



# **Preserving and Expanding Health Coverage in Massachusetts During COVID-19 Pandemic**

AUDREY MORSE GASTEIER  
Chief of Policy and Strategy

Board of Directors Meeting, May 14, 2020

# Overview

**This presentation is to brief the Health Connector's Board of Directors on the efforts underway to support Health Connector members in their coverage and to support Massachusetts residents newly in need of coverage due to COVID-19.**

- The COVID-19 pandemic affects two core aspects of the Health Connector's overall mission: (1) health care access and (2) household economic security, both of which are facilitated by health coverage
- In response to the challenges faced during the COVID health and economic crises, the Health Connector is undertaking special efforts to:
  1. Help existing Health Connector members to maintain their coverage; and
  2. Reach and enroll Massachusetts residents newly in need of health coverage



# **Supports for Existing Membership**

# Supports for Existing Membership

**The Health Connector is mindful that many enrollees may be experiencing new stressors that may challenge their ability to remain in health coverage.**

- A guiding principle for the Health Connector at this time is to help existing membership remain in coverage, so that individuals do not become newly uninsured
  - The Commonwealth has a history of prioritizing broad health insurance coverage, via our “culture of coverage” and policy tools like our individual mandate
  - During the COVID crisis, this priority is even more critical so we are enabling residents to access COVID testing and treatment, as well as meet their other health care needs without endangering their financial security

# Supports for Existing Membership (Cont'd)

**Massachusetts has the highest rate of health coverage in the nation and we are taking steps to minimize the risk of erosion in health coverage in the Commonwealth at this time.**

- For April coverage: The Health Connector took a one-time extraordinary action to postpone terminations of any members due to non-payment, allowing members who otherwise would have been terminated to pay back their premiums at a later date. This was necessary to allow people a few more weeks to update their applications/adjust to new life circumstances
- For May coverage and beyond: The Health Connector is using an array of other tools to try to help keep members in coverage
  - CCA and MH continuing to pause member terminations that would otherwise occur if a member fails to submit requested documentation of their eligibility
  - CCA sped up the timeline for reporting changes after the 23<sup>rd</sup> of the month
  - Specialized support for our Navigators and assisters who are continuing to serve members and the public
  - Direct member messaging and hardship support tools

# “Report a Change”: Supporting Members Experiencing Loss of Income

- CCA is assertively reminding CCA enrollees to report income changes so people who have lost jobs/income can move into lower ConnectorCare plan types with lower premiums, or move from unsubsidized coverage into APTC-subsidized or ConnectorCare coverage
- This will move many people experiencing financial hardships into easier-to-afford coverage which will (1) reduce financial strain for them and (2) increase the chances of people maintaining their coverage
  - Reminders have been included in direct messages and in automated calls to members over the last month
  - To date, nearly 13,000 existing Health Connector enrollees have moved into lower cost plans as a result of updating their applications. This is 235 percent higher than such member movement during this time period last year
  - 11,000 members that updated their income information moved into MassHealth.



## Please update your income if it has gone down

We know that many people might not be able to work the same number of hours or make as much money as they normally do because their work is affected by changes related to the coronavirus (COVID-19).

For this reason, it's very important for Health Connector members to update their account information right away if they find their income has changed.

**If you are making less money than usual, you may be able to qualify for lower-cost health insurance**

**NEW:** The federal government has started to send a "recovery rebate" payment to qualifying individuals and families. Health Connector members who receive this money should **not** enter it as income in their application.

[Update your income information online now](#)

[More COVID-19 resources](#)

# Streamlining Access to ConnectorCare Hardship Waivers

- Per its program regulations at 956 CMR 12, the Health Connector makes “premium hardship waivers” available to qualifying ConnectorCare members experiencing extraordinary hardship that would impede their ability to pay premiums and remain in coverage
- In light of the COVID-19 pandemic, CCA has taken steps to make ConnectorCare hardship waivers easier to request for ConnectorCare members
- Starting in late April, the Health Connector has made it easier to request a premium hardship waiver by moving from a phone process to a web-based form, accompanied by more information about criteria to receive a waiver
- Members are directly informed about the hardship waiver for qualifying individuals. CCA has provided guidance to call center representatives, assisters and Navigators, and elected official office constituent services teams about the kinds of COVID-related hardships that would lend themselves to a hardship waiver

## We're here for you

We know that the coronavirus (COVID 19) has created a difficult situation for many people in Massachusetts at this time.

