

# VERMONT HEALTH CONNECT

*AN UPDATE ON VERMONT'S INTEGRATED SYSTEM FOR  
MEDICAID AND QHP ENROLLMENT*

---

*JULY 25, 2016*

Last testimony was the first week of May.

Here are where key metrics stood then and now:

### **COC Inventory**

Early May Count: 3,480

### **Integration – 2016 Transaction Inventory**

Early May Error Rate: 3.5%

### **Open Escalated Cases**

Early May Count: 234

### **Customer Requests Completed within 10 Days**

Early May Rate: 66%

### **COC Inventory**

Late July Count: 1,498 (down 54%)

### **Integration**

Late July Error Rate: 1.6% (down 54%)

### **Open Escalated Cases**

Late July Count: 30 (down 83%)

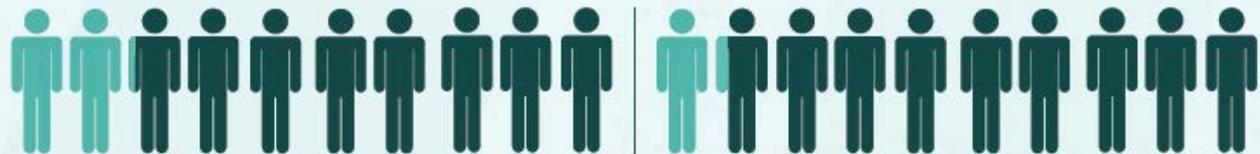
### **Customer Requests Completed within 10 Days**

Early July Rate (most recent): 84% (up 27%)

- More than **one in three Vermonters is now covered** by a Vermont Health Connect health plan, either a qualified health plan (QHP) or Medicaid for Children and Adults (MCA).
- As of July 2016, approximately 220,000 Vermonters possessed such coverage.
  - QHP enrollment consisted of more than 78,000 Vermonters covered either as individuals through the exchange or direct-enrolled through a small business employer.
  - MCA enrollment included more than 77,000 adults and 63,000 children (including CHIP).
- DVHA's Health Access Eligibility and Enrollment Unit (HAEEU), which provides operational support to VHC customers, also manages enrollment for more than 30,000 Vermonters who receive Medicaid for the Aged, Blind, and Disabled (MABD).

- National Center for Health Statistics estimates that Vermont's uninsured rate fell to 2.7% in 2015.
- Continuation of positive enrollment reports, such as those from Census Bureau showing that Vermont passed Hawaii and Washington, D.C. to attain one of the two lowest uninsured rates in the nation.
- 2016 VHC enrollment data shows that Vermont is:
  - continuing to chip away at the last 2.7% uninsured, and
  - reaching the challenging “young invincible” demographic.
- At time of 2014 Vermont Household Health Insurance Survey, 25-34 year olds were more than twice as likely as any other age group to be uninsured.
- They are now enrolling through VHC at a much higher rate.
- More than one in five (21%) new VHC QHP enrollees are in the 26-34 age group, compared to just 12% of the renewing population.

## QHP INDIVIDUALS WHO ARE YOUNG ADULTS (26-34)



**21%** of new enrollments

**12%** of re-enrollments

- More than three-quarters (76%) of VHC-managed QHP enrollees receive financial help to make premiums and/or out-of-pocket costs more affordable.
- Up from approximately two-thirds last year.
- Proportion is even higher (87%) among newly enrolled QHP customers.



Goal: To ensure that every Vermonter has access to high quality, affordable health care.

1) Efficient, streamlined technology, which:

- promotes self-service,
- facilitates accurate and timely eligibility determination,
- ensures the integrity of data shared with partners.

2) A stable operating structure, which:

- enables accurate processing and service delivery,
- can withstand seasonal spikes in volume,
- provides quality customer service for Vermonters.

3) Educational resources and a network of partners, which ensure Vermonters:

- have quality health coverage options,
- are equipped to make the best decisions for their family's needs and budget,
- are supported in using their health coverage to get the best health outcomes.

# TECHNOLOGY

---

The successful March deployment of an upgrade to support VHC-system Medicaid renewals, the last in year-long series of system upgrades, allowed focus to shift to immediate priorities related to business operations and customer experience.

Dubbed the “Maintenance and Operations Surge,” a partnership between Optum and State of Vermont aligned work streams and resources to improve:

- **Medicaid Renewal:** optimize new functionality for enrollees already in system
- **Integration across all systems:** Carriers, Payment Processor (WEX), Legacy Medicaid system (ACCESS)
- **Reconciliation:** on-going monthly reconciliation

## Goals

---

- For each stream, the focus included:
  - Root cause analysis
  - Remediation of existing issues
  - Prevention of future incidents

