

Vermont Health Connect Update

Medicaid & Exchange Advisory Board
Monday, February 23, 2015

Overview

- Renewals and CoC Processing
- 1095-A Tax Update
- VHC Dashboard
- Coverage over Time

Renewals and CoC Processing

Renewals and CoC Processing

Active 2015 Renewals and Change of Circumstance

Number of Open Cases	Feb. 17, 2015	Feb. 9, 2015
No-Change Renewals	1,312	2,389
Eligibility/Plan Change Renewals (2-Step Process)	6,116	6,180
Step 1 - No-Change Renewal	4,683	5,026
Step 2 - COC	1,433	1,154
Other Renewals - Age-offs and Program Change	339	402
2015 COCs	6,515	5,523

1095-A Tax Update

1095-A Form: General Update

- VHC sent out 25,600 initial 1095-A forms at the end of January.
- The Customer Support Center has received 1,023 calls related to these 1095-A forms as of Feb 18, 2015.
 - General Questions: 650
 - Send/Re-send the 1095-A: 200
 - Outreach to customers: 60
 - 1095-A issues or eligibility concerns: 30
 - Other issues or concerns: 83
- To date, more than 75% of service requests generated from calls regarding 1095-A questions were closed in 14 days or less.

1095-A Form: Correction Process

- First batch of approximately 1,000 corrected 1095-A forms were mailed on February 20th.
- Majority include:
 - Address changes
 - CoCs processed after January 15th
 - Premium payments for December received after January 15th
- Additional batches will be sent each week on Friday, as needed.
- Financial hardship is prioritized for corrections.
 - These include customers with an inability to pay reasonable and necessary living expenses.

Tax Filing News and Updates

- DVHA has established a new, informal reconsideration process for 1095-A corrections.
 - Will be offered to customers after the 1095-A VHC resolution group has reviewed the case for potential corrections to the form.
 - The informal reconsideration is not a hearing. It is a paper review.
 - After panel review, the DVHA Legal Division will write a summary of its decision and close the case.

Special Enrollment Period for 2015

- For Vermonters who filed 2014 taxes, paid the SRP fee for being uninsured, and decided to enroll after Open Enrollment closed.
- For customers who want to avoid the 2015 SRP fee upon realizing their 2014 SRP fee, this Special Enrollment Period is available for customers to apply and enroll in a plan until May 31, 2015.

VHC Dashboard

New Vermont Health Connect Customers

Metric	Getting 2015 coverage as of 2/15	as of 1/19	as of 12/31
Vermonters who checked out a 2015 plan through VHC	Medicaid: 9,211 QHP: 6,211 Total: 15,422	Medicaid: 5,663 QHP: 3,791 Total: 9,454	Medicaid: 4,043 QHP: 2,823 Total: 6,881
Percent who have paid initial premium	74% (as of 2/5)	71%	60%
Vermonters with effectuated enrollment (health insurance coverage has been confirmed by the insurance issuer) through VHC	Medicaid: 8,233 QHP: 3,471 Total: 11,704	Medicaid: 5,475 QHP: 2,506 Total: 7,981	Medicaid: 3,873 QHP: 1,122 Total: 4,995

Renewing Vermont Health Connect Customers

Metric	Getting 2015 coverage – as of 2/15	as of 1/19	as of 12/31
Vermonters who have been checked out in a 2015 plan through VHC	Medicaid: 4,517 QHP: 25,341 Total: 29,858	Medicaid: 3,264 QHP: 21,905 Total: 25,169	Medicaid: 2,746 QHP: 20,610 Total: 23,356
Vermonters with effectuated enrollment (health insurance coverage has been confirmed by the insurance issuer) through VHC	Medicaid: 3,769 QHP: 20,442 Total: 24,211	Medicaid: 2,617 QHP: 17,951 Total: 20,568	Medicaid: 1,976 QHP: 10,568 Total: 12,544

