



Update on MassHealth Redeterminations and Enrollment Transitions to the Health Connector

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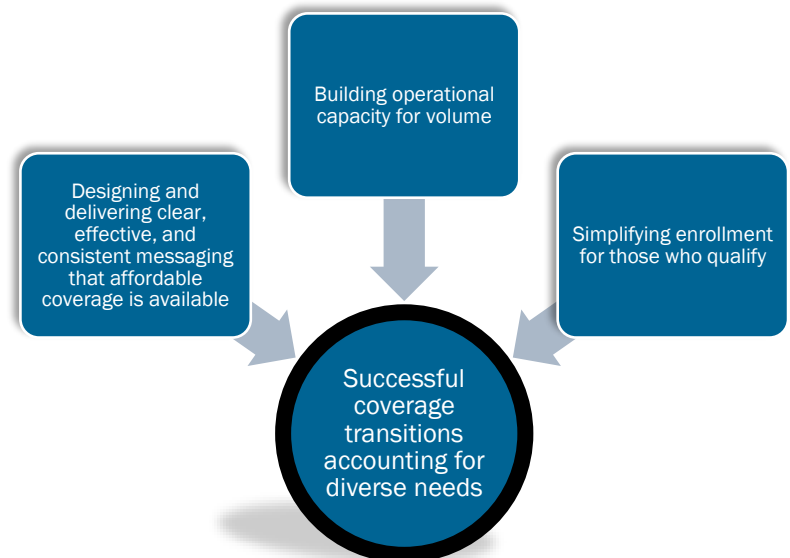
Board of Directors Meeting, July 13, 2023

Overview and Agenda

Today's presentation will provide updates on the Medicaid redetermination process that began on April 1, 2023.

- Since Medicaid protections ended on March 31, 2023, over 16,000 individuals enrolled in Health Connector coverage for May and later after losing MassHealth eligibility and qualifying for Connector coverage. Work is ongoing to prepare for higher and more demanding activity levels throughout the course of redeterminations
- Staff will provide updates on activities since the June Board meeting:
 - MassHealth activities
 - Health Connector enrollment statistics
 - Health Connector outreach initiatives
 - Health Connector call center performance

Health Connector Framework for Supporting Coverage Transitions





MassHealth Activities

MassHealth Redeterminations Overview

MassHealth began the redeterminations process on April 1, ramping up to ensure systems and processes were working as expected.

MassHealth Goals:

1. Prevent administrative loss of coverage as much as possible, especially for most vulnerable
2. Ensure members understand and can complete key actions to receive the appropriate health benefit
3. Maintain compliance with federal and state requirements

- Our outreach and member engagement efforts are in full-swing, including partnerships with Health Care For All, community-based organizations across the state, and ongoing close collaboration with the Health Connector
- Through the end of June, redeterminations have been initiated for ~331,000 members
- This represents a measured ramp-up. As a result of this ramp-up and the response timeline, MassHealth's caseload has remained fairly flat through June

Update: MassHealth Outreach

Outreach through the end of June:

- Through EOHHS's partnership with Health Care For All, canvassers have knocked on **over 320,000 doors** and community-based organizations have held **over 500 events** in the 15 communities with the most members at risk of coverage loss
- MassHealth has hosted **several in-person renewal events** in partnership with community organizations to support specific member populations through renewals, such as members who are experiencing homelessness

Atansyon Fanmi MassHealth yo

Ou bezwen renouvle asirans sante ou ane sa a.

Tout manm MassHealth pral bezwen renouvle ane sa a, sa gen ladan timoun yo tou. Pran etap koulye a pou asire fanmi ou rete pwoteje.

Rele 800-841-2900, vizite www.masshealthrenew.org oswa eskane kòd la pou aprann plis sou ki etap ou dwe pran.

