



Open Enrollment II

November 15, 2014 - February 15, 2015



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Open Enrollment 2015

Between November 15th of 2014 and February 15th of 2015, Rhode Islanders had their second opportunity to purchase health insurance during HealthSource RI's (HSRI's) open enrollment period. The story of that 2015 open enrollment period can be encapsulated in one word: growth.

In 2015, HealthSource RI saw a steady increase in enrollments. The number of individuals purchasing health insurance through HealthSource RI grew by 20% and more than 9,000 new customers joined the marketplace. The number of small businesses enrolled in HealthSource RI's Small Business Health Options Program (SHOP) also grew substantially. There were nearly five times as many employees receiving health insurance through SHOP in January of 2015 than there were in 2014.

In all, the state enrolled 30,001 people, more than 40% of all Rhode Islanders who are eligible to purchase health insurance through a health insurance exchange, making HealthSource RI one of the top-performing state based marketplaces in the country. Volumes at HealthSource RI's contact center, website and community enrollment locations reflected this customer growth. Calls, walk-in visits and clicks reached new heights in 2015.

Customers also enjoyed an expanded menu of health insurance options. Individuals purchasing health coverage could choose between 21 different health plans, up from 12 options in 2014. For the 2015 open enrollment period, UnitedHealthcare of Rhode Island offered individual insurance for the first time and Neighborhood Health Plan of Rhode Island opened its offerings to Rhode Islanders of all income levels.

HealthSource RI is committed to connecting Rhode Islanders with high quality, affordable health insurance options well beyond 2015. This report details our progress so far.

QUICK FACTS:

- 82% of HealthSource RI's 2014 customers renewed their coverage for 2015
- 60,547 Medicaid eligibility determinations were made by HealthSource RI's integrated eligibility and enrollment system during Open Enrollment 2015
- In 2015, Blue Cross Blue Shield of Rhode Island went from capturing almost all of the market in 2014 to splitting the majority of enrollments with Neighborhood Health Plan of Rhode Island
- 88% of HealthSource RI's 2015 enrollees are receiving federal tax credits
- 77% of SHOP enrolled employers have selected the full choice model



HealthSource RI: “No Wrong Door” Enrollment System

HealthSource RI is dedicated to helping all Rhode Islanders access health coverage.

HealthSource RI’s system enrolls customers for both commercial health insurance and the state’s Medicaid program.

During 2015 Open Enrollment, renewing customers were able to access their account and complete an application for 2015, while new customers were able to create an account and apply for coverage.

104,443

Individuals were determined eligible for 2015 coverage during the Open Enrollment Period

43,896

Individuals were determined eligible to purchase Exchange coverage

60,547

Individuals were determined eligible for Medicaid/CHIP





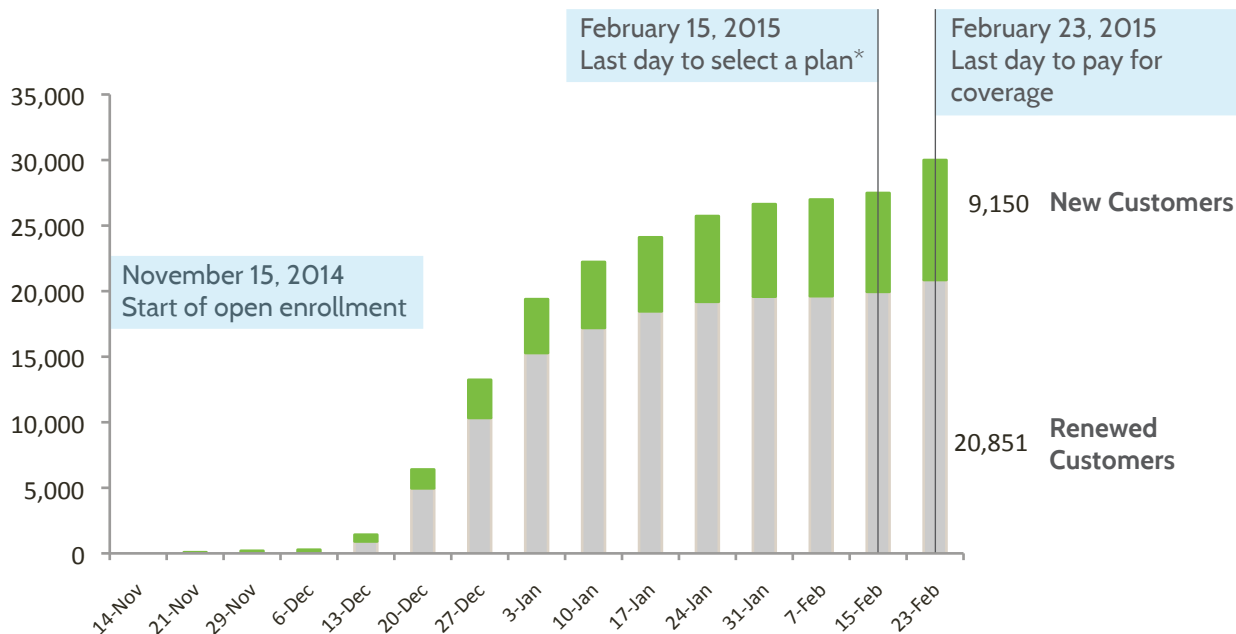
Open Enrollment 2015: At a Glance

HealthSource RI's 2015 open enrollment period ran from November 15th, 2014 - February 15th, 2015. February 23rd was the last day to pay for coverage.*

HealthSource RI's system enrolls customers for both commercial health insurance and the state's Medicaid program.

During 2015 Open Enrollment, renewing customers were able to access their account and complete an application for 2015, while new customers were able to create an account and apply for coverage.