## Results

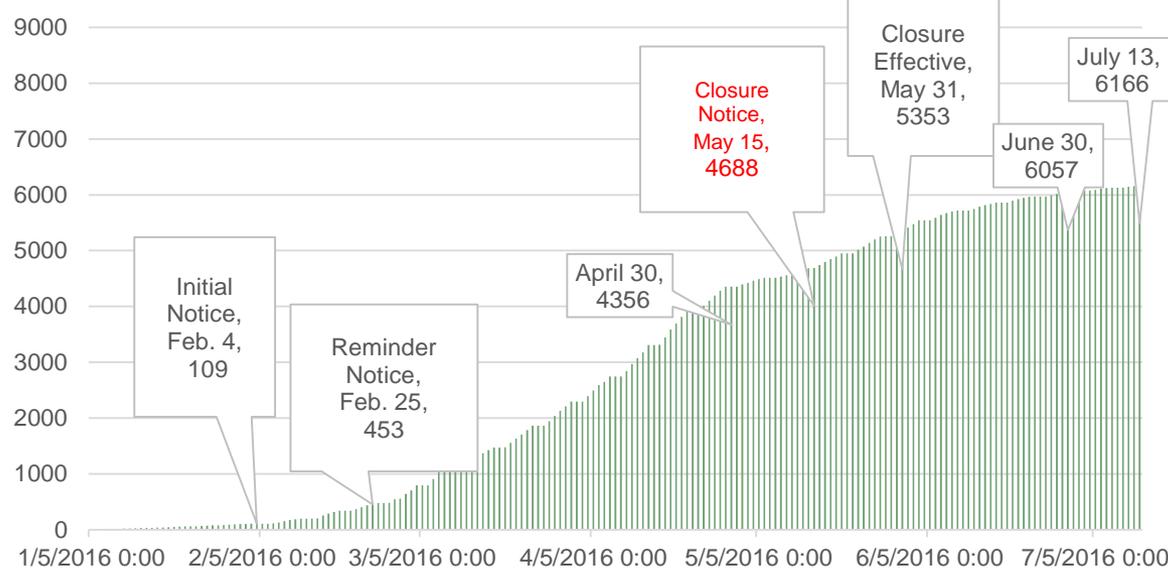
---

- Significant deployments every three weeks to implement codes fixes, data clean-up, and process resolution.
- More than 200 defects addressed in first six deployments, including July 20.
- Dramatic improvement in key metrics across the board, from integration to COC to Access to Care.

Since January:

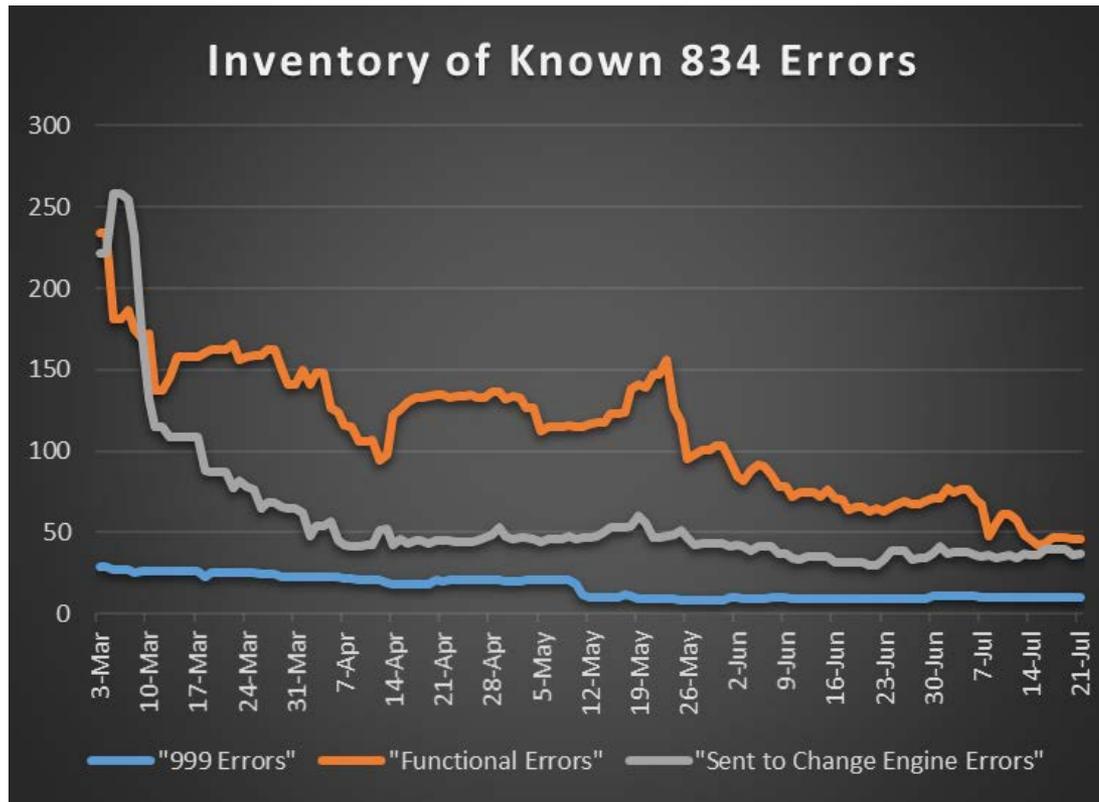
- Renewing Medicaid enrollees at the rate of 9,000 households/month.
- Initiated renewal for 60,000 MAGI households; more than 100,000 individuals.
- Verifying all Medicaid households at initial application and redetermination for income, SSN, citizenship, & immigration status.
- Approved mitigation plan with CMCS which brings us into compliance with CMCS priorities in 2017.

Responses from Medicaid Renewals Group 2  
# of Applications Processed Relative to Key Dates



Since March:

- Defect remediation and data clean-up from surge effort have reduced the number of new errors each month.
- Fixed 34 problem tickets and defects.
- Inventory of 834 errors down 83%.

