



ConnectorCare Expansion Status Update

Enrollment Data and Latest Insights from a Member Survey

SIGNE PETERSON FLIEGER

Director of Policy

Board Meeting, July 11, 2024

Overview

Over 50,000 individuals are enrolled in the ConnectorCare expansion pilot, granting them access to the program's premium and cost-sharing supports.

- Pilot members are demographically similar to other ConnectorCare members
- New survey data illuminate affordability and access improvements relative to prior health care coverage experiences
- This spring, partial federal reimbursement for state spending on the pilot became available through the state's Section 1115 Medicaid waiver, cutting the state expense for this program in half

Strategic Plan and Equity Orientation re: ConnectorCare Expansion Pilot

2024-2028 Strategic Plan Alignment

The ConnectorCare Expansion pilot supports the following of the strategic plan's key pillars:

- Improve and modernize the applicant and enrollee experience
- Deliver high-value coverage options to residents of the Commonwealth
- Improve equitable access to affordable health insurance coverage
- Maintain and strengthen organizational structure and system reliability

These pillars are advanced by:


- *Providing more affordable coverage to residents of the Commonwealth through state premium subsidies for residents between 300.1 and 500 percent of the federal poverty level, a group that has historically experienced affordability challenges.*

Combating Inequity

The ConnectorCare Expansion pilot supports the centering of equity in the following ways:

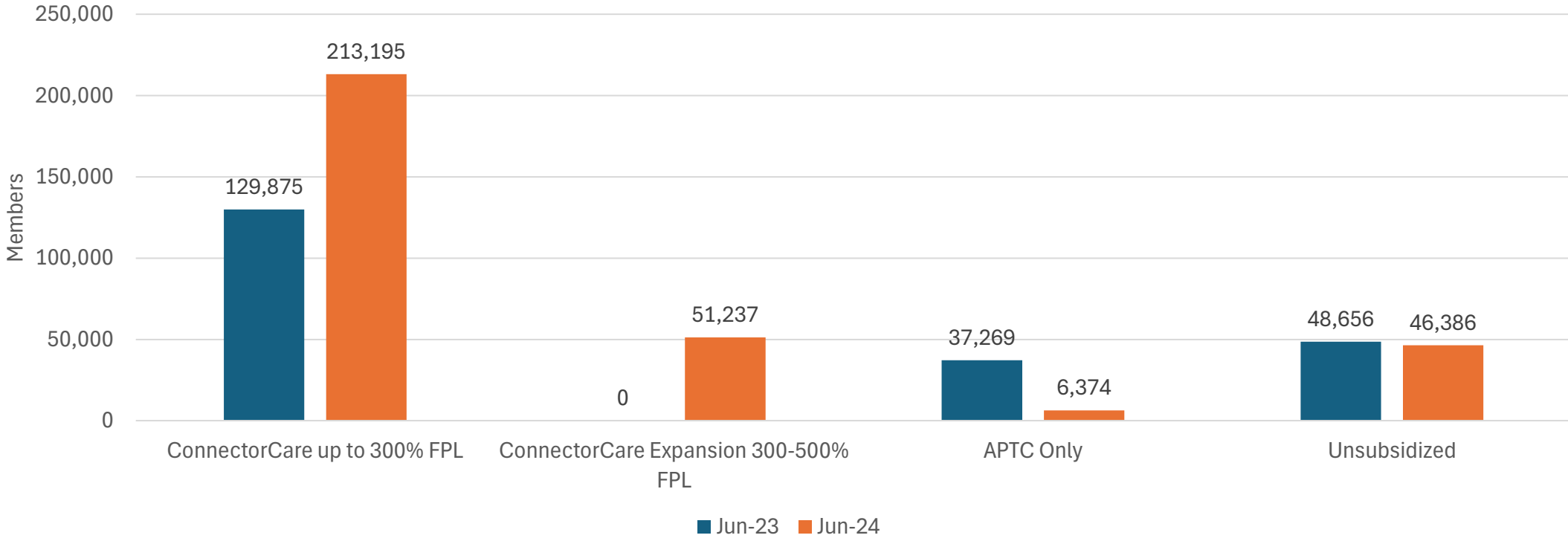
Increase affordability of health insurance coverage for Massachusetts residents with no deductibles and low copayments

