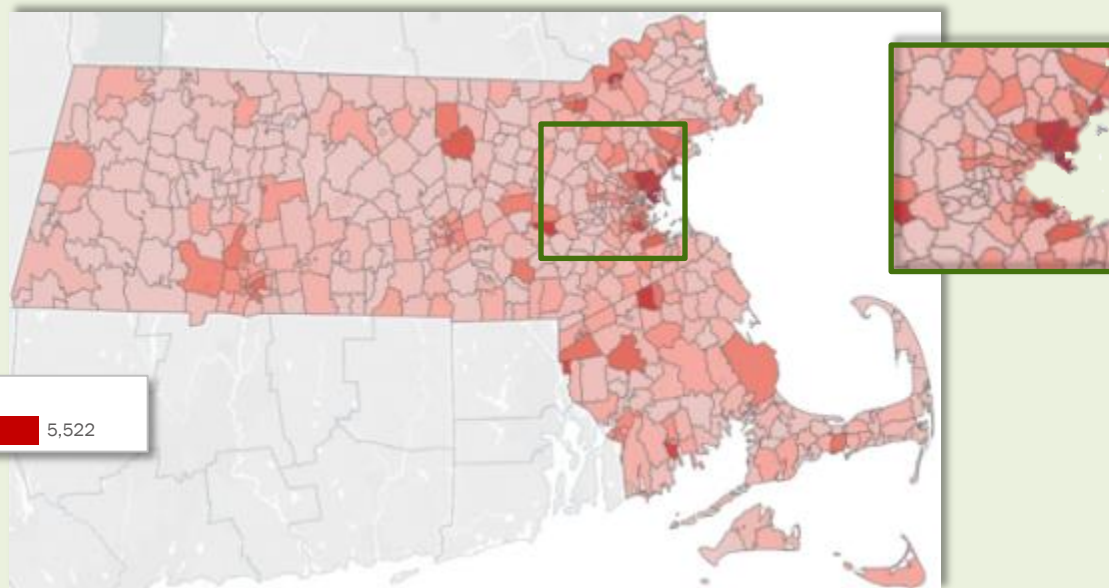


To date, we have seen nearly 28,000 new members enroll in Health Connector coverage, with the vast majority (non-ConnectorCare) enrolling in Silver and Gold plans, and the majority of ConnectorCare members selecting Tufts Direct.

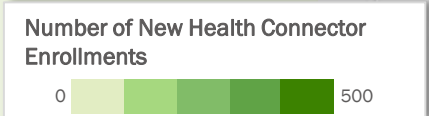
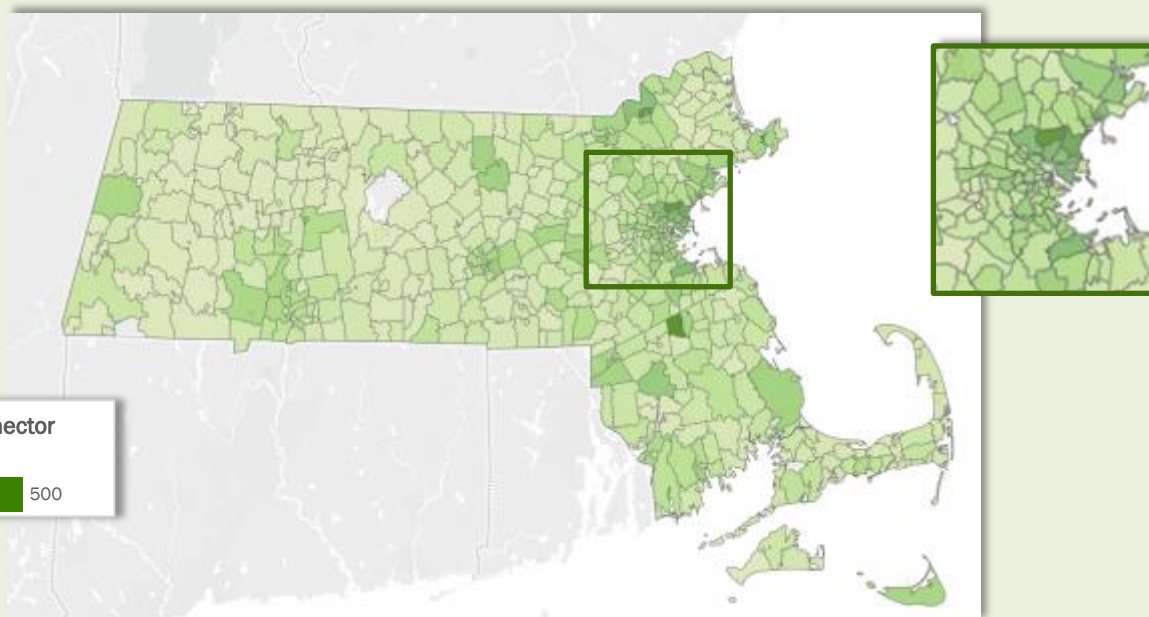


*Data as of January 8, 2016.

The concentration of new QHP membership closely aligns with the communities with the highest numbers of uninsured individuals.



Source: The Geography of Uninsurance in Massachusetts, 2009-2013, Blue Cross Blue Shield Foundation of Massachusetts



Source: Health Connector enrollment data as of January 8, 2016

Outreach and New Membership



Our messaging during Open Enrollment has targeted our 10 priority communities and is focused on encouraging uninsured residents to enroll in coverage.

