

# Massachusetts Health Connector COVID-19 Special Enrollment Period: Final Enrollment Results

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## Key Takeaways

For over a decade, the Commonwealth's near universal coverage rate and first-in-the-nation state individual mandate have provided a strong foundation for Massachusetts families in need of comprehensive health insurance. Still, six months into the pandemic, state residents continue to face the public health and economic impacts of COVID-19. Many state residents are seeking health coverage to protect against the physical and financial risks presented by the pandemic while others are in need of a new insurance option after losing their job. To date, the Health Connector, the state's health insurance marketplace, has used existing policies paired with new strategies to expand coverage to the uninsured and protect coverage for current members.

During the early weeks of the pandemic, to ensure current members were in the most affordable coverage available, the Health Connector increased messaging encouraging members to report a change if they lost a job or experienced a reduction in income. Members earning less income than usual could qualify for a lower-cost health insurance option. Between April and July, over 33,000 Health Connector members experienced health coverage transitions, either moving to a more affordable plan within the Health Connector or moving to MassHealth (Massachusetts's Medicaid program). These transitions resulted from changes in circumstance (such as job loss or income reduction), many of which were likely due to the pandemic.

The Health Connector's COVID-19 Special Enrollment Period (SEP) was established to provide uninsured Massachusetts residents an opportunity to enroll in high quality, low cost coverage with financial assistance, if eligible. The COVID-19 SEP was open for 135 days, beginning on March 11, 2020 and ending on July 23, 2020.

Overall, 22,800 Massachusetts residents used the COVID-19 SEP to newly enroll in coverage through the Health Connector:

- COVID-19 SEP enrollees represent 46 percent of the 49,500 new enrollees whose coverage began in April, May, June, July, or August 2020.
- The remaining 54 percent enrolled through SEPs triggered by becoming newly eligible for ConnectorCare or losing Minimum Essential Coverage (MEC) such as job-based coverage.

- Demographic data suggests that people likely to enroll in Health Connector coverage through the new COVID-19 SEP tended to be younger adults aged 18-34, earning less than 300 percent of the Federal Poverty Level (FPL) and living in towns and cities with higher concentrations and rates of uninsured residents.

Though the COVID-19 SEP ended on July 23, 2020, state residents can still enroll in coverage through SEPs triggered by job loss or new ConnectorCare eligibility. The Health Connector remains committed to supporting state residents in accessing coverage and care through the duration of the pandemic.

## Introduction

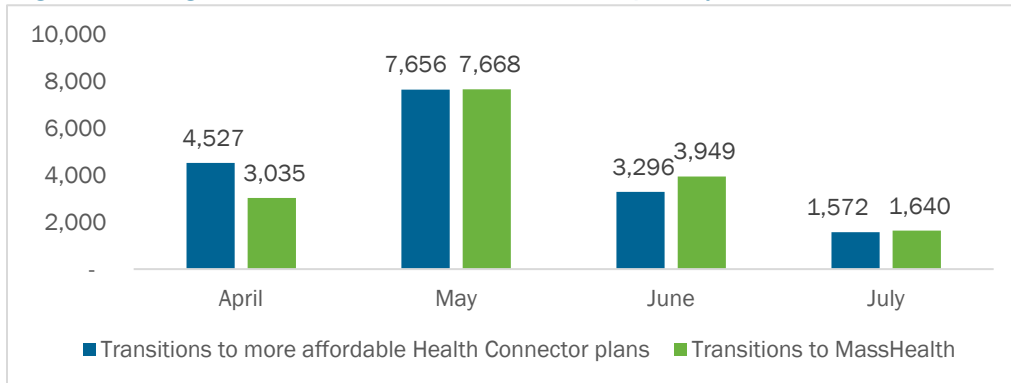
In response to the uncertain and rapidly changing COVID-19 national emergency, the Health Connector, Massachusetts's health insurance marketplace, established a Special Enrollment Period (SEP) for Massachusetts residents without health insurance coverage or those with coverage that may have become unaffordable.<sup>i</sup> Through the COVID-19 SEP, uninsured residents had a new opportunity to enroll in quality individual/family coverage to access necessary COVID-19 services and protect themselves and their families from health and financial risk. Going into effect on March 11, 2020, the SEP deadline, initially April 25, was extended on a month-by-month basis and ended on July 23, 2020. The Massachusetts Division of Insurance offered a similar SEP for off-Exchange health plans.

