

Vermont Health Connect

Update for Medicaid Exchange Advisory Board

May 26, 2015

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Overview

- System Updates
- Federal Poverty Level and Eligibility
- Lives Covered
- Termination and Dunning Data
- Renewals
 - Legacy Medicaid Renewals Pilot
- QHP 2016 Planning Updates
- Call Center and Customer Service
- Assister Program Updates
- Data Reconciliation
- University of Massachusetts Survey

System Updates

R1: End of May System Updates

- Vermont Health Connect is working toward the delivery of two major system updates.

The first update, known as Release 1, is scheduled for the end of May and includes functionality to support:

- Changes of Circumstance (CoC),
- Changes of Information (CoI), such as address changes.

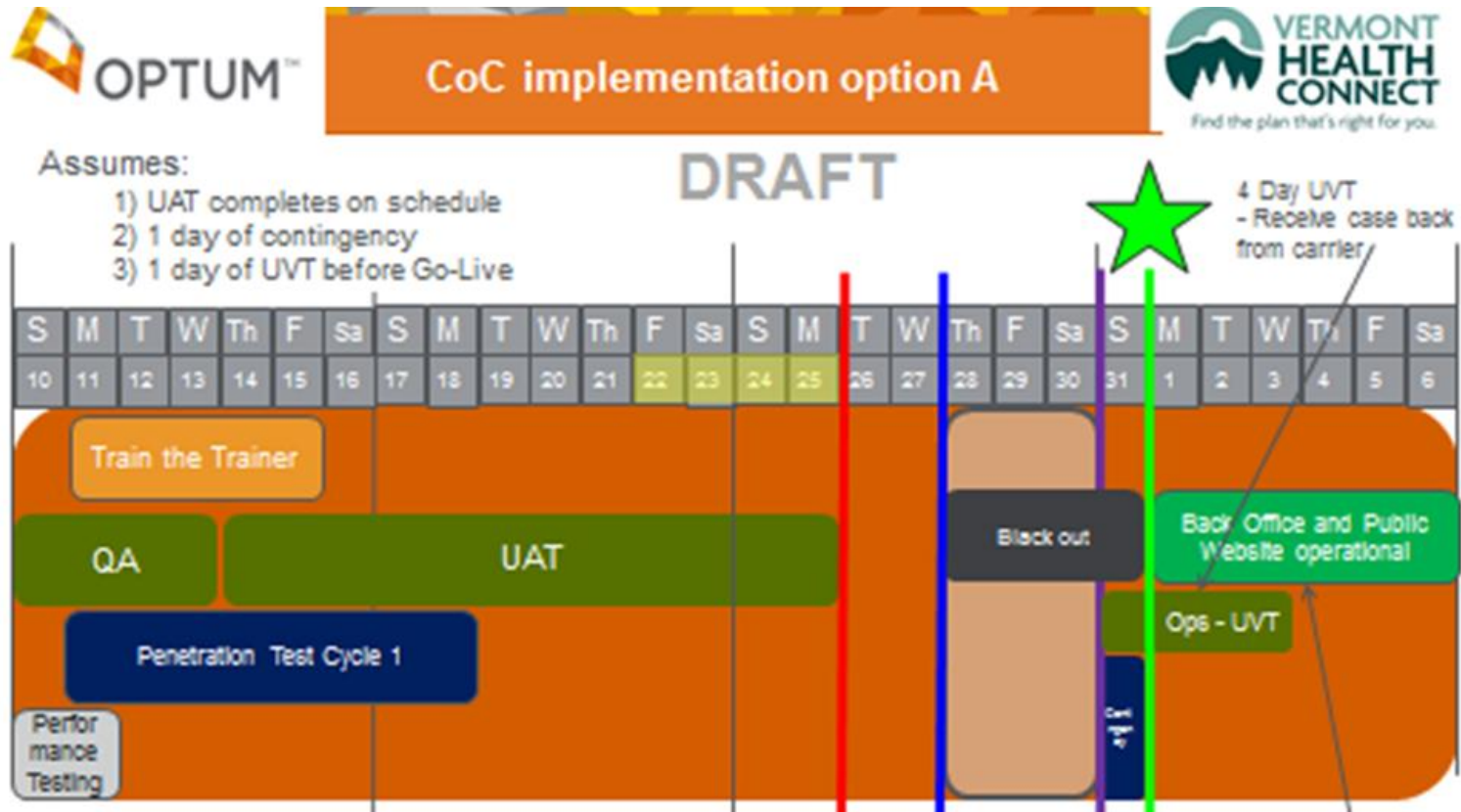
R1: Key Dependencies

- Before the system updates could be implemented,
 - Renewals needed to be completed
 - Partially processed integration work had to be minimized (i.e. Lion's Den Backlog needed to be cleared)
- These targets were met, thus paving the way for implementation.

