



Open Enrollment 2020 Readiness

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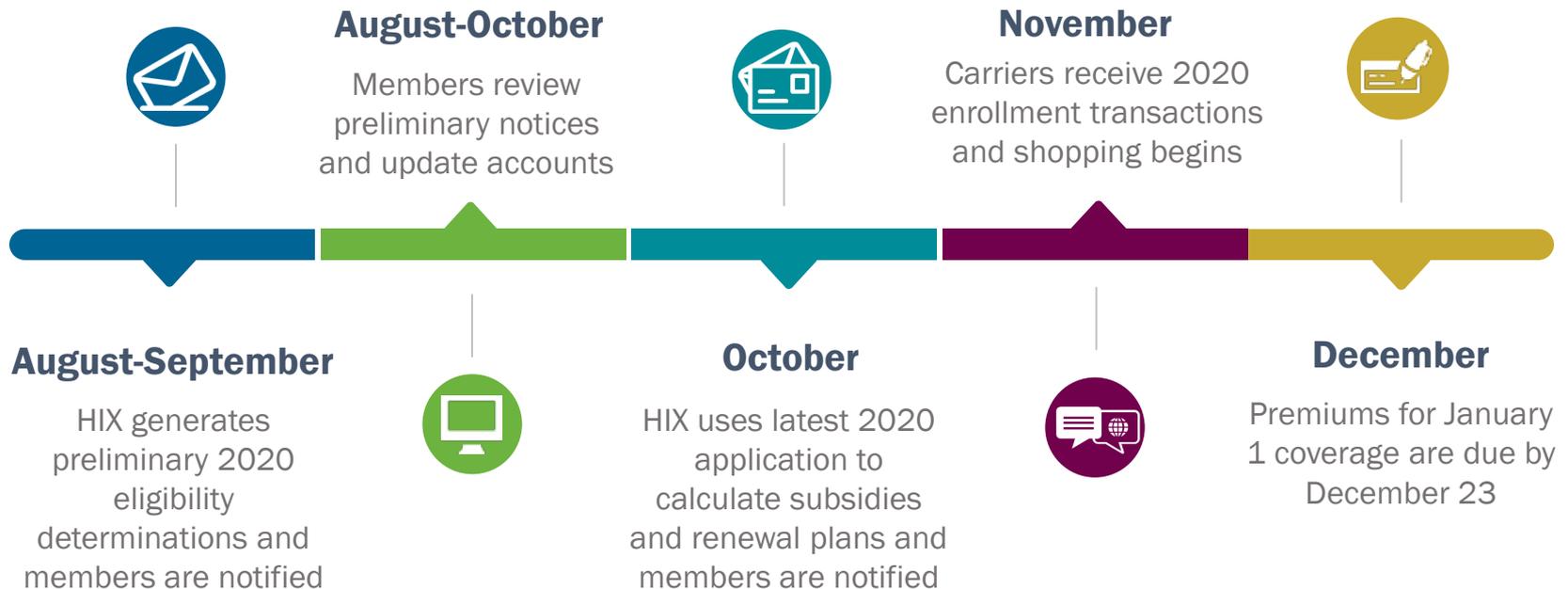
Open Enrollment 2020

The Health Connector is ready to support members and applicants during Open Enrollment for 2020 plans, which begins November 1, 2019 and ends January 23, 2020.

- Open Enrollment is the time of year when Massachusetts residents can enroll in or change health or dental plans for any reason
- Open Enrollment is an important time for members to engage with the Health Connector to find the coverage that best suits their household for 2020
- Preparation for Open Enrollment is multi-faceted and includes:
 - Technical system updates
 - Eligibility and enrollment changes for members
 - Communications and outreach
 - Carrier engagement and enrollment transaction processing
- Today's presentation will outline the steps in the redetermination and renewal process, progress to date, and how the Health Connector is monitoring member behavior to learn how to best serve specific sub-groups

Open Enrollment 2020 Timeline

Open Enrollment activities are well underway, with the majority of members having already received notices about their projected 2020 eligibility.



Eligibility Redeterminations for 2020

Eligibility redeterminations for 2020 will be completed soon, and the majority of members have received their first communications about Open Enrollment 2020.