Open Enrollment Period 2015: Renewed and New Customers

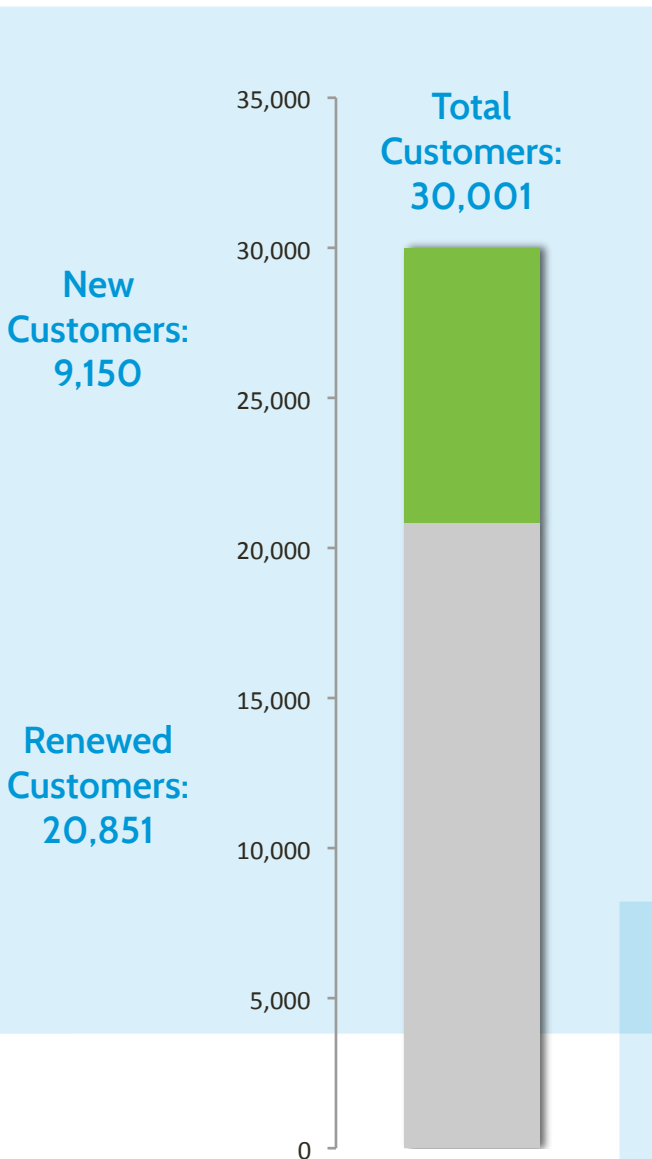


*On February 15th, The HealthSource RI contact center was closed due to severe weather. Any customers affected by the closure had until February 23rd to pick a plan.

Renewal rates peaked in late December and early January, corresponding to the deadlines to avoid a gap in coverage in 2015. New customers enrolled at faster rates leading up to February 15th, the last official day of open enrollment. Of the customers who visited HealthSource RI and picked a plan, 95% completed the enrollment process by paying for their first month of coverage.



Open Enrollment 2015: Renewing and New Customers



New Customers (9,150)

- About **75%** of new customers had no previous interaction with HealthSource RI
- **25%** set up an account in 2014 but didn't officially enroll until 2015

Renewed Customers (20,851)

- **70%** of 2015 enrollments were customers renewing their coverage
- **82%** of HealthSource RI's 2014 customers returned to the marketplace and renewed their coverage

Customer Growth

- Up **20%** from December 31st, 2014 (4,713 additional customers)
- Up **16%** from end of 2014 Open Enrollment (4,234 additional customers)

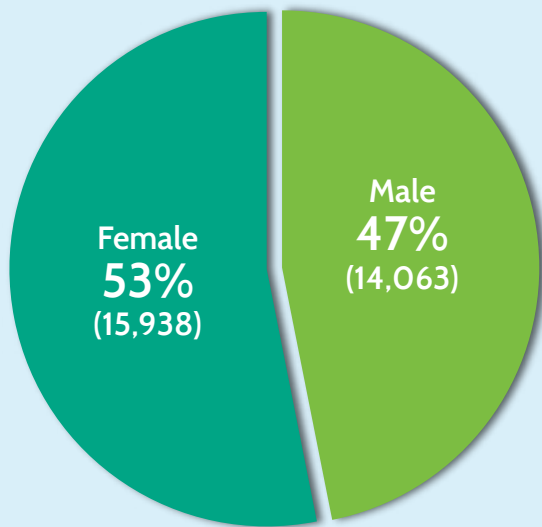
During the 2015 open enrollment period, 20,851 existing customers renewed their coverage. An additional 9,150 signed up for health insurance through HealthSource RI for the first time, for a total of 30,001 enrollments.

This total reflects a 20% increase in customers from the end of 2014 and a 16% increase in customers from the end of the 2014 open enrollment period.

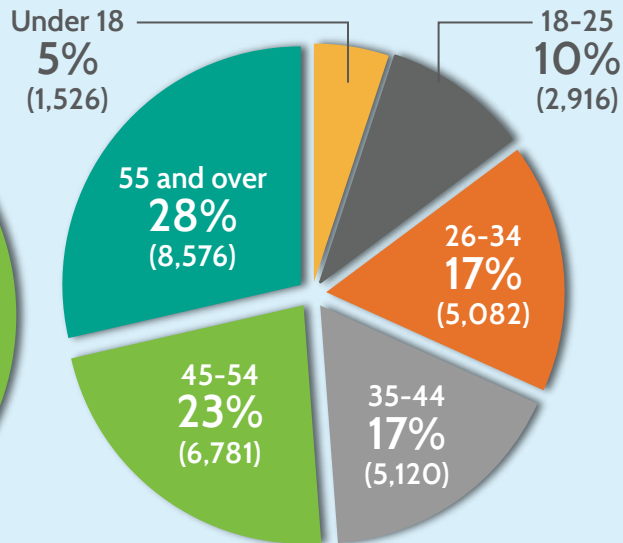


2015 Enrollee Demographics

2015 Enrollments by Gender



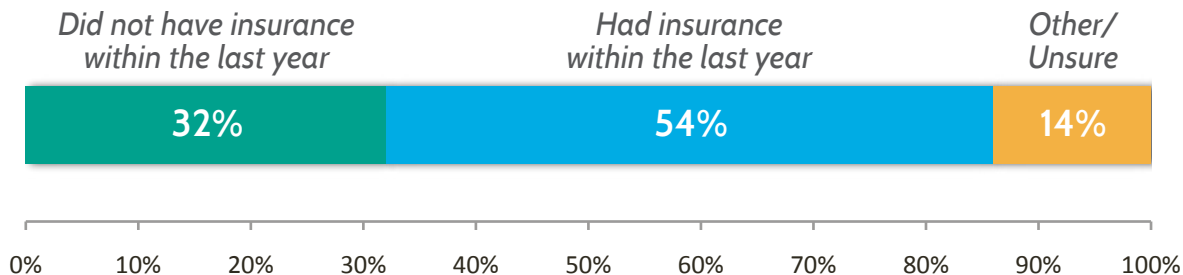
2015 Enrollments by Age



The age and gender profile of HSRI's 2015 enrollees did not differ significantly from the age and gender profile of 2014 enrollees.

Prior Coverage Status of 2015 New Customers.

Of the new HealthSource RI customers that reported their past health insurance status, 32% said they had gone without health insurance for more than a year. Of those, 50% had been uninsured for more than three years.