- Nearly 28% of new QHP enrollments are from our top 10 communities or places where Navigators are our main platform of outreach
- Approximately 7% of new QHP enrollments come from areas where our outreach was led by Navigator organizations, such as Cape Cod, North Berkshire County and Framingham

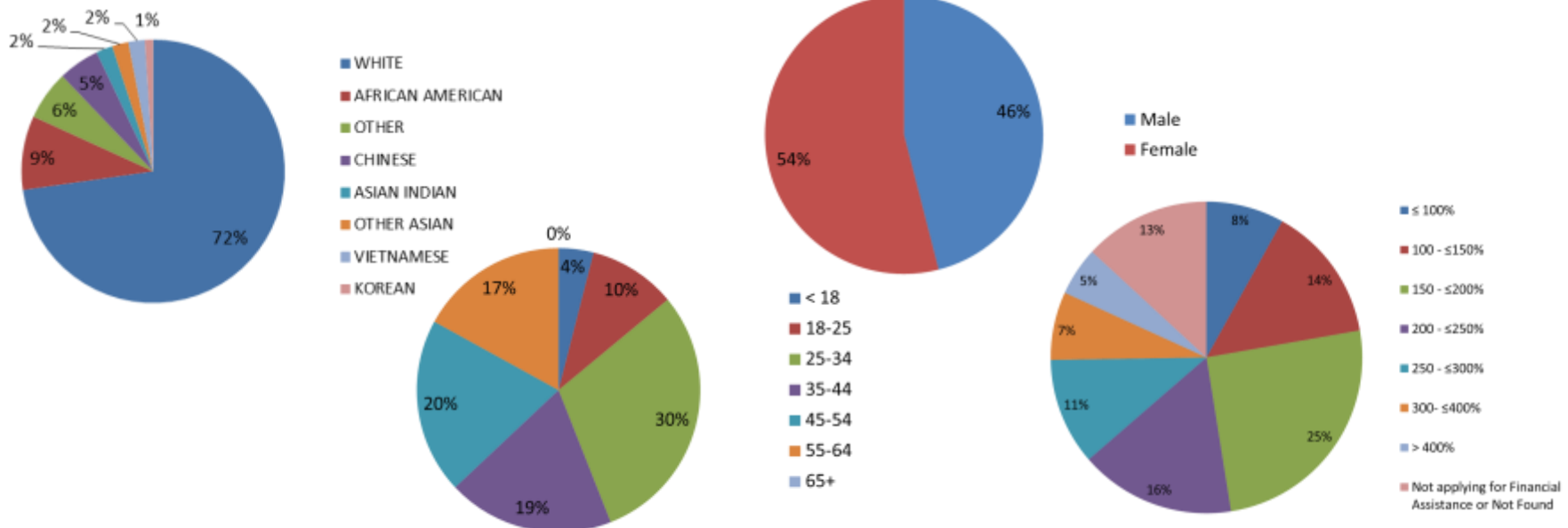
Top 10 Priority Communities	
Dorchester	Lynn
Brockton	New Bedford
Fall River	Quincy
Lawrence	Springfield
Lowell	Worcester

Characteristics of New Membership



The characteristics of our new membership reflect the variety of outlets featuring our messaging this Open Enrollment period.

- The demographics of our new members (included below) align with the outreach and education platforms and strategies we pursued to reach them
 - Of our new members who indicated a preferred language preference, the most common languages following English were Spanish (7%), Chinese (2%) and Portuguese (1%)*, and our primary ethnic media platforms have been Spanish-language television, Spanish and Portuguese radio; and African-American, Spanish, Portuguese, Chinese and Cambodian newspapers

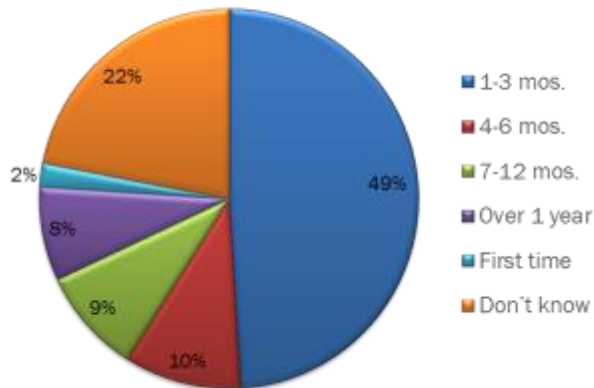


New Member Survey Results

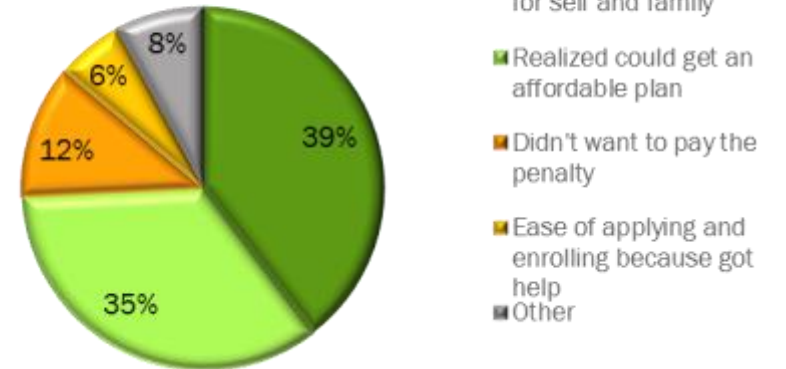


Of all new members, 88% reported being previously insured while 12% reported never having had insurance before.

