

Open Enrollment 2018

**Preliminary Re-cap of the Annual Effort to Enroll and Renew
Vermonters into the State's Health Insurance Marketplace**

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Evaluating Open Enrollment

- 1) **2018 Health Coverage** – Renew current qualified health plan (QHP) renewals and process new applications to ensure members can use 2018 health coverage starting January 1st.
- 2) **Change Processing** – Process change requests promptly.
- 3) **Customer Support** – Be available online, by phone, and in person.
- 4) **Troubleshooting** - Resolve problems promptly.
- 5) **Health Insurance Literacy and Plan Selection** – Ensure that Vermonters understand deadlines, financial help, and the tools they need to comparison shop for plans.



Open Enrollment is shorter this year. Don't miss out!

VERMONT HEALTH CONNECT

OPEN ENROLLMENT

NOV. 1st to DEC. 15th, 2017

 NEED HEALTH INSURANCE?	 HAVE QUESTIONS ABOUT RENEWING YOUR HEALTH PLAN?	 NEED TO REPORT A LIFE CHANGE?
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Not sure where to start?

Help is available online, by phone, or in-person.

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QHP renewals presented major challenges until last year. This year, like last year, the exchange is on track for a successful 2018 renewal effort. Of three key steps:

Step 1: Process renewals (mid-October)

Purpose: Ensure that members can view their accounts on the first day of Open Enrollment and see their 2018 health and dental plans as well as updated eligibility information for 2018 state and federal subsidies.

Result: 97.8% success rate in single automated run. Remaining cases processed the next day using staff renewal form.

Last year: Last year, 91.5% success rate in single automated run, with remaining cases processed the same week.

Years before last: For 2016, ~80% success rate after multiple automated runs, with remaining processing running into January. For 2015, all manual with processing running well into the spring.

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Step 2: Send data to insurance issuers and payment processor and confirm receipt (mid-November)

Purpose: Ensure that coverage is active when member visits provider or pharmacy in new year.

Result: Files sent weekend before Thanksgiving. MVP and Delta Dental completed processing renewals by 11/22, BCBSVT finished processing renewals on 11/27, and daily 2018 integration resumed on 11/28 for all carriers.

Year-over-Year Initial Integration Results

- VHC-WEX (payment processor) achieved its best-ever error rate of 0.6% for November
 - Down from 2.3% last November.
- VHC-Carrier error rate was 0.8%. It would have been 0.1%, except for a defect in carrier's system (that was quickly resolved and errors resolved).
 - Compared to 0.7% last year.

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Step 3: Run year-end business process (January 1st)

Purpose: Allows changes to be made on cases, if necessary, in 2018.

Result: TBD (January 1st)

Last year: 100% success rate (27,380 for 27,380) after state staff and contractors determined how cases needed to be prepared, then utilized program data quality tools to test readiness and clean cases that weren't ready.

Year before last: Automated renewal technology (including this process) was new, sub-contractor Exeter had just gone out of business, and state staff were just learning about this business process. The result was a delay in change-processing.

Change requests are being processed promptly.

- Nearly 6,300 change requests received between October 16th and November 15th, up from about 5,000 in a typical month and 5,800 the same period last year
- 97% completed in advance of next invoice (December 7th), up from 91% last year
- The remaining 3% includes requests that aren't supposed to be processed yet, such as pregnant women whose change shouldn't be processed until the first of the month after their post-partum period ends



3) Customer Support – Online, By Phone, and In-Person



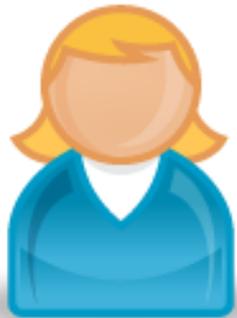
Online

- 54% of November applications were completed online
- This is the first time the exchange has ever had more applications completed online than by phone and paper (November 2016 was 43%)



By Phone

- Nearly three-quarters of calls answered in target 24 seconds (73% for November, 77% for first week of December) over first five weeks of open enrollment
- New triage process has offered option for callbacks at times of call volume spikes (was only needed for short period on some Mondays until last week of OEP, then used a lot last week)
- Only 5.8% of November calls had to be transferred to DVHA's Eligibility and Enrollment staff, down from 7.0% last November
- 96% of those transfers to DVHA were answered in 5 minutes, up from 50% last November
- Complaints focused around length of time it takes to complete an application, but that is largely due to the number of questions that require answers from the federal government in order to qualify for federal help (ie beyond Vermont's control)