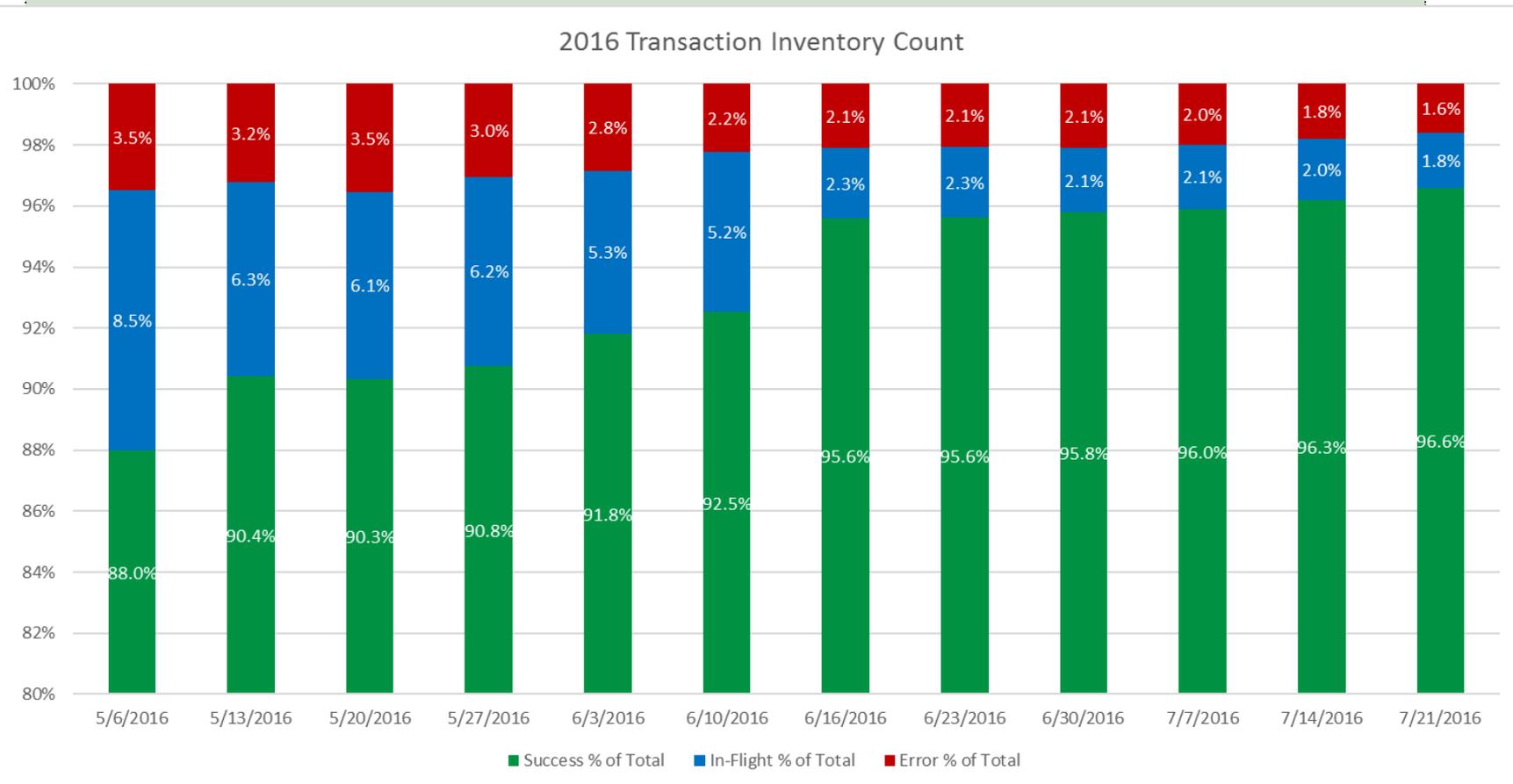


In addition to working to resolve these known errors, VHC and carriers continue to work together to make sure transactions are being initiated and integrated across systems as expected.

- “In-Flight” refers to transactions that have been sent from one system, but have yet to receive either a confirmation or an error from the other system.
- In addition to reducing the error rate, Optum and VHC have focused on reducing the number of transactions – and the time – that are in-flight.

Since May:

- Inventory of in-flight transactions cut by more than three-quarters (76%).
- Error rate cut by more than half (54%), from 3.5% to 1.6%.



With system developed and stable, defects remediated through the Maintenance & Operations Surge, and performance metrics improved, data reconciliation across systems is key to improving the customer experience for those Vermonters with lingering issues.

## Key steps:

- VHC now receives monthly reconciliation reports and actively works priority discrepancies with WEX and carrier partners.
- Reconciliation team can now fix 95% of discrepancies by using the system and not resorting to workarounds such as spreadsheets.
- VHC's integration team and reconciliation team have been combined to ensure maximum collaboration and efficient resolution of errors.

# CUSTOMER SERVICE

---

## Key Developments:

- Maintenance & Operations Surge allowing for greater efficiency and reduced errors.
- Merger of DCF-Health Care and DVHA providing streamline operations.
- Maximus processing more types of requests over the phone, providing faster customer service and reducing the work passed to HAEEU.
- Introduction of Tier 3 Call Center providing faster resolution to most complex customer issues.