We are here to support our members in every way that we can. If you are having trouble with paying your bill right now, we will try to find a way to help.

### Visit our website to see your options

To learn more about your options if you're having trouble paying your bill at this time, please visit our website at:

[www.MAhealthconnector.org/help-paying-premium](http://www.MAhealthconnector.org/help-paying-premium)





# **Efforts to Reach and Cover Newly Unemployed/Newly Uninsured**

# Efforts to Help Enroll Newly Unemployed Massachusetts Residents Losing Job-Based Coverage

**The Health Connector is positioned to serve as a coverage source for many affected by the COVID-driven economic downturn.**

- National estimates indicate that up to 25 million Americans may lose job-based health coverage, and that 6 million of those individuals will gain coverage through Marketplaces
  - Urban Institute estimates that upwards of 97,000 Massachusetts residents will move into Marketplace or other private coverage
- Prior to ACA implementation in 2014, the Department of Unemployment Assistance (DUA) administered a special health coverage program for unemployed residents called the Medical Security Program. The program was ended in 2014 with the understanding that the Health Connector would be the coverage source for people on Unemployment Income (UI)
- The Health Connector is working to make residents aware of their coverage options and is ready to support them upon enrollment

**Source:** Gangopadhyaya, Anuj and Garrett, A. Bowen. *How the COVID-19 Recession Could Affect Health Insurance Coverage*, Urban Institute, May 4, 2020. [https://www.urban.org/research/publication/how-covid-19-recession-could-affect-health-insurance-coverage/view/full\\_report](https://www.urban.org/research/publication/how-covid-19-recession-could-affect-health-insurance-coverage/view/full_report).

# Outreach to the Newly Unemployed/Newly Uninsured

## Paid Media and Advertising

- Digital ads
- Radio ads
- Ethnic/immigrant-focused media



## Social Media and Stakeholder Partnerships

- Social media content used by elected officials, sister agencies, consumer groups, and business groups

A screenshot of a social media feed. At the top, a tweet from Speaker Bob DeLeo (@SpeakerDeLeo) dated April 30 says: "If you've lost health insurance from a job, you may qualify for the @HealthConnector. An extended enrollment period is available through May 25. mahealthconnector.org/covid-19". Below it is a tweet from Ed Markey (@SenMarkey) dated April 17: "Have you experienced a job change and no longer have health insurance through work? Massachusetts Health Connector has an extended enrollment for uninsured residents through May 25. Apply by April 23 for coverage that starts May 1." To the right, a tweet from NFIB Massachusetts (@nfib\_ma) dated April 15 says: "FYI #smallbiz". Below that is a tweet from Massachusetts Health Connector (@HealthConnector) dated April 14: "Lost health insurance due to a recent job change? #GetCovered by the @HealthConnector. Learn more --&gt; mahealthconnector.org/the-right-plan...". At the bottom, a tweet from Maura Healey (@MassAGO) dated April 16 says: "Do you need health insurance? @HealthConnector's got you covered. An extended enrollment period is available for uninsured Massachusetts residents through May 25. Apply here." On the left side of the screenshot, there is a post from the MA State Senate (@MAStateSenate) with the text: "The @HealthConnector health insurance through the Connector #". At the bottom left of the screenshot, there is a link: "English: ow.ly/Gi6e50z3A".