Overview of Implementation Steps

- User Acceptance Testing (UAT)
- Cut-over
- User Validation Testing (UVT)
- Site live to public and back office functional
- Training and phased roll-out
- Rebuild queries and reporting mechanisms

Overview of Implementation Steps



- Dates are one option presented by implementation team and will be adjusted as directed, based on operational needs.
- As with any major deployment, the team is expecting the unexpected.
 - For example, difference between target of four days of downtime and public communication to expect up to a week.

Informational Web Site Will Remain Up



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System Update in Progress

The Vermont Health Connect online health insurance application and online accounts are currently unavailable due to a scheduled [system update](#).

During this time, you are welcome and encouraged to use the [Help Center](#) website to learn more about health insurance and the options available to you.

<h3>NEED TO SIGN UP FOR HEALTH INSURANCE?</h3>	<h3>GET THE MOST FROM YOUR PLAN</h3>	<h3>NEED TO REPORT A LIFE CHANGE?</h3>
<p>Open Enrollment has ended, but you may still be able to sign up now.</p>	<p>Learn about health insurance and how to use your coverage to improve your health.</p>	<p>Get the right amount of financial help by promptly reporting changes in your family or income.</p>
<p>GET STARTED ▶</p>	<p>LEARN MORE ▶</p>	<p>REPORT A CHANGE ▶</p>



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Customer Support Center Open

- Customer Support Center will remain open (daytime hours) during system updates to assist medically urgent coverage needs
- Closed evenings and Saturday during updates
- Access to Care process is in place

R2: Fall Updates

- The second update, Release 2, must be completed by October to be ready for 2016 open enrollment. Release 2 includes functionality to support:
 - Medicaid and QHP renewals
 - Renewal Notices
 - Financial reconciliation and billing enhancements, and
 - CMS Enrollment Integration

Federal Poverty Limits

FPL and Eligibility Updates

- VHC plans to implement 2015 FPLs for Medicaid this summer.
- Currently sizing the impact of this issue (number of customers affected) in order to determine next steps.
- New eligibility applies to Medicaid only.
 - APTC/CSR eligibility for the entire year is based on FPLs in effect at the beginning of Open Enrollment for that plan year.

