



Update on MassHealth Redeterminations and Enrollment Transitions to the Health Connector

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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 31,000 individuals have enrolled in Health Connector coverage for May and later after losing MassHealth eligibility and qualifying for Health 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 July 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

September Update: MassHealth Redeterminations

MassHealth is ~5 months into the year-long redeterminations process and has initiated renewals for 440K members from April through July.

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

- Since April 1, the MassHealth caseload has decreased 0.61 percent, from 2.40M to 2.39M
- Prior to the COVID-19 public health emergency, approximately ~52K members departed MassHealth coverage each month
- In July, MassHealth saw ~61K members depart coverage, and expects this number to increase significantly into the fall
- Since April 1, 61 percent of member departures have been a result of MassHealth confirming they are no longer eligible and 35 percent have been due to procedural reasons, such as non-response
- In future months, MassHealth expects the number of procedural terminations to increase
- September dashboard will be released later this month at mass.gov/masshealthrenew

Preserving coverage for eligible individuals

MassHealth sought and received federal approval to make additional enhancements to its systems, enabling it to automatically renew more members.

- As a result, MassHealth has achieved an autorenewal rate of ~75 percent for individuals under 65 years old who have not had their coverage “protected” during the public health emergency, meaning they successfully applied or renewed their coverage in the past 12 months
- For individuals under 65 years old who had their coverage protected during the public health emergency, the autorenewal rate is significantly lower (below 10 percent)
- MassHealth has also requested federal approval to enhance the autorenewal process for individuals over 65 or individuals with disabilities (the non-MAGI population)

Outreach efforts to members have continued at a rapid pace:

- Health plans have made 400K+ outreach attempts to support outreach to members; we are working to execute federal flexibility to allow health plan staff to directly assist with renewals
- Canvassers have knocked on 350K+ doors and CBOs have held 1,000+ events in the 15 communities with the most members at risk of coverage loss in partnership with Health Care For All
- MassHealth has continued to expand member outreach efforts, including new member awareness efforts at 50+ Market Baskets, ~600 libraries, and ~1,800 schools

New guidance from CMS on ex parte renewals

CMS released guidance on August 30th that ex parte renewals, or autorenewals, must be conducted at the individual level (versus the household level).

- CMS is concerned about states disenrolling members procedurally, particularly kids
- Kids have a higher income bar for eligibility than adults, which may not be appropriately considered if autorenewals are conducted at household level
- States can implement mitigation strategies to reinstate members and/or defer renewals for up to 12 months while states come into compliance

CMS' main concern – disenrolling eligible children if parents do not respond – is not an issue in MA.

- HIX, the integrated eligibility system for members under 65 shared with the Connector, processes auto-renewals at the individual level¹
- As of 9/08, MA had the lowest percentage of disenrollments that are kids (18 percent) compared to other states reporting age breakouts² and has seen its total kids caseload increase since April 1, 2023
- Note: for MA21, MassHealth's legacy system that processes eligibility for members over 65, there will be limited populations that require reinstatements and/or deferral of renewals (e.g., when one spouse is receiving long term care and the other is living in the community)

¹ MassHealth will technically report non-compliance with CMS's requirement for HIX, but with an appropriate mitigation approach; namely, HIX auto-renews individuals on the "back end" in instances where a parent fails to respond but we have sufficient information to renew the child

² <https://www.kff.org/medicaid/issue-brief/medicaid-enrollment-and-unwinding-tracker/>

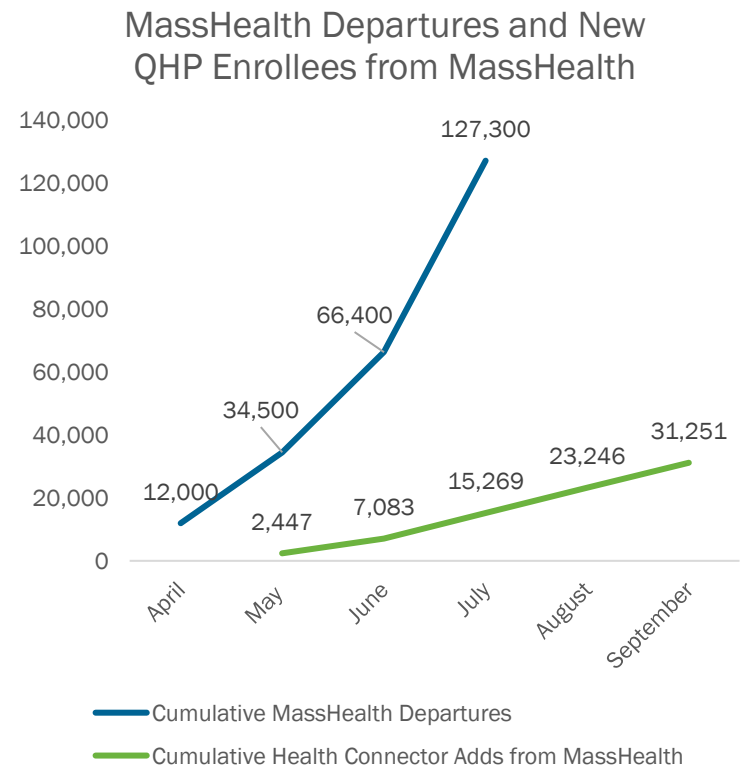


Health Connector Enrollment Updates

Health Connector Enrollment Trends to Date

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

- This reflects 26 percent individuals who have so far been found eligible for a Health Connector plan after being redetermined out of MassHealth
- This enrollment rate has been consistent over the last six months
- Not all individuals leaving MassHealth qualify for Health Connector coverage



Coverage in the Broader Market

Understanding whether Massachusetts is maintaining its nation-leading insurance coverage rate will take time as members transition and data sources are updated.