- ✓ Lower copayments and no deductibles enables members to access care that was previously forgone due to cost, a problem disproportionately faced by Black and Hispanic residents in Massachusetts
- ✓ Lower premiums and out of pocket spending enables members to use savings toward other household expenses, help that has a compound effect in communities of color given disparities in household wealth
- ✓ Provides greater access to low-cost primary care and behavioral health services, to counter disparities in access to preventive care and avoidable emergency department use, which is higher among Massachusetts residents who identify as Hispanic or Latino



ConnectorCare Expansion A Status Update

Health Connector Individual Market Enrollment, June 2023 vs. June 2024



Trends Among Expansion Enrollees are Similar to Original ConnectorCare Enrollees

One quarter of enrollees are between the ages of 55 and 64

52 percent female

57 percent White, 8 percent Asian, 5 percent African American

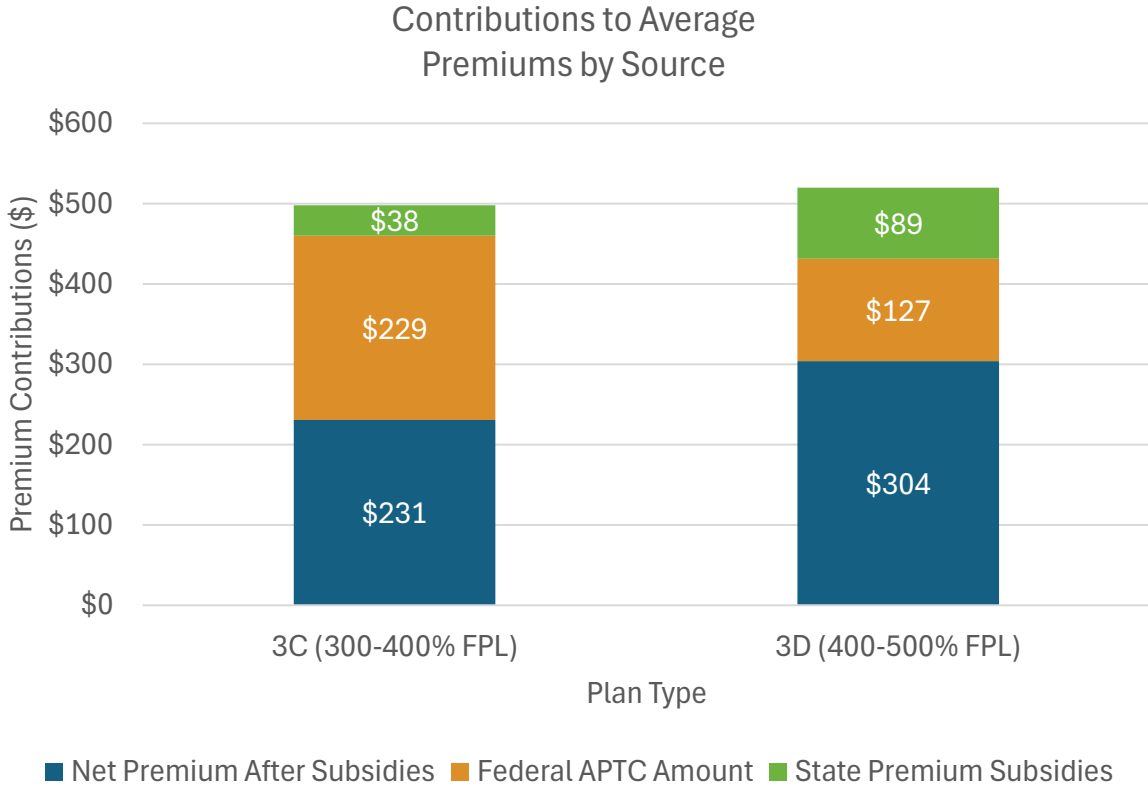
More than half are enrolled in Tufts Health Direct

