



# Health Connector Update Open Enrollment 2020

MTF Meetings October 2019

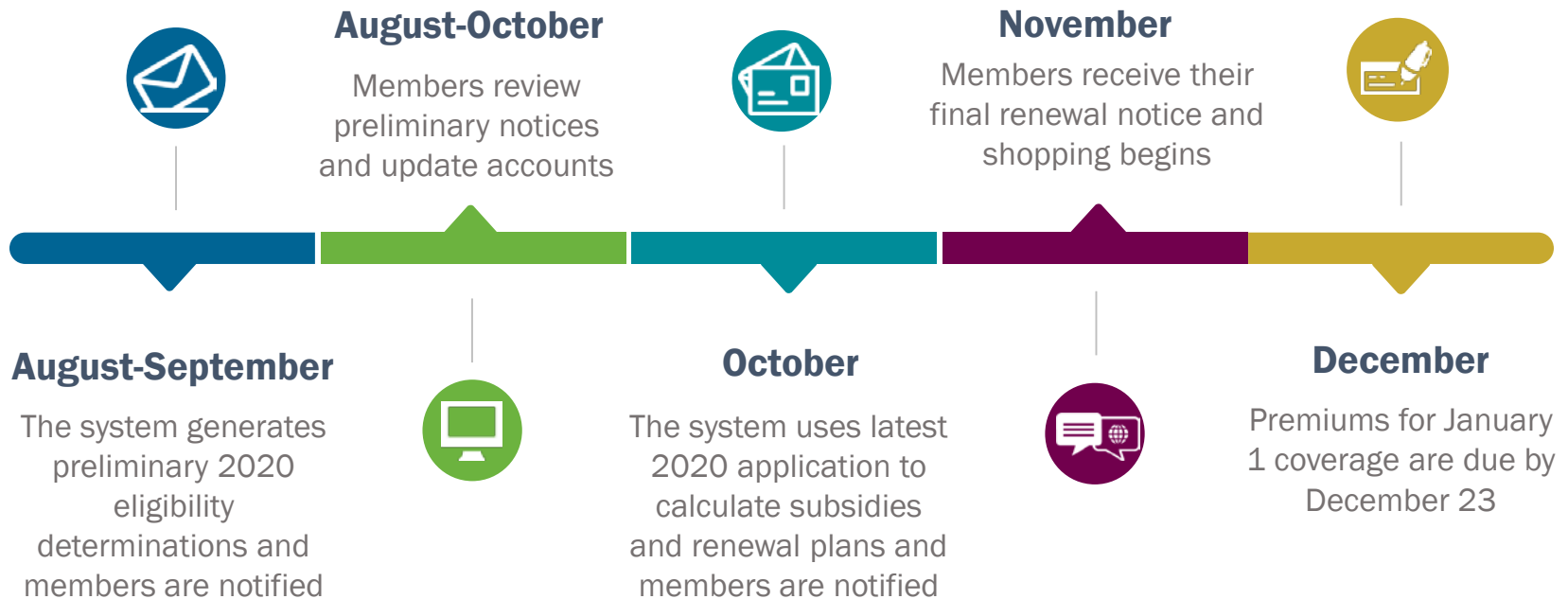
# Open Enrollment 2020

## The Health Connector's Open Enrollment for 2020 begins on November 1<sup>st</sup> :

- Open Enrollment is the time when any new members can apply for coverage and current members' coverage is renewed for the upcoming year and can shop for plans
- The Health Connector remains committed to offering our members and new enrollees a stable and well supported enrollment experience
- The processes and timelines for Open Enrollment 2020 will be the same as previous years with the exception of a new process for certain members in households with a “MassHealth Pending” status (those households with both Health Connector and MassHealth members)

# Open Enrollment 2020 Timeline

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



# Renewal into a Health Connector Plan

The Health Connector follows guidelines to place members into their medical and dental plans each year.

- All Health Connector eligible and enrolled QHP (health plan) members who continue to be eligible on January 1 will be auto renewed into a plan.
- During Open Enrollment, members can shop for and select new plans for the next year if they do not want to be renewed into their current plan.



Sample Member  
50 BROADWAY  
BOSTON, MA 02116

Date: **August 15, 2019**  
Notice ID: **AUTO\_REN**  
Notice Name: **Final Renewal Notice**  
Subscriber Member ID: **000000000000**  
Reference ID: **RefID\_1549104666185**

**It's time to renew your insurance coverage for 2020.** If you want to stay enrolled in your current plan, or a similar plan that we've chosen for you, just pay your monthly premium when you get your bill for January coverage. If you've had any changes to your household since you last updated your account, it's important to let us know about these changes at this time. This is so we can be sure you get the right coverage for next year.