- The preliminary eligibility process creates a “best estimate” for a member’s 2020 eligibility based on updated data from external sources
- Households with Qualified Health Plan (QHP) members and MassHealth members will receive both QHP and MassHealth renewal materials at the same time
- Prior to sending eligibility projections, Health Connector members received a “what to expect” mailer outlining the timing and content of various open enrollment notices and activities
- Approximately 516,000 applications covering 1.08 million individuals had a 2020 application created as part of the preliminary eligibility process
 - These figures include both enrolled members as well as eligible but unenrolled individuals who may wish to return during open enrollment to sign up for coverage and would need a 2020 application to do so, as well as their household members who may be eligible for MassHealth or ineligible for benefits

Preliminary Eligibility Update

The preliminary eligibility process resulted in substantial eligibility changes for many members, similar to last year.

- Overall, 26% of ConnectorCare members have not had their subsidy eligibility confirmed
 - The majority of this projected movement to unsubsidized is due to income not being available from state and federal sources
 - Members can confirm their subsidy eligibility by submitting an updated income attestation; they may have to send us proof, such as a recent paystub
 - Last year, preliminary eligibility processing left 27% of members' subsidies unconfirmed; fewer than 7% of ConnectorCare members were still going to renew into unsubsidized coverage by late December

| 2019 Program Type | 2020 Program Type | | | | | |
|-------------------|-------------------|-----------|--------------|------------|--------------|-------|
| | ConnectorCare | APTC Only | Unsubsidized | MassHealth | Not Eligible | Total |
| ConnectorCare | 69% | 4% | 26% | 1% | 0% | 100% |
| APTC Only | 7% | 63% | 29% | 1% | 1% | 100% |
| Unsubsidized | 1% | 2% | 95% | 0% | 1% | 100% |
| Total | 53% | 8% | 38% | 1% | 0% | 100% |

Member Noticing

Members are receiving “preliminary eligibility” notices for 2020 that outline their projected eligibility and encourage them to update their applications for 2020.

- The Health Connector sent over 150,000 preliminary eligibility notices as part of this process
- In addition to Health Connector noticing, over 25,000 co-branded notices including MassHealth renewal information as well went to households with both Health Connector and MassHealth members
- Both letters explain why eligibility changes might occur and instructs members on how to make updates online or via the Customer Service Center



Derry Cc
55 main st
CAMBRIDGE, MA 02142

Date: August 15, 2019 Notice Name: Member ID: 300001339611

Important 2020 Eligibility

Dear Derry Cc,

We need to make sure all of the information we have on file is correct. It will be time to renew your Health Connector health plan. To make sure we can renew your coverage, we need to make sure our information is up to date.

Please read this information carefully and follow the steps to get the right health coverage for 2020.

Step 1
Check your household income range

For privacy reasons, we can't show the exact dollar amount of your expected income as a range, and as a percentage of the Expected 2020 Income Range and FPL.

| Household Member | Date of Birth | Current Program Eligibility | Expected 2020 Program Eligibility | Current Income Range and FPL | Expected 2020 Income Range and FPL |
|------------------|---------------|--|--|---|---|
| Derry Cc | March 2, 1976 | ConnectorCare Plan Type 3A with Advance Premium Tax Credit | ConnectorCare Plan Type 3B with Advance Premium Tax Credit | Between \$24,280 And \$30,350 (247% of the FPL) | Between \$31,225 And \$37,470 (220% of the FPL) |

- If the range shown doesn't look right based on your income, please update your information in your account as soon as possible.
- If your income range looks right but your eligibility has changed, you may need to update other information in your account. Or you may need to confirm that your income is still correct.
- Even if your Expected Eligibility for 2020 is ConnectorCare plan, you won't qualify for tax credits in the right way. You need to have filed your federal income tax return or an amended federal income tax return or an amended more about the right way to file taxes in the letter.

Step 2
Update or confirm your information in your account

It looks like your eligibility will change for 2020. You may still be able to get help paying for coverage below to find your next steps.

- Has your income changed?**
If your income has changed since you last updated most up-to-date income information.
If you don't have an online account, you can update your information, or by visiting one of our walk in centers. You can also find steps in the Frequently Asked Questions "I update my information?"
- Were we able to get information about your income?**
Your program eligibility for 2020 may have changed income information. Because of this, you will need re-submit your application, even if your income is the same.
You can update your information in your online account, or by visiting one of our walk in centers. You can also find steps in the Frequently Asked Questions "I update my information?"

