

Massachusetts Health Care Reform

The Role of the State's Health Connector



Rosemarie Day
Deputy Director
Commonwealth Health Insurance Connector Authority

Presentation to the
Montana Legislature's
Children, Families, Health & Human Services
Interim Committee

Monday, June 28, 2010



Agenda

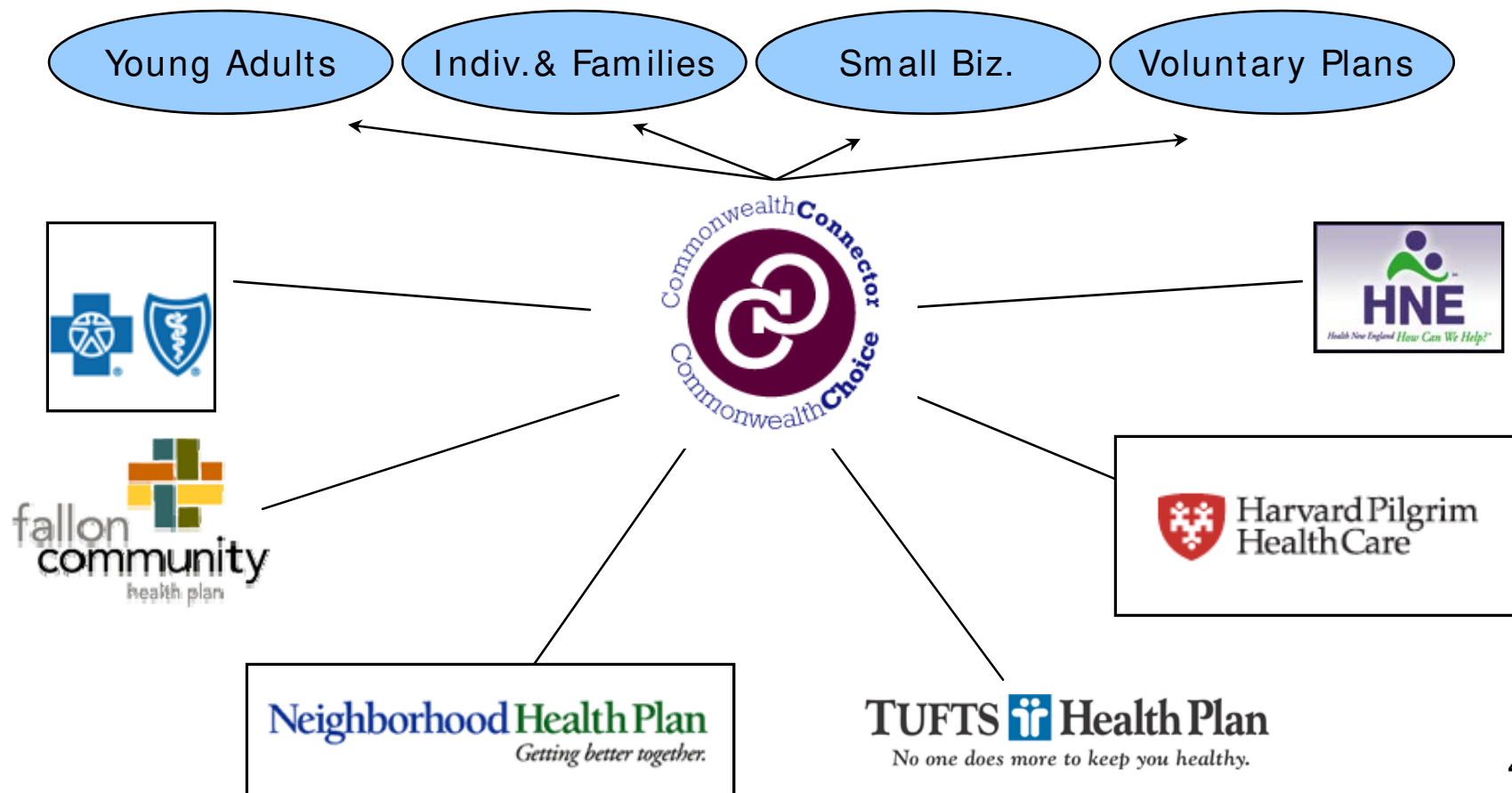
- I. **Role of the MA Health Connector**
- II. Results So Far
- III. Establishing the MA Health Connector
- IV. Lessons Learned

