

<b>Title: Closed Enrollment Messaging</b>	
Dates:	<ul style="list-style-type: none"> <li>November 1, 2014</li> </ul>
Format:	<ul style="list-style-type: none"> <li>Open Enrollment Text Message</li> <li>Open Enrollment Babel (English and Spanish)</li> <li>New Payment Process Letter</li> </ul>
Target Audience:	<ul style="list-style-type: none"> <li>Commonwealth Care Members</li> <li>Qualified Health Plan (QHP) Members</li> <li>Qualified Dental Plan (QDP) Members with 12/31 coverage end date</li> </ul>
Objective:	<p>To promote Open Enrollment beginning on November 15, 2014 by adding text messages and/or a babel to current notices and letters. In addition, members will also receive information in their invoices related to upcoming changes to the payment process for Electronic Funds Transfer (EFT) or their bank's automatic bill pay system. The text message has been added to the following mailings; December invoices for QHP members and QDP members with a 12/31 coverage end date, NPP Disenrollment Letter, Welcome Notice and Confirmation Letter. The babel and New Payment System Letter will be added to December invoices for QHP and QDP members with a 12/31 coverage end date. Dental members will receive inserts and language in their invoices related to reapplication for their next plan year based on their anniversary date on a rolling basis.</p>
Notes:	<ul style="list-style-type: none"> <li>A modified version of the text message will be added to the following mailings on December 1, 2014; December invoices for Commonwealth Care members and QDP members with a 1/31 coverage end date, NPP Disenrollment Letter, Welcome Notice and Confirmation Letter. A modified version of the babel and New Payment System Letter will be added to December invoices for Commonwealth Care members and QDP members with a 1/31 coverage end date as well.</li> <li>Besides adding the text message, the content and purpose of the NPP Disenrollment Letter, Welcome Letter and Confirmation Letter will remain the same.</li> </ul>
Key Messages:	<ul style="list-style-type: none"> <li>Your current Health Connector plan will end December 31, 2014.</li> <li>If you are a Health Connector or temporary MassHealth member, you must complete a new application to enroll in a plan for 2015 coverage.</li> <li>To enroll in a new plan that starts January 1, 2015, you will need to apply, choose a plan and pay your first premium bill by December 23, 2014. You can apply through the new MAhealthconnector.org as early as November 15, 2014.</li> <li>If you are enrolled in a Health Connector dental plan, you will also need to complete a new dental application before your current plan ends in order to stay covered. Dental plans will end depending on the month when you enrolled. Be sure to check MAhealthconnector.org to find out when you need to apply in order to get new dental coverage for 2015 and avoid a gap in coverage.</li> <li>The Health Connector is switching to a new payment process in 2015.</li> <li>If you currently use your bank's automatic bill payment system to make one-time or recurring premium payments to the Health Connector, you must end that payment method through your bank after you pay your last premium for your current coverage. If you do not end your automatic payment method, money may be withdrawn from your bank account that will not be properly credited to your premium account.</li> <li>If you currently use an Electronic Funds Transfer to pay your monthly premium, your current automatic payments will end after your last premium payment is withdrawn from your account. If you want to continue using an Electronic Funds Transfer to pay for coverage that starts on January 1, 2015 or later, you must create a new Electronic Funds Transfer through MAhealthconnector.org.</li> <li>If you currently pay using check or money order, the address that you send your premium payment to will change after you pay your last premium. When you get the</li> </ul>

	first bill for coverage that starts in 2015, the new mailing address and your new account number will be on your first bill.
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## Communication Design:

### Open Enrollment Text Message:

Your current Health Connector plan will end December 31, 2014. This year, you must complete a new application before enrolling in a new plan for 2015 coverage. To enroll in a new plan that starts January 1, 2015, you will need to apply, choose a plan, and pay your first premium bill by December 23. You can apply through the new [MAhealthconnector.org](http://MAhealthconnector.org) as early as November 15.

If you are enrolled in a Health Connector dental plan, you will also need to complete a new dental application before your current plan ends in order to stay covered. Dental plans have different end dates, depending on the month when you enrolled. Be sure to check [MAhealthconnector.org](http://MAhealthconnector.org) to find out when you need to apply in order to get new dental coverage for 2015 and avoid a gap in coverage. The deadline for enrolling and paying your first premium is always the 23rd of the month before the first day of the month that you need coverage to start.