Step 3
Send us proof of your information

We've asked you to send us proof of some of the following information.

- Derry Cc: DOB: March 2, 1976
 - Proof of Income due on October 30, 2018
 - Proof of Residency due on October 30, 2018

If you haven't sent it yet, please make sure to send in your documents by their due date. If you don't send in your proof, your coverage could change or end. Learn more about sending proof at www.MAhealthconnector.org/verification-documents

What happens next?
Unless you now qualify for MassHealth, your eligibility won't change until January 1, 2020

Any changes to your eligibility and enrollment will not start until January 1, 2020. You will stay in your current coverage through December 31 as long as you continue to pay your monthly bill. However if your expected eligibility for 2020 is MassHealth, those benefits may start sooner.

Member Communications: Renewals and Open Enrollment

Throughout the renewal process, the Health Connector ensures member awareness of changes and deadlines, as well as the availability of support.

- Open Enrollment 2020 promises to be a smooth experience for members renewing coverage, but some populations will receive communication to help guide them through changes
- Members who experience a change in eligibility from ConnectorCare or tax credit-only plans to unsubsidized coverage will be reminded to update account information and consider plan options
- Applicants who are currently not in coverage will be reminded that Open Enrollment is the time to get into Health Connector coverage



Renewing your coverage for 2020

It's almost time to renew your coverage for 2020. You can shop and change your plan during Open Enrollment, from November 1 to January 23. If you decide not to change plans during Open Enrollment, we'll renew you in the same or a similar plan in 2020. Here's what happens:

Early September

We'll send you an eligibility letter with information about the programs we think you may qualify for in 2020, based on the most recent information that we have.

Update your information if:

- Any of the information we have for you is wrong or has changed.
- You've had changes in 2019, or you expect your information to be different in 2020. For example, if you expect your income to go up or down.

You can make changes through your online account or by calling Customer Service at 1-877-MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773.

To get free, in-person help, please visit a walk-in center or an Enrollment Assister. To find help near you, go to: www.MAhealthconnector.org/here-to-help



October – Early November

We'll send you a 2020 renewal packet. The packet will tell you if your current plan is available for 2020.

Review your renewal plan

Starting November 1, you can review 2020 plan details:

- Review your renewal plan's benefits and costs, including the monthly premium.
- Be sure your providers, such as doctors or hospitals, are in the plan's network. Your providers may no longer be in your plan, but may be part of other plans offered by the Health Connector.



November 1 – January 23

Open Enrollment starts November 1. This is the time when you can shop and compare plans for 2020.

Shop if you want to change plans

It's important to compare your options during Open Enrollment because monthly premiums and other costs may be changing for 2020. You can shop for and choose a plan online at MAhealthconnector.org during Open Enrollment, starting November 1. This year, Open Enrollment will end on January 23.



To learn more about renewing coverage for 2020, go to MAhealthconnector.org

To find a walk-in center location or an Enrollment Assister near you for free, in-person help, go to: www.MAhealthconnector.org/here-to-help

Member Supports

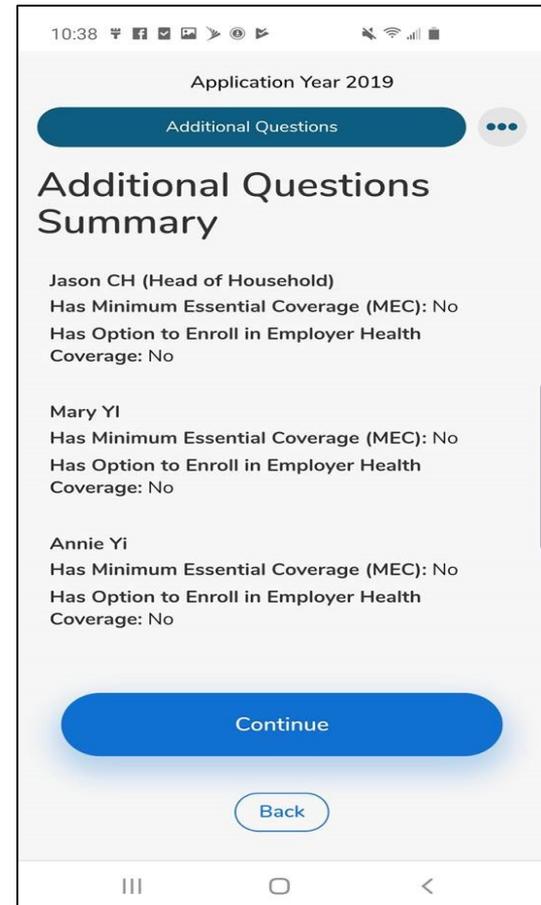
The Health Connector continues to take a holistic approach to assist members during Open Enrollment, including some new member supports.

