



## **Open Enrollment 2016**

Rhode Island's third open enrollment period for Individuals and Families  
from November 1, 2015 – January 31, 2016



<b>Executive Summary</b> .....	3
<b>Individual Market</b>	
<b>Coverage</b>	
HealthSource RI: “No Wrong Door” Enrollment System .....	4
Open Enrollment 2016: At a Glance .....	5
Open Enrollment 2016: New and Renewing Customers .....	6
Open Enrollment: Year-over-year Growth .....	7
2016 Enrollee Demographics .....	8
2016 Enrollments by Geography .....	9
<b>Choice</b>	
Health Insurers’ Market Share .....	10
Plan Options .....	11
Auto Renewal Choices .....	12
Consumer Support Tools .....	13
<b>Cost</b>	
Financial Help .....	14
<b>Open Enrollment 2016</b>	
<b>Customer Volume</b>	
Phone Calls .....	15
HealthSourceRI.com .....	16
<b>In-person Assistance</b>	
Community-based Enrollment Assistance .....	17
<b>Conclusion</b> .....	18



## Open Enrollment 2016

HealthSource RI (HSRI) held its third open enrollment period between November 1, 2015, and January 31, 2016. During this time, Rhode Island individuals and families who were without access to employer or government-sponsored health insurance were eligible to enroll for health coverage. Existing customers could also renew their plans purchased in 2015 through HealthSource RI and by the end of 2015, 32,203 members were enrolled in coverage.

In the spring of 2015, the General Assembly endorsed Governor Gina Raimondo's plan to keep HealthSource RI as a state-based exchange by establishing it in statute as a division of state government as well as approving a sustainability plan as part of the budget. The sustainability plan included an assessment on medical and dental insurance premiums which mirrors the federal assessment used to fund Healthcare.gov and decreased HSRI's budget by approximately 80 percent over two years.

A survey conducted during spring 2015 last summer estimated the state's uninsured rate had dropped from 11 percent in 2012 to an estimated five percent at the end of open enrollment 2015, leaving just under 50,000 Rhode Islanders still without insurance coverage. Approximately 27,000 of these were eligible to purchase coverage through HealthSource RI, an estimated 75 percent of which were eligible for some form of financial assistance to reduce their premium.

These survey results informed lean and primarily paid social media advertising and geo-targeted outreach campaigns and the end of open enrollment goal of just over 35,000, including 8,000 new customers. Notwithstanding its shrinking budget and challenges to providing in-person customer assistance, HealthSource RI enrolled 34,888 individuals or 99.5 percent of its targeted enrollment for coverage in 2016.

# QUICK FACTS:

- 83% of HSRI's 2015 customers renewed their coverage for 2016
- 8,029 new customers enrolled in coverage for 2016
- 57,876 Medicaid eligibility determinations were made by HealthSource RI's integrated eligibility and enrollment system during Open Enrollment (OE) 2016
- 88% of HSRI's 2016 enrollees are receiving federal financial help



# 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.

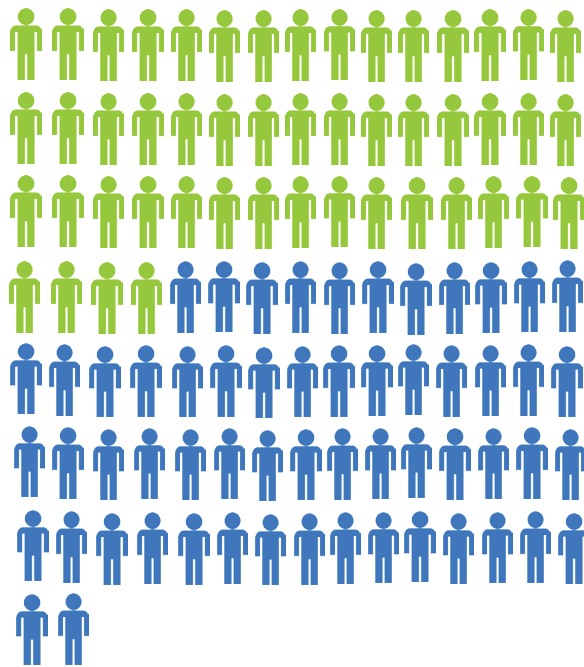
During Open Enrollment (OE) 2016, renewing customers could either actively select a new plan or let HealthSource RI automatically renew their insurance for 2016, while new customers were able to create an account and apply for coverage.

**107,056**

Individuals were determined eligible for 2016 coverage during the Open Enrollment Period

**49,180**  
Individuals were determined eligible to purchase commercial insurance

**57,876**  
Individuals were determined eligible for Medicaid/CHIP



HealthSource RI saw a 12% increase in Rhode Islanders who were determined eligible to purchase commercial health insurance (up by 5,284 from 43,896 in OE 2015).

