



Open Enrollment Readiness

VICKI COATES

Deputy Executive Director and Chief Operating Officer

MARISSA WOLTMANN

Director of Policy and Applied Research

Board of Directors Meeting, September 13, 2018

Open Enrollment 2019



The Health Connector is ready to support members and applicants during Open Enrollment for 2019 plans, which begins November 1, 2018 and ends January 23, 2019.

- Open Enrollment is the time of year when Massachusetts residents can enroll in or change health or dental plans for any reason
- Open Enrollment is an important time for members to engage with the Health Connector to find the coverage that best suits their household for 2019
- Preparation for Open Enrollment is multi-faceted and includes:
 - Technical system updates
 - Eligibility and enrollment changes for members
 - Communications and outreach
 - Carrier engagement and enrollment transaction processing
- Today's presentation will outline the steps in the redetermination and renewal process, progress to date, and how the Health Connector is monitoring member behavior to learn how to best serve specific sub-groups

Timeline

Two of the five main steps in the redetermination and renewal process for 2019 coverage are underway.



Eligibility Redeterminations for 2019



Eligibility redeterminations for 2019 are largely complete, and members have received their first communications about Open Enrollment 2019.

- The preliminary eligibility process creates a “best estimate” for a member’s 2019 eligibility based on updated data from external sources
- Households with Qualified Health Plan (QHP) members and MassHealth members will receive both QHP and MassHealth renewal materials at the same time
- Prior to sending eligibility projections, Health Connector members received a “what to expect” mailer outlining the timing and content of various open enrollment notices and activities
- Approximately 475,000 applications covering 1 million individuals had a 2019 application created as part of the preliminary eligibility process
 - These figures include both enrolled members as well as eligible but unenrolled individuals who may wish to return during open enrollment to sign up for coverage and would need a 2019 application to do so, as well as their household members who may be eligible for MassHealth or ineligible for benefits

Preliminary Eligibility Update



The preliminary eligibility process resulted in substantial eligibility changes for many members at rates comparable to last year.

- Overall, 26% of ConnectorCare members have not had their subsidy eligibility confirmed
 - The majority of this projected movement to unsubsidized is due to income not being available from state and federal sources
 - Members can confirm their subsidy eligibility by submitting an updated income attestation; they may have to send us proof, such as a recent paystub
 - Last year, preliminary eligibility processing left 28% of members’ subsidies unconfirmed; fewer than 10% of ConnectorCare members were still going to renew into unsubsidized coverage by late December

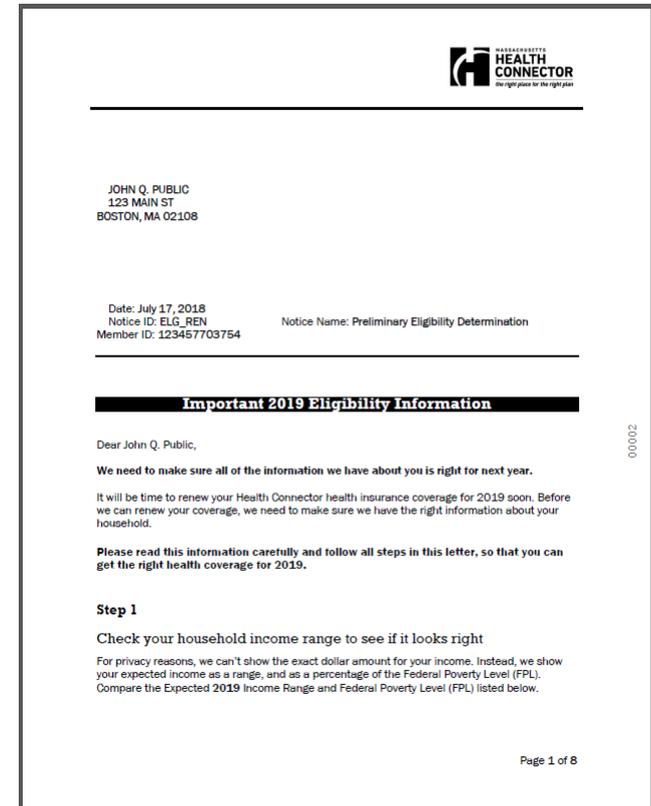
2018 Program Type	2019 Program Type									
	ConnCare PT1	ConnCare PT2A	ConnCare PT2B	ConnCare PT3A	ConnCare PT3B	APTC Only	Unsubsidized	MassHealth	Not Eligible	Total
ConnCare PT1	42%	5%	2%	2%	1%	1%	48%	0%	0%	100%
ConnCare PT2A	0%	56%	9%	4%	2%	2%	25%	2%	0%	100%
ConnCare PT2B	0%	2%	62%	7%	3%	2%	23%	1%	0%	100%
ConnCare PT3A	0%	0%	3%	62%	7%	5%	24%	1%	0%	100%
ConnCare PT3B	0%	0%	0%	4%	62%	10%	23%	1%	0%	100%
APTC Only	0%	0%	0%	0%	3%	67%	29%	0%	1%	100%
Unsubsidized	0%	0%	0%	0%	0%	1%	97%	0%	1%	100%
Total	3%	8%	17%	14%	11%	8%	39%	1%	0%	100%