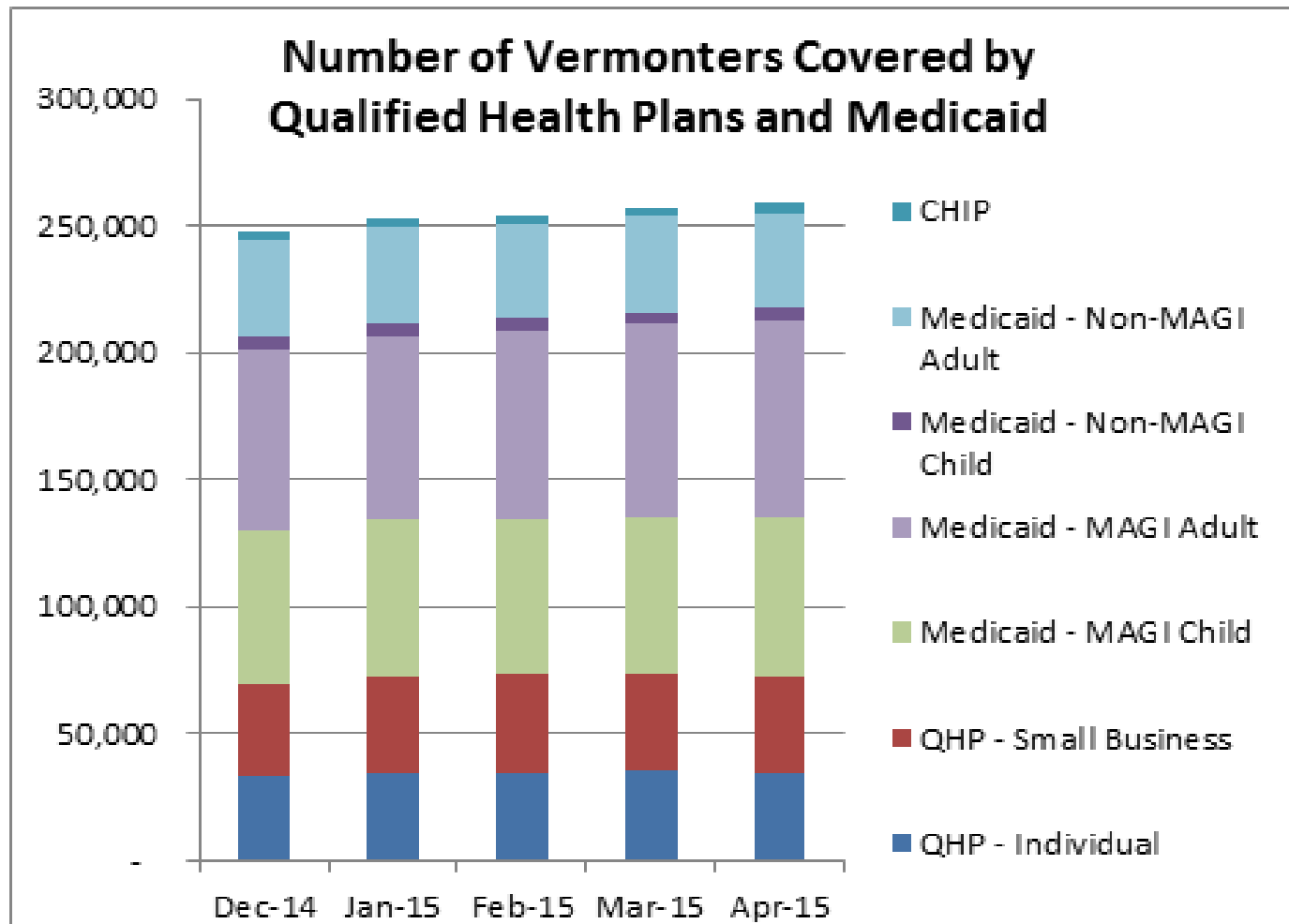
Lives Covered

Lives Covered

Number of Vermonters Covered by Qualified Health Plans and Medicaid

	Dec-14	Feb-15	Apr-15
QHP - Individual	33,027	34,693	34,827
QHP - Small Business	36,488	38,312	38,121
Medicaid - MAGI Child	61,013	61,142	61,953
Medicaid - MAGI Adult	70,980	74,071	77,691
Medicaid - Non-MAGI Child	5,083	5,026	4,948
Medicaid - Non-MAGI Adult	37,527	37,610	37,666
CHIP	3,216	3,223	3,220
TOTAL QHP	69,515	73,005	72,948
MEDICAID & CHIP	177,819	181,072	185,478

Lives Covered



Note: QHP numbers as reported by insurers; Medicaid numbers as reported by Vermont Health Connect and ACCESS

