



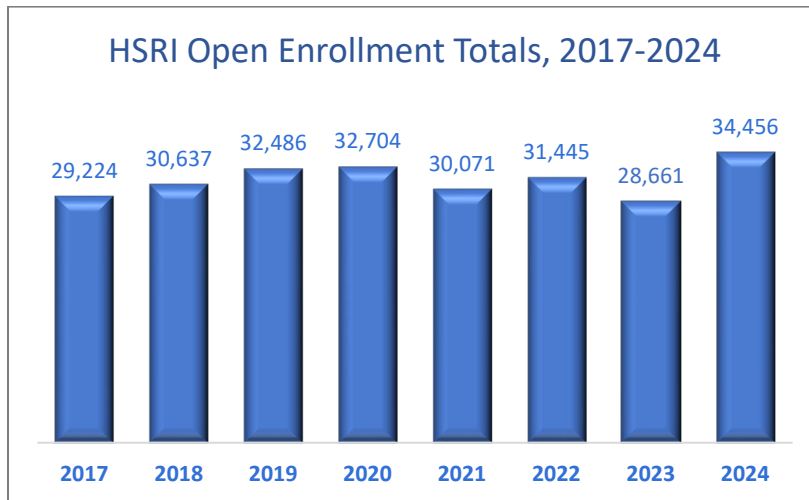
# HealthSource RI

## Open Enrollment Report 2024

HealthSource RI's 11<sup>th</sup> annual health coverage Open Enrollment (OE) period began November 1, 2023 and ended on January 31, 2024.

### Enrollment

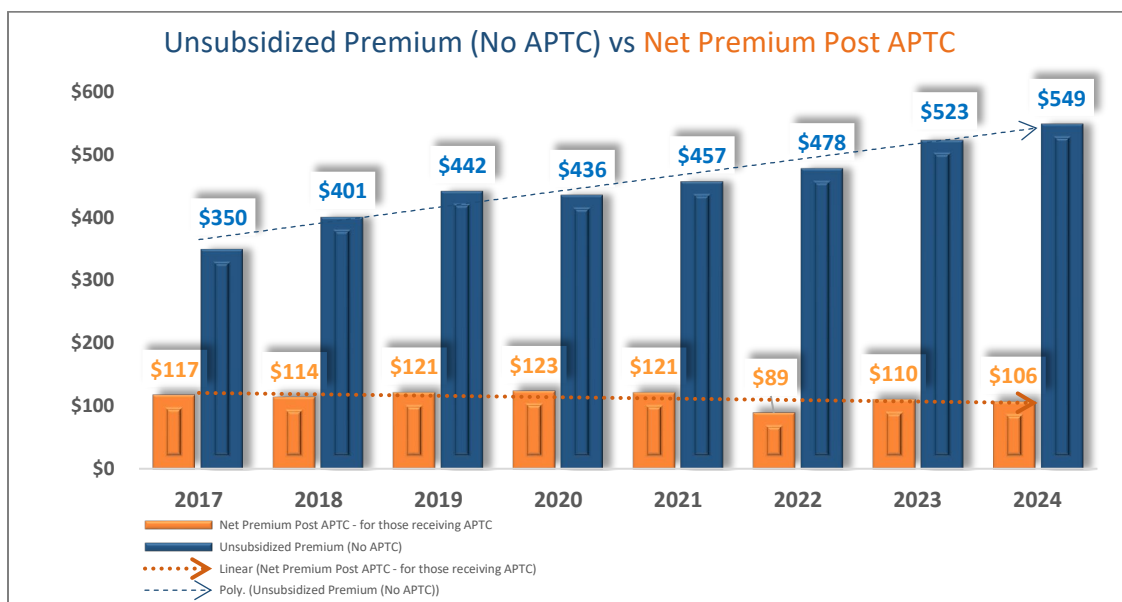
- Individual and Family enrollments totaled 34,456 during this Open Enrollment, an increase of 20 percent over the close of Open Enrollment 2023 and an historic high close to Open Enrollment. Throughout the course of Medicaid unwinding from April 2023 to this report date in April 2024, HSRI has helped more than 14,000 individuals stay connected to coverage by transitioning from Medicaid to qualified health plans through the marketplace.



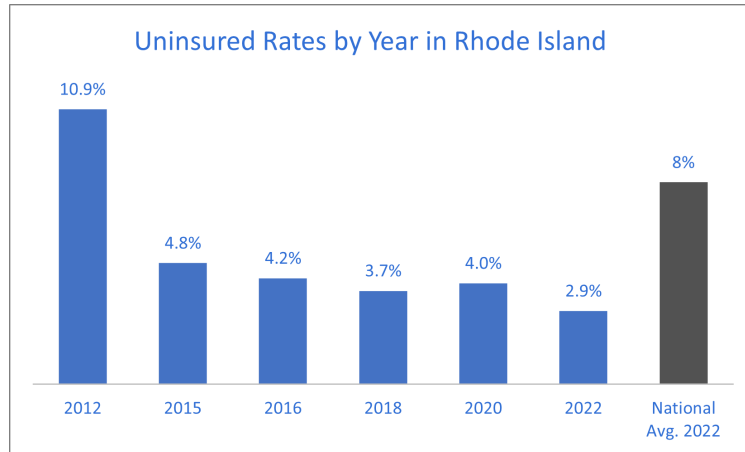
- Of these 34,456 enrollees, 9,539 (28%) were new customers during the OE period, as opposed to 4,318 (15%) last year. The remaining 24,917 were renewals, representing retention of 76% of those enrolled and paid prior to the start of OE.
- Notably, while overall new enrollments were just over double that of last year, new enrollments among 18-25 year olds in this OE were more than triple that of last year's OE period, 1,411 individuals compared to 454. Change in overall enrollment in that age category outpaced other age categories substantially as well. All age categories saw growth in numbers over last year, most by multipliers between 1.1 to 1.2, with the exception of 18-25 at 1.5 times, and the under-18 category at just under 1.1.
- New enrollments among those who self-identified as Hispanic or Latino doubled year over year, from 525 in 2023 to 1,075 in 2024; total enrollment in this self-identified population climbed by just more than 100, from 2,720 to 2,838.

## Affordability

- For 2024, HealthSource RI’s second-lowest-cost silver plan, also known as a “benchmark plan,” has an average premium of \$400/month before tax credits (based on a single 40-year old), which is about 19% lower than the national average of \$477 per month, and 8<sup>th</sup> lowest in the nation, down slightly from 6<sup>th</sup> in the two years prior. (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 2024.
- During this Open Enrollment, HSRI customers qualified for nearly \$11.7 million in monthly Advance Premium Tax Credits, a form of federal financial assistance to lower their premiums. These enhanced tax credits have been extended through 2025 by the Inflation Reduction Act.
- Since HealthSource RI’s inception, Rhode Islanders have received more than \$855 million in financial assistance to lower their monthly coverage costs.
- HealthSource RI is the only place that eligible Rhode Island residents can apply for financial assistance for health coverage. In fact, in January 2024, 86.5% of HealthSource RI customers received financial assistance, up from 84.1% in 2023.
- Tax credits continue to protect consumers from rising costs. While the average unsubsidized premium of all currently active plans is \$549, after APTCs have been applied, the average customer pays \$106 per month, a figure about \$4 less than last year’s average.



- 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 2024, of the 4,014 enrollees whose income exceeds 400% FPL, nearly 55% (2,189) received financial assistance, with an average subsidy amount of \$257 per month.
- Additionally, in 2024, 11,010 (32%) of customers are enrolled in a plan with a premium of less than \$10/month after tax credits. Comparatively, in 2021, HSRI had just over 3,000 customers who paid less than \$10/month in premium costs.



- Rhode Island maintains one of the highest insured rates in the country, with 97% of residents insured as of August 2022. The national uninsured rate is approximately 8%. The source for the Rhode Island figure, the RI Health Information Survey, is conducted biannually and will be conducted once again in 2024. HealthSource RI has worked diligently since its inception to dramatically lower the uninsured rate.

## Outreach and Customer Support

HSRI continues to build upon its successful marketing and outreach campaigns of recent years, using its learnings and evolving market information to develop best practices in reaching Rhode Islanders who could benefit from its quality, affordable plans during Open Enrollment and year-round. In the midst of the Medicaid unwinding and the deep partnership efforts in outreach developed among HSRI and its sister agencies, messaging for the 2024 Open Enrollment campaign continued to spotlight the continuum of coverage available through HSRI and the many ways in which having coverage takes some of the burden from everyday life. With its “Stay Healthy” focus through various executions (Stay Relaxed..., Stay Joyful... Stay Playful..., Stay Creative...,”) it echoed the “Stay Covered” mantra of the Medicaid renewal effort, but with a vibrant, upbeat twist.

The campaign, as with past years of both Open Enrollment and Special Enrollment Periods, 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, as well as cross-walking those zip codes with communities known to be high Medicaid utilization areas where customers were likely to be impacted by coverage loss during renewals. All materials, including radio, buses, outdoor, digital, streaming audio and streaming TV/video ads were presented in both English and Spanish.

- During the Open Enrollment marketing period, both the English and Spanish website pages saw significant lifts in website traffic year-over-year (+31% on English pages and +29% on Spanish pages). Paid digital ads through social media, display and paid search were a key driver of that traffic, contributing 20% of traffic to the English pages and 77% to the Spanish pages.
- Direct outreach efforts continued and expanded by adding beauty shops, barbers and other community gathering spots to usual lists of convenience stores, small businesses, clinics, congregations, etc., for a total of 350+ literature distribution points. Coupled with direct distribution to libraries statewide, rapid response workshops and Department of Labor and Training job centers, and collaborative sharing of materials with the Medicaid outreach team, the scope of community presence this year was a significant expansion.
- HealthSource RI continues to innovate and offer Rhode Islanders additional and easier ways to connect with enrollment support.
  - The HealthyRhode Mobile App, now in its third year, was promoted through a campaign partnership led by the Executive Office of Health and Human Services, with ongoing advertising and promotion to encourage customer uptake to upload documents, view monthly statements, and pay HealthSource RI bills from a mobile device, among other available human service program functions.
  - The HSRI live web chat function is increasingly an integral customer communications tool, available in English and Spanish during contact center hours.
  - HSRI and its partners at RIHCA also host live virtual info sessions in English and Spanish for those who looking for an enrollment overview via Zoom.

