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# 2016 Open Enrollment Update

Board of Directors Meeting, February 11, 2016

# **Completed: Open Enrollment 2016**



***Our first renewals Open Enrollment period concluded on January 31st. We experienced steady enrollment growth while maintaining a stable customer experience for our renewing and new members.***


- As of February 8th, there are approximately **201,000 members** enrolled in Qualified Health Plan (QHP) coverage for 2016 (including March 1 coverage start dates), reflecting over **36,000 new** members enrolled
- The customer experience overall was smooth for both our renewing and new members, even as volume increased around payment deadlines and in the final days of Open Enrollment
- We have transitioned to Closed Enrollment, switching over our online system and updating our website to provide information about how individuals may be able to access coverage year-round



# **Enrollment Update**

# Looking Back

*Our goal this Open Enrollment period was to support members in their first renewals experience while also encouraging new enrollment across the Commonwealth.*



**36,000**  
NEW MEMBERS



**4**  
ADDITIONAL  
WALK-IN  
CENTERS



**200**

ADDITIONAL CALL  
CENTER HOURS

**120,000**  
PRELIMINARY  
ELIGIBILITY NOTICES  
MAILED



**145,000**  
RENEWAL/FINAL  
ELIGIBILITY NOTICES  
MAILED



**14**  
NAVIGATORS  
HELD OVER

**19**  
ENROLLMENT  
EVENTS



**19,000**

MEMBERS  
CONTACTED BY  
OUTBOUND CALLS



**11**

DIRECT  
MAILING  
CAMPAIGNS

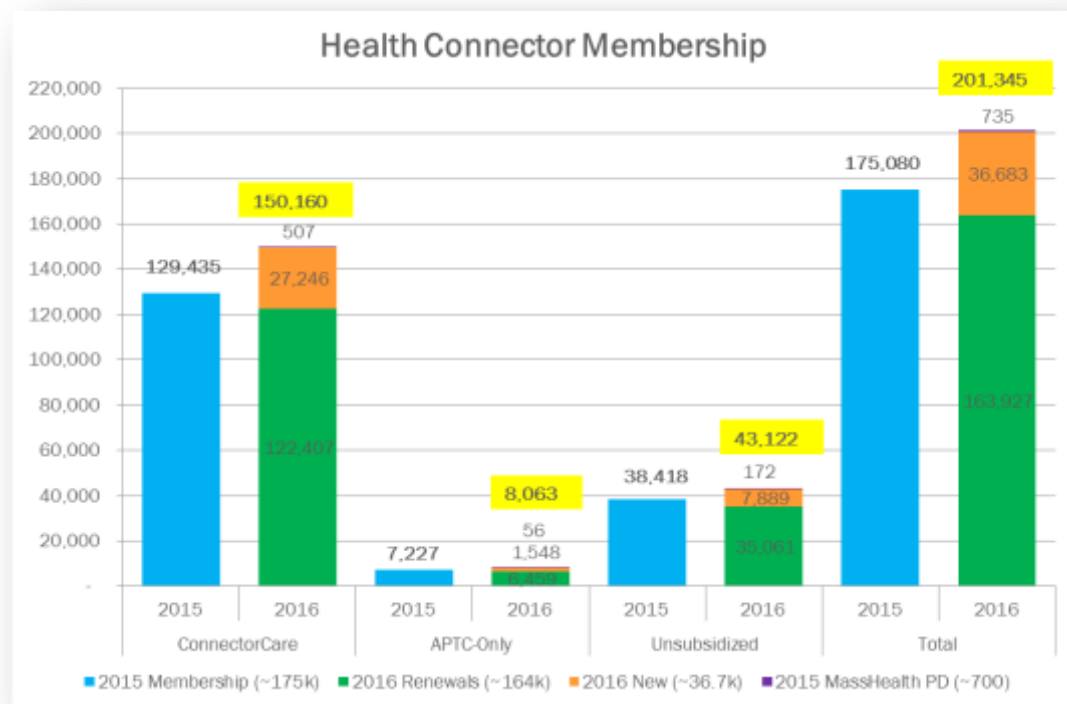
“What to Expect from Open Enrollment”  
DOR Letter  
2015 Bronze Letter  
Open Enrollment “Save the Date”  
Medicare Eligibility Letter  
“Shopping Encouragement”  
“Where to Get Help in Person”  
“Shopping Education” Series  
Plan Selection/Payment  
Reminder  
“Shopping Reminder” to 2015  
Bronze members  
“Open Enrollment is Ending”

# Renewing and New Members



**By early February, approximately 201,000 individuals were enrolled in 2016 health coverage.**

- Over 36,000 new members are enrolled in QHPs. For a frame of reference, our new members amount to about 15% of the size of last year’s estimated uninsured population\*
  - Of the approximately 27,000 new members who indicated a race or ethnicity in their application, about 12% are of Hispanic, Latino or Spanish origin, 8% are African American and 4% are Chinese
- We continue to see a high retention rate for our 2015 membership at about 94%
- Individuals who selected a plan between January 24th and January 31st still have time to pay for coverage effective March 1, so new membership tied to Open Enrollment may continue to grow



\*Data as of February 8, 2016. Number of estimated uninsured from Findings from the 2015 Massachusetts Health Insurance Survey, December 2015.

# Member Retention Overview



***Despite meeting our goal of retaining at least 90% of members through the renewals process, about 6% of our 2015 membership did not renew their coverage with the Health Connector for 2016.***

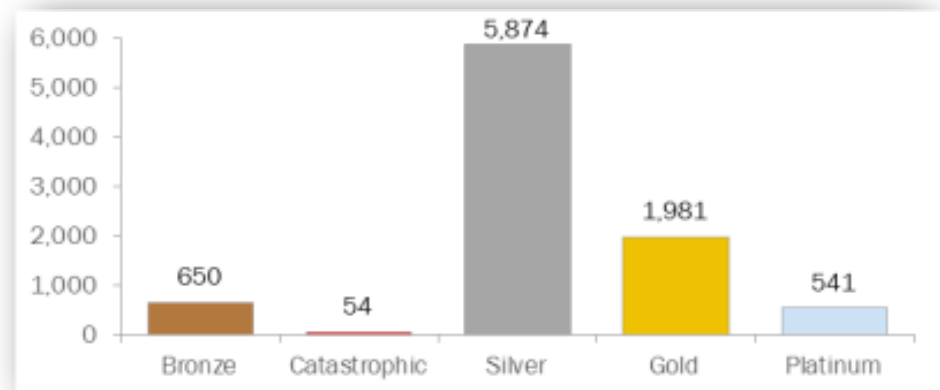
- Information from our last large-scale survey, conducted in the first half of 2016, revealed that, of those who reported they dis-enrolled, the most common reasons for leaving their QHPs were getting health coverage from another source
- In our next survey later this calendar year, we plan to ask renewing members why they did not renew their coverage in 2016 to further our understanding of why members leave the Health Connector and what coverage sources they obtain next

# Renewing and New Members: Metallic Tier



***The vast majority of renewing members remain in the same metallic tier, while Silver plans are significantly more popular than other metal levels among new members.***

