Open Enrollment 2017 Status

HEALTH CONNECTOR TEAM

Board of Directors Meeting, December 8, 2016

Open Enrollment 2017 Status Update

We have seen increased engagement this Open Enrollment period as compared to last year.

- This Open Enrollment is a different year than past years as members see higher increases in premium and effects of newly required program integrity measures
- Our data suggests that members are acting on our message to review their options
- There are still many who have not yet taken action, but we believe the bill and communications scheduled prior to the December 23 deadline will yield more activity than we are already seeing
- Through the end of Open Enrollment, we will continue to encourage individuals to shop or switch plans if they need to

Open Enrollment 2017 Timeline

MASSACHUSETTS HEALTH CONNECTOR

August	September	October	November	December	January

Noticing, Billing

2017 Preliminary Eligibility notice

Update 2017 Eligibility (online, phone, in-person assistance)

Finalize 2017 Eligibility and Receive Renewal Notice

Receive *new* 2017 premium bill

23 January Payment Due

23 February Payment Due

Open Enrollment 2017: the time to shop around and explore your options for quality, affordable coverage

Member Communication

What to Expect for Open Enrollment e-mail, mailing

E-mail promoting shopping and in-person help

Letter if at risk for downgrade in 2017

High increase in premiums letter, robo calls

Shopping "quiz" e-mail

New bill announcement

Shopping education and support e-mail to enrollees

Call to members who need to submit a binder payment for January

Shopping reminder to high premium increase pop.

E-mail and robo for automatic EFT members renewing in 2017

"Last chance to shop" e-mail for members with high premium increase

Welcome letter to brand new members

Welcome e-mail for renewing members

System Activities

Check tax filing compliance for TY15, may impact subsidies in 2017

Auto Renewal Process to shop for you if you have not yet shopped

Re-check tax filing compliance for late filers, may impact subsidies as soon as 2/2017

Unenrolled Outreach

Letter to self-reported uninsured from state DOR

OE save the date to eligible but unenrolled (EUN)

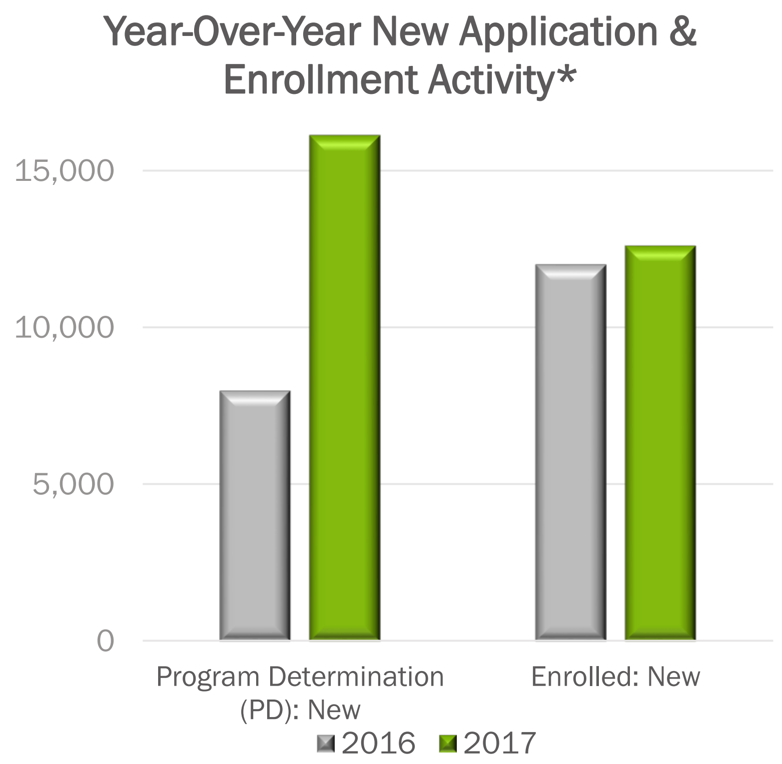
Shopping and payment reminder to 2016 EUN

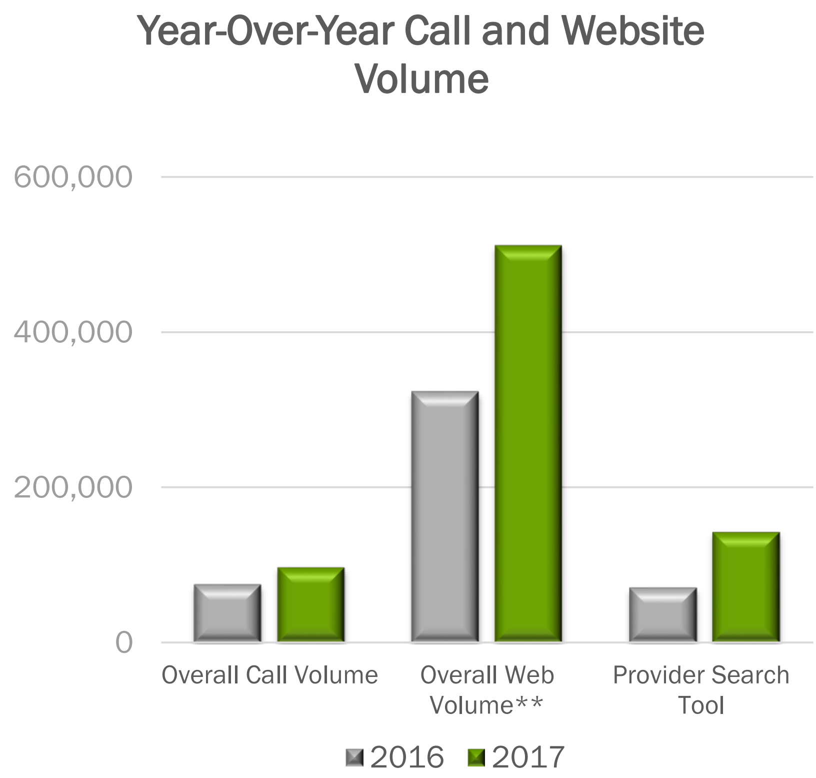
OE end reminder for EUN

Open Enrollment Overview

Open Enrollment Year-Over-Year Activity

So far in the first month of 2017 Open Enrollment, we are generally seeing higher web, call center, application & enrollment activity as compared to the first month of 2016 Open Enrollment.





