



# **Brief Updates: Open Enrollment 2021 Readiness**

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Board of Directors Meeting, October 8, 2020

# Open Enrollment 2021

**The Health Connector is ready to support members and applicants during Open Enrollment for 2021 plans, which begins November 1, 2020 and ends January 23, 2021.**

- Open Enrollment 2021 preparations continue to proceed at pace
- As a follow-up to the comprehensive Open Enrollment readiness report that staff provided to the Board in September, we wish to apprise the Board on additional developments and preparations underway

# Eligibility Determinations Systems and Member Noticing Processes

- Open Enrollment 2021 preparations remain on track, with members having received initial notices regarding 2021 eligibility and returning to provide updates to their applications
- This week, HIX began determining subsidy amounts based on 2021 rates and generating renewal notices telling members about their premiums and subsidies for next year, though they may continue to report changes to their eligibility at any time

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 MASSACHUSETTS  
HEALTH  
CONNECTOR

Henry Dekac  
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June 17, 2020  
32110

Notice ID: AUTO\_REN  
Notice Name: Final Renewal Notice  
Ref ID: RefID\_1541002223160  
Member ID: 600001055576

**It's time to renew your insurance coverage for 2021.** If you want to stay enrolled in your current plan or a similar plan that we've chosen for you, just pay your monthly premium when you get your bill for January coverage.

**You can choose to shop for a new plan during Open Enrollment.** The Open Enrollment period starts November 1. You may be able to save money on your health coverage for next year if you shop and compare your options during Open Enrollment.

**What you need to do:**

1. **Review your information for 2021.** Please look at your program eligibility, renewal plan information, and the amount of any monthly tax credit you will receive next year. If any of this information doesn't look right to you, please let us know as soon as possible
2. **Compare any plan changes for 2021** with our online Plan Compare tool at: [www.MAhealthconnector.org/compare-plans](http://www.MAhealthconnector.org/compare-plans)
3. **Shop during Open Enrollment.** You may be able to save on the cost of your health plan for next year by comparing your available options for 2021
4. **Keep paying your monthly premium bill** by the 23rd of every month

**Important Dates:**

- **November 1, 2020.** First date to start shopping and comparing plans at MAhealthconnector.org.
- **December 23, 2020.** Pay your premium by this date to enroll in the plan you want for January.
- **January 1, 2021.** The first day of your new 2021 coverage. If there have been any changes to your program eligibility, January 1 is the date when those changes will start.

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# Shifting Walk-In Center Capacity to Navigators

**CCA walk-in centers (located in Boston, Springfield, Worcester and Brockton) will not be open this Open Enrollment due to COVID-19. Navigators will step in to meet consumer needs that would have been met at walk-in centers.**

- CCA walk in centers, which usually supplement Navigators with locations in Boston, Springfield, Worcester, and Brockton, will not be open this Open Enrollment due to COVID-19
- Staff issued a request for information (RFI) to current Navigator organizations to determine whether they would be able to meet the consumer assistance needs that would otherwise have been serviced through the walk-in centers
- Navigator organizations are well-positioned to assist these individuals and provide many of the same services as walk-in centers. While they are unable to accept and process documents and payments, they can assist members in submitting documents and can help walk members through electronic, on-line, phone, or mail payment processes. Navigator Organizations are planning to provide some in-person assistance through appointments during Open Enrollment, in addition to remote and virtual options

# Shifting Walk-In Center Capacity to Navigators (Continued)

- Staff recommend funding ten current organizations at \$403,672 from October 2020 through September 2021 to address the needs left by closed walk-in centers
- The additional capacity for Navigators will be funded through savings available from not operating walk-in centers. The ongoing expense portion of the budget for walk-in centers in FY21 was \$1.3 million, and approximately \$300,000 of that funding will be allocated to fund the additional Navigator capacity

# External Dynamics that May Affect Open Enrollment

Dynamic	Response
<p><b>Commercial coverage trends that will affect CCA</b></p> <ul style="list-style-type: none"> <li>While net coverage losses have been smaller than expected, underlying coverage dynamics are complex and make it difficult to know where the uninsured are</li> <li>Overall, commercial coverage has declined by roughly 56,000 people since April, the majority of whom lost large group coverage</li> <li>Some of these individuals may have moved into Medicare or Medicaid coverage, which saw a combined 49,000 individual increase since April, but others may have joined the individual market or remain uninsured</li> </ul>	<ul style="list-style-type: none"> <li>Continuing to message and outreach to newly unemployed</li> <li>Working with DUA, Rapid Response, and directly with employers</li> <li>Reviewing our programs/plans with an eye toward ESI-to-exchange migration</li> <li>Membership forecast updates</li> </ul>
<p><b>Other economic/circumstantial dynamics that will affect CCA members</b></p> <ul style="list-style-type: none"> <li>Uncertainty around eviction moratorium is being monitored by CCA staff</li> <li>Housing insecurity may pose challenges for members that have address changes, possibility of undeliverable mail, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Working with community-based housing groups</li> <li>Highlighting ConnectorCare hardship waiver criteria re: evictions</li> <li>Considering SEP for people who lose coverage due to address change</li> </ul>

# External Dynamics that May Affect Open Enrollment (continued)

Dynamic	Response
<p><b>Possibility of public and member confusion or worry in light of Supreme Court case on the fate of the Affordable Care Act</b></p> <ul style="list-style-type: none"> <li>▪ <i>California v. Texas</i> case will be heard by the Supreme Court on November 10<sup>th</sup> and will likely result in significant media coverage about uncertainty surrounding the ACA's future and impacts to health coverage should be it be struck down</li> <li>▪ The Health Connector anticipates public/member confusion and concerns and will be prepared to address questions and encourage members and members of the public to stay covered and that the ACA remains the law of the land</li> </ul>	<ul style="list-style-type: none"> <li>▪ Preparing messages to address member/public questions, drawing from our experience weathering other threats to the ACA.</li> </ul>
<p><b>Ongoing role of Medicaid Maintenance of Effort policies on Health Connector membership dynamics</b></p> <ul style="list-style-type: none"> <li>▪ The federal public health emergency was recently extended for another 90-day period, now running at least through mid-January</li> <li>▪ This means that MassHealth members will continue to have their MassHealth coverage preserved, even if their circumstances would otherwise redetermine them into Health Connector coverage</li> </ul>	<ul style="list-style-type: none"> <li>▪ Staff will continue to monitor the public health emergency and its impact to transitions (or lack thereof) between MassHealth and CCA</li> </ul>

# CMS Check-Point: Open Enrollment Readiness Review

**CMS conducted its annual Open Enrollment Readiness Review with the Health Connector on September 28.**

- This annual process allows each state-based marketplace to review for CMS its system, operational, policy, and outreach approaches and activities for the upcoming Open Enrollment
- The review went smoothly, and CMS issued a formal letter acknowledging Massachusetts's readiness for OE

# 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, election year dynamics, and the state of the economy to determine their potential impact on Open Enrollment activity
- Staff will provide regular updates to the Board as Open Enrollment continues