- Since the last Board meeting, we have seen a slight increase in the number of members moving from Catastrophic to Silver and from Bronze to Silver and Gold
  - In early January, for example, 84% of 2015 Bronze members remained in a Bronze plan for 2016; by early February, that percentage decreased to 80%
    - This may be attributable, in part, to a special mailing sent the first week in January to 2015 Bronze members reminding them to closely review their benefits and letting them know they could still switch plans before the end of Open Enrollment
- For new unsubsidized and Advance Premium Tax Credit (APTC)-only members, Silver plans are most popular, followed by Gold
  - Although Silver and Gold plans have historically been most popular, this year, automatic filtering for these tiers was added to the shopping pages
  - Shoppers are able to turn off filtering to view plans from other tiers, and some have elected to enroll in Bronze and Platinum (as well as Catastrophic, when they are eligible)



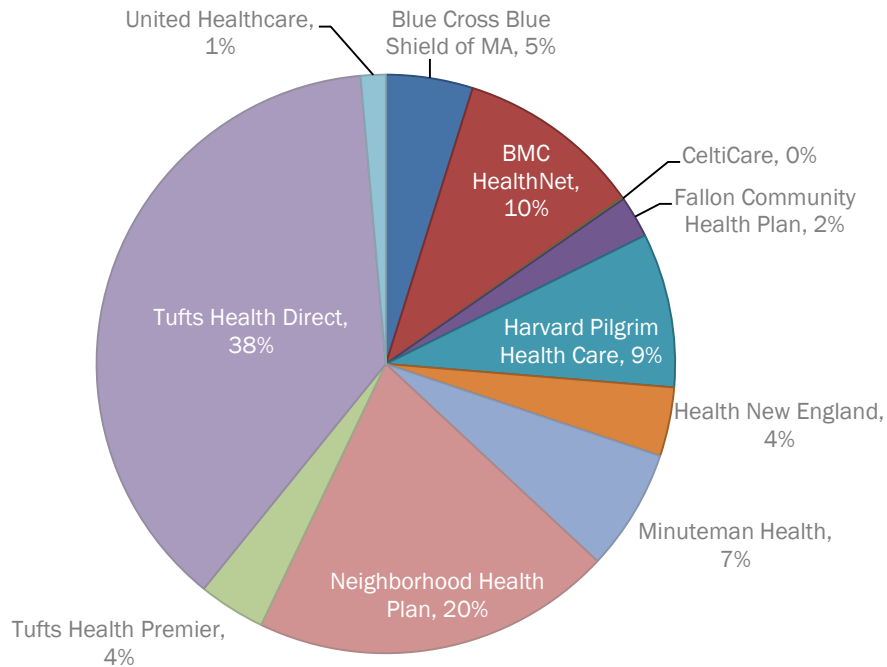
Data as of February 1, 2016.

# New Members: Carrier

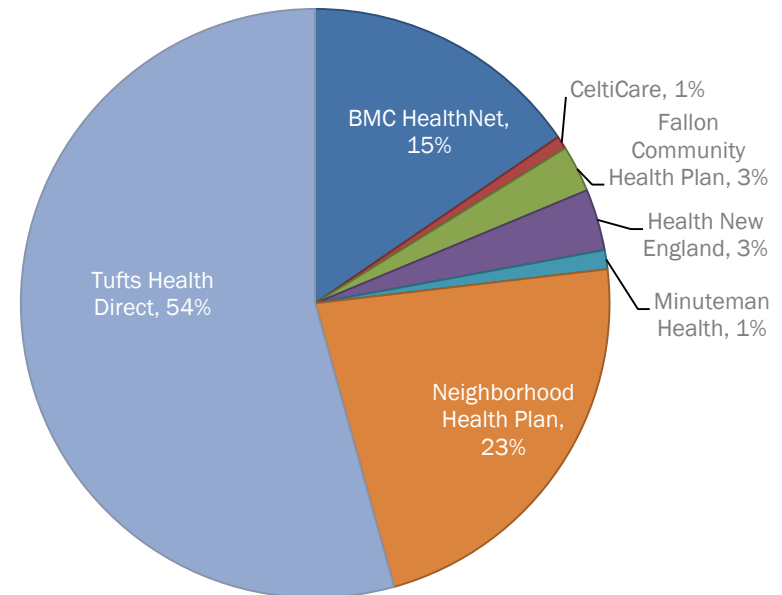


**Similarly, renewing members tend to remain in the same carrier, with approximately 95% in the same carrier from 2015 to 2016. For new members, Tufts Health - Direct was the most popular carrier choice among both unsubsidized and subsidized members.**

New Unsubsidized and APTC-only Membership by Carrier



New ConnectorCare Membership by Carrier



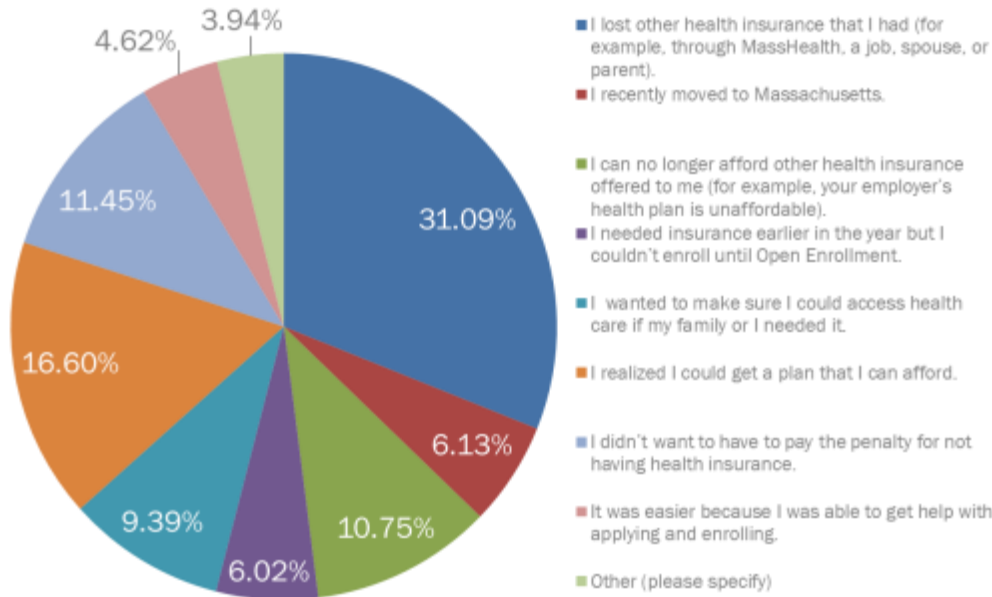


# Update: New Member Survey Results

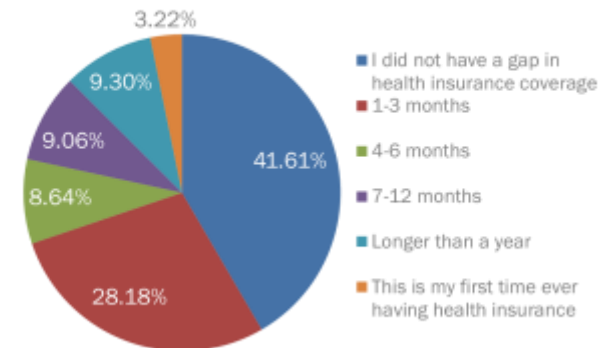


***A second round of our new member survey showed that 83% of respondents had been insured at some point previously, and 70% were uninsured for less than three months before enrolling in a QHP.***

Why did you decide to shop for insurance through the Health Connector during Open Enrollment? Choose any of the following answers that apply to you:



How long did you go without health insurance before enrolling with the Health Connector?



