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# **Open Enrollment 2018: Membership Update**

Board of Directors Meeting, February 8, 2018

# Overall Enrollment

**The Health Connector saw modest growth during Open Enrollment, starting February with nearly 253,000 enrollees.**

- While overall enrollment stayed relatively flat, the underlying distribution of members shifted toward unsubsidized and APTC only coverage, and, within ConnectorCare, toward Plan Type 3

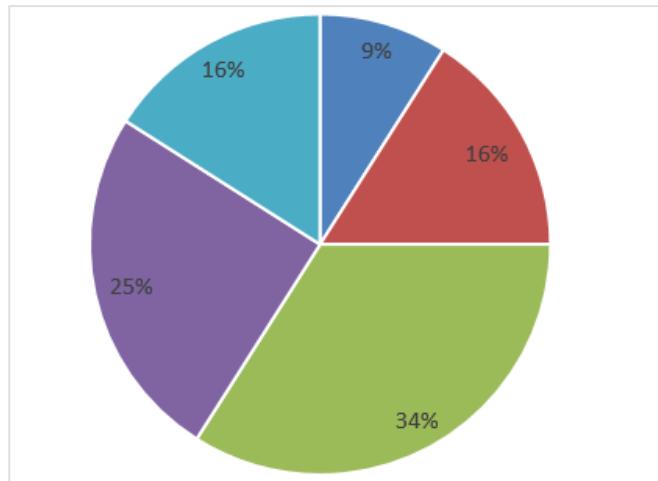
Total Enrollment by Program Type, December 2017  
N = 252,280



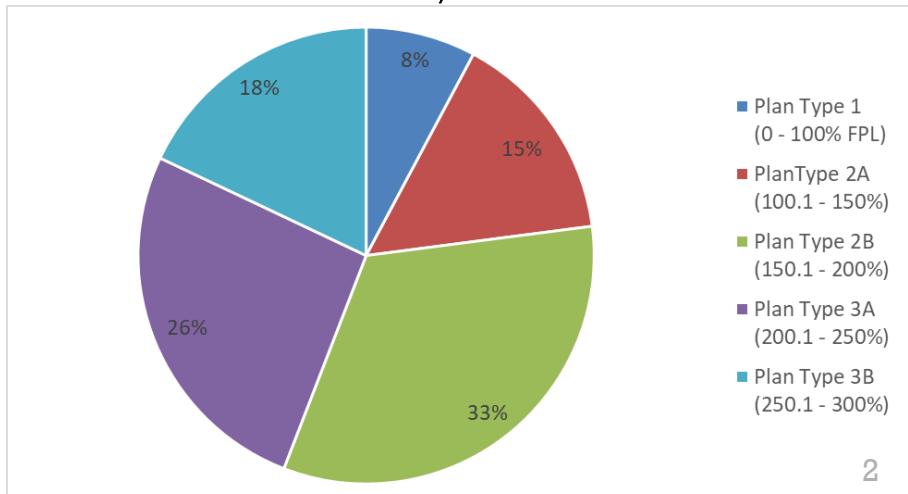
Total Enrollment by Program Type, February 2018  
N = 252,814