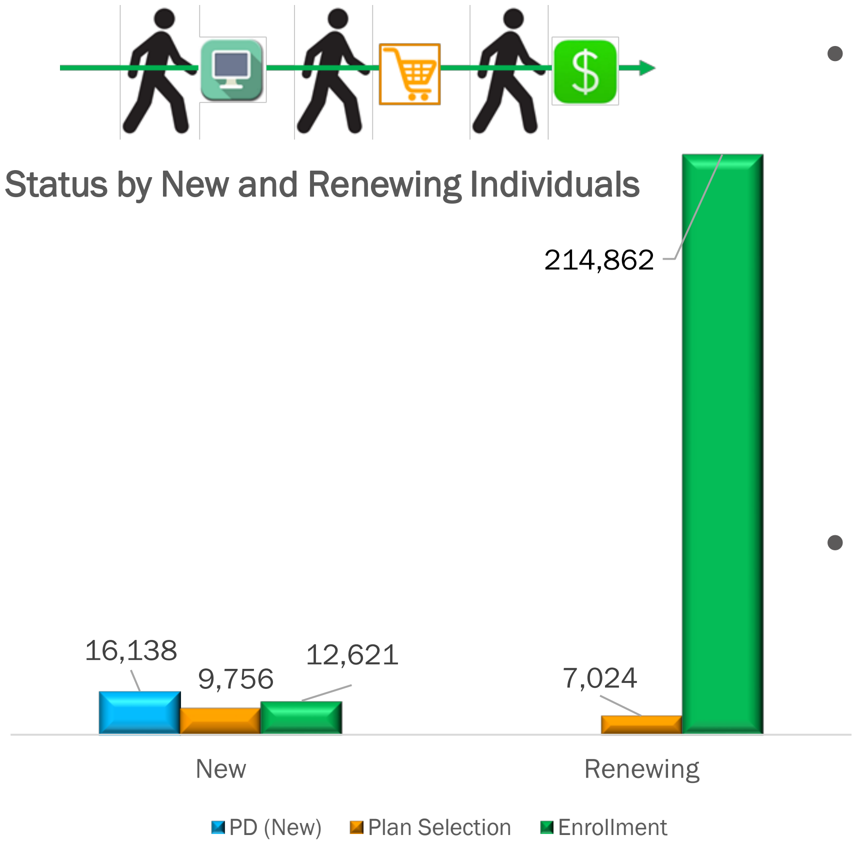
* 2016 data came from a different source and had slightly different population definitions.

**Web volume began indicating unique visitors as of 11/15/16, so this data point does not indicate complete parity, but would lower volume overall.

Data 11/1 – 11/29

Application and Enrollment Activity

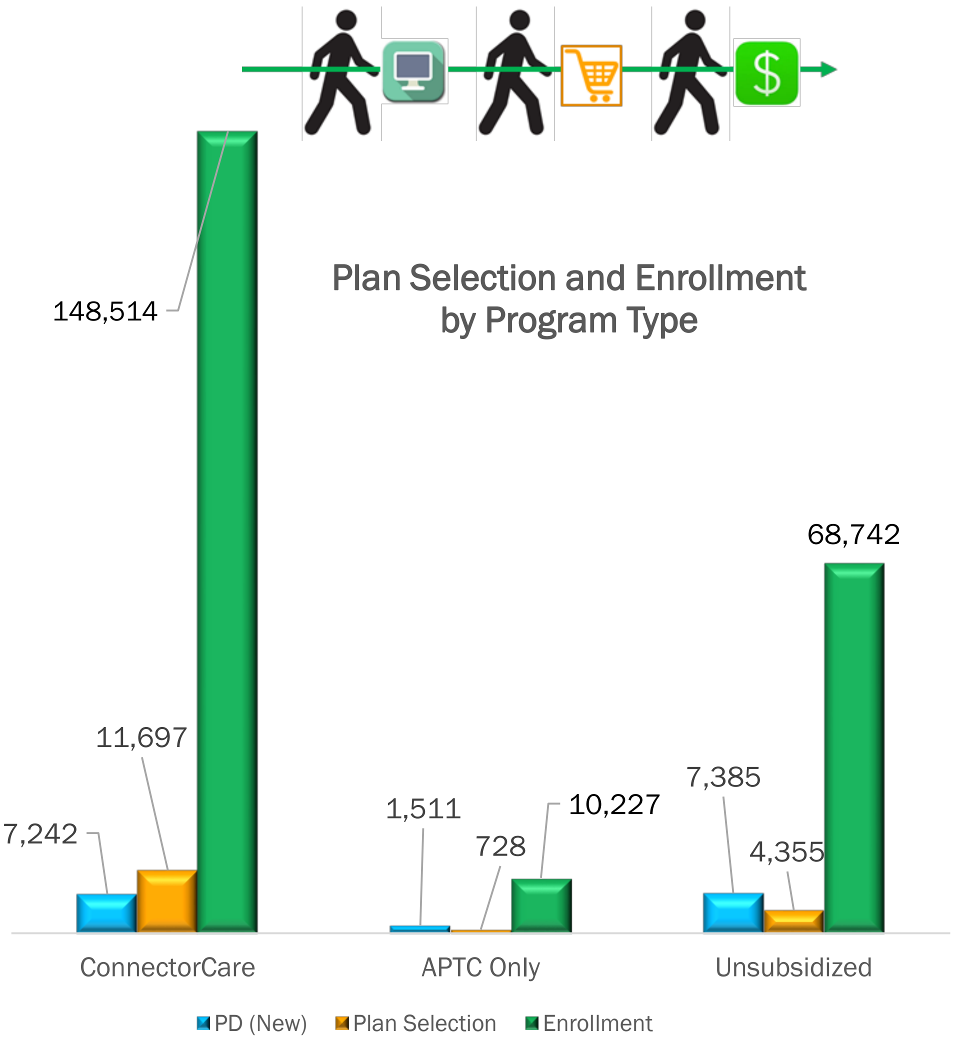
We continue to see new and renewing individuals shopping and enrolling into coverage for January 1.