| Continued Activities | New Supports |
|---|---|
| <ul style="list-style-type: none">✓ Extension of OE through 1/23✓ Online payment portal✓ Electronic notice delivery and viewing✓ Shopping queue at call center✓ Robust Navigator program✓ Outreach and marketing✓ Coordination with sister agencies, state Legislative staff, and federal Congressional delegations✓ Coordination with tax preparer community✓ Self-service by phone to check account balance and payment status✓ Provider and formulary search tool integrated with shopping flow | <ul style="list-style-type: none"><input type="checkbox"/> Document upload<input type="checkbox"/> Mobile compatibility<input type="checkbox"/> Decision support tool for unsubsidized population |

New Member Supports

In August, the Health Connector enhanced the consumer experience with mobile compatibility and document upload.

- Phase 1 of a user experience overhaul made the HIX application easier to use on a mobile phone or tablet, a crucial upgrade for many members without access to a computer
- Document upload allows applicants to respond to verification requests electronically and automatically adds the verifications to the processing queue
 - In the first month of availability, over 20,000 documents were uploaded by members, applicants, and assisters



New Member Supports: Picwell Total Cost Calculator Pilot

A pilot of Picwell's total cost calculator will offer unsubsidized members a user-friendly tool to find health plans that meet their health and financial needs.

- The tool will help members better understand their potential spending based on the kinds of services they anticipate using, in addition to their monthly premium
- The stand-alone tool will supplement provider/ formulary search and “anonymous browsing” features and will not link to member shopping
- Feedback from pilot participants will be used improve the tool, which will incorporate subsidy information and be released to all members and prospective members in the Health Connector's “anonymous browsing” tool for OE2021

Who knew choosing your health insurance could be this simple? →

Picwell is here to help you determine which plan is the best fit for you and your family! This, however, is not an enrollment platform, we will direct you to your enrollment site at the end of our experience. You should fully review all of your benefits documents before enrolling. By clicking "Let's Get Started," you acknowledge that you understand this and agree to the [Terms of Service](#) and [Privacy Policy](#).

Let's Get Started →

We'd like to see how you'd respond to these hypothetical scenarios.

Let's say you have a low chance of needing expensive medical care in the next year. Which of these plans would you choose?

Pay more each month for my health coverage.
Then pay less out-of-pocket

Pay less each month for my health coverage.
Then pay more out-of-pocket

If you need to receive unexpected medical care, what's the largest bill you can afford to pay?

Less than \$500

\$500 - \$999

\$1,000 - \$1,999

\$2,000 - \$2,999

\$3,000 - \$3,999

\$4,000 - \$5,999

\$6,000 or more

Contact Center Readiness

Contact center staffing ramp up and training is underway in preparation for 2020 Open Enrollment.

- 2020 Open Enrollment Contact Center Hours will include a Saturday in December and again in January in advance of the 23rd payment deadline

| Open Enrollment 2020 Contact Center Hours of Operation | Closed Enrollment Contact Center Hours of Operation |
|---|--|
| Monday – Friday 8AM - 6PM | Monday – Friday 8AM – 6PM |
| Extended Hours: 8AM -8PM Dec. 23, Jan. 22, Jan. 23 | |
| Open Select Saturday’s Dec. 21, Jan. 18 | Saturday CLOSED |

- After conducting analysis of call center and walk-in center volume during 2019 Open Enrollment, we modified 2020 Open Enrollment extended hours to concentrate on days leading up to the 23rd payment deadline for Jan. 1 and Feb. 1 enrollments
- We expect to begin open enrollment with the appropriate number of CSRs needed to handle the increased volume from new and returning members shopping for coverage
- As in past years, we will operate walk-in centers in Boston, Brockton, Worcester, and Springfield



Outreach and Media

Outreach Approach

The Health Connector uses data to identify under-insured populations and creating compelling outreach methods targeting those populations.

