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# Outreach & Education Workgroup

**December 2, 2020**

# Meeting Agenda

1. Pennie Overview & Updates
2. Open Enrollment Data
3. Get Covered 2021
4. Discussion on Virtual Events
5. Questions for Pennie



# Pennie Overview & Updates



# Who we are and what we do

**Goal:** Improve the accessibility and affordability of individual market health coverage for Pennsylvanians

## Who we are

- The official health insurance marketplace for Pennsylvania
- The home for high-quality, affordable health insurance plans
- The only source for financial assistance to reduce the cost of coverage and care

## Who we help

- Customers transitioning from Healthcare.gov
- Individuals and families without access to employer-sponsored coverage
- The uninsured
- Operate a “*no wrong door*” policy to ensure those deemed Medicaid-eligible access coverage

## How we help

- Customer Service Team
- Online self-service
- Direct outreach & education
- In-person assistance through Navigators/Assisters and Brokers

# Why Pennsylvania decided to transition

## Benefits of a state-based marketplace:

- **Flexibility** to react to changes and **serve residents in the way that's best for them**
- **Local control** of a robust in-person assistance program, education, communications and customer service
- **Decreased operational costs and an ability to keep dollars in-state**
- **Increased premium savings** (reduction of approx. 5%) in the individual insurance market through the implementation of a reinsurance program
- Ability to work more closely with insurers and **foster a competitive marketplace**
- **Better oversight and management** of the Medicaid churn population, some of PA's most vulnerable

# Agency Updates

What's new since we met last?

## Pennie is Live!

- Open Enrollment is here. November 1 – January 15, 2021
- Pennie.com - 1-844-844-8040 (customer line)

## Technology Platform

- Consistently monitoring technical issues with help of customer, broker, assister, and insurer feedback.

## Call Center

- Over 200 CSRs
- OEP hours: M-F 8a-7p, Sat 8a-1p, Closed Sunday
- Dedicated Broker/Assister line: 1-844-844-4440

## Exchange Assister / Navigator Network

- Enrollment events being scheduled (full schedule at pennie.com)

## Other Stakeholders

- Sent OE Toolkit to a vast number of stakeholders & leveraging other state agency channels.

## Brand Development & Marketing

- Media Blitz happening next week with press conference & Get Covered Day
- OEP Campaign underway.



# Open Enrollment Data



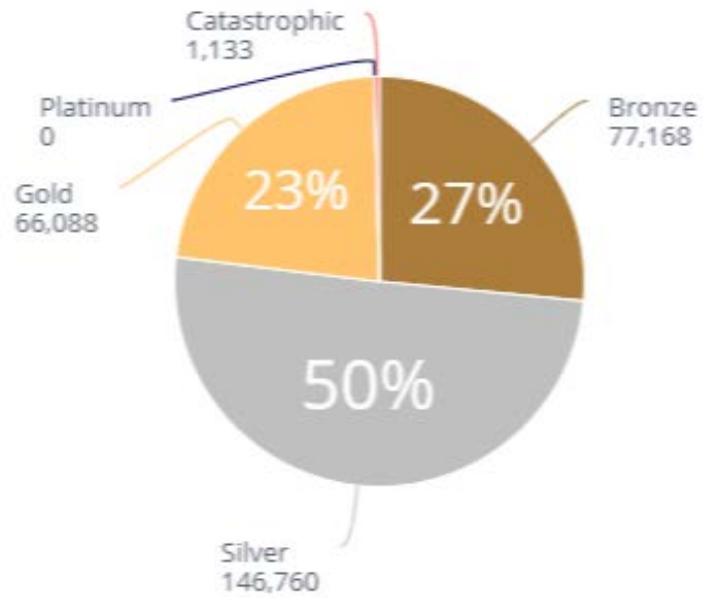
# Platform (Exchange) Metrics for 11/29/2020

		Grand Total
Accounts Created	HC.GOV claimed accounts	76,611
	New accounts	30,756
2021 Applications Started*	HC.GOV applications	222,239
	New applications	21,762
Medicaid Account Transfer Metrics	Medicaid Inbound	6,683
	Medicaid Outbound	17,351
Enrollment Metrics For plan year 2021	Total enrollment	291,149
	Autorenewals	251,247
	Active renewals	22,457
	New enrollment	17,445



