



Recap of Open Enrollment and Community Outreach

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2017 Open Enrollment: Complete and Successful



The Health Connector offered new and renewing members a stable experience during 2017 Open Enrollment.

- **Record Numbers of New Enrollees**
 - A multi-faceted outreach and community engagement strategy brought in a record number of new members
 - 63,000 new members signed up for 2017 coverage during Open Enrollment
- **Managed Massive Member Movement**
 - A thorough messaging campaign to renewing members highlighted program changes and urged members to “stop, shop, enroll” for 2017
 - Roughly 15% of members changed carriers, compared to 3-7% in past years
- **Already Looking Ahead to 2018 Open Enrollment**
 - Lessons learned from this Open Enrollment will be used to improve future open enrollments

Context – Going into 2017 Open Enrollment



Going into 2017 Open Enrollment, the Health Connector was preparing for member impacts and shifts resulting from premium increases and eligibility changes resulting from program integrity adjustments. And, as always, the Health Connector was seeking to be a coverage resource to those in need of insurance.

Change in Non-Group Membership

	Beginning of OE	End of OE
ConnectorCare	181,691	184,869
APTC Only	8,934	9,706
Unsubsidized	42,911	51,497
Total Non-group membership	233,536	246,073



Results of Targeted Outreach and Community Engagement

Strategy Behind New Enrollments

A renewed emphasis on ethnic media and grassroots community outreach, focused on data-driven target populations, led to an increase in new enrollments.