- Demographic data provides an outline for targeted populations
 - Nearly half of the uninsured are 19-34
 - Nearly two-thirds are men
 - 42 percent are non-citizens
 - 37 percent are Hispanic
 - 57 percent have a high school diploma or less education
- Geographic data provides targeted regions for outreach
 - Communities with large populations and high uninsured rates include Springfield, Lowell, Lawrence, Lynn and New Bedford, and are the main focus of outreach activities
 - Other areas of emphasis include Cape Cod, MetroWest, Metro North, Boston and the South Coast

Source: Blue Cross Blue Shield Foundation “Geography of Uninsurance,” Aug. 2019

Key Messages

Across all activities and platforms, messaging focuses on encouraging the state's uninsured populations to take action during Open Enrollment.

- Increasing awareness and visibility of affordable coverage through ConnectorCare
- Reinforcing the state's individual mandate and the requirement to have coverage and #StayCovered
-  ▪ Working with statewide and local organizations to assist communities in understanding eligibility and enrollment status in light of new federal rules
-  ▪ Continuing to follow Massachusetts's non-discrimination laws in regards to health care access, and continue to be welcoming to anyone eligible for coverage, no matter gender identity, race, color, age or disability
-  ▪ Encouraging members to shop and consider new options, including in areas where ConnectorCare rates and options shift significantly

Community-Based Outreach

The Health Connector continues to put a premium on activities that are highly visibility in communities of higher uninsured rates.

NEW for
OE2020

- “Coverage Crews” in key communities will compete to offer the most visibility to Open Enrollment in their area
- Visibility events, including creative activities during December and January Days of Coverage will highlight key Open Enrollment deadlines
- Signage in high-profile locations like convenience stores, barber shops and other areas provide Open Enrollment information in areas that are well-known in their communities
- Sixteen Navigator organizations throughout the state continue to provide outreach in their communities, and provide enrollment and renewal support to tens of thousands of clients



Media-Based Outreach

Ethnic media outlets are a strong outlet for delivering messaging to uninsured populations, and are the focus of Open Enrollment media activities.

- Activities are planned across all platforms – TV, radio, digital and print – with languages including Spanish, Portuguese, Haitian Creole, Chinese, Vietnamese and Khmer
- Press events, including a statewide, pre-Open Enrollment tour, Days of Coverage and other activities generate coverage from media outlets
- Partnerships with small, community-based outlets create paid marketing opportunities, and generated more than 100 interviews during Open Enrollment 2019
- Call-in programming on Spanish-language television includes strong advance visibility, and generates hundreds of calls from viewers seeking assistance and information in one evening