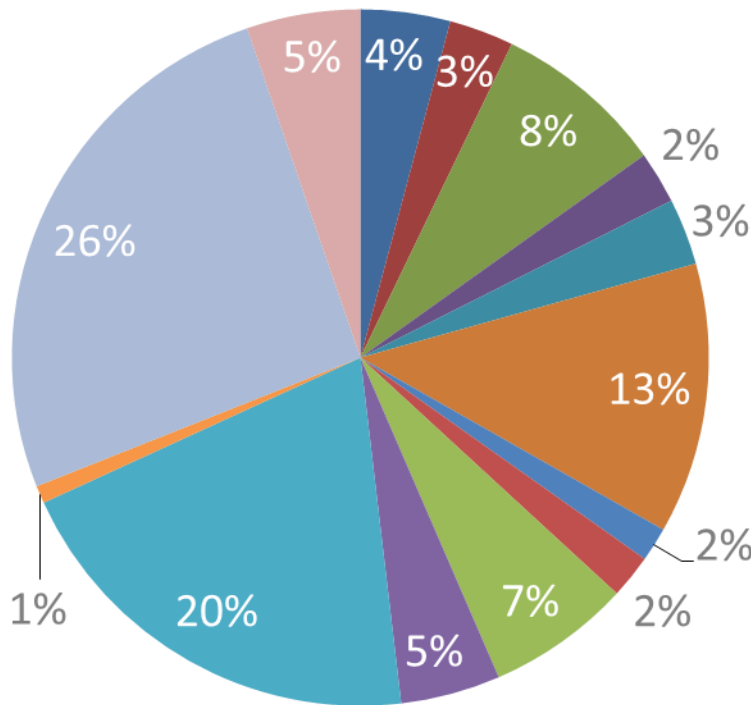
***The most common reason for enrolling was losing health insurance from another source. Respondents that filled in their own reason for deciding to get coverage through the Health Connector cited reasons such as realizing they could afford a good plan, having issues with COBRA (being too expensive or expiring), and fear of being without insurance.***

# Update: New Member Survey Results (cont'd)



*While most members report they learned about us through MassHealth, 36% learned about us through our public education and messaging campaign, 20% by word of mouth, and 14% through an assister or issuer.*

How did you hear about the Health Connector? Choose any of the following answers that apply to you:



- On the radio (4%)
- In the newspaper (3%)
- On television (8%)
- A print ad (for example, a sign on a bus, on the subway, at a gas station) (2%)
- An online ad (for example, on Facebook, Google, Pandora, YouTube) (3%)
- An online search (for example, searching through Google for places to get insurance) (13%)
- A letter from the Department of Revenue (2%)
- A health insurance company (2%)
- A hospital or community health center (7%)
- A health insurance assister or navigator (5%)
- A friend or family member (20%)
- At a public event or location (for example, at Boston Calling or a mall) (1%)
- MassHealth (26%)
- Other (please specify) (5%)

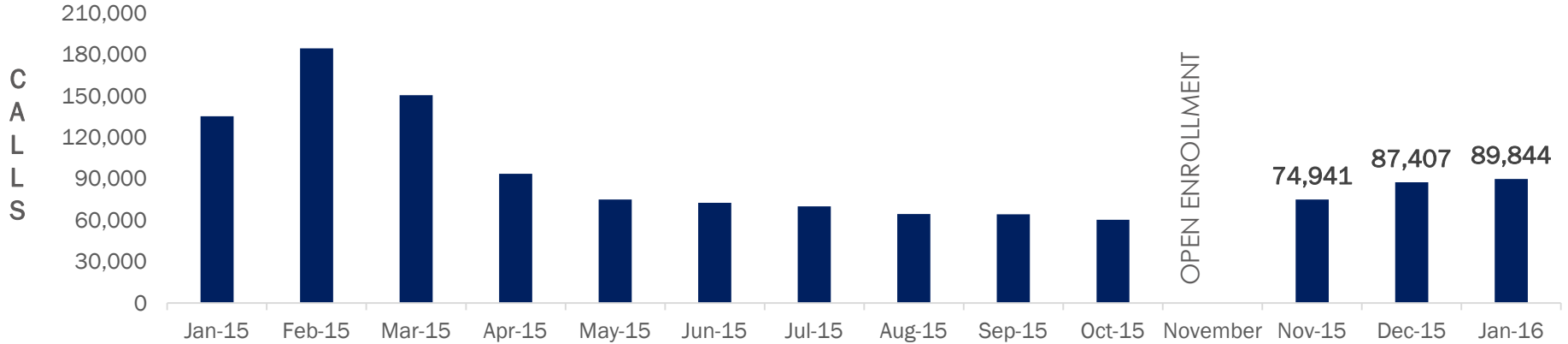


# **Customer Experience Update**

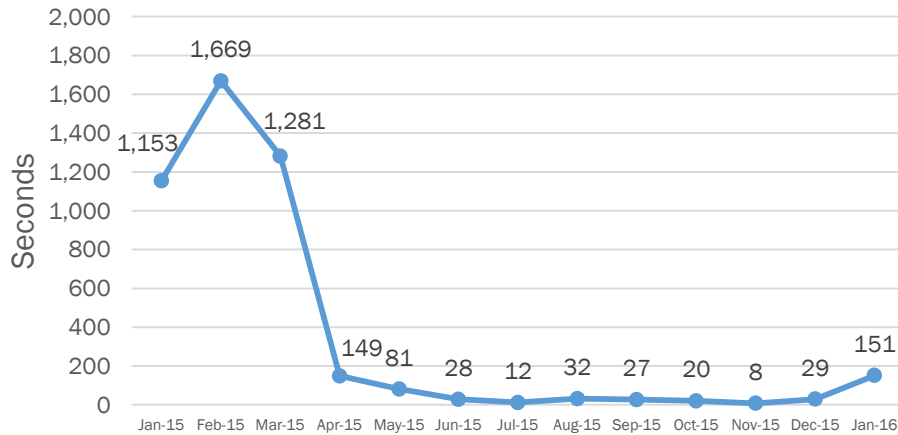
# Service Center Performance: Open Enrollment