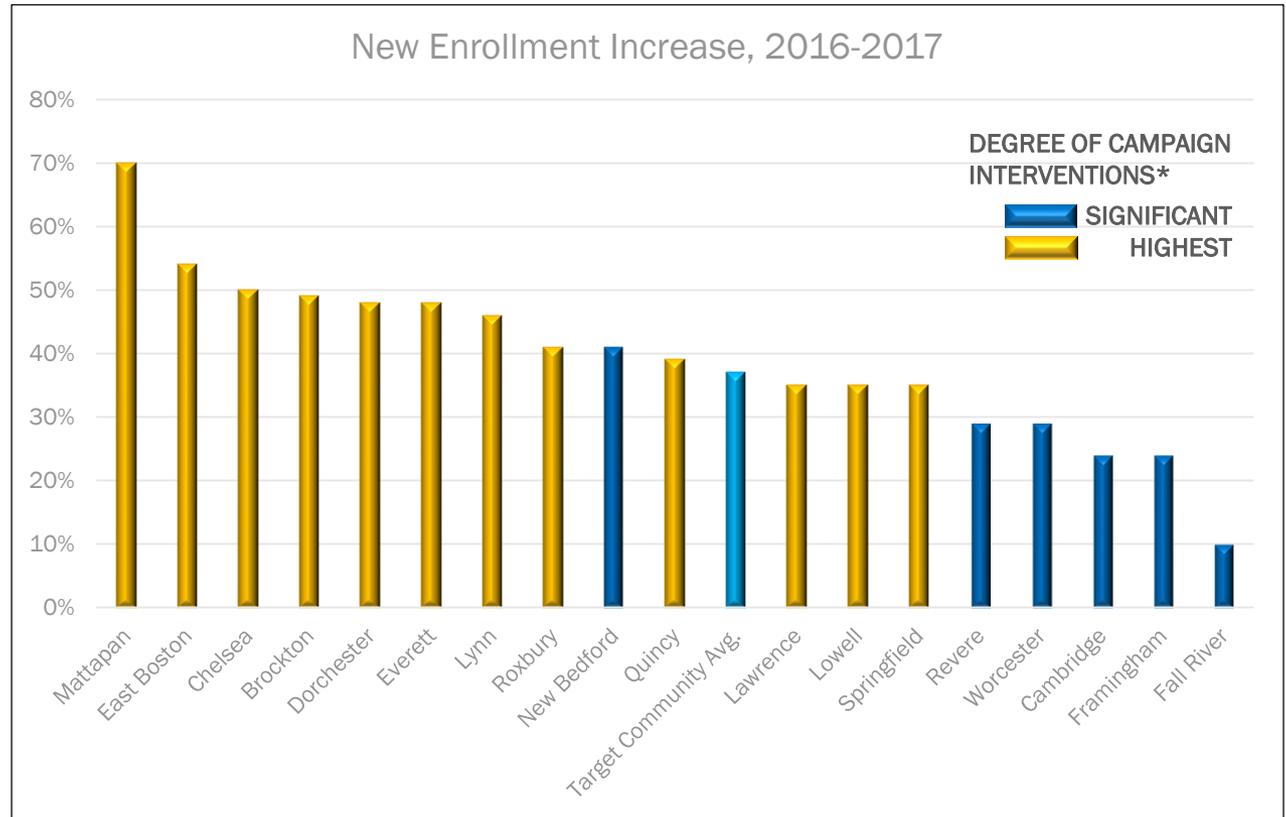
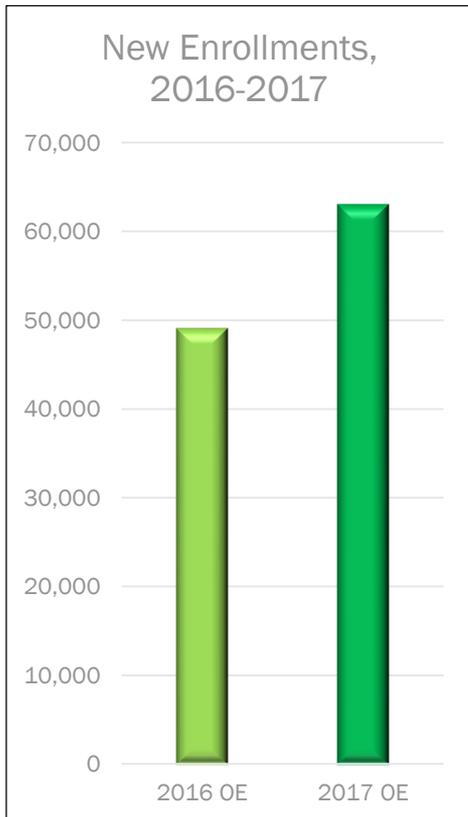
- Focused outreach in Spanish, Portuguese, Chinese, Haitian Creole, Vietnamese, Cambodian and Polish helped us reach key communities and populations identified prior to Open Enrollment as needing additional engagement:
 - Latinos
 - People at risk of losing coverage through an employer
 - New residents to Massachusetts
- More than 63,000 new people signed up for Health Connector coverage for 2017, compared to 49,000 for 2016
- Deep reach and impressions via TV, radio, print, digital, social, window signs, events and enrollment cards sought to create a ‘culture of coverage’
- Coordination with Navigators created direct referrals to in-person assistance, resulting in a better enrollment experience for new members

Target Communities

Brockton
Cambridge
Chelsea
Dorchester
East Boston
Everett
Fall River
Framingham
Lawrence
Lowell
Lynn
Mattapan
New Bedford
Quincy
Revere
Roxbury
Springfield
Worcester

New Enrollments by the Numbers

The outreach campaign helped drive new enrollments in target communities. In those communities with harder-to-reach populations, new enrollments increased 37% from 2016, compared 29% statewide.



*Campaign intervention is measured by the frequency of eight types of media platforms in the campaign (e.g. television, TV help lines, literature distribution, ESL class visibilities). Communities with a higher-than-average score, where 19 is average, are considered as having the highest degree of intervention.

Historically Harder to Enroll Populations

One of the goals of outreach efforts is to attract members with a higher risk of uninsurance into coverage (e.g., young men).