Of those that did not have insurance within the last year:

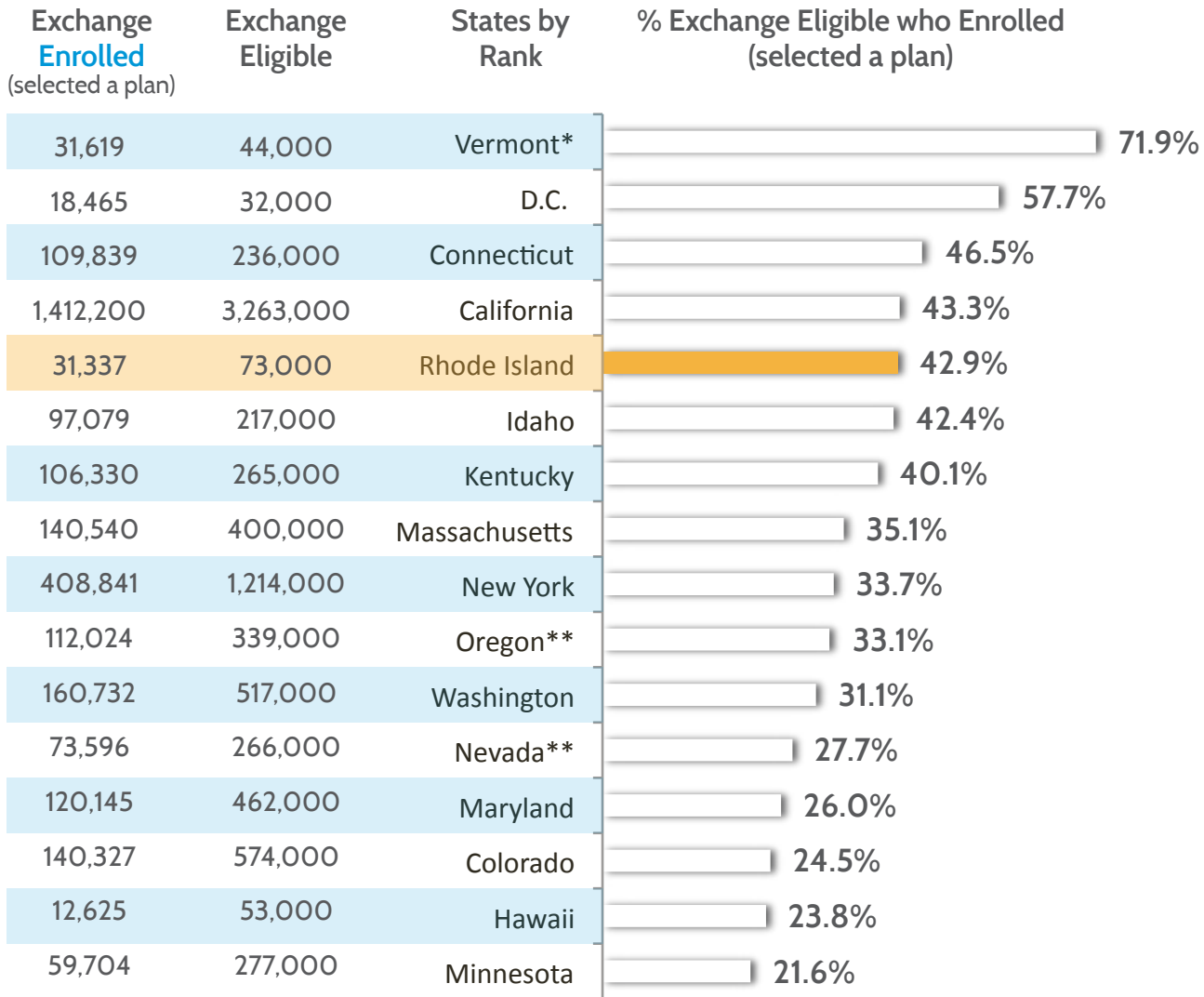
- 50% Had insurance 1-3 years ago
- 38% Had insurance more than 3 years ago
- 12% Never had insurance

n = 3,113 (*Data comes from an optional question on the 2015 HealthSource RI application. Only 30% of new customers provided an answer to the question, "When were you last covered by any type of insurance?")

Open Enrollment 2015: State-to-State Comparison

HSRI remained a top performing state-based exchange in Year Two – enrolling more than 40% of its estimated target market

Exchange eligible people are legal residents who are currently uninsured or do not have access to employer health insurance. This number does not count low income residents who qualify for Medicaid.



Enrollment is reported in terms of plan selections (paid and unpaid) in line with the reporting conventions of ASPE's 2015 March Enrollment Report; by final paid enrollment counts, Rhode Island enrolled 41.1% of its target market (42.9% of the target market had selected a plan, including plan selections as yet unpaid at the end of the period)

* Vermont has a mandate that requires residents purchasing coverage in the Individual Market do so through the state marketplace

** Oregon and Nevada are state-based exchanges using Healthcare.gov for 2015 enrollment

Kaiser Family Foundation Estimated Number of Potential Marketplace Enrollees, 2014

<<http://kff.org/health-reform/state-indicator/marketplace-enrollment-as-a-share-of-the-potential-marketplace-population-2015/>>

Department of Health and Human Services, ASPE, Health Insurance Marketplaces 2015 Open Enrollment Period: March Enrollment Report, February 22 2015

<<http://kff.org/health-reform/state-indicator/marketplace-enrollment-as-a-share-of-the-potential-marketplace-population-2015/>>



2015 Plan Options

In 2015, HealthSource RI offered 21 plans for individuals and families, up from 12 plans in 2014

Monthly Premium (21 Year Old)	Individual Market Covered Lives by Plan	30,001	100%	New for 2015
	Gold	3,852	13%	
\$239	Neighborhood PLUS	575	2%	
\$241	UnitedHealthcare Gold Compass HSA 1300	154	1%	✓
\$249	UnitedHealthcare Gold Compass 1000	122	0%	✓
\$274	BlueSolutions for HSA Direct 1500/3000	1,229	4%	
\$294	VantageBlue Direct Plan 1000/2000	454	2%	
\$299	VantageBlue SelectRI Direct 500/1000	1,319	4%	
	Silver	19,475	65%	
\$191	Neighborhood COMMUNITY	9,678	32%	✓
\$203	Neighborhood VALUE	2,040	7%	
\$212	UnitedHealthcare Silver Compass HSA 2000	537	2%	✓
\$223	BlueSolutions for HSA Direct 2600/5200	4,475	15%	
\$226	UnitedHealthcare Silver Compass 3500	78	0%	✓
\$248	Vantage Blue Direct Plan 3000/6000	1,569	5%	
\$251	Vantage Blue SelectRI Direct 3000/6000	1,097	4%	
	Bronze	6,508	22%	
\$157	Neighborhood SECURE	2,138	7%	✓
\$175	BlueSolutions for HSA Direct 5000/10000	1,712	6%	
\$178	VantageBlue Direct Plan 5800/11600	1,474	5%	
\$178	UnitedHealthcare Bronze Compass HSA 5500	52	0%	✓
\$184	Modified VantageBlue Direct Plan 5800/11600	44	0%	✓
\$184	VantageBlue SelectRI Direct 5800/11600	1,063	4%	
\$197	UnitedHealthcare Bronze Compass 4700	24	0%	✓
	Catastrophic	166	1%	
\$156	Basic Blue Direct	166	1%	