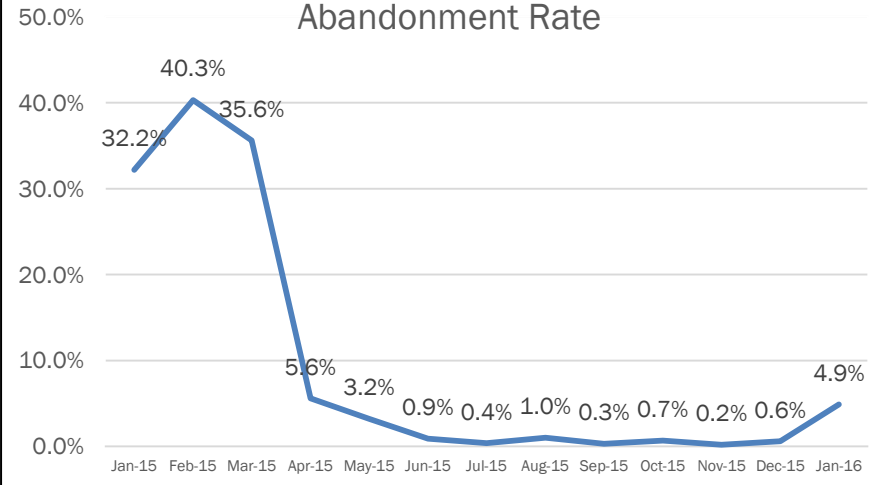
## CALLS OFFERED



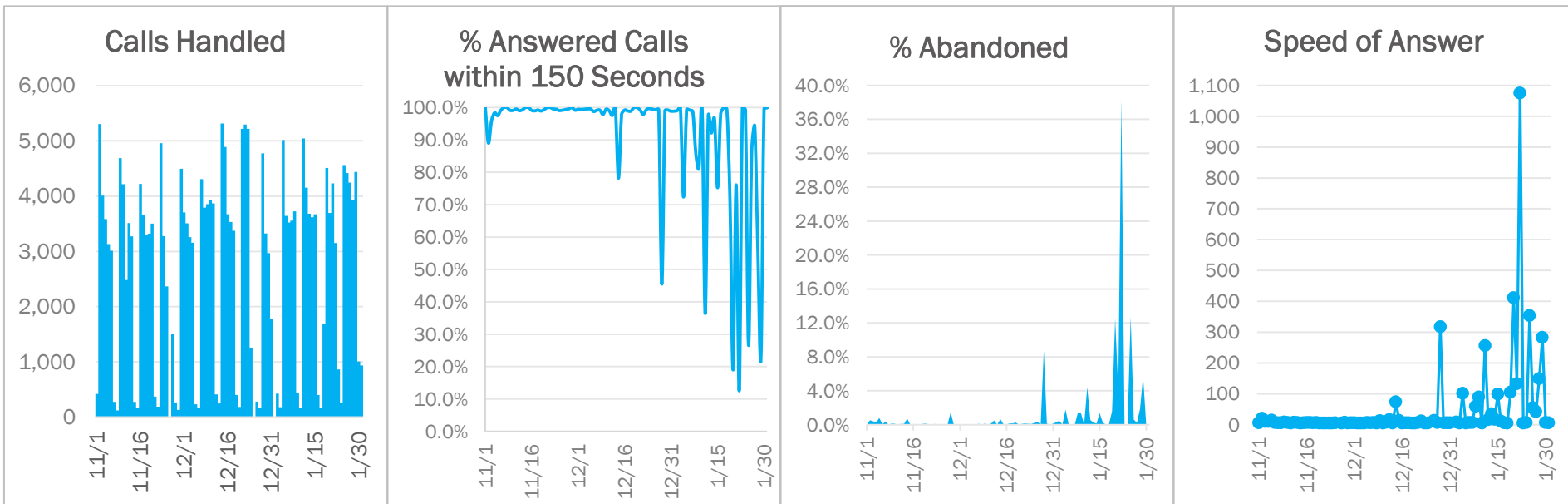
## Average Speed to Answer (ASA), Call Center



## Abandonment Rate



# Service Centers: Open Enrollment Nov-Jan 2016



## TOP CALL DRIVERS

Enrollment

28%

Application /  
Eligibility

25%

Billing /  
Payments

21%

General  
Questions

10%

Case  
Updates

8%

Other

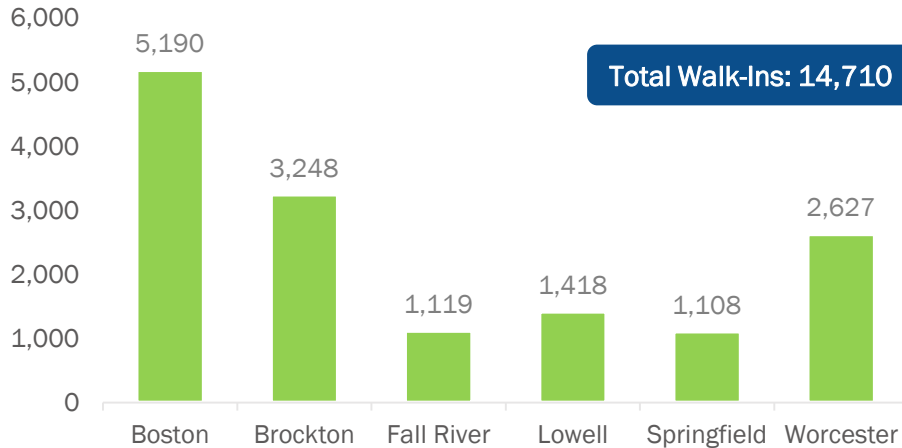
4%

Notices /  
Mailings

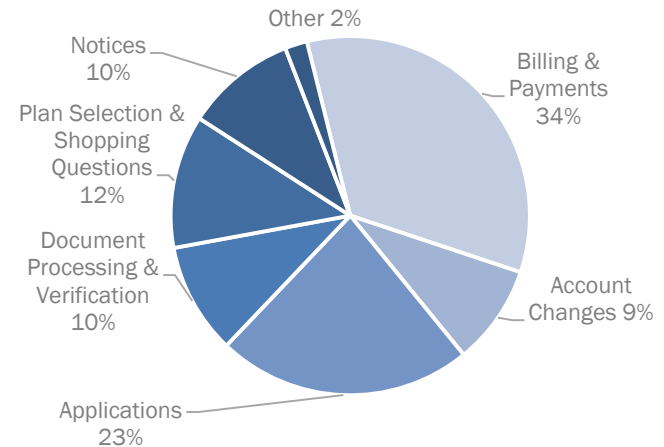
2%

# Walk-In Center Performance

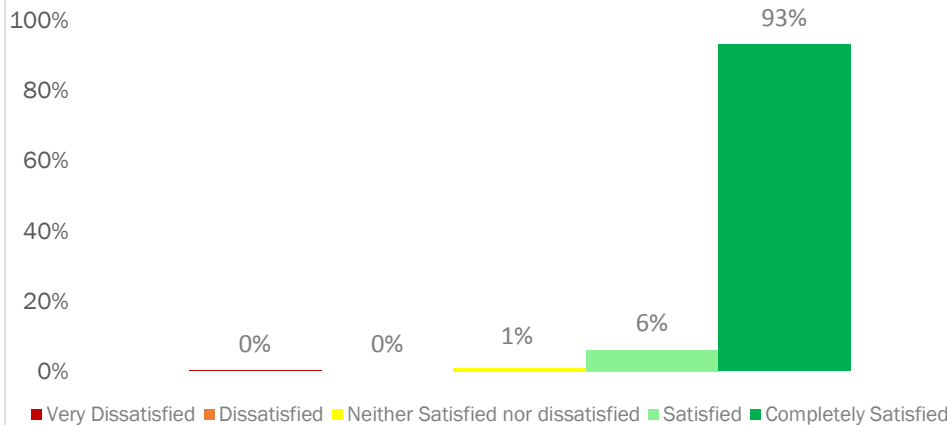
## Walk-Ins by Location \* Until Jan 31



## Reasons for Walk-In \* Until Jan 31



## Overall Satisfaction – January 2016



\* 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 Feedback

“Having the Health Connector on-site at Lowell Community Health Center has made Open Enrollment a much smoother process this year. Clients enjoyed the added convenience and hands-on help.”