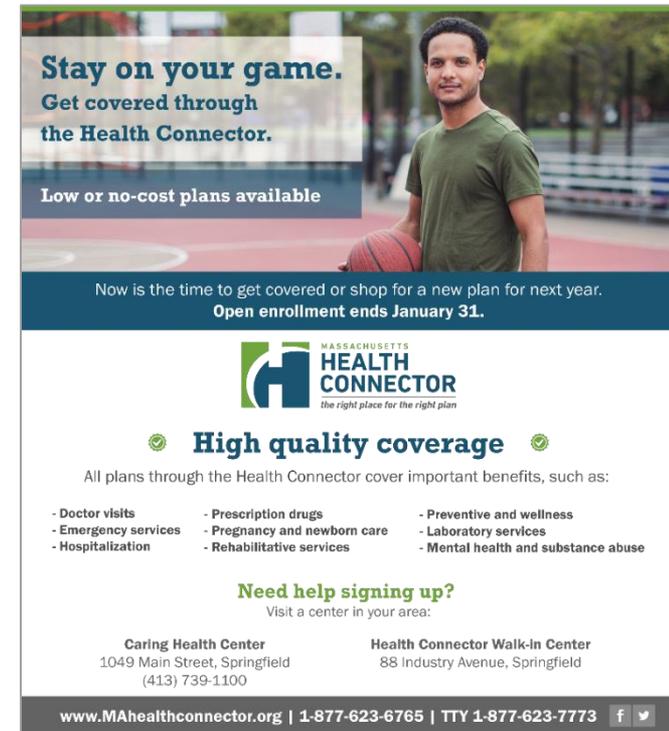
- 45% of new enrollees are under 35, compared to 33 percent of the renewing population
 - The percentage of male new enrollees is very similar, at 46%, compared to 34% of the renewing population
- In the 26-34 age band, the percentage of new enrollees is 26%, compared to 21% of the renewing population
- Outreach was directed to younger applicants in a number of ways:
 - Material highlighted the risk of sports injury
 - Messaging included a low-cost comparison with a cell phone bill
 - Urban media in English and Spanish, including popular radio stations, were targeted



Impacts of Outreach

An analysis of the campaign found a strong correlation between communities receiving top-level campaign inputs and top gains in new members.

- Eight out of the nine target communities with new enrollment increases larger than 40% also received the highest level of media and community engagement
- Strong community-based efforts and overlapping media outlets in the Boston area led to significant new enrollment increases in Mattapan (70% higher than 2016), East Boston (54%) and Chelsea (50%), along with other nearby communities
- The number of male enrollees under the age of 35 was 12% higher than the returning population, mirroring a strong presence in the media campaign
- There were nearly 36,000 calls seeking Spanish assistance to the call center, an increase of 16,000 (more than 130%) compared to 2016 Open Enrollment
- Overall, this was the most comprehensive ethnic media and community engagement campaign by the Health Connector



Stay on your game.
Get covered through
the Health Connector.

Low or no-cost plans available

Now is the time to get covered or shop for a new plan for next year.
Open enrollment ends January 31.



High quality coverage

All plans through the Health Connector cover important benefits, such as:

- Doctor visits
- Prescription drugs
- Preventive and wellness
- Emergency services
- Pregnancy and newborn care
- Laboratory services
- Hospitalization
- Rehabilitative services
- Mental health and substance abuse

Need help signing up?
Visit a center in your area:

Caring Health Center
1049 Main Street, Springfield
(413) 739-1100

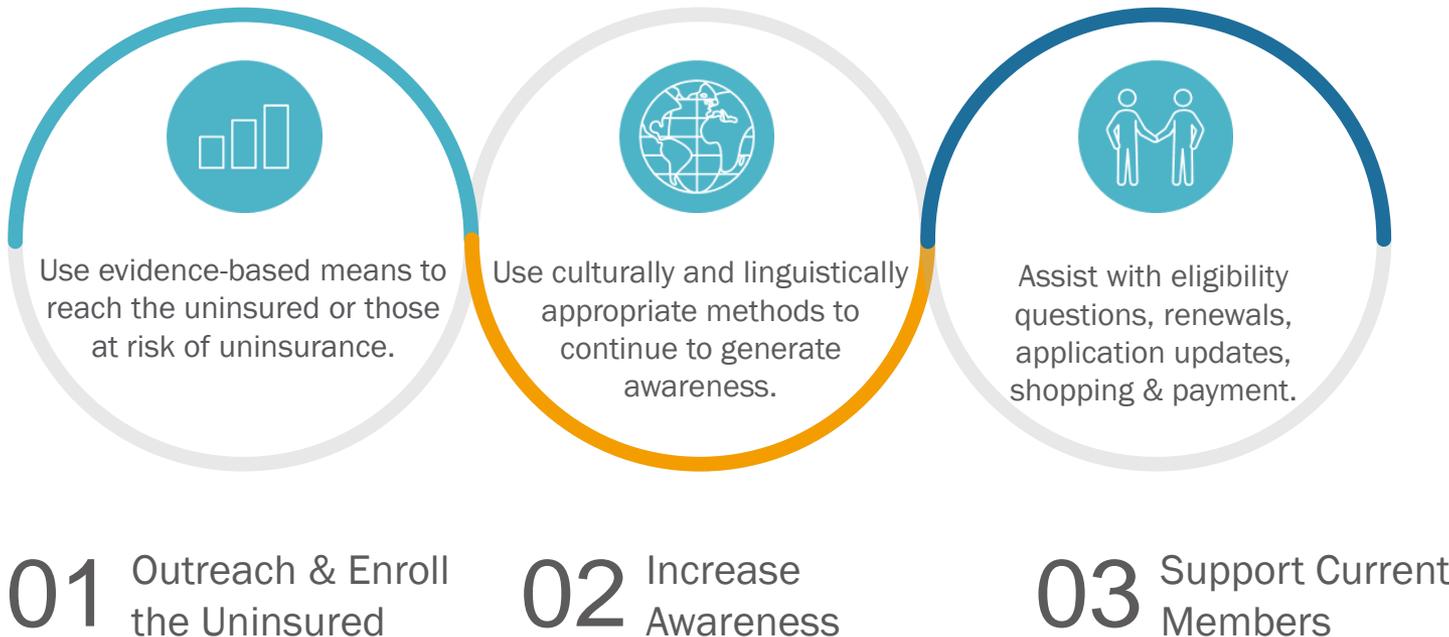
Health Connector Walk-in Center
88 Industry Avenue, Springfield

www.MAhealthconnector.org | 1-877-623-6765 | TTY 1-877-623-7773

Navigator Accomplishments

The Navigator program is an Affordable Care Act (ACA) requirement that provides cultural and linguistically appropriate community-based assistance to Health Connector members and potential members.

Navigator Program Goals: 2016 - 2018



Navigator Accomplishments: (01) Enrollment

Navigators conducted extensive outreach and enrollment support to the uninsured during 2017 Open Enrollment.

Navigator Program Goal	Open Enrollment Accomplishment
Outreach and Enroll the Uninsured	<ul style="list-style-type: none">Submitted 5,724 applications for 9,037 peopleAssisted 4,800 new members enroll in coverage

“As a commercial fisherman, who is self-employed, and has fluctuating, uncertain and seasonal income. After a year of failed attempts at meeting in-person, he completed an application with a Navigator and enrolled in a ConnectorCare plan.”
-Member, Truro

“Tina walked me through the process and showed me what I needed to do. Applying for health insurance is not something you’re taught. But, after learning the process, I even helped a friend apply for coverage, too.”
-Member, Cambridge



Navigator Accomplishments:

(02) Raising Awareness

Navigators were active in their communities creating partnerships and informing residents about Open Enrollment.

Navigator Program Goal	Open Enrollment Accomplishment
Increase Awareness	<ul style="list-style-type: none">• Attended 395 community events• Partnered with Archipelago for marketing, press events, enrollment events and radio interviews



Over 2,300 new applicants reported hearing about a Navigator through family, friends or word of mouth in their communities.