In May 2020, the Health Connector published a [brief](#) to highlight early enrollment data and to offer insights about state residents enrolling in Exchange coverage through the COVID-19 SEP. This follow-up brief builds on those results, detailing eligibility changes among existing members and new enrollments during the first five months of the pandemic, along with strategies to expand and preserve coverage moving forward.

## Transitions among existing members

To address the economic impact of the pandemic, the Health Connector helped members and applicants experiencing life and income changes ensure they were in the most affordable coverage possible. Existing members received increased messaging during the early weeks of the pandemic encouraging them to report any changes in income, working hours, or employment. Members earning less money than usual could qualify for a lower-cost health insurance option. Between April and July, over 33,000 Health Connector members experienced health coverage transitions resulting from changes in circumstance (such as job loss or income reduction). Many members newly qualified for programs with more robust subsidies, either moving to a more affordable coverage option within the Health Connector or moving to MassHealth (Medicaid) programs. These eligibility changes were most often related to a reported reduction in income, with around 17,100 members transitioning to a lower cost Health Connector plan and 16,300 transitioning from Health Connector plans to MassHealth. The greatest number of member transitions took effect in May after being reported in April.

**Figure 1. Existing Health Connector Member Transitions, April-July 2020**



## Overall new enrollments

Over 49,500 Massachusetts residents newly effectuated Health Connector coverage for April, May, June, July, and August 2020. The Health Connector’s COVID-19 SEP window for enrollment was available to state residents who were determined newly eligible or those previously determined eligible for any Health Connector plan but did not take advantage of their enrollment opportunity. Approximately 46 percent of all new members used the COVID-19 SEP to enroll in Exchange coverage. The remaining 54 percent of new members enrolled through the Health Connector’s existing SEP opportunities for people who either become newly eligible for ConnectorCare or lose their health coverage, including job-based health insurance.

Overall, the Health Connector experienced slower enrollment growth and lower termination activity during the first five months of the pandemic than in prior years. New enrollments from April-August 2020 were approximately 26 percent lower than 2019 while overall membership remained flat, with 295,000 non-group enrollees. There are several factors that may be driving this trend:

- Individuals experiencing loss of employment income due to the pandemic are likely qualifying for MassHealth now instead of Health Connector coverage.
- Medicaid benefit protections authorized under the Families First Coronavirus Response Act have decreased coverage transitions between the Health Connector and MassHealth.<sup>ii</sup> There are fewer people losing MassHealth benefits and fewer people experiencing gaps in Health Connector coverage.
- Those working in occupations hit hardest by the pandemic were also least likely to have been offered health insurance by their employer in the first place. According to the Gallup COVID-19 Tracking Survey, COVID-19 lay-offs disproportionately impacted service workers.<sup>iii</sup> These state residents may have already been enrolled in Health Connector or MassHealth coverage prior to the pandemic and reported a change in their circumstances to reduce premiums or shift to Medicaid.

Recently published state health insurance data, compiled by the Center for Health Information and Analysis, bear out a similar trend.<sup>iv</sup> Despite high rates of

unemployment, statewide enrollment in March, April, and May 2020 indicate that coverage rates held steady during the early months of the pandemic, with 6.4 million people enrolled. While this trend may be partially explained by furloughed employees who retained their health insurance benefits or enrolled in coverage through a spouse or COBRA, the Commonwealth’s robust suite of policies help state residents find coverage when and where they need it.

## COVID-19 SEP enrollees

