

Member Transition Outreach and Education for 2015 Open Enrollment



Massachusetts Health Care Reform: What's at Stake

- The Commonwealth handled IT system challenges during the Affordable Care Act's (ACA) first Open Enrollment by working together and collaboratively with our federal partners and stakeholder coalitions, allowing us to provide alternative pathways to coverage and coverage extensions where necessary
- Because of those efforts, Massachusetts continues to be number one in the nation for health care coverage and has added to the ranks of the insured
- As we move into the next Open Enrollment period, leveraging the new hCentive platform that will make the application and enrollment process easier than ever for consumers, we have the task of reaching out to members, many of whom are in legacy or temporary coverage. We need to encourage them to take advantage of the ACA Open Enrollment and submit new applications for coverage beginning in 2015

Impacted Open Enrollment Populations

- Individuals enrolled in the following legacy or temporary programs **WILL** need to submit a new application during the fall Open Enrollment period (November 15, 2014 – February 15, 2014):
 - Commonwealth Care (CommCare),
 - Medical Security Program (MSP),
 - Temporary MassHealth Coverage, and
 - Temporary MassHealth Limited
- Current MassHealth members who are receiving benefits through the following MassHealth programs **DO NOT** need to submit a new application during the Open Enrollment period:
 - MassHealth Standard,
 - CommonHealth,
 - CarePlus,
 - Family Assistance,
 - Limited,
 - Health Safety Net, and
 - Children's Medical Security Plan

High-Priority Populations

For the upcoming Open Enrollment, our highest priority is to successfully transition current Health Connector and temporary MassHealth members in order to prevent coverage gaps

Transition Population

Anticipate a number of people will not submit new applications because their circumstances may have changed and they may no longer require coverage through us.

**Temporary
Medicaid**

~280K

CommCare
~100K

QHP

~ 34k

New Shoppers
seeking
coverage
through the
Marketplace or
Medicaid

(# unknown)

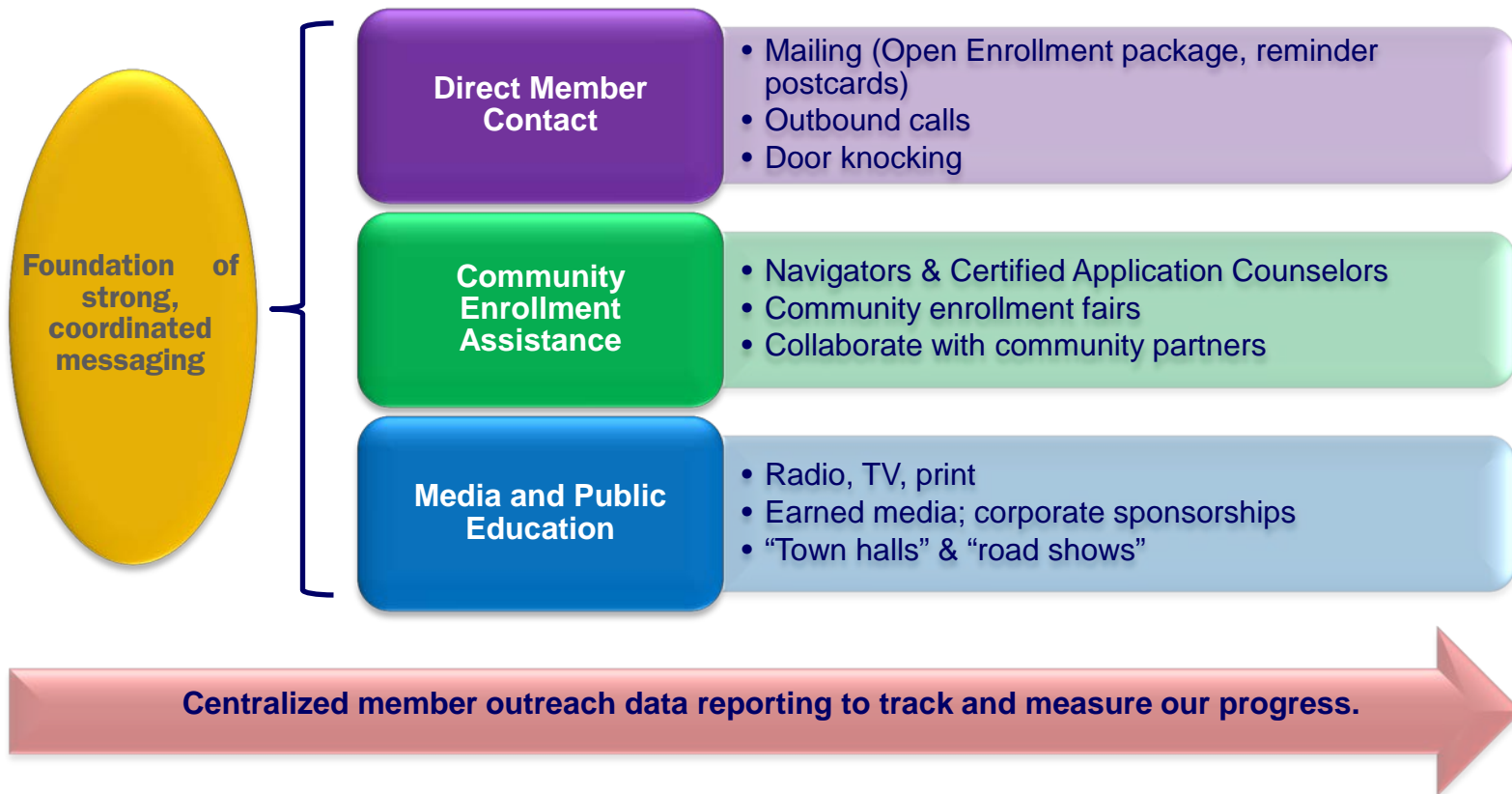
- May be eligible for QHP or MH; some likely have and will keep ESI
- Have been subject to no premium and only nominal cost-sharing, which will no longer be the case for many