Navigator Accomplishments: (03) Supporting Current Members

Navigators provided critical support to renewing members during Open Enrollment.

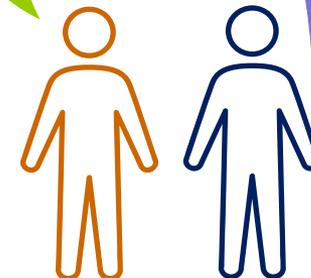
Navigator Program Goal	Open Enrollment Accomplishment
Support Current Health Connector Members	<ul style="list-style-type: none">Assisted 5,479 members through the Redetermination and Renewal Process, including plan shopping, application updates and general OE questionsAnswered 2,709 questions about Health Connector premiums and bills

“In 2016, we renewed into the same plan, but in 2017 he and his wife needed to switch plans because the rate was going up higher than they could afford. The Navigator helped them shop for a cheaper plan that their providers accepted. They will save themselves several thousand dollars in premium costs.”

-Family in Chatham

“All those letters from the Connector, to choose a medical plan, pay the premium, and understand how the health care system works – I was able to understand them because of Carlos! All of this information was completely new to me. Without the help of Carlos, I could be completely lost.”

-Member, Lynn



Navigator Activities Year-Round

Navigators continue to support members with post enrollment needs, provide community outreach and enrollment assistance year-round.

- Conduct outreach in their communities and build community partnerships to help locate uninsured residents throughout the year
- Perform application, eligibility and enrollment assistance for newly eligible individuals
- Provide post-enrollment support to members with specific questions about coverage, premiums and bills
- Assist members to report changes to the Health Connector throughout the year
- Provide education about APTCs and connect members to tax-filing assistance- several Navigators are also VITA sites

“Every interaction with them has been more than positive. It became easier for my family and I to focus on beating cancer and taking care of my health since we didn’t have to worry.”
-Member, Mashpee

“The Navigator was able to enroll the patient in a Tier 1 Health Connector plan, with a 0\$ premium, that covers her Type 2 Diabetes management needs. After going without her medications for over a month, the consumer was ecstatic and immediately called her doctor to schedule an appointment.”
-Member, Springfield

“I started coming here about 5 years ago; a friend of mine introduced me to JCCHCE. I continue to come every year for my renewal. They helped me getting covered and always when we needed help with anything they help us. They don’t say maybe we can help you, they just help. That is why I come here.”
-Member, Everett

New Member Survey



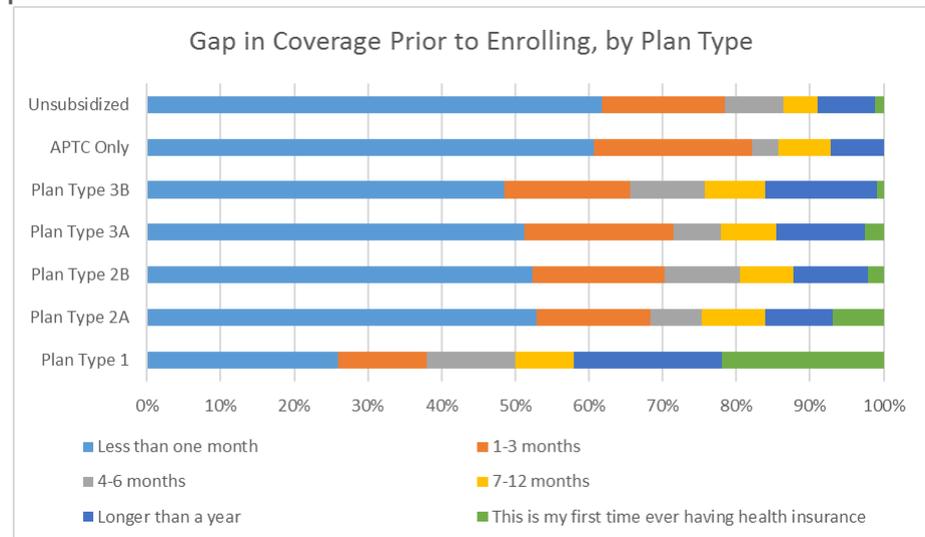
Our monthly new member survey shows diverse motivations for enrolling with the Health Connector.