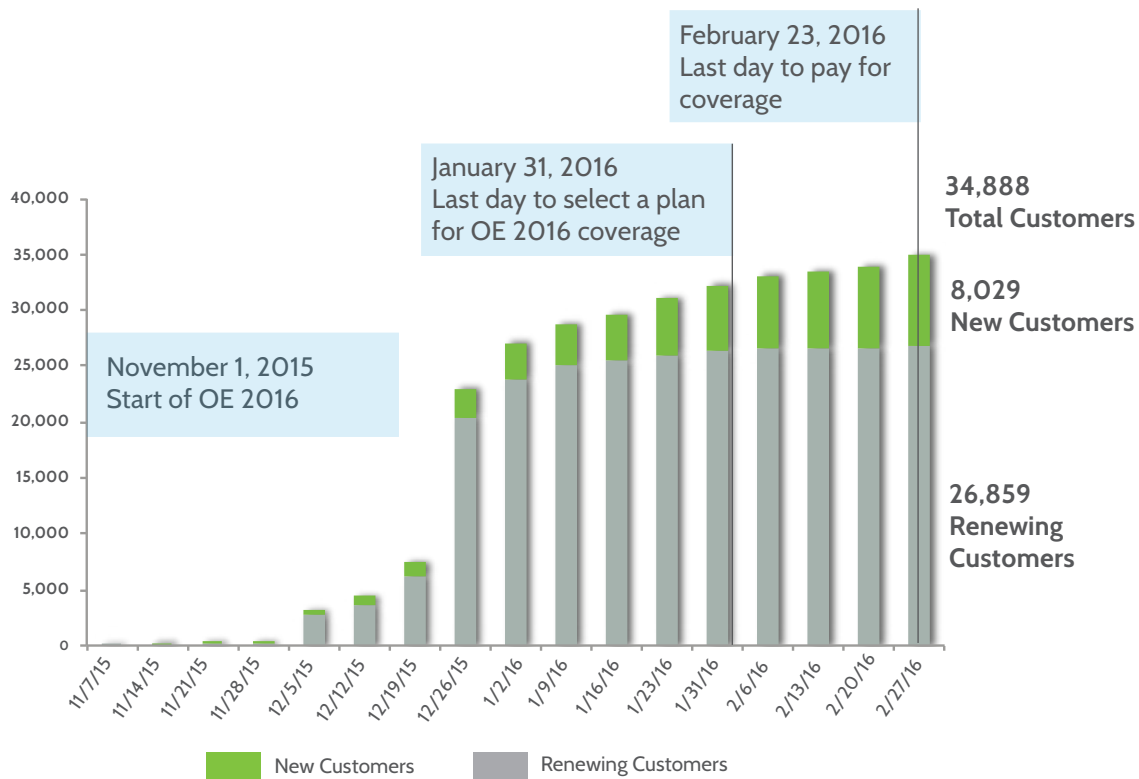
However, there was a 4% decrease in Rhode Islanders who were determined eligible for Medicaid/Rite Care (down by 2,671 from 60,547 in OE 2015).



## Open Enrollment 2016: At a Glance

HealthSource RI Open Enrollment 2016 ran  
from November 1, 2015 - January 1, 2016  
*February 23 was the last day to pay for coverage*

### Open Enrollment Period 2015: New and Renewing Customers

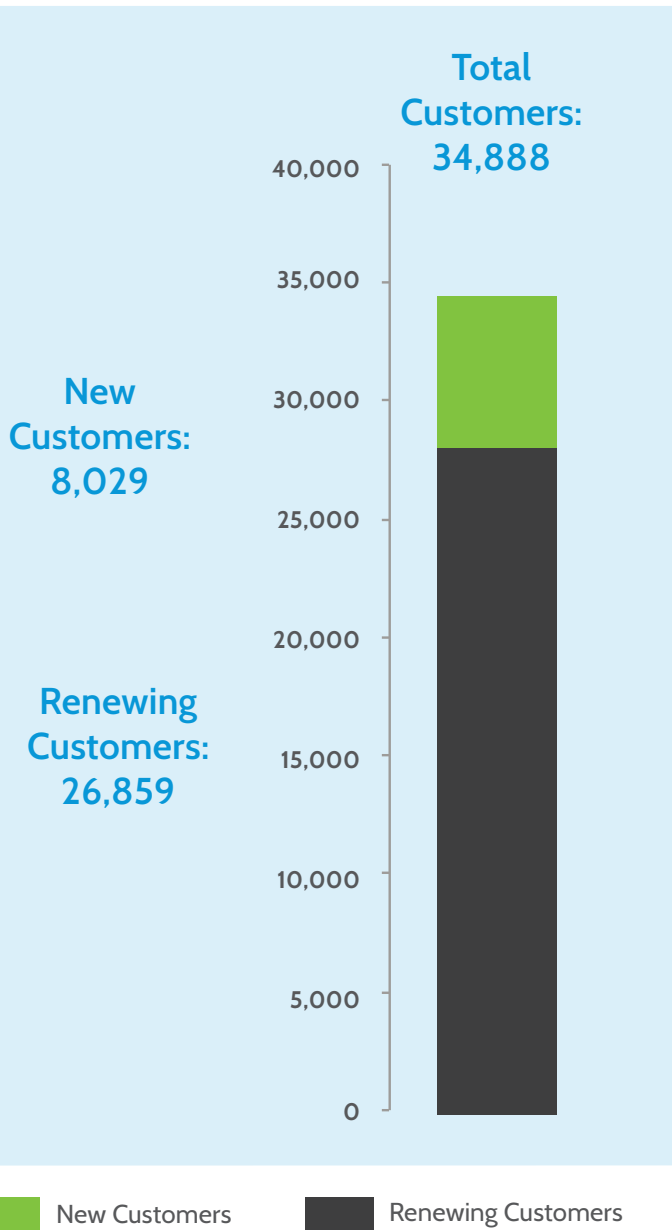


Renewal rates jumped in late December, corresponding to the December 31 deadline to pay for January coverage, and continued to slowly increase through January 31, the last official day of open enrollment. New customers enrolled at faster rates leading up to the last official day of open enrollment as well as through February 23, the final payment deadline.

Of all new and renewing customers who visited HealthSource RI and selected a plan, 97% completed the enrollment process by paying for their first month of coverage.



## Open Enrollment 2016: New and Renewing Customers



### New Customers (8,029)

- About **60%** of new customers did not have coverage with HealthSource RI in 2015
- **40%** of new customers had coverage with HealthSource RI at some point in 2015, but not at the time they enrolled in 2016 coverage.

### Renewing Customers (26,859)

- **77%** of total enrollments were customers renewing their coverage for 2016
- Returning customers were auto-renewed in a plan that was the same or similar to their 2015 coverage:
  - 80% stayed with their auto-renewal plan;
  - 20% chose a different plan.

