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# 10/1 HIX Implementation Update

October 2013 - Massachusetts Health Care Training Forum

# Agenda

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# Introduction

- October 1, 2013 marks the start of the first phase of the Affordable Care Act (ACA) system rollout and the beginning of federal non-group open enrollment
  - All of our new QHPs and QDPs will be available for individuals and small businesses to review and shop for starting in October for January 1, 2014 coverage
- In October we will also be releasing the first phase of our new automated system for health insurance by bringing the application online
  - We will continue to streamline and automate the application and enrollment process for the subsidized population to shrink processing time from the current 30-45 days down significantly
  - Non-subsidized individuals and small businesses will also see new processes and enhanced features over the coming months as additional phases are released by the system
- As Navigators and Certified Application Counselors (CACs), it is key you understand what members will be experiencing when accessing the HIX on 10/1 so you can help walk them through these changes and ultimately enroll in affordable and comprehensive health insurance

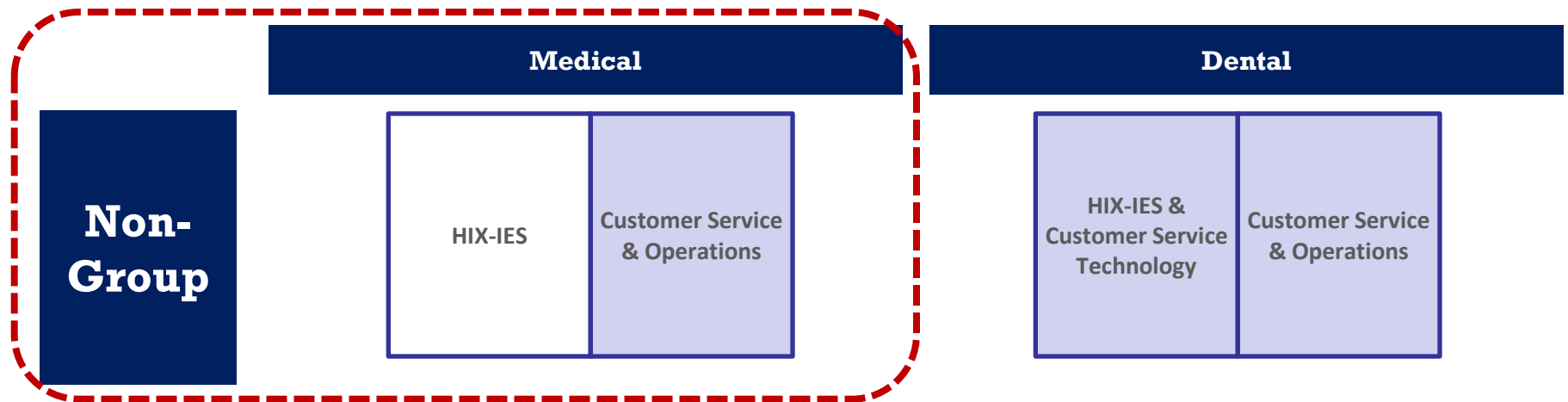
# Overview of Navigators and CACs



- Navigators, trained by the Health Connector, will conduct health fairs and other outreach events about the ACA and Health Connector programs, and directly assist applicants with enrollment
- Certified Application Counselors (CACs) at key hospitals and health centers are being trained by the Health Connector and MassHealth on important changes under the ACA and are able to help individuals apply for coverage at point-of-service
- Through regular training, calls, and critical systems updates, these partners will be given frequent updates on the status of the HIX

# 10/1 Implementation Overview

The overall focus of this presentation is to provide an update on non-group (individual and family) medical insurance regarding what to expect on October 1, 2013 – as well as over the next few months – on MAhealthconnector.org



# HIX Timeline: Upcoming Phased Releases



## 1. 10/1:

- Unsubsidized experience: Access to home page; can apply; get an eligibility determination; shop for plans; and enter payment information
- Subsidized experience: Access to home page; and can apply

## 2. Late October – Early November:

- Unsubsidized experience: Process payments for unsubsidized members, process complete
- Subsidized experience: Subsidized determinations are completed; subsidized members can finish flow from here on out

## 3. Early November – Mid December:

- Unsubsidized/Subsidized experience: Can complete entire process, from start to finish, in real-time on the web (Home page; apply; eligibility determination; shop for plans; and pay)
- System will perform real-time eligibility and enrollment online