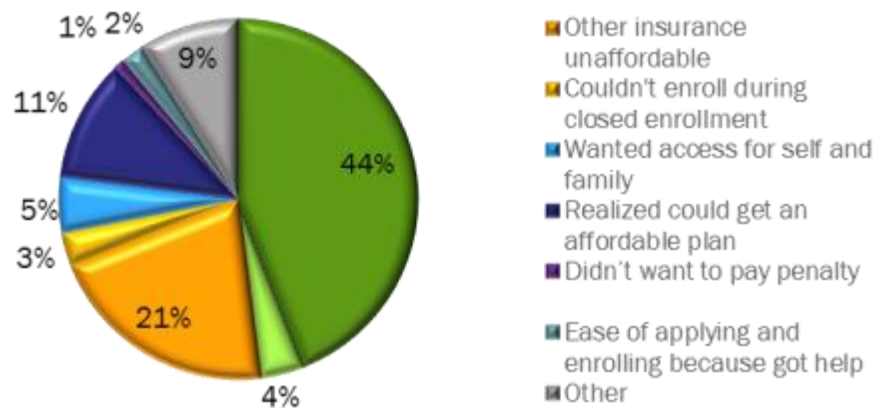
Length of Time Uninsured



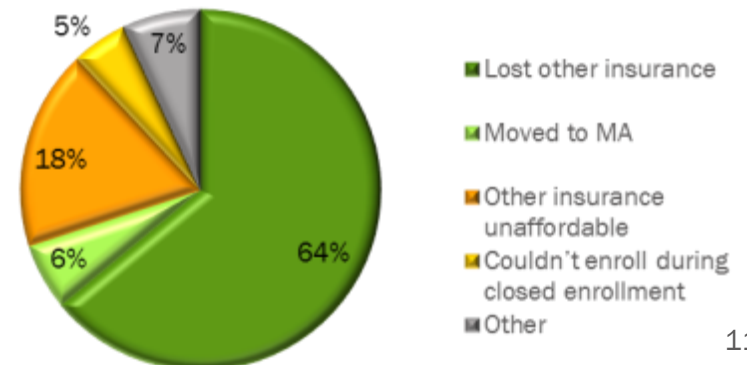
Why did you shop?
Uninsured for over 6 mos.



Why did you shop?
Unknown duration



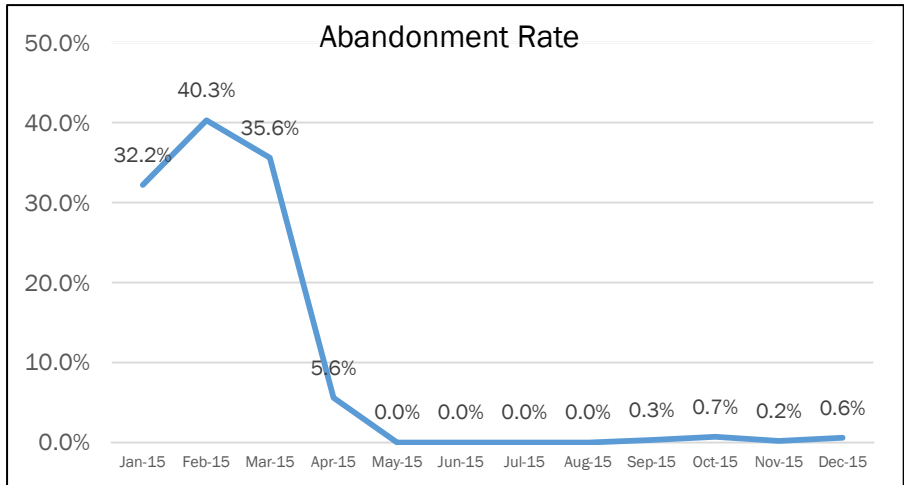
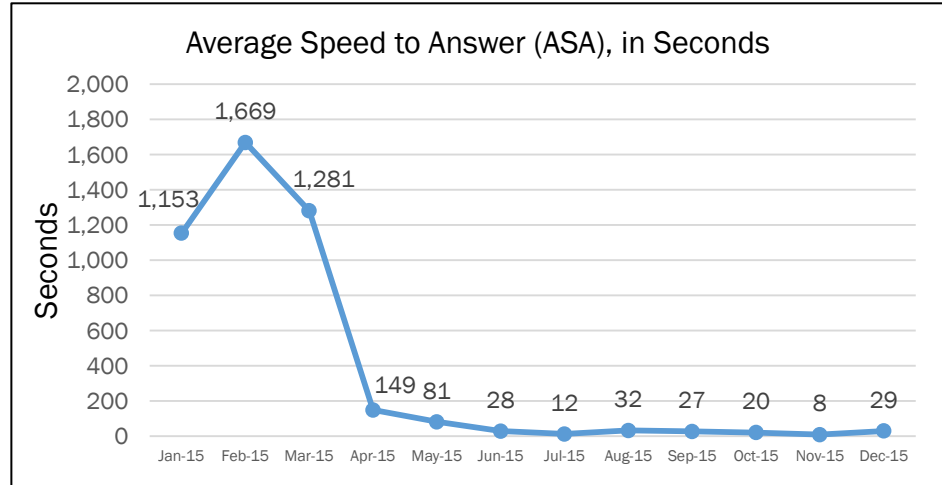
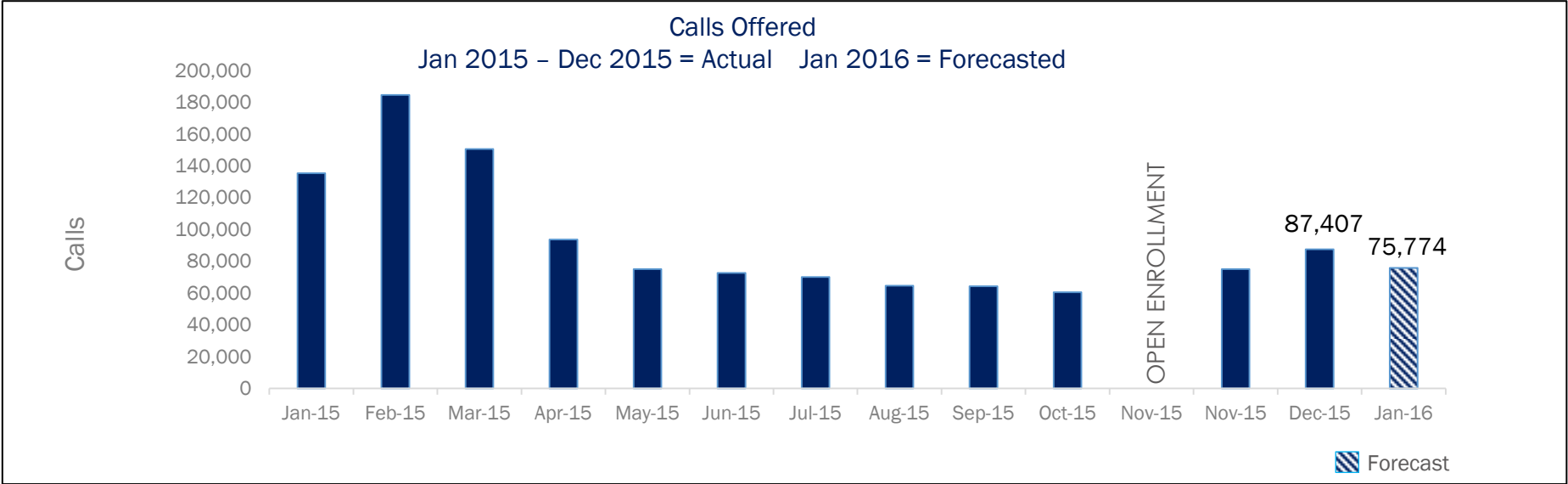
Why did you shop?
Insured in last 6 mos.



