



Update on MassHealth Redeterminations and Enrollment Transitions to the Health Connector

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Board of Directors Meeting, November 9, 2023

Overview and Agenda

Enrollment in Health Connector coverage among individuals losing Medicaid has been steady and consistent with enrollment forecasts, and Open Enrollment is expected to bring tens of thousands of additional new members.

- Today, staff will provide updates on activities since the September 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 ~6 months into the year-long redeterminations process and has initiated renewals for 990K members from April through Sept.

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 by ~76K members, from 2.40M to 2.33M
- In September, MassHealth saw ~48K members depart coverage, and expects this number to increase significantly in fall/winter
 - Prior to the COVID-19 public health emergency, ~52K members departed MassHealth coverage monthly
- Since April 1, 48 percent of member departures have been a result of MassHealth confirming they are no longer eligible and 49 percent have been due to procedural reasons, such as non-response
- View the October dashboard (and future updates) 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 sought and received federal approval to implement temporary system flexibilities to increase autorenewal rates for individuals over 65 or individuals with disabilities. These updates went live in mid-September

Outreach efforts to members have continued at a rapid pace:

- Health plans have made 750K+ outreach attempts to support outreach to members and are going through training to directly assist with renewals
- Canvassers have knocked on 399K+ doors and CBOs have held 1,100+ events in the 15 communities with the most members at risk of coverage loss in partnership with Health Care for All
- MassHealth also received federal approval to launch its Health Plan Assister initiative, which permits health plan staff to directly assist members in completing their renewals

Key Messages for Members:

While MassHealth has focused on auto-renewing as many eligible members as possible, it remains important for members to understand what actions they need to take.

There are three key messages for MassHealth members that remain critical as this process continues:

- If you receive a blue envelope, you must respond by the due date to maintain the best health coverage you are eligible for
- Make sure to read all mail from MassHealth. Members may need to reply to Requests for Information (RFIs) or other notices to maintain their coverage
- If you lose your MassHealth coverage due to not responding to your renewal form, you should call MassHealth immediately. If it has been less than 90 days since losing your coverage, you may be able to provide MassHealth with your renewal information and, if eligible, have your coverage reinstated

