

# Vermont Health Connect Update

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MEAB

Monday, May 12

# Dashboard: New Format

- Dashboard redesigned based on last month's feedback
  - Former dashboard compared results to goals
  - New dashboard displays newest month's data and cumulative data side-by-side with the previous month's report
  - Because the requested metrics have been adjusted, the side-by-side display will start next month (example below)

MEAB Dashboard - Vermont Health Connect Data

Category	Metric	June 2014 Report	Previous Report
ans	Vermonters who chose a plan through VHC in May (for June start coverage)	TBA	3798
	Vermonters who <b>chose a plan</b> through VHC to date	TBA	34483
	Vermonters who paid through May (for June start coverage)	TBA	2696
	Vermonters who <b>paid</b> to date	TBA	30803
	Vermonters enrolled through VHC in May (for June start coverage)	TBA	1918
	Vermonters <b>enrolled</b> through VHC to date	TBA	27549
	Vermonters enrolled in VHC plans through insurance carriers to date	TBA	33,614
	Percent of VHC enrollees receiving premium subsidies and additional state support	TBA	67%

# Dashboard: May 2014

MEAB Dashboard - Vermont Health Connect Data		
Category	Metric	May 2014 Report
Qualified Health Plans	Vermonters who <b>chose a plan</b> through VHC in April (for May start coverage)	3,798
	Vermonters who <b>chose a plan</b> through VHC to date	34,483
	Vermonters who <b>paid</b> through April (for May start coverage)	2,696
	Vermonters who <b>paid</b> to date	30,803
	Vermonters <b>enrolled</b> through VHC in April (for May start coverage)	1,918
	Vermonters <b>enrolled</b> through VHC to date	27,549
	Vermonters enrolled in VHC plans through insurance carriers to date	33,614
	Percent of VHC enrollees receiving premium subsidies and additional state support	67%
	Enrollees in 90 day grace period*	Total - 2,605 30 days- 2,302 (BCBSVT only) 60 days- 190 (BCBSVT only) 90 days- 113 (BCBSVT only)
	Enrollees terminated	BCBSVT & MVP - 90 NEDD - 55
Enrollments by metal level	Cat.- 58 Bronze- 562 Silver- 985 Gold- 148 Platinum- 165	
MCA/Medicaid	Enrollments in April	3,300
	Enrollments to date	35,912
	Enrollees who used VHC to renew Medicaid or Dr. Dynsaur coverage in April	N/A
	Enrollees who were formerly on CHAP or VHAP	9,995
Call Center	Calls in April	14,135
	Calls to date	50,694
	Average wait time in April (minutes)	1.1
	Average length of call in April (minutes)	11.0
	Abandonment rate in April	7.9%
	Percentage of calls answered in 30 seconds	77%
	Consumer satisfaction report from April	98.72%**

\*Disclaimer: The above information is based on data communicated to BCBSVT by VHC. BCBSVT cannot ensure the accuracy of that data.

\*\*Of the 770 GMC callers who participated in the Customer Satisfaction Survey in April, 98.72% said they were very satisfied, mostly satisfied, or satisfied with the overall quality of service they received; 96.99% of the 1,031 VHC callers opting to participate in the survey said they were very satisfied, mostly satisfied, or satisfied with the overall quality of service they received.

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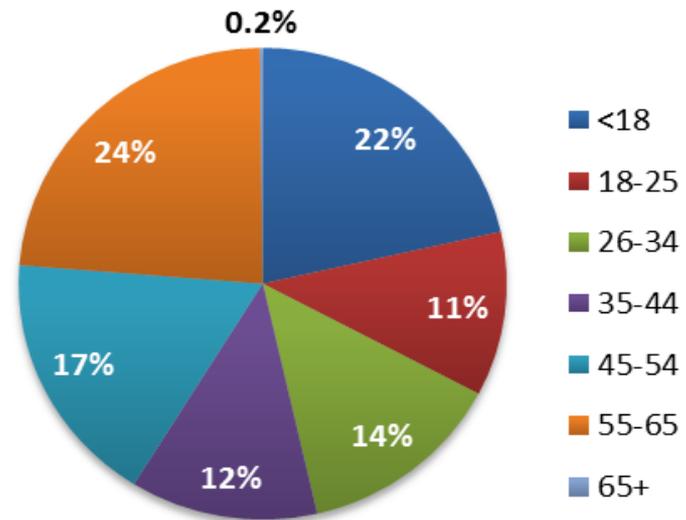
# Enrollment Update

