



VHC Open Enrollment 2018

May 22, 2017

New Schedule for Open Enrollment

Federal exchange is shortening Open Enrollment for 2018. Vermont is following the federal schedule.

- 2017 Open Enrollment: 11/1/16-1/31/17
- 2018 Open Enrollment: 11/1/17-12/15/18

Positive: Encourages members to avoid gaps in coverage.

Challenge: Somewhat greater risk of missing Open Enrollment.

DVHA, insurance carriers, community partners, and other stakeholders will have to work together to promote new dates.

Key Questions to Plan Outreach Effort

- 1) Given that existing members will be automatically renewed, how many new people will need to sign up?
- 2) When during Open Enrollment do people newly enroll or change plans?
- 3) To what extent do people enroll in January because they know they have a deadline to beat? To what extent do people come as a result of outreach? Can that outreach be shifted to another time?

Enrollment/Plan Change Patterns

1) Given that existing members will be automatically renewed, how many new people will need to sign up?

- ▶ In 2017, 861 individuals who were new to the VHC system effectuated into a QHP by the end of Open Enrollment.
- ▶ In 2017, five percent of existing VHC-managed individuals changed plans, approximately 1,600 individuals.

2) When during Open Enrollment do people newly enroll or change plans?

- ▶ New applicants: In 2017 most waited until second half of Open Enrollment to sign up.
 - ▶ Only 344 new-to-VHC individuals had confirmed plans by 12/15/16.
 - ▶ Includes “window-shoppers” and others who would never pay or effectuate.
- ▶ Plan Changes: Approximately 800 pre-12/15, 800 post-12/15.
 - ▶ Over half of post-12/15 changes were made in late December.
 - ▶ Coincides with mid-December mailing of Notice of Decision.

Factors Impacting Enrollment Patterns

3) To what extent do people enroll in January because they know they have a deadline to beat? To what extent do people come as a result of outreach? Can that outreach be shifted to another time?

- ▶ Limited data on enrollee motivation, but impact can be seen from 2017 Open Enrollment outreach timing and other factors
 - ▶ Elevated churn from Medicaid due to 2016 restart of Medicaid redeterminations
 - ▶ October mailings did not include all of the information and resources
 - ▶ Notices of Decision mailed mid-December 2016.
 - ▶ Public communication (especially marketing and social media) focused on last three weeks of January.
 - ▶ Direct outreach to CSR eligibles-not-in-Silver conducted in January.

Planning for 2018 Outreach

► Keys for 2018 Open Enrollment Outreach:

- Work with MEAB and other stakeholders and community partners, as well carriers and Assistors, to underscore new deadline.
- Announce deadline in early fall bill stuffers.
- Launch Plan Comparison Tool by mid-October and promote heavily - along with deadline - in late October renewal notices.
- More communication and press at start of Open Enrollment (benefit of not competing against an election).
- Email, robocall, and postcard announcing new deadline and Plan Comparison Tool link in November and again one week before deadline.
- Conduct direct outreach to CSR eligibles-not-in-Silver in October and November rather than January.