✓ 9 new plans in 2015

Average Individual Premiums

For all Exchange enrollees with March 2015 coverage

Average full premium paid: \$352.27 per person

Average premium paid after tax credits: \$110.18 per person



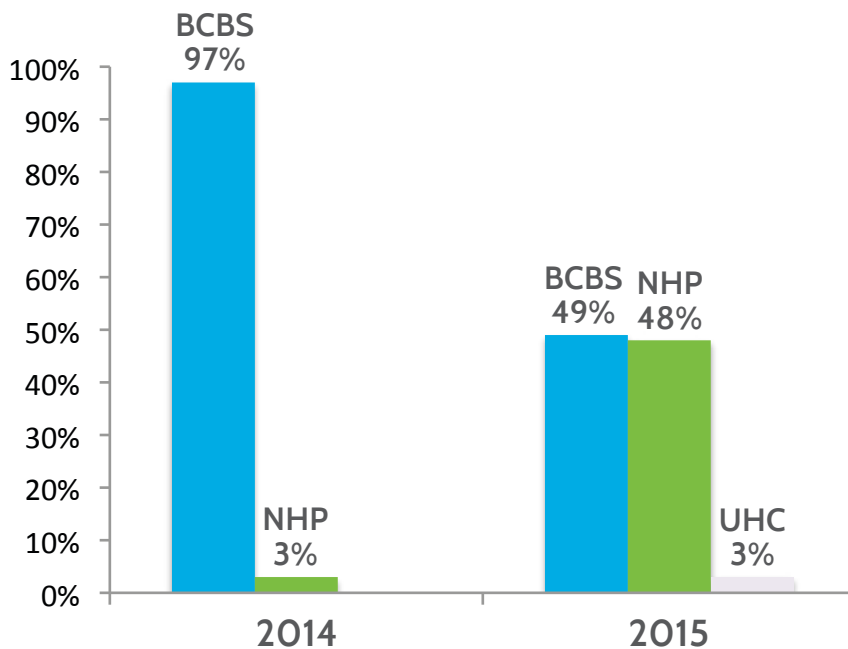


Carrier Market Share

Market share among Rhode Island's insurance companies changed dramatically from 2014 to 2015

In 2015, Blue Cross Blue Shield of Rhode Island went from capturing almost all of the market in 2014 to splitting the majority of enrollments with Neighborhood Health Plan of Rhode Island.

Enrollment by Health Insurance Carrier: 2014 vs. 2015



BCBS: Blue Cross & Blue Shield of Rhode Island
NHP: Neighborhood Health Plan of Rhode Island
UHC: UnitedHealthcare

*UnitedHealthcare did not offer coverage on the Individual Market in 2014

The 2015 open enrollment period brought additional health insurance carriers to the marketplace.

- UnitedHealthcare of Rhode Island offered individual insurance for the first time.
- Neighborhood Health Plan of Rhode Island went from limiting its insurance to Rhode Islanders at or below 250% of the Federal Poverty Level to selling coverage to Rhode Islanders of all income levels.

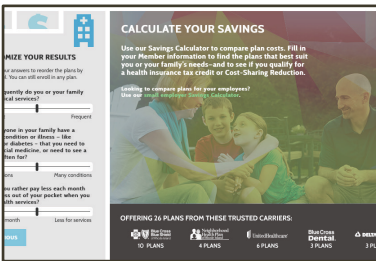


2015 Consumer Support Tools

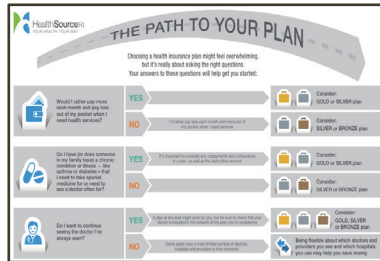
HealthSource RI encouraged customers to thoughtfully compare their new health insurance options in 2015

HealthSource RI developed tools to help residents make educated decisions about their health insurance choices. These tools included:

- A redesigned website with a new “savings calculator” to help customers quickly estimate the cost of their insurance
- An enrollment packet with information about how to select a plan
- Rate sheets to help customers navigate their new options



HealthSource RI's savings calculator had more than 27,000 unique page views

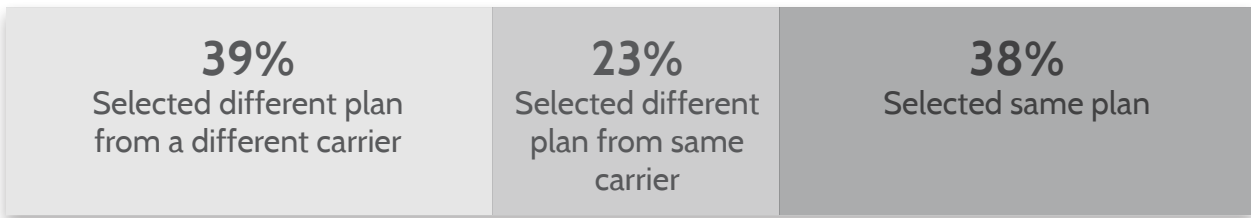


All returning customers received an enrollment packet

Insurance Company	BCBSRI	BCBSRI	BCBSRI	NHPR	LHC
Basic Plan Information					
Plan Name	BlueCross BlueShield of Rhode Island	BlueCross BlueShield of Rhode Island	BlueCross BlueShield of Rhode Island	BlueCross BlueShield of Rhode Island	BlueCross BlueShield of Rhode Island
Model Lead	50%	50%	50%	50%	50%
Monthly Premium (21-year-old)	\$274	\$274	\$274	\$274	\$274
Annual Premium (21-year-old)	\$3,288	\$3,288	\$3,288	\$3,288	\$3,288
ACA Qualified	✓	✓	✓	✓	✓
How You Get Your Care					
Network Type	PPO-plan, Health Maintenance Organization	PPO-plan, Health Maintenance Organization	PPO-plan, Health Maintenance Organization	PPO-plan, Health Maintenance Organization	PPO-plan, Health Maintenance Organization
Network Options	BlueCross BlueShield of Rhode Island	BlueCross BlueShield of Rhode Island	BlueCross BlueShield of Rhode Island	BlueCross BlueShield of Rhode Island	BlueCross BlueShield of Rhode Island
Out of Network Coverage, Non-Emergency	Yes	Yes	Yes	Yes	Yes
Maximum Out of Pocket					
Maximum Out of Pocket (MOOP) Family	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000