Pran twa etap pou renouvle asirans sante ou:

1. Mete enfòmasyon w yo ajou
2. Verifye bwat postal ou
3. Reponn MassHealth

Aji san pèdi tan. Kenbe pwoteksyon asirans ou.

masshealthrenew.org
800-841-2900 (TTY: 711)

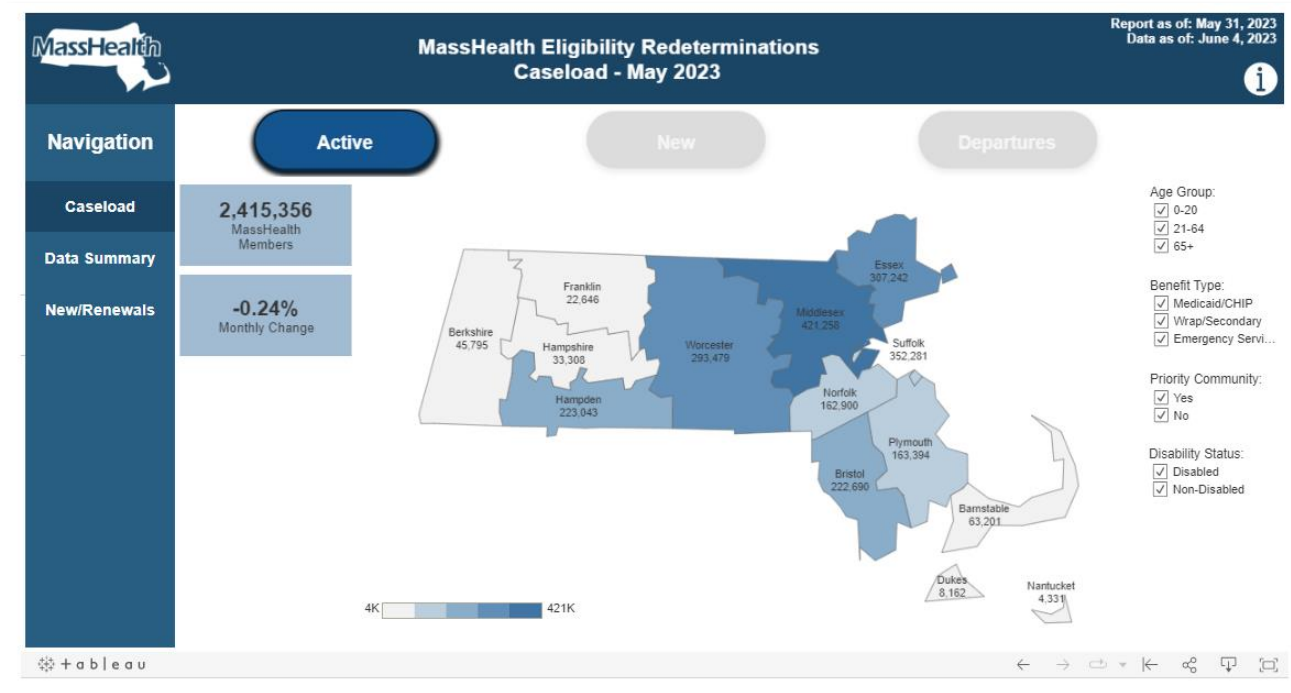
MassHealth HEALTH CONNECTOR HCFA

Additionally, MassHealth is focused on direct member outreach at the time of a member's renewal.

- MassHealth is sending **text, emails, and automated calls** to tell members to be on the lookout for the blue envelope with their renewal form and to renew by the due date
- **MassHealth Accountable Care Organizations and other health plans** are conducting outreach directly to members selected for renewal
- MassHealth is **sharing data with sister agencies** with shared clients to support direct outreach and engagement for renewal (e.g., DDS, DMH, EOEA, MRC)