- Since November 1:
  - **16,138** new Health Connector program determinations
  - **16,780** have selected a 2017 plan but have not yet paid
  - **227,483** total 2017 enrollments, mostly composed of renewing members
- Many will continue to plan select and pay up until the December 23 deadline for January coverage

New: not part of renewals population
Renewing: Enrolled as of 11/2, data as of 11/29

Application and Enrollment Activity (cont'd)



- New program determinations are almost evenly distributed among subsidized and unsubsidized individuals, expected during Open Enrollment as unsubsidized members are less likely to have a qualifying event during Closed Enrollment
- New ConnectorCare individuals are more likely to have actively enrolled than new unsubsidized individuals
- Among programs, APTC only renewing members are shopping at a slightly higher rate, followed by ConnectorCare and, finally, unsubsidized members

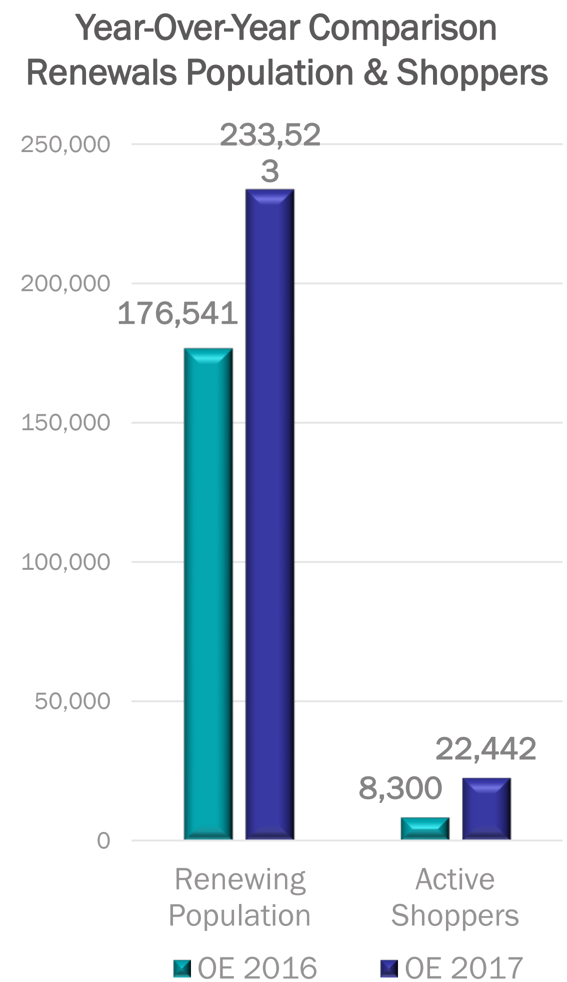
New: not part of renewals population
Renewing: Enrolled as of 11/2, data as of 11/29

Renewing Membership & Shopping Activity

Renewals Overview

We have a higher percentage of active shoppers among this year's renewing population than last year.

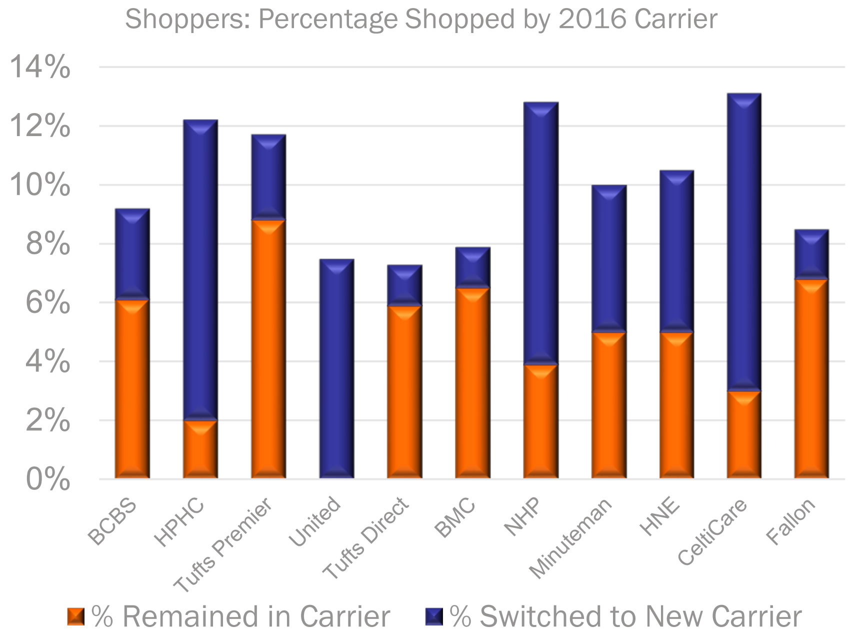
- Just under 10% of members have checked out with or paid for a new plan, and another 9% have a plan in their shopping cart but have not finalized their choice for January
- The remaining 81% of members may be looking at options but have not shopped yet
- Overall call center and assister activity as well as web tool use indicates high traffic from current membership who are exploring plan options, generally attributed to increased premiums
- We expect that the January bill will create additional urgency and that shopping activity will increase as we approach the December 23 plan selection and payment

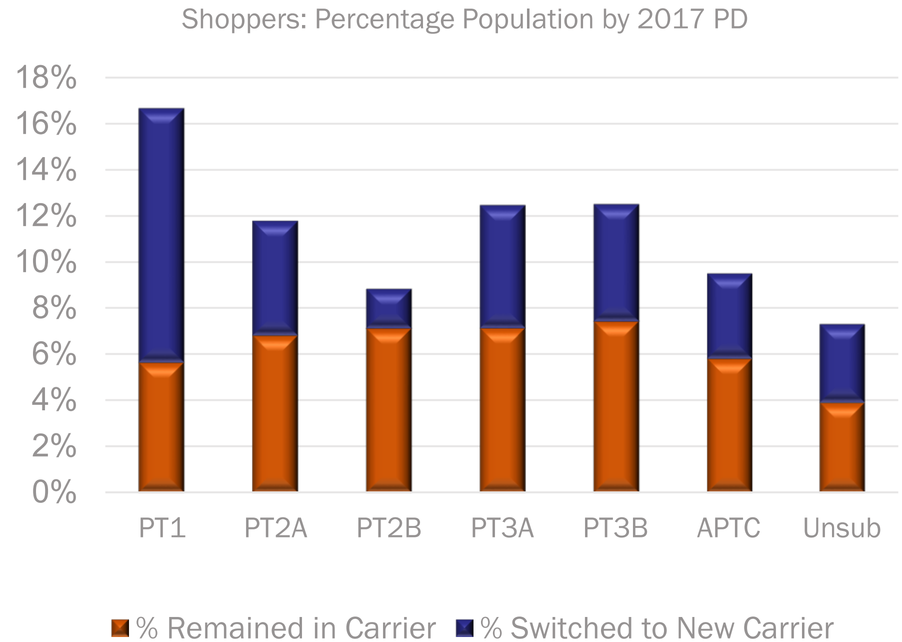


Renewing Population for 2017: enrolled members as of 11/2/2016

Renewals Update: Shopping

This Open Enrollment we have seen members taking action to shop for 2017 plan instead of passively renewing.