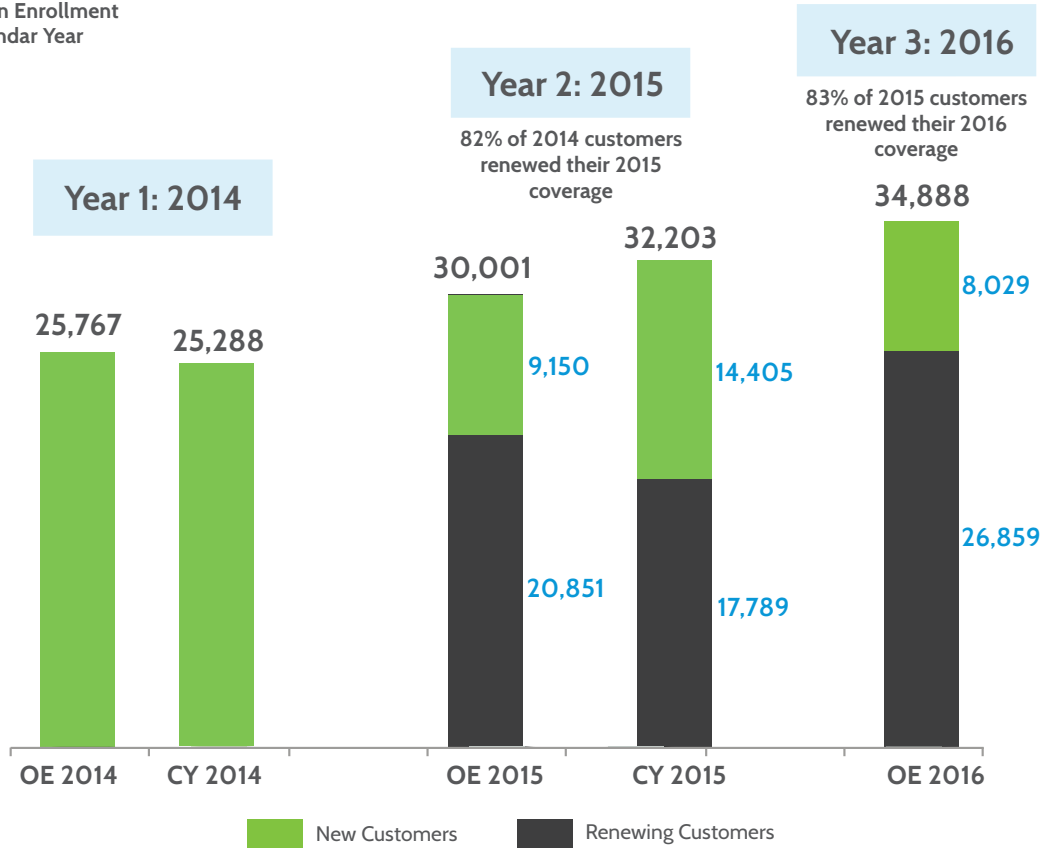
HealthSource RI's strategic plan set a goal of 35,052 enrollments for Open Enrollment 2016. As of the final payment deadline, 34,888 individuals were enrolled in 2016 coverage, representing 99.5% of our goal.



# Open Enrollment: Year-over-year Growth

HealthSource RI enrollment numbers continued to grow in Open Enrollment 2016

OE: Open Enrollment  
CY: Calendar Year



## Year 2 Customer Growth

- Up **20%** from the end of CY 2014 (4,713 additional customers)
- Up **16%** from the end of OE 2014 on March 31, 2014 (4,234 additional customers)

## Year 3 Customer Growth

- Up **8%** from the end of CY 2015 (2,685 additional customers)
- Up **16%** from the end of OE 2015 on February 15, 2015 (4,887 additional customers)

Rhode Islanders can sign up for health insurance outside of the open enrollment period if they experience a life changing event that affects their ability to receive health coverage, qualifying them for a “Special Enrollment Period.”

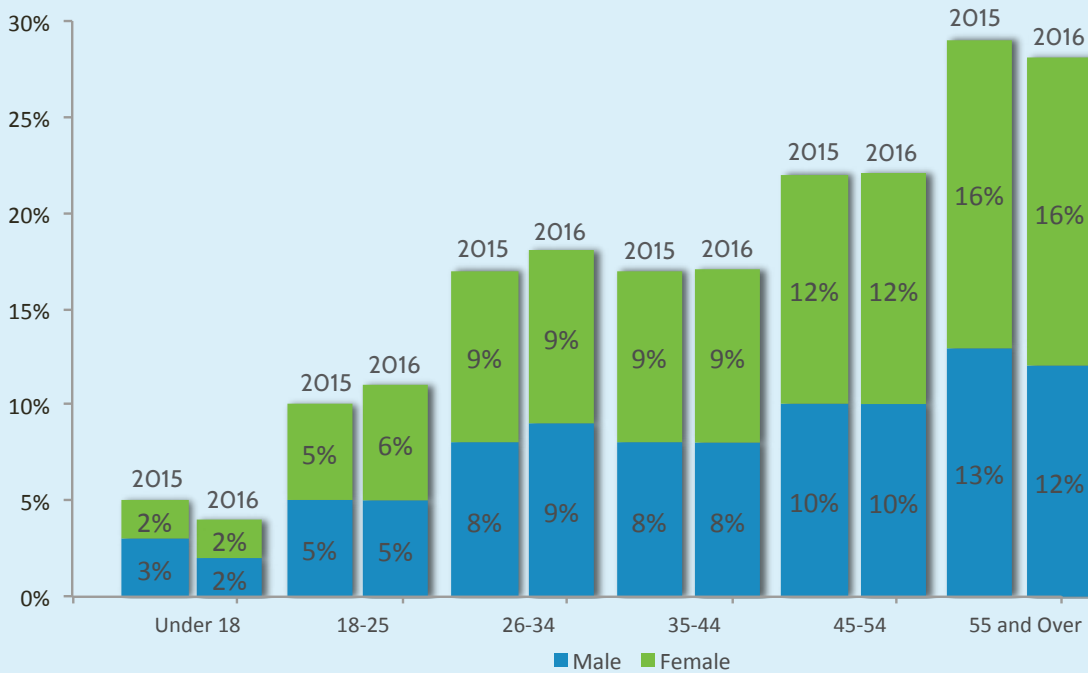
HSRI saw more substantial growth during the Special Enrollment Period 2015 than during the Special Enrollment Period 2014. During 2015, the top 3 reasons for special enrollment were:

1. Losing health insurance, for example, due to job loss or turning 26 years old
2. A change in household, for example, a birth or adoption in a family already enrolled
3. Moving to Rhode Island



