

Vermont Health Connect Update

MEAB
Monday, January 12, 2014



Overview

- Open Enrollment
 - Assister Updates
 - MEAB Requested Updates
- VHC Dashboard



Assister Update

Brady Hoffman, MPA
Assister Program Manager



3

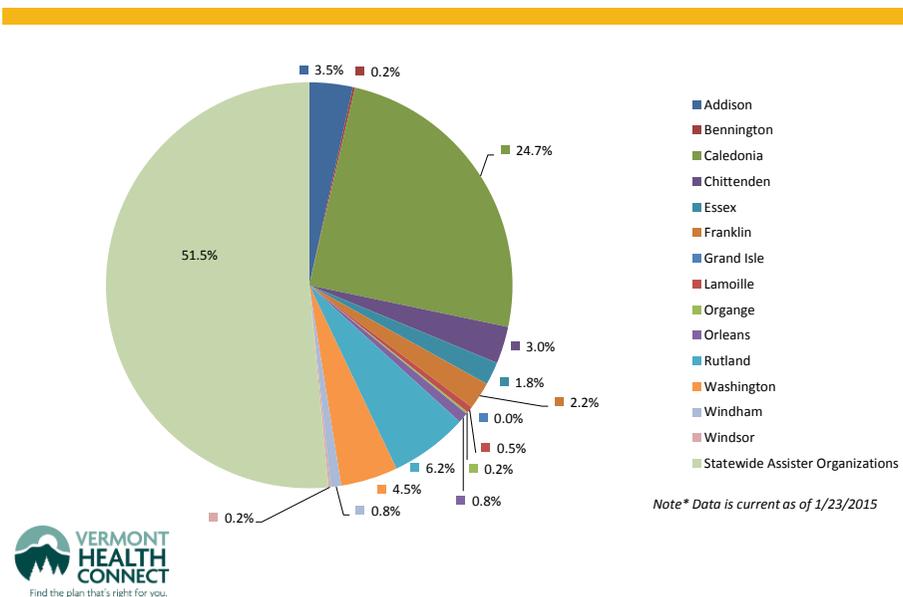
VHC Assister Network

- Using outreach tools such as social media, state fairs, career fairs, community forums and many more; Assisters have had a total of 870,000 customer outreaches.
- Since July 1st, 2014 there have been an approximate total of **1,021 VHC Assister Outreach** events across the State of Vermont.
- Since July 1st, 2014 Assisters have provided approximately 9000 individual consultations defined as a unique encounter of 10 minutes or more.



Note Data is current as of 1/23/2015 and is subject to change.*

FY 2015 VHC Assister Outreach by County



Open Enrollment Updates

Sean Sheehan
Public Information Officer

Paper Applications

- 3,309 Processed since 11/15
- Current Inventory: 645
- Pre 11/15: 148
- Post 11/15: 349



7

2014 Change of Circumstance

| Active 2014 QHP Change of Circumstance (COC) Cases | |
|---|-----------------|
| As of January 22, 2015 | Number of Cases |
| Being Worked as 2014 COC | 896 |
| Customer-requested terminations (Stage 3) | 211 |
| Other changes to effectuated customers (Stage 3) | 617 |
| Changes to non-effectuated applications (Stage 1&2) | 68 |
| Being Worked as 2015 Renewal | 1,665 |

Facilitated Enrollment: 68 open, 196 closed



8

Renewals Processing

- ~17,000 renewals processed, 12,000 effectuated
- 3,256 no change renewals to be completed by 2/28
- ~4000 full change renewals currently in two-step completion process
- 4,344 2015 CoCs in queue. Will be processed with Maximus assistance



9

1095 Update from VHC

- Federal Mandate: Mail all 1095s reporting accurate APTCs to customers by Jan. 31.
- Data frozen 1/15; notices to be sent 1/26.
- Vermont will send 1095s with cover letters.
- Some households will receive multiple statements if there were CoCs, plan changes, moved from one state to another, etc.
- 1095s will reflect tax household APTCs, not insurance households.



10

1095 - What to Expect

- If CoCs were reported but not processed, customers will receive APTCs that reflect their ACTUAL amount received. This may differ from what they SHOULD have received.
 - In these cases, tax filing will reveal the amount the customer owes or is owed.
 - Customers can call VHC with questions or concerns about the amount of APTC on their 1095s.
 - Tax specialists and navigators will get special training statewide throughout January in handling customers tax questions and concerns.



11

Where to go for help

- Vermonters should call the VHC Call Center if:
 - they have a question about their 1095-A
 - need a copy of the 1095-A
 - need their 1095-A corrected
- Vermonters should contact a tax resource about:
 - the shared responsibility payment (individual penalty) and its exemptions
 - APTC reconciliation
- Vermonters should call an Assister or the VHC call center for help with enrollment



12

1095-A Corrections

- Consumer questions/concerns handled by Maximus.
- Escalated triage team to review and research potential customer issues.
- Trained teams to correct cases based on nature of the error.
- 1095A corrections generated beginning 2/17



13

VHC Dashboard



New Vermont Health Connect Customers

| Category | MEAB Dashboard - Vermont Health Connect Data | | |
|--------------------------------------|--|---|---|
| | Metric | 2015 coverage – as of 1/19/15 | as of 12/31/14 |
| New Vermont Health Connect Customers | Vermonters who checked out a 2015 plan through VHC | Medicaid: 5,663 QHP: 3,791 Total: 9,454 | Medicaid: 4,043 QHP: 2,823 Total: 6,881 |
| | Percent who have paid initial premium | 71% | 60% |
| | Vermonters with effectuated enrollment (health insurance coverage has been confirmed by the insurance issuer) through VHC | Medicaid: 5,475 QHP: 2,506 Total: 7,981 | Medicaid: 3,873 QHP: 1,122 Total: 4,995 |