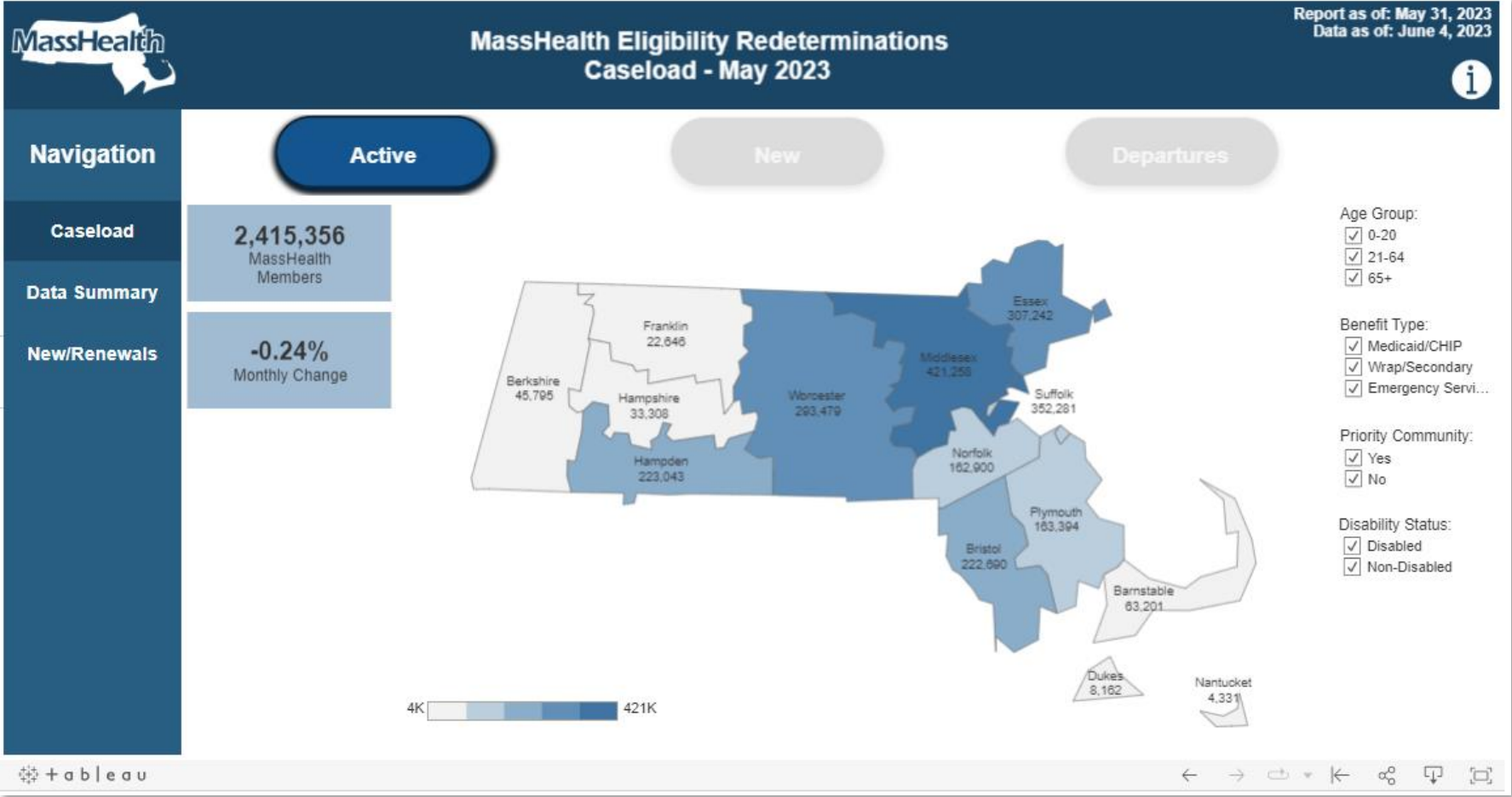
Update: MassHealth Operations

- MassHealth systems and contact center are operating as expected
- MassHealth has launched its monthly dashboard outlining changes in caseload. The July dashboard, inclusive of data through the end of June, will go live later this month