# 2016 Enrollee Demographics

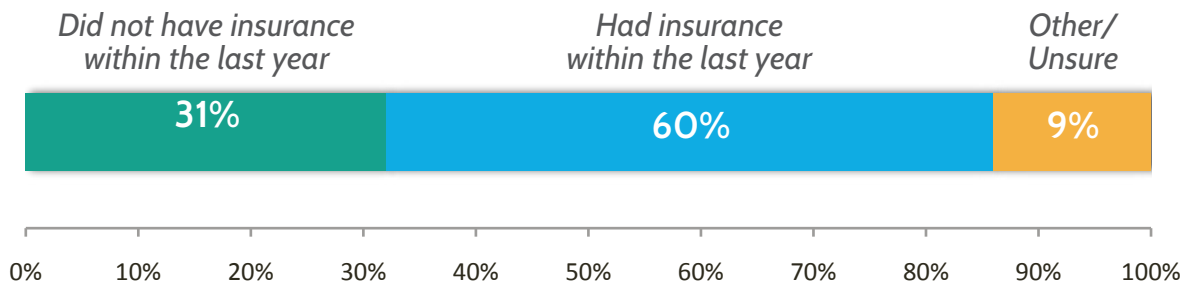
## 2016 Customers by Age and Gender



The age and gender profile of HSRI's 2016 enrollees did not differ significantly from the age and gender profile of 2015 enrollees.

## Prior Coverage Status of 2016 New Customers:

Of the new HealthSource RI customer households that answered a question\* about their health insurance status, nearly a third said they did not have insurance within the last year. Of those, half had been uninsured for more than three years. New customers from Open Enrollment 2016 were about as likely as new customers from Open Enrollment 2015 to lack insurance within the last year.



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

- 48% had insurance 1-3 years ago;
- 35% had insurance more than 3 years ago;
- 17% never had insurance.

n = 2,141 households (\*Data comes from an optional question on the 2016 HealthSource RI application. 43% of new customer households provided an answer to the question, "When were you last covered by any type of insurance?")



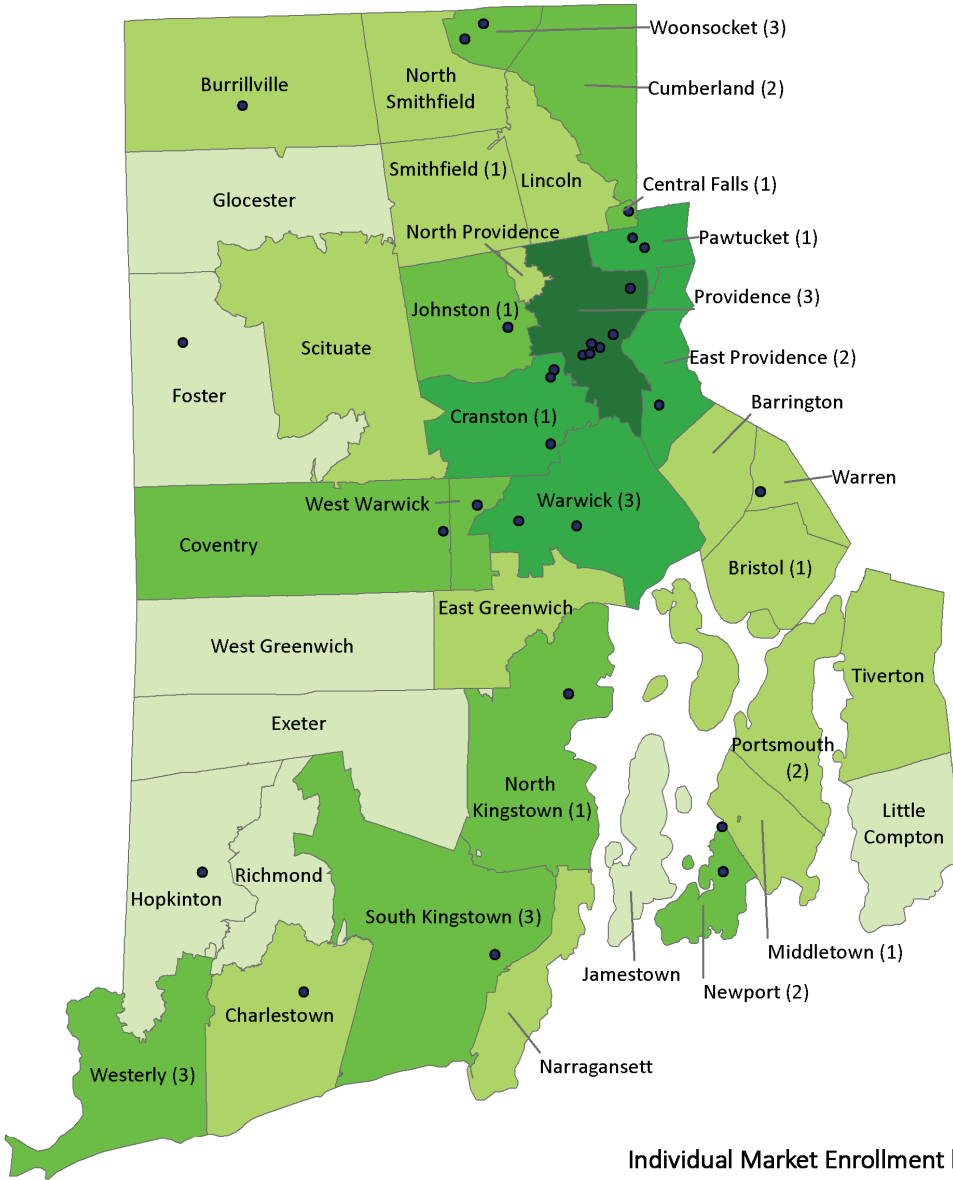
# 2016 Enrollments by Geography

HealthSource RI hosted 32 outreach and enrollment events in 17 different cities and towns during Open Enrollment 2016

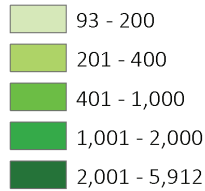


## Top 5 Enrollment Towns and Cities

1. Providence
2. Pawtucket
3. Cranston
4. Warwick
5. East Providence



### Individual Market Enrollment by Town Area



(#) Total Events on HSRI Outreach Schedule

● Navigator or CAC agency



# 2016 Plan Options

*In 2016, HealthSource RI offered 27 plans for individuals and families, up from 21 plans in 2015*

## Open Enrollment 2016 Plan Choice Preferences

The Neighborhood COMMUNITY silver plan remained HealthSource RI's most popular health insurance option in 2016. Just over 30% of our customers chose this plan, down slightly from the 32% of customers who chose Neighborhood COMMUNITY in 2015.