- Individuals 45-64 years of age and individuals not seeking financial assistance more often cited the loss of employer coverage as their reason for enrolling
- Fear of the financial risk of being uninsured was cited as a motivator more often by APTC only and unsubsidized respondents
- 27% of PT1 respondents cited staying healthy as a primary motivator for getting coverage, compared to 19% of other respondents
- Among Spanish respondents age 18-25, the financial costs and consequences of remaining uninsured were strong motivators of coverage

New Member Survey (cont'd)

New members in January had slightly longer gaps in coverage and were more likely to come from off-Exchange non-group plans than respondents in prior months.

- Gaps of a year or longer, including never having coverage, were two percentage points higher in January than August through December, and gaps of less than a month were two percentage points lower
- 8% of January respondents indicated their prior coverage was direct through a carrier or through a broker, where only 2% of respondents in prior months did
- Individuals reporting that this is their first time having insurance more often cited a hospital or CHC as how they heard about us (12% vs. 6%)
- Unsubsidized members and members new to the system were more likely to report they found us through an online search (18% and 17%, respectively)





**Renewing Members Heard the
Call to Stop, Shop, Enroll**

Member Communications



We sent extensive and targeted communications to our members at key times throughout the renewal cycle, helping drive member action.

35 Member Communications Across Subpopulations

40%

Renewing members shopped

346,000

Calls handled overall

15%

Renewing members switched

62,000

Calls to shopping queue

30%

Plan Type 1 members switched

1,400

Live outreach calls

42%

ConnectorCare members in high-increase plans switched

78%

Satisfaction rate in February

Renew your coverage or change plans for 2017
Open Enrollment starts November 1. Open Enrollment is the time of year when you can shop for a new health plan, or decide to renew your plan for another year. If you decide not to change plans during Open Enrollment, we'll renew you in the same or a similar plan in 2017. Here's what happens:

Late August – Early September
We'll send you a letter with information about the programs we think you may qualify for in 2017.

Update your information if:

- Any of the information we have for you is wrong or has changed.
- You've had changes in 2016, or you expect your information to be different in 2017. For example, if you expect your income to go up or down.

You can make changes through your online account at MassHealthconnector.org or by calling Customer Service at 1-877-444-ENROLL (1-877-422-6766) or TTY: 1-877-422-7773. To get free, in-person help, please visit a walk-in center or an Enrollment Assistant. To find help near you, go to: www.MassHealthconnector.org/help

October – Early November
We'll send you a 2017 renewal packet. The packet will tell you if your current plan is available for 2017.

Review your renewal plan
Starting November 1, you can review 2017 plan details:

- Review your renewal plan's benefits and costs, including the monthly premium.
- If you want to stay in your plan, be sure your providers, such as doctors and hospitals, are in the plan's network for next year.

Pay this bill by December 23 to renew your plan, or choose a new plan for 2017

Dear Member,
The bill that came with this letter is for your January health insurance coverage. If you pay this bill by December 23, you will be enrolled for January and can continue to stay in your plan.

If you don't pay this bill or choose a different plan by December 23, you may lose coverage for January.

We know that monthly premiums are going up for many members in 2017. If you are not happy with your plan, or if you think you can't afford it next year, please look at your other plan options for 2017 before December 23, when your bill is due.

Many of our plans have similar benefits, which makes them easier to compare. When you shop at MassHealthconnector.org, you can often find a health plan that costs you less but still covers the benefits you need and the doctors you want.