The Role of the MA Health Connector

1. Establish and administer **Commonwealth Care**, subsidized coverage for low-income, uninsured adults.
2. Establish and administer **Commonwealth Choice**, a commercial insurance “exchange”:
 - Standardized benefit plans and
 - More affordable coverage options (complements small-group/non-group market merger)
3. Make **policy decisions** as authorized by Health Care Reform Law:
 - Definition of Minimum Creditable Coverage (MCC)
 - Schedule of Affordability
4. Conduct **outreach and advertising** efforts to inform public of new opportunities and responsibilities.

Increased access to private coverage

The Connector serves as an “exchange” that brings the market together through its Commonwealth Choice program.



Established a state-of-the-art website



The screenshot shows the Commonwealth Connector website homepage. At the top right, there are links for [Help](#), [Contact Us](#), and [Mass.gov](#). The main navigation bar includes [Home](#), [Find Insurance](#), [Health Care Reform](#), and [About Us](#). The main content area features a welcome message and a grid of four service categories: Individuals & Families, Employees, Employers, and Brokers. Each category includes a representative image, a title, a brief description, and a 'Shop now >' link.

[Help](#) | [Contact Us](#) | [Mass.gov](#)

CommonwealthConnector

[Home](#) [Find Insurance](#) [Health Care Reform](#) [About Us](#)

Welcome to the Health Connector!

LEARN. COMPARE. SELECT A HEALTH PLAN.

Big changes are happening in Massachusetts health care. Most adults must now carry health insurance. We give you the tools and the **facts** you need to **find the right health plan**.

We work to bring you health benefits at better prices. There are choices here for everyone. And if you qualify for a plan at no or low cost, we'll let you know.

Health insurance is an important decision. We are here to help.

Your Connection to Good Health



Individuals & Families
Young adults too.
[Shop now >](#)



Employees
In an employer sponsored health plan.
[Shop now >](#)