The BlueSolutions for HSA Direct silver plan also remained HealthSource RI's second most popular plan during Open Enrollment 2016. Nearly 11% of customers chose this plan in 2016, down from 15% of customers who chose the same plan in 2015.

Among the new plans offered for 2016, the most popular was the BlueChip Direct silver plan, which 9% of customers chose for 2016, followed by the BasicBlue Direct bronze plan, which 6% of customers chose for 2016.

Individual Market 2016 Plans	OE 2016 (as of 2/27)		Monthly Premium (21 Year Old)
	Covered Lives	%	
<b>BRONZE</b>	<b>6,626</b>	<b>19.0%</b>	
✓ Neighborhood ECONOMY *	1,019	2.9%	\$158
Neighborhood SECURE	1,870	5.4%	\$159
✓ BasicBlue Direct 6850/13700	2,116	6.1%	\$182
BlueSolutions for HSA Direct 5350/10700 *	1,370	3.9%	\$183
Bronze Compass HSA 5600	85	0.2%	\$186
BlueSolutions for HSA Direct 3700/7400	149	0.4%	\$188
✓ Bronze Choice HSA 5600	6	0.0%	\$203
✓ Modified Bronze Choice HSA 5600 *	11	0.0%	\$203
<b>SILVER</b>	<b>24,338</b>	<b>69.8%</b>	
Neighborhood COMMUNITY	10,618	30.4%	\$203
✓ BlueCHIP Direct 4500/9000	3,057	8.8%	\$206
Silver Compass HSA 2500	604	1.7%	\$213
BlueSolutions for HSA Direct 3900/7800 *	3,735	10.7%	\$213
Neighborhood VALUE *	2,852	8.2%	\$217
✓ BasicBlue Direct 4900/9800	1,344	3.9%	\$218
Silver Compass 3000	143	0.4%	\$237
✓ Modified Silver Choice 2500 *	47	0.1%	\$250
✓ Silver Choice 2500	38	0.1%	\$250
VantageBlue Direct Plan 3000/6000	1,900	5.4%	\$263
<b>GOLD</b>	<b>3,924</b>	<b>11.2%</b>	
Gold Compass HSA 1500	148	0.4%	\$250
Neighborhood PLUS	596	1.7%	\$265
✓ Neighborhood PRINCIPAL*	118	0.3%	\$271
Gold Compass 1000	116	0.3%	\$271
✓ BasicBlue Direct 2750/5500	428	1.2%	\$275
✓ Modified Gold Choice 1500 *	89	0.3%	\$284
✓ Gold Choice 1500	86	0.2%	\$284
BlueSolutions for HSA Direct 1400/2800 *	914	2.6%	\$288
VantageBlue Direct Plan 1000/2000	1,429	4.1%	\$314
<b>TOTAL</b>	<b>34,888</b>	<b>100%</b>	

✓ New Plan for 2016

\* This plan does not cover abortion except in very limited circumstances



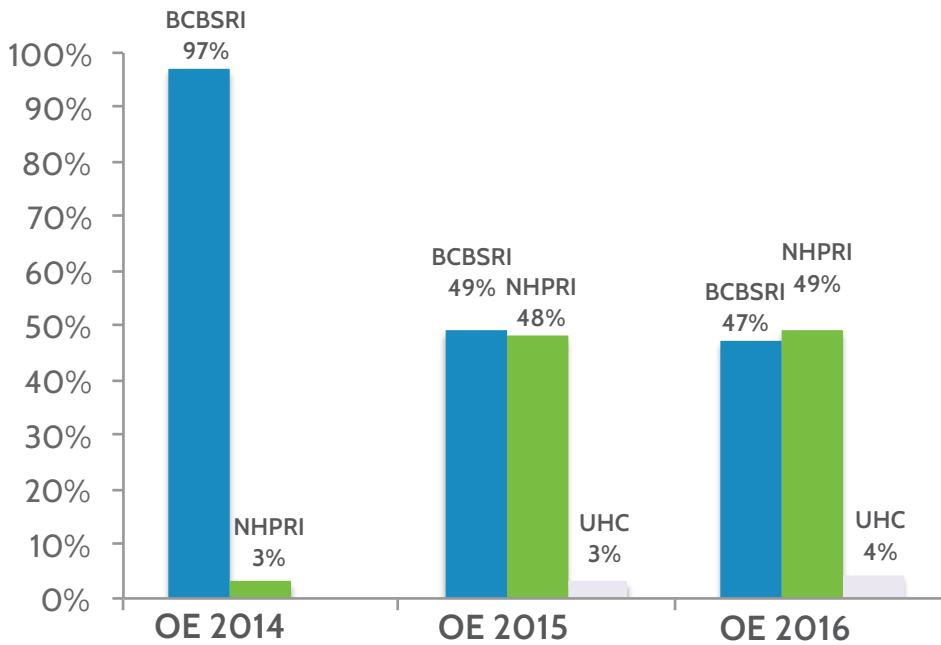


## Health Insurers' Market Share

*Market share among Rhode Island's insurance companies was fairly consistent from 2015 to 2016, marking a dramatic shift from the previous year.*

In open enrollment 2015, Blue Cross & Blue Shield of Rhode Island went from capturing almost all of the market in Open Enrollment 2014 to splitting the majority of enrollments with Neighborhood Health Plan of Rhode Island.\* In Open Enrollment 2016, enrollment by insurer remained fairly consistent.

### Enrollment by Health Insurance Companies:



BCBSRI: Blue Cross & Blue Shield of Rhode Island  
NHPRI: Neighborhood Health Plan of Rhode Island  
UHC: UnitedHealthcare

\*Neighborhood Health Plan of Rhode Island only offered coverage to customers at or below 250% of the Federal Poverty Level in 2014.  
UnitedHealthcare did not offer coverage on the Individual Market in 2014.

In addition to Blue Cross Dental and Delta Dental, HealthSource RI added Dentegra, a new dental insurer, in 2016.

