

Vermont Health Connect Update

MEAB

Monday, June 9, 2014

Dashboard: June 2014

Improvements to Dashboard:

- View current month and last month side by side
- Separated “payment past due” into 2 categories: APTC and Non-APTC
- Clarified some confusing language

Dashboard: June 2014

MEAB Dashboard - Vermont Health Connect Data			
Category	Metric	June 2014 Report	May 2014 Report
Qualified Health Plans	Vermonters who chose a plan through VHC in May	316	3798
	Vermonters who chose a plan through VHC to date	35152	34483
	Vermonters who paid through May	345	2696
	Vermonters who paid to date	31828	30803
	Vermonters enrolled through VHC in May	253	1918
	Vermonters enrolled through VHC to date	29309	27549
	Vermonters who directly enrolled in VHC plans through insurance carriers to date	no significant change reported	33,614
	Percent of VHC enrollees receiving premium subsidies and additional state support	60%	67%
	APTC enrollees in 90 day grace period*	Total - 4564 30 days- 3590 60 days- 520 90 days- 454	Total - 3216 30 days- 2754 60 days- 279 90 days- 183
	Non-APTC enrollees payment past due*	2,288	N/A
	Enrollees terminated	200 (NEDD did not report)	90 - BCBSVT & MVP 50- NEDD
Enrollments by metal level	Cat.- 8 Bronze- 62 Silver- 133 Gold- 24 Platinum- 26	Cat.- 58 Bronze- 562 Silver- 985 Gold- 148 Platinum- 165	
MCA Medicaid	Enrollments in May	4,870	3,300
	Enrollments to date	45,760	35,912
	Enrollees who used VHC to renew Medicaid or Dr. Dynsaur coverage	3,197	N/A
	May enrollees who were formerly on CHAP or VHAP	9,995	9,995

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

Dashboard: June 2014

Call Center	Calls to date	275,955	N/A
	Calls offered	51,069	N/A
	Average wait time (minutes)	1.4	1.1
	Average length of call (minutes)	11.5	11.0
	Abandonment rate	9%	8%
	Percentage of calls answered in 30 seconds	67%	77%
	Consumer satisfaction report**	96%	98.72%

**Of the 600 GMC callers who participated in the Customer Satisfaction Survey in May, 99.01% said they were very satisfied, mostly satisfied, or satisfied with the overall quality of service they received; 96.11% of the 865 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.

Vendor Update

Notices

Notices

Notice of Decision (EE05)

- To be sent to every household who filled out an application at any point during or after open enrollment and who still has an active case on file
- Schedule TBD; We anticipate that 60,000 notices will be sent over a period of 6 weeks

Upcoming

- Notice of Termination (EE07)
 - Customer request
 - Change in residency
 - Change in incarceration
 - Change in citizenship
- Notice of Change of Information/Eligibility (EE08)
 - Sent upon completion of Change of Circumstance or Information

Rate Review 2014

Rate Review 2014



Filing

The carriers filed their proposed rates with the GMCB for the 2015 coverage year June 2nd.

- BCBSVT requested a 9.8% average annual rate increase compared to 2014 rates.
- MVP Health Care requested a 15.4% average annual rate increase compared to 2014 rates.
- The GMCB has 90 days to approve, modify or disapprove of proposed rates.



Public Comment

Public comment is open until August 18th and can be made by:

- Calling: 802-828-2177
- Emailing: GMCB.Board@state.vt.us
- Visiting: http://ratereview.vermont.gov/public_comment/comment
- Public Hearings August 12th and 13th in Room 11 of the Statehouse

Rate Review



Opinions

The Department of Financial Regulation (DFR) will evaluate the proposed rates based on:

- Solvency
 - Adequacy
 - Affordability
 - Quality
- DFR's written actuarial and solvency comments will be posted by August 1, 2014 on the GMCB's rate review website: <http://ratereview.vermont.gov/>.



Decision

- GMCB will issue final rates no later than September 2, 2014.
- Decisions can be appealed to the Vermont Supreme Court by any party within 30 days of the GMCB decision.