## Next Step:

- Commitment to sustained progress in delivering efficient customer service, and new benchmarks to measure that progress.

## Goal:

- By October 2016, complete 75% of customer requests within 10 business days of first request.
- By June 2017, complete 85% of customer requests within 10 business days of first request.

## Achieving benchmarks will benefit:

- *Customers* – confidence that request will be completed with one call; no need for multiple follow-ups.
- *Carrier partners* – minimize system discrepancies that can occur when work is delayed.
- *Staff* – ability to set realistic expectations and meet them; pride in knowing that they will have achieved a level of service delivery within four years of launch that is on par decades-old organizations.

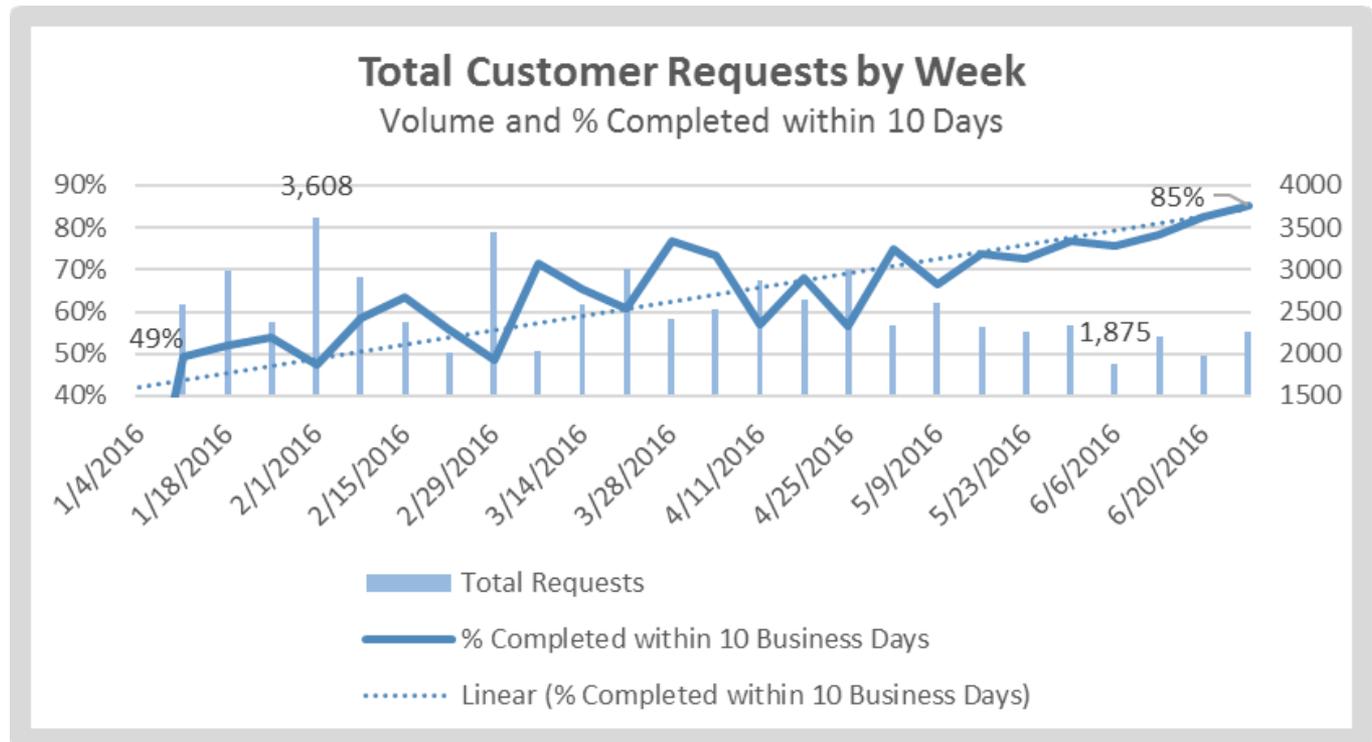
## Steps:

- Identify the types of customer requests that VHC receives: 1095-A Reviews, 1095-B Reviews, Access to Care – Medicaid, Access to Care – QHP, Change of Circumstance, General Inquiries, Money Moves, Reinstatements, Termination.
- Track these nine types of requests by date of request and date of completion.
- Use data to celebrate success with staff and to identify opportunity for improvement.