Remember, when you shop for health plans, it's important to compare:

- Monthly premium costs
- Out-of-pocket costs (such as co-pays for doctor visits or prescription medications)
- Provider networks (the doctors and hospitals covered by the plan)

You can get free help with choosing a plan for 2017 at many locations across the state, and in many different languages. Below are the locations of our walk-in centers where you can get help. You can find a complete list of places to get help and their hours at: www.MassHealthconnector.org/help

Locations open all year:

Boston 133 Portland Street	Springfield 88 Industry Avenue	Worcester 146 Main Street
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Locations open for Open Enrollment (November 1 through January 31):

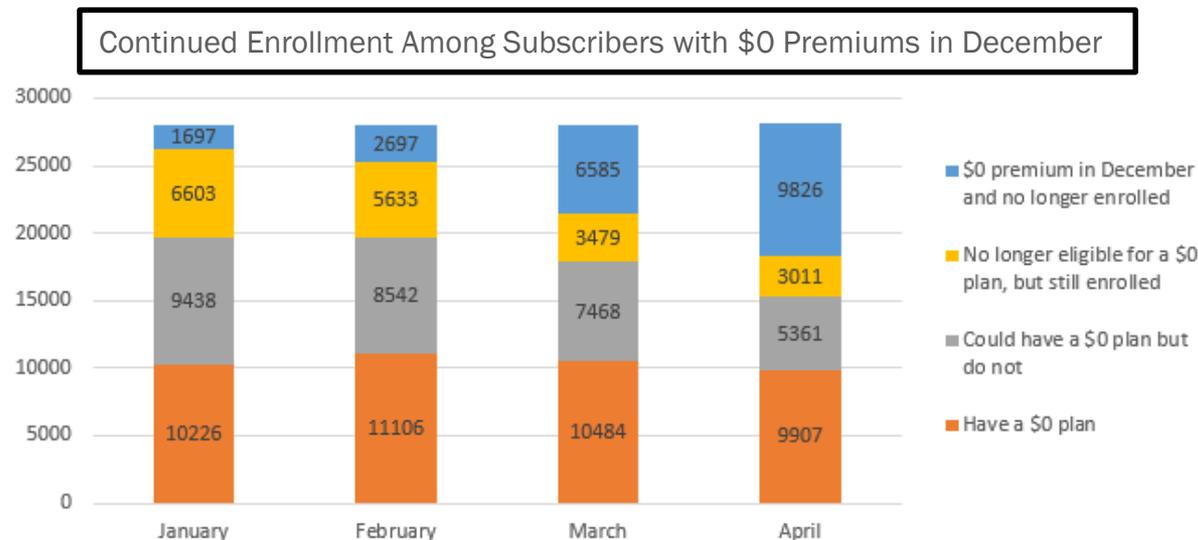
Brockton Brockton Neighborhood Health Center 63 Main Street	Fall River Health First Family Care Center 387 Quarry Street	Lowell Lowell Community Health Center 161 Jackson Street
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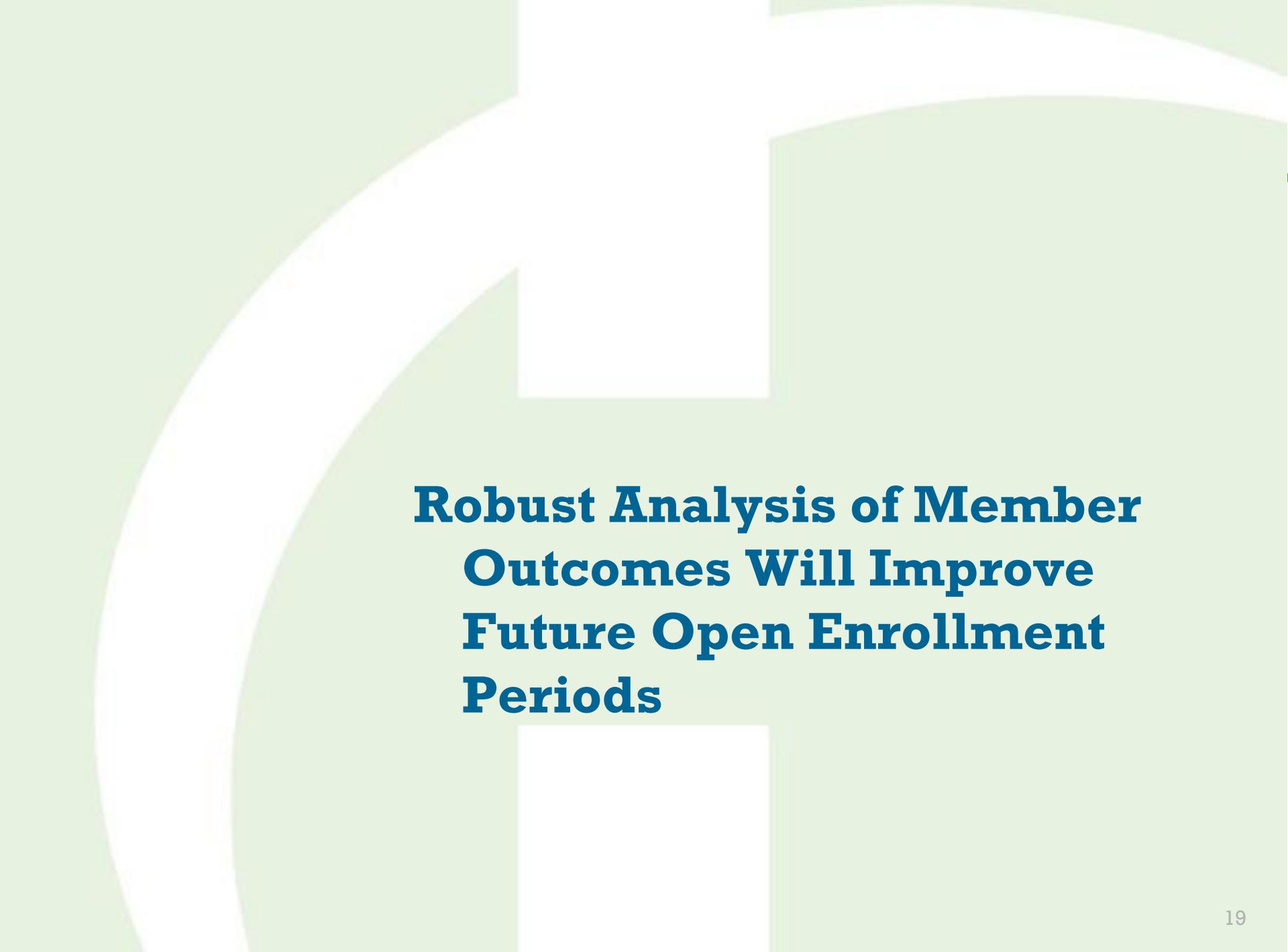
Sincerely,
Massachusetts Health Connector

Members Previously Charged \$0 Premiums

We continue to watch those individuals who had no premium in 2016 and may have had to pay for the first time in 2017.

- Attrition among December \$0 payers is concentrated among those who lost eligibility for \$0 plans upon renewal
- 2,725 subscribers who paid \$0 in December were terminated for non-payment on 3/31, this is 10% of the total population of December's \$0 payers
 - 83% of these were passive renewers; an additional 10% shopped but did not effectuate a new plan





**Robust Analysis of Member
Outcomes Will Improve
Future Open Enrollment
Periods**

Open Enrollment 2018



Planning for Open Enrollment 2018 is well underway, incorporating lessons learned.

- As Marketplace policies evolve at a federal level, we will make good use of what we know works to motivate existing and new members
 - Potential for a shortened Open Enrollment period raised in proposed federal rulemaking
- Improvements to enhance member experience (e.g., streamlining eligibility processes and notice updates)
- Surveys planned over the next few months will help us further understand our members, former members and potential members