- Majority likely eligible for State Wrap
- Accustomed to the types and costs of plans they will likely be eligible for

- About 10K enrolled via “Fast Path” last year
- Historically a low-turnover population but accustomed to renewals instead of new applications

Multi-faceted Outreach Campaign

Building upon the foundation from last year's campaign, we will leverage high intensity, multi-faceted outreach strategies, with the goal of getting to every single person in need of coverage.



Direct Member Mailing

- Our communications messages will vary by the priority population and are informed by their proposed coverage end dates (outlined below).
- Each population will receive a termination letter, Open Enrollment packet, and reminder postcards that will provide specific instructions on how to submit a new application, where to receive assistance, and reinforce the call to action.

	QHP	CommCare/ MSP	Temporary MH Wave 1	Temporary MH Wave 2	Temporary MH Wave 3
Call-to Action Notice Mail Date	Nov. 13, 2014	Nov. 13, 2014	Nov. 15, 2014	Dec. 1, 2014	Dec. 15, 2014
Color Coding of Notice	Grey	Orange	Purple	Blue	Green
Coverage End Date	Dec. 31, 2014	Jan. 31, 2015	Jan. 15, 2015	Jan. 31, 2015	Feb. 15, 2015

Member Mailing Timeline



QHP (~34K)

10/20



11/3 (~34k)



12/8



12/31 1/12



2/9



CommCare / MSP (~100K)

11/3 11/17



12/8



1/12



1/31 2/9



Temporary Medicaid Wave 1 (~100K)

11/15



1/12 1/15



Temporary Medicaid Wave 2 (~100K)

12/1



1/12 1/31



Temporary Medicaid Wave 3 (~100K)

12/15



1/12



2/15



- Preview Postcard
- Open Enrollment Packet
- Reminder Postcard
- Paper Application
- Coverage End Date

Automated and Live Agent Outbound Calls (~2.3M calls deployed)

Door Knocking Campaign (target 200,000 doors)

Other Direct Member Contact

Outbound Call Campaign

- Beginning in November, transitioning members and new applicants will also receive phone calls before, during and after the Open Enrollment period
- Approximately 2.3 million calls will be deployed in total
 - Automated calls will be deployed to reinforce messaging provided in member mailings to all transition members. These can also be left on voicemail
 - Live agent calls will be deployed to provide education and enrollment support to transitioning members

Door Knocking Campaign

- The Commonwealth is working with Health Care For All to execute a door knocking campaign designed to target 200,000 doors to inform consumers of the need to apply for 2015 coverage
- Door knockers will be able to provide education on Open Enrollment and will also have a variety of education and application materials to share with transitioning members

Enrollment Assisters

MassHealth and the Health Connector have started engaging and training the Massachusetts enrollment assister community to prepare them for Open Enrollment.