# Collaboration with DUA and Employer Community

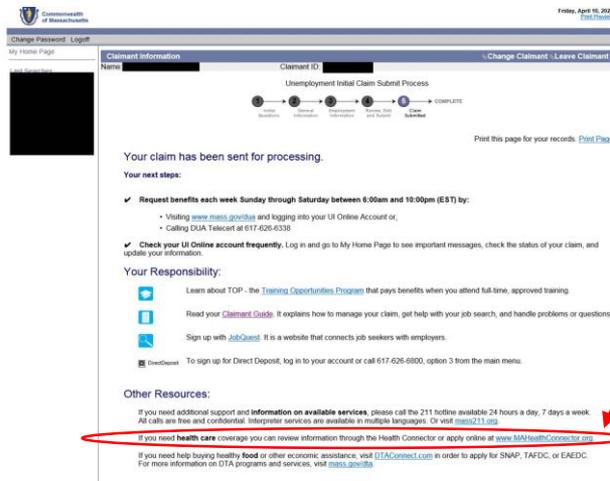
The Health Connector has partnered with the Department of Unemployment Assistance (DUA) to help maximize visibility of Health Connector information.

## Prior to Job-Loss

- Rapid Response material includes new Health Connector information and links to website and application

## Upon Engagement with 211 Hotline

- The 211 hotline for COVID-related needs has Health Connector information to share with callers inquiring about health coverage



## At Point of Unemployment Income (UI) Application

- A bullet on CCA and a link to the CCA website has been included on the final page of the “UI Online” application
- Information about the Health Connector is also included on DUA’s webpage

## In Job Search Supports Process

- The Executive Office of Labor and Workforce Development sent a bulletin to 29 MassHire centers to make sure job seekers know about the Health Connector

# Resources for Those Losing Job-Based Coverage

- Created a webpage uniquely tailored to individuals losing job-based coverage with information on how to apply, frequently asked questions, and how to compare Health Connector coverage to COBRA
- Materials shared with employer associations (e.g., Massachusetts Restaurant Association, Associated Industries of Massachusetts, Retailers Association of Massachusetts, Mass. Nonprofit Network, NFIB, Chambers, and others) and DUA

## Massachusetts Health Connector

Find affordable, high-quality health insurance if you lost coverage through your job



The Health Connector is a state agency and health insurance marketplace that makes coverage available to people who recently lost their insurance from their employer. Most people who apply through the Health Connector can get a plan for a low monthly cost, and some people even qualify for a **\$0 monthly payment**.

All Health Connector plans cover services like doctor visits, emergency care, physical therapy, and prescription drugs.

### Learn more and apply

Learn more and sign up today at [www.MAhealthconnector.org](http://www.MAhealthconnector.org). When you fill out an application online, you'll find out right away if you qualify for a health plan from the Health Connector or coverage through MassHealth.

👉 If you've lost health insurance that you had through a job, make sure to apply within **60 days** of losing that coverage. However, the sooner you apply, the sooner your new health insurance can start.

Losing your employer coverage is considered a qualifying life event, which gives you a special enrollment period for enrolling through the Health Connector. Once your special enrollment period is over, you may not be able to enroll through the Health Connector again until the next Open Enrollment period.

### Already have a Health Connector account?

If you've applied to the Health Connector in the past or currently have Health Connector coverage and your income has changed, please update your account with this information now. If your income is now lower, you may end up qualifying for lower-cost health insurance.

Sign into your account at [www.MAhealthconnector.org](http://www.MAhealthconnector.org) to update your income or other information.

You can find detailed instructions for updating income on our website at: [www.MAhealthconnector.org/update-income](http://www.MAhealthconnector.org/update-income)

### Steps to enroll or change plans

1. Apply or update your account
2. Choose a plan
3. Pay your first monthly bill (if you have one)

### Deadlines

**April 23**  
Last date to enroll or change plans for May 1

**May 23**  
Last date to enroll or change plans for June 1

### 👉 Tip for entering income

Enter your income as it is right now, then adjust your expected yearly income based on what you think you'll end up making over the course of the year.

If your income changes later on, please update your information again to so you are keeping it as correct as possible.

Apply online at [www.MAhealthconnector.org](http://www.MAhealthconnector.org)



## Welcome to the Massachusetts Health Connector

Find affordable, high-quality health insurance if you lost coverage through your job

The Health Connector is a state agency and health insurance marketplace that makes coverage available to people who recently lost their insurance from their employer. Most people who apply through the Health Connector can get a plan for a low monthly cost, and some people even qualify for a **\$0 monthly payment**.