3 in 10 enrollees came from MassHealth

7 out of 10 enrollees have remained enrolled at the Health Connector since January

ConnectorCare Expansion, Contributions to Average Premium by Source

As income increases, the relative contributions of federal advance premium tax credits (APTC) and state premium subsidies shifts.





ConnectorCare Expansion Member Survey

Survey Respondents Were Reflective of the Overall ConnectorCare Expansion Population

2,434 members responded to the survey

About one quarter of respondents came from MassHealth

7 out of 10 respondents were in plan type 3C (300.01 – 400 percent FPL)

Nearly 9 out of 10 respondents reported they or a family member used health care services

Among those that have used health care services, 1 in 5 got preventive care that was missed or put off before

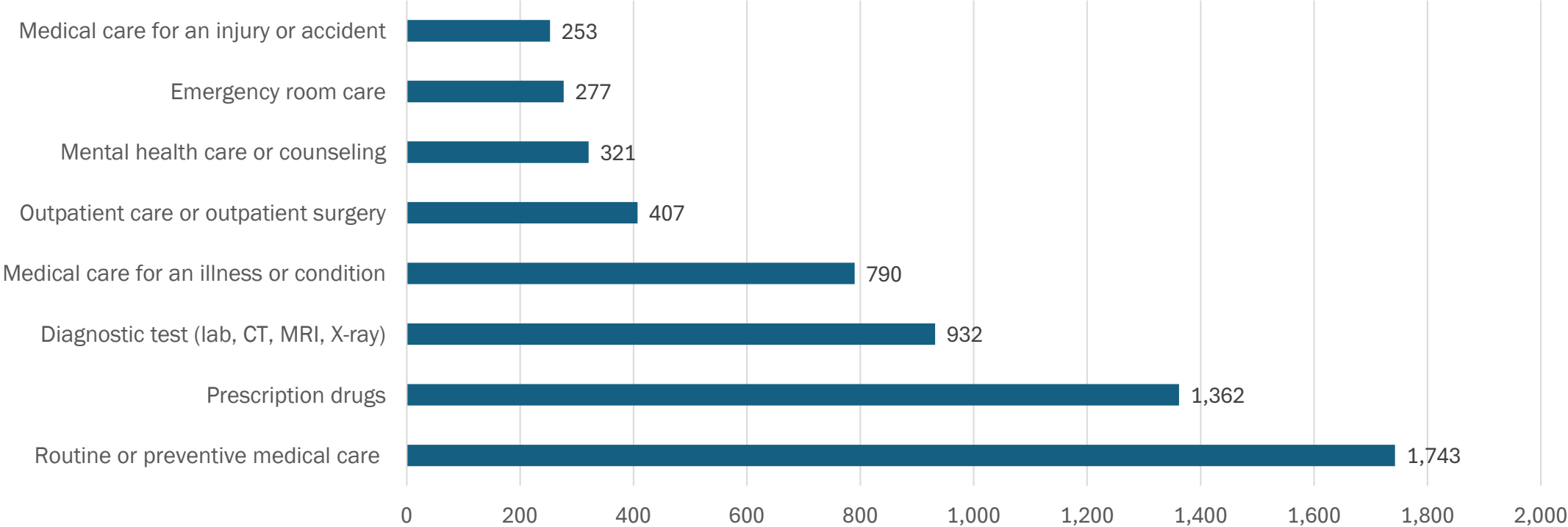
52 percent of respondents are employed full-time, and another 17 percent have one or more part-time jobs