ConnectorCare Members by Plan Type, December 2017  
N = 178,359

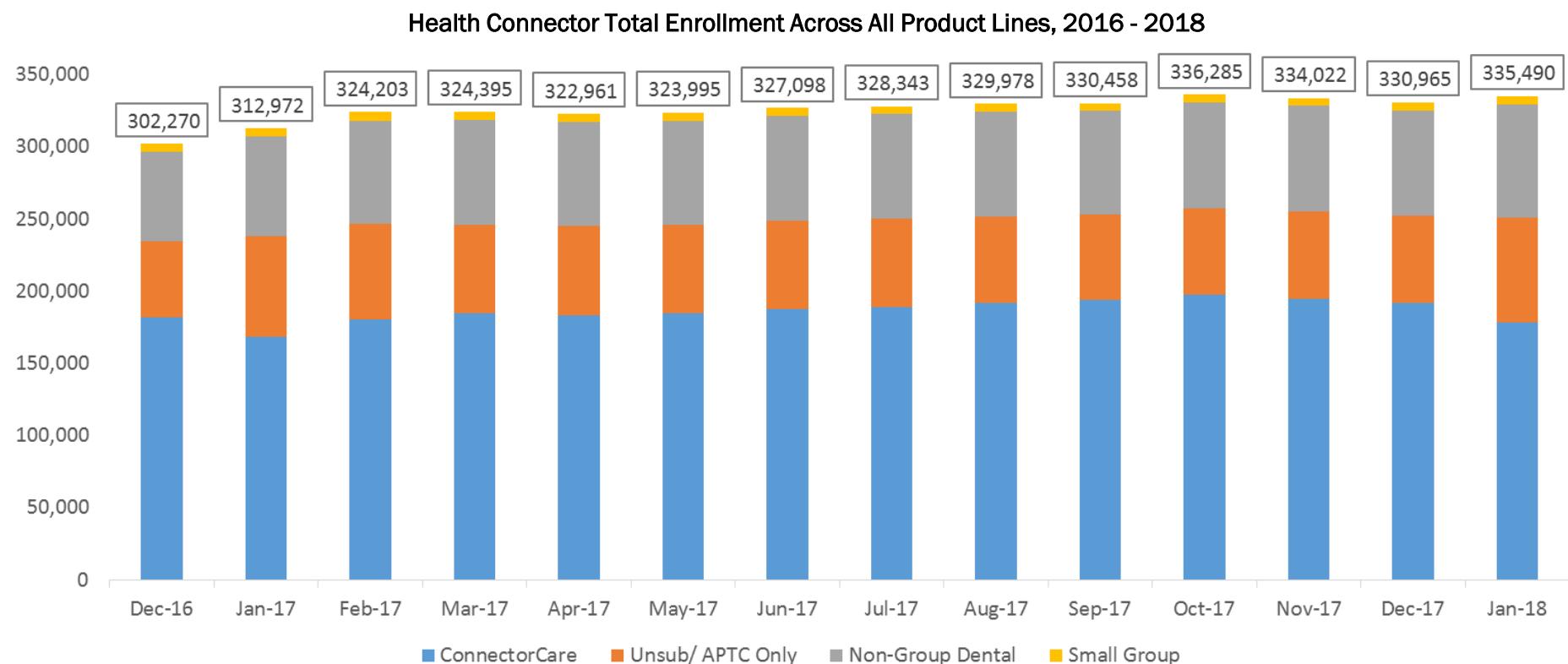


ConnectorCare Members by Plan Type, February 2018  
N = 186,312



# Overall Membership, cont'd

*Open enrollment ended a year of stable but steady growth across all health and dental product lines.*



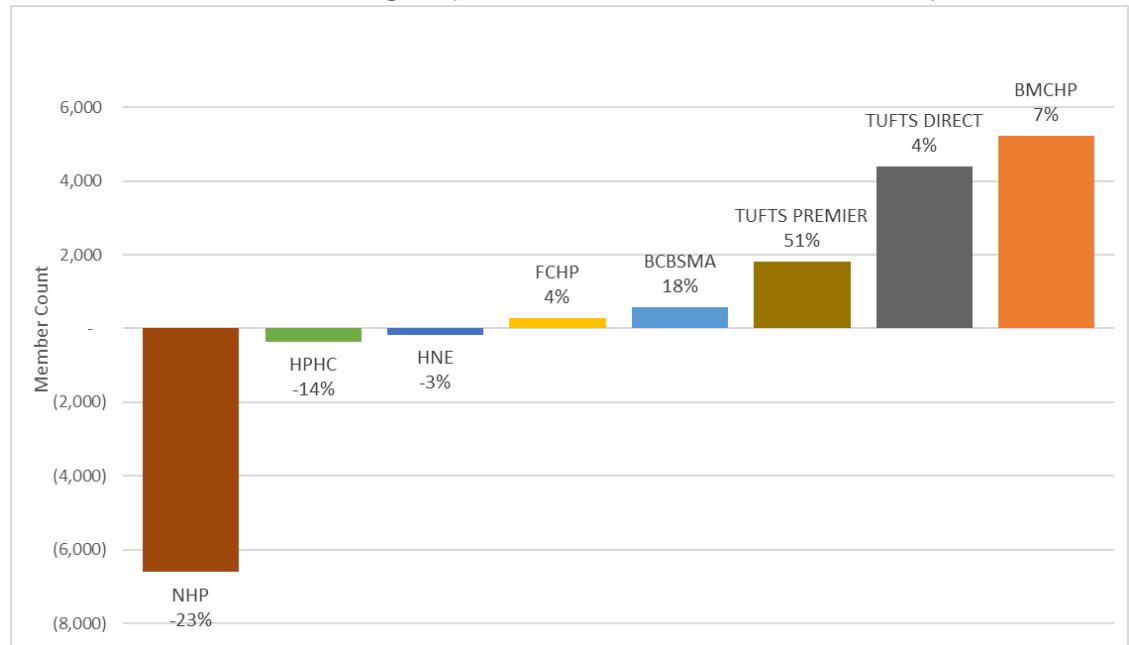
Note: Non-group counts reflect retroactivity to date. Small group figures represent a point-in-time snapshot of small group membership and may not include membership retroactivity

