



Health Connector Function Areas: Status Updates and Looking Ahead

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Overview

Every team at the Health Connector – finance, legal, policy, operations, and IT – works in service of the Health Connector’s mission to provide affordable, accessible health and dental coverage to Massachusetts residents and small businesses.

- Today we will provide a read-out for the Board of Directors on highlights of the last 12-24 months of work by each Health Connector team.
- These updates all center on the Health Connector’s mission, and each function area working to ensure that its contributions to that mission are:
 - ✓ Centered on best-in-class standards for member experience; and
 - ✓ In alignment with the Health Connector’s goals around enabling a more equitable, accessible, and person-centered health care coverage system for the residents of Massachusetts
- Today each function area will highlight key milestones and developments from the prior 12-24 months, as well as make note of work presently in-flight, and highlight focus areas for the future

Overview (Continued)

- With respect to future areas of work, while each team manages the particulars of CCA core functions, certain upcoming developments are overarching and will draw on all corners of the agency in 2023 and beyond:
 - ✓ End of PHE, and changes in enrollment levels
 - ✓ Continued stabilization and refinements to customer service and billing and enrollment vendor practices
 - ✓ Future of the Health Insurance Exchange (HIX) system; integrations of MAGI and non-MAGI eligibility systems (“OneHealth”), and the EHS-wide Integrated Eligibility and Enrollment (IE&E) effort
 - ✓ Ongoing health care affordability and equity challenges in the Massachusetts population, including our membership
 - ✓ Reducing administrative burdens and improving member experience
 - ✓ Ensuring that efforts to reach the uninsured and serve members are data-driven, modern, convenient, and responsive to what our members and the public need, and when and where and how they need it



Function Area Read-Outs

Policy & Strategy: Recent Milestones

	Description
Products and programs	<ul style="list-style-type: none"> Starting in 2023, ConnectorCare plans will eliminate cost sharing for medication and services associated with diabetes, coronary artery disease, hypertension, and asthma
	<ul style="list-style-type: none"> Starting in 2022, PPOs were required to be companion HMO designs, and PPOs were added to horizontal choice instead of only vertical in Health Connector for Business, responsive to small business requests
	<ul style="list-style-type: none"> Via outreach and communications, ensured that members and applicants understood carrier rebrandings and mergers occurring during 2022 (e.g., AllWays./MGB, Point32, BMCHP/WellSense)
	<ul style="list-style-type: none"> Starting in the 2022 Seal of Approval, adjusted the application of state premium subsidies in ConnectorCare to ensure that the lowest income enrollees (disproportionately immigrants) have meaningful carrier choice
Promoting enrollment	<ul style="list-style-type: none"> Pursued and implemented in summer 2022 a new program authorized in the FY22 state budget, allowing uninsured taxfilers to authorize the sharing of tax data from DOR with CCA so tailored coverage information can be provided to uninsured residents
	<ul style="list-style-type: none"> Starting in spring 2022, established an opt-in check-box in HIX to allow applicants and enrollees to authorize enrollment into a \$0 plan if the individual is eligible for it
	<ul style="list-style-type: none"> Expanded capacity of Navigator program for grant cycle 2022-2024, with additional staffing, geographic locations, and enhanced health equity focus
Member experience	<ul style="list-style-type: none"> Took steps in 2021 and 2022 to bring member focus into more central role in policy and program decisions, creating member personas, and enhancing member survey and focus group work
	<ul style="list-style-type: none"> In 2021 and 2022, enhanced efforts to improve race, ethnicity, and language (R/E/L) data collection from applicants and incorporated nondiscrimination focus into Seal of Approval efforts
Market stewardship	<ul style="list-style-type: none"> Published in 2021 a first-of-its-kind-in-the-nation compilation of health sharing arrangement data as part of CCA's revised MCC standards. Established stronger market voice on non-compliant plans via consumer advisories and Special Enrollment Periods to help affected residents
	<ul style="list-style-type: none"> Collaborated with other state-based marketplaces via NASHP and other national fora to provide detailed data on the impact of enhanced premium subsidies, and the anticipated impact of their expiration, as part of Congress's consideration of whether to extend, which they did via the IRA, signed into law by the President.