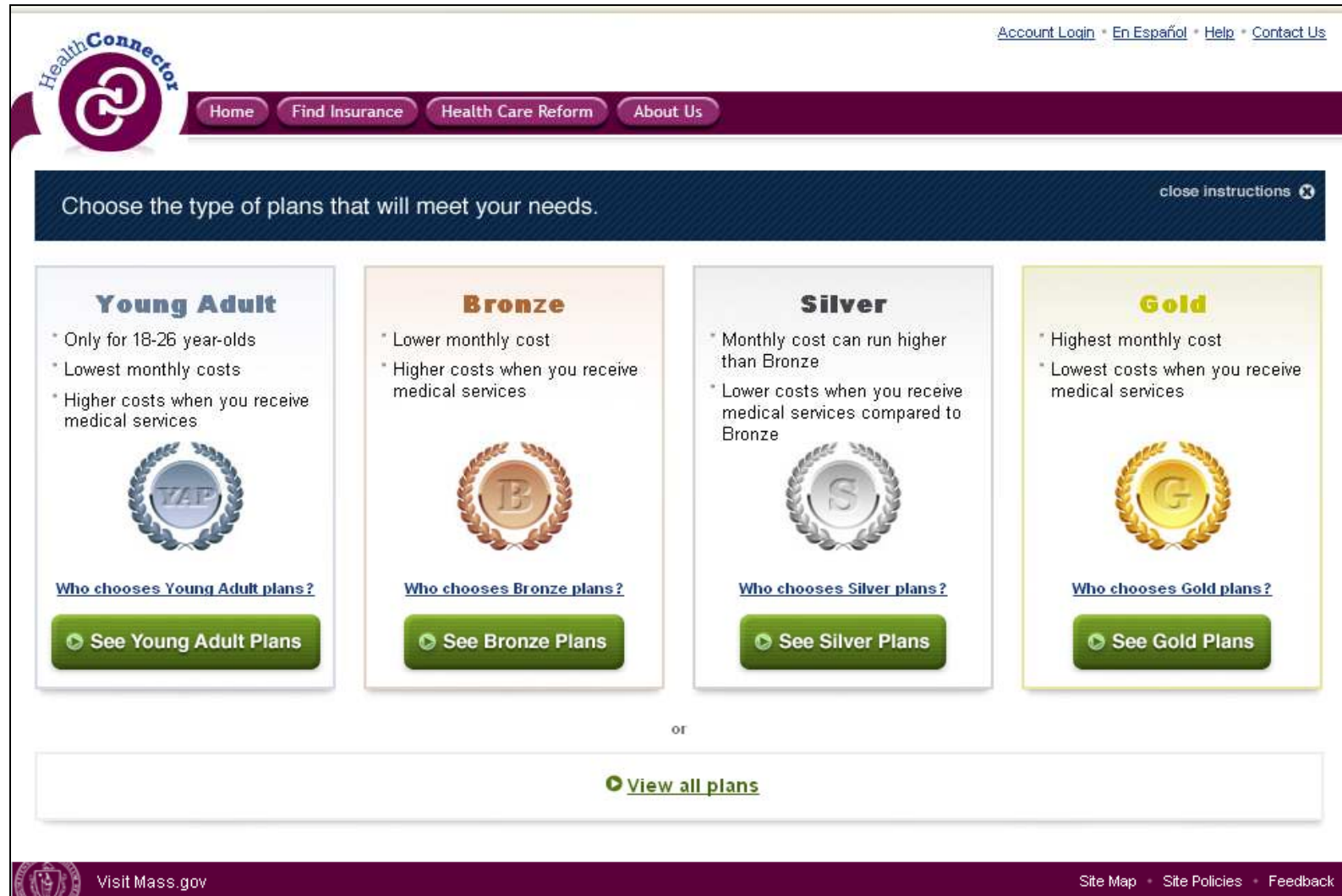


Employers
Shopping for yourself and your employees.
[Shop now >](#)



Brokers
Exploring on behalf of your employer clients.
[Shop now >](#)





I. Role of the MA Health Connector



Health Connector [Account Login](#) [En Español](#) [Help](#) [Contact Us](#)

[Home](#) [Find Insurance](#) [Health Care Reform](#) [About Us](#)

Choose the type of plans that will meet your needs. [close instructions](#)

Young Adult	Bronze	Silver	Gold
<ul style="list-style-type: none">• Only for 18-26 year-olds• Lowest monthly costs• Higher costs when you receive medical services	<ul style="list-style-type: none">• Lower monthly cost• Higher costs when you receive medical services	<ul style="list-style-type: none">• Monthly cost can run higher than Bronze• Lower costs when you receive medical services compared to Bronze	<ul style="list-style-type: none">• Highest monthly cost• Lowest costs when you receive medical services
			
Who chooses Young Adult plans?	Who chooses Bronze plans?	Who chooses Silver plans?	Who chooses Gold plans?
See Young Adult Plans	See Bronze Plans	See Silver Plans	See Gold Plans

or

[View all plans](#)

Visit Mass.gov [Site Map](#) [Site Policies](#) [Feedback](#)

Did Lots of Outreach

- “I got it” advertising campaign
- Strategic partnerships
- Grassroots efforts
- Postcards from the Department of Revenue



**... And got the ultimate corporate partnership
in Massachusetts**



PRESS RELEASE

05/22/2007 11:29 AM ET

Connector teams up with Red Sox to build enrollment in new health insurance plans

**Other corporate/civic partnerships announced as
part of public education campaign**

Every tax filer received a postcard from the Department of Revenue...