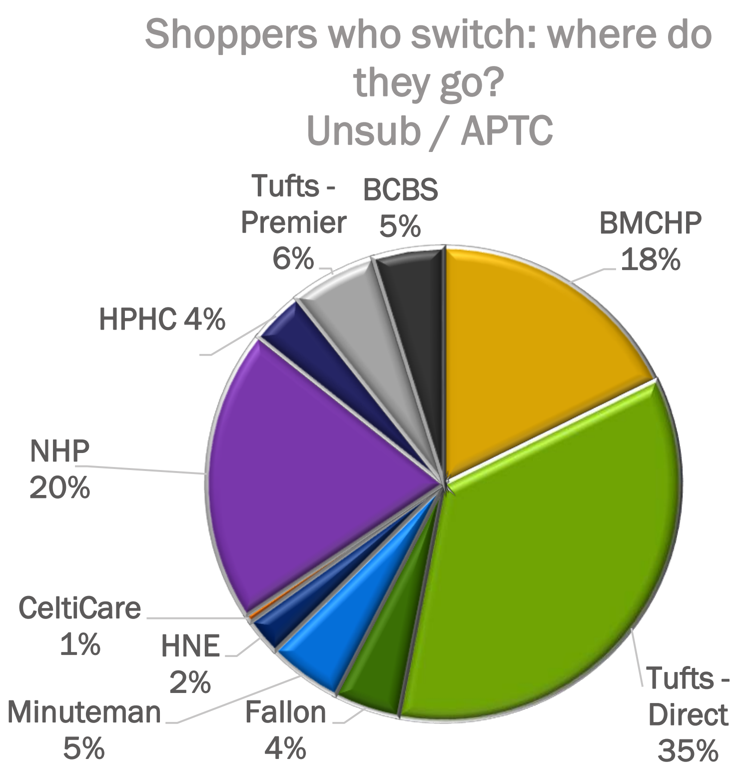


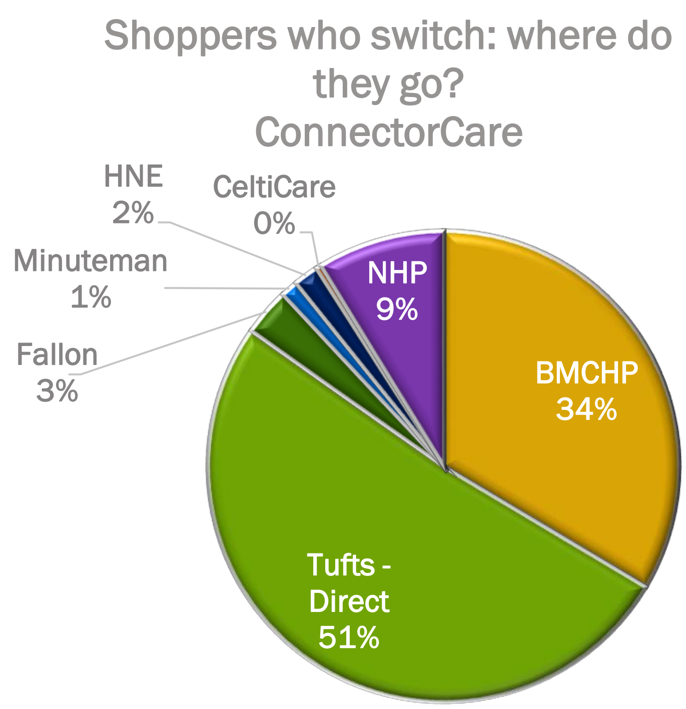
- Members from higher premium plans that do shop tend to pick different carriers as compared to lower-cost plan shoppers who generally remain in the same carrier
- We are also seeing higher shopping rates among Plan Type 1 members
- While we are encouraged by shopping thus far, we continue to track the population who may face significantly higher premiums in 2017

Data as of 11/30 from renewing population

Renewals Update: Shopping (cont'd)

Of members who actively shop and pick a new plan, we see that the majority of shoppers, subsidized and unsubsidized, are choosing Tufts Direct, one of our lowest cost options. BMCHP and NHP also continue to be attractive choices.





Data as of 11/29 from renewing population

Renewals Update: Shopping (cont'd)

For members experiencing a material increase in premium, many are shopping, but some may have yet to act.

- Of **55,028** members who received a specialized set of communications because they were facing a premium increase of 15% or more in 2017, **12,746 (23%)** have actively shopped – over twice the rate of the overall renewal population
- Plan Type 1 (PT1) members enrolled with carriers who will have higher premiums next year are shopping, however, many are still currently enrolled with higher cost carriers for January
- NHP PT1 members have switched plans at a much higher rate than any other members, but NHP still has the highest amount of membership among all PT1 members in 2017
- Some members have chosen to remain with their same carrier, and some may have yet to take action

January 2017 Plan Type 1 Member

(Enrollment as of December 6, 2016)

	2017 Carrier							
2016 Carrier	BMC	Celitcare	Fallon	HNE	Minuteman	Neighborhood	Tufts Direct	**Total 2016**
BMC	1,784		4			2	23	**1,813**
Celitcare	7	85				1	15	**108**
Fallon	2		130		1		1	**134**
HNE	30			209			35	**274**
Minuteman	3				35	1	7	**46**
Neighborhood	397	1	4		2	3,799	578	**4,781**
Tufts Direct	46		4		2	7	3,119	**3,178**
Grand Total	**2,269**	**86**	**142**	**209**	**40**	**3,810**	**3,778**	**10,334**

Data not in table as of 11/29 from renewing population

Eligibility Update

As we process additional records through redeterminations and also track members updating information, we continue to watch eligibility movement.