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## Enrollments by Age



**Almost half (47%) of enrollees are under 35 years old** – 22% are under 18 years old and 25% are 18-34 years old.

# Enrollment Update

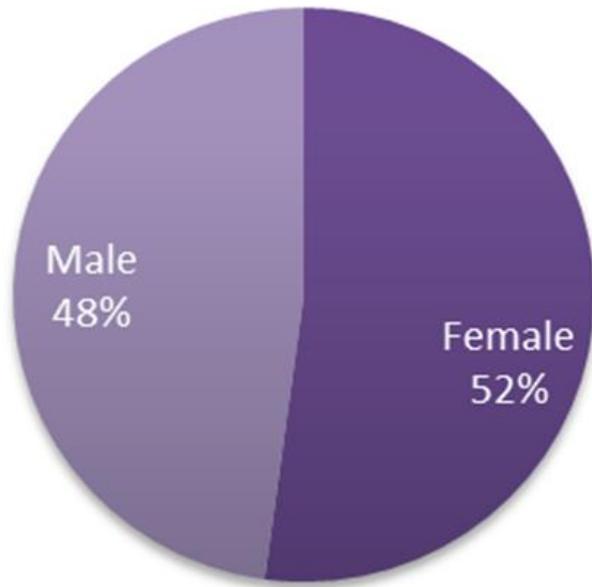
## Financial Help & Medicaid Eligibility



Of those in the individual market, **81%** qualified for either financial help or Medicaid.

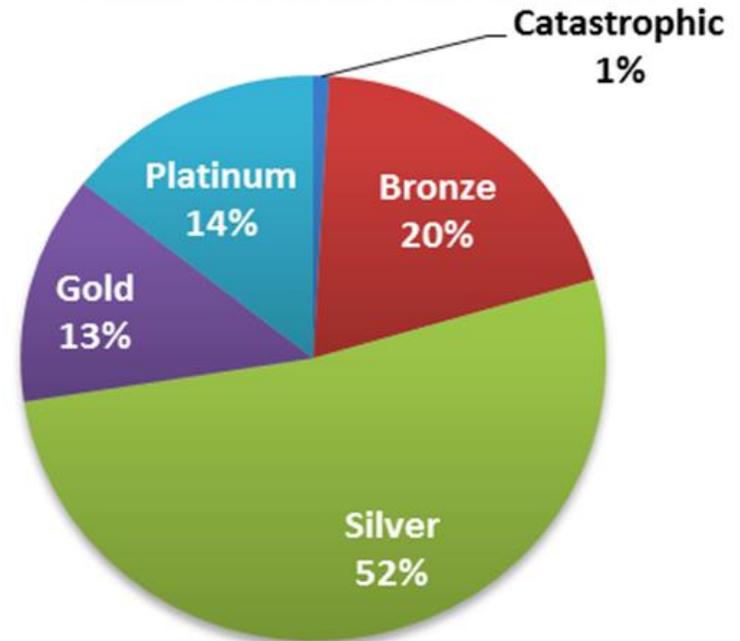
# Enrollment Update

## Enrollments by Gender



Consistently throughout open enrollment, **male and female Vermonters enrolled at close to an equal pace**, with slightly more females enrolling.

## Metal Level Selection



**Of those who purchased a Silver plan, 66% were eligible for CSR.**

# Special Enrollment Period Rules

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# Special Enrollment Period

Life Event	What to Do & When	Coverage Effective Date
<p><b>Loss of employer-sponsored insurance (ESI), including:</b></p> <ul style="list-style-type: none"> <li>• Job loss</li> <li>• Job change</li> <li>• Expiration of COBRA</li> <li>• Employer dropped coverage</li> <li>• Loss of ESI-covered spouse/ civil union/ domestic partner</li> </ul>	<p><b>New to VHC:</b> Apply within 60 days from the loss of health insurance</p> <p><b>Previously on a VHC account <u>or</u> to avoid a gap in coverage:</b> Call 855-899-9600 up to 60 days in advance of loss or within 60 days from loss</p>	<p><b>Online:</b> The 1<sup>st</sup> of the month following plan confirmation (pending payment)</p> <p><b>By phone:</b> The 1<sup>st</sup> of the month following loss of MEC</p>
<p><b>Birth</b></p>	<p><b>New to VHC:</b> Apply within 60 days from date of birth</p> <p><b>Previously on a VHC account:</b> Call 855-899-9600 within 60 days</p>	<p>Retroactive to date of birth</p>