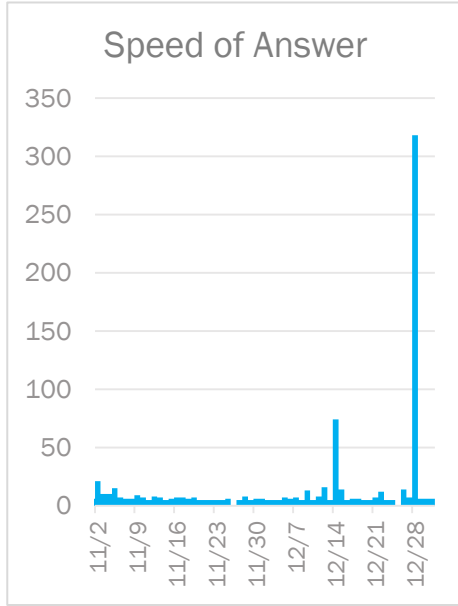
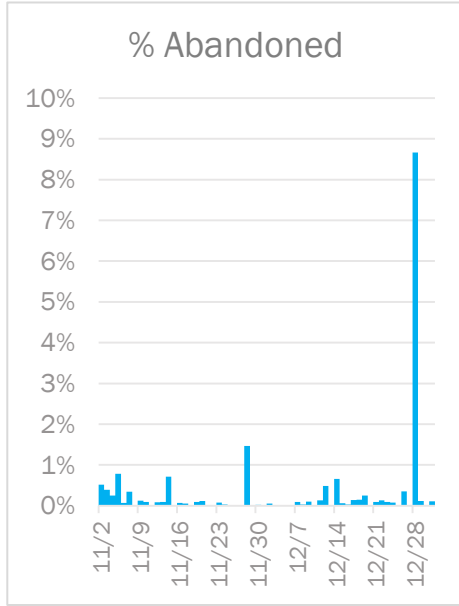
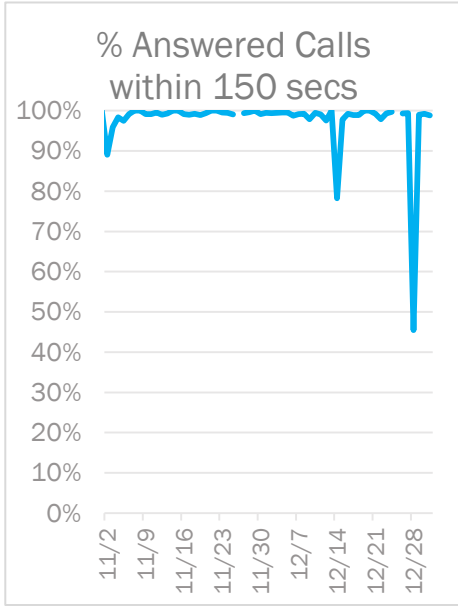
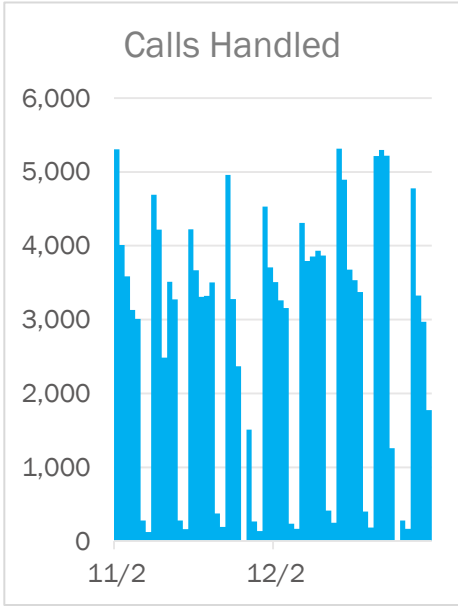