Rate sheets were included in every renewal packet and posted on HealthSourceRI.com

More than 60% of returning customers chose a different plan in 2015

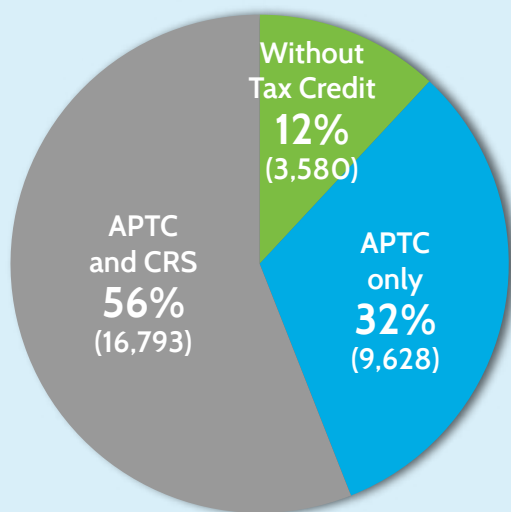


62% of renewals selected a different plan for 2015



2015 Financial Assistance

A majority of HealthSource RI customers received financial assistance in 2015 in the form of tax credits and cost sharing reductions



HealthSource RI Enrollments by Financial Assistance

88% of HSRI's 2015 customers are receiving **Advanced Premium Tax Credits (APTCs)** to reduce the cost of their monthly premiums.

56% of HSRI's 2015 customers are also receiving **Cost Sharing Reductions (CSRs)** to reduce their out of pocket expenses, such as co-pays and deductibles.

Individuals qualify for financial assistance based on their household income and family size

For example, a single person will qualify for Advanced Premium Tax Credits (APTCs) if he or she earns less than about \$47,000 a year. Single people earning under \$29,400 also qualify for cost sharing reductions (CSRs). These income ranges go up as family size increases.

See the example below to see estimated savings for a 40 year old single person buying a silver level plan:

Price range for 40 year old individual buying a silver plan

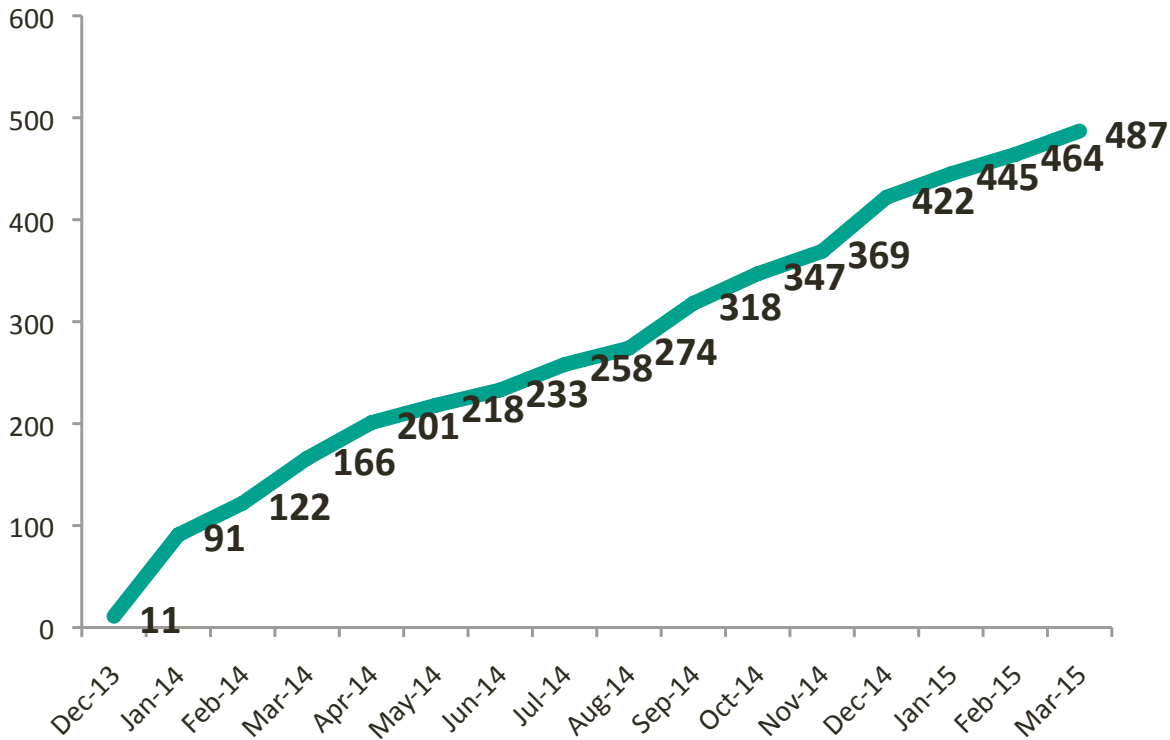
		Income (1 member household)	Monthly Premium	Deductible
Without Tax Credit		\$47,000	\$260	\$2,800
With Tax Credit	APTC Only	\$29,175	\$197	\$2,800
	APTC and CSR	\$23,340	\$123	\$400
		\$17,505	\$59	\$0



SHOP Small Business Market: Enrollments to Date

Enrollment in SHOP has increased consistently since the program's inception

Total Enrolled Employers (Paid)
As of Month End



SHOP Enrollments *As of March End 2015*

487 Employers
1,992 Employees
3,477 Lives

90% of SHOP's 2014 enrollments have renewed their coverage for 2015

The number of employers covered through SHOP has nearly doubled in 2015.

SHOP Small Business Market: Full Choice Model

The full employee choice model allows employees to use a set contribution from their employer to pick any health insurance option on HealthSource RI

77% of employers with 2 or more employees are enrolled in the Full Choice Model

	Full Choice		Single Plan	
Employers (2+ Employees)	280	77%	84	23%
Employees	1,667	82%	355	18%
Lives	2,896	83%	573	17%

Full Choice Model

Small businesses taking advantage of the Full Choice Model select a “reference plan” to determine how much money they will spend per employee on health insurance.

Employees can either stay with the reference plan their employer selected, buy a more expensive plan and pay the difference or buy a less expensive plan and pay less for their share of health insurance.