Policy & Strategy: In-Flight & Future Focus Areas

	Description
Products and programs	<ul style="list-style-type: none"> Working with the last three remaining carriers that have historically not participated in ConnectorCare (Point32, BCBS, and United) to support their required new participation starting in plan year 2024 Staff preparing refreshed ConnectorCare network guidelines for 2024 to ensure that all carriers have a common set of network rules and that the objective of the new all-carrier requirement is met, which is to ensure that members have access to a range of network configurations – expected spring 2023 Preparing a request for information (RFI) to solicit a diverse range of public and community voices to help inform the Health Connector’s 2024 Seal of Approval efforts – anticipated issuance in December 2022
Promoting enrollment	<ul style="list-style-type: none"> Expecting to launch a first-of-its-kind-in-the-nation audit of administrative burdens for the state-based marketplace application, enrollment, and coverage maintenance experience, with a special focus on equity-focused considerations. This project will result in action steps CCA can take to reduce member-facing points of friction that reduce access to coverage. Coordinating cross-functional preparations for the end of the federal PHE, and working with MassHealth, ensuring that work across all teams is moving forward and informed by the latest federal guidance, data, and best practices. Working towards a refreshed vision for approaching outreach to the public and the uninsured, with a target of winter 2023 for a revised set of considerations and evaluation metrics to be used to prioritize and shape outreach efforts
Member experience	<ul style="list-style-type: none"> Increasing focus and energy on how to ensure that member and public voices are engaged and incorporated into how the agency sets policy and program strategy in a way that diversifies and expands the perspectives used to inform the agency’s work. In 2023, staff expect to establish new, formal channels for ensuring such input is sought and used.
Market Stewardship	<ul style="list-style-type: none"> Exploring opportunities to work within the Health Connector’s assigned mission to help further advance and standardize approaches to improved population health, health equity, and policies to help promote affordability, in partnership with EHS, DOI, HPC, and GIC, and others.

Operations: Recent Milestones

	Milestone	Description
Contact Center	Stable contact center performance	<ul style="list-style-type: none"> 1.6% average abandonment rate and 31.5 second average speed of answer during 2022, to date.
	Member case inventory	<ul style="list-style-type: none"> Achieved historically low levels of inventory and aging for member cases that require back-office support, including escalated cases handled by our vendors and the CCA Ombuds team, and document processing.
	New and improved contact center features	<ul style="list-style-type: none"> Implemented new options for members to improve ease of getting their service needs met, including chat, email and text messaging. Improved IVR self-service and payment experience.
	National Change of Address (NCOA) notice and process	<ul style="list-style-type: none"> New NCOA notice and process established in 2022 to maintain better records of our members' mailing addresses, helping reduce coverage disruptions.
Health Connector for Business	Shopping improvements for small businesses	<ul style="list-style-type: none"> Continuous dental shopping was implemented to allow employees to enroll in Health and Dental in one shopping session.
	Increased broker/employer engagement	<ul style="list-style-type: none"> Formal partnerships established with both the Massachusetts Restaurant Association, effective December 1, 2022, and The Massachusetts Supreme Judicial Court Committee on Lawyer Well-Being, effective October 1, 2022, to make Health Connector for Business the designated resource for their respective members' health and dental coverage. New sponsorship agreement reached with the Merrimack Valley Chamber of Commerce, effective July 1, 2022.
	Increased broker participation	<ul style="list-style-type: none"> There are currently over 480 certified brokers on the Health Connector for Business platform, our highest ever level of broker participation. Overall, 50% of groups on HCB are now brokered, with most new and renewing groups being brokered.

Operations: In-Flight & Future Focus Areas

	Focal Area	Description
Contact Center	Increase language capabilities	<ul style="list-style-type: none"> Will support Portuguese speaking members in all channels (i.e., Member Portal, notices, calls, IVR, chat, email, and text messages) by December 2023.
	Pro-active text messaging	<ul style="list-style-type: none"> Leverage existing text messaging capability to share important information with members, helping prevent members from missing enrollment or payment deadlines or struggling to manage coverage issues.
	Ongoing documentation and training improvements	<ul style="list-style-type: none"> Continue to work with internal teams and customer service vendors to improve documentation and training for operational processes, including working with customers.
	Improve Request for Information (RFI) process	<ul style="list-style-type: none"> Enhance notices to provide members with detailed reasons as to why their previously submitted documentation was deemed unacceptable. Make new self-attestation forms available to members who do not have documentation to validate their income. Members who are self-employed or who receive interest or dividend income can use these new forms to verify their income and avoid loss of subsidies or termination.
Health Connector for Business	Shopping enhancements for small businesses	<ul style="list-style-type: none"> Based on feedback/requests from small businesses, improve employer visibility to actual employee rates during employer shopping and broker quoting process vs. the current experience which shows ranges for employee rates.
	Increase small business engagement and retention	<ul style="list-style-type: none"> Increase touchpoints with small business employers and brokers throughout the plan year to keep groups informed about benefit year and maximize ConnectWell usage. Survey small business employers, employees and brokers to identify opportunities to improve overall experience and increase retention.