– Commonwealth Health Connector –

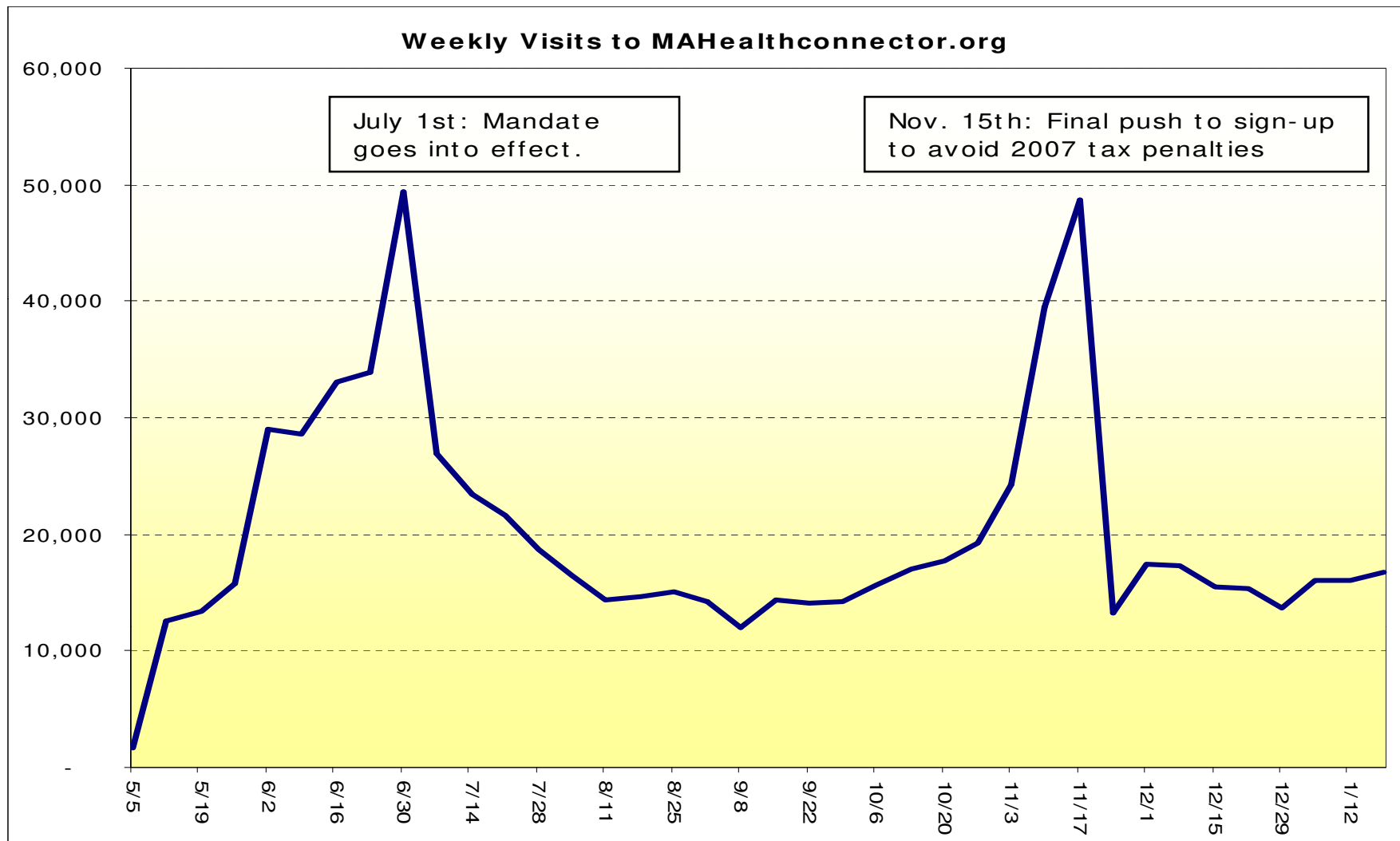


Dear Massachusetts Taxpayer,

Beginning July 1, 2007, a new Massachusetts law says that residents over age 18 must have health insurance. With few exceptions, adults must be able to show that they have health insurance by Dec. 31, 2007. Those who cannot will lose the tax benefit of their personal exemption on their 2007 Massachusetts income tax return, worth \$219 for an individual. Penalties will increase for 2008.

Most adults already have health insurance, perhaps through an employer or a government program. If you do not, the Commonwealth Health Connector can help you or your employer to find the right health plan. The Health Connector has new health insurance choices for you and your family. These plans carry the state's Seal of Approval for quality and affordability. You can also purchase plans through approved Massachusetts health insurance carriers. To learn more or to purchase a plan, visit www.mass.gov/connector.