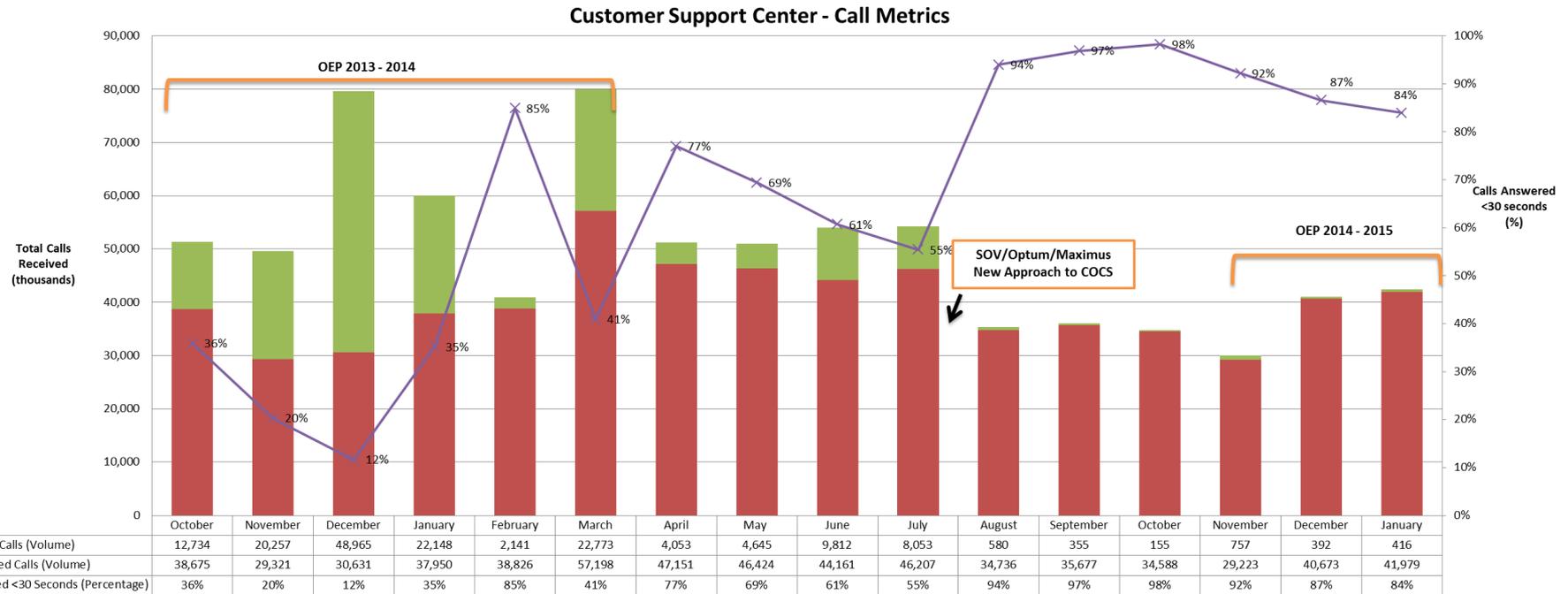
Qualified Health Plans

Metric	January 2015		2014	
Enrollment by metal level	Bronze	19%	Bronze	20%
	Silver	54%	Silver	55%
	Gold	12%	Gold	12%
	Platinum	14%	Platinum	13%
	Catastrophic	1%	Catastrophic	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%	Bronze	16%
	Silver	71%	Silver	69%
	Gold	7%	Gold	8%
	Platinum	6%	Platinum	7%
	Catastrophic	0%	Catastrophic	0%
Enrollments by metal level of non-CSR-eligible enrollees	Bronze	24%	Bronze	25%
	Silver	39%	Silver	37%
	Gold	16%	Gold	16%
	Platinum	20%	Platinum	20%
	Catastrophic	1%	Catastrophic	2%
APTC Subsidized (BCBSVT + MVP)	Total	5,409		
	30 days	2,449		
	60 days	1,590		
	90 days	1,370		
Non-APTC enrollees payment past due	Total	2,149		
	30 days	2,149		
	60 days	N/A		
	90 days	N/A		
Scheduled for termination due to non-payment	APTC subsidized	1,081		
	Non-subsidized	623		
	Total	1,704		

Call Center

Metric	Jan. 2015	Month Before (Dec. 2014)	12 Mos. Before (Jan. 2014)
Total Inbound Calls	42,395	41,157	41,065
Answered Calls	41,979	40,765	38,826
Abandon Rate	0.9%	0.9%	5.5%
Calls answered in < 30 seconds	84%	87%	35%