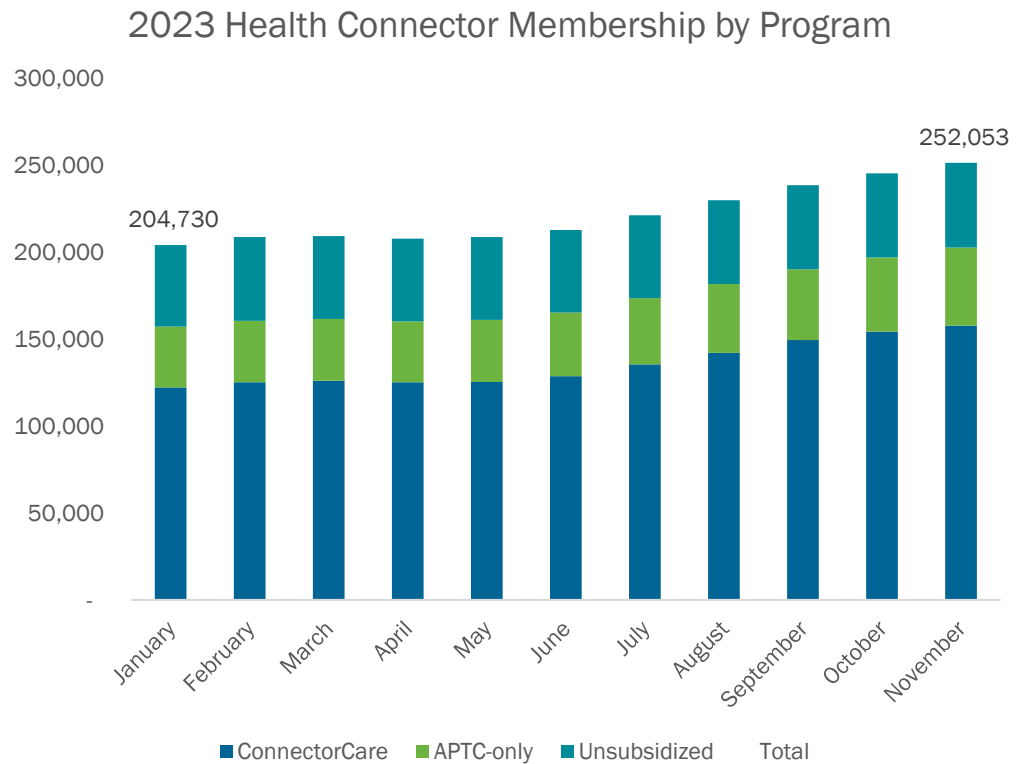


Health Connector Enrollment Updates

Health Connector Enrollment Trends to Date

Over 50,000 individuals transitioned from MassHealth to Health Connector coverage since coverage protections ended March 31.

- This reflects a 24 percent “conversion rate” among individuals who have qualified for a Health Connector plan after being redetermined out of MassHealth
- Overall, Health Connector enrollment has grown nearly 25 percent since January, driven by gains in ConnectorCare



Data as of 11/2/23

Enrollment Trends, cont'd

Staff are looking at enrollment rates among sub-populations to better understand what is motivating enrollment.

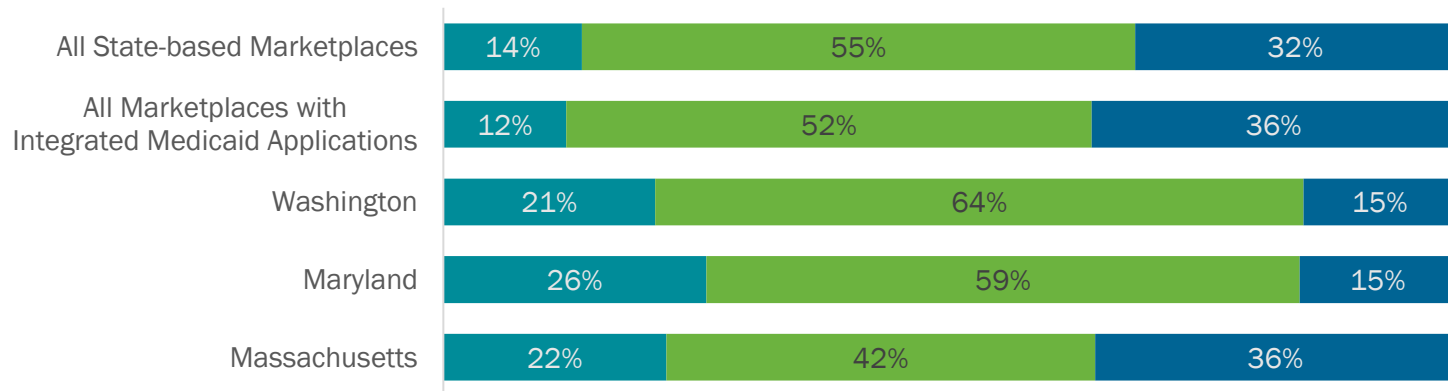
Observation	Health Connector Response
<p>Subsidies matter</p> <ul style="list-style-type: none"> Nearly half of individuals who qualified for ConnectorCare after losing MassHealth enrolled, compared to only about 3 percent of those eligible for no subsidies 	<ul style="list-style-type: none"> ✓ Messaging highlights low premiums and cost-sharing available
<p>Enrollment assisters are effectively helping with transitions</p> <ul style="list-style-type: none"> Individuals with enrollment assisters have a conversion rate around 30 percent Strong results among individuals who prefer a language other than English 	<ul style="list-style-type: none"> ✓ Connecting with assisters with the highest enrollments to learn what's working ✓ Connecting with assisters in regions with lower enrollments to understand barriers ✓ Beginning in December, Navigators will receive contact information of unenrolled individuals in their areas to outreach and offer assistance
<p>Outreach is effective</p> <ul style="list-style-type: none"> Months with more paid media (e.g., radio spots) correlate with higher enrollments Over two-thirds of new members and eligible unenrolled individuals recalled receiving Health Connector communications 	<ul style="list-style-type: none"> ✓ Continued multi-channel outreach with both direct communications and broad-based media

Other States

Massachusetts is performing well among state-based Marketplaces in enrolling those losing Medicaid.