IT: Recent Milestones

	Milestone	Description
Membership/public facing	Implementation of Softheon for enrollment and premium billing services	<ul style="list-style-type: none"> • Conversion of enrollment and premium billing data from NTT Data to Softheon Implementation of new Enrollment and Premium Billing system that integrates with HIX/IES, carriers and the Contact Center • Introduced an enhanced member portal in 2020 where members can make payment, enroll in autopay and view correspondence in English or Spanish
	Implementation of Accenture for contact center services	<ul style="list-style-type: none"> ▪ Conversion of contact center customer relationship management (CRM) to Salesforce, with a contractual approach that maintains CCA as the owner of the developed solution ▪ Implementation of Contact Center systems that integrate with Enrollment and Premium Billing (Softheon) ▪ Expanded services available on the IVR
	Implementation of chat on member portal	<ul style="list-style-type: none"> ▪ Introduced chat via the member portal as a new service feature in June 2022.
	Technological implementation of Simple Sign Up (SSU) solution	<ul style="list-style-type: none"> ▪ Implemented a solution that creates and processes communication to prospective members that indicated they are not enrolled in health coverage through tax filings with the DOR
	Ongoing release management for all primary vendor relationships	<ul style="list-style-type: none"> ▪ Management and oversight of new software installs for HIX/IES, Health Connector for Business (HCB), Enrollment and Premium Billing (Softheon), and the Contact Center (Accenture), inclusive of the technical execution and readiness for open enrollment
Internal	Transition to remote work during COVID-19 pandemic	<ul style="list-style-type: none"> ▪ Implement cloud infrastructure to support remote work with vendor systems, where possible ▪ Acquisition and distribution of new equipment to support remote work during the pandemic
	Transition to hybrid work upon return to the office	<ul style="list-style-type: none"> ▪ Modifications to infrastructure and equipment to support hybrid workspaces in the office at City Hall Plaza

IT: In-Flight & Future Focus Areas

	Focal Area	Description
Membership/public facing	Continued release management of all primary systems	<ul style="list-style-type: none"> Management and oversight of new software installs for HIX/IES, Health Connector for Business (HCB), Enrollment and Premium Billing (Softheon), and the Contact Center (Accenture), inclusive of the technical execution and readiness for open enrollment
	Implementation of ConnectorCare 2024	<ul style="list-style-type: none"> Coordination of HIX/IES, Softheon and carrier technical requirements to prepare and implement ConnectorCare for all carriers in 2024
	Modernizing MAHealthConnector.org	<ul style="list-style-type: none"> Technical enhancements necessary as prerequisite for Search Engine optimization Remove the dependency to enter <u>www.</u> when going to MAHealthConnector.org website
	Search Engine Optimization (SEO)	<ul style="list-style-type: none"> Implement Search Engine Optimization (SEO) so the web presence of the Health Connector is more prominent when residents are searching for health coverage options online (especially in light of web-based non-compliant/deceptive health plan options that seek to attract people shopping online for coverage)
	Integrated Eligibility and OneHealth Readiness	<ul style="list-style-type: none"> Developing agency strategy and readiness for these Commonwealth driven initiatives aimed at achieving maximum benefit complementing our work for Health Connector members
Internal	Enhance CCA IT Services	<ul style="list-style-type: none"> Ongoing review and updates to CCA internal infrastructure that better leverages Commonwealth shared services Expand cloud solutions across internal CCA infrastructure to reduce dependency on the Commonwealth VPN and further enhance remote work experience

Finance: Recent Milestones

	Milestone	Description
Accounting	Audit	<ul style="list-style-type: none"> For 5 years in a row, we have had financial audits with no findings (no material weaknesses or significant deficiencies). An annual financial audit is a statutory requirement. No findings on FY22 single audit of Exchange Establishment grant funds
Budget & Actuarial	Contact Tracing Collaborative (CTC) budget	<ul style="list-style-type: none"> Development and maintenance of CTC budget projections on behalf of the Commonwealth during state's response to the COVID-19 pandemic
	Administrative and programmatic budgets	<ul style="list-style-type: none"> Development and maintenance of financial models for budgeting, forecasting, and analysis
	Enrollment projections	<ul style="list-style-type: none"> Worked with our colleagues to ensure that enrollment projections are aligned with MassHealth during the ongoing Public Health Emergency (PHE)
	Controls	<ul style="list-style-type: none"> Worked with our colleagues to develop and implement controls for key business processes as we engaged new support vendors
	Exchange establishment grant	<ul style="list-style-type: none"> Worked with our colleagues to secure \$1.1M in federal funding to promote awareness of new American Rescue Plan Act (ARPA) benefits
	Payment Reconciliation	<ul style="list-style-type: none"> Annual reconciliation of advanced Cost Sharing Reduction (CSR) and State Mandated Benefit (SMB) payments with carriers
Reporting	Reporting and Analysis	<ul style="list-style-type: none"> Worked with our colleagues to develop accurate, timely, and validated reports on Health Connector enrollment and other information
All	Financial Integrity	<ul style="list-style-type: none"> Work to ensure key financial elements associated with Health Connector operations and processes with members, carriers, and state and federal government can be validated and reconciled resulting in no financial impact to stakeholders