# Loss of Minimum Essential Coverage

- CMS rules offer new flexibility (under 45 CFR 155.420)
  - Individuals have a 60 day special enrollment period for loss of Minimum Essential Coverage (MEC)
  - In addition, individuals can apply up to 60 days in advance of loss of MEC, in addition to within 60 days from loss
  - If applying prospectively, coverage is effective the first day of the month following the loss of MEC
  - If applying after loss of coverage, effective date is the first day of the month following plan selection

# *Short-Term Solution: Loss of MEC*

- Current online functionality does not allow individuals to apply for coverage prospectively – Vermonters should call 855-899-9600
- SOV utilizing current federal flexibility to grant individuals coverage dates appropriate to their circumstance, including retroactive coverage for loss of MEC – Vermonters who have coverage gap can call 855-899-9600
- SOV is integrating new information into training for call center staff and assisters to ensure that consumers understand their options and the prospective MEC enrollment rule is applied consistently

# *Long-Term Solution: Loss of MEC*

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- Permanent Solution: SOV is working with CGI to implement automated functionality to allow individuals to apply for coverage up to 60 days ahead of their loss of MEC

# Terminations and Open Enrollment

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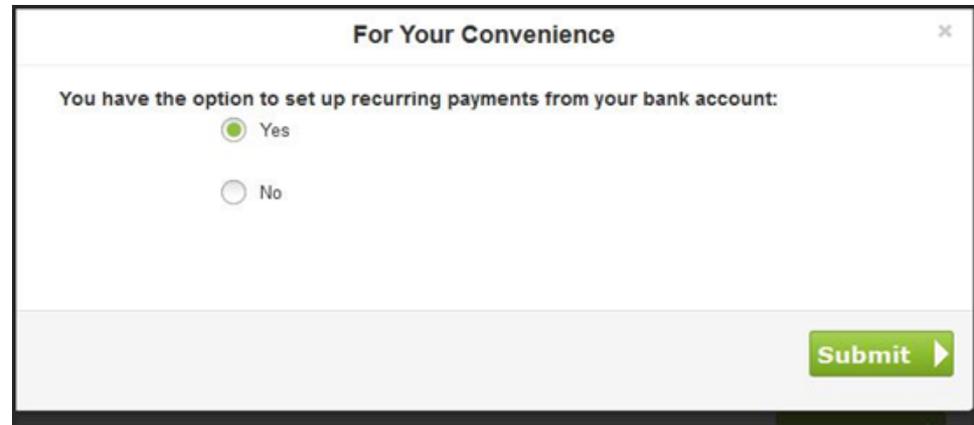
- **APTC-eligible:** 90-day grace period
- **Non-APTC eligible:** 30-day grace period
- VHC and carriers working together to make sure consumers know that if they don't pay and their QHP is cancelled, they likely won't have coverage until 2015

# System Update

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# Recurring Payments

- This summer, customers will be able to set up recurring payments to pay their VHC premiums from their bank accounts (with account information, not with credit or debit cards)
- VHC customers will be able to access the option to set up or cancel recurring payments at any time from their 'My Account' page



For Your Convenience

You have the option to set up recurring payments from your bank account:

Yes

No

Submit ▶

# Change of Circumstance

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- This summer, Vermonters will be able to report a change of circumstance directly through their online account

# Notices

- Notices of Decision (EE005) will be sent next month to everyone who filled out an application at any point during or after open enrollment and who still has an active case on file
- Moving forward, these notices will be sent in a regular and timely manner to new applicants
- Also mailing next month:
  - Notices of Change (EE008) to customers who had a change to their account
  - Notices of Termination (EE007) to customers who become ineligible by virtue of a change in immigration status, moving out-of-state, or incarceration