# Enrollment Data: Metal Tier

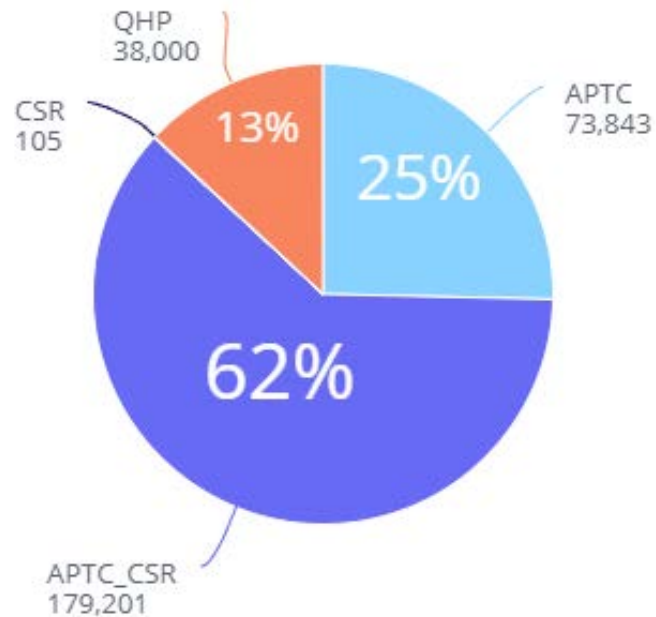
Enrollment by Metal Tier - Total



Metal Tier	Count	Percentage
Bronze	77,168	27%
Silver	146,760	50%
Gold	66,088	23%
Catastrophic	1,133	<1%
Total	291,149	100%

# Enrollment Data: Financial Assistance

Enrollment Financial Assistance Breakdown - Total



Financial Assistance Type	Count	Percentage
CSR	105	<1%
QHP	38,000	13%
APTC	73,843	25%
APTC_CSR	179,201	62%
Total	291,149	100%

# Broker and Assister Metrics for 11/29/2020

		Grand Total
Account Claiming Metrics	Accounts claimed by brokers	2,377
	Accounts claimed by assisters	188
	Total accounts claimed	2,565
Designations	Number of households with broker designations	80,437
	Number of households with assister designations	826
	Number of enrollments with broker designations	59,501
	Number of enrollments with assister designations	584



# Get Covered 2021



**GET  
COVERED**  
**2021**  
STAY HEALTHY  
GET INSURED

# What is Get Covered 2021:

- Get Covered 2021 is a national effort to promote COVID-19 safety and health insurance enrollment. It is about health equity for America's diverse communities.
- Get Covered 2021 is launching on 12/3 & running until 12/10, but the social effort will continue through 12/15. There will be a continued push after January to help strengthen support for the ACA.
- The ask is for partners and people across the country to issue proclamations and post a mask selfie using the hashtag #GetCovered2021

# National Partners

- 15 States & D.C. Participating
- Associations:
  - American Heart Association, American Medical Association, American Hospital Association, American Heart Association, American Cancer Society, America's Health Insurance Plans, Mental Health America, the Service Employees International Union, American Federation of Teachers, National Association of Community Health Centers and the American Public Health Association
  - Many more being added each day along with celebrities, sports figures, and influencers