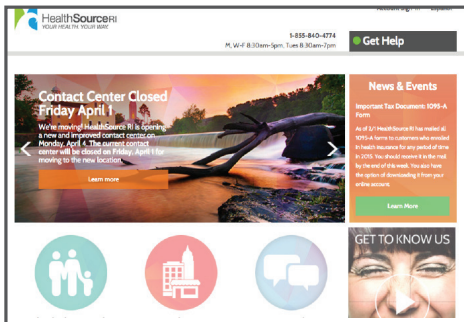


# 2016 Consumer Support Tools

*HealthSource RI offered new tools for customers in Open Enrollment 2016.*

HealthSource RI developed new resources and processes to help customers enroll in and use their health insurance. These tools included:

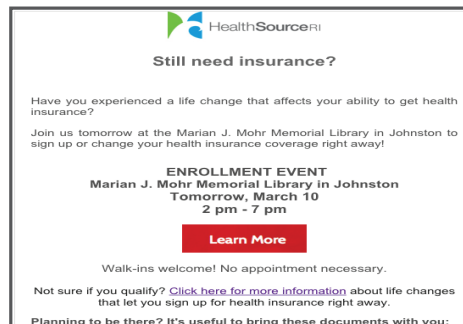
- auto-renewal for returning customers;
- streamlined website with clearer options for finding information, enrolling in a plan, and getting help;
- targeted email campaign reminding customers about enrollment events in their neighborhoods;
- a health literacy brochure with definitions of common health insurance terms and instructions on how to find a doctor.



HealthSource RI's streamlined website had nearly 160,000 unique page views



All customers received a 'How to Use Your Plan' health literacy brochure



HealthSource RI sent targeted emails reminding customers about enrollment events near them

# Auto-renewal

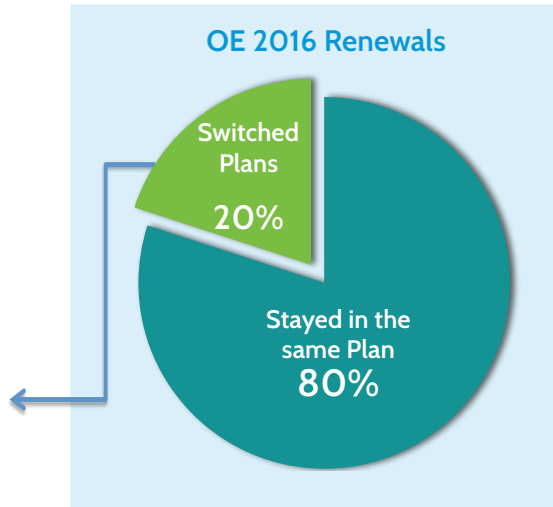


**In 2016, HealthSource RI autorenewed its returning customers. Autorenewals had the opportunity to select a new plan or confirm their autorenewed plan to keep their coverage.**

For the first time, HealthSource RI automatically enrolled its returning customers in a 2016 health plan that was the same or similar to their 2015 health plan. Returning customers could also actively select a different plan option.

Twenty percent of HealthSource RI's returning customers picked a different plan for 2016. Of those:

- 6% switched health insurance companies;
- 6% switched metal levels;
- 2% switched both metal level and health insurance company;
- 6% switched to a different plan in the same metal level with the same health insurance.

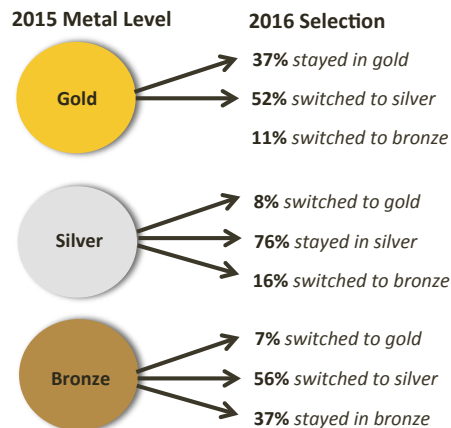


## Returning customers who actively chose a new health insurance plan:

### Preferred silver level plans:

Customers who were initially renewed into bronze and gold metal plans were more likely to switch to a different metal level, and a majority of them picked a silver plan. Customers who were initially renewed into a silver plan were more likely to pick a new plan within the same metal level.

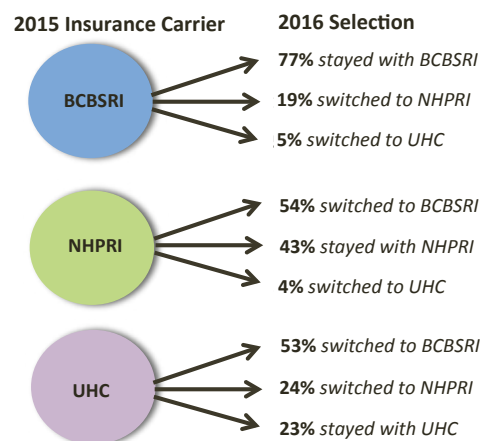
*56% of customers initially enrolled in a bronze plan chose silver; 52% of customers initially enrolled in a gold plan chose silver.*



### Preferred Blue Cross Blue Shield plans:

Returning customers who picked a different health insurance company tended to switch to a plan offered by Blue Cross Blue Shield of Rhode Island. Customers who were initially auto-renewed into a plan with Blue Cross Blue Shield were least likely to switch to another health insurance company.

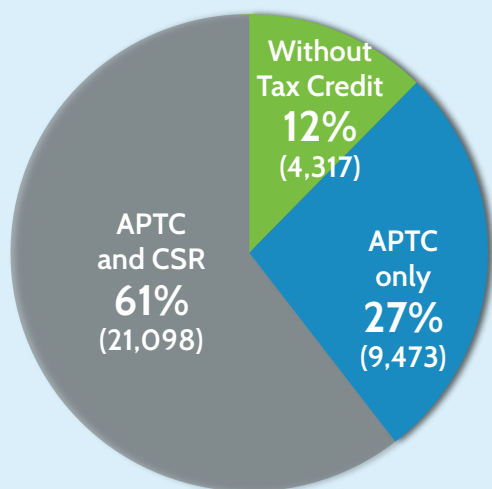
*77% of returning customers in a BCBSRI plan stayed with a BCBSRI plan; more than half of those initially automatically renewed in an NHPRI or UHC plan chose a BCBSRI plan.*





## Financial Help

*Approximately 9 out of 10 HealthSource RI customers received financial help in Open Enrollment 2016*



### HealthSource RI Enrollments by Financial Help

88% of HSRI's 2016 enrolled customers received **Advanced Premium Tax Credits (APTC)** to help reduce the cost of their monthly premiums.

