



Massachusetts Health Care Training Forum

Commonwealth Care
Open Enrollment

April 2013



Open Enrollment

- Open enrollment refers to the time of year when Commonwealth Care members can switch health plans for any reason
- Due to the upcoming ACA changes, this year Commonwealth Care members will experience a shortened plan year
- Outreach materials will be sent to the entire population communicating these changes
- As of March 1, 2013 there were **189,354** members (including **25,247** AWSS members) enrolled in Commonwealth Care



Commonwealth Care Plan Details

- This year is unique in that coverage spans the six months prior to the majority of ACA elements going into effect
 - It includes the last six months of Commonwealth Care before the Health Connector transitions to the new subsidized coverage under the ACA
- The existing contracts with each of the five MCOs for the final six month period of the program have been renewed
 - Will minimize member disruption, especially in advance of a major transition process at the end of 2013
 - Will also maintain the program's affordability as a result of the successful procurements over the past two years



Incoming Plan Type 1 Members

- There will be no change to the rules related to certain incoming Plan Type 1 members and their choice between MCOs
 - Incoming Plan Type 1 members who were not insured in the past 180 days or were insured by the lowest or the second lowest cost plan in their service area are required to choose between the two lowest-cost MCOs
 - Prior coverage with an alternative MCO in the preceding 180 days can be through either Commonwealth Care or MassHealth, in which case incoming Plan Type 1 members would not be limited to choosing between the two lowest-cost MCOs



Incoming Plan Type 1 Members (cont'd)

- During Open Enrollment, any member can change to any health insurance plan in their service area **for any reason**



Maximum Out-of-Pocket Update

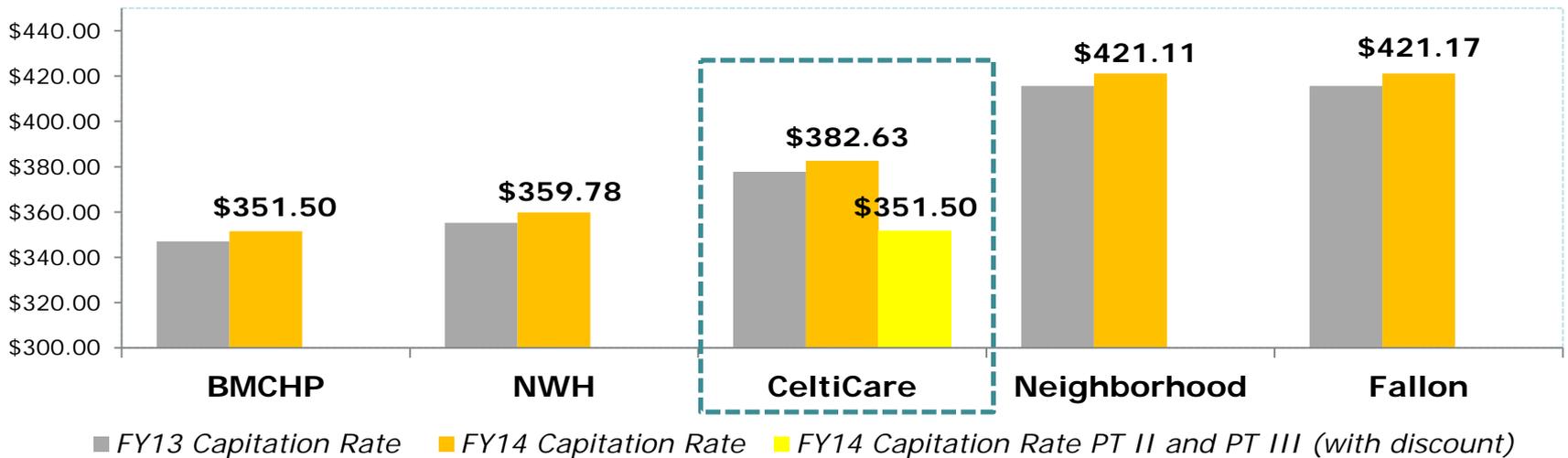
- Members' Maximum Out-of-Pocket levels (MOOP) will be reduced given that members are less likely to reach the current maximums over the shorter program year
 - Based on an analysis by an independent actuary, reducing the MOOP by ~25% maintains existing coverage levels (measured in terms of actuarial value)
 - *Example* – If a member's MOOP is \$1000 it will now only be \$750 because they have only 6 months to reach that cap



FY14 Renewal Results

- All MCOs agreed to new contracts for FY14 with no significant modifications to our existing contractual arrangements
- All received a modest upward adjustment to their capitation rates
- CeltiCare proposed a discount to their Plan Type 2 and 3 medical capitation rates

Medical + Administrative Capitation Bid, \$PMPM





FY14 Enrollee Premiums

- Enrollee premiums will be adjusted for CeltiCare’s premium-paying members to reflect the discounted capitation rate
- Enrollee premiums for all other MCOs will be unchanged in FY14

FY13 Enrollee Premium Schedule						
	Base Enrollee Premium	BMCHP	Network Health	CeltiCare	Neighborhood	Fallon
PT IIA	\$0	\$0	\$3	\$12	\$28	\$28
PT IIB	\$40	\$40	\$45	\$58	\$81	\$81
PT IIIA	\$78	\$78	\$85	\$105	\$138	\$138
PT IIIB	\$118	\$118	\$126	\$147	\$182	\$182