Customer Experience Update

Service Center Performance: Open Enrollment



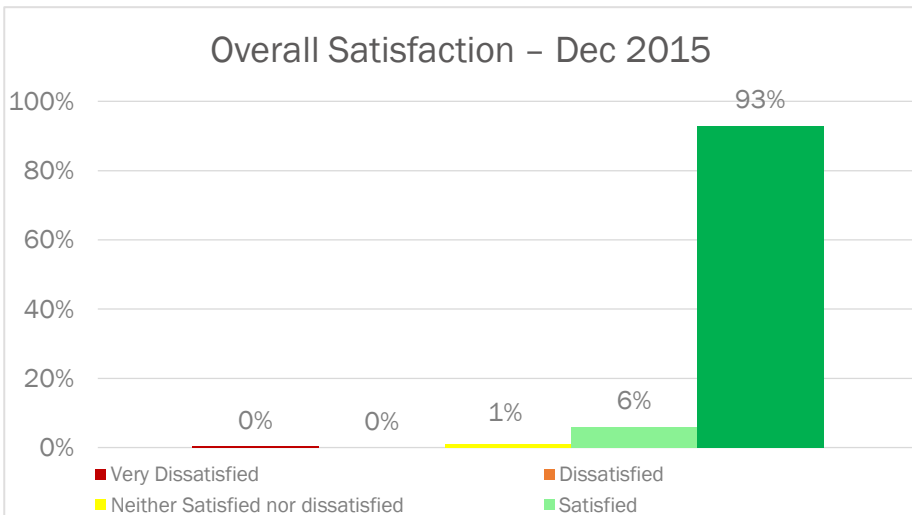
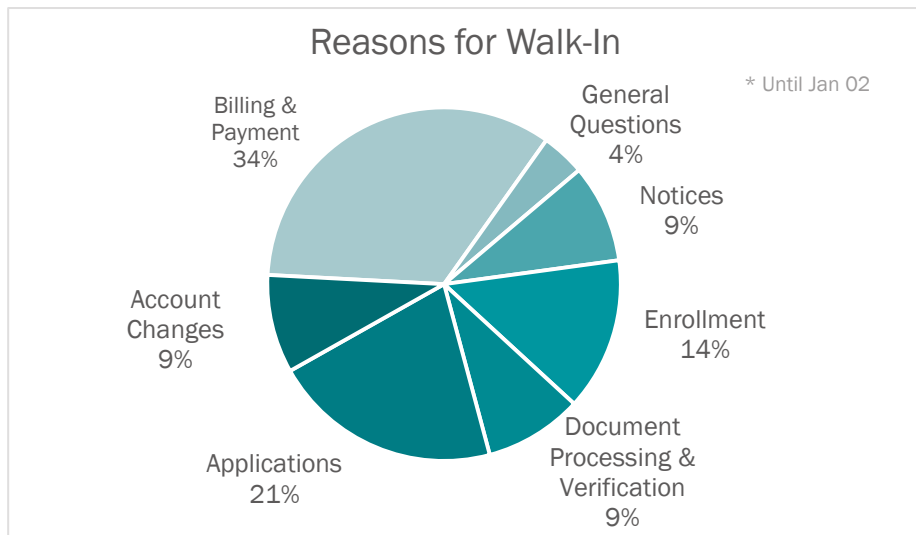
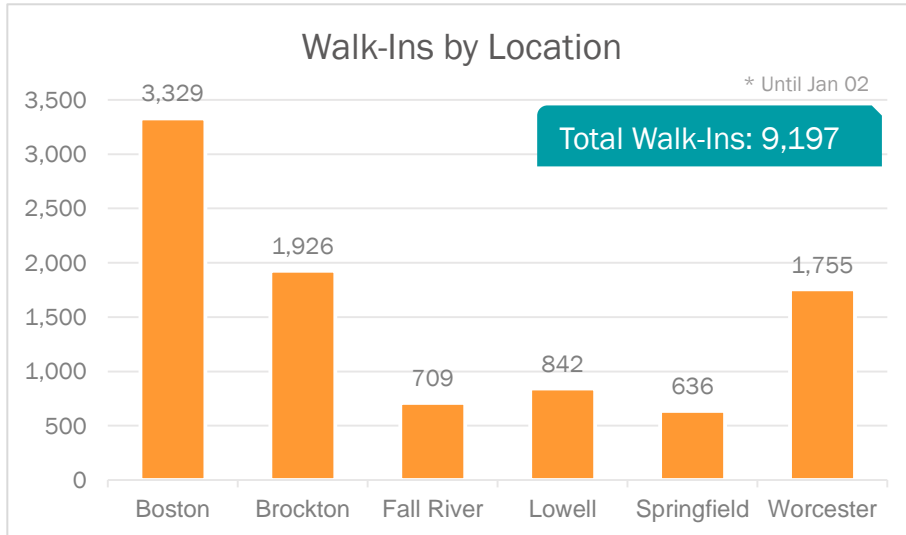
Service Centers: Open Enrollment Nov-Dec 2015



TOP CALL DRIVERS



Walk-In Center Performance



* On a scale of 1 to 5, with 1 being very dissatisfied and 5 being very satisfied, how satisfied are you with the overall service provided to you by the Health Connector today?