New to VHC

Individuals New to VHC* Since Start of 2015 QHP Open Enrollment

By Coverage Start Date

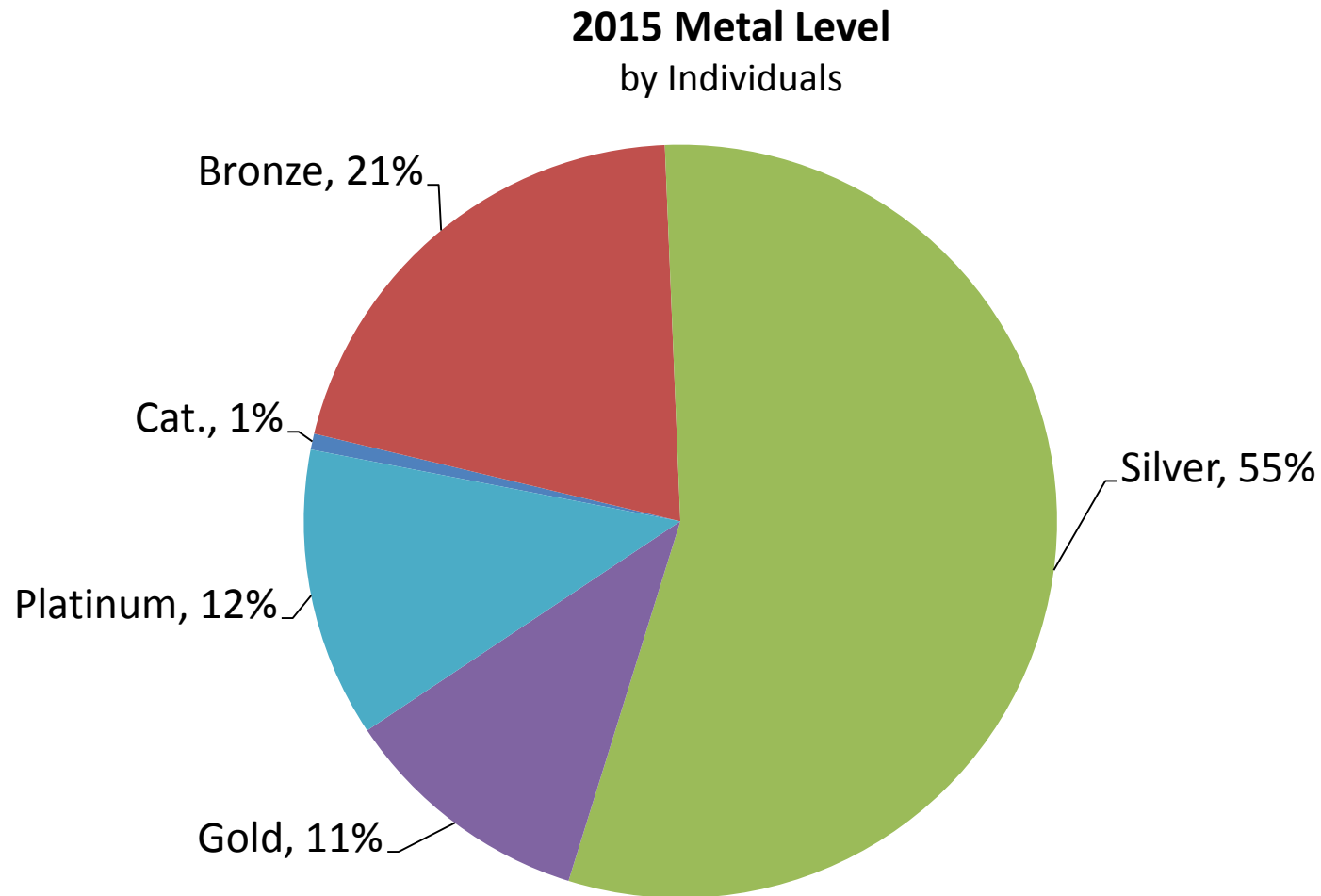
Coverage Start Date	Qualified Health Plan (BCBSVT & MVP)	Medicaid & Dr. Dynasaur
January^	4,057	7,096
February	649	3,000
March	1,447	1,808
April	374	1,615
May	154	50
Total	6,681	13,569

*"New to VHC" counts individuals who were not in the VHC system in 2014. It does not count those who were customers in 2014 or who were listed as members of customers' households.

^January Medicaid numbers include individuals who enrolled during QHP Open Enrollment and received November or December start dates (because Medicaid enrollment is year-round and has retroactive start dates).

As of: 5/1/2015

2015 Metal Levels



Termination and Dunning Notices

Termination and Dunning Notices

Early May Numbers:

Non-subsidized, 30 days past due:	1,483
Non-subsidized cancellations	405
APTC, 30 days past due	2,676
APTC, 60 days past due	1,166
APTC, 90 days past due	109
APTC cancellations	318

