

Department of Vermont Health Access - Health Access Eligibility and Enrollment Unit

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June 25, 2018*

- Operational Metrics
- Special Enrollment Periods
- 2019 Open Enrollment Period

Here are where several key operational metrics stand this spring compared to last two years:

2016
Customer Requests Completed within 10 Days
May: 77%

Integration – VHC-Carrier Error Rate
May: 3.1%

Integration – VHC-WEX Error Rate
May: 1.4%

Open Escalated Cases
Early May: 234

Calls Answered <24 sec
May: 55%

2017
Customer Requests Completed within 10 Days
May: 94%

Integration – VHC-Carrier Error Rate
May: 1.1%

Integration – VHC-WEX Error Rate
May: 2.7%

Open Escalated Cases
Early May: 17

Calls Answered <24 sec
May: 84%

2018
Customer Requests Completed within 10 Days
May: 95% 

Integration – VHC-Carrier Error Rate
May: 0.9% 

Integration – VHC-WEX Error Rate
May: 1.1% 

Open Escalated Cases
Early May: 5 

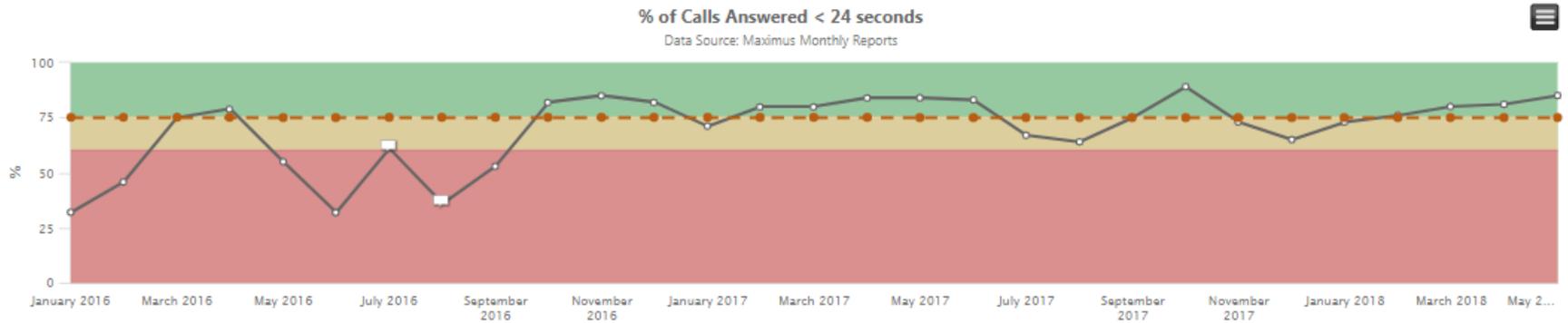
Calls Answered <24 sec
May: 85% 

Customer Support Center (Maximus and HAEEU)

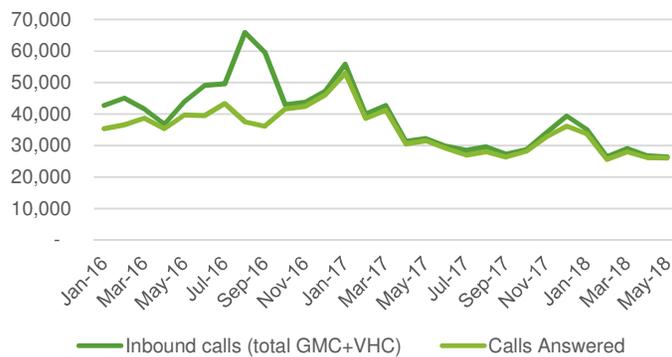
Customer Support Center:

- Met service level targets last four months;
 - May calls answered within 24 seconds: 85% (Monthly Goal: 75%)

- On track to meet June targets;
- Seeing lowest call volume on record;
- Hiring 15 new representatives in early July, well in advance of Open Enrollment.



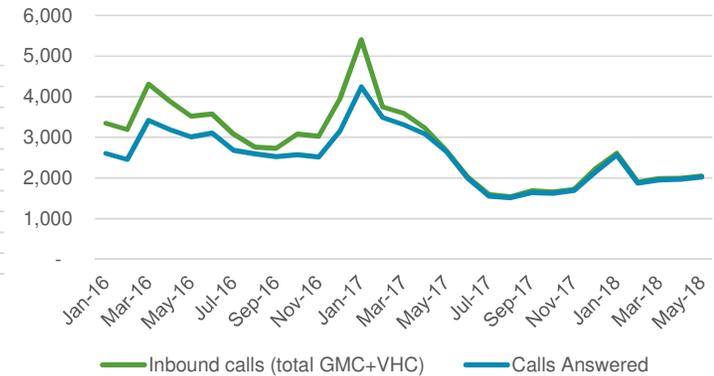
Customer Support Center Call Volume



Tier 2 Customer Support Calls Answered <5 Minutes



Tier 2 Customer Support Call Volume



Although Open Enrollment is over...