- Many individuals will move to other types of coverage, such as Medicare and employer-sponsored coverage
- Health Connector administrative data show nearly 12,000 (about 13 percent) of the eligible but not enrolled coming from MassHealth reported having or having access to other coverage in their application; other individuals may have other coverage but have not responded to their renewal to report it
- Among respondents to a recent survey of eligible but unenrolled applicants, 60 percent indicated having insurance coverage
- Staff are working with MassHealth, Division of Insurance (DOI), and Center of Health Information and Analysis (CHIA) to monitor broader market trends as they emerge, though it is still too early to have a clear picture about changes in other market segments

Eligible But Not Enrolled Individuals

Staff are analyzing ways to further increase enrollment among those who qualify but have not acted.

What could we have done better that would have helped you enroll in health coverage through the Health Connector?	Portion of Respondents
Lower cost plans	15%
Clearer instructions on what to do next after I applied	10%
More help available by phone for my questions	8%
More in-person help with shopping and enrolling	7%
Plan options that included my doctor or current prescriptions	6%
More reminders to choose a plan and enroll after I applied	4%
More options to pay my bill	4%
There is nothing that could have been done better	3%
Other (top 4)	9%
Enrolled in ESI (not going to choose a Connector plan)	
Resolve issues with autopay and account access	
Provide open enrollment all year	
More communication about verification documents	

- 67 percent of respondents and 80 percent of respondents who lost MassHealth remember receiving some type of communication from the Connector
 - Mail and email were most frequently remembered
 - Others recalled outreach from assisters, providers, and other community partners
- Applicants cited affordability as a barrier and would like clearer next steps and support options
- Staff are working to respond to this feedback, including determining which messages are most effective and which populations need additional support



Health Connector Outreach Initiatives

Direct Communications

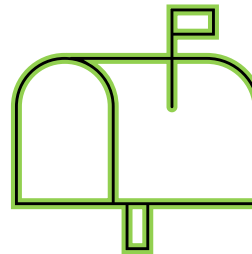
Direct outreach to people receiving a new Health Connector eligibility started in April, encouraging enrollment and highlighting deadlines.

- 950,000 communications have been delivered since April as part of direct outreach to people newly-eligible for Health Connector coverage



Text

225,000 texts delivered, including 49,500 in August



Mail

148,000 pieces have been sent, including 58,500 in August



Email

161,000 weekly and deadline email delivered so far, including 44,900 in August



Robo-calls

259,000 total and 131,000 in August



Outbound calls

New in July, 156,000 calls in two months

Public Outreach and Enrollment Events

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

- **Community and enrollment events:** 39 total events have been visited by 25,000 people have visited 39 events. 10,700 flyers have been handed out, with 1,700 giveaways handed out
 - Six enrollment events have covered Eastern and Central Massachusetts, and Springfield. Promotion delivered hundreds of people to events, sponsorship of larger events in Boston and Lowell drawing 10,000
 - Community event participation is statewide, focused on areas with large redetermination populations, including Boston, MetroWest, South Shore, Merrimack Valley, Central and Western Massachusetts
- **Media events:** Press conferences with MassHealth and Health Care For All (HCFA) ongoing, with twice-a-month events in September and October (Lawrence, Brockton, SouthCoast, Framingham)
- **Data dashboards:** Monthly updates on activity at MAhealthconnector.org/masshealthrenew/reports
- **Online calendar:** Updated event listings can be found at MAhealthconnector.org/events



Lieutenant Governor Kim Driscoll speaks at an event with MassHealth, the Health Connector, and HCFA in Worcester.

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
- Highlights to date:
 - Facebook: 2.1M impressions/611,000 reach
 - Radio: 1M impressions/280 spots
 - **Out-of-home:** 700,000 plats in T stations, 3.3M billboard impressions
 - **Streaming TV:** 1.3M impressions, completion rate over 90 percent
 - **New this fall:** Radio and digital video featuring New England Patriot Kyle Dugger





Health Connector Contact Center Performance

Contact Center Performance

Contact center service levels remained high at 94.28 percent. Call volumes remained below forecast for August but were higher than July.

August 2023 contact center performance statistics

Tier 1 Metrics	Month-To-Date
Calls forecasted	81,717
Calls offered*	79,691
Abandonment rate	1.17%
Average speed to answer (sec)	16
Average handle time (min)	13.40
Service level	94.28%

April call volume: 56,373; May call volume: 55,899; June call volume 59,820; July call volume 64,079

Outbound Call Campaigns

The Health Connector continues to proactively outreach to potential members for both the upcoming Open Enrollment period and the larger redetermination efforts as they converge.

- Maximus, the Health Connector’s second contact center vendor, has been making outbound calls to MassHealth and Health Connector members since July.*

Campaign	Total Contacts	Live Contacts	Voicemail	% Contacted
ID Proofing	15,392	3,600	7,453	71.81%
MassHealth COVID Protected	108,361	21,626	59,141	74.54%
Payment Reminder	5,056	1,218	2,802	79.51%
Mixed Household	30,316	4,214	15,222	64.11%
TOTAL	159,125	30,658	84,618	72.44%

- In addition, Maximus has been providing paper processing support on days in which the call center has traditionally had higher volume than other days (Mondays, Tuesday after long holiday weekend)

* As of September 5, 2023



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 Health Connector.

- Continued monitoring of overall coverage rates in the state
- Additional analysis on those not enrolling and evaluation of strategies to support them
- Regular updates to the Board throughout the MassHealth redetermination process