



HealthSource RI

Open Enrollment Report 2023

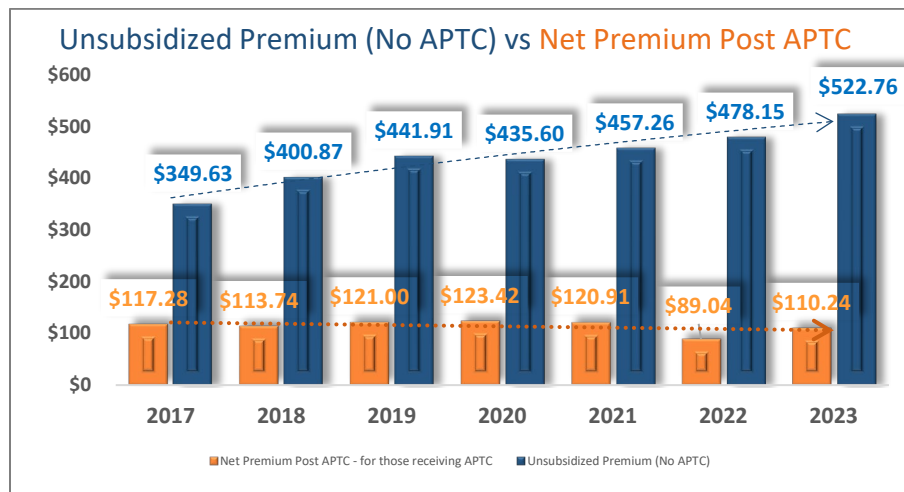
HealthSource RI’s 10th annual health coverage Open Enrollment (OE) period began November 1, 2022 and ended on January 31, 2023.

Enrollment

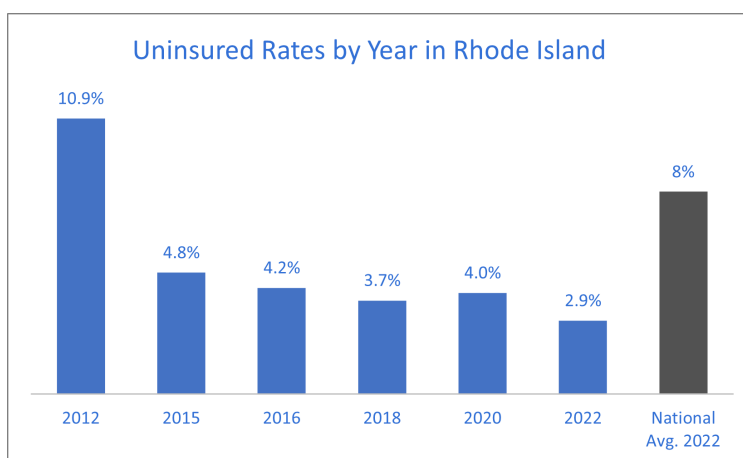
- Individual and Family enrollments totaled 28,661 during this Open Enrollment, an expected decrease from prior years as Rhode Islanders were kept continuously enrolled in Medicaid plans during the COVID-19 pandemic. HealthSource RI is prepared to welcome likely thousands of new and returning customers as Medicaid begins renewals once more.
- Of these 28,661 enrollees, 4,318 (15%) were new customers. The remaining 24,343 were renewals, representing retention of 83% of those enrolled and paid prior to the start of OE.

Affordability

- For 2023, HealthSource RI’s second-lowest-cost silver plan, also known as a “benchmark plan,” has an average premium of \$379/month before tax credits (based on a single 40-year old), which is about 18% lower than the national average of \$456 per month, and 6th lowest in the nation for the second consecutive year. (Source: [Kaiser Family Foundation](#))
- Due to the historically high levels of financial assistance made available as a result of the American Rescue Plan Act (ARPA, enacted in March 2021), coverage through HealthSource RI (HSRI) became more affordable than ever for plan years 2021 through 2023.
- In the month of January 2023, HSRI customers qualified for nearly \$9.6 million in Advance Premium Tax Credits, a form of federal financial assistance to lower their premiums. These subsidies were extended through 2025 by the Inflation Reduction Act.
- HealthSource RI is the only place that eligible Rhode Island residents can apply for financial assistance for health coverage. In fact, in 2023, 84% of HealthSource RI customers received financial assistance.
- Tax credits continue to protect consumers from rising costs. While the average unsubsidized premium of all currently active plans is \$522.73, after APTCs have been applied, the average customer pays \$110.24 per month.



- Rhode Island maintains one of the highest insured rates in the country, with 97% of residents insured. The national uninsured rate is approximately 8%. HealthSource RI has worked diligently since its inception to dramatically lower the uninsured rate. (*Source: RI Health Information Survey*)



- ARPA also created a new opportunity for individuals and families whose income is over 400% of the federal poverty level (FPL) to receive financial assistance. In 2023, of the 3,247 enrollees whose income exceeds 400% FPL, nearly 55% received financial assistance, with an average subsidy amount of \$230.50 per month.
- Additionally, in 2023, 7,668 (26.8%) of customers are enrolled in a plan with a premium of less than \$10/month after tax credits; an additional 1,247 customers (4.4%) pay between \$10 and \$20/month. Comparatively, in 2021, HSRI had just over 3,000 customers who paid less than \$10/month in premium costs.
- Since HealthSource RI's inception, Rhode Islanders have received more than \$843 million in financial assistance to lower their monthly coverage costs.

Outreach and Customer Support

HSRI continues to rely on learnings and evolving market information to develop best practice in reaching Rhode Islanders who could benefit from its quality, affordable plans during Open Enrollment and year-round. The messaging for the 2023 Open Enrollment campaign highlighted the affordability and accessibility of health coverage through HSRI, focused on targeted audiences with special attention paid to zip code areas of Rhode Island where the RI Health Information Survey (HIS) indicates there are people who remain uninsured. To ensure our messaging resonated with people of different ages and races and/or ethnicities, all materials, including radio, buses, outdoor, digital, and video ads were in both English and Spanish.

- Paid media had a significant impact on website traffic, particularly on our Spanish-language pages which saw a 56% increase in website sessions vs last year. Outreach materials were distributed via churches with primarily Spanish-speaking congregations, provider clinics, hospital emergency rooms, the Division of Taxation, and the Department of Labor and Training. This targeted outreach resulted in continued growth in enrollment of the Spanish-speaking population, with a 50% year-over-year increase in new enrollees who indicate Spanish as their preferred language (from 474 in 2022 to 716 in 2023). Of all HSRI customers who indicated a language preference, 16% indicated Spanish, up from 15% in 2022.
- A focus on digital tactics this year, including social, streaming media, digital display, paid search, and video, yielded a 19% increase year-over-year in overall impressions and a 37% increase in video views. The HSRI website saw 234,634 total website events from November through January.

- HealthSource RI continues to innovate and offer Rhode Islanders additional and easier ways to connect with enrollment support. The HealthyRhode Mobile App, in its second year and with significant updates made in November 2022, allows customers to upload documents, view their monthly statements, and pay their HealthSource RI bill from their mobile device. The HSRI live web chat function was an integral customer communications tool, available in English and Spanish during business hours, and live virtual info sessions in English and Spanish were available to those who wanted to connect with enrollment support via Zoom or by phone.