– *Maria Sousa, Health Benefits Supervisor  
Lowell Community Health Center*

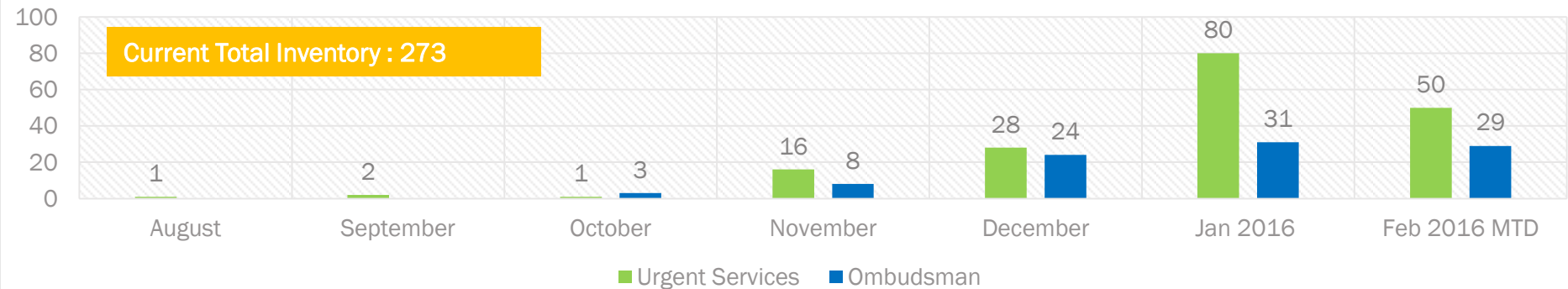
“The staff who helped me today were kind, courteous, professional, and knowledgeable. I was treated with respect and helped in a timely manner.” – *January 20, 2016 Fall River walk-in*

“She was able to answer all of my questions in a very sympathetic manner and was able to resolve my issue. Although Health Connector is a very busy place, she did not act as if I was an imposition on her time at all. “

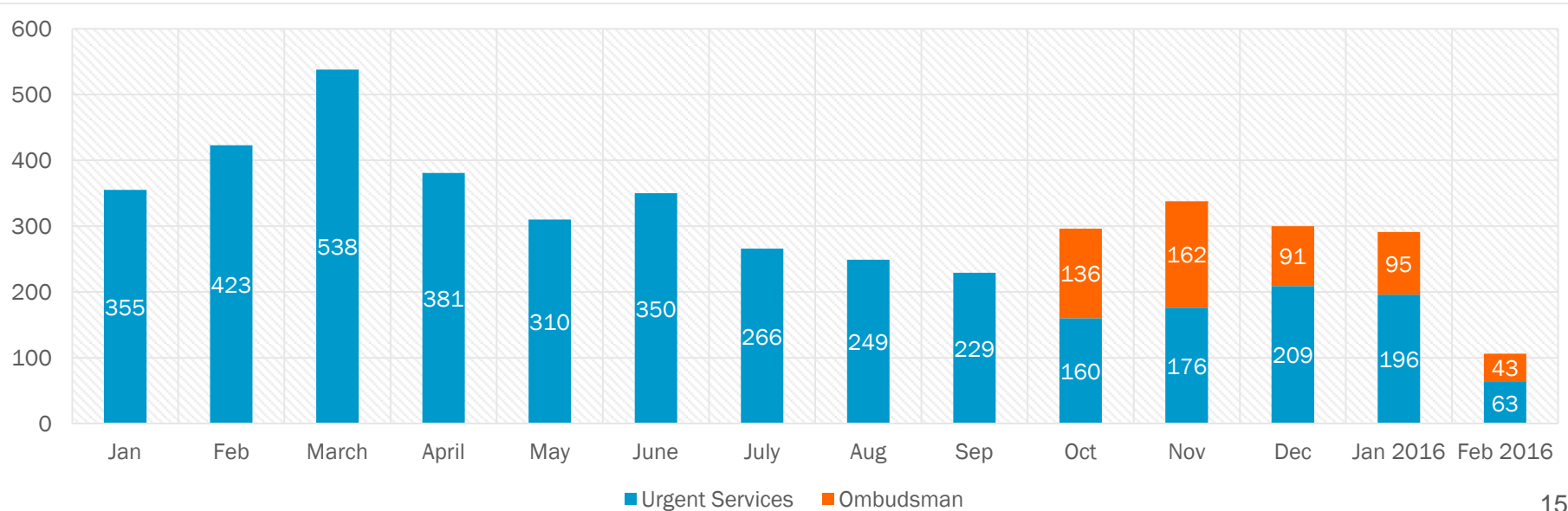
–*January 29, 2016 Worcester walk-in*

# Urgent Services and Ombudsman

Urgent Services and Ombudsman Inventory



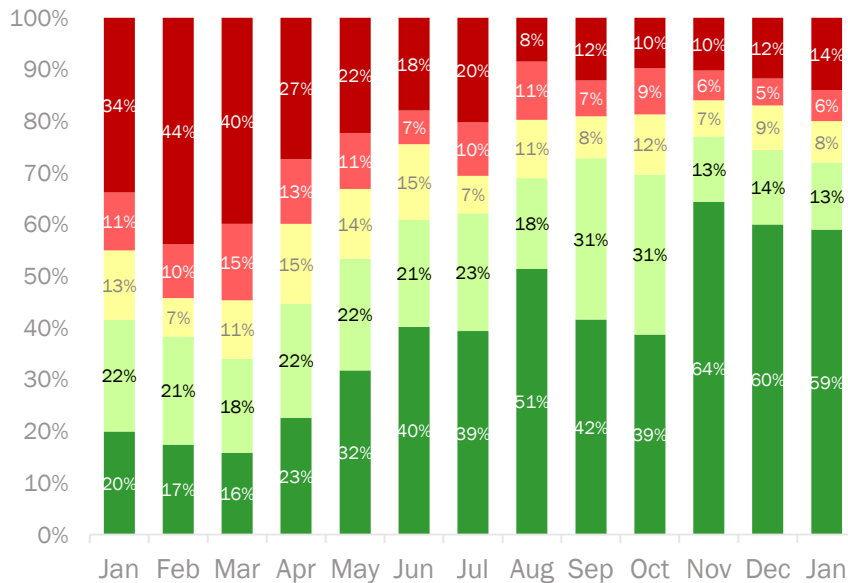
Number of Urgent Services & Ombudsman Cases received by Month