# Overall Enrollment, cont'd

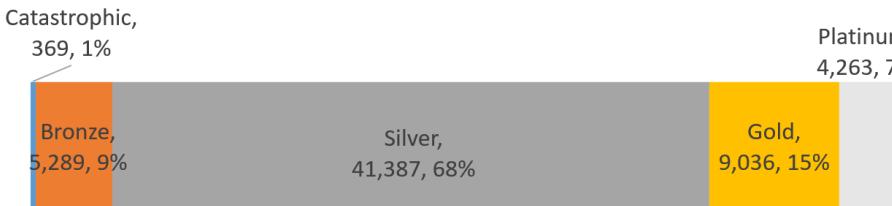
## ***Members chose lower cost carriers and lower cost tiers.***

- BMC and Tufts Direct had the largest net membership gains, likely a reflection of their status as the lowest cost carrier in the majority of ConnectorCare regions
- Bronze plans enrollment quadrupled between December and February

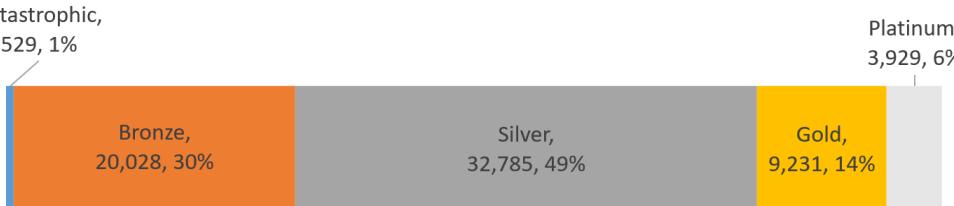
Net Enrollment Changes by Carrier, December 2017 to February 2018



Non-ConnectorCare Enrollment by Metallic Tier, December 2017  
 N = 59,975



Non-ConnectorCare Enrollment by Metallic Tier, February 2018  
 N = 65,973



# Members in Federal CSR Withdrawal Loaded Plans

*Of the nearly 80,000 members who were in a “federal CSR withdrawal loaded plan” for 2018 as of 11/2, 75% had moved out of an affected plan for February, as of 2/2.*

Action Taken,  
31,865,  
41%

Not Enrolled,  
26,189,  
34%

Action Required,  
18,885,  
25%

- Of actors, 73% (~23,300) moved into ConnectorCare
  - Another 21% (~6,800) moved to Bronze
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- 17% (~4,400) terminated for non-payment
  - 25% (~6,500) went direct to carrier and cancelled their CCA plan
  - Another 24% (~6,200) became ineligible for a CCA plan
    - Roughly 73% of ineligible members moved to MassHealth while the remainder are not eligible for any benefits
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- 2017 APTC only members remain in “Action Required” at a higher rate than other members--they may not feel a strong push to move because their increased tax credits mitigate premium increases
  - 5% (~950) have been reported by carriers as enrolled off Exchange, but they have not terminated their CCA plan
  - 35% (6,500) are delinquent on payments, compared to 15% delinquency in the “action taken” cohort

# Open Enrollment Activity in Context

***While open enrollment activity as measured by CMS compares favorably to other states, our current membership is our primary focus.***

- Methodology used by CMS for reporting is broader than current membership
  - Counts unique members effectuated or plan selected for January, February, or March
  - Does not account for projected terminations
- This methodology reflects that most Marketplaces do not have timely data on which members effectuate their selected plans by paying the first month's premium
- Given the challenging federal policy backdrop for open enrollment, interest in comparisons among Marketplaces has been high, but does not reflect final enrollment numbers.
  - While February enrollment began at 252,814, enrollment as of February 7 was 248,317 as a result of retroactive terminations for non-payment of premiums

January enrollments	246,760
New February and March enrollments	16,266
Plan Selections	7,662



Open Enrollment Activity

270,688

# Next steps

***Although open enrollment has ended, membership continues to experience fluctuations.***

- Over the next month, members who entered delinquency in January will be terminated retroactively if they fail to pay outstanding premiums, and members who selected March plans during open enrollment can continue to effectuate coverage through February 23
  - Planned communications to these members will support them in staying or becoming enrolled
- While overall membership is expected to decrease due to non-payment terminations over the next several months, it is expected to climb back to current levels through the second quarter of the year
- Staff will return at a future meeting with deeper analysis of open enrollment activity
- Planning for OE2019 is underway