**You can choose to shop for a new plan during Open Enrollment.** The Open Enrollment period starts November 1. You may be able to save money on your health coverage for next year if you shop and compare your options during Open Enrollment.

#### What you need to do:

1. Review your information for 2020, including your program eligibility, renewal plan, new monthly premium amount, and monthly tax credit for next year.
2. Compare any changes between your current plan and your plan for 2020 with our online **Plan Compare** tool at: [www.MAhealthconnector.org/compare-plans](http://www.MAhealthconnector.org/compare-plans).
3. Shop during Open Enrollment. You may be able to save on the cost of your health plan for next year by comparing your available options for 2020. You can view plans for 2020 through your online account at MAhealthconnector.org. If you don't have an online account, you can get help with shopping over the phone by calling Customer Service, or get help in-person at one of our walk-in centers or with an Enrollment Assister.
4. Keep paying your monthly premium bill by the 23<sup>rd</sup> of every month to stay covered.

# 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.



## 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:

| Month                    | Key Action                       | Details  |
|--------------------------|----------------------------------|--|
| Early September          | Update your information if:      | <ul style="list-style-type: none"><li>Any of the information we have for you is wrong or has changed.</li><li>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.</li></ul> <p>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: <a href="http://www.MAhealthconnector.org/here-to-help">www.MAhealthconnector.org/here-to-help</a></p> |
| October – Early November | Review your renewal plan         | <p>Starting November 1, you can review 2020 plan details:</p> <ul style="list-style-type: none"><li>Review your renewal plan's benefits and costs, including the monthly premium.</li><li>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.</li></ul>   |
| November 1 – January 23  | Shop if you want to change plans | <p>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 <a href="http://MAhealthconnector.org">MAhealthconnector.org</a> during Open Enrollment, starting November 1. This year, Open Enrollment will end on January 23.</p>  |

To learn more about renewing coverage for 2020, go to [MAhealthconnector.org](http://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](http://www.MAhealthconnector.org/here-to-help)

# Customer Service Center Readiness

**Customer Service Center staffing and training is underway in preparation for 2020 Open Enrollment.**

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

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

- 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
- As in past years, we will operate walk-in centers in Boston, Brockton, Worcester, and Springfield


# Enrollment, Billing and Payment

## Enrollment into a health plan is not complete until premium payment has been received and processed

- Anyone seeking coverage for January 1 must enroll in and pay for coverage by December 23rd
- The Health Connector sends the bill for January 1 coverage during the first week of December. This bill is based on a member's final program eligibility determination
- If an existing member switches plans and wants to see those changes reflected in their December bill, the member must shop for their new plan by November 23rd
- If a member receives a bill for a premium they were not expecting, they still have until December 23rd to:
  - Review and update their 2020 application, or shop for a lower cost plan before January 1 coverage

# Payment Reminders

**Health Connector Enrollment Bill**



Quote Date: 11/15/2017  
 Primary Recipient: JOHN DOE  
 Member ID: 000000000000  
 Billing Account Number: 000000000  
 People Covered: 2  
 Coverage month: Jan 2018

Previous Balance: \$0.00  
 Payments Received: \$0.00  
 Past Due Balance: \$0.00  
 Fees/Discounts: \$0.00  
 Adjustments: \$0.00  
 Your Monthly Premium: \$100.00  
**Total Due by 12/23/2017: \$100.00**

Your Monthly Premium Detail

| Carrier                 | Plan                     | Actual Monthly Premium | Premium Tax Credit | Your Monthly Premium |
|-------------------------|--------------------------|------------------------|--------------------|----------------------|
| Great Health Plan, Inc. | GHP Standard Plan Silver | \$150.00               | \$50.00            | \$100.00             |

**Important messages about your account:**

After payment is received, we will send you a letter confirming your enrollment. Your insurance plan will also send more information, including member ID card(s).

The amount under "Total Due" may include more than one month of coverage, including past months. Please pay the total amount due in order to have coverage for all of the months that you requested.

You can pay this bill through your online account at MAhealthconnector.org. If you do not have an online account but would like to make payments online, please call Health Connector Customer Service.

Health Connector Customer Service 1-877-MA-ENROLL (1-877-623-6765) TTY: 1-877-623-7773, Monday - Friday, 8:00 a.m. to 6:00 p.m.