Certified Application Counselors

- The Commonwealth has approximately 170 Certified Application Counselor (CACs) organizations spread across nearly all hospitals and Community Health Centers in the Commonwealth. These organizations are responsible for 1,212 trained CACs. An additional 529 CACs are being trained for Open Enrollment

Navigators

- The Commonwealth has selected 15 Navigator organizations that span across Massachusetts. Following completion of the first phase of training and passing the required exam, 85 Navigators have been certified. The Connector will be introducing them to their communities via local media and press events

MassHealth and the Health Connector teams are also working to provide weekly updates in the form of consolidated email blasts to the enrollment assister community on relevant member transition and open enrollment topics

Community Outreach

The Health Connector is partnering with Health Care For All this year to engage in grassroots, public education campaign for the upcoming Open Enrollment period.

- Health Care For All is a long-standing and trusted partner of the Commonwealth in our collective endeavor to connect consumers with affordable, accessible and comprehensive health care
- As a consumer advocacy organization devoted to supporting the very same consumers that comprise our transitioning populations, Health Care For All is an obvious partner as we work to reach out to individuals in the coming months
- Bringing their expertise to bear, The Health Connector is partnering on innovative strategies designed to support our efforts and bring targeted outreach to a new level



Media Campaign

- The public outreach and education campaign will run throughout Open Enrollment, with heavier rotation through December, featuring Navigators giving a clear call-to-action to current members and offering assistance
- Press outreach includes upcoming Navigator tour and education and enrollment events; media roundtables and demonstrations of the system; access to the Operations Command Center during the first stage of Open Enrollment
- Additional local ethnic media support is part of Health Care For All's engagement, along with Navigator connections, building off existing relationships with Spanish, Portuguese, Haitian and other ethnic outlets

Working Television Story Board

Health Connector - "I Can Help" :30

VIDEO: EACH PERSON HAS A SUPER WITH THEIR NAME, AND "TRAINED ASSISTERS" OR "HEALTH SIGN-UP VOLUNTEER"

ONE OF THE HELPERS - A, B, OR C - IS SHOWN IN A SIGN-UP ASSISTANCE SETTING - ACTUALLY HELPING A YOUNG MOM AND HER YOUNG KID SIGN UP.

HELPER A: I can help you apply for health insurance through the Massachusetts Health Insurance Exchange...

B: I can show you if you qualify for help paying for your insurance...

C: If you have coverage through the Health Connector, or temporary MassHealth coverage, you need to submit a new application.

A: If this is your first time... I can help you compare and choose health and dental plans from leading carriers.

B: Sign up online now for coverage starting January 1st.

(ALT. POST JAN. 1: Open Enrollment ends February 15, so sign up today.)

A: Or get free help signing up from trained assisters around the state.

B: Get covered.

C: We can help!

Health Connector and MassHealth logos.

SUPER: A message from the Health Connector and the Commonwealth of Massachusetts.



Public Education Events

- A series of public education roundtable events starting in early October and running through mid-November featuring state officials, local health care experts and assisters, discussing the importance of health care and the need to submit a new application this fall
- These events will also educate the public on where enrollment assistance is available in local communities
- Significant outreach, through local leaders and notices in local media will be conducted to drive public attendance

Enrollment Events

- Shortly after the start of Open Enrollment, the Commonwealth will host a series of events working with Navigators, carriers and other stakeholders to build awareness, foster our call-to-action and drive completion of online enrollments
- At these events, individuals will be able to receive information on the Marketplace, including eligibility for programs and information on insurance products offered. They will also be able to get assistance with an eligibility application, shopping and enrollment all in one place

Temporary MassHealth Demographic Information

- To the right is some high-level demographic information on our Temporary MassHealth population from August 2014.
- We assume the following individuals may be eligible for MassHealth:
 - Nearly all of those 0-18
 - More than half of those 19-20
 - Roughly half of those 20-64

County	% of AA Pop
Barnstable	4.08%
Berkshire	2.33%
Bristol	8.76%
Dukes	0.46%
Essex	12.47%
Franklin	1.25%
Hampden	7.05%
Hampshire	2.01%
Middlesex	19.10%
Nantucket	0.33%
Norfolk	8.30%
Plymouth	7.37%
Suffolk	14.21%
Worcester	12.28%

Age	Number of AA
0-18	44,301
19-20*	8,846
20-64	182,087
65+	4,864
Total	238,657