

HealthSource RI Open Enrollment 3

Anya Rader Wallack, Director

Information Survey (HIS)

1

Agenda

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

2

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

3

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

4

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

5

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

6

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)

7

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

8

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

9

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

10

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 apptmts.
 - Contact Center 1-855-840-4774 (don't use "HSRI" this year)

11

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

12

Thank you



- ◆ Questions
- ◆ Comments
- ◆ Concerns



HealthSource RI Open Enrollment 3 *Outreach & Community Integration Project*

Health Information Survey (HIS)

AGENDA



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

15

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

16

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.

17

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!

18



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

19



HealthSource RI Outreach Team

◆ Questions?

20