- As of 12/1, we see 22,363 2016 ConnectorCare members downgrading into unsubsidized coverage
  - Because members update information regularly, this is a fluid number as members flow in and out of this category
- At the October Board meeting, we reported 26,016 ConnectorCare members who were facing a downgrade to unsubsidized coverage, of whom 6,162 have since updated their information and become eligible for subsidies in 2017
- Downgraded members received general eligibility notices as well as specialized communications addressing their situation; we will continue to review need for additional communications

2016 Program Type	2017 Program Determination						
	CHIP	MassHealth	Connector Care	APTC Only	Unsubsidized	*Pending*	Total
CHIP	24	-	-	3	3	-	30
MassHealth	-	512	17	-	6	42	577
Connector Care	46	475	151,100	7,059	22,363	803	181,846
APTC Only	40	27	703	10,403	3,159	74	14,406
Unsubsidized	10	42	365	326	37,178	158	38,079
Total	120	1,056	152,185	17,791	62,709	1,077	234,938

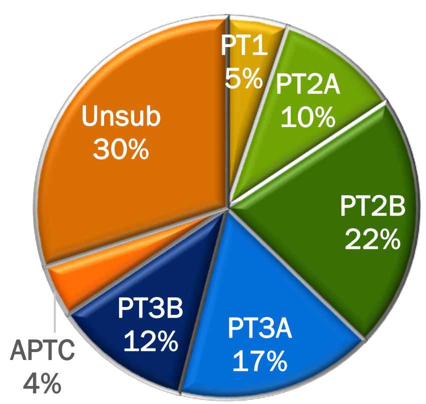
Data as of 12/1

2017 Membership

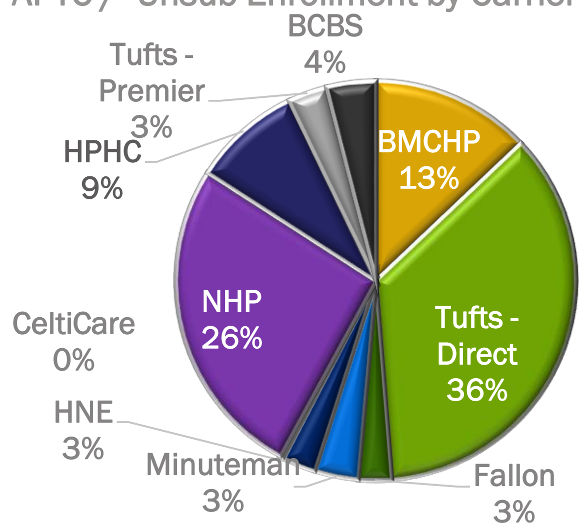
2017 Membership Overview

At this time our population of 225,670 enrolled members for January are spread as follows:

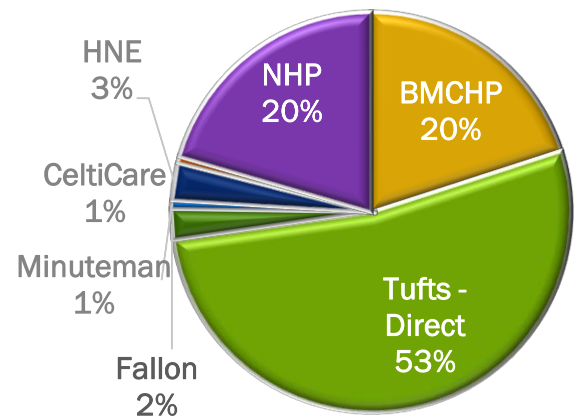
Program Determinations



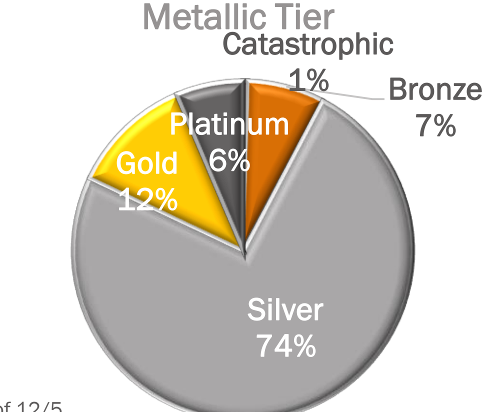
APTC / Unsub Enrollment by Carrier



ConnectorCare Enrollment by Carrier



APTC / Unsub Enrollment by Metallic Tier

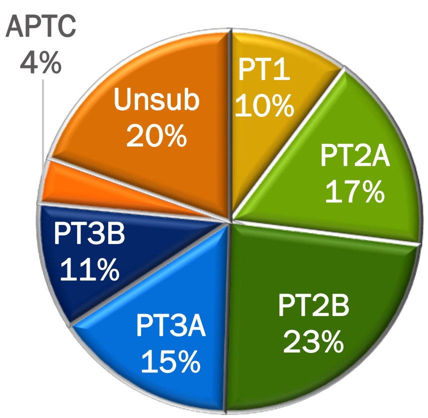


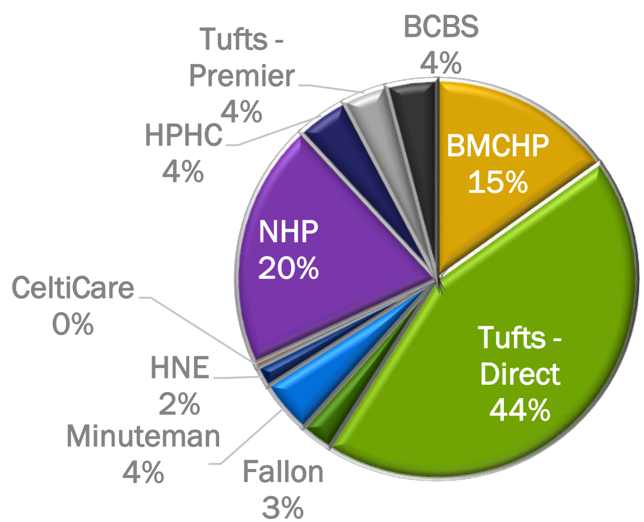
- Tufts-Direct continues to be the most popular plan among subsidized and unsubsidized members
- Compared to current 2016 ConnectorCare enrollment, BMCHP is increasing overall population share by 2 percentage points while NHP's share of population has declined by 4 percentage points