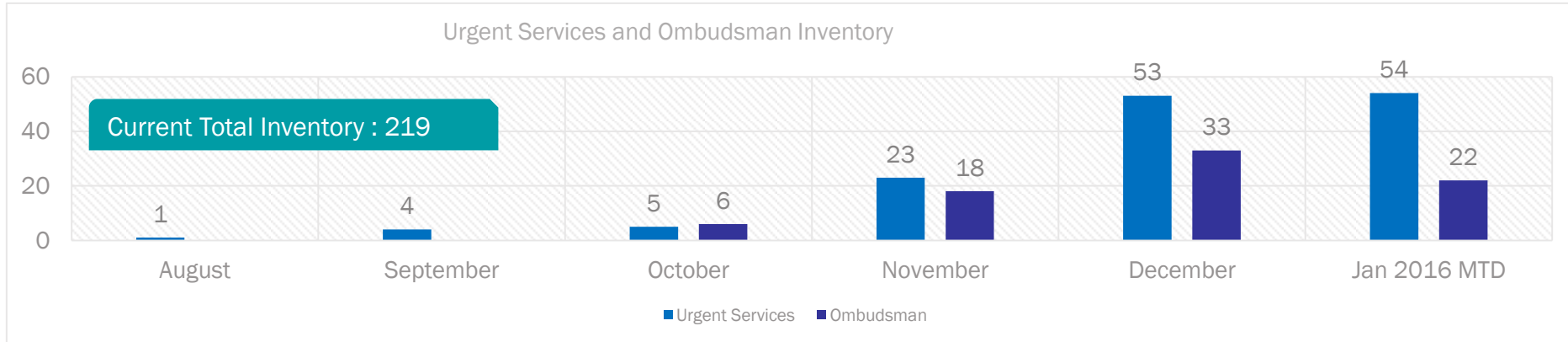
Customer, Partner and Media Feedback

“(She) took the time to help me find a plan that included my mental health provider. I have been paying out of pocket for this service and she found coverage that included my provider. Customer service at its best!” – December 21, 2015 walk-in

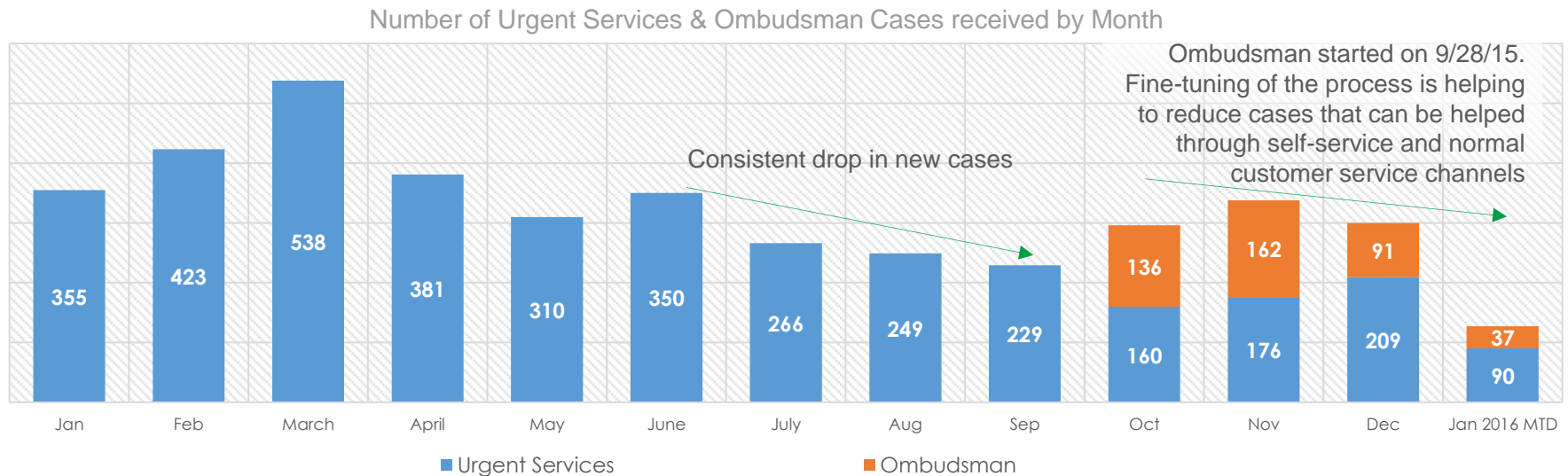
“The partnership with us has been a seamless integration into our operations. Overall, this has been a really great fit and is exactly what the Greater Fall River community needs.” – Julie Almond, CEO, HealthFirst Family Care Center, Inc.