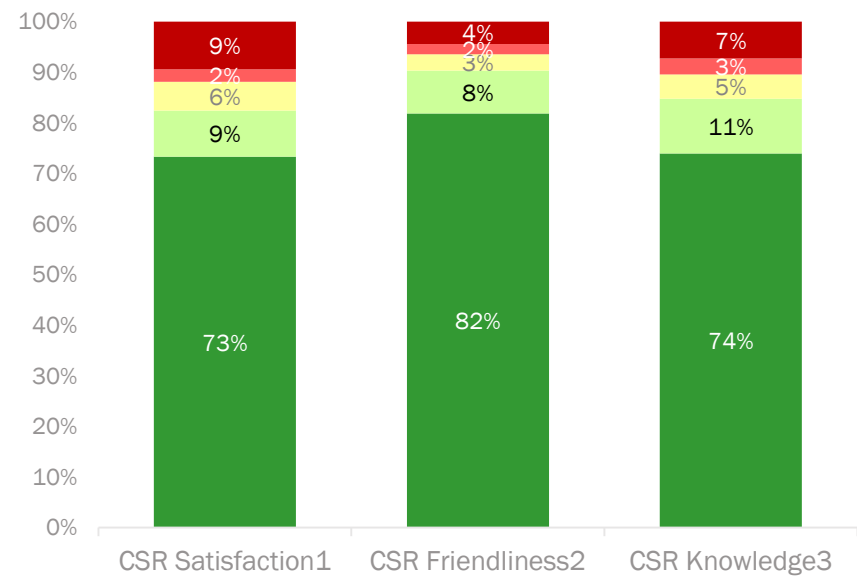
# Call Center Satisfaction Survey: January Results



Overall Satisfaction\* by Month



CSAT Score - Jan'16



■ Very dissatisfied   
 ■ Dissatisfied   
 ■ Neither satisfied nor dissatisfied   
 ■ Satisfied   
 ■ Completely Satisfied

\* 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?



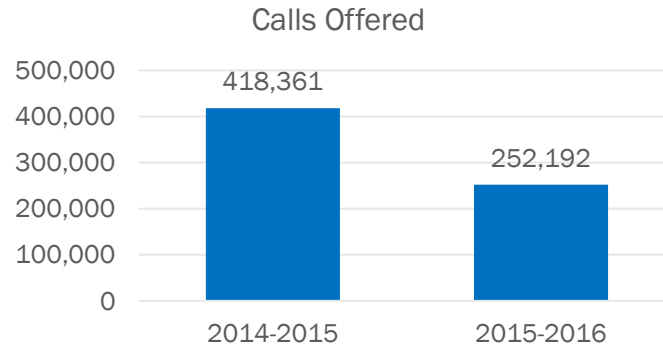
# 2016 Open Enrollment: Year-Over-Year Comparison (YoY)



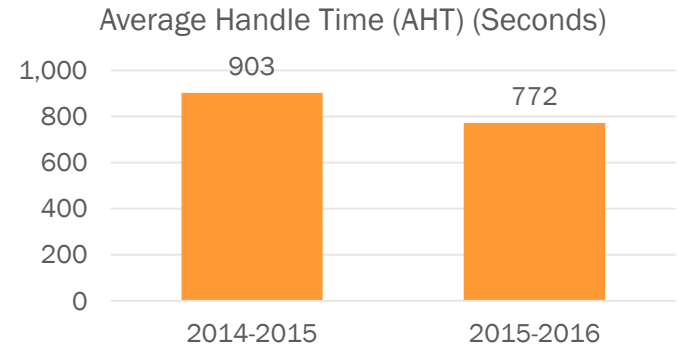
Call Center performance during this Open Enrollment far exceeded prior year performance.

The majority of abandoned calls for this Open Enrollment were from January 2016. Peak days in January were on Mondays (typical high volume days), days with weather incidents and the Friday prior to the close of Open Enrollment.

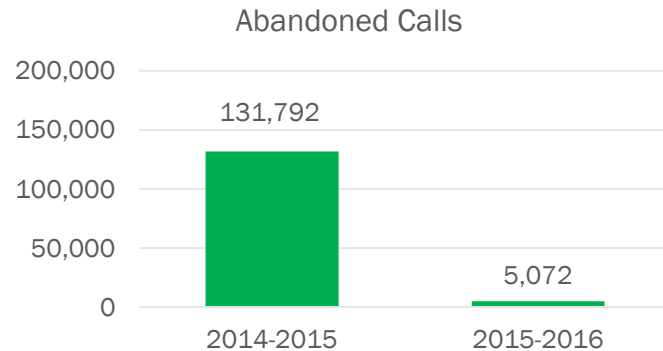
## 40% Fewer Calls Received Year-Over-Year (YoY)



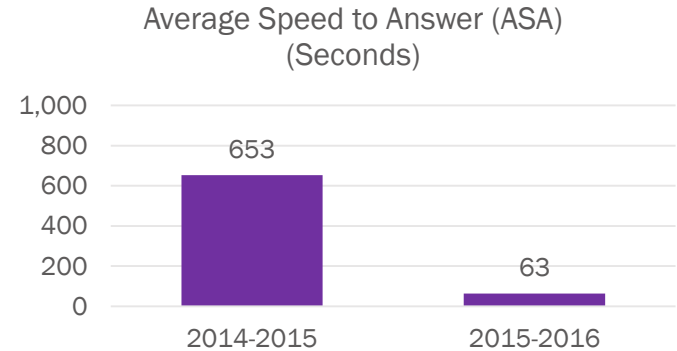
## AHT 131 Seconds Reduced YoY



## Abandonment Rate Reduced YoY 2014: 25% 2015: 1.9%



## ASA 590 Seconds Reduced YoY



# Customer Feedback: *We are listening...*



- ❖ Your representative was very courteous and was able to pull up my records and understand what I think was fairly complicated multiple issues to be discussed. She managed to get everything under control and taken care of all in one call.
- ❖ Your service was very prompt. The young lady I talked to was very nice. She answered my questions, she gave me the answers and she was very lovely. I appreciate that. So keep up the good work. Thank you.
- ❖ Well I don't have much to say; I was satisfied because Gavin listened and explained the resolution/what he was going to do and gave me the information I needed to follow up. He was polite and knowledgeable and on this specific issue the only thing I had difficulties with is the website - trying to make two payments was difficult because you can only do one payment a day and that was not apparent but support on the phone has been great, thank you.
- ❖ Overall my interaction with the Health Connector in the beginning was very bad. But I have to say Melissa did an excellent job—she was friendly and knowledgeable, and I hope that your service continues to improve.

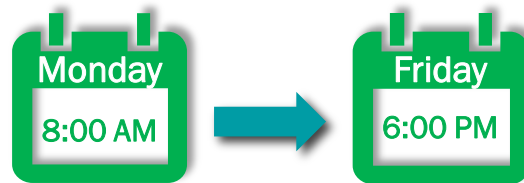


# **Transition to Closed Enrollment**

# Post-Open Enrollment: Customer Support



- During closed enrollment, the Health Connector’s call center is open Monday through Friday, 8:00 AM to 6:00 PM; our usual hours



- All six of the Health Connector’s walk-in centers will be open through February
  - Beginning in March, the pilots will end; thank you to our community partners

Permanent Walk-in Centers	Hours
Boston—Health Connector	Mon-Fri 8am-6pm Closed President’s Day (2/15)
Springfield—MassHealth MEC	Mon-Fri 9am-5pm Closed President’s Day (2/15)
Worcester—Health Connector	Mon-Fri 8am-6pm Closed President’s Day (2/15)

Pilot Walk-in Centers	February Hours
Brockton Neighborhood Health Center	Mon-Thurs 8am-8pm Fri 8am-6pm Sat 9am-1pm Last Day: Sat 2/27
Fall River Health First Family Care Center	Mon-Fri 8:30am-5pm Closed President’s Day (2/15) Last Day: Fri 2/26
Lowell Community Health Center	Mon-Fri 8am-5:30pm Closed President’s Day (2/15) Last Day: Fri 2/26

# Post-Open Enrollment: Special Enrollment Periods

*Outside of Open Enrollment, we will continue to encourage individuals to apply for health insurance when eligible, owing to qualifying events, or year-round eligibilities.*

## Special Enrollment Period



## Special Enrollment Period

The 2016 Open Enrollment period ended January 31, 2016. If you need coverage that starts before January 1, 2017, you may qualify for coverage through the Health Connector if you experience certain life events ("qualifying events") may allow you to get coverage during a 60-day special enrollment period, even after Open Enrollment ends.