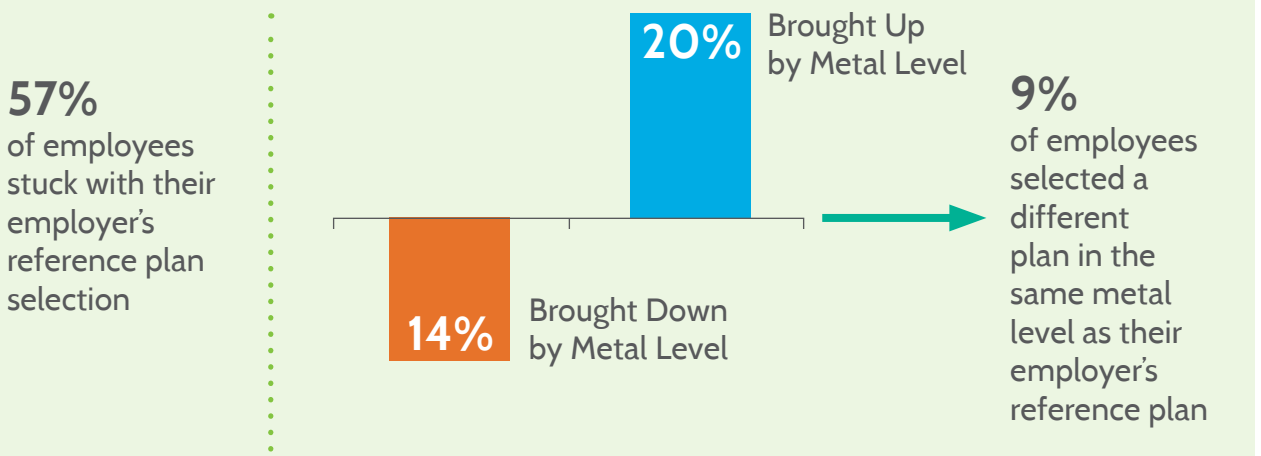
In 2015, HealthSource RI launched ALEX—an interactive tool that guides employees through their plan options and helps them choose the coverage that best fits their needs.

Forty three percent of employees enrolled in the Full Choice Model chose a different plan than the reference plan selected by their employer. Of those employees:

- 14% bought a plan from a less expensive metal level
- 20% bought a plan from a more expensive metal level
- 9% bought a different plan from the same metal level

Employee plan decisions within the Full Choice Model

Selection relative to employer reference plan



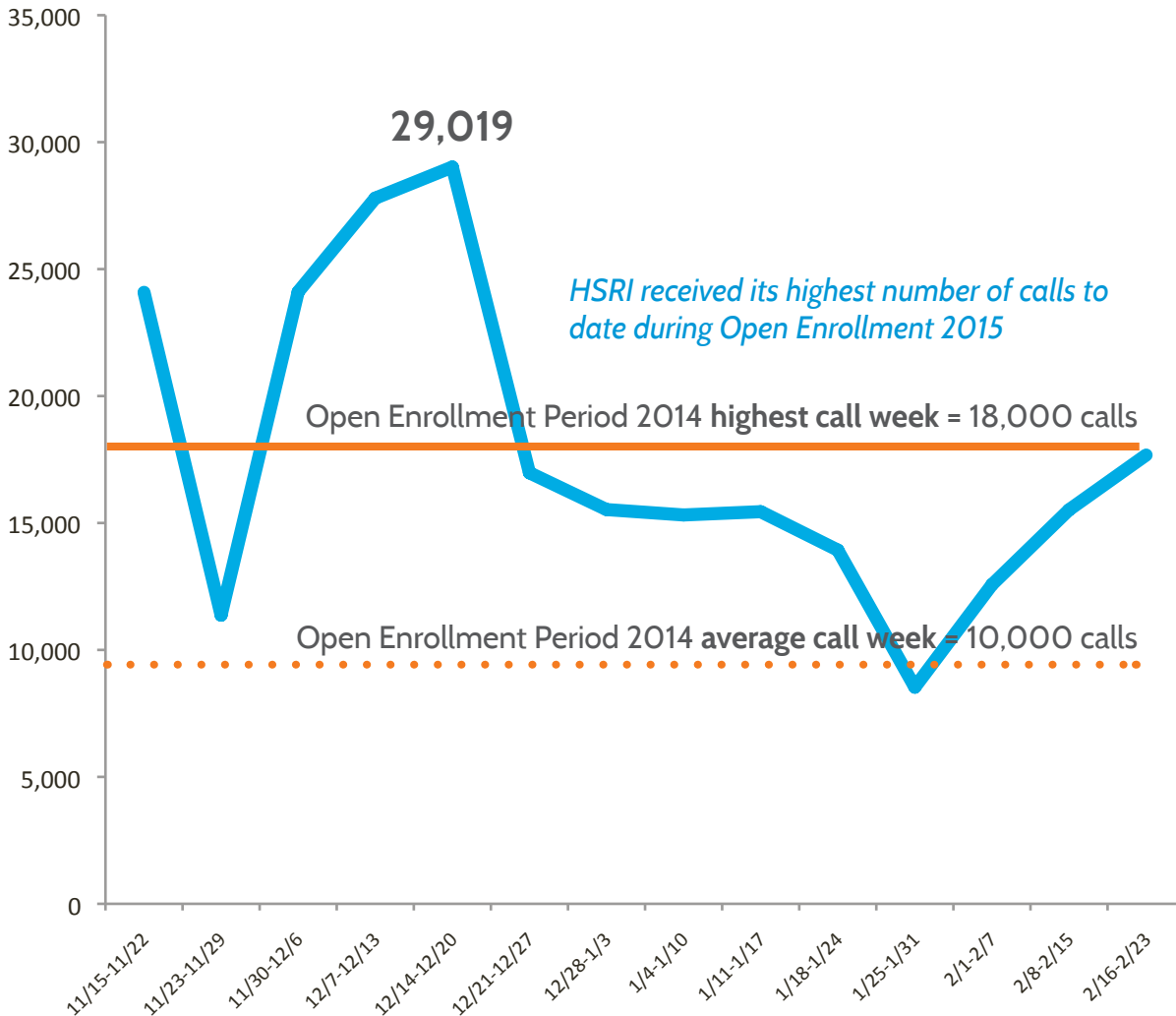


Open Enrollment 2015: Phone Calls

Call, Walk in and Website volumes reached new heights in 2015

Inbound Calls Received : 247,863

November 15, 2014 – February 23, 2015



Call volume spiked during the days leading up to the deadline to renew coverage for January 1st, 2015.

The contact center received more than 29,000 calls the week of December 14th, reflecting a 60% increase from the busiest week during the 2014 open enrollment period.

Average call volume was also up during the 2015 open enrollment period. The contact center averaged 17,000 calls a week, compared to an average of 10,000 in 2014.



