

Open Enrollment 2023

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Today's Presentation

Staff will review the context for this year's Open Enrollment as well as experience so far.

- Open Enrollment (OE) runs from November 1, 2022 to January 23, 2023
- During Open Enrollment, Massachusetts residents can enroll in or change health or dental plans for any reason
- Today's agenda
 - Context and expectations heading into OE
 - Engagement with the public and members so far



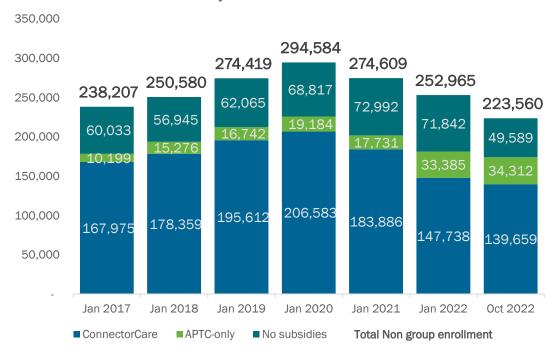
Context and Expectations

High Level Expectations

Membership has declined since the COVID pandemic; Open Enrollment 2023 is likely to be muted relative to pre-pandemic Open Enrollments, before rebounding upon the end of the Public Health Emergency.

- APTC-only membership continues to grow because of enhanced subsidies provided by the American Rescue Plan
- Enrollment decreases
 have been concentrated in
 ConnectorCare, as fewer
 people transitioned to
 ConnectorCare due to
 Medicaid maintenance of
 effort rules associated
 with the federal public
 health emergency

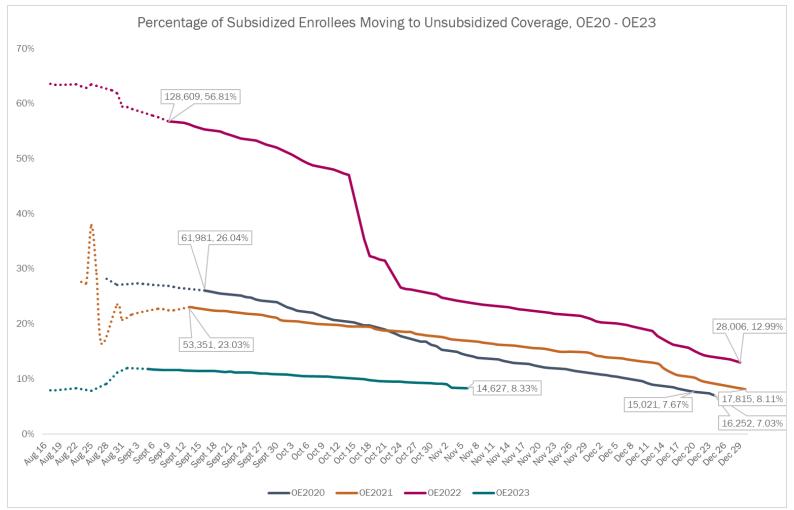
QHP Enrollment by Program, January 2017 - October 2022





Eligibility Changes and Loss of Subsidies

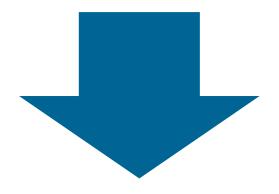
Over 90 percent of subsidized members had their continued subsidy eligibility confirmed for 2023, far higher than previous years.





January Enrollment Drivers

A balance of strong retention and lower-than-usual new enrollments will drive membership for January.



The "pool" of QHP eligible members in HIX has declined as members have been protected in MassHealth, resulting in fewer new enrollments.

Extended enhanced subsidies are likely to keep retention high. Nearly 93 percent of members renewed last year.





Activity To Date

Open Enrollment 2023

Open Enrollment for 2023 plans has been running smoothly since November 1, with members able to access online accounts and receive help from agents and assisters.

- Pre-OE outreach tours have raised awareness of enrollment opportunities statewide
- Renewal notices containing 2023 eligibility information, premiums, and subsidy amounts went out in October
- Consistent with prior years, early activity is relatively low, but will pick up steam in December as members receive renewal bills and consider options for 2023
 - Over 5,000 individuals have shopped for a 2023 plan, including about 600 new enrollees. Members
 who have not shopped by late November will have renewal transactions sent to their carrier prior to
 January bills going out



Outreach and Education

Leading up to the start of Open Enrollment, community visits laid groundwork for visibility and outreach.

- Since October 11, seven community events have been held
- 13 live interviews with Navigators and public officials have reached more than 2,500 people
- Series of promo spots for Fox25 and the World Cup have been taped
- Higher-frequency advertising begins this week
- Upcoming:
 - World Cup spots and activities ongoing, with tournament starting Nov. 20
 - Celebrity social-media videos from Erin Andrews and Venezuelan actor/singer Sheryl Rubio ready for posting leading up to the Dec. 23 deadline
 - Procurement for additional Navigators in Boston and Lynn should be completed this month







Contact Center

Multiple channels available for members and applicants to receive support with their eligibility, enrollment, and billing needs.

- Call: members can call 1-877-MA-ENROLL (1-877-623-6765), or TTY 1-877-623-7773 for people who are deaf, hard of hearing, or speech disabled
- Chat: Members can now access our new chat option by logging into their Member Portal account or selecting an option on the IVR to receive a text message and chat directly from their cell phone.
- In-Person: Our walk-in centers are open in Boston, Springfield and Worcester
 - Boston: 133 Portland Street, Boston, MA 02114
 - Springfield: 88 Industry Avenue, Suite D, Springfield, MA 01104
 - Worcester: 146 Main Street, Worcester, MA 01608
- Hours of Operation: We will have extended hours of operation for phone calls and chat during Open Enrollment

Phone Calls & Chat

Monday – Friday, 8 AM – 6 PM (same as closed enrollment)

Extended Weekday Hours, 8 AM – 8 PM: Dec. 22, Dec. 23, Jan 20, & Jan. 23

Special Weekend Hours, 10 AM – 4 PM: Dec. 17, Jan. 21 & Jan. 22

Walk-in Centers

Monday – Friday, 9 AM – 5 PM (same as closed enrollment)



Moving Forward

The Health Connector's key priorities for Open Enrollment 2023 are to provide clear pathways to renewal for existing members and to effectively reach and enroll new members in need of coverage.

- Our focus continues to be on ensuring a smooth renewal process for our existing membership,
 making it as easy as possible for eligible members to continue their coverage without disruption
- World Cup-related outreach events begin later this month
- If staff receive notice next week that the federal public health emergency will end in January, Open Enrollment will be extended to ensure no confusion that the Health Connector is ready to support individuals transitioning out of MassHealth and into QHP coverage