Renewals

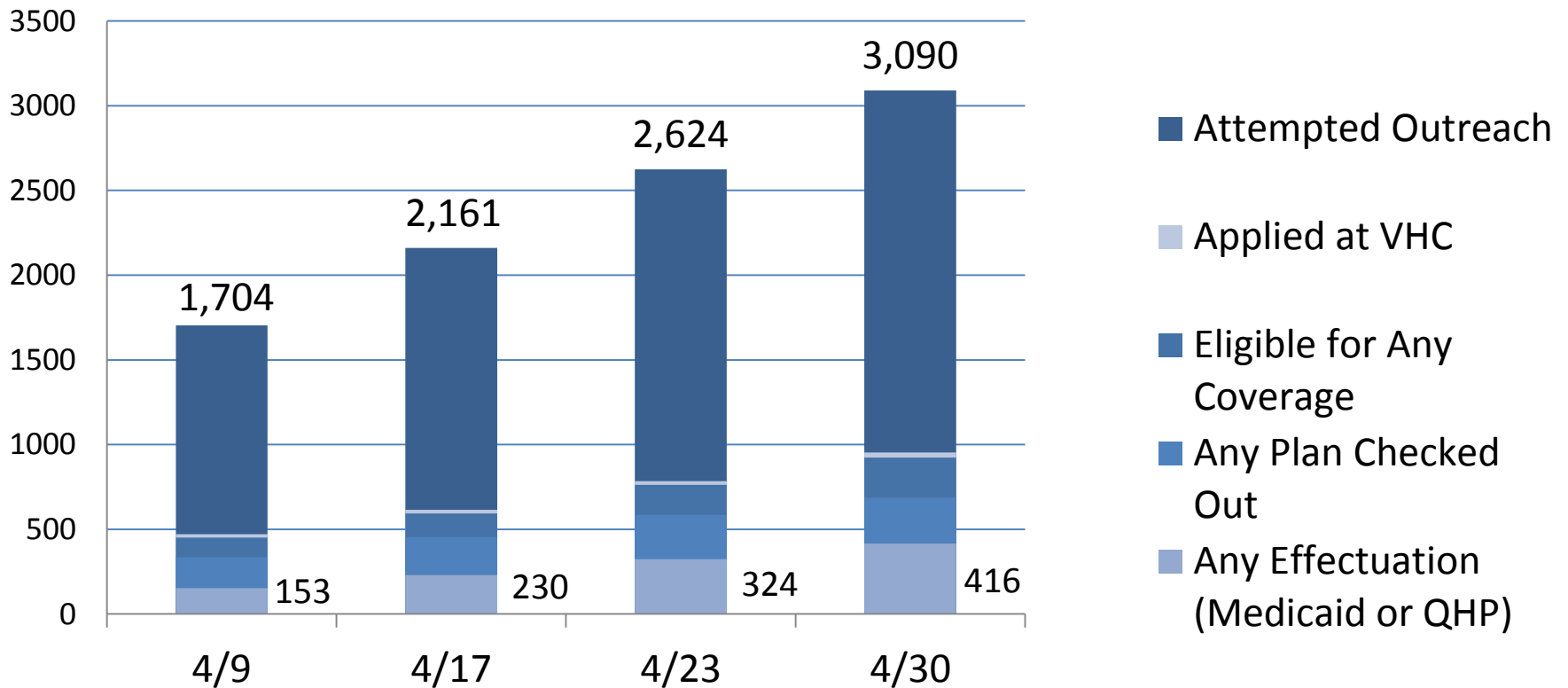
Renewals

As of Tuesday 5/19:

- VHC 95% complete with renewals. 395 renewals left to process, of which 326 are waiting on customer.
- 531 cases pending in the LD. Team expects to complete the majority of these by deployment.
- New renewals processing halted 5/19 to ensure all remaining cases get through pipeline prior to deployment.
- Number of half-finished cases is projected to be below 100. These cases will need a workaround to complete.
- State will continue to process escalated/ATC cases through the system until 5/26. The State is working with the carriers to define an interim ATC process during system down time.

Legacy Medicaid Renewals

Legacy Medicaid Renewals Outreach Status by Number of Individuals



Legacy Medicaid Renewals

- Plan began with pilot of highest income households – the legacy group most likely to change eligibility.
- Pilot involved small numbers of renewals contacted over three months to allow Vermont Health Connect to assess success of renewal strategy.
- Vermont Health Connect is analyzing outcomes of pilot to understand which method of outreach is most successful, and refine process going forward.
- Monthly renewal cadence will increase for legacy system transition completion by March 2016.

Legacy Medicaid Renewals

- At this point, 30% of people outreached have applied. They are in ACCESS but new to VHC, which meets pilot goals.
- Once data is tabulated, conclusions can be made for analysis.
- Pilot finishes by end of June.
- Next: discuss next steps and solicit CMS input.
 - Once project mode and refinements are complete, enter Operations phase (with CMS approval).