Open Enrollment 2015: *HealthSourceRI.com*

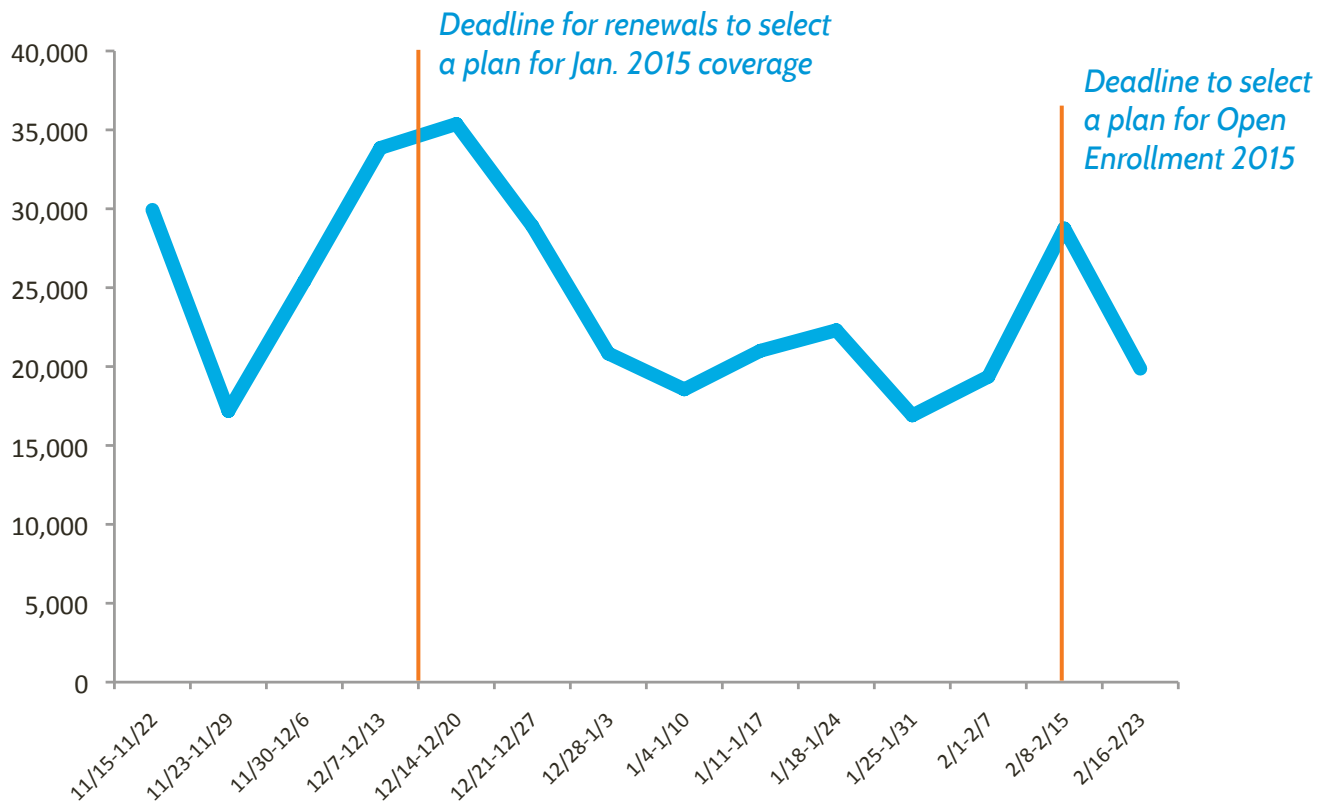
Website Activity on *HealthSourceRI.com*

November 15, 2014 – February 23, 2015

Website Visits (number of times people visited the site) : **338,238**

Unique Visitors (number of unique people who visited the site): **169,059**

Website Visits to *HealthSourceRI.com* by week



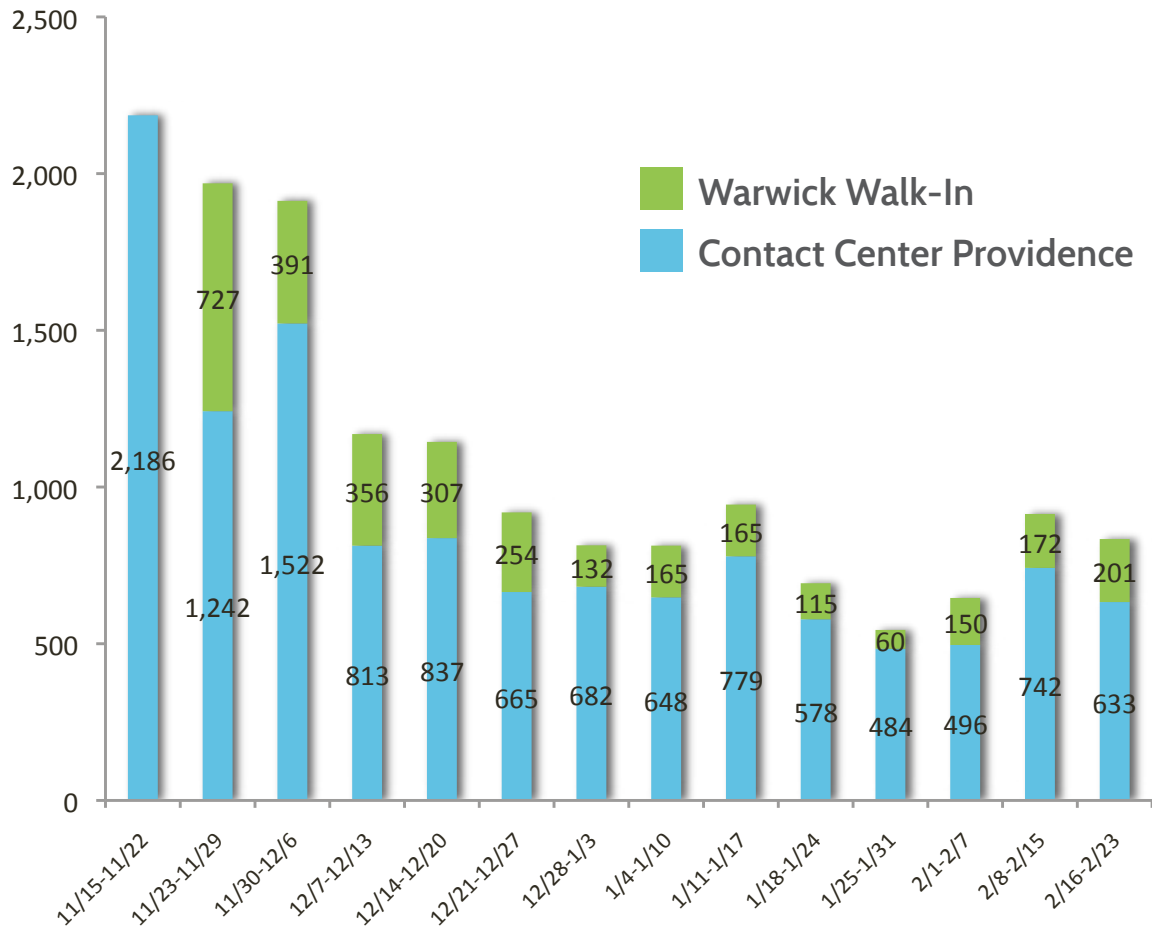
Website visits to *HealthSourceRI.com* spiked in the days leading up to the deadlines to sign up and pay for health insurance coverage.