61% of HSRI's 2016 enrolled customers received **Cost Sharing Reductions (CSR)** to reduce their out of pocket expenses, such as co-pays and deductibles, up from 56% last year.

### Average Individual Premiums

**Average full price premium: \$362.05 per person**

**Average premium after tax credits: \$109.40 per person**

*58% of individuals eligible for tax credits have premiums of \$100 or less after tax credits, 30% have premiums of \$50 or less after tax credits.*

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

For example, a single person will qualify for Advanced Premium Tax Credits (APTC) if he or she earns less than about \$47,000 a year. Single people earning under \$29,500 also qualify for Cost Sharing Reductions (CSR). These income ranges go up as family size increases.

*See the example below for estimated savings for a single person and a family of four buying a silver level plan:*

Price range for a single adult (40 yrs) and a family of four (2 adults: 40 yrs; 2 children 0-18 yrs) buying a silver plan

		Single Adult			Family of 4		
		Income	Monthly Premium	Deductible	Income	Monthly Premium	Deductible
Without Tax Credit		\$47,000	\$336	\$3,000	\$98,000	\$1,005	\$6,000
With Tax Credit	APTC Only	\$30,000	\$282	\$3,000	\$60,000	\$552	\$5,400
	APTC and CSR	\$24,000	\$205	\$2,700	\$48,000	\$400	\$300
		\$17,000	\$127	\$0	\$35,000	\$256	\$0

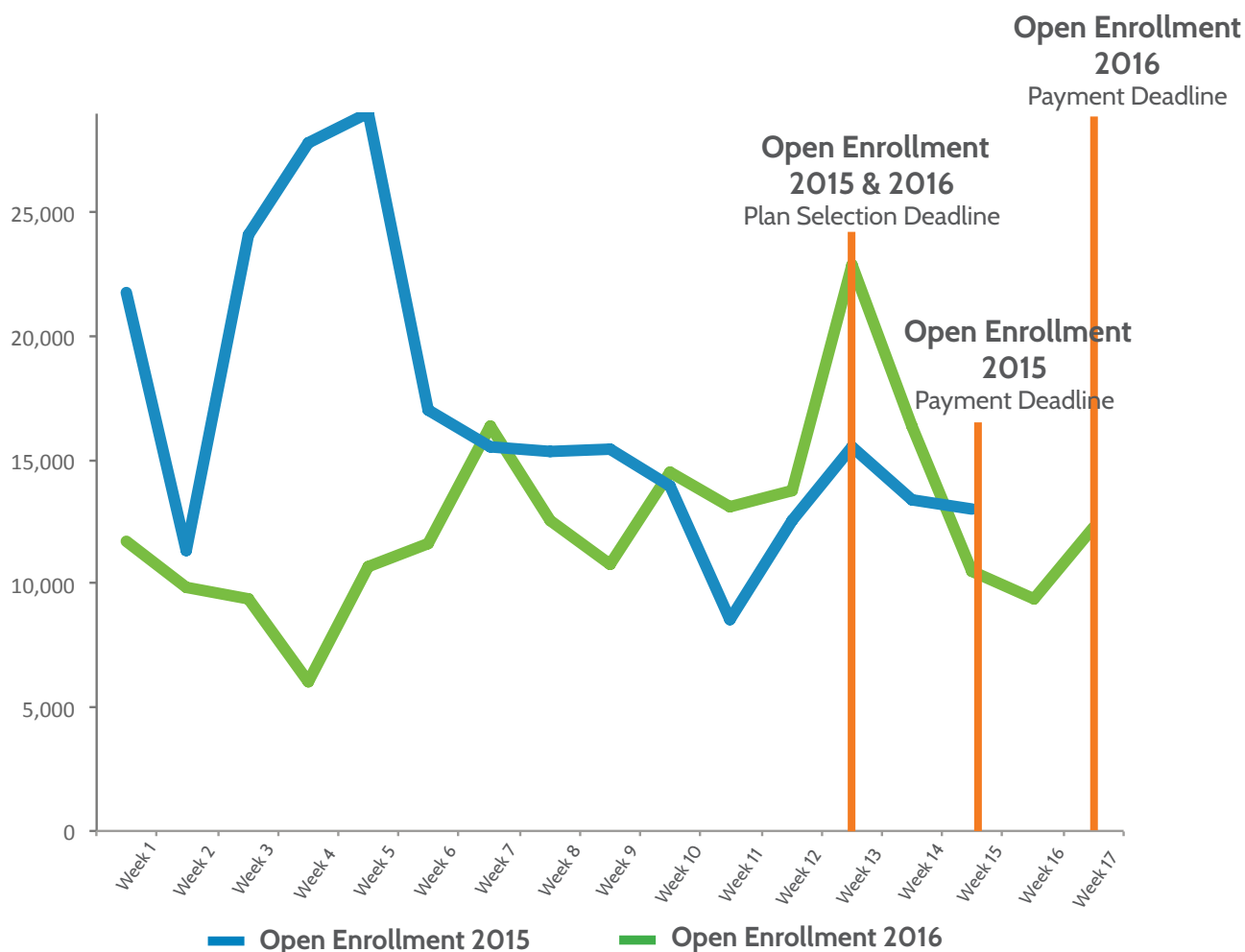


## Open Enrollment 2015 & 2016: Phone Calls

*Open Enrollment 2016 experienced reduced inbound call volume overall, with higher volumes coming at the very end of the enrollment period.*

**Inbound Calls Received : 163,297**

November 1, 2015 – January 31, 2016\*



\*Data shown through Open Enrollment payment deadline week

In Open Enrollment 2016, contact center call volume decreased by 27% from Open Enrollment 2015.

The contact center received an average of 12,500 calls a week, compared to an average of 17,000 calls per week during Open Enrollment 2015.