“With the deadline to sign up for health insurance for 2016 coming soon, the Massachusetts Health Connector and HealthFirst Family Care Center are urging people without coverage to sign up by the Dec. 23 deadline at HealthFirst’s walk-in center.” – *Fall River Herald News*, December 3, 15

Urgent Services and Ombudsman



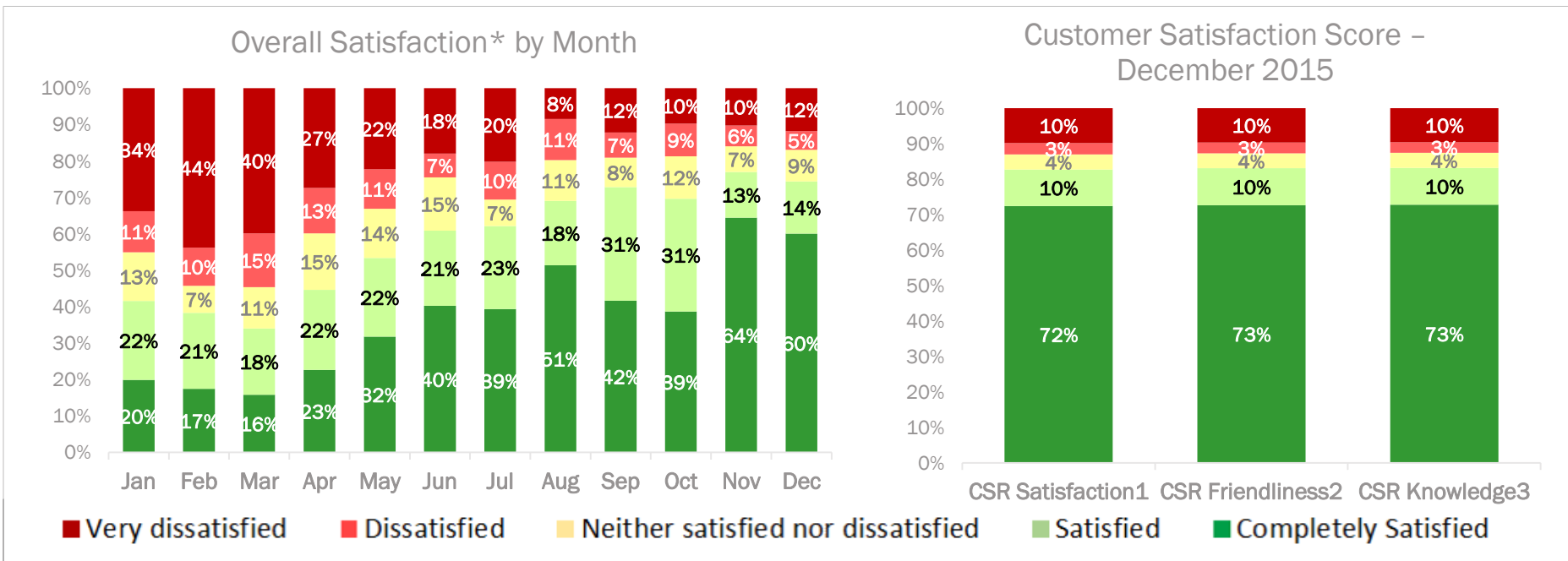
Urgent services cases resolved, Jan 2015 – Jan MTD = 4,052



Call Center Satisfaction Survey: December Results



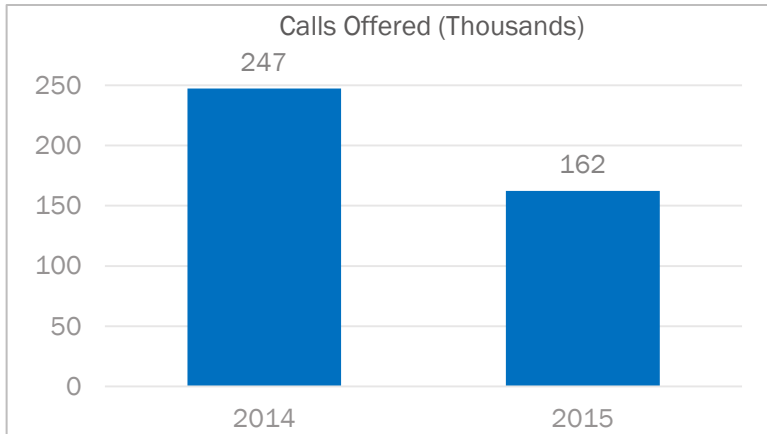
- Overall satisfaction decreased slightly by 3%
- Decreased satisfaction levels can be attributed to website usability and access, Customer Service Representative (CSR) knowledge or follow-through and billing issues



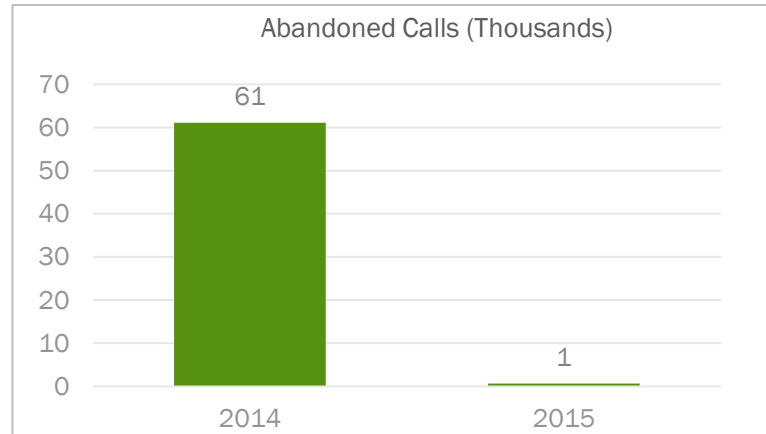
* How satisfied are you with the overall service provided to you by the Health Connector today?
 1 How satisfied are you with how our customer service representative resolved your issue today?
 2 How friendly and courteous our customer service representative was today.
 3 How satisfied are you with the knowledge of the customer service representative you spoke with today?