Finance: In-Flight & Future Focus Areas

	Focal Area	Description
Budget and Actuarial	CTC Budget	<ul style="list-style-type: none"> Budget close-out activities
	Administrative and Programmatic Budgets	<ul style="list-style-type: none"> Development of FY24 administrative and programmatic budget recommendations
	Enrollment Projections	<ul style="list-style-type: none"> Continue to ensure enrollment projections are aligned with MassHealth as the PHE ends so CCA's budget is as accurate as possible
	Controls	<ul style="list-style-type: none"> Continue to work with colleagues to implement controls around remaining key business processes Potential independent risk and control gap assessment of billing vendor
Reporting	Reporting and Analysis	<ul style="list-style-type: none"> Continue to work with colleagues to develop accurate Open Enrollment and end-of-PHE coverage transition reporting on enrollment and other elements of Health Connector membership and activity
All	Financial Integrity	<ul style="list-style-type: none"> Continue to work with colleagues to provide evidence that key financial metrics are validated and reconciled

Legal: Recent Milestones

Milestone	Description
Appeals unit stability	<ul style="list-style-type: none"> • New Appeals Unit Manager hired in April 2022, after long tenure of prior manager • Three new attorneys added to panel of independent contracted hearing officers in October 2022
Simple Sign Up	<ul style="list-style-type: none"> ▪ Aided colleagues in establishing a secure path forward to enable the Simple Sign Up program
Equity vendor engagement	<ul style="list-style-type: none"> • As the result of a procurement led by the General Counsel, a racial equity consultant was engaged starting in February 2022 • Trainings in systems thinking, structural disadvantage, and ways or improving equity have been provided • The focus is on the Health Connector as an employer, but the engagement also includes support related to procurement, service delivery, and community engagement
Community Tracing Collaborative contracting	<ul style="list-style-type: none"> ▪ Engaged in contract activities during 2020 and 2021 related to the state's COVID contact tracing response
HIX/IES contract: re-procurement and MSA support	<ul style="list-style-type: none"> ▪ Assisted EOHHS and HIX Project Team in drafting two RFRs to reprocure certain components of the HIX/IES contract with Optum <ul style="list-style-type: none"> ▪ Program Management and Testing ▪ Operations and Technical Services ▪ Assisted EOHHS in restating and amending the Optum HIX/IES MSA to clarify and streamline agreement going forward, including in the context of the result of the ongoing procurements
Text and chat: pathways forward	<ul style="list-style-type: none"> ▪ Researched applicable law and presented options to the business about acceptable paths forward to implement chat and to text members, including texts related to PHE unwinding ▪ Updated privacy policy and terms of use

Legal: In-Flight & Future Focus Areas

Focal Area	Description
Equity vendor engagement	<ul style="list-style-type: none"> • Ongoing work related to our equity vendor engagement includes creating racial equity action plans and implementing the changes described in those plans, based on the tools we have acquired in training • This includes drafting and implementing a new procurement policy and updates to our hiring and other employment policies and processes
HIX/IES contract: re-procurement and MSA Support	<ul style="list-style-type: none"> ▪ Will assist EOHHS in entering into new contracts as a result of the HIX/IES procurements <ul style="list-style-type: none"> ▪ Program Management and Testing ▪ Operations and Technical Services ▪ Will assist EOHHS in finalizing amended and restated MSA with Optum, as well as an extension of a subset the existing MSA
Potential changes in national and state policy	<ul style="list-style-type: none"> ▪ As may be necessary, provide legal counsel and advice to inform strategies to respond to changes in national and state policy ▪ For example, legal challenges to the ACA may require state response to maintain and shore up important coverage protections



Looking Ahead

Looking Ahead

Looking ahead to 2023 and beyond, all CCA teams will continue work to fulfill the agency's mission.

- Advances in member experience, public interest, and health equity require a foundation of operational and technological stability and adaptability
- Staff will anticipate development of a new strategic plan to help guide the agency's work over the coming years
- The end of the federal Public Health Emergency occupies the strategic center of the Health Connector's immediate focus as we look ahead to 2023, as a high-volume, consequential enrollment and market transition that has a direct bearing on the health coverage rate of the Commonwealth's population, and has significant implications for the agency from an enrollment, budget, and operational perspective
- Staff look forward to keeping the Board of Directors, the public, stakeholders, and members apprised of ongoing progress on in-flight work highlighted today, and emerging priorities for 2023 and beyond