Legacy Medicaid Renewals

Metric	# Individuals	# Households
Attempted Outreach	4033	2250
Call Summary		
Connected - Completed Application	454	289
Connected - Not Completed	536	296
Connected - Requested Paper	702	366
No Phone	464	281
Updated ACCESS Address	19	12
Applied at VHC	1284	691

Legacy Medicaid Renewals (cont'd.)

Metric	# Individuals	# Households
Eligible for Any Coverage	1241	691
Medicaid Only Eligible	518	296
Mixed Eligible	453	256
QHP Only Eligible	270	139
Any Plan Checked Out	939	527
Med Only Checked Out	901	499
Mixed Checked Out	1	10
QHP Only Checked Out	37	18
Any Effectuation	676	379
Med Only Effectuation	653	364
Mixed Effectuation	1	6
QHP Only Effectuation	22	9

QHP 2016 Planning

QHP 2016 Planning

- Green Mountain Care Board (GMCB) began review of 2016 proposed health insurance rates for QHPs.
 - Blue Cross Blue Shield of Vermont (BCBSVT) requested average annual rate increase of 8.4% over 2015 rates.
 - MVP Health Care (MVP) requested increase of 3.0%.
- GMCB has 90 days to review and approve, modify or disapprove the proposed rates. The filings will be reviewed by the GMCB's contracted actuaries; Vermont Department of Financial Regulation will evaluate the impact of requested rate changes on the insurers' solvency.