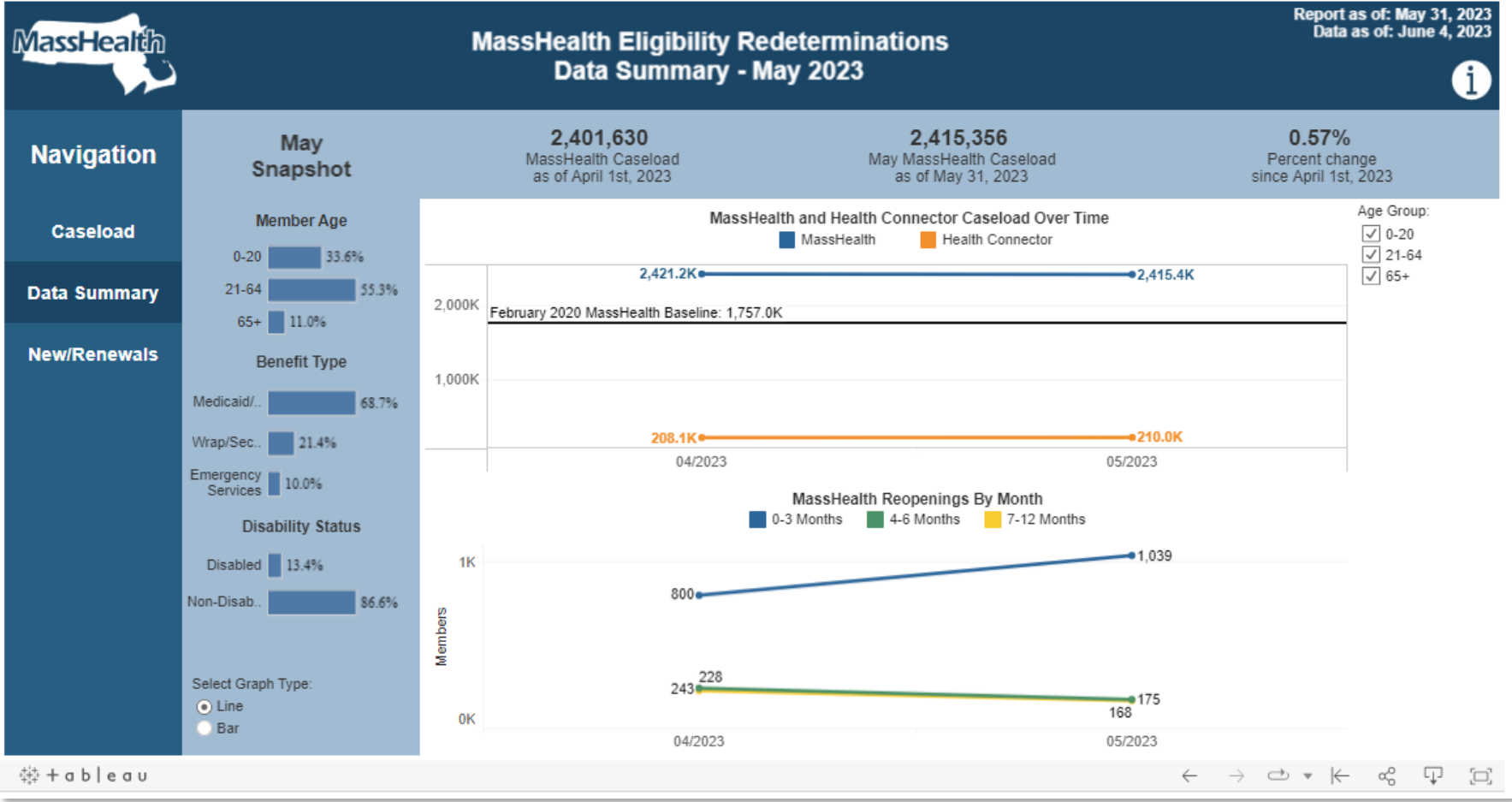


Learn more at mass.gov/masshealthrenew

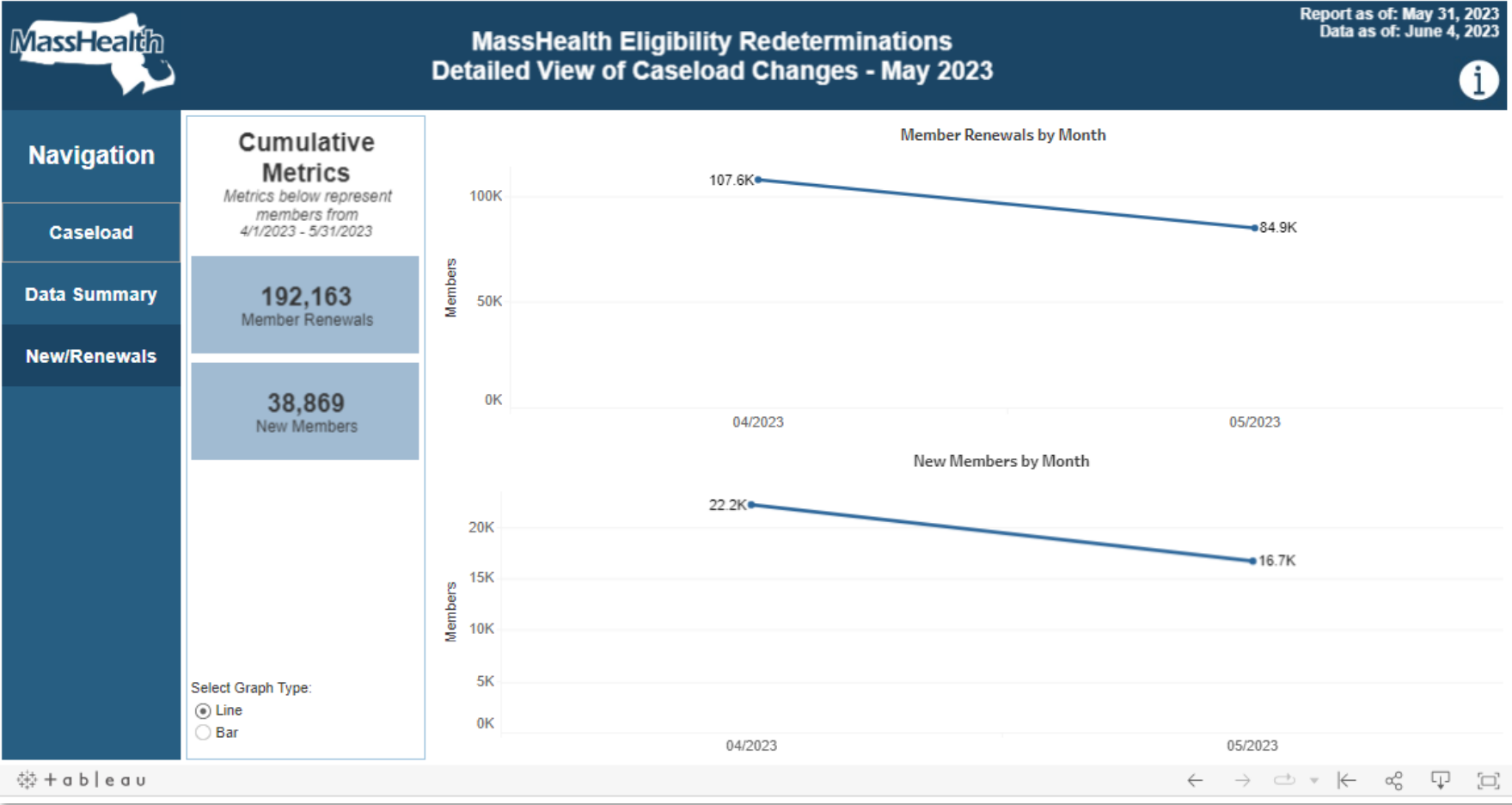
MassHealth Dashboard Overview (1 of 3)



MassHealth Dashboard Overview (2 of 3)



MassHealth Dashboard Overview (3 of 3)



What's Next: Summer and Early Fall

National data from states that began this process earlier than Massachusetts forecast significant challenges getting members to respond and keep coverage.

- We expect significant caseload reductions to begin in July and August, due to members no longer being eligible for MassHealth and/or not responding to their renewal

To support members in receiving the best benefit they are eligible for, we are taking some new measures:

- **Further improving our auto-renewal processes**, reducing the number of members who need to take action to preserve coverage
- Partnering with **health plans to directly assist members** complete renewal forms and applications
- Continuing coordination with the Health Connector and employers to ensure individuals who lose MassHealth coverage **know how to access coverage through the Health Connector or their employer**
- **Expanding member outreach efforts** (e.g., new member awareness efforts at 50+ Market Baskets, ~600 libraries, ~1,800 schools)



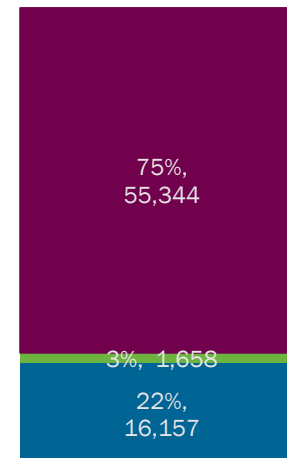
Health Connector Enrollment Updates

Health Connector Enrollment Trends to Date

Over 16,000 individuals transitioned from MassHealth to Health Connector coverage since coverage protections ended March 31.