Customer Support Center



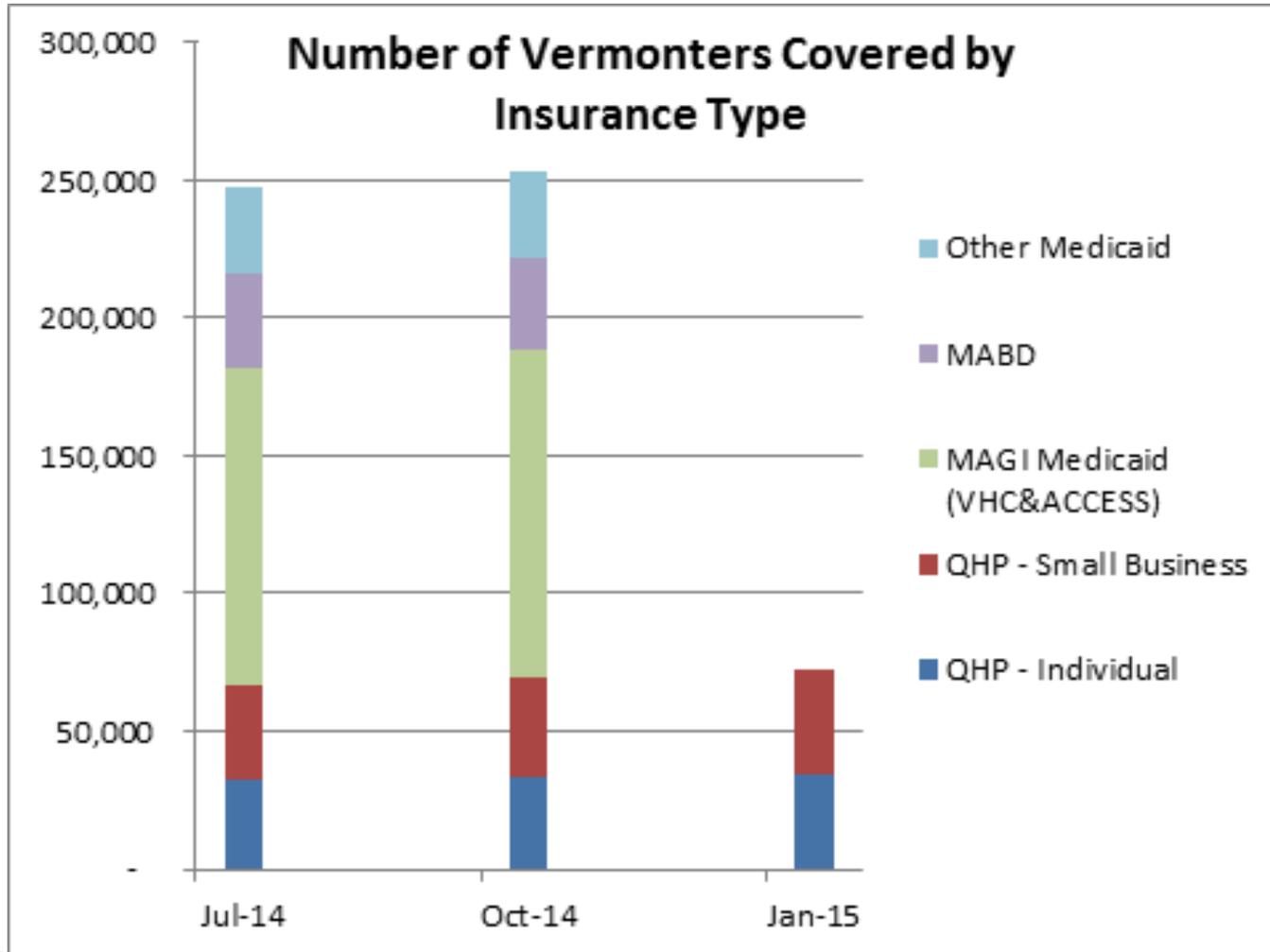
Coverage Over Time

Number of Vermonters Covered by Insurance Type

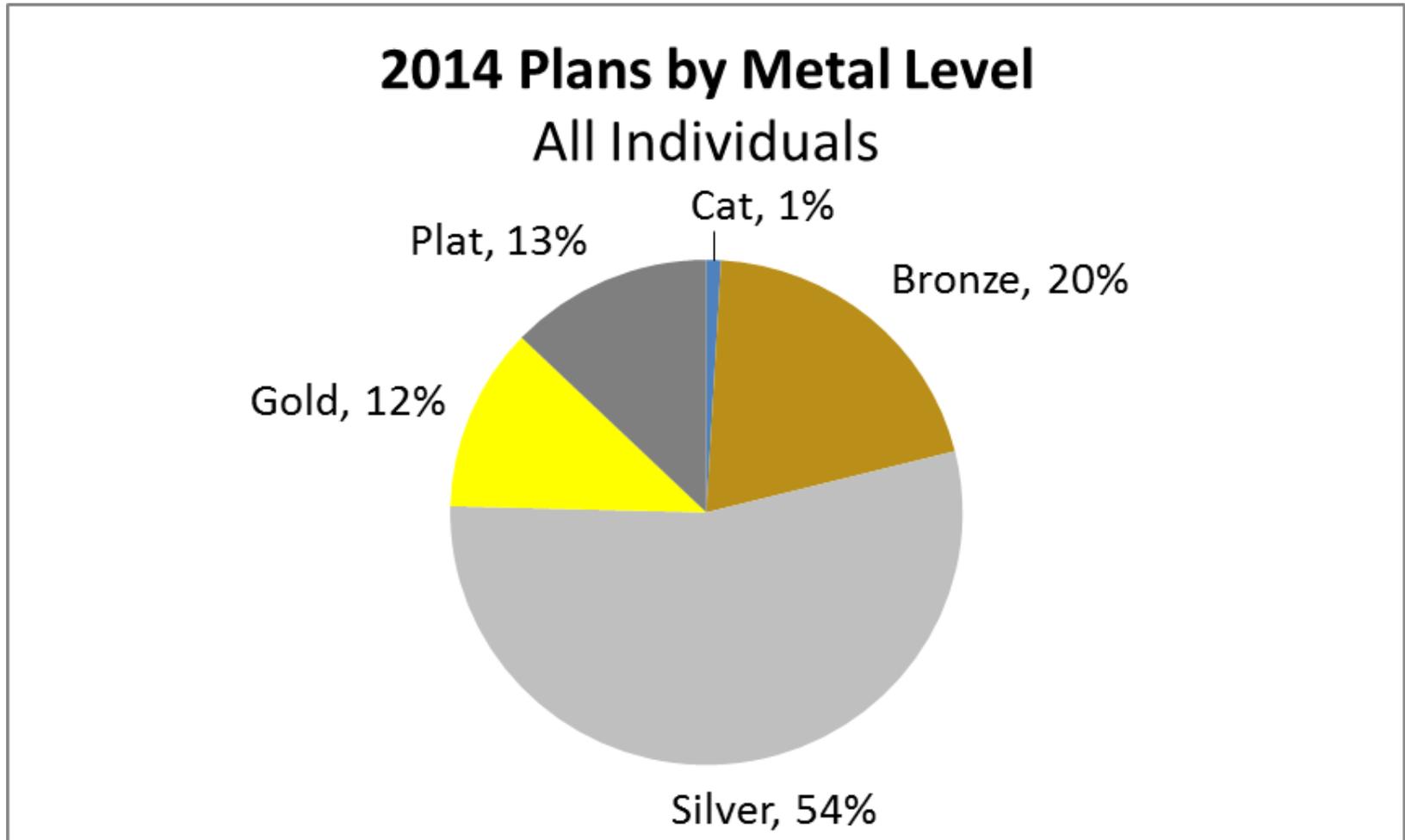
Number of Vermonters Covered by Insurance Type			
	Jul-14	Oct-14	Jan-15
QHP - Individual	32,010	33,410	34,038
QHP - Small Business	34,606	35,715	38,543
MAGI Medicaid (VHC&ACCESS)	115,649	119,414	
MABD	33,401	32,829	
Other Medicaid	31,549	32,207	
ALL QHP	66,616	69,125	72,581
ALL MEDICAID	180,599	184,450	

Please note: the data provided is based on external reports.