- Vermonters who qualify for Medicaid can enroll any time during the year;
- Vermonters who lose coverage or have other qualifying events may qualify for a Special Enrollment Period (and won't have to wait until 2019 to enroll in a QHP) if they act quickly.

Applicants can learn about qualifying events, deadlines, and sign up in one of three ways:



Online
VermontHealth
Connect.gov



By Phone
1-855-899-9600
(toll-free)



In-Person
Assister

Special Enrollment Periods

Welcome to Vermont Plan Comparison Tool 2016



Home Start Tool Again Tour Advice and Explanations

Languages

Contact Us
Call 855-899-9600
TTY/TDD 888-834-7898

Help Center Health Plans About VHC Latest Updates FAQ Search SIGN IN

Available Health Plans: 20 plans found.

Sort By Yearly Cost Estimate

Plan	Yearly Cost Estimate	Cost in a Bad Year
Click plan name for DETAILS or to ENROLL Click checkboxes to compare	(Estimated average total for people like you including premium and out-of-pocket)	(Estimated total for people like you in a high health care year – 8% chance)
MVP Vitality Plus <input type="checkbox"/> MVP Health Care - HMO - Silver Monthly Premium: \$125.78 - after \$827 subsidy Deductible: Medical: \$120 / Drug: \$100 per person	\$2,669	\$5,379
BCBSVT Blue Rewards Silver Plan <input type="checkbox"/> Blue Cross and Blue Shield of Vermont - EPO - Silver Monthly Premium: \$103.32 - after \$827 subsidy Deductible: \$400	\$2,730	\$5,740
BCBSVT Silver CDHP Plan <input type="checkbox"/> Blue Cross and Blue Shield of Vermont - EPO - Silver Monthly Premium: \$110.80 - after \$827 subsidy Deductible: \$2,300	\$2,920	\$3,630
MVP Vitality HDHP <input type="checkbox"/> MVP Health Care - HMO - Silver Monthly Premium: \$109.10 - after \$827 subsidy Deductible: \$2,400	\$2,949	\$3,709
BCBSVT Silver Plan <input type="checkbox"/> Blue Cross and Blue Shield of Vermont - EPO - Silver Monthly Premium: \$141.98 - after \$827 subsidy Deductible: Medical: \$1,200 / Drug: \$200 per person	\$3,124	\$5,004
MVP Vitality <input type="checkbox"/> MVP Health Care - HMO - Silver Monthly Premium: \$159.76 - after \$827 subsidy Deductible: Medical: \$1,200 / Drug: \$200 per person	\$3,337	\$5,217
MVP Vitality Plus <input type="checkbox"/> MVP Health Care - HMO - Bronze Monthly Premium: \$0.00 - after \$827 subsidy Deductible: Medical: \$10,000 / Drug: \$600 per person	\$4,490	\$13,700
MVP Vitality <input type="checkbox"/> MVP Health Care - HMO - Bronze Monthly Premium: \$0.00 - after \$827 subsidv	\$4,520	\$13,700

2018 Plan Comparison Tool

Continues to be used steadily outside of Open Enrollment

~4,000 sessions per month from January through May.

Useful for both individuals and small business employees.

Helps Vermonters weigh likely total costs of health plans (premium – subsidies + out-of-pocket costs).

Can encourage users to look beyond Standard plans and weigh the pros/cons of all plans.

Can help users understand how subsidies work, especially cost-sharing reduction Silver plans.



2019 Open Enrollment Period

- Same schedule as last year: November 1 through December 15.
 - More aligned to enrollment periods for Medicare and other health coverage.
 - Reduces gaps in coverage as all enrollees start coverage on January 1.
- New wrinkle this year: changes to how federally required cost-sharing reductions (CSR) are paid for (i.e. “Silver Loading”) will change the math that determines which plan is likely to have the lowest total costs.
 - Low-income members (<200%FPL) will generally still benefit from enhanced silver plans with CSR.
 - Middle-income subsidized members (200-400%FPL) will generally have lower total costs as they receive more premium subsidies, and may find a bronze or gold plan to be a better fit than silver.
 - Unsubsidized members will be able to enroll in less expensive silver plans if they direct enroll with BCBSVT or MVP.
- HAEEU and carriers have started a silver plan messaging working group to ensure consistent messaging in noticing and outreach work in order to best help members understand the new developments.
 - Plan Comparison Tool, or similar tool, will be key.
 - Also, new features like a pop-up message at plan selection.
 - HAEEU and its Assistors and community partners will promote this information and underscore the importance of people comparing their plan options right at the beginning of Open Enrollment to ensure that they can deliberately choose a health plan that best meets their needs and budget.
- Like last year, starting in early summer HAEEU will kick off a series of meetings with insurance carriers and other partners to prepare for technical and other aspects of Open Enrollment.

In addition to our notices, website, direct outreach, social media, earned media work, webinars and in-person events, how can DVHA, its carrier partners and other stakeholders let Vermonters know that this is the year to actively engage in plan comparison (subsidized) and consider direct enrollment with carrier (unsubsidized)?

How can you leverage your networks and contacts to help us reach Vermonters with these messages?