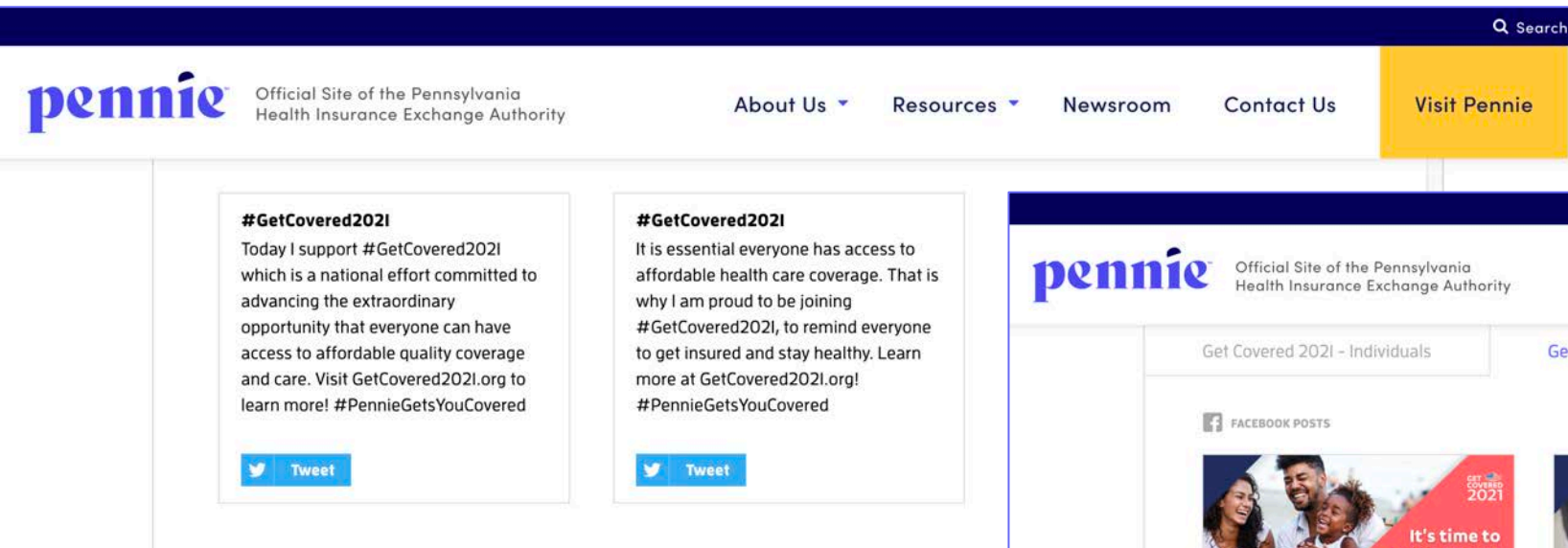
## How PA is Getting Involved

- Governor Wolf signing official proclamation that Dec 10<sup>th</sup> will be Get Covered Day in PA
- Sending Get Covered 2021 masks to PA Leadership (Governor and elected officials) to take a picture and post on social
- Share toolkit for posts on social media
- Encourage insurers and PA influencers to partake in promotion efforts