- This reflects 22 percent individuals who have so far been found eligible for a Health Connector plan after being redetermined out of MassHealth
- This “conversion rate” compares favorably to pre-Covid data as well as early redetermination data seen from other states
- Demographics of new enrollees are generally similar to existing members so far
- Enrollment remains ahead of forecast through July, with good early progress toward August; however, eligibility and enrollment activity will intensify as the year goes on, particularly during Open Enrollment

Enrollment Activity Among Individuals Moving from MassHealth to Health Connector Eligibility (Total = 73,159)



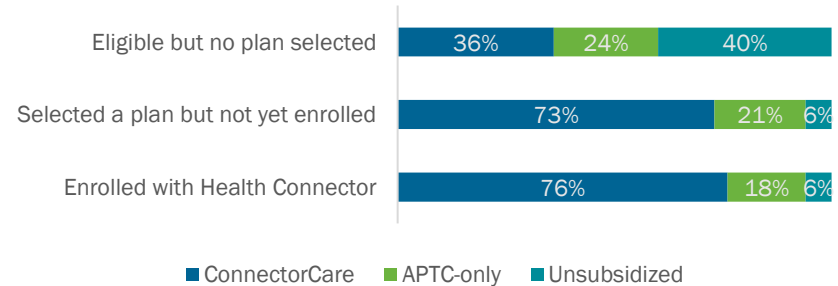
- Eligible but no plan selected
- Selected a plan but not yet enrolled
- Enrolled in Health Connector coverage

Eligible Individuals Who Have Not Enrolled

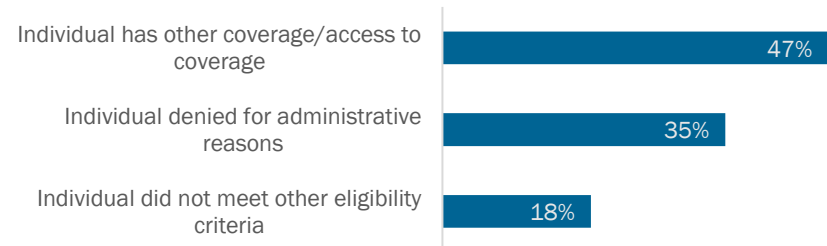
Data on the eligible but not enrolled will help us refine and target outreach to maintain the historically high rates of insurance coverage state residents have come to expect.

- Among individuals who have not enrolled in a Health Connector plan after losing MassHealth, 40 percent do not qualify for subsidies, far higher than the proportion of unsubsidized enrollees
- Nearly half of these unsubsidized individuals—over 10,000 people—did not qualify for subsidies because they have or have access to other coverage
- Surveys to the eligible but not enrolled and anecdotal information from call center staff, Navigators, and others working with individuals will expand on this data
- Staff are monitoring broader enrollment trends in conjunction with DOI and CHIA

Program Eligibility and Enrollment Status Among Members Transitioning from MassHealth



Subsidy Denial Reasons Among Eligible But Not Enrolled Who Lost MassHealth



Open Enrollment with a Redeterminations Lens

Staff are carefully reviewing preparations for Open Enrollment in consideration of the ongoing redeterminations process.

- “Mixed” households that have members eligible for Health Connector benefits as well as members eligible for MassHealth go through their annual redetermination at the same time each year to reduce administrative burdens
- Approximately 140,000 applications with a mix of Health Connector and MassHealth eligibilities will be selected for MassHealth renewal in late August and early September, and the Health Connector reviews its members in these households at the same time
- MassHealth members transitioning to Health Connector eligibility as a result of these renewals will generally qualify to enroll in a Health Connector plan effective January 1
- Once annual redeterminations for 2024 coverage begin in mid- to late- August, staff expect increased interactions with members as they update their applications and receive materials about 2024 coverage



Health Connector Outreach Initiatives

Direct Communications

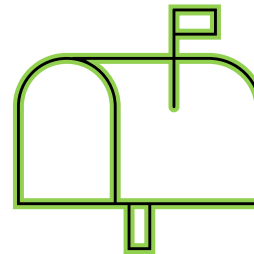
Direct outreach to people receiving a new Health Connector eligibility started in April, encouraging enrollment and highlighting deadlines.

- More than 222,000 communications have been delivered since April as part of direct outreach to people newly-eligible for Health Connector coverage



Text

80,018 texts delivered in three months



Mail

First two monthly mailers were sent to 36,987 people



Email

66,898 weekly and deadline email delivered through June



Robo-calls

Two calls per month began in May, and 38,566 calls have gone out

Public Outreach and Enrollment Events

Activities provide information and assistance, along with visibility promoting availability during redetermination.