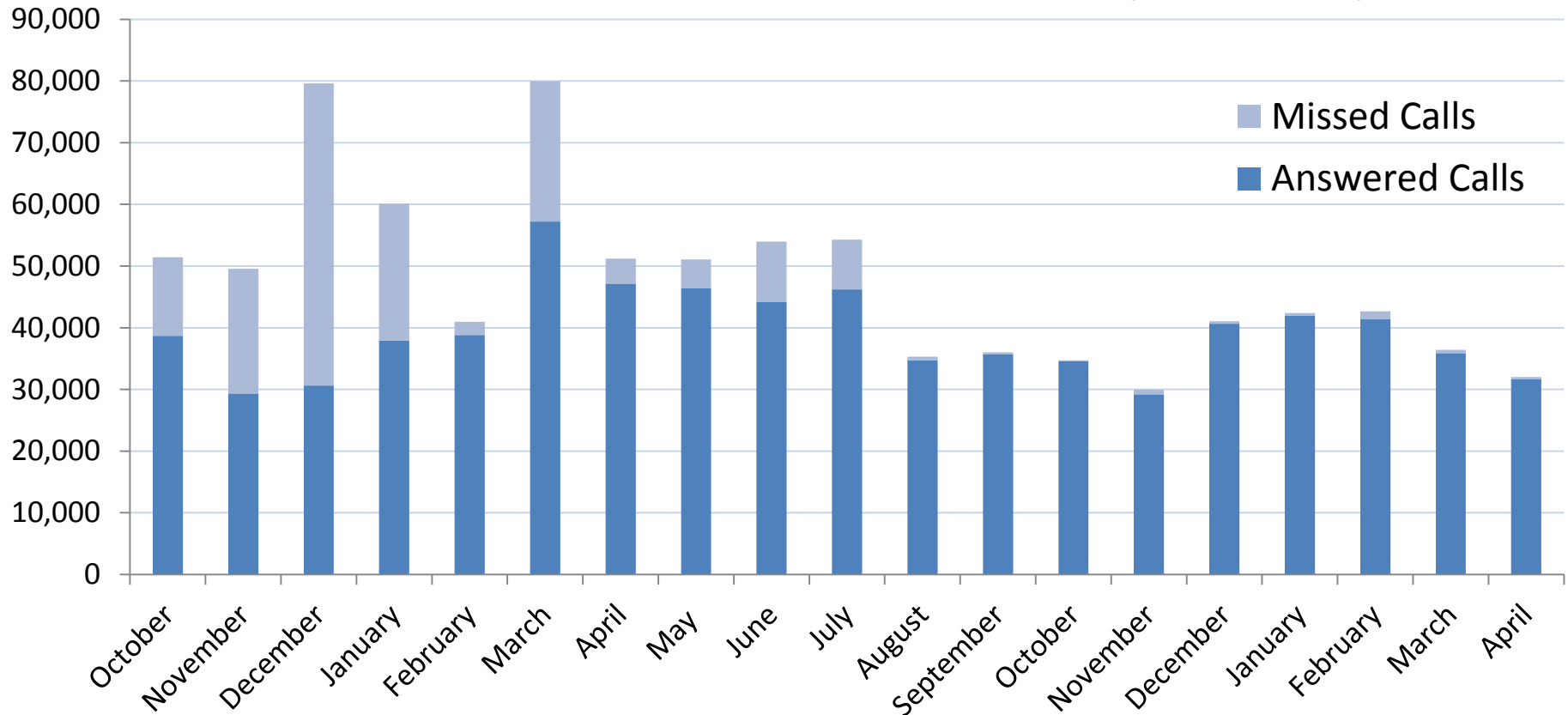
QHP 2016 Planning

- Rate filings and all documents will be posted on the rate review website.
- On July 28 (MVP) and 29 (BCBSVT), the GMCB will hold hearings open to the public in Room 11 of the Vermont Statehouse, and will issue decisions on proposed rates by August 13, 2015.
- The GMCB invites public comment on proposed rates through July 29. Comments accepted through Vermont's rate review website, <http://ratereview.vermont.gov/>, by email, GMCB.Board@state.vt.us, or by phone, 802-828-2177.

