

## November Messaging

### Talking Points

November 2015

- Open Enrollment begins on November 1st, 2015 and will run through January 31st, 2016. Open Enrollment is the time of year when individuals and families can shop for health insurance for any reason without needing a qualifying event. Anyone without insurance can apply for and enroll in coverage, and current members can switch plans for any reason, particularly if their needs have changed or if their premium has changed significantly.
- In the last week of October, the Health Connector completed mailing renewal letters to enrolled members, letting them know the plan they will be renewed into for 2016 if they do not actively shop for a new one. This letter also includes their 2016 premium amount as well as their subsidy amount if they qualify for subsidies. Most Health Connector members will remain in the same plan they had in 2015, but their premium and subsidy amounts may have changed.
- Members should review the information in their letter closely. If they do not like their 2016 plan, they can go online and shop for a new one. There are several online tools, such as the provider search (**[ProviderDirectory.MAhealthconnector.org](http://ProviderDirectory.MAhealthconnector.org)**) and plan comparison (**[www.MAhealthconnector.org/compare-plans](http://www.MAhealthconnector.org/compare-plans)**) tools, that individuals can use to compare plans when shopping for 2016 coverage. They can also get in-person help at the Health Connector's walk-in centers, in addition to help from enrollment assisters located around the state. A list of enrollment assisters can be found at **[www.MAhealthconnector.org/help-center](http://www.MAhealthconnector.org/help-center)**.
- The Health Connector has six walk-in centers for members and new enrollees to get in-person help this Open Enrollment:

Center	Address	OE Hours (hours vary by walk in center)
<b>Boston</b> —Health Connector	133 Portland Street Boston	Mon-Fri 8am-7pm Sat 9am-5pm Sun 11/1/15 & 1/31/16 open 9am-5pm Holiday Closures: Closed Thanksgiving, Christmas and New Year's Day
<b>Worcester</b> —Health Connector	146 Main Street Worcester	Mon-Fri 8am-7pm Sat 9am-5pm Sun 11/1/15 & 1/31/16 open 9am-5pm Holiday Closures: Closed Thanksgiving, Christmas and New Year's Day
<b>Springfield</b> —MassHealth MEC	333 Bridge Street Springfield	Mon-Fri 9am-5pm Closed on all state holidays*
<b>**Lowell</b> Community Health Center	161 Jackson Street Lowell	Mon, Wed, Thurs, Fri 8am-5pm Tues 8am-8pm Sat 8am-1:30pm
<b>**Fall River</b> Health First Family Care Center	387 Quarry Street Fall River	Mon-Fri 8am-8pm Sat 9am-1pm

<b>**Brockton</b> Neighborhood Health Center	63 Main Street Brockton	Mon-Thurs 8am-8pm Fri 8am-6pm Sat 9am-1pm
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\*State holidays during Open Enrollment are Veteran's Day, Thanksgiving, Christmas, New Year's Day and Martin Luther King, Jr. Day.

\*\*Important: Fall River, Brockton and Lowell will only be in operation during the Open Enrollment period and their hours are subject to change. Please note that they are closed Thanksgiving Day. Their December and January holiday closures will be provided in future monthly messaging.

- Now that Open Enrollment has begun, the Health Connector call center has extended hours:

Mon-Fri	8am-9pm
Sat	9am-5pm
Sun	9am-5pm

- Informational materials for use during Open Enrollment, such as shopping guides and an overview of the ConnectorCare program, will be available on the Health Connector's resource page before November 1st ([www.mahealthconnector.org/help-center/resource-download-center](http://www.mahealthconnector.org/help-center/resource-download-center)) and are also enclosed in this packet of materials.

Bronze letter

- Bronze members will see a slight increase in premiums in 2016, but a more significant increase to their cost-sharing (the plan deductible, maximum out-of-pocket and copays).
- On November 2nd, a letter will be sent to 2015 Bronze plan enrollees alerting them to the increased cost-sharing and encouraging them to compare plans, shop around and enroll in a plan that they can afford and that will be best for them and their family. (See attached for talking points dedicated to this letter.)

SHINE Medicare letter

- As a result of the redetermination process, some current Health Connector enrollees were found eligible for Medicare coverage for 2016. If these individuals renew into a Health Connector Qualified Health Plan (QHP) and forgo coverage under Medicare, they will not be able to access financial assistance and may have to pay a penalty for Medicare.
- The Health Connector, in partnership with SHINE (Serving the Health Insurance Needs of Everyone), will send a letter to these individuals on November 3rd. The letter encourages them to enroll in Medicare coverage and lets them know that they will lose financial assistance if they stay in their Health Connector plan in 2016. It lets them know that they can get help enrolling in Medicare from the SHINE program. (See attached for talking points dedicated to this letter.)