People responded:



Agenda

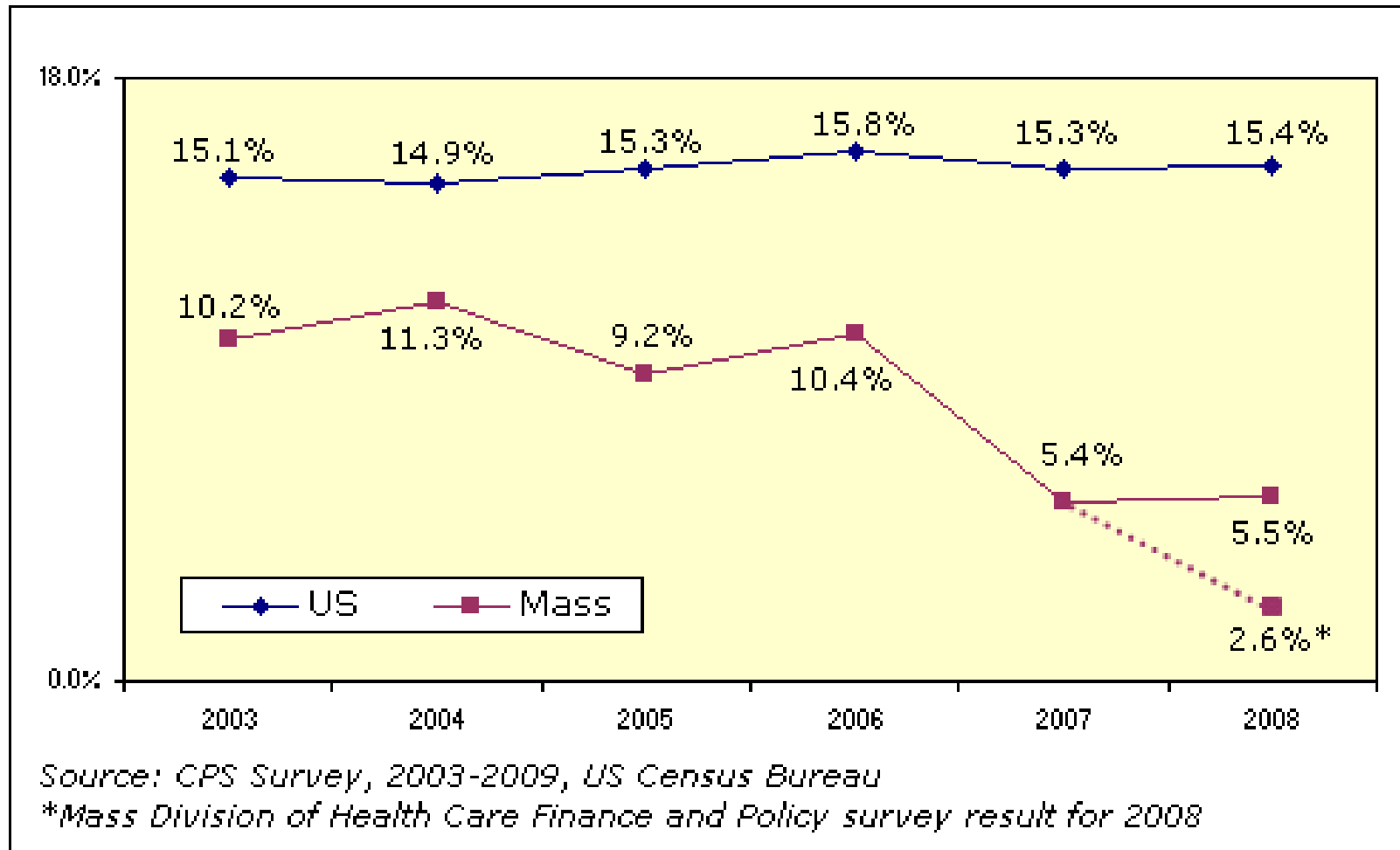
I. Role of the Health Connector

II. Results So Far

III. Establishing the MA Health Connector

IV. Lessons Learned

Lowest rate of uninsurance in the U.S.



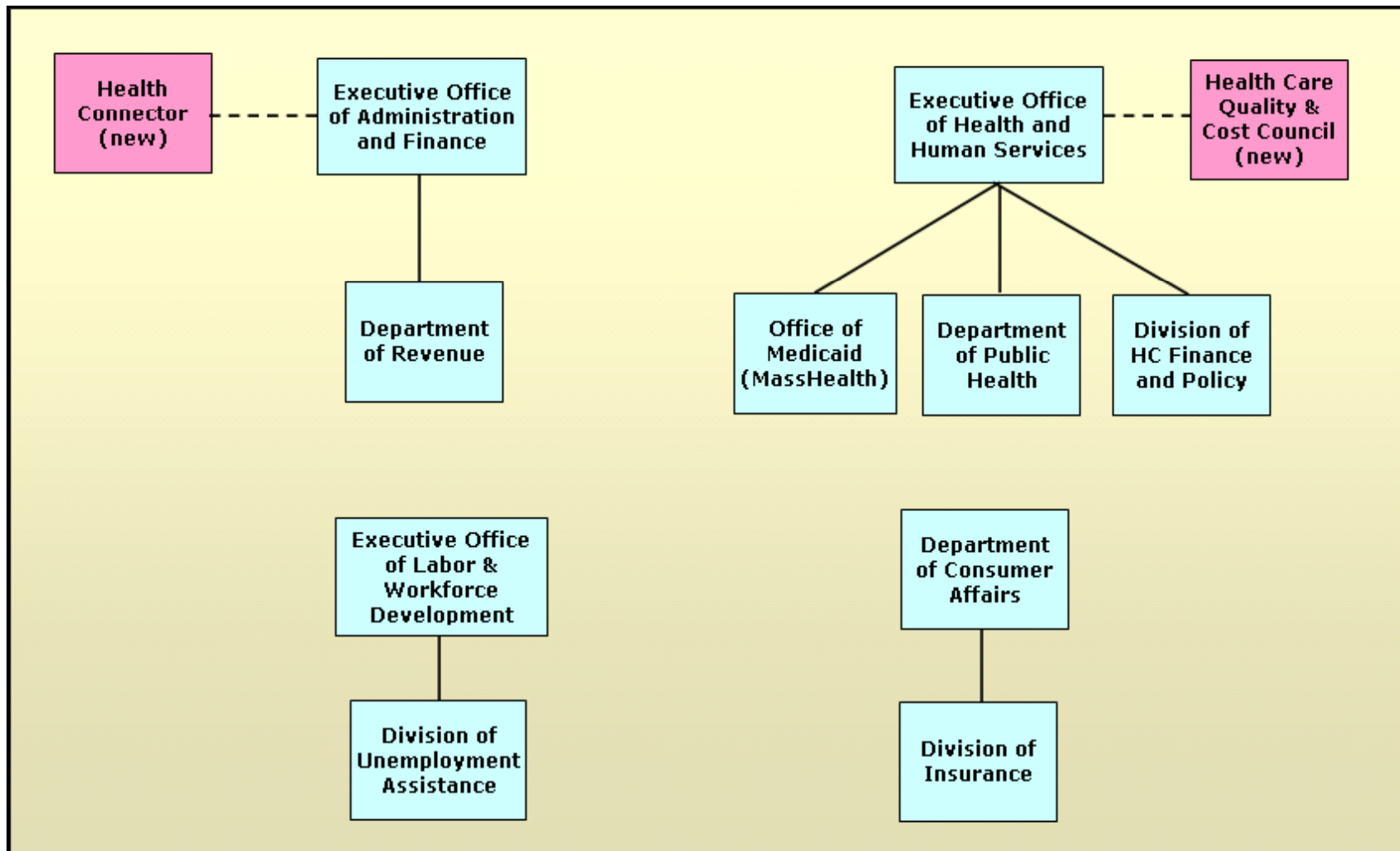
Agenda

- I. Role of the Health Connector
- II. Results So Far
- III. Establishing the MA Health Connector**
- IV. Lessons Learned

The Health Connector – The Organization

- Health Connector was established by the law as an independent public authority overseen by a board of ten directors.
- Designed to be an insurance exchange offering:
 - Standardized benefit plans and
 - More affordable coverage options (complements small-group/non-group market merger)
- Many key policy decisions left to Connector Board