ConnectorCare Provides Affordable Coverage During Employment Transitions

PREVIOUS COVERAGE	ENROLLEES	PERCENTAGE
I was enrolled in ConnectorCare	915	37.6%
I was enrolled in a health plan through the Health Connector, but it was not a ConnectorCare plan	486	20.0%
I had coverage through my job or my spouse's job	298	12.2%
I was enrolled in MassHealth (the Massachusetts Medicaid program)	256	10.5%
No response	217	8.9%
Other (please describe)	177	7.3%
I was uninsured	85	3.5%
Total	2434	100.0%

“As a self-employed freelancer, this ConnectorCare plan has been an absolute godsend. I have been able to continue seeing all of the providers I saw on my employer-sponsored plan, and at a significant cost savings. I do not have any other alternative for acquiring healthcare coverage, and was so worried when I lost my job that I would have to pay exorbitantly out of pocket or forego health insurance altogether. Instead, I'm getting excellent care at a much more affordable rate, and have so much peace of mind! Thank you for making these low-cost plans available to people like me who depend on them.”

Enrollees Are Accessing a Variety of Health Care Services



ConnectorCare Enrollees Are Accessing Services That Were Previously Forgone



Among those that have used health care services:

- One in five got preventive care that was missed or put off before because it was too expensive or hard to get



- One in ten picked up prescription medicine that was not taken before, or delayed, because it was too expensive or hard to get
- One in ten saw a specialist that was hard to see before because of network restrictions, cost, or other problems getting care

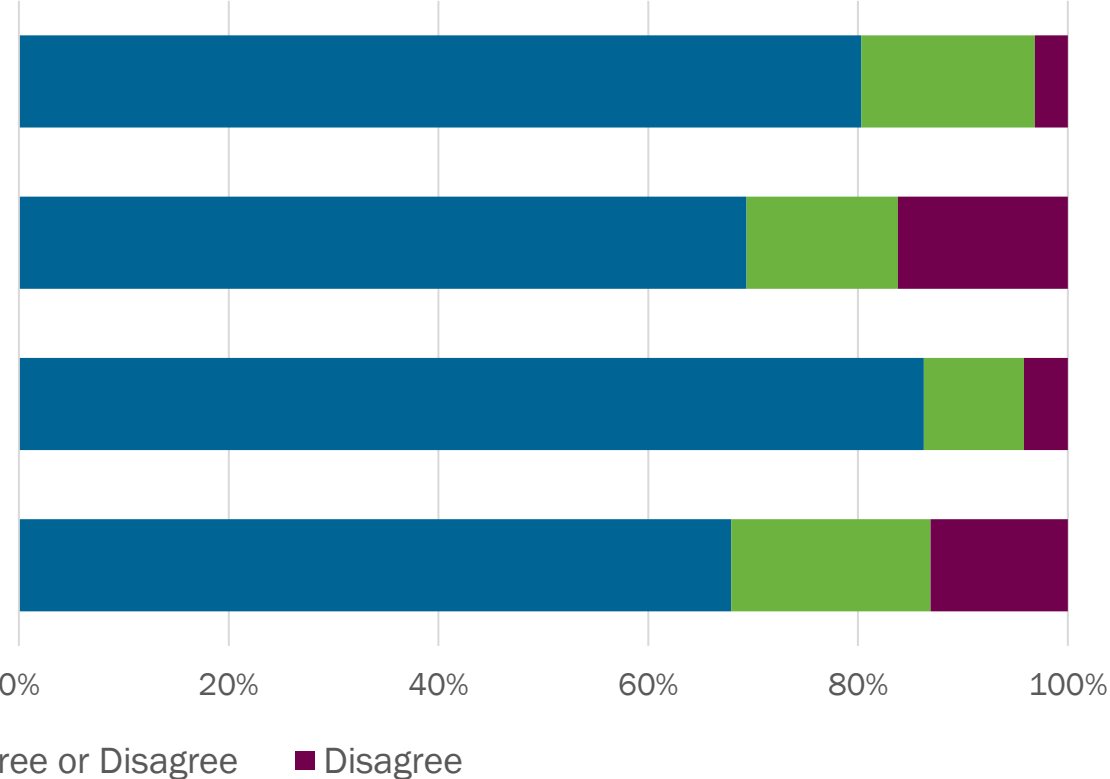
Members Were Positive About Access and Affordability in ConnectorCare

It was easy to find a health care provider that speaks my or my family member's language, respects my or my family member's culture, or both.