Number of Vermonters Covered by Insurance Type

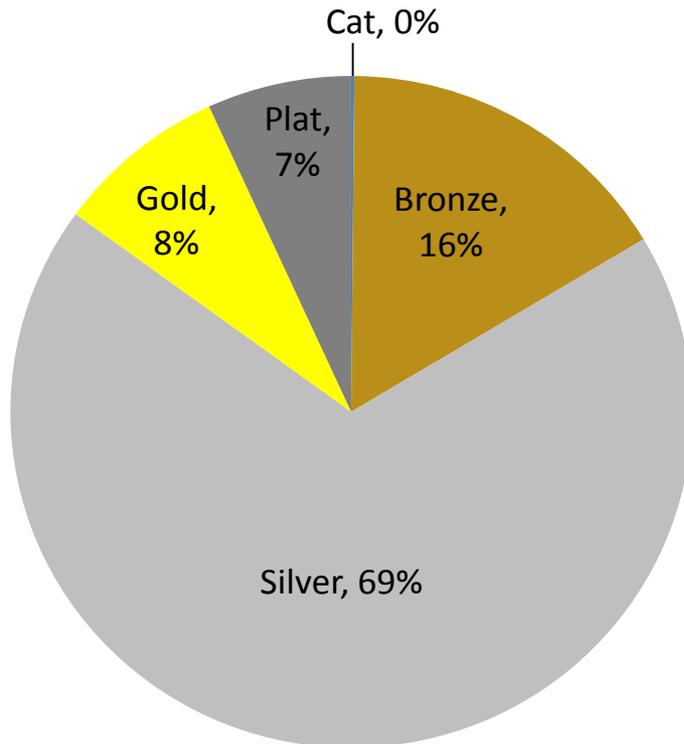


2014 Plans by Metal Level

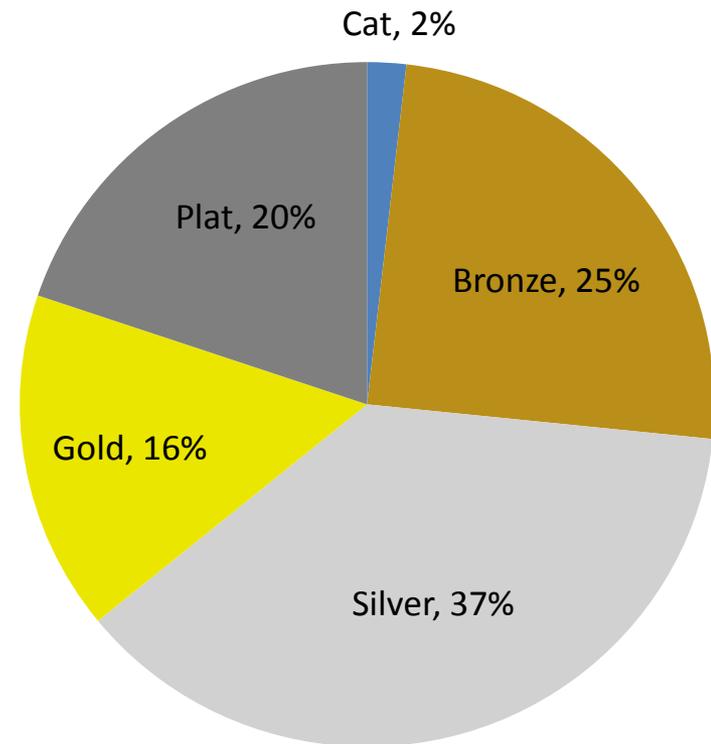


Plan Selection – CSR* Eligible vs. Non-Eligible

2014 Plans by Metal Level
CSR-Eligible Individuals

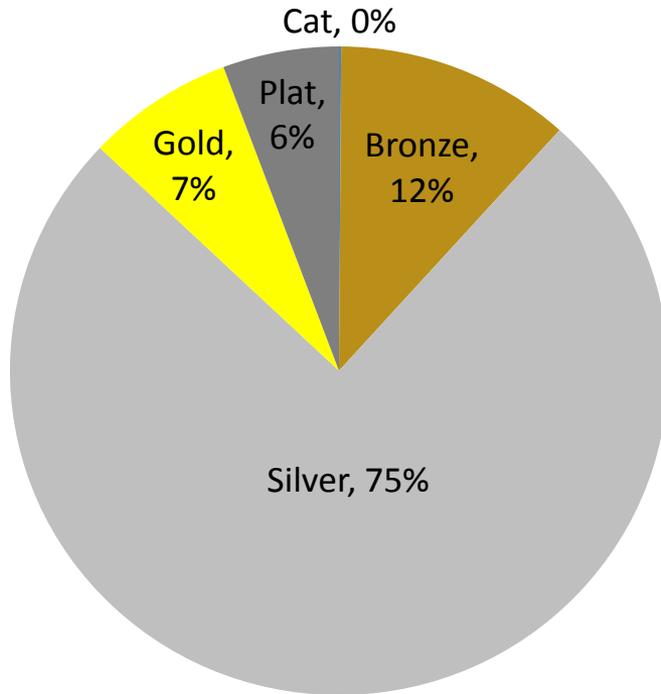


2014 Plans by Metal Level
CSR-Ineligible Individuals

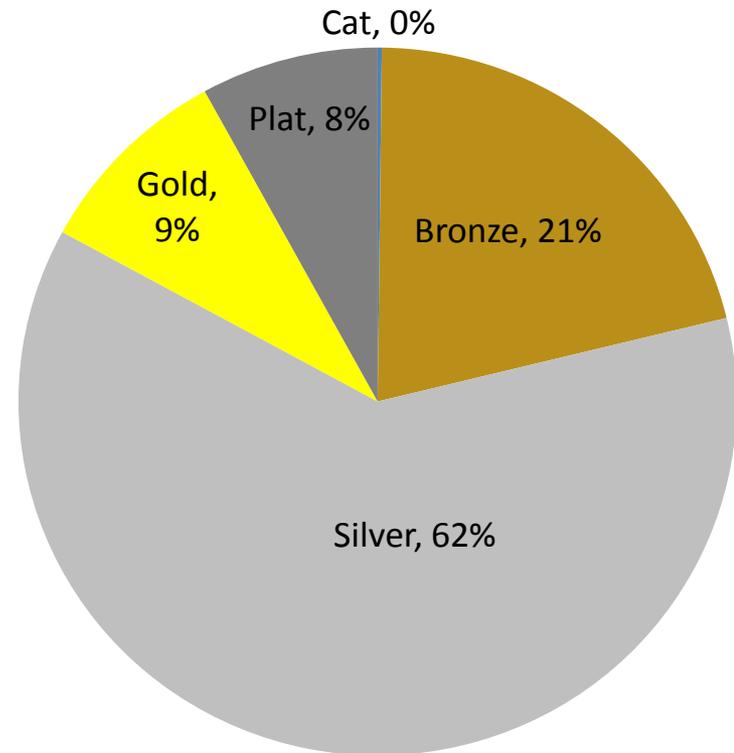


Plan Selection – by CSR Level

2014 Plans by Metal Level
Silver 94 and Silver 87-Eligible
Individuals



2014 Plans by Metal Level
Silver 77 and Silver 73-Eligible
Individuals



Plan Selection – by CSR Level

2015 numbers will likely tilt toward Silver as Vermonters become more aware of cost-sharing reductions and customer service staff are better versed in it.

- For Jan. 2014 enrollment, 21% of Silver 94 and 87-eligible applicants chose Gold or Platinum.
 - Over the rest of 2014, fewer than 10% did.
- 2015 decision tools and educational materials place a greater emphasis on CSR-education.
- VHC customer support representatives made outbound calls to Silver 87 and 94-eligible Vermonters in early 2015 to make sure that they understood the concepts of premiums, out-of-pocket costs, and total costs.

Depending on their health and comfort with risk, customers who qualify for Silver 77 and Silver 73 could be making a prudent choice with a non-Silver plan.

There is room for more improvement and this will continue to be an area of focus.

Your Comments Appreciated!

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