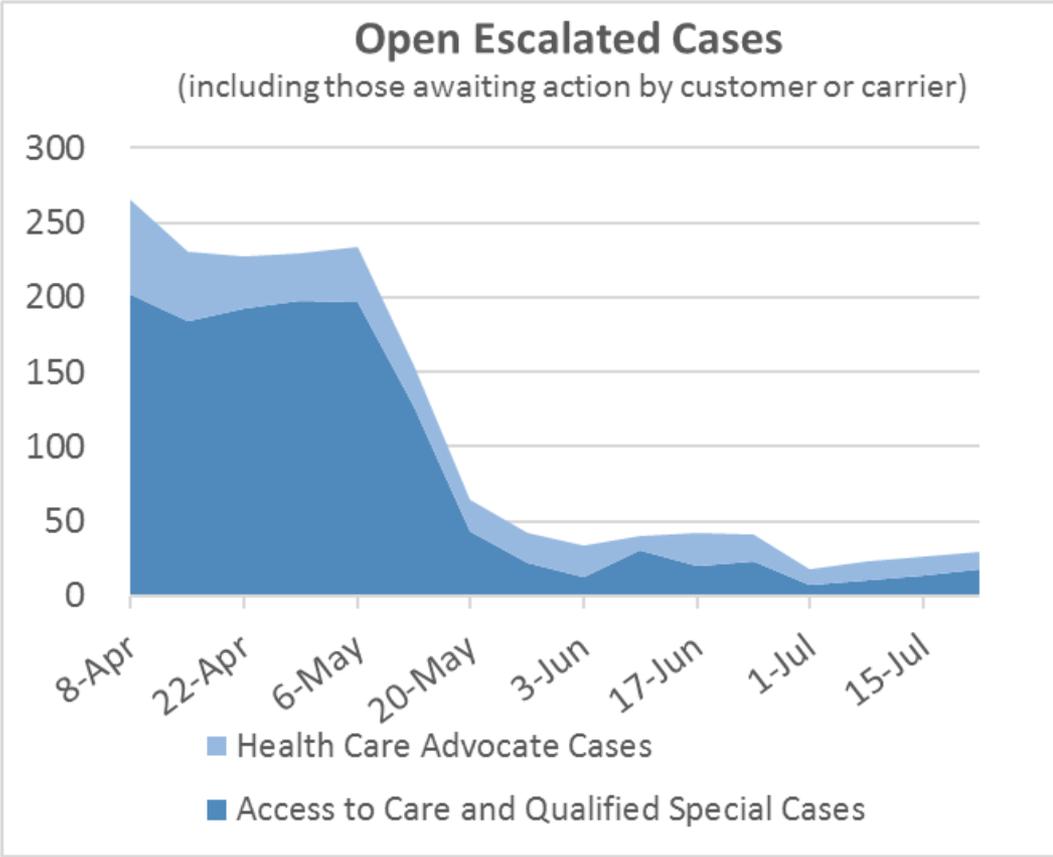
## How are we doing?

- Average completed within 10 days for:
  - First 10 weeks of the year: 56%
  - Last 10 weeks (through week of 6/27): 77%
- Great accomplishment; fast progress.
- Challenge will be sustaining service level when request volumes increase after the summer.
- Team is confident that improved system performance and operational structure will help it rise to the challenge.



- Integration teams have performed root cause and remediation as part of the escalated case process.
- Number of open escalated cases down 85% since early April.
- Of the 10 open Access to Care cases on 7/22, six were being worked by VHC and four were waiting on a response with information from customer.