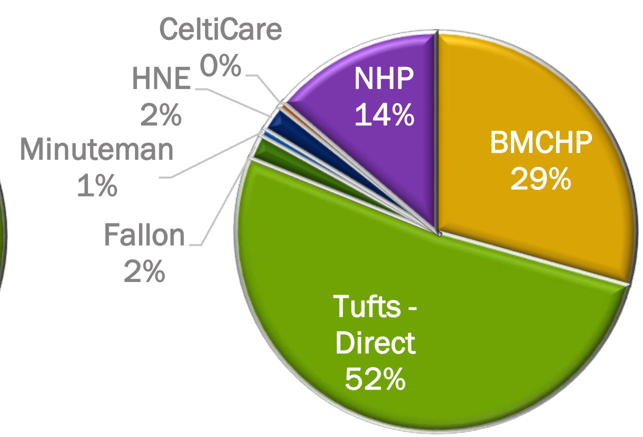
Data as of 12/5

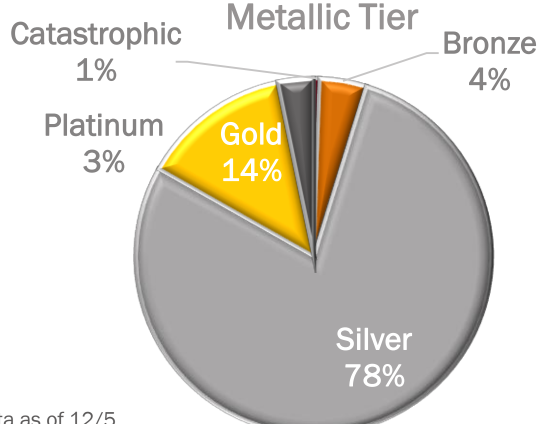
2017 Membership Overview: NEW Members

Aside from our renewal membership, we also have 14,198 new enrollees.









- Compared to overall January enrollees, new members at this point are more likely to be eligible for ConnectorCare
- Despite higher premium costs, NHP continues to enroll new membership
- More people are choosing a Gold or Silver plan than Platinum or Bronze plans as compared to the total population

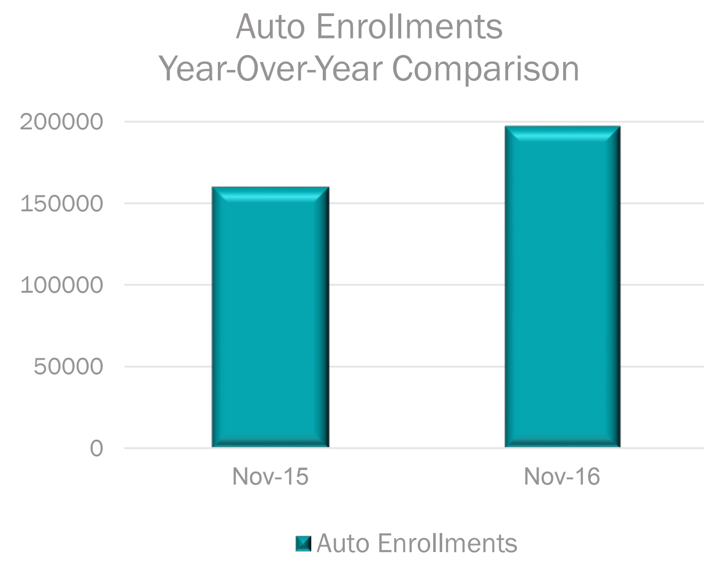
Data as of 12/5

Systems, Call Center and Outreach Update

Auto Renewal Update

We have completed auto-renewals, our last major business process for member redeterminations & renewals, passively enrolling 219,128 members into 2017 coverage who had not actively shopped for a new plan.

- We processed 197,128 auto enrollments for 2017 Open Enrollment, representing 219,128 members
  - 23% more auto enrollments compared to last year's Open Enrollment
- We have improved processing time compared to last year
  - Leveraged parallel batch processing and iteration cycles to reduce auto enrollment execution run time

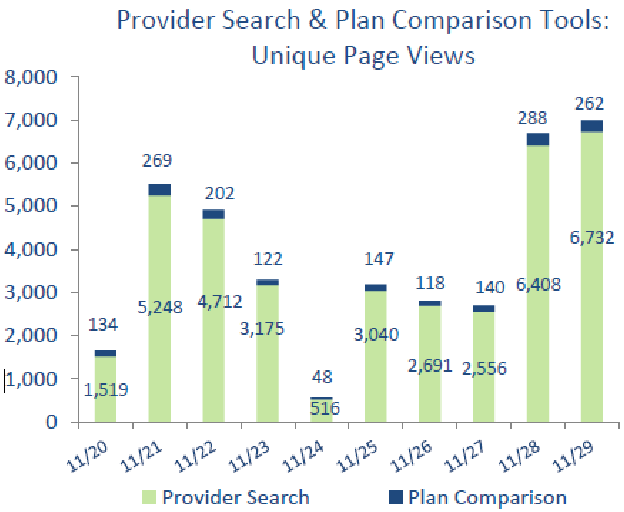


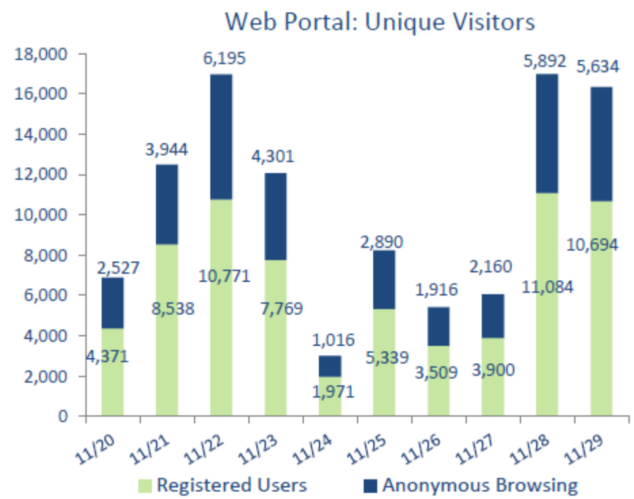
	2015		2016		Processing Time Improvement
	Hours	Transactions	Hours	Transactions	
Transmit to NTT	172	370,337	170	495,230	35%
Effectuate from NTT	96	206,894	23	260,107	80%

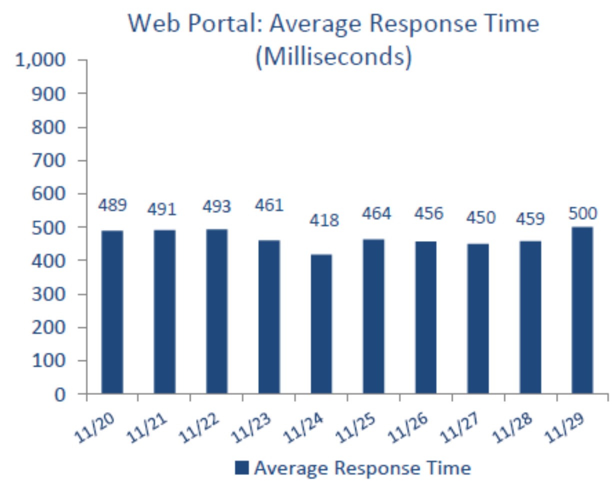
Data from Optum.