Portal Usability Project

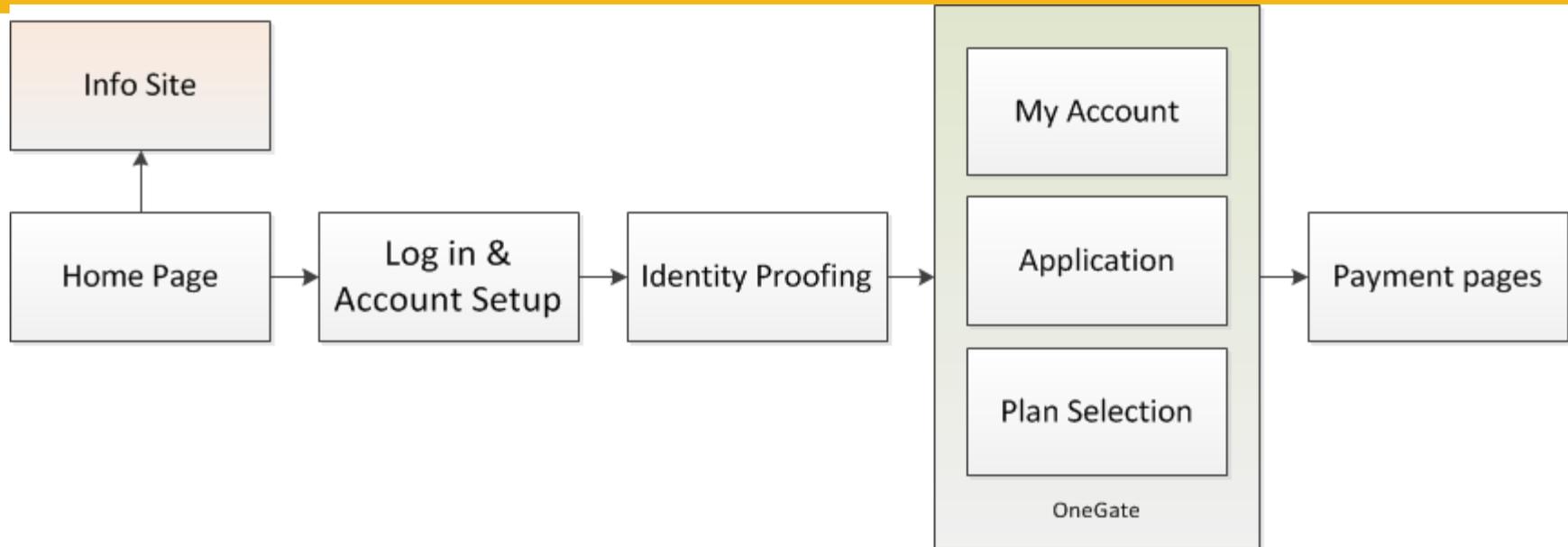
Goals of Usability Project

- Improve customer self-sufficiency, ability to use portal to meet majority of needs
- Enhance efficiency of SOV CSR and Assisters

Impacted Users:

- Individuals/Families
- Small Business Employers & Employees
- SOV Customer Service Representatives
- Assisters

Scope & Deliverables



Scope:

- General assessment across full site
- Detail review of non-OneGate pages
- End to end health literacy review

Deliverables:

- Recommendations for improvement, including quick-win and long term
- Assistance with prioritization, handoff to implementation team

Health Literacy

An individual's ability to obtain, process, and understand health information and make appropriate decisions.

Goals of health literacy effort:

- Provide all Vermont residents with access to accurate and actionable health information
- Present information in a culturally and linguistically appropriate manner
- Promote more informed decision-making
- Improve user success rate and satisfaction

Health Literacy sample

■ Before:

I agree to have my information used and retrieved from data sources for this application.

I have consent from all people I'll list on the application for their information to be retrieved and used from data sources.

■ After:

Vermont Health Connect can use my answers to see if I qualify for health insurance and lower payments.

They can also ask other agencies for information about me or anyone else listed in my application.

Next steps

Application:

- Continue revisions of 2015 individual & family, employer, and employee applications
- Submit to CMS for approval, implement changes on portal
- Use approved language to develop paper applications

Usability Testing:

- Professional observation of VHC customers using portal

Usability Surveying:

- Targeted surveys for CSRs, Assisters, interested stakeholders

Feedback opportunities

- Dedicated MEAB session 6/10 on Individual/Family application text language
- MEAB members invited to participate in development of paper application after CMS approves language
- Similar effort underway with Employer/Employee applications, including MEAB Small Business Advisory Group
- Usability survey to be distributed to interested MEAB members