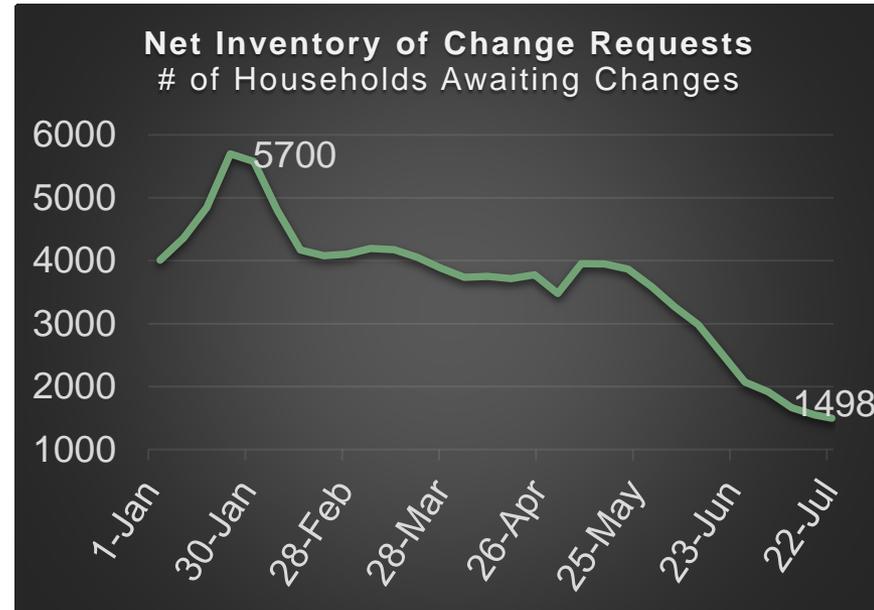
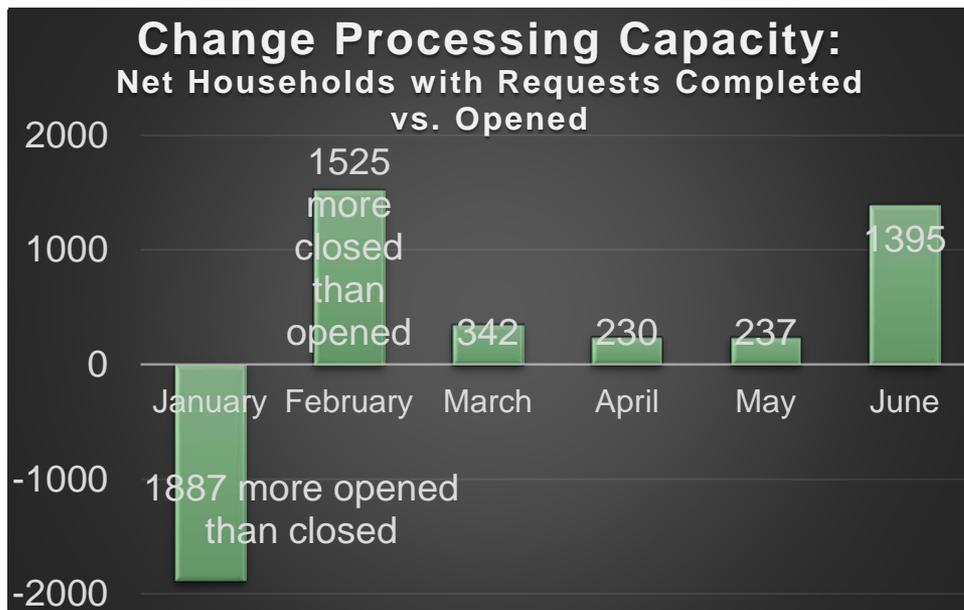
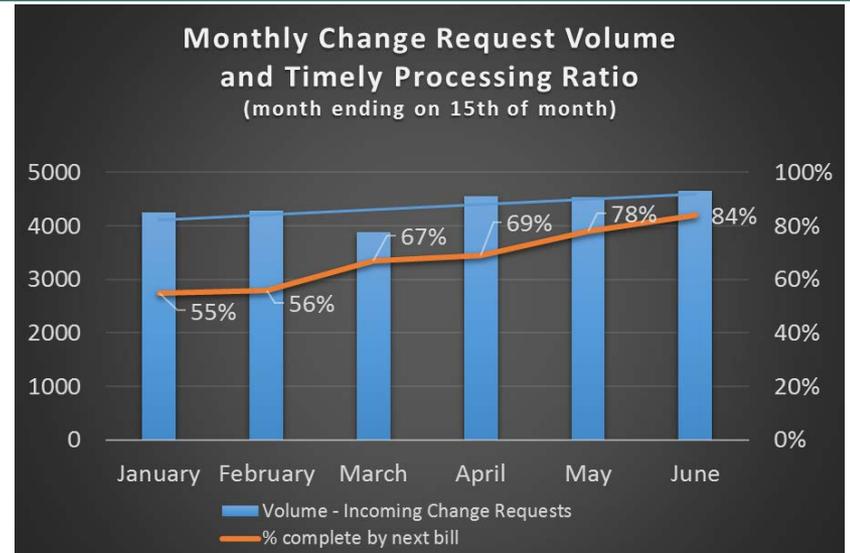
Escalated Cases include cases from Vermont Legal Aid, Access to Care, and Qualified Special Cases (cases that are escalated due to their complexity, urgency, or inability to be resolved through normal channels.)



**Target:** Provide Access to Care within three business days.

# Customer Service: Change Requests

- Inventory of open requests (1,498 households) is the lowest of the year – about one in four (380) involve a QHP household.
- Four out of five (83%) requests made 6/16-7/15 were completed by 7/22, two weeks ahead of the next bill.
- In each of the last five months, VHC has processed more changes than it received.



**Target:** Changes requested by 15<sup>th</sup> day of month should be completed by the next bill (mailed on or around 5<sup>th</sup> day of next month).

# EDUCATIONAL RESOURCES AND PARTNERS

---

- Online tool helps customers understand and compare the total costs—premium and out-of-pocket costs minus subsidies – of various plans.

The screenshot displays the Vermont Health Connect website interface. At the top left is the logo for Vermont Health Connect with the tagline "Find the plan that's right for you." To the right are links for "Languages" and "CONTACT US" with phone and TTY numbers. A navigation bar includes "Help Center", "Health Plans", "About VHC", "Latest Updates", "FAQ", "Search", and a "SIGN IN" button.

The main heading reads "Welcome to Vermont Health Connect" and "VERMONT'S HEALTH INSURANCE MARKETPLACE". Below this are two main sections: "NEW CUSTOMERS" and "CURRENT CUSTOMERS".

**NEW CUSTOMERS** includes a "Compare Plans and Sign Up" button with a pencil icon and a "GET STARTED" button.

**CURRENT CUSTOMERS** includes "Renew Your Plan or Shop for Another Plan" with a clock icon and a "LEARN MORE" button, and "Report a Life Change" with a megaphone icon and a "REPORT A CHANGE" button.

A "WE'RE HERE TO HELP." section offers support options: "BY PHONE" (855-899-9600), "IN-PERSON" (Find an Assister), and "ONLINE" (Find Answers).

The "Subsidy Estimator & Decision Tools" section is highlighted with a yellow arrow. It features a calculator icon and text: "Compare costs for different plan options including monthly premiums, possible out-of-pocket costs and financial help available to lower costs." Below this is a "Try Our Decision Tools" button.

The "Featured Videos" section includes "Still in the right plan?" (WATCH "Review") and "Life change to report?" (WATCH "Changes").

The "Looking for something else?" section lists various resources like "Green Mountain Care, Medicaid, Dr. Dynasaur", "Other public programs and benefits", "How to apply for an exemption", "Tax filing, bill payment, and other FAQs", "Questions about Medicare?", "Paper applications", and "Resources for small businesses".