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Difference FY13 and FY14 Enrollee Premium Schedule						
	Base Enrollee Premium	BMCHP	Network Health	CeltiCare	Neighborhood	Fallon
PT IIA	\$0	\$0	\$0	(\$12)	\$0	\$0
PT IIB	\$40	\$0	\$0	(\$18)	\$0	\$0
PT IIIA	\$78	\$0	\$0	(\$27)	\$0	\$0
PT IIIB	\$118	\$0	\$0	(\$29)	\$0	\$0



Member Support

In preparation for Open Enrollment Outreach, various levels of member support are put into place

- ✓ Direct Member Communications
 - Open Enrollment packets
 - Emails
 - Website
 - Social Media
- ✓ Call Center support
- ✓ Stakeholder communication & training for member support

This year's support is unique in that additional information must be included to create member "awareness" of upcoming ACA provisions going into effect



Key Messages for Members

Included in the Open Enrollment Information packet:

- Inform members that open enrollment is the annual opportunity to change health plans for any reason
 - Time period: June 3rd – 21st
- Inform members that health plan changes take effect July 1, 2013 and are valid through **December 31, 2013**
- Use 'call to action' message:
 - **"Do you want to change your health insurance plan? Now is the time."**
- Important considerations for the member
 - Your monthly premium may be decreasing or staying the same
 - The providers (such as doctors and hospitals) that are available through each health plan's network may vary
 - Your benefits and co-pays will be the same, no matter which health plan you choose



Key Messages for Members (cont'd)

Health Care Reform Specific Messaging:

- New health insurance plans and new ways to pay for coverage will be available January 1, 2014
- Members will need to take action to apply for and select from those new plans
- More detailed information will be shared with members in the fall
- Beginning in May of 2013, an email collection campaign is being conducted to help keep members informed



Member Communications

June 3rd– 21st
Open Enrollment

<p>Invoice Text & Insert</p>	<p>● INSERT and INVOICE TEXT included in May Invoice</p>	<p>● INVOICE TEXT included in June Invoice</p>	
<p>Web page -Premium comparison -Plans by region -Decision support tool -Benefits and co-pays -Hospital list by MCO -Community Health Center by MCO -Enrollment tutorial -Link to email collection campaign</p>	<p>● WEBPAGE posted mid-May</p>		
<p>Emails</p>	<p>● EMAIL sent with link to web page</p>	<p>● Reminder EMAIL sent</p>	
<p>Information Packet</p>	<p>★ Last week in May PACKET mailed</p>		

May 2013

June 2013

July 2013



Member Service Center Support

- During last year's Open Enrollment, 69% of members who made a change did so over the phone
- There are three ways to make a change:
 - Online, Phone, Mail
- This year the Member Service Center will:
 - Increase staffing levels to ensure service levels are met and calls are answered promptly
 - Robust call center training
 - Focus on program changes due to ACA implementation
 - Soft skills – focus on empathy, courtesy and respect
 - Prepare team for inquiries after Open Enrollment
 - Simplified IVR (fewer automated messages)
 - Ensure quality monitoring is aligned with training, supervision & call handling



Stakeholder Outreach

- State-wide Massachusetts Health Care Training Forums (MTF)
- Open enrollment conference calls for hospitals, health centers, MCOs and Advocates
 - Conference Calls with provider community scheduled following Health Connector Board meeting – April 18th
- Web resources posted on: www.MAhealthconnector.org
- Ongoing MCO collaboration
- Advocate meetings – May 23rd
- Email reminders to stakeholders via listserv



Member Web Portal

The screenshot shows the Health Connector website interface. At the top, there is a navigation bar with the Health Connector logo, the text "Health Insurance for Massachusetts Residents", and a search bar. Below the navigation bar are five main menu items: "Home", "Find Insurance", "Health Care Reform", and "About Us". The main content area features five large buttons for different user groups: "Individuals & Families", "Young Adults", "Employees", "Employers", and "Brokers", each with a "Get Started" link. Below these buttons is a yellow banner for "Business Express". The page is divided into several sections: a main text area on the left, a testimonial on the right, and a list of links at the bottom. A yellow callout box is overlaid on the right side of the page.

Health Connector
Health Insurance for Massachusetts Residents

Account Login · E-Pay · En Español · Help · Contact Us

Home Find Insurance Health Care Reform About Us

Individuals & Families Get Started

Young Adults Get Started

Employees Get Started

Employers Get Started

Brokers Get Started

Easy, online shopping and no membership fees for small businesses with **Business Express**

Connect to good health, Massachusetts!

Our online Commonwealth Choice marketplace is the only place where you can compare plans from the state's major insurers. We're an independent state agency, so you can shop with confidence.

Our Commonwealth Care program offers low-or-no-cost health insurance for people who qualify. It provides comprehensive benefits and a choice of health plans.

Find the plan that's right for you and enroll today!

Glad to be insured

"I was young, healthy. I always thought that I was invincible. It never even crossed my mind that I could get hurt..."

—Andrew Herlihy of Malden
Hear Andrew's story and more

Plans from top Mass insurers!

For Commonwealth Care

If you've been accepted for...

- Log in to your account
- Register to get online access to your account
- Get instructions for creating your account
- Get help with questions

Commonwealth Care Members - Enter your email address to receive important updates!

Visit Mass.gov

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www.MAhealthconnector.org