Open Enrollment 2015: Walk-In Customers

Walk-In Customers Received : 15,502 Total
November 15, 2014 – February 23, 2015

Providence Contact Center Visits: 12,307
Warwick Satellite Visits: 3,195



	11/15-11/22	11/23-11/29	11/30-12/6	12/7-12/13	12/14-12/20	12/21-12/27	12/28-1/3	1/4-1/10	1/11-1/17	1/18-1/24	1/25-1/31	2/1-2/7	2/8-2/15	2/16-2/23
Total Walk Ins	2,186	1,969	1,913	1,169	1,144	919	814	813	944	693	544	646	914	834

Demand for walk in assistance dramatically exceeded expectations during HealthSource RI's first Open Enrollment Period. During Open Enrollment 2015, HealthSource RI once again opened a satellite walk in center in Warwick, which helped reduce the number of visits at the Providence Walk In Center.



Open Enrollment 2015: Community Based Enrollment Assistance

Navigators and Certified Application Counselors provided additional in-person enrollment assistance to individuals and families

In 2015, HealthSource RI expanded the number of community organizations helping Rhode Islanders enroll in coverage by creating a Certified Application Counselors (CAC) program. Certified Application Counselors are from organizations that have volunteered to offer free and unbiased in-person enrollment assistance.

Those Certified Application Counselors joined the existing network of grant funded navigator organizations working around the state to provide outreach and enrollment assistance. The navigator program was launched in 2013 during the first enrollment period.

Both navigators and certified application counselors are managed, trained and certified by the Rhode Island Health Center Association (RIHCA)

During the 2015 open enrollment period there were:

- A total of **34** navigator and certified application counselor agencies
- Approximately **170** navigators and certified application counselors
- **4,224 unique visits** to HealthSource RI's online navigator directory.

Navigators also provided ongoing account support throughout the year. Between July 2015 and December 2014:

- **Navigators engaged with over 22,000** HealthSource RI accounts
- Or approximately 13% of all existing accounts

*Navigator category includes federally-funded "In-person Assisters"

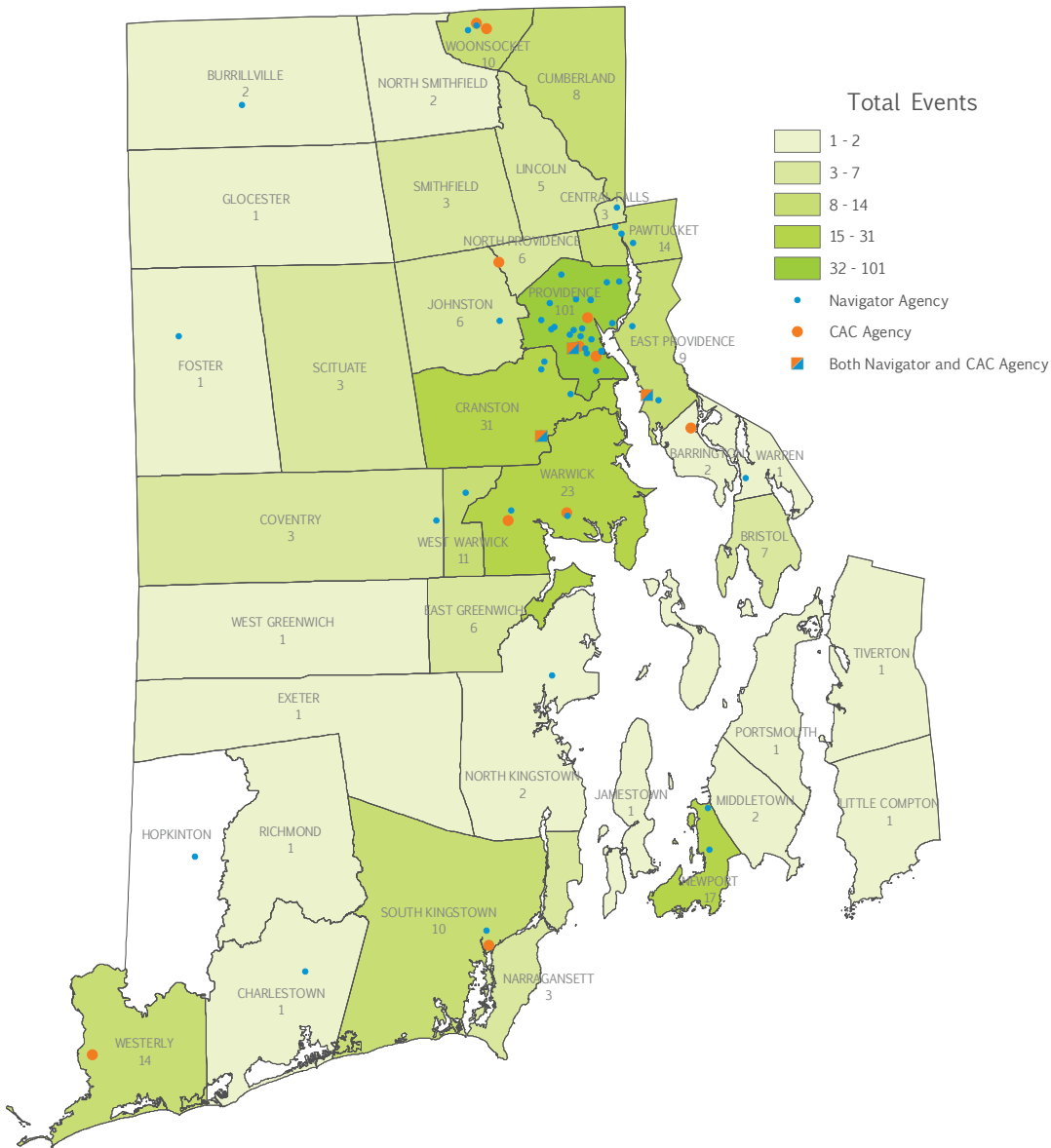
Open Enrollment 2015: Community Based Enrollment Assistance



HealthSource RI's outreach team conducted more than 300 enrollment and educational events across the state

HealthSource RI: Outreach Events by Municipality

Outreach events by HSRI Outreach Team and Navigators
7/2/2014 through 2/25/2015



The Providence Plan
provplan.org
04.2015

RI State Plane Feet, NAD83

Data Sources: RIGIS, ProvPlan, HealthSource RI