The footer contains an "ASSISTER LOGIN" button, the Vermont Health Connect logo, "Privacy Policy · Terms of Use", "© Copyright 2013", the Vermont state logo, "VERMONT Vermont.gov Official State Website", "Are you having trouble signing in?", and social media icons for Facebook, Twitter, and YouTube.

- Individual QHP enrollees and small business employees can all use the tool to help decide which health plan is best for their family’s needs and budget.
- Tool has had more than 30,000 sessions since December.

Welcome to Vermont Plan Comparison Tool 2016

Home Start Tool Again Tour Advice and Explanations

VERMONT HEALTH CONNECT  
Find the plan that's right for you.

Languages Contact Us  
Call 855-899-9600  
TTY/TDD 888-834-7898

Help Center Health Plans About VHC Latest Updates FAQ Search **SIGN IN**

Available Health Plans: 20 plans found. Sort By Yearly Cost Estimate

Plan	Yearly Cost Estimate	Cost in a Bad Year
Click plan name for <b>DETAILS</b> or to <b>ENROLL</b> Click checkboxes to compare	(Estimated average total for people like you including premium and out-of-pocket)	(Estimated total for people like you in a high health care year – 8% chance)
<b>MVP Vitality Plus</b> <input type="checkbox"/> MVP Health Care - HMO - Silver Monthly Premium: <b>\$125.78</b> - after \$827 subsidy Deductible: Medical: <b>\$120</b> / Drug: <b>\$100</b> per person	\$2,669	\$5,379
<b>BCBSVT Blue Rewards Silver Plan</b> <input type="checkbox"/> Blue Cross and Blue Shield of Vermont - EPO - Silver Monthly Premium: <b>\$103.32</b> - after \$827 subsidy Deductible: <b>\$400</b>	\$2,730	\$5,740
<b>BCBSVT Silver CDHP Plan</b> <input type="checkbox"/> Blue Cross and Blue Shield of Vermont - EPO - Silver Monthly Premium: <b>\$110.80</b> - after \$827 subsidy Deductible: <b>\$2,300</b>	\$2,920	\$3,630
<b>MVP Vitality HDHP</b> <input type="checkbox"/> MVP Health Care - HMO - Silver Monthly Premium: <b>\$109.10</b> - after \$827 subsidy Deductible: <b>\$2,400</b>	\$2,949	\$3,709
<b>BCBSVT Silver Plan</b> <input type="checkbox"/> Blue Cross and Blue Shield of Vermont - EPO - Silver Monthly Premium: <b>\$141.98</b> - after \$827 subsidy Deductible: Medical: <b>\$1,200</b> / Drug: <b>\$200</b> per person	\$3,124	\$5,004
<b>MVP Vitality</b> <input type="checkbox"/> MVP Health Care - HMO - Silver Monthly Premium: <b>\$159.76</b> - after \$827 subsidy Deductible: Medical: <b>\$1,200</b> / Drug: <b>\$200</b> per person	\$3,337	\$5,217
<b>MVP Vitality Plus</b> <input type="checkbox"/> MVP Health Care - HMO - Bronze Monthly Premium: <b>\$0.00</b> - after \$827 subsidy Deductible: Medical: <b>\$10,000</b> / Drug: <b>\$600</b> per person	\$4,490	\$13,700
<b>MVP Vitality</b> <input type="checkbox"/> MVP Health Care - HMO - Bronze Monthly Premium: <b>\$0.00</b> - after \$827 subsidy	\$4,520	\$13,700