Send this part of your bill with your payment. DO NOT send Cash.  
 Write your Account Number on your check or money order. Make checks payable to: Health Connector

Address changed? Go to MAhealthconnector.org or contact Health Connector Customer Service

Billing Account Number: 000000000  
 Due Date: 12/23/2017  
 Total Due: \$100.00

Amount Enclosed: \$

JOHN DOE  
 123 HOME ST  
 ANY CITY, MA 00000

HEALTH CONNECTOR  
 PO BOX 970063  
 BOSTON, MA 02297-0063

00000000 00000000 00000000

- If an existing member is changing insurance carriers, the member receives a green quote that reflects that the member selected a new carrier, and they must submit payment to start coverage in this new plan
- The new carrier will have a **different billing account number**. Members must pay to the correct billing account number, or they will not be active in the newly selected plan with the new carrier
- If the member is staying in the same plan, member should be aware of any premium change and pay the new premium by December 23rd
- Payment for coverage starting on January 1st is due on December 23<sup>rd</sup>
- Premium payments can be made:
  - Online through the payment center
  - By mail
  - In person
- For more information on how to make a payment go to: <https://www.mahealthconnector.org/how-to-pay>





# **Health and Dental Plans for 2020**

# Health Connector Health Plans for 2020

**Each year, the Health Connector conducts a comprehensive review of Health and Dental Plans proposed by health and dental carriers to be sold in the upcoming year on MAhealthconnector.org. This review and process is known as the Seal of Approval process.**

- All of the Health Connector plans available on Mahealthconnector.org are Qualified Health Plans (QHPs) and Qualified Dental Plans and meet state and federal plan requirements
- All approved health and dental plans must meet Actuarial Value (AV) and Metallic Tier requirements and must include a minimum set of certain benefits called Essential Health Benefits (EHB)
- The Health Connector works closely with the MA Division of Insurance to ensure carriers meet all certification criteria and the MA Division of Insurance is responsible for approving the rates (premiums) for each plan sold through the Health Connector

# Overview of 2020 SoA Results

## The 2020 Qualified Health and Dental Plans includes a range of plan designs, carriers, and premiums, featuring:

- A broad choice of carriers and plans for unsubsidized non-group and small group enrollees, with:
  - 9 medical with 56 non-group and 69 small group Qualified Health Plans (QHPs)
  - 2 dental carriers with 12 Qualified Dental Plans (QDPs)
- One plan closing (HNE non-standard Bronze)
- Modest premium changes of, on average,
  - 4.0 percent for health plans
  - 1.7 percent for dental plans
- A steady ConnectorCare program that continues to offer affordable choice
  - There are no new carriers entering, no carriers leaving, and no carriers leaving any current service areas
  - As in 2018 and 2019, ConnectorCare carriers will continue to “load” their silver tier non-group plans with an additional percentage of premium to offset the loss of federal cost-sharing reductions



# **ConnectorCare Program**

# ConnectorCare: Enrollee Contributions and Regional Carrier Changes

**As in past years, all ConnectorCare members, regardless of where they live, will have access to at least one ConnectorCare plan at the Affordability Schedule-defined monthly cost**

- In a few regions only one choice at the Affordability Schedule-defined monthly cost is available to members
  - These regions are **A4** – Franklin, **F2** – Dukes, **G1** and **G3** – Cape, and **G2** – Nantucket
- In regions **G1** and **G3** BMC is no longer going to be offered at the Affordability Schedule-defined monthly cost
  - This means that members enrolled in BMC ConnectorCare plans in these regions will see premium increases for 2020
- New for 2020: Fallon has expanded in portions of Regions C and D
  - Region **D2** is a new region that now includes a Fallon ConnectorCare choice
  - Region **C2** now has Fallon ConnectorCare as a choice and is expanded to additional towns

# Town List: Region D2 and C2

## D2

- Billerica: 01821,01822
- Chelmsford: 01824
- Dracut: 01826
- Dunstable: 01827
- Lowell: 01850, 01851, 01852, 01853, 01854
- North Billerica: 01862
- North Chelmsford: 01863
- Nutting Lake: 01865
- Pinehurst: 01866
- Tewksbury: 01876
- Tyngsboro: 01879
- Westford: 01886

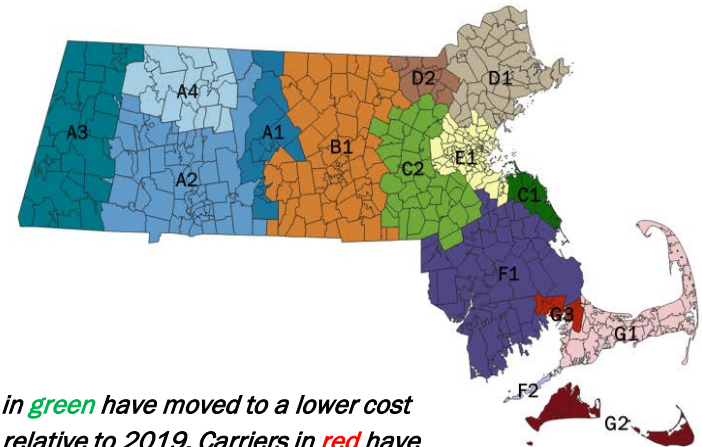
## C2

- Mansfield: 02048
- Bellingham: 02019
- Canton: 02021
- Dedham: 02026, 02027
- Dover: 02030
- East Walpole: 02031
- Foxboro: 02035
- Franklin: 02038
- Medfield: 02052
- Medway: 02053
- Millis: 02054
- Norfolk: 02056
- Norwood: 02062
- Sharon: 02067
- Sheldonville: 02070
- South Walpole: 02071
- Stoughton: 02072
- Walpole: 02081
- Westwood: 02090
- Wrentham: 02093