- Relative to other states, more individuals in Massachusetts were found ineligible for Marketplace coverage after losing Medicaid
- Comparisons across states are challenging due to differences in eligibility processes and data approaches

Medicaid Denials and Terminations by QHP Eligibility and Enrollment for Selected States, April to July 2023



- Consumers Who Were Determined QHP-Eligible with a Plan Selection
- Consumers Who Were Determined QHP-Eligible but no Plan Selection
- Consumers Not QHP Eligible After Medicaid/CHIP Coverage Denial or Termination Following Renewal



Health Connector Outreach Initiatives

Direct Communications

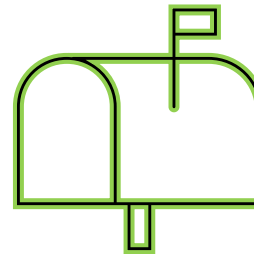
Direct outreach to people receiving a new Health Connector eligibility started in April, encouraging enrollment and highlighting deadlines.

- 1.9 million communications have been delivered to people newly-eligible for Health Connector coverage, including more than 500,000 in October



Text

471,000 texts delivered, including 110,000 in October



Mail

218,000 pieces have been sent, including 29,000 in October



Email

394,000 weekly and deadline email delivered so far, including 192,000 in October



Robo-calls: 547,000 total, 126,000 in October

Outbound: 290,000 total, 45,000 in October

Outreach and Visibility Activities

Statewide activities have bolstered public awareness of health coverage options at the Health Connector available to residents losing MassHealth.

- **Community and enrollment events:** 64 total events have been visited by 28,000 people. 11,700 flyers have been handed out
- **Media events:** Press events with MassHealth and Health Care For All completed for 2023, with celebration event at State House this week
- **Paid media:** More than 17.3 million total views and impressions thus far including 1,000 on-air ads, and 178,000 social media impressions as part of the Kyle Dugger campaign on The Sports Hub
- **Earned media:** Radio interviews and op-eds placed in advance of enrollment events to drive attendance



Senate President Karen Spilka discusses redeterminations in Framingham during an event in October.

- **Data dashboards:** Monthly updates on enrollment and other activity at MAhealthconnector.org/masshealthrenew/reports
- **Online Calendar:** Updated event listings can be found at MAhealthconnector.org/events



Health Connector Contact Center Performance

Contact Center Performance

Contact center service levels dipped slightly to 87.27 percent from 92.94 percent in September, as overall call volume increased by 13,218 calls from last month. Average speed to answer and average handle time also increased, but abandonment rate continued to be below 2 percent.

Tier 1 Metrics	Month-To-Date
Calls forecasted	93,522
Calls offered*	92,119
Abandonment rate	1.85%
Average speed to answer (sec)	30
Average handle time (min)	14.45
Service level	87.27%

July call volume: 64,079, August call volume: 79,691, September call volume: 78,901

Outbound Call Campaigns

The Health Connector continues with outreach efforts to current and potential Health Connector and MassHealth members as Maximus wraps up its contract. During November, Maximus will provide support on select call campaigns as well as assisting with back office document processing.

Campaign	Total Contacts	Live Contacts	Voicemail	% Contacted
ID Proofing	15,392	3,600	7,453	71.81%
MassHealth COVID Protected	163,819	30,932	91,089	74.49%
Payment Reminder	9,540	2,221	5,061	76.32%
Blue Envelope (incl mixed households)	90,647	12,244	44,366	62.45%
Request for Information (RFI) Reminder	7,019	1,249	3,819	72.20%
TOTAL	286,417	50,246	151,788	70.54%



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.

- Working with MassHealth, the Division of Insurance, and Center for Health Information Analysis (CHIA) to monitor coverage trends in the broader Massachusetts market
- Continued learning and iteration to reach individuals in need of coverage during this Open Enrollment period
- Regular updates to the Board throughout the MassHealth redetermination process