"Shopping encouragement" e-mail

- As most unsubsidized and Advance Premium Tax Credit (APTC)-only members will see premium increases in their 2016 plans, the Health Connector wants to encourage its

unsubsidized and APTC-only members to shop around for a new plan if they don't like the plan they were renewed into for 2016.

- In the first week of November, an e-mail will be sent to current Health Connector unsubsidized and APTC-only enrollees to remind them that they can go online and shop for a new plan that better fits their needs for 2016. It highlights the new provider search tool to help them find plans that cover their doctors and lists the new locations where they can get in-person help picking a plan. (See attached for talking points dedicated to this letter.)

#### "Where to get help" e-mail

- This e-mail will be sent the second week in November to let ConnectorCare members know where they can go to get in-person help applying for and enrolling in coverage, highlighting the new walk-in center locations throughout the state. All six walk-in centers will be open beginning Monday, November 2nd. (See attached for talking points dedicated to this e-mail.)

#### Open Enrollment "Save the Date"

- This communication will be sent via e-mail and postcard to people who have an application in the system but have not enrolled in coverage (the "eligible but unenrolled"), letting them know Open Enrollment is starting and encouraging them to enroll in coverage. It will be sent from mid-to-late November.
- An important message in this communication is that if an individual wants to shop and enroll in coverage, they can log on and update their existing application; they do not need to start over with a new application.

#### Welcome letters

- Beginning in late November, members will begin receiving "welcome letters" that confirm their 2016 plan information and remind them to keep paying their premiums to stay enrolled in coverage.

#### Web Enhancements

- Shoppers will see several improvements to the shopping experience this Open Enrollment:
  - **Provider search tool:** The provider search tool helps individuals check which plans cover their doctors. Users will be able to:
    - Search, sort, or filter plans based on the participation of their preferred doctors (MDs/DOs), specialists or hospitals/acute care hospitals
    - See the doctor name, practice address that is closest to the user (if more than one address), specialty(ies), carriers/plans the doctors participates in and whether the doctor is accepting new patients for a particular plan
    - See counts of doctors in each available plan to evaluate network size
  - **Plan comparison tool:** This new tool will help users compare plan benefits for 2015 and 2016 health plans. Individuals can use it to compare their 2015 plan to the plan they were matched to for 2016, or they can compare their 2015 plan to other 2016 plans if they want to shop for new coverage.
  - **Gold and Silver filtering:** Since Gold and Silver plans are the most popular, shopping screens will automatically filter to display only Gold and Silver plans. Shoppers will see a pop-up message saying that they can turn the filter off to display other plans,

such as Platinum and Bronze, but that Gold and Silver are the default because they are most popular with consumers.

- **Network Flags:** Network flags were added to all shopping pages to indicate a plan's network size relative to each carrier's broadest provider network.

#### Key Takeaways:

- Open Enrollment begins on November 1st and is the time when anyone without health insurance can apply for coverage through the Health Connector.
- Remember, members who are happy with their health insurance plan, and do not have any reason to change their information and their plan, do not have to take action. As long as they **continue to pay their premiums**, they will be able to stay in their plan (or a similar renewal plan) into 2016.
- If a member changes their health insurance carrier for 2016, they must pay by the December 23rd deadline to secure their enrollment for January 1st, 2016 coverage.
- Encourage members to review their renewal plans, including monthly premium, out-of-pocket costs, and provider networks, even if they have the same plan as they did in 2015. While it may be the same plan or the most similar to their 2015 plan, some details in the plan benefit design may be different next year. New online tools, including the plan comparison tool ([www.MAhealthconnector.org/compare-plans](http://www.MAhealthconnector.org/compare-plans)) and provider search tool ([ProviderDirectory.MAhealthconnector.org](http://ProviderDirectory.MAhealthconnector.org)), make it easier for members to find the information they need in order to make an informed choice about their 2016 coverage.
- Of note, if members have an eligibility change that makes them eligible for a new program in 2016, they should pay special attention to the changes in their out-of-pocket costs and monthly premiums. Some members may need help in understanding why changes are happening and what their options are for finding a plan they can afford that meets their needs for 2016.