### Open Enrollment Babel:



**You must fill out a new Health Connector application**

All health plans end December 31, 2014. Members must complete a new application and enroll in a plan by **December 23** to avoid a gap in coverage.

If you are in dental coverage, you will also need to complete a new dental application before your plan ends to stay covered.

Apply through the new **[MAhealthconnector.org](http://MAhealthconnector.org)** as early as November 15.



### New Payment System Letter:



The Health Connector is switching to a new payment system in 2015.

Starting November 15, 2014, you will be able to go to the Health Connector's website, submit a new application for health coverage, and select a new insurance plan. **Your first premium payment must be received by December 23, 2014 for coverage starting on January 1, 2015.**

When you select a plan and review payment options, you will be able to create a new monthly payment option through your bank's online payment system, create an Electronic Funds Transfer option through [MAhealthconnector.org](http://MAhealthconnector.org), or pay by check or money order either by mail or by visiting our walk-in centers in Boston (133 Portland St.) or Worcester (146 Main St.). The Health Connector will send you a bill every month and payment will be due on the 23<sup>rd</sup> of each month.

**If you currently use your bank's automatic bill payment system to make one-time or recurring premium payments to the Health Connector, you must end that payment method through your bank after you pay your last premium for your current coverage.** If you do not end your automatic payment method, money may be withdrawn from your bank account that will not be properly credited to your premium account. If you want to continue using your bank's automatic bill payment system for coverage that starts on January 1, 2015 or later, you must create a new payment method through your bank's bill payment system. Search for "MA Health Connector" and enter your new billing account number, which you will receive after you complete your new application and receive your first bill. The account number will begin with 7.

**If you currently use an Electronic Funds Transfer to pay your monthly premium, your current automatic payments will end after your last premium payment is withdrawn from your account.** If you want to continue using an Electronic Funds Transfer to pay for coverage that starts on January 1, 2015 or later, you must create a new Electronic Funds Transfer through [MAhealthconnector.org](http://MAhealthconnector.org).

**If you currently pay using check or money order, the address that you send your premium payment to will change after you pay your last premium.** When you get the first bill for coverage that starts in 2015, the new mailing address and your new account number will be on your first bill.

Thank you for your membership with the Health Connector. We apologize for any inconvenience caused by this change in payment process.

Sincerely,

Massachusetts Health Connector

**Enrollment  
Assistor Talking  
Points**

- Your current Health Connector plan will end December 31, 2014.
- If you are a Health Connector or temporary MassHealth member, you must complete a new application to enroll in a plan for 2015 coverage.
- To enroll in a new plan that starts January 1, 2015, you will need to apply, choose a

	<p>plan and pay your first premium bill by December 23, 2014. You can apply through the new MAhealthconnector.org as early as November 15, 2014.</p> <ul style="list-style-type: none"><li>• If you are enrolled in a Health Connector dental plan, you will also need to complete a new dental application before your current plan ends in order to stay covered. Dental plans will end depending on the month when you enrolled. Be sure to check MAhealthconnector.org to find out when you need to apply in order to get new dental coverage for 2015 and avoid a gap in coverage.</li><li>• The Health Connector is switching to a new payment process in 2015.</li><li>• If you currently use your bank's automatic bill payment system to make one-time or recurring premium payments to the Health Connector, you must end that payment method through your bank after you pay your last premium for your current coverage. If you do not end your automatic payment method, money may be withdrawn from your bank account that will not be properly credited to your premium account.</li><li>• If you currently use an Electronic Funds Transfer to pay your monthly premium, your current automatic payments will end after your last premium payment is withdrawn from your account. If you want to continue using an Electronic Funds Transfer to pay for coverage that starts on January 1, 2015 or later, you must create a new Electronic Funds Transfer through MAhealthconnector.org.</li><li>• If you currently pay using check or money order, the address that you send your premium payment to will change after you pay your last premium. When you get the first bill for coverage that starts in 2015, the new mailing address and your new account number will be on your first bill.</li></ul>
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