# How OEW Members Can Participate

One-Click post on Your Social – <http://agency.pennie.com/oetoolkit>

**Individuals – upload mask selfie, use this text**



**Use captions:**

#GetCovered2021

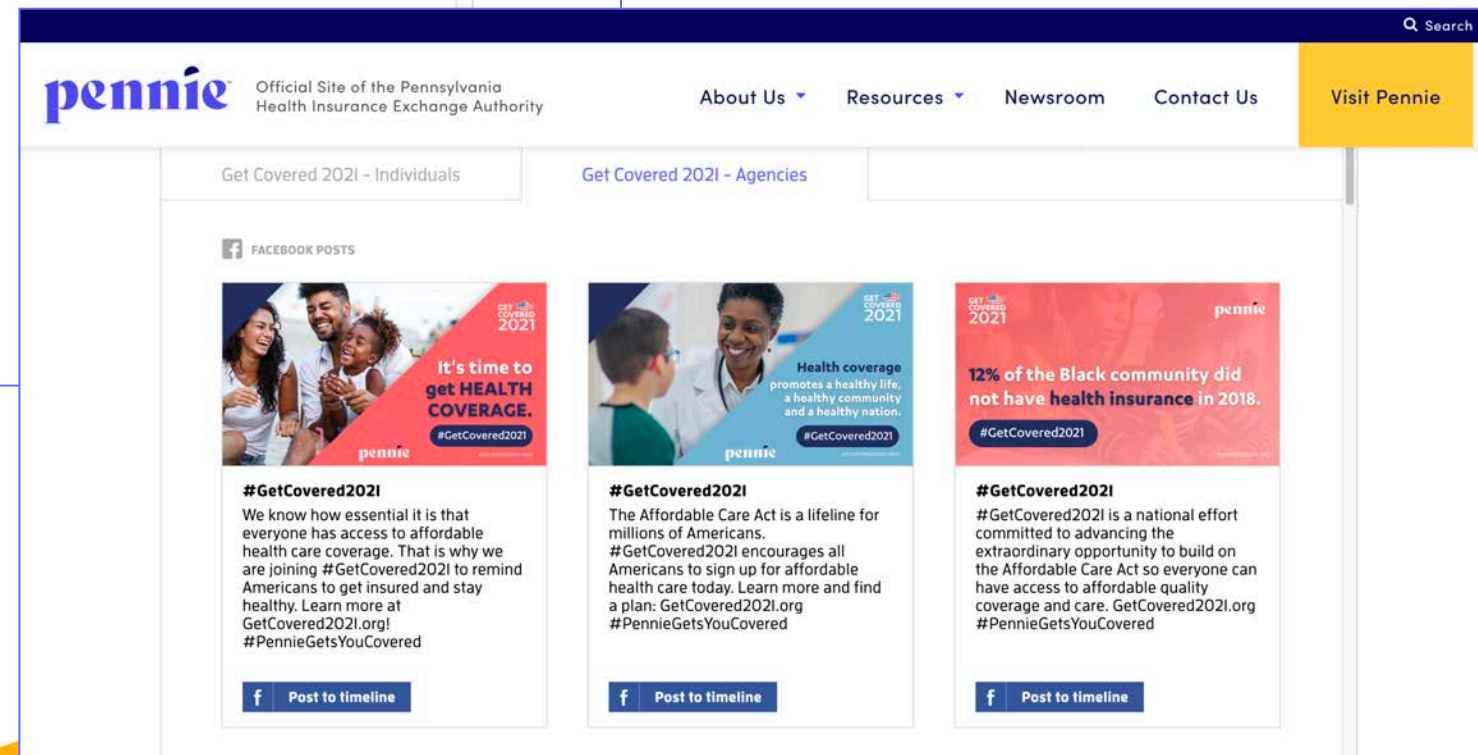
#PennieGetsYouCovered

**Direct followers to:**

[pennie.com](http://pennie.com)

[GetCovered2021.org](http://GetCovered2021.org)

**Agencies – one-click**





# Best Practices

- Always post images or quick videos along with text
- Share on social platforms that are most relevant for your audience and will spark the most engagement
- Do not include more than three hashtags in your post
- Post at the peak times of day that your audience is active on the platform



# Virtual Events Discussion



# Virtual Events Discussion

## Best Practices

- Create a game plan
- Choose the right time
- Promote the event
- Prepare for tech troubles
- Make it inclusive
- Encourage engagement
- Establish Partnerships

## Lessons Learned *What to do/what not to do*

- Do not treat this like a normal video call
- Do not expect undivided attention
- Do: Test - Rehearse– Double Check
- Do: Schedule breaks
- Do: Bring IT help
- Do: Follow up - How to connect after the event



# Messaging Discussion



# Messaging

- Where/how can we improve on getting the message out?
- What are you seeing "on the ground" that can help drive our messaging leading up to our 12/15 deadline?
- Where can we focus our energies to connect with the hard-to-reach populations?



# Questions for Pennie



Questions, Comments, Suggestions always welcome through the:

## **Pennie Stakeholder Web Portal**



**ADDRESS**

312-318 Market Street,  
Bowman Tower, Floor 3  
Harrisburg,  
Pennsylvania  
17101

**WEB**

[pennie.com](http://pennie.com)

**Pennie Call Center**

1-844-844-8040

**Pennie Broker/Assister  
Call Center**

1-844-844-4440





# Appendix



# Key Data Caveats

- This dashboard is intended to show directional trends that will indicate overall consumer activity and call center performance.
- Caution should be taken when trying to compare numbers across categories for a variety of reasons:
  - Consumers may not cleanly flow from one step to the next (i.e., application to plan selection as not all consumers who apply will be eligible).
  - Some numbers are at a household level (like application) where others are at an individual level (like members enrolled).
  - Duplication may exist at some steps (i.e., consumers may create more than one account unintentionally), and consumers may show up in multiple places (i.e., mixed household eligibility will show up in account transfer and plan selection).
- This dashboard is inclusive of medical plan information only, it currently excludes dental plan information.
- This dashboard reports plan selections as enrollments.
- For Active Renewals, note that there was a small manual auto-renewal run performed 11/13/2020; enrollees from that run are reflected in this Active Renewals metric.
- For the total conditional and full eligibility applications, note that these are a subset of the “2021 Applications Started” metric reported in the Platform Metrics table. These two metrics then will most likely differ.
- For customer service metrics, call information for 11/2/2020 has been excluded from the totals due to technical difficulties in the call center telephone system.
- Finally, call center information is inclusive of all calls received during call center normal business hours.