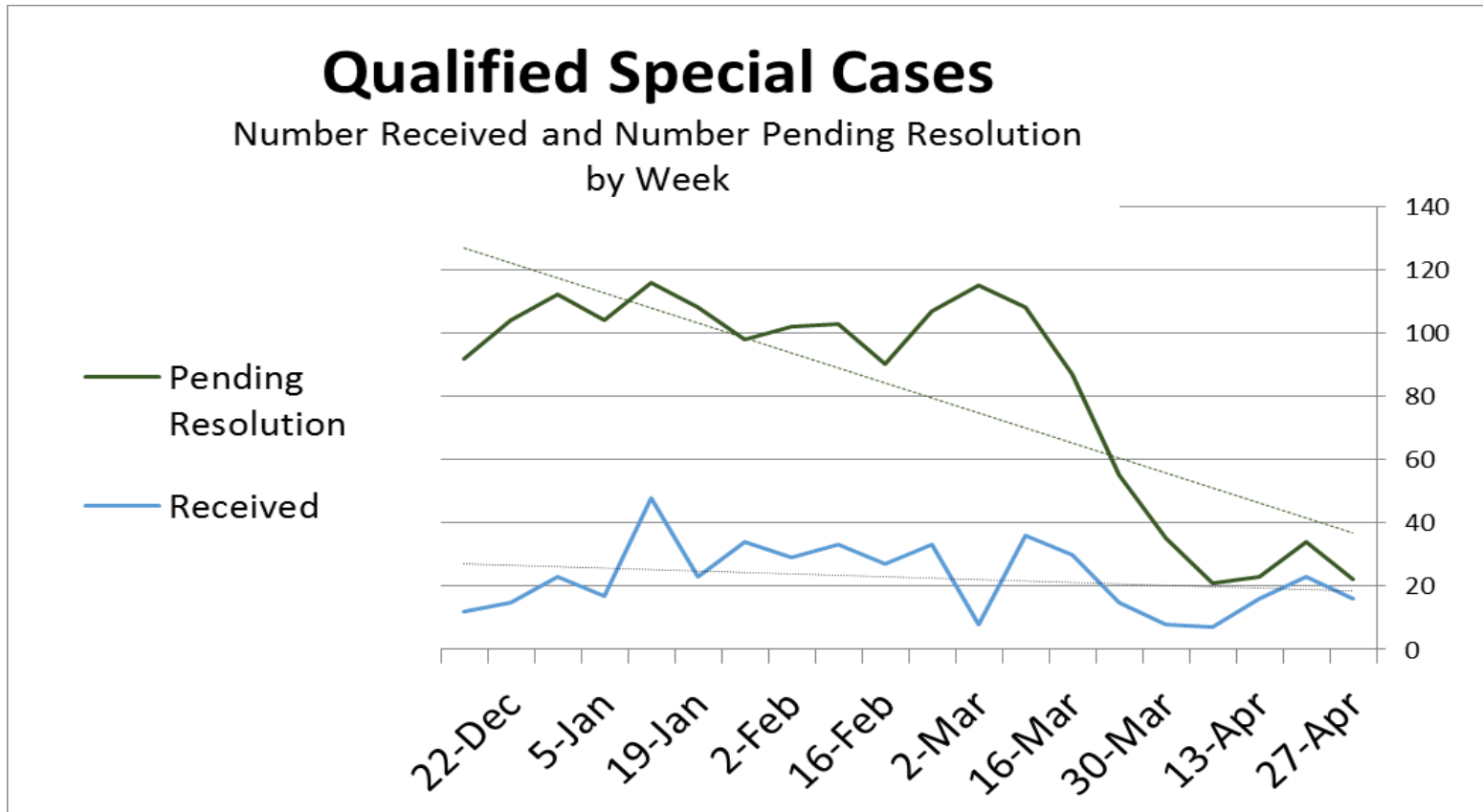
Call Center and Customer Service

Customer Calls Updates

Customer Support Center Maximus Calls Answered & Missed (2013-2015)



2015 Customer Support Statistics



Qualified Special Cases are cases escalated to dedicated customer service team due to complexity, medical or financial urgency, or inability to be resolved through normal channels.

Assister Program

Assister Program Update

- The RFP for the Assister Program was released last week for the next grant cycle of July 1, 2015 to June 30, 2016.
- All questions regarding this RFP should be directed to Meaghan Kelley: Meaghan.Kelley@state.vt.us
- Tallies for 2014-15 Assister Program (as of March 31)
 - Outreach Efforts: 1,419,029
 - Consultations: 23,440
 - Enrollments : 7,657
 - Follow-up : 9,928

Data & Financial Reconciliation

Data & Financial Reconciliation

- Data collected from Benaissance, BCBSVT, MVP & VHC
- Evaluated differences between VHC and Benaissance systems
- 2014: Majority of discrepancies are date related (IE. End Date and Start Date); 2015: Majority discrepancies are CSR related
- Progress to date
 - 2014: A resource intense triage process required to identify and correct date on appropriate system(s)
 - 2015: Looking for systems solutions, such as CSR/VCSR

Data & Financial Reconciliation: 2014

- 2014 reconciliation work effort on hold
- Will evaluate post R1 deployment
- Options currently being evaluated on how to address 2014 changes post deployment

Data & Financial Reconciliation: 2015

Discrepancy	Comments	Status
Subscriber ID #s	Important to reconcile to avoid errors in data sent to carriers	Corrected data shared with BCBSVT. Completion expected by 5/29. Other carriers in progress.
CSR/VCSR amounts	Values corrected at VHC; next step is sharing with carriers.	Corrected values are expected at Benaissance by end of month; reconciliation with insurers is next.
End & start dates	Corrected between VHC & Benaissance	Working on corrections between VHC & insurers; completion dates TBD
Cancellations vs. active cases	Working on reconciling cancellations between Benaissance & VHC	Cancellation discrepancies between VHC & insurers also being investigated to identify solutions
Premium amounts	Have not yet been researched	Just starting

Customer Experience Evaluation

Survey Update

Total Sample	Sample Size	Online Completes		Mail Completes		Phone Completes		Total Completes	
		Count	%	Count	%	Count	%	Count	%
QHP Renewal	2,880	556	19.3%	449	15.6%	195	6.8%	1,200	41.7%
QHP New Enrollee	1,120	183	16.3%	141	12.6%	88	7.9%	412	36.8%
Medicaid	2,000	235	11.8%	168	8.4%	143	7.2%	546	27.3%
Total	6,000	974	16.2%	758	12.6%	426	7.1%	2,158	36.0%

Group	Sample with E-Mail Addresses	Sample Size	Online Completes	
			Count	%
QHP Renewal		1,699	531	31.25%
QHP New Enrollee		628	172	27.39%
Medicaid		877	228	26.00%
Total		3,204	931	29.06%

Survey Update

- On track with >30% response rate
- VHC Call Center was alerted about the study in advance; UMass is the point of contact for any inquiries
- Final presentation of study results at end of August

Coverage to Care

Coverage to Care

- Health insurance is a good first step toward good health.
- Just as important are the next steps: using it to access free preventive care, routine check-ups, screening tests, and other services.
- New booklet now available online and is being mailed to libraries, health centers, and district field offices.
- Big thanks to MEAB members who provided valuable input this winter.



Contact Us

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