**Filter Results**

**Metal Level**

- Bronze
- Silver
- Gold
- Platinum

**Plan Type**

- EPO
- HMO

**Insurance Company**

- Blue Cross and Blue Shield of Vermont
- MVP Health Care

**Monthly Premium (with subsidy)**

\$0 - \$500

**Total Yearly Cost Estimate**

\$2600 - \$7100

**Cost in a Bad Year**

\$3500 - \$17500

**Deductible**

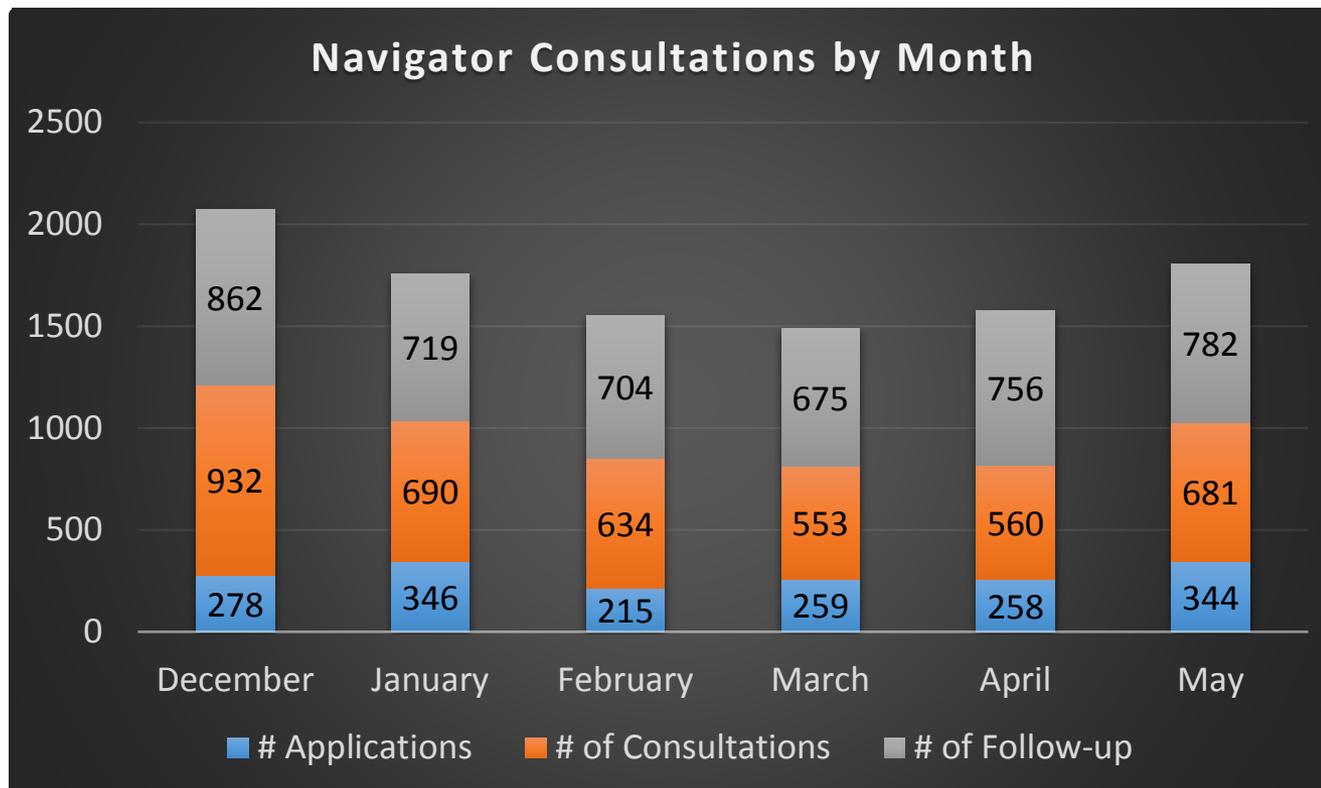
\$0 - \$13500



- Number of Assisters up 15% in last three months, largely due to the training and certification of 29 new Certified Application Counselors (CACs).
  - 17 staff at Centurion have become CACs and are helping recently incarcerated Vermonters apply for coverage, which will save the State money by reducing more expensive health care spending.
- Since Open Enrollment, Navigators and CACs have focused largely on Medicaid renewal support, especially for New Vermonters and other vulnerable populations with accessibility challenges.

## Active Assisters

CACs	99
Brokers	80
Navigators	54
Total	233



# OPEN ENROLLMENT 2017

---

## November 1, 2016 through January 31, 2017

- Held first OE planning meeting with carrier partners in June.
- Internal working groups meeting weekly to finalize business process, data clean up strategy, training plan, and testing approach.
- First notices for individuals who did not give the State authorization to ping the Federal Hub will mail in September.
- Standard renewal notices will mail in October.
- Goal is to passively renew 95% of all QHP customers and to complete all initial renewals by December 15<sup>th</sup>.

# ADDITIONAL UPDATES AND METRICS

---

## QHP Verification Notices

- Mailed to approximately 320 households the week of 6/20.
- Similar to last year, the District Offices coordinating with DVHA to accept documentation from customers who want to drop it off in person, not by mail.

## Age-off Notices

- Mailing to 415 Vermonters who are turning 65.
- Customers can choose to terminate their qualified health plan, or they can keep it and pay full price (no subsidies after eligible for Medicaid).

- Medicaid renewals driving high call volume.
- Customer Support Center received more calls in June than any month since early 2014.
- Transfer rate is down to 9% as Level 1 Customer Support Representatives (CSRs) can process most applications on initial call.

Month	Calls Offered	Answer Rate	Calls Answered	Calls Answered <24 Sec	Transfer Rate
January 2016	42,769	83%	35,352	32%	10%
February 2016	45,043	81%	36,514	46%	9%
March 2016	41,661	93%	38,678	75%	11%
April 2016	36,774	96%	35,354	79%	11%
May 2016	43,940	90%	39,683	55%	9%
June 2016	49,132	80%	39,450	32%	9%

Service Level Agreement (SLA): answer 60% of calls within 25 seconds.

- Met SLA in March and April after missing first two months of the year.
- Met SLA nine out of 12 months in 2015.

Comparison: Average wait time over the three months of 2016 Open Enrollment (Nov-Jan):

- Vermont: 5min 3sec; Federal: 10min 30sec

- System continues to operate as expected.
- Average page load times faster than two second target for five months in a row.
- 99.95% availability across all systems in June.



Month	Total Availability	Average Page Load (sec)	Max Peak User	Visits
January 2016	99.86%	2.02	136	67,911
February 2016	99.91%	1.72	168	52,952
March 2016	99.90%	1.45	106	62,509
April 2016	99.91%	1.36	113	59,458
May 2016	99.95%	1.09	107	58,174
June 2016	99.95%	1.67	109	58,715

Service Level Agreement (SLA): Optum-Liable Availability not <99.9%; Load Time not > 2 seconds.

- Have met Load Time SLA in 11 of 12 months since May 2015 system upgrades.
- Have met Availability SLA every month since May 2015 system upgrades.
- Total Availability met same goal in 10 of 12 months.