In-Person

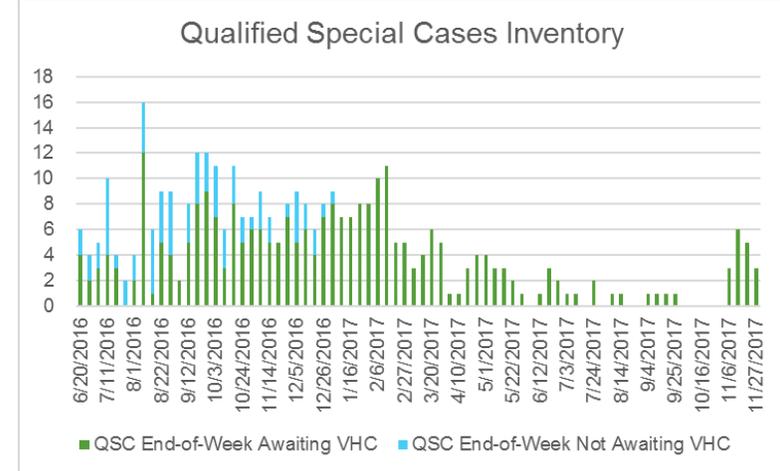
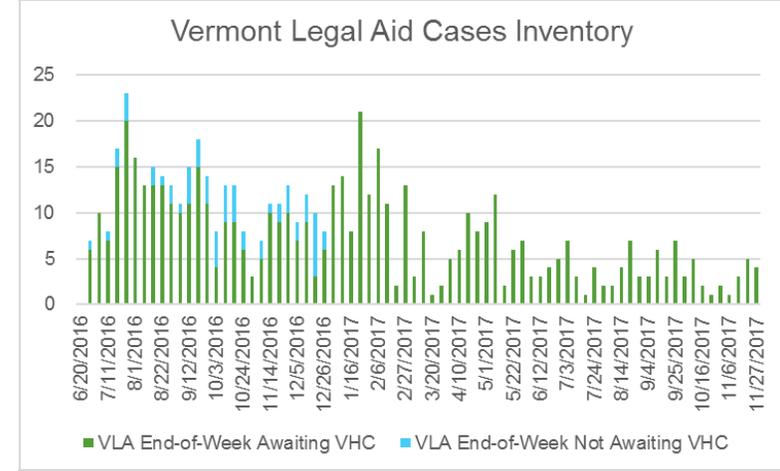
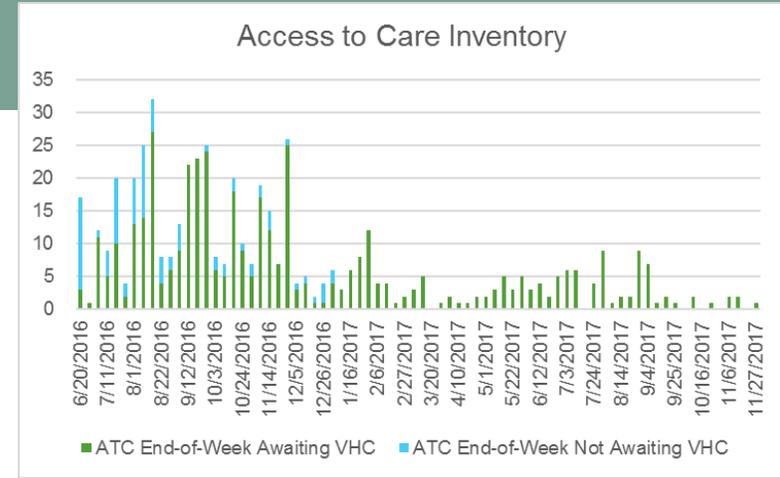
- More than 160 Certified Application Counselors (CACs) and Navigators providing free assistance throughout the state, in addition to nearly 80 registered brokers
- The most in-person Assisters Vermont has ever had - over 50% more Assisters providing free in-person help than two years ago
- Some regions need more Assisters. Assister Program Manager continues to expand the program and welcomes suggestions and connections.