- **Community and enrollment events:** 19,000 people have visited 22 events. 6,700 flyers have been handed out, with 1,500 giveaways handed out
- **Navigators:** Completed a total of 3,870 applications for 6,094 applicants in April and May. They assisted 2,935 people enrolled in new Health Connector plans and helped 2,859 people with their MassHealth renewal
- **Business community:** Health Connector for Business webinar in July includes information for businesses about enrolling newly-eligible employees transitioning from MassHealth coverage, which follows participation in the National Association of Benefits and Insurance Professionals Massachusetts Benefest event
- **Data dashboards:** Monthly updates on activity at MAhealthconnector.org/masshealthrenew/reports
- **Online calendar:** Updated event listings can be found at MAhealthconnector.org/events



Navigator Kesia Moreta speaks during El Mundo's Tu Salud event at Fenway Park (top left).

Executive Director Audrey Gasteier speaks during Benefest at Polar Park (bottom).

Paid Media

Paid media campaign includes locally-targeted material before enrollment events, and broad-based visibility encouraging enrollment.

- Statewide campaign encourages anyone without coverage – particularly those leaving MassHealth – to enroll in Health Connector coverage
- **Radio and digital and out-of-home:** 4.2 million impressions through all platforms, including 200 MBTA in-station and billboard locations, five radio stations, and digital pieces targeting event regions
- **Facebook:** Event messaging generated more than 860,000 impressions and reached 281,000 people
- **Television:** Messaging airing on Channels 4, 10, 25, Telemundo, multiple cable channels on Comcast, streaming TV. Women’s World Cup starts July 20





Health Connector Contact Center Performance

Contact Center Performance

Contact center service levels remain high, at above 97 percent. Call volumes remained below forecast for most of June with a slight increase at the end of the month.

June 2023 contact center performance statistics

Tier 1 Metrics	Month-To-Date
Calls forecasted	65,602
Calls offered*	59,820
Abandonment rate	0.86%
Average speed to answer (sec)	19
Average handle time (min)	12.42
Service level	97.03%

April call volume: 56,373; May call volume: 55,899

Other Operational Updates

The Health Connector continues to expand proactive outreach to potential members and to prioritize customer service stability for both the upcoming Open Enrollment period and the larger redetermination efforts as they converge.

- Maximus, the Health Connector's second contact center vendor, began work with their first wave of staff on July 5th; the second wave of staff will begin on July 10th
- Maximus will make outbound calls for the Health Connector and assist with paper processing in the event Accenture needs to reassign its paper processing staff to taking inbound calls during spikes in call volume
- Identity Proofing (IDP) Reminder Campaign*
 - Total contacts: 21,369
 - Contacts completed: 7,942
 - 5,712 live call & voicemail (72 percent)
 - 2,230 no answer & bad number (28 percent)
 - Contacts left: 13,427

* As of July 10, 2023

Other Operational Updates - continued

- The Health Connector has reached a final agreement with Accenture regarding redetermination volume forecast and parameters around additional staffing levels above the accepted forecast
- The Health Connector's expanded Interactive Voice Response (IVR) menu and messages to include additional languages is scheduled to be live in late-July
 - Callers will be able to navigate the IVR in English, Spanish, Portuguese, French Creole, Mandarin and Vietnamese
- The Health Connector continues to recruit, hire and train individuals for the Mobile Outreach Team, which will provide flexible in-person assistance to residents around the state transitioning during the redetermination period, visiting libraries, town halls, pharmacies, shelters, food pantries, and enrollment events



Looking Ahead

Moving Forward

Supporting Massachusetts residents transitioning to Health Connector coverage during the Medicaid redetermination process continues to be a top priority for the organization.

- Maintaining health insurance coverage and access to care for residents, along with the state's high levels of insurance coverage, remains a central goal of the Health Connector's efforts
- Staff will put special emphasis on supporting individuals who qualify for Health Connector coverage after failing to respond to a MassHealth renewal form, as they may need assistance to update their application as well as enroll in coverage
- In the coming months, staff will continue to share data and learnings as we analyze, evaluate, and iterate on our approaches to helping residents maintain coverage
- Staff will continue to include regular updates to the Board throughout the MassHealth redetermination process to highlight ongoing Health Connector activities to support individuals moving from MassHealth to Health Connector coverage