2016 Open Enrollment: Year-Over-Year Comparison (first 60 days)

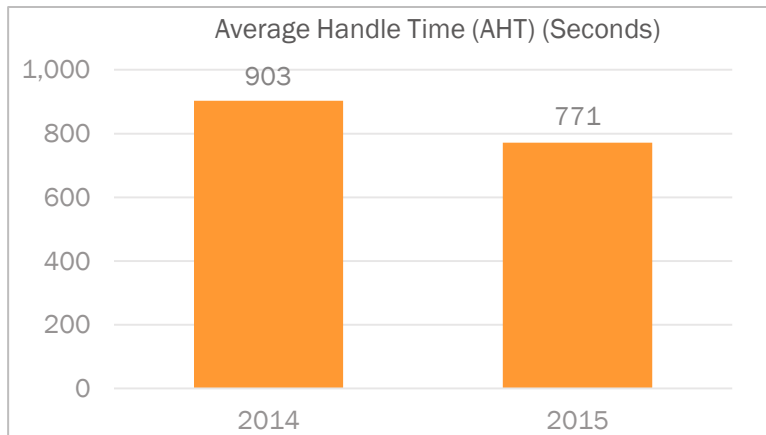
34% Fewer Calls Received Year-over-Year



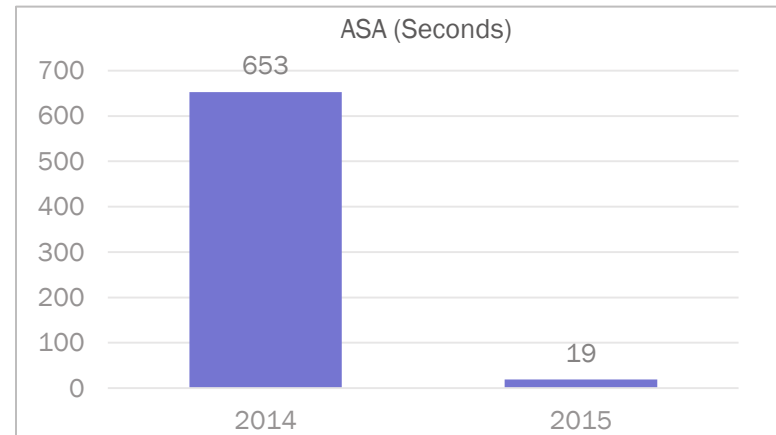
Abandonment Rate Reduced Year-over-Year
2014: 25% || 2015: 0.4%



AHT 132 Seconds Reduced Year-over-Year



ASA 634 Seconds Reduced Year-over-Year



Customer Feedback: *We are listening...*

- ❖ *[The representative] had knowledge of all questions that I asked and she was able to answer them in a professional manner...*
- ❖ *Hi, I just want to say that the customer service representative that helped me was very kind. She let me know why she was putting me on hold, how long she was putting me on hold [for] and it was very accurate. She did come back to me and filled in the knowledge that I needed. She called [my carrier] and fixed the issue.*
- ❖ *Brenda was extremely helpful and courteous. [She explained] the whole process to me and I really appreciate it.*
- ❖ *My call was answered in a very timely fashion and the representative was polite and answered my questions immediately.*
- ❖ *...The service representative today was very good...but I have been calling since the beginning of November...my issue has not been resolved. I keep being told you will get a call back in a couple of days and [that my problem] is resolved but it doesn't get resolved.*
- ❖ *I am having a very, very difficult time getting through on the Health Connector and getting a solution to my problem. My problem is simply that I cannot log into the website. This is my fifth or sixth call and its just mindboggling that this is so difficult just to reset my password.*

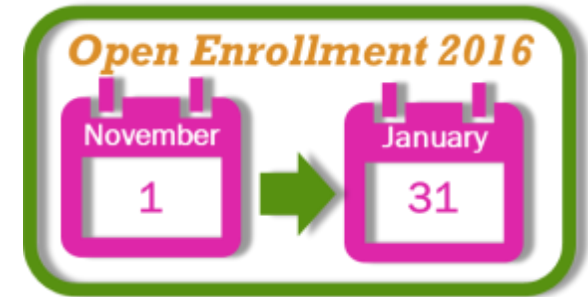
A light green background with a large, stylized white cross shape. The cross is composed of four thick, rounded arms that meet at the center. The text "Open Enrollment 2016" is centered on the cross.

Open Enrollment 2016

Final Weeks of Open Enrollment

- New members have until **January 31st** to choose, pay for and enroll in a QHP for 2016 coverage

Choose a plan and pay Enrollment Bill by:	To be enrolled in a new plan starting:
January 23	February 1
January 31 (select by date, pay by February 23)	March 1



- We are sending an “Open Enrollment is ending” and payment reminder e-mail, letting individuals know that they have until January 23 to pay for coverage effective February 1, and until January 31 to enroll in 2016 coverage
- We are preparing a press release for statewide distribution, reminding the public of the final deadline to get coverage during Open Enrollment
- And we will be supporting remaining Navigator enrollment events, including this Saturday’s Health Care For All event in Framingham