## 4. Mid December:

- Release of Assister Portal

# Subsidized Member Experience: In Context



	Home Page	Apply	Determination	Select Plans	Payment
Today (Current State)	<ul style="list-style-type: none"> <li>MAhealthconnector.org</li> </ul>	<ul style="list-style-type: none"> <li>Virtual Gateway and Paper Medical Benefit Reform (MBR)</li> </ul>	<ul style="list-style-type: none"> <li>Current determinations (1-2 months)</li> </ul>	<ul style="list-style-type: none"> <li>Call</li> <li>Paper</li> <li>Online (Commonwealth Care only)</li> </ul>	<ul style="list-style-type: none"> <li>Commonwealth Care, MassHealth, and CMSP: Online/mail/in-person/direct payment through bank</li> </ul>
10/1 (Connector Care / formerly CommCare only)	<ul style="list-style-type: none"> <li>MAhealthconnector.org</li> </ul>	<ul style="list-style-type: none"> <li>HIX electronic online application in real-time</li> </ul>	<ul style="list-style-type: none"> <li>New program determinations &amp; APTC calculation (2-4 weeks)</li> </ul>	<ul style="list-style-type: none"> <li>Health Connector outreach</li> <li>Call</li> <li>Paper</li> </ul>	<ul style="list-style-type: none"> <li>Mail/in-person/direct payment through bank</li> </ul>
November – Ongoing	<ul style="list-style-type: none"> <li>MAhealthconnector.org</li> </ul>	<ul style="list-style-type: none"> <li>HIX electronic data sources in real-time</li> </ul>	<ul style="list-style-type: none"> <li>HIX (real-time determination)</li> </ul>	<ul style="list-style-type: none"> <li>HIX</li> <li>Call</li> </ul>	<ul style="list-style-type: none"> <li>HIX</li> <li>Mail</li> <li>In-person</li> <li>Direct payment through bank</li> </ul>

# What Can You Expect to See?



- **Initial gating page (applicants who choose to apply for financial assistance as opposed to those who do not):**

- Thank you for your application. You will receive eligibility determination and enrollment information in the next few weeks. If you have any questions, please call 1-855-MA-4-HLTH (1-855-624-4584), TTY 1-877-623-7773 or 1-800-497-4648.
- Click the Finish button to return to the Health Connector homepage.



- **Payment page for unsubsidized individuals (who do not choose to apply for financial assistance):**

- “On payment page Note: Initial invoices will be mailed in November. If you have any questions about your application, please contact Health Connector Customer Service at 1-877-MA-ENROLL (1-877-623-6765) TTY 1-877-623-7773.
- For those electing to ePay Note: Electronic payments scheduled before November 2, 2013 will be processed on or around November 2, 2013. Payments scheduled on or after November 2, 2013 will be processed soon after receipt. Please note it may take up to two business days (four days if the payment is made on the weekend) for your payment to be reflected on your account. If you have any questions about your application or your payment, please contact Health Connector Customer Service at 1-877-MA-ENROLL (1-877-623-6765) TTY: 1-877-623-7773.





# What Does All This Mean?



- For Navigators and CACs, post-10/1 the HIX will, for the most part initially, look a lot like the Virtual Gateway (VG) system
  - Just like the VG system, the focus will be on eligibility determination and intake
- Over time, additional functionality will be added to the system
  - Real-time eligibility determination for non-group subsidized insurance
  - Payment processing
- The Health Connector and MassHealth will constantly be in touch with Navigators and CACs, respectively, about these (and other) upcoming enhancements in functionality

# Non-Group Dental Insurance Update



- Individuals interested in dental insurance will **shop via an information page** on the individual portal in HIX-IES with:
  - General information about the eligibility application and enrollment process; and
  - Plan benefit details in PDF form
- Individuals will call customer service to **verify eligibility, obtain a quote, and enroll**
  - Eligibility will be verified in the HIX-IES
  - Real-time quotes will be provided over the phone
  - CSRs will answer questions about plan benefits, the eligibility application, and the enrollment process
  - Individuals will have the option of submitting an application by phone or by mailing in a paper application

# Overall Communications Update



## Health Connector Outreach

- Outbound Call Campaign:
  - Initial Plan: Recorded messages were going to be deployed beginning the week of 10/1 for populations whose coverage is ending 12/31/13, followed by live agent calls later in October
  - Update: At minimum, we will delay the campaign by 2 weeks and will begin with live agent calls. We will have live agents ready and trained by Oct. 14 to assist with plan selection for ConnectorCare as well as eligibility intake calls for populations whose coverage ends 12/31/13 during the month of October. In November we will return to the original schedule of deploying recorded messages and live agent calls
- Direct Mailings:
  - Initial plan: Original mail date for open enrollment packets was Sept. 23
  - Update: Delay mailings by two weeks. We will send the first mailing to the populations whose coverage is ending 12/31/13 (including ConnectorCare, Young Adult Plan, and non-group Commonwealth Choice) beginning the week of Oct. 7 in a staggered fashion. We will then send the remainder of the mailings to the remaining populations during the month of November

## Navigator and CAC Communications

- We ask that Navigators and CACs align their communication strategies to consumers with those of the Health Connector to mitigate member confusion and to make sure we can best serve those members coming through the doors in the month of October

# Calendar of Key Dates



Sept. 25: Outreach call with Navigators with details on HIX status

Sept. 27: Outreach call with CACs with details of HIX status

**Oct. 1: Health Connector 2.0 first-phase rollout**

Oct. 2: MTF meeting in Taunton, MA

Oct. 7: First open enrollment packages mailed (tentative)

Oct. 8: MTF meeting in Chicopee, MA

Oct. 10: MTF meeting in Tewksbury, MA

Oct. 15: First round of outbound calls to begin (tentative)

Oct. 16: MTF meeting in Somerville, MA

Oct. 18: MTF meeting in Marlborough, MA

**Mid-December: Release of Assister Portal**

# Questions?