New Outreach and Support Projects

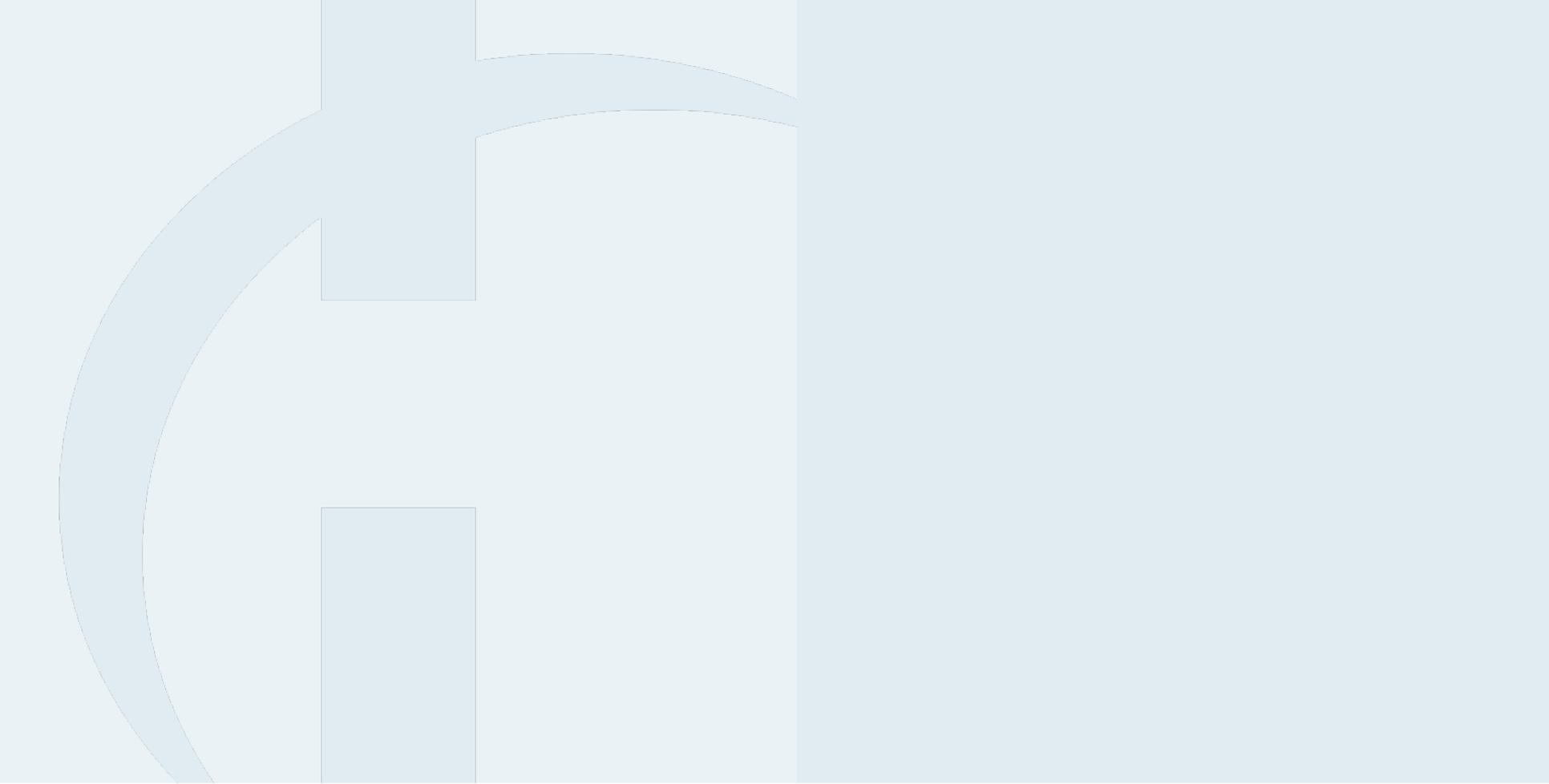
The Health Connector continues to seek out ways to create new visibility opportunities, and provide support to applicants and members.

NEW

- The Health Connector is creating a first-in-the-nation partnership with the Massachusetts Cultural Council as part of the council's work to illustrate the healthy benefits of arts and cultural experiences
 - Starting Jan. 1, 2020, Health Connector members will have access to low-cost and free admission to Mass. Cultural Council member institutions across the state, similar to the current EBT Card to Culture program
 - The Council will provide information to artists and member institutions who may benefit from Health Connector coverage both as individuals and small businesses

NEW

- In conjunction with the Executive Office of Health and Human Services and SEIU 1199, the Health Connector is providing enrollment and retention support to all personal care attendants
 - Health Connector staff will help all PCAs transition between coverage types as necessary, support requests for documentation, and provide assistance in other areas for union members



Next Steps

Key Activities in the Months Ahead

| | |
|--------------------|---|
| October | <ul style="list-style-type: none">• Using 2020 plans and rates, we will determine APTC amounts, map members to a 2020 plan, and send renewal notices containing this information• Members will continue making updates to their 2020 applications |
| November | <ul style="list-style-type: none">• Shopping begins November 1• Auto renewal transactions will be sent to carriers in late November for members who have not shopped |
| December | <ul style="list-style-type: none">• Payments made by December 23 will be applied for January 1, 2020 coverage |
| January and beyond | <ul style="list-style-type: none">• Communications including tax forms and associated guidance, outreach to members who drop coverage for 2020, paperless communication and payment options, and continued reminders about the importance of keeping information up to date |

January 23, 2020 last day of Open Enrollment!

Our Focus Moving Forward

Ensuring a stable Open Enrollment process with strong member supports is the Health Connector's key focus through January.

- Based on application and enrollment data as well as feedback from stakeholders such as the call center, carriers, advocates, and members themselves, Health Connector staff will look to ensure all members have the support they need to find the plan that best suits their needs
- Staff will also be closely monitoring any federal policy developments to determine their potential impact on Open Enrollment activity
- Staff will provide regular updates to the Board as Open Enrollment continues