# ConnectorCare: Carriers by Region

The chart below shows the ConnectorCare carriers by cost and highlights which plans will be a higher or lower cost for 2020

| Region | Lowest Cost | 2 <sup>nd</sup> Lowest Cost | 3 <sup>rd</sup> Lowest Cost | 4 <sup>th</sup> Lowest Cost |
|--------|-------------|-----------------------------|-----------------------------|-----------------------------|
| A1     | TD          | BMCHP                       | HNE                         | AHP                         |
| A2     | TD          | BMCHP                       | HNE                         |                             |
| A3     | TD          | HNE                         |                             |                             |
| A4     | HNE         |                             |                             |                             |
| B1     | TD          | FCHP                        | BMCHP                       | AHP                         |
| C1     | TD          | BMCHP                       | AHP                         |                             |
| C2     | TD          | BMCHP                       | FCHP                        | AHP                         |
| D1     | TD          | BMCHP                       | AHP                         |                             |
| D2     | TD          | BMCHP                       | AHP                         | FCHP                        |
| E1     | TD          | BMCHP                       | AHP                         |                             |
| F1     | TD          | BMCHP                       | AHP                         |                             |
| F2     | AHP         |                             |                             |                             |
| G1     | TD          | BMCHP                       |                             |                             |
| G2     | AHP         |                             |                             |                             |
| G3     | TD          | BMCHP                       | AHP                         |                             |



*Carriers in green have moved to a lower cost position relative to 2019. Carriers in red have moved to a higher cost position.*



# **Key Take-Aways and Member Scenarios for 2020**



# Key Takeaways for 2020

## Members generally will not experience significant plan or rate changes in 2020.

- Health New England will closing one Bronze Plan for 2020- the HNE non-standard Bronze.
  - All members enrolled in this plan will be placed into the Standard HNE Bronze Plan, but may face a higher premium if they chose to enroll into this Standard HNE Bronze Plan
- The BMC ConnectorCare plan will no longer offered at the affordability schedule in region G1 and G3 - Cape Cod
  - All members enrolled in this plan will face higher premiums if they chose to stay enrolled in BMC
- Fallon will be available in portions of Regions C and D, expanding ConnectorCare choice in those areas:
  - Region **D2** is a new region that now includes a Fallon ConnectorCare choice
  - Region **C2** now has Fallon ConnectorCare as a choice and is expanded to additional towns

# Member Scenarios

**Scenario 1: A BMC ConnectorCare member in Hyannis is confused because in 2019, their premium was \$0; but in 2020, their renewal notice says they will have a \$50 monthly premium**

- BMC ConnectorCare members in regions G1 and G3 will see their premiums increase beyond the affordability schedule for 2020, due to increases in BMC's premium such that the Health Connector cannot make these ConnectorCare plans available at the affordability schedule
- These BMC members can either stay in their plan that exceeds the affordability schedule defined premium, or switch to Tufts Direct, which remains at the affordability schedule

# Member Scenarios

**Scenario 2: A member residing in the town of Tewksbury sees a new ConnectorCare option through Fallon. As a ConnectorCare member for the past several years, she is not familiar with Fallon and comes in to ask you about it**

- Fallon expanded its network, and a new ConnectorCare region, D2, was created.
- This is a new choice for members in the region of D2, which allows for expanded choice in the area
- Members with questions about what Fallon's provider network and options can use the Health Connector's provider search tool, or contact Fallon directly

# Member Scenarios

**Scenario 3: A member in Health New England brings their renewal notice, which indicates that their current Bronze Plan is no longer available. They ask you what they need to do to enroll in coverage for 2020?**

- Health New England (HNE) is closing the non-standard Bronze Plan for 2020, which means that all members currently enrolled in this plan cannot continue with this same plan in 2020
- All members in this plan will be placed into a similar plan- the standard HNE Bronze Plan- for 2020
- While this is a similar plan, it does have a higher premium than the previous Bronze Plan
- If these members want to be enrolled into this new Bronze Plan, they do not have to take action and the enrollment will happen automatically, so long as they pay their January 2020 premium by December 23rd, 2019
- If they want to look at other options, they may do so by using one of the shopping tools through our website. If they want to enroll into a different plan, they must select that new plan and make their new payment by December 23rd, 2019 for coverage beginning January 1, 2020



# Questions