HealthSource RI Open Enrollment 3

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Agenda

- Changes and Current Climate
- Goals for OE3
- Timeline
- Notices
- Consumer Assistance
- Communications
- Outreach
Changes and Current climate

- New leadership
- Officially an agency of Dept. of Administration
- Moved to 43 Cherrydale Ct., Cranston campus
- Budget reduced by 80%
- Impact of new financial climate:
  - Reductions in staffing, marketing, advertising, analytics, SHOP
  - Most remaining federal funds to complete UHIP, fix technology problems in the system
  - Walk-in center transitioned to Drop-off center
  - Contact Center hours reduced; no weekend hours
  - No Warwick walk-in this year
- New this year: automatic renewal

Open Enrollment 3: Goals

- Move to Self-service: streamlined web site
- Renew, Renew, Renew!
  - Automatic renewal function will help us retain customers
- Find and enroll the remaining uninsured
  - RI’s Health Insurance Study showed RI’s uninsured rate down to 5%
    - Almost half of remaining uninsured eligible for Medicaid
    - Another 40% may be eligible for financial help
    - More so than general population, uninsured are mostly males under 45 without children
Auto-renew Timeline

◆ **September/October**
  – HSRI will verify income with IRS
  – Watch the Mail postcard sent to customers (renewals)
  – Official notice sent to customers
  – Renewal packet sent to customers
◆ **November**
  – November 1: First day to shop for coverage
◆ **December**
  – December 23: Deadline to choose a different plan for January 2016
  – Deadline to pay for January and guarantee uninterrupted health, dental insurance
◆ **January**
  – January 31: Last day to shop for or make change to 2016 coverage
◆ **Ongoing through Open Enrollment**
  – Changes to plans

Auto-renewal Notice

What’s in it? Notice will announce the 2016 open enrollment period and explain the new auto-renewal process. The notice will include general text as well as tailored language for each customer’s individual situation.

◆ Each notice contains:
  – Introduction
  – Auto renewal box - Current plan, who is enrolled, and plan mapping after December 23 (date to choose a plan)
  – Tailored message – one of four scenarios
  – Closing text – enrollment timeline, financial help and change reporting, contact info
Auto-renewal Notice (con’t)

- General text/Introduction:
  - It’s time to renew
  - New plans and prices
  - By December 23, we’ll auto-renew you in current or similar plan
  - Still need to make a payment to activate coverage
  - If you don’t update income and household, we’ll use most recent data; could affect eligibility for financial help
  - Insurance company will send you a letter about any changes in coverage options, premium amount, deductibles & copays, benefits
  - Enrollment table: Current plan, who is enrolled and plan mapping after December 23 (date to choose a plan)

Auto-renewal Notice (con’t)

Tailored text: Four different customer scenarios for this notice

- 1. Customer does not qualify for tax credits because:
  a. They did not consent to share their tax information
  b. Their income was over 500% of Federal Poverty Level
  c. They did not file their taxes (Form 8962)

- 2. Customer might qualify for Medicaid

- 3. There is a discrepancy between customer reported income and IRS data [no additional messaging]

- 4. Customer has no changes and needs no special message
Renewal Packet

◆ **Watch the Mail Postcard: Early October**
  - Open enrollment November 1, 2015 - January 31, 2016
  - Renewal Packet sent in the next two weeks with new plan options, prices
  - Visit HealthSourceRI.com or call 1-800-840-4774

◆ **Renewal Packet: Mid to Late October**
  - Cover letter:
    - Important dates for picking a plan/payment deadlines for 2016 health insurance
    - Important information regarding auto enrollment
    - Ways and steps to enroll
  - Individual & Family Rate Sheet to compare plans and benefits
  - Ready to Enroll or Renew Checklist
  - Path to your Plan with tips for picking the right health coverage
  - Enrollment Events Calendar

Consumer Assistance

◆ Contact Center Hours
  - Mon, Wed – Fri  8:30 am – 5 pm
  - Tues.  8:30 am – 7 pm
◆ On-site roving assistance (limited)
◆ Drop-off Center – payments, documentation
◆ Dedicated Navigator Phone Line
◆ In person Assistance:
  - Navigators, CACs
  - Community enrollment events
Communications: Key Messages

- New customers:
  - You might qualify for financial help!
  - Emphasize the penalty that increases this year

- Existing customers:
  - Importance of filing 2014 federal taxes by Oct. 15
  - Encourage auto-renewal if customer likes their plan
  - Importance of change-reporting for 2016 coverage

- Self-service approach this year:
  - Drive people to web site first
  - In-person assistance – Events, Navigator & CAC appointments.
  - Contact Center 1-855-840-4774 (don’t use “HSRI” this year)

Communications: Advertising

- Much smaller budget this year
- Advertising will be weighted heavily for digital presence: Facebook, Twitter, Paid search, news sites, Pandora, Linked In, plus radio/Spanish radio and possibly TV spots for general awareness. Little to no print advertising.
- Ads will begin to run in October through OE3
Thank you

- Questions
- Comments
- Concerns

HealthSource RI Open Enrollment 3
Outreach & Community Integration Project
AGENDA

- Outreach Activities in 2015
- Community Integration Project
- Q&A

Outreach 2015: Goals

- **Assistance for New Enrollees**
  - Face to face help for new customers – either QHP or Medicaid
  - Focus on insurance plan education – making sure Rhode Islanders are purchasing the plans most beneficial to them

- **Help for Re-Enrolling Customers**
  - Assistance with choosing a plan
  - Answering questions and referring for additional help
### 23 Outreach Events Scheduled throughout Rhode Island

- Focus on Northern RI, Greater Providence, Kent County, East Bay, South County, and Westerly
- Customers can get help choosing a plan, enrolling, and finding more information
- Some may complete their enrollments and others may have to submit documents or payment.
- Staff will include HSRI Outreach Team members, Navigators, and other HSRI staff members
- Our Event Calendar is in your packet, and we can provide electronic copies so that you can share it.

### 2nd Annual Carrier Enrollment Fair on December 1

- Our 2014 Carrier Enrollment Fair was a success, and so our second annual Fair is December 1, at the Sheraton Hotel on Post Road
- We will be joined by Blue Cross & Blue Shield of Rhode Island, Delta Dental, Neighborhood Health Plan of Rhode Island, and UnitedHealthcare
- Carriers will provide information on their products and services
- HealthSource RI will provide enrollment assistance and renewal help
- We will create an invitation soon – we’d appreciate your help publicizing the Fair!
Community Integration Project

- Our Community Integration Project is creating sustainable outreach capacity throughout the state
- Working with state agencies, nonprofit/social service organizations, and professional associations to share information about HSRI insurance options this year and into the future
- Creating a range of opportunities for these organizations:
  - Posting information on websites
  - Blog posts
  - Events
- We’d love to work with you! Call us at 443-4307

HealthSource RI Outreach Team

Questions?