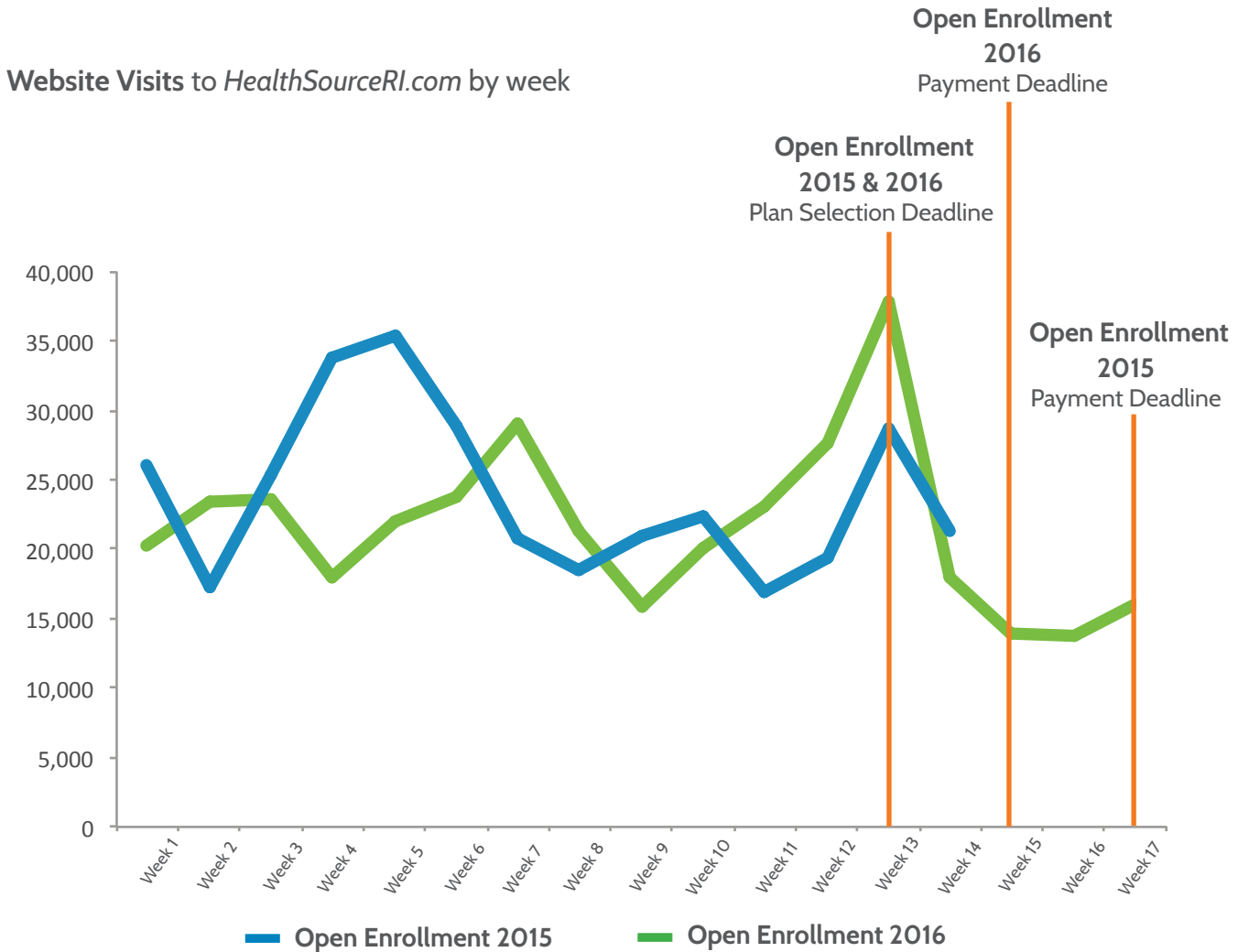
It is likely that the new call patterns and lower overall call volume were driven by HealthSource RI's decision to auto-renew its existing customers into a plan that was the same or similar to their 2015 coverage. This decision to auto-renew allowed the bulk of HealthSource RI enrollees to skip the application process and merely pay their bill to continue their coverage into 2016. This simplified process might have reduced the need for returning customers to call the contact center.



# Open Enrollment 2016: *HealthSourceRI.com*

Website Activity on *HealthSourceRI.com*  
November 1, 2015 – January 31, 2016\*

Website Visits (number of times people visited the site): **305,789**  
Unique Visitors (number of unique people who visited the site): **159,697**



\*Data shown through Open Enrollment payment deadline week

HealthSource RI’s website also had less activity during Open Enrollment 2016 when compared to Open Enrollment 2015. This decrease in volume, especially during the start of open enrollment, might also be related to the new auto-renewal process.

During Open Enrollment 2016, website visits to *HealthSourceRI.com* spiked in the days leading up to the January 23 deadline to pick a plan.





## Open Enrollment 2016: Community-based Enrollment Assistance

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

In 2016, 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 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 Open Enrollment 2016 period there were:

- a total of **36** navigator and certified application counselor agencies;
- approximately **185** navigators and certified application counselors;
- **47,758** unique visits to HealthSource RI's online navigator directory.

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



## Open Enrollment 2016: Conclusion

HealthSource RI's third open enrollment period marked a series of significant changes for the state's health insurance marketplace. For the first time, HealthSource RI automatically enrolled its returning customers in a 2016 health plan that was the same or similar to their 2015 health plan. This change meant that returning customers had the choice of easily renewing their coverage by paying their January bill or choosing to actively select a different health insurance option.

Open Enrollment 2016 also brought increased choices and more tools for customers to help themselves. Individuals and families could choose between 27 health insurance options, up from 21 in Open Enrollment 2015. HealthSource RI also streamlined its customer website, creating clear pathways for getting information, seeking help or enrolling online. To reduce expenditures, HealthSource RI limited its marketing budget and signed a reduced-cost contract with a new contact center vendor.

In this new landscape, HealthSource RI continued to see an increase in customers. HealthSource RI has enrolled close to 35,000 Individuals in health insurance, reflecting an increase of 2,685 customers from the end of 2015, and an increase of 4,887 customers from the end of last year's open enrollment period, exceeding its enrollment target of 34,750 for the end of the fiscal year.

As the next open enrollment period approaches, HealthSource RI will remain focused on reducing the rate of uninsured Rhode Islanders, improving customers' experience and increasing the quality of available health insurance coverage for the upcoming year and beyond.