Member Noticing



Members are receiving “preliminary eligibility” notices for 2019 that outline their projected eligibility and encourage them to update their applications for 2019.

- The Health Connector expects to send over 150,000 preliminary eligibility notices as part of this process
- In addition to Health Connector noticing, over 25,000 co-branded notices including MassHealth renewal information as well will go to households with both Health Connector and MassHealth members
- Both letters explain why eligibility changes might occur and instructs members on how to make updates online or via the Customer Service Center



Member Supports



The Health Connector is taking a holistic approach to supporting members this Open Enrollment.

Continued Activities	New Supports
<ul style="list-style-type: none">✓ Extension of OE through 1/23✓ Online payment portal✓ Electronic notice delivery and viewing✓ Shopping queue at call center✓ Robust Navigator program✓ Outreach and marketing✓ Coordination with sister agencies, state Legislative staff, and federal Congressional delegations✓ Coordination with tax preparer community	<ul style="list-style-type: none"><input type="checkbox"/> Plan display enhancements, including improvements to linked carrier microsites<input type="checkbox"/> Improved plan comparison tool<input type="checkbox"/> Provider search tool enhancement to show provider tier information<input type="checkbox"/> Self-service by phone to check account balance and payment status

Member communications: Renewals and Open Enrollment

Throughout the renewal process, the Health Connector ensures member awareness of changes and deadlines, as well as the availability of support.

- Open Enrollment 2019 promises to be a smooth experience for members renewing coverage, but some populations will receive communication to help guide them through changes
- Members who experience a change in eligibility from ConnectorCare or tax credit-only plans to unsubsidized coverage will be reminded to update account information and consider plan options
- Applicants who are currently not in coverage will be reminded that Open Enrollment is the time to get into Health Connector coverage
- Health Connector members will be reminded of NHP's brand change and that NHP will be doing business as AllWays Health Partners



MASSACHUSETTS HEALTH CONNECTOR
The right place for the right plan

Renewing your coverage for 2019

It's almost time to renew your coverage for 2019. You can shop and change your plan during Open Enrollment, from November 1 to January 23. If you decide not to change plans during Open Enrollment, we'll renew you in the same or a similar plan in 2019. Here's what happens:

Early September We'll send you a letter with information about the programs we think you may qualify for in 2019, based on the most recent information that we have.	Update your information if: <ul style="list-style-type: none">▪ Any of the information we have for you is wrong or has changed.▪ You've had changes in 2018, or you expect your information to be different in 2019. For example, if you expect your income to go up or down. You can make changes through your online account at MAhealthconnector.org , or by calling Customer Service at 1-877-MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. To get free, in-person help , please visit a walk in center or an Enrollment Assister. To find help near you, go to: www.MAhealthconnector.org/here-to-help
October – Early November We'll send you a 2019 renewal packet. The packet will tell you if your current plan is available for 2019.	Review your renewal plan Starting November 1, you can review 2019 plan details: <ul style="list-style-type: none">▪ Review your renewal plan's benefits and costs, including the monthly premium.▪ Be sure your providers, such as doctors or hospitals, are in the plan's network. Your providers may no longer be in your plan, but may be part of other plans offered by the Health Connector.
November 1 – January 23 Open Enrollment starts November 1. This is the time when you can shop and compare plans for 2019.	Shop if you want to change plans It's important to compare your options during Open Enrollment because monthly premiums and other costs may be changing for 2019. You can shop for and choose a plan online at MAhealthconnector.org during Open Enrollment, starting November 1. This year, Open Enrollment will end on January 23 .