Web Traffic & Performance

So far during 2017 Open Enrollment, system performance is meeting expectations and we are seeing extensive use of our web shopping tools.



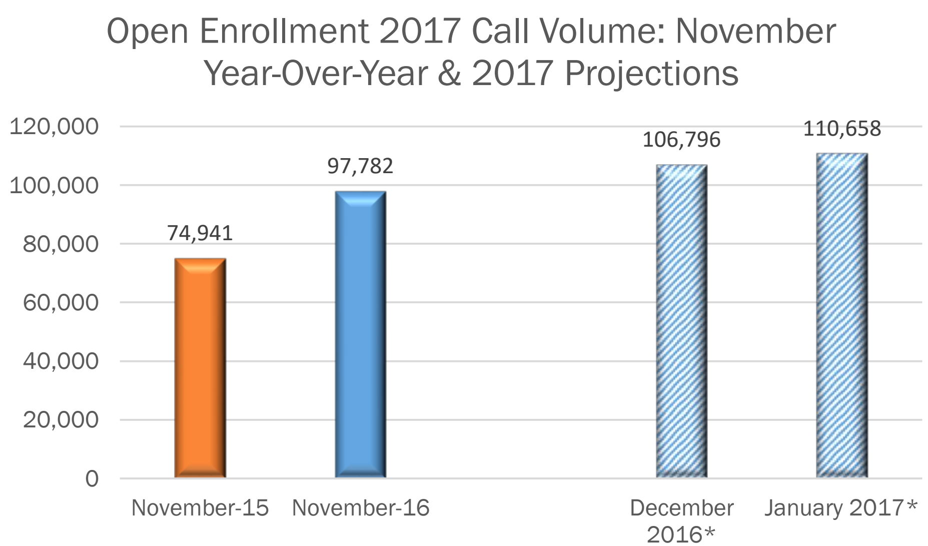




- We continue to see a high volume of individuals coming to our website, and using shopping support tools, particularly our provider search tool
- Despite this high level of activity, we continue to see good performance from the website

Customer Support Update

The Health Connector customer service center sustained strong performance in the first month of Open Enrollment and is anticipating heavy volume as we enter into December.



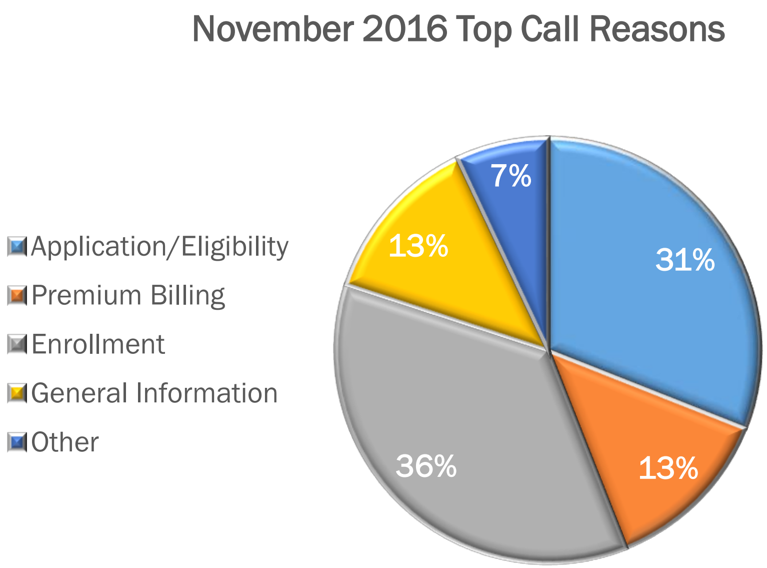
Service Level Target	November 2016 Performance
Average Speed of Answer (ASA) <60 seconds	21 seconds
Abandonment Rate (AR) <3%	0.7%

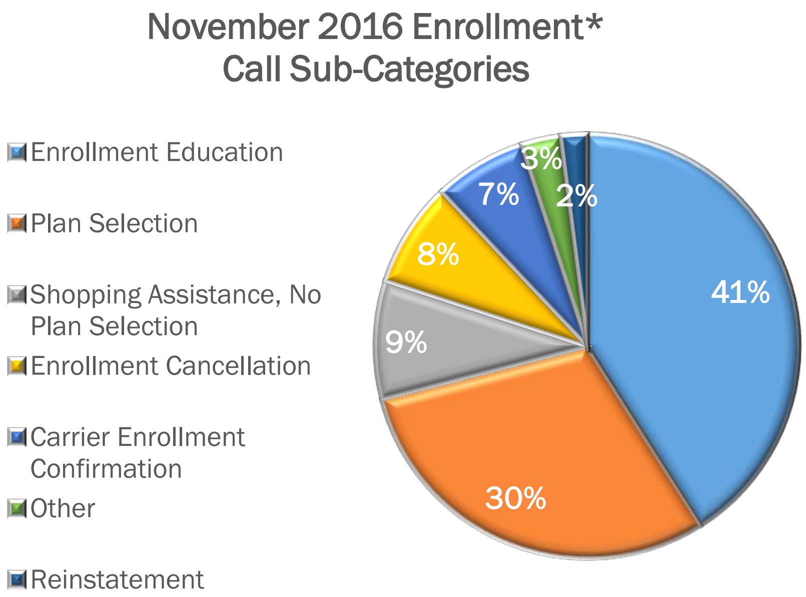
- The Customer Service Center received ~30% more calls in November 2016 compared with November 2015
- Average Speed of Answer and Abandonment Rate targets were met
- Through November, the Shopping Queue fielded ~21% of incoming call volume

*Projected volume

Customer Support Update (cont'd)

The majority of customers who contacted us in November 2016 were calling for support with Enrollment and Plan Shopping.