15

Renewing Vermont Health Connect Customers

| Category | Metric | 2015 coverage – as of 1/19/14 | as of 12/31/15 |
|--|---|--|---|
| | Renewing Vermont Health Connect Customers | Vermonters who have been checked out in a 2015 plan through VHC | Medicaid: 3,264 QHP: 21,905 Total: 25,169 |
| Vermonters with effectuated enrollment (health insurance coverage has been confirmed by the insurance issuer) through VHC | | Medicaid: 2,617 QHP: 17,951 Total: 20,568 | Medicaid: 1,976 QHP: 10,568 Total: 12,544 |



16

Qualified Health Plans

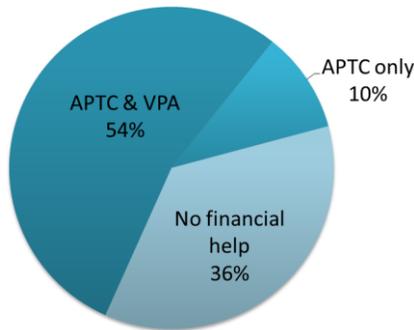
| Qualified Health Plans | Metric | 2015* | 2014* | |
|---|----------------------------|--------------|-------|-----|
| | Enrollments by metal level | Bronze | 19% | 20% |
| | | Silver | 54% | 55% |
| | | Gold | 12% | 12% |
| | | Platinum | 14% | 13% |
| | | Catastrophic | 1% | 1% |
| Percent of VHC QHP enrollees eligible for premium subsidies | 58% | 64% | | |
| Percent of VHC QHP enrollees eligible for cost-sharing reductions (CSR) | 51% | 54% | | |
| Enrollments by metal level of CSR-eligible enrollees | Bronze | 16% | 16% | |
| | Silver | 71% | 69% | |
| | Gold | 7% | 8% | |
| | Platinum | 6% | 7% | |
| | Catastrophic | 0% | 0% | |
| Enrollments by metal level of non-CSR-eligible enrollees | Bronze | 24% | 25% | |
| | Silver | 39% | 37% | |
| | Gold | 16% | 16% | |
| | Platinum | 20% | 20% | |
| | Catastrophic | 1% | 2% | |



17

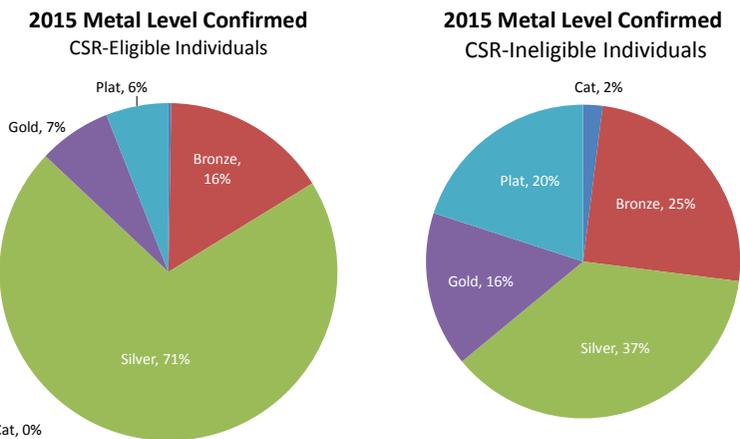
Qualified Health Plans (contd)

2014 - Customers in Private Health Plans (QHP) Receiving Financial Help to Make Health Coverage More Affordable



18

2015 Metal Levels



Call Center

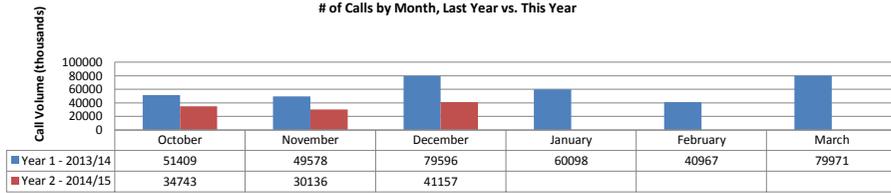
| | Metric | Dec. 2014 | Dec. 2013 |
|--------------------|--------------------------------|-----------|-----------|
| Call Center | Total Inbound Calls | 41,157 | 79,596 |
| | Answered Calls | 40,765 | 30,631 |
| | Abandon Rate | 0.9% | 61.2% |
| | Calls answered in < 30 seconds | 89% | 12% |



Call Volume and Hold Time

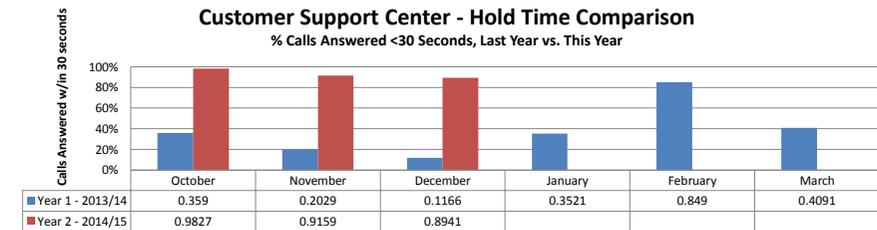
Customer Support Center - Call Volume Comparison

of Calls by Month, Last Year vs. This Year



Customer Support Center - Hold Time Comparison

% Calls Answered <30 Seconds, Last Year vs. This Year



Your Comments Appreciated!

- Please contact Jacqueline Rose, Education and Outreach Manager
 - Jacqueline.Rose@state.vt.us