To learn more about renewing coverage for 2019, go to MAhealthconnector.org
To find a walk in center location or an Enrollment Assister near you for **free, in-person help**, go to: www.MAhealthconnector.org/here-to-help

Driving OE with Data

The Health Connector has a robust set of data to use in planning, executing, and evaluating Open Enrollment 2019 to ensure that members have the supports they need to navigate coverage options.

- Staff have been reviewing enrollment and other sources of data from prior years to baseline and contextualize activity for OE2019 on a variety of topics:
 - Enrollment
 - e.g., What are the demographics of new members? How many members do we see leaving coverage and what do we know about them?
 - Shopping activity
 - e.g., What dynamics do we see around carrier changes? Tier changes? What are the characteristics of members who switch plans vs. stay in their “mapped” plan?
 - Payment
 - e.g., How many members become delinquent for January coverage? What is the typical balance owed? Do members pay late or proceed to termination for non-payment?
 - Populations of special concern
 - e.g., What choices do members with eligibility changes for 2019 make? Do members enrolled in CSR-loaded Silver plans switch plans, become delinquent, etc.?
- As data for 2019 emerge, staff will be prepared to react to dynamics that require attention and adjustments

Call Center Readiness



Call center staffing ramp up and training is underway in preparation for 2019 Open Enrollment. New self-service features are being added to aid members.

- 2019 Open Enrollment Call Center Hours will include the two Saturdays in December, and two Saturdays again in January, prior to the 23rd payment deadline

Open Enrollment 2019 Call Center Hours of Operation	Closed Enrollment Call Center Hours of Operation
Monday – Thursday 8AM - 7PM	Monday – Thursday 8AM – 6PM
Friday 8AM – 7PM	Friday 8AM – 6PM
Saturday Dec. 15, Dec 22, Jan. 12, Jan. 19	Saturday CLOSED

- We expect to begin open enrollment with the appropriate number of CSRs needed to handle the increased volume from new and returning members shopping for coverage
- As in past years, we will operate walk-in centers in Boston, Brockton, Worcester, and Springfield.

Key Activities in the Months Ahead



October	<ul style="list-style-type: none">• Using 2019 plans and rates, we will determine APTC amounts, map members to a 2019 plan, and send renewal notices containing this information• Members will continue making updates to their 2019 applications
November	<ul style="list-style-type: none">• Shopping begins November 1• Auto renewal transactions will be sent to carriers in late November for members who have not shopped
December	<ul style="list-style-type: none">• Payments made by December 23 will be applied for January 1, 2018 coverage
January and beyond	<ul style="list-style-type: none">• Communications including tax forms and associated guidance, outreach to members who drop coverage for 2019, paperless communication and payment options, and continued reminders about the importance of keeping information up to date

Our Focus Moving Forward



Ensuring a stable Open Enrollment process with strong member supports is the Health Connector's key focus through January.

- Based on application and enrollment data as well as feedback from stakeholders such as the call center, carriers, advocates, and members themselves, Health Connector staff will look to ensure all members have the support they need to find the plan that best suits their needs
- Staff will also be closely monitoring any federal policy developments to determine their potential impact on Open Enrollment activity
- Staff will provide regular updates to the Board as Open Enrollment continues

Appendix

OE 2019 Milestones (November 1 to January 23)



	2018							2019
	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.
Business Events						11/1 OE starts	12/1 Bill Run 1 12/7 Bill Run 2	1095A Generation 1/23 OE ends
OE Batch Processing and Testing		7/31 R15 deployment	8/18-8/31 Preliminary Eligibility	9/19-9/27 APTC Plan Load & Batch	10/6 - 10/19 Final Eligibility 10/25 R16 deployment	11/15 - 11/29 Auto Enrollment	Send carriers renewal EDI files 11/29 Auto cleanup	12/24 009 FTR Ping
Plan Management		7/2 Carriers submit rates to DOI 7/12 Conditional SOA Board Meeting	~8/15 Rates placed on file by DOI	9/13 Final SOA Board Meeting	Plan loading and testing			
External Comms	6/1 CMS SMART report due			9/13 Board Meeting	CMS OERR	Carrier Meetings re: OE 11/8 Board Meeting	Plan selected, not paid reports to carriers 12/13 Board Meeting	1/10 Board Meeting
Member Comms			What to expect 8/30 - 9/25 Preliminary Notices		10/10 - 10/29 Final Eligibility Notices 10/16-10/30 OE Press Tour Redetermination reminders	Payment reminder 2019 bills to members	Deadline reminder 1/1 Dental Renewal Letter	Shopping and action reminders as necessary