You can enroll **any time of the year** if:

- You qualify for MassHealth.
- You now qualify for a ConnectorCare plan through the Health Connector after not having qualified in the past, or after applying for the first time.
- You are applying for dental coverage.
- You are a member of a federally recognized tribe or Alaska Native shareholder.

- More information about Special Enrollment Periods can be found on our website at [www.MAhealthconnector.org/get-started/special-enrollment-period](http://www.MAhealthconnector.org/get-started/special-enrollment-period)

# Looking Ahead



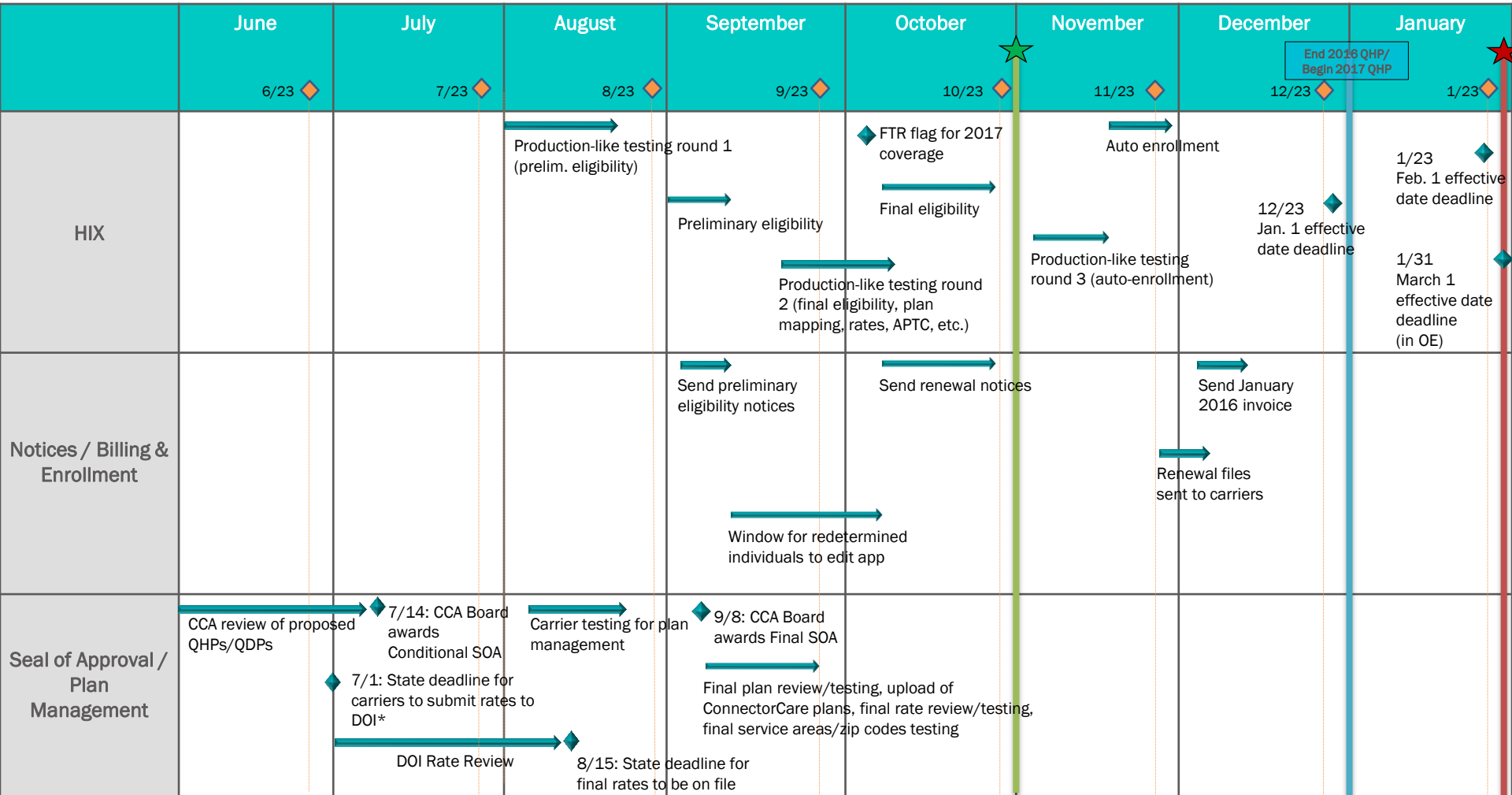
***With the close of Open Enrollment, we will continue to encourage eligible enrollment, support our customers and enhance our system.***

- Although we achieved our goal of a stable Open Enrollment period, we continue to work to ensure every member has a smooth experience throughout the year
- Our Navigators and other enrollment assisters will continue to support customers in the enrollment process, encouraging new members to apply as they may be eligible for a Special Enrollment Period
- We will also send a biweekly email to newly-eligible ConnectorCare applicants, encouraging them to enroll during their 60-day shopping window
- We have begun preparing for Open Enrollment 2017, building on our experience and lessons learned this year


# Draft Timeline / Process for 2017 Open Enrollment Planning



*This timeline assumes 2017 Open Enrollment opens on November 1, 2016.*



End 2016 QHP/  
Begin 2017 QHP



# **Appendix**



# Characteristics of New Membership



**New 2016 Members by Gender (Share)**

	Male	Female	Total
ConnectorCare	33.58%	40.48%	74.05%
1	2.85%	4.29%	7.14%
2a	5.63%	7.30%	12.93%
2b	11.58%	14.51%	26.09%
3a	7.95%	8.61%	16.56%
3b	5.58%	5.75%	11.33%
APTC	2.02%	2.21%	4.23%
Unsubsidized	11.40%	10.32%	21.72%
Total	46.99%	53.01%	100.00%

**New 2016 Members by Age Group (Share)**

	< 18	18-25	25-34	35-44	45-54	55-64	65+	Total
ConnectorCare	0.59%	8.07%	22.06%	15.26%	14.82%	12.92%	0.33%	74.05%
1	0.01%	0.72%	2.00%	1.77%	1.33%	1.17%	0.14%	7.14%
2a	0.08%	1.58%	3.83%	3.09%	2.56%	1.73%	0.07%	12.93%
2b	0.13%	3.10%	8.14%	5.24%	5.08%	4.34%	0.07%	26.09%
3a	0.15%	1.75%	4.83%	3.14%	3.45%	3.19%	0.04%	16.56%
3b	0.23%	0.92%	3.27%	2.03%	2.39%	2.48%	0.02%	11.33%
APTC	0.68%	0.31%	0.31%	0.44%	0.92%	1.56%	0.01%	4.23%
Unsubsidized	2.96%	1.45%	6.36%	3.46%	3.96%	3.48%	0.05%	21.72%
Total	4.23%	9.83%	28.72%	19.16%	19.70%	17.96%	0.39%	100.00%