It was easy to find a health care provider that accepted my insurance.

The health care services received addressed my or my family member's health care needs.

I could afford the co-payment for my or my family member's health care services.



Reflections on Affordability

While two-thirds of enrollees said copays were affordable, about **13 percent still struggled with out-of-pocket costs.**

Members who agreed copays are affordable said:

“Eliminating the co-pay for my mental health was very helpful as that is the most important service to me.”

“Because it was less than I expected it provided mental/financial relief for me. I currently live week to week on my paycheck so any "extras" are a hardship.”

“It’s only this year with a zero deductible that I feel like my coverage is affordable.”

“My co-payment for specialist was \$90 for several years, and that was a struggle. Beginning in 2024 it has been \$22. I don't know why there was a change, but it is much more affordable.”

Members who disagreed copays are affordable said:

“Everything is so expensive! I've put off a lot of health care due to co-pays, referrals, etc. There are some things that have gotten more expensive that can't be put off (groceries, gas for car to get to work, heat/electricity) so healthcare has been put on the back burner.”

“I slightly disagree because the cost is quite elevated and even if I receive a raise in the hopes to offset the costs, the cost of the insurance then increases as well. It feels unfair as it is not my fault that my job does not offer insurance benefits.”

Members Are Using Savings to Pay for Rising Costs of Food, Rent, and Utilities...and Setting Some Aside for the Future

“Given the inflation rate of goods and services over the past 3+ years any savings are essentially diverted to cover basic household expenses such as; food, gas bill, insurance, repairs, electricity, taxes, phones.....”

“I quit working in 2022 in order to care for my husband who has advancing Parkinson's Disease. The cost savings I realized through the Health Connector was used to pay for rising food costs, and other unavoidable costs that seem to [have] risen excessively these past few years”

“Now that I qualify for ConnectorCare, we had the available money for a car payment when our 10 year old car died.”

“I am currently working to pay down \$12k in credit card debt. Once that's taken care of, I plan to save to purchase a home.”

No Deductibles and Low Copayments Make a Difference

“The financial savings from my ConnectorCare plan have been such a relief -- I now have more money in my pocket every month to pay down my student loans, pay for groceries and utilities, and save (a little bit!) for the future. I'm also not as hesitant to go to the doctor, knowing I have no deductible and have a \$0 copay -- in the past, I would have put off seeking care unless it was urgently necessary.”

“I am so pleased that after 15 years of being on the Health Connector, my ... monthly premium has reduced to an affordable rate. My copayments are affordable and I no longer have a crazy deductible after paying a ridiculous premium ... and then having to pay the first \$2,700 that was so unaffordable for so many years. I am so grateful that you changed your policy and made it more affordable for the working class. Thank you very much.”

Some Concerns

- Some respondents refer to high deductibles for their coverage, however enrollees in ConnectorCare do not have a deductible, indicating they may be thinking about their pre-January coverage, or have not yet used their ConnectorCare coverage
- Some respondents refer to challenges finding a provider, requirements for referrals, limitations in access due to restrictive networks, or concerns with out of state travel
- Some respondents coming from MassHealth note the significant increase in health care costs and confusion regarding the process
- Some respondents report challenges reconciling their federal tax credits at tax time

Next Steps

The Health Connector will publish a report including these data later this month.

- Continue to monitor pilot program trends
- Monitor FY26 state budget development