All Health Connector plans cover services like doctor visits, emergency care, physical therapy, and prescription drugs.

In response to the coronavirus (COVID-19) outbreak, an extended enrollment period is available through **May 25, 2020** for qualified Massachusetts residents who are uninsured.

When you [fill out an application online](#), you'll find out right away if you qualify for a health plan from the Health Connector or coverage through MassHealth.

[See our Frequently Asked Questions, below, to learn more —>](#)

## Frequently Asked Questions

- + I already have insurance through the Health Connector, but my job income changed. What should I do?
- + I don't have insurance / I can't afford the plan that I have. What can I do?
- + What are my options if I lost the health coverage I had through my employer?
- + What type of financial help could I qualify for?
- + How can I avoid a gap in coverage?
- + How long do I have to decide about the kind of health coverage I want?
- + Can I switch to Health Connector coverage if I choose to enroll in COBRA?

These resources are available at:  
<https://www.mahealthconnector.org/the-right-plan-right-now>

Flyers available in: English, Spanish, Portuguese, and Chinese.

# Special Enrollment Period

**In response to the health care and economic urgencies of the COVID-19 pandemic, the Health Connector created a Special Enrollment Period (SEP) to allow uninsured residents to obtain coverage.**

- The Special Enrollment Period is currently scheduled to run through May 25
- Nearly all state-based marketplaces in the country have opened similar SEPs and are promoting them to uninsured residents and those losing job-based coverage, as well
- The SEP allows uninsured individuals to obtain coverage. In addition, per the ACA, individuals losing Minimum Essential Coverage (e.g., job-based coverage) can also qualify for a SEP for 60 days following their coverage loss, as can individuals newly eligible for ConnectorCare
- The Division of Insurance created a parallel SEP for off-Exchange coverage, running for the same duration, as well

## Special Enrollment Period (Continued)

- Over 8,000 Massachusetts residents have entered into coverage for April or May through the COVID-19 SEP, and more broadly, a total of 22,000 Massachusetts residents have signed up for coverage through the Health Connector (inclusive of the COVID-19 SEP and other qualifying SEPs)
- Early data on the new enrollees obtaining coverage through the Health Connector indicates that enrollees are the residents we sought to draw into coverage through this SEP (e.g., people who may have been avoiding health coverage for affordability or other reasons, but now newly appreciate the importance of coverage)
  - Young adults (ages 18-34)
  - ConnectorCare eligible
  - Those not eligible for ConnectorCare are more likely to select bronze plans
  - Live in cities or towns with higher incidences of uninsurance
- Still, the Health Connector is mindful that there are likely many more Massachusetts residents in need of affordable coverage and the work to reach those residents continues

*Additional analyses on COVID-19 SEP enrollment can be found at:*

<https://www.mahealthconnector.org/about/policy-center/reports-publications#newpubs>



## **Take-Aways and Looking Ahead**

# Key Take-Aways

## Existing Membership

- CCA actively working to protect members' coverage and will keep the Board apprised of coverage retention dynamics
- Recent months have seen high “intra-membership” activity – e.g., existing members updating income information to report job or wage losses and moving into more subsidized plans and/or MassHealth

## Residents Newly in Need of Health Connector Coverage

- CCA actively working on reaching the newly unemployed and newly uninsured. Staff to continue to seek partnership opportunities with DUA and other touchpoints with the unemployed, as well as the employer community
- No major spike observed yet in new Health Connector enrollments, but staff anticipate additional growth in coming months

# Looking Ahead

- CCA working with DOI, CHIA, MassHealth and employer community to understand coverage shifts within the Commonwealth driven by economic downturn. This will inform CCA outreach strategy and enable us to provide data-driven assistance to the affected public
- CCA will keep the Board apprised of membership trends and dynamics, including how CCA is filling in coverage gaps for residents newly losing job-based coverage