**New 2016 Members in Top 10 Priority Communities**

Community	New 2016 Members
Brockton	758
Dorchester	803
Fall River	545
Lawrence	903
Lowell	742
Lynn	614
New Bedford	479
Quincy	704
Springfield	667
Worcester	1,140

**New 2016 Members by QHP FPL (Share)**

Note: Members that do not apply for Financial Assistance will not have an QHP FPL.  
QHP FPL is provided at the family level, so each member will have the same QHP FPL

	≤ 100%	>100 - ≤150%	>150 - ≤200%	>200 - ≤250%	>250 - ≤300%	>300 - ≤400%	> 400%	Not applying for Financial Assistance or Not Found	Total
ConnectorCare	6.74%	12.45%	25.78%	16.27%	11.16%	0.04%	0.04%	1.57%	74.05%
1	6.71%	0.03%	0.01%	0.02%	0.00%	0.01%	0.00%	0.35%	7.14%
2a	0.02%	12.38%	0.07%	0.01%	0.02%	0.01%	0.01%	0.42%	12.93%
2b	0.00%	0.03%	25.66%	0.03%	0.01%	0.01%	0.01%	0.34%	26.09%
3a	0.00%	0.00%	0.03%	16.18%	0.02%	0.01%	0.01%	0.31%	16.56%
3b	0.00%	0.01%	0.01%	0.03%	11.11%	0.01%	0.01%	0.15%	11.33%
APTC	0.00%	0.03%	0.03%	0.04%	0.04%	3.98%	0.02%	0.09%	4.23%
Unsubsidized	0.13%	0.07%	0.24%	0.24%	0.26%	3.39%	5.05%	12.35%	21.72%
Total	6.87%	12.55%	26.05%	16.55%	11.46%	7.41%	5.11%	14.00%	100.00%

# Characteristics of New Membership (cont'd)



## New 2016 Members by Race/Ethnicity (Share)

Notes:

1. Individuals are not required to indicate race or ethnicity.
2. Member may indicate multiple races/ethnicities, but are assigned to first race/ethnicity chosen.
3. The responses below total to 27,530 responses from members who indicated a race or ethnicity.

Race/Ethnicity	African American	American Indian or Alaska Native	Asian Indian	Chinese	Filipino	Guamanian or Chamorro	Japanese	Korean	Native Hawaiian	Other Asian	Other Pacific Islander	Samoan	Vietnamese	White	Other Non-Hispanic, Latino or Spanish Origin	Cuban	Mexican, Mexican American or Chicano/a	Puerto Rican	Other Hispanic, Latino or Spanish Origin	Total
ConnectorCare	7.27%	0.00%	1.28%	2.83%	0.28%	0.04%	0.14%	0.36%	0.04%	1.66%	0.07%	0.03%	1.47%	41.94%	4.07%	0.17%	0.49%	3.35%	6.08%	71.57%
1	1.09%	n/a	0.33%	0.82%	0.04%	n/a	n/a	0.08%	0.00%	0.32%	0.01%	n/a	0.31%	0.81%	0.71%	0.02%	0.04%	0.01%	1.16%	5.74%
2a	1.61%	n/a	0.29%	0.60%	0.04%	0.01%	0.02%	0.08%	0.00%	0.31%	0.01%	0.00%	0.29%	5.92%	0.79%	0.03%	0.12%	0.69%	1.34%	12.15%
2b	2.47%	n/a	0.32%	0.77%	0.09%	0.02%	0.07%	0.12%	0.01%	0.58%	0.03%	n/a	0.50%	15.93%	1.40%	0.06%	0.17%	1.61%	1.81%	25.96%
3a	1.40%	n/a	0.19%	0.37%	0.06%	0.01%	0.02%	0.04%	0.00%	0.34%	0.02%	0.03%	0.27%	11.06%	0.66%	0.05%	0.09%	0.73%	1.05%	16.38%
3b	0.70%	n/a	0.15%	0.27%	0.05%	0.00%	0.03%	0.05%	0.01%	0.11%	n/a	n/a	0.11%	8.23%	0.51%	0.02%	0.07%	0.31%	0.72%	11.35%
APTC	0.14%	0.15%	0.08%	0.13%	0.01%	n/a	0.02%	0.02%	n/a	0.04%	n/a	0.00%	0.04%	3.41%	0.17%	0.00%	0.02%	0.09%	0.15%	4.47%
Unsubsidized	0.88%	0.00%	0.69%	0.85%	0.08%	n/a	0.13%	0.12%	0.01%	0.26%	0.02%	n/a	0.15%	19.03%	0.53%	0.06%	0.16%	0.31%	0.67%	23.96%
Total	8.28%	0.16%	2.05%	3.81%	0.37%	0.04%	0.29%	0.50%	0.05%	1.97%	0.09%	0.03%	1.67%	64.38%	4.77%	0.23%	0.67%	3.75%	6.90%	100.00%

## New 2016 Members by Preferred Language (Share)

Note:

1. The responses below total to 27,025 responses from members who indicated a language preference.

	Arabic	Chinese	Haitian Creole	Cape Verdean Creole	English	French	Greek	Hindi	Italian	Cambodia n/Khmer	Korean	Laotian	Nepalese	Portuguese	Russian	Somalian	Spanish	Vietnamese	Total
ConnectorCare	0.21%	1.31%	0.38%	0.39%	65.46%	0.10%	0.03%	0.11%	0.01%	0.08%	0.09%	0.01%	0.04%	0.97%	0.31%	0.01%	7.43%	0.45%	77.38%
1	0.09%	0.48%	0.18%	0.19%	4.38%	0.04%	0.00%	0.05%	0.01%	0.01%	0.02%	0.00%	0.01%	0.21%	0.13%	0.00%	1.93%	0.15%	7.88%
2a	0.03%	0.29%	0.07%	0.10%	11.04%	0.03%	0.01%	0.03%	0.00%	0.01%	0.03%	0.00%	0.01%	0.17%	0.06%	0.00%	1.82%	0.10%	13.81%
2b	0.06%	0.31%	0.09%	0.07%	24.20%	0.02%	0.00%	0.01%	0.00%	0.03%	0.02%	0.00%	0.01%	0.34%	0.06%	0.00%	2.13%	0.11%	27.47%
3a	0.03%	0.13%	0.01%	0.02%	15.42%	0.01%	0.01%	0.01%	0.00%	0.02%	0.01%	0.00%	0.01%	0.15%	0.05%	0.00%	1.00%	0.06%	16.94%
3b	0.00%	0.11%	0.03%	0.01%	10.42%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.02%	0.00%	0.55%	0.03%	11.29%
APTC	0.00%	0.03%	0.00%	0.00%	2.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.03%	0.02%	0.00%	0.03%	0.00%	2.80%
Unsubsidized	0.00%	0.14%	0.01%	0.00%	19.28%	0.01%	0.01%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.07%	0.01%	0.00%	0.23%	0.02%	19.81%
Total	0.21%	1.48%	0.40%	0.40%	87.41%	0.10%	0.04%	0.11%	0.01%	0.08%	0.10%	0.01%	0.04%	1.08%	0.34%	0.01%	7.70%	0.47%	100.00%