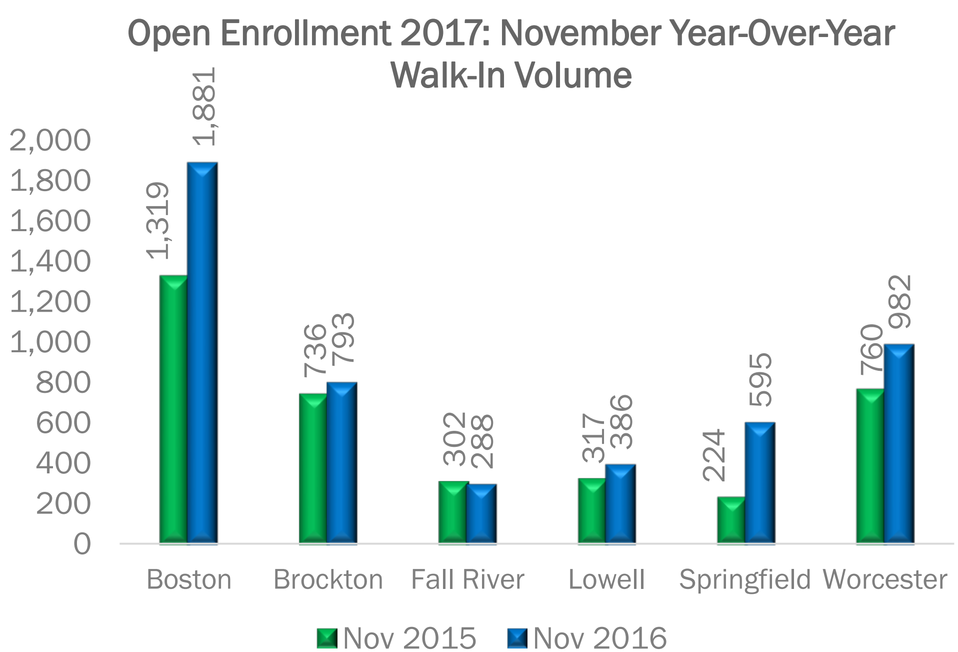
- Enrollment was the top call driver in November 2016, followed by Application/Eligibility which is typically our highest call driver
  - 36% of calls in November 2016 were Enrollment related, compared with 27% in November 2015

*Health enrollment sub-categories only

Customer Support Update (cont'd)

Walk-in center locations helped nearly 5,000 customers in November 2016, which represents a ~34% increase in volume compared with last year.

- We have observed increased volume in nearly all sites, with most substantial growth in Springfield and Boston
- Application/eligibility is the top walk-in reason, followed by premium billing and enrollment related inquiries



Navigator Update

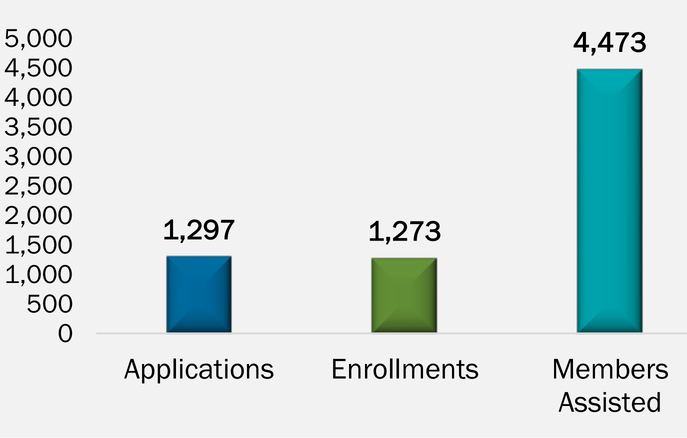
Navigators continue to see many clients during this Open Enrollment season.

- There has been an increased volume in nearly all sites, most substantially in Springfield and Boston
- Some Navigators have appointments booked through December, and those that do not book appointments have had walk-in lines out the doors at times
- Navigators are also reporting record turnout at enrollment events
- In working with consumers, premium increases and shopping are by far the primary drivers of volume, largely for those enrolled in NHP, but also includes HNE in western Massachusetts

"Members who were seeing an increase mostly chose to switch to a less costly plan for 2017, although we did hear from a couple of members who would have to change providers and are going to pay more to continue seeing them. These members mentioned that it would be very difficult for them to afford the premium, but in both instances they had medical needs and did not want to disrupt their care." – Health Care For All

"Members have expressed conflicted feelings when deciding whether to relinquish their current providers and services by switching to a comparably-priced plan, or continue receiving services from their providers and local hospitals by paying premiums that they can't afford. As well, many are worried about discontinuing their plans altogether and facing later financial repercussions. Based on consumers' increasing needs to switch plans, our Navigators have spent more time assisting consumers with using the Provider Portal to locate new providers." – Caring Health Center

Navigator Activities
Month One of Open Enrollment



Outreach Update

With two months left of Open Enrollment, we will still be sending direct communications as well as doing broader outreach.

- Teaming up with the Massachusetts Department of Transportation to have electronic signage along the highways during the month of December
- Partnering with Union Capital, a startup in Boston with an online application incentivizing lower income Bostonians to participate in healthy activities. Now, if members go to a Health Connector enrollment event they can gain points they can use to enter a gift card drawing
- Will be featured at Massachusetts Registry of Motor Vehicles throughout Open Enrollment
- Sponsoring call-in programs on Telemundo (December 15) and Univision (January 12), where viewers can call and speak to Spanish-speaking assisters to get help and answers to their questions
- Held ethnic media press events in Springfield and East Boston, highlighting multi-lingual outreach and education messaging
- Holding weekly office hours at the State House to better support Legislative staff on constituent matters

MassDOT Billboards

RMV Messaging

Springfield Event

Next Steps

Staff will continue to monitor shopping and payment trends leading up to and following the payment due date for January coverage.

- Evaluate continued member retention among individuals with high premium increases, including members who become delinquent after December 23
- Conduct regular “new member” survey each month, supplemented with new survey to members who renewed in January and members who leave coverage for 2017
- Modify or add member communications in response to observed trends or issues