4) Troubleshooting

The volume of problems is down and the speed with which they're resolved is up.

- Combining the three major categories of escalations, DVHA-HAEEU ended the last week of November with 13 open cases.
 - Compares to 23 open cases the last week of November 2016, and more than 200 throughout the spring of 2016.
- From the Health Care Advocate's last (pre-open enrollment) quarterly report:

“VHC calls have decreased steadily this year over the past three quarters (394 to 300 to 231). The decrease in VHC cases reflects that VHC is functioning more consistently and resolving problems more quickly.”



5) Health Insurance Literacy and Plan Selection

- In-person literacy efforts included participation in health fairs, county field days, and “rapid response” appearances at businesses with layoffs in collaboration with Dept. of Labor
- November webinars with co-presenters from all three insurance carriers – one webinar tailored to individuals who get financial help and another to those who don’t
- November and December Open Enrollment Q+A events on Facebook Live – together have had 1,700 views



- Online Plan Comparison Tool estimates financial help, premiums after financial help, and expected total costs (premium plus out-of-pocket) of all plan options based on age, income, and health status
- Tool was used in more than 23,000 sessions, up 48% from same date (12/15) last year; with normal traffic next six weeks, on track to be higher than last year’s total
- 1,069 sessions on 12/15 was a new one-day record
- Two other days (11/1 & 12/14) also exceeded last year’s record, set on last day of open enrollment (729 on 1/31)

Welcome to Vermont Plan Comparison Tool 2016

Home Start Tool Again Tour Advice and Explanations

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Available Health Plans: 20 plans found. Sort By: Yearly Cost Estimate

Filter Results	Plan	Yearly Cost Estimate	Cost in a Bad Year
Metal Level <input type="checkbox"/> Bronze <input type="checkbox"/> Silver <input type="checkbox"/> Gold <input type="checkbox"/> Platinum	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
Plan Type <input type="checkbox"/> EPO <input type="checkbox"/> HMO	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
Insurance Company <input type="checkbox"/> Blue Cross and Blue Shield of Vermont <input type="checkbox"/> MVP Health Care	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
Monthly Premium (with subsidy) \$0 - \$500	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
Total Yearly Cost Estimate \$2600 - \$7100	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
Cost in a Bad Year \$3500 - \$17500	MVP Vitality <input type="checkbox"/> MVP Health Care - HMO - Silver Monthly Premium: \$159.26 - after \$827 subsidy Deductible: Medical: \$1,200 / Drug: \$200 per person	\$3,337	\$5,217
Deductible \$0 - \$13500	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 subsidy	\$4,520	\$13,700

Enrollment Overview – QHP Sign-ups and Plan Changes

Shorter open enrollment seems to have produced similar or better results

Goal: Sign up subsidized members through VHC by 12/15 for January 2018 coverage, avoiding gaps in coverage
Result: 2,000 more members in January year-over-year, and at least as many as March 2017
(note: 1/31 deadline sign-ups' enrollment started March 2017)

Goal: Encourage members who know they won't qualify for subsidies to purchase directly from carrier
Result: VHC unsubsidized numbers are down and carriers are reporting increased direct enrollment; we look forward to numbers

Goal: Encourage members to comparison shop early
Result: Plan Comparison Tool use up, on track for similar number of plan changes: ~1550 by 1/31/17, ~1350 and counting on 12/13/17

January 2017 Actual

VHC-managed QHP enrollment		Carrier-managed QHP enrollment	
Individual with Subsidy 21,000	Individual No Subsidy 7,000	Individual No Subsidy 5,000	Small Business 46,000

March 2017 Actual

VHC-managed QHP enrollment		Carrier-managed QHP enrollment	
Individual with Subsidy 23,000	Individual No Subsidy 6,000	Individual No Subsidy 6,000	Small Business 46,000

January 2018 Prelim (in confirmed plans as of 12/9)

VHC-managed QHP enrollment		Carrier-managed QHP enrollment	
Individual with Subsidy 23,000	Individual No Subsidy 4,000	Individual No Subsidy TBD	Small Business TBD