Multiple State Agencies Involved

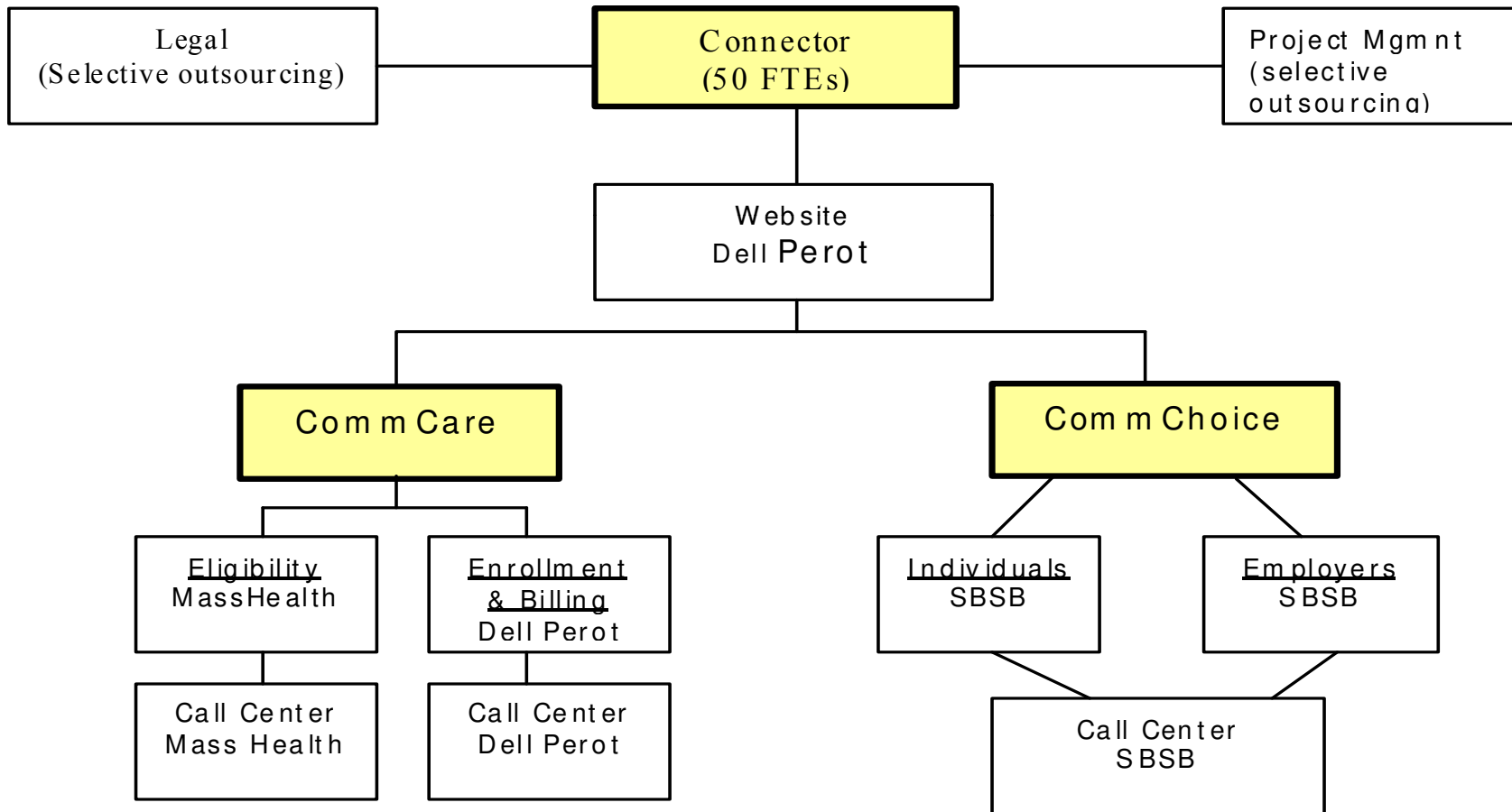


The Health Connector – The Organization

Rapid ramp-up:

- Executive Director was hired in June 2006.
- First Board meeting was held on June 7, 2006.
- Core staff was hired during the summer and fall of 2006.
- Organization was free from some state agency constraints (e.g. hiring, procurement).

The Health Connector – Strategic Outsourcing



Agenda

- I. Role of the Health Connector
- II. Results So Far
- III. Establishing the MA Health Connector
- IV. Lessons Learned**

Connector's Health Care Reform Implementation

Overall, implementation was helped by:

- Tight deadlines
- Continued stakeholder support
- Flexibility in the law
- Board of Directors
- Partnerships with existing state agencies
- Sufficient start-up funds

Operational Challenges

- Premium billing for Commonwealth Care (subsidized program)
- Pre-tax deductions for part-time employees
- Transparency in competitive business model

Operational Lessons

- Be a “virtual organization” (buy, don’t build)
- Take incremental steps (“walk before run”)
- Over-prepare for every Board meeting
- Be a “learning organization”