# Dashboard Definitions

## Platform (Exchange) Metrics

HC.GOV Unclaimed	Count of unique households, created before 11/1/2020 and not updated since 11/1/2020
HC.GOV Claimed	Count of unique households, created before 11/1/2020 and updated since 11/1/2020
New Accounts	Count of unique households, created after 11/1/2020
HC.GOV Applications	Household applications created after 11/1 that have an external application ID (FFM indicator), plus household applications created before 11/1 and associated with an enrollment on HC.GOV. An application that results in an enrollment will still be captured in this metric, and an application created before 11/1 and edited after 11/1 will <i>not</i> be double counted - these are unique applications for each household
New Applications	Household applications created after 11/1 that do not have an external application ID (FFM indicator). An application that results in an enrollment will still be captured in this metric
MEDICAID_INBOUND	Count of unique application referrals from the Medicaid system to Pennie
MEDICAID_OUTBOUND	Count of unique applications that had at least one individual assessed as potentially Medicaid eligible and therefore transferred to the Medicaid system for determination
Autorenewals	Count of unique enrollees on enrollment records created before 11/1/2020
Active Renewals	Count of unique enrollees on enrollment records created after 11/1/2020, with an external applicant ID (FFM indicator) (and for Health, removing external enrollments marked as Dental). Note that there was a small manual auto-renewal run performed 11/13/2020; enrollees from that run are reflected in this Active Renewals metric.
New Enrollment	Count of unique enrollees on enrollment records created after 11/1/2020 by accounts that do not have external applicant IDs (indicate they came from HC.GOV)

# Dashboard Definitions

Platform (Exchange) Metrics		
	Conditional and Full Eligibility Determinations	Display of all unique applications that are enrolled, partially enrolled, or have eligibility received. These applications are either conditionally eligible (likely because of a data matching inconsistency) or fully eligible for the assistance displayed
	Enrollment – Financial Assistance - Total	Display of enrollment by financial assistance breakdown. Limited to Enrollees & Subscribers, to enrollees with coverage ending 12/31/21, and removing those with canceled enrollment
	Enrollment by Metal Tier– Total	Display of enrollment by application metal tier. Limited to Enrollees & Subscribers, to enrollees with coverage ending 12/31/21, and removing those with canceled enrollment
	Average PMPMs - Total	Display of per-member-per-month metrics. Limited to Enrollee & Subscribers, to enrollees with coverage ending 12/31/21, and removing those with canceled enrollment
	PMPM APTC	Sum of Enrollment record level of the <i>used</i> Advanced Premium Tax Credit (“APTC”) Amount, divided by Count of Unique Enrollees. Split to 3 groups: All enrollees, those who had APTCs applied to their gross premiums, and those who had no APTCs applied to their gross premiums (*this last group includes members who were ineligible for any APTCs and members who were eligible for APTCs but elected to not use them)
	PMPM Net Premium	Sum of Enrollment record level Net Premium Amount, divided by Count of Unique Enrollees. Split to 3 groups: All enrollees, those who had APTCs applied to their gross premiums, and those who had no APTCs applied to their gross premiums (*this last group includes members who were ineligible for any APTCs and members who were eligible for APTCs but elected to not use them)

# Dashboard Definitions

## Customer Service Metrics

All calls	Total number of calls received. Note: the calls handled will not sum to this number as they don't include abandons or transfers. Only calls started during call center business hours have been included	
Calls Handled by IVR	Number of calls handled by the interactive voice response	
Calls Handled by CSR	Number of calls handled by a call center representative	
IVR Call Transfers	Number of calls transferred by the interactive voice response to the reported destination (HC.GOV, Medicaid, Insurers, other)	
ASA	Average speed to answer measured in seconds	
AHT	Average handle time measured in minutes	
Call Abandonment Rate	Percentage of total calls that a customer dropped before a CSR picked up the call to provide service	
Number of abandoned calls	Number of calls that a customer dropped before a CSR picked up the call to provide service	

# Dashboard Definitions

## Broker and Assister Metrics

Accounts claimed by brokers	Number of user accounts claimed by brokers and agency managers. The daily count is determined by subtracting today's total from yesterday's total	
Accounts claimed by assisters	Number of user accounts claimed by assisters and entities. The daily count is determined by subtracting today's total from yesterday's total	
Total accounts claimed	Total of the user accounts claimed by brokers and assisters	
Number of households with broker designations	Count of the households which have an active designated a broker	
Number of households with assister designations	Count of the households which have an active designated an assister	
Number of enrollments with broker designations	Count of enrollments created with a broker attached	
Number of enrollments with assister designations	Count of enrollments created with an assister attached	