

HealthSource RI Open Enrollment Report

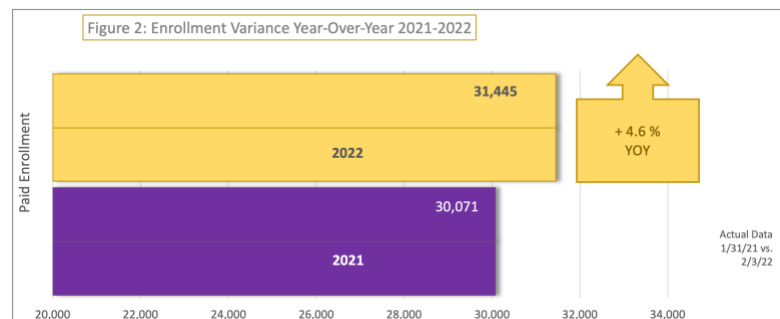
- HealthSource RI’s annual health coverage Open Enrollment (OE) period began November 1, 2021 and ended on January 31, 2022.
- Individual and Family enrollments increased during this Open Enrollment, with 31,445 customers enrolled and paid compared to 30,071 last year, a 4.6% increase.
- Due to the historically high levels of financial assistance made available as a result of the American Rescue Plan (ARP, enacted in February 2021), coverage through HealthSource RI (HSRI) became more affordable than ever for plan years 2021 and 2022.
- In the month of January 2022, HSRI customers qualified for more than \$10 million in financial assistance to lower their premiums.
- HealthSource RI is the only place that eligible Rhode Island residents can apply for financial assistance for health coverage. In fact, 6 out of 7 HealthSource RI customers receive financial assistance.
- Rhode Island maintains one of the highest insured rates in the country, with 96% of residents insured during a time when the national uninsured rate is approximately 9%.

HealthSource RI saw a successful Open Enrollment Period, with enrollments increasing to 31,445 in 2022 compared to 30,071 in 2021 (see Figure: 2). These are HealthSource RI’s highest enrollment numbers since 2019.

The American Rescue Plan Act (ARPA), enacted by the federal government in February 2021, provided historically high savings in the form of subsidies/tax credits for

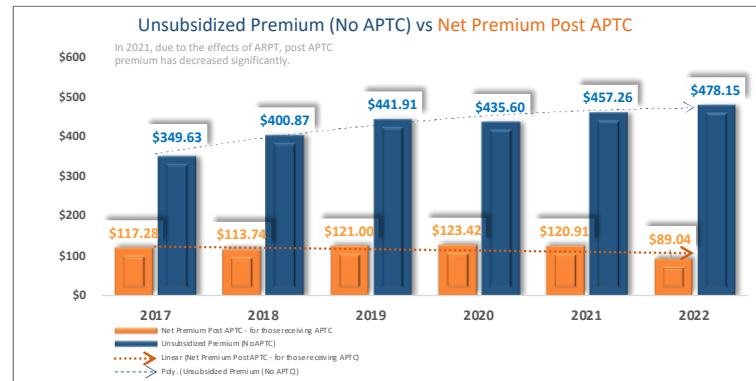
eligible individuals and families in Rhode Island. ARPA also created a new opportunity for individuals and families whose income is over 400% of the federal poverty level (FPL) to receive financial assistance. In 2022, out of the 3,164 enrollees whose income exceeds 400% FPL, nearly 63% received financial assistance, with an average subsidy amount of \$215 per month.

As of March 2022, there are over 31,000 Rhode Island residents enrolled in coverage through HealthSource RI, where they are able to access health coverage at rates that are among the best in the nation. The average net premium after APTCs have been applied decreased by \$32 to \$89, 26% lower in



2022 compared to the 2021 net premium of \$120.91. Additionally, in 2022, 10,566 customers are enrolled in a plan with a premium of less than \$10/month. In 2021, HSRI had just over 3,000 customers who paid less than \$10/month in premium costs.

After conducting a successful ARPA educational and outreach campaign in the summer of 2021, HSRI used these learnings and best practices to conduct an Open Enrollment campaign for plan year 2022. The messaging for both campaigns highlighted the affordability of health coverage and historically high levels of financial assistance and 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, and video ads were in both English and Spanish. 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.



Related to this targeted outreach, HSRI saw a total of 10,056 new enrollees since the ARPA was enacted in February 2021 through Open Enrollment. Over 4,000 of these enrollees came in during the Open Enrollment period, and there was also an increase of 14% and 7% from last year in Hispanic enrollees and young invincibles (ages 26-34 years) respectively. HSRI also saw 316,000 total website sessions to English pages, (19% increase from last year), and 7,000 total website sessions to Spanish pages, (12% increase from last year).

In terms of retention, 86% (27, 044) of current HealthSource RI customers successfully renewed their coverage for 2022, the highest retention rate in HealthSource RI's 8-year renewal history.

In the month of January 2022, HealthSource RI customers qualified for more than \$10 million (28% increase from last year) in financial assistance to make their premiums more affordable. These premium tax credits continue to protect a majority of HealthSource RI's customers from rising health insurance rates. Since HealthSource RI's inception, Rhode Islanders have received almost \$800 million for financial assistance to lower their monthly coverage costs.

HealthSource RI continues to innovate and offer Rhode Islanders additional and easier ways to connect with enrollment support. New in 2021-2022, the HealthyRhode Mobile App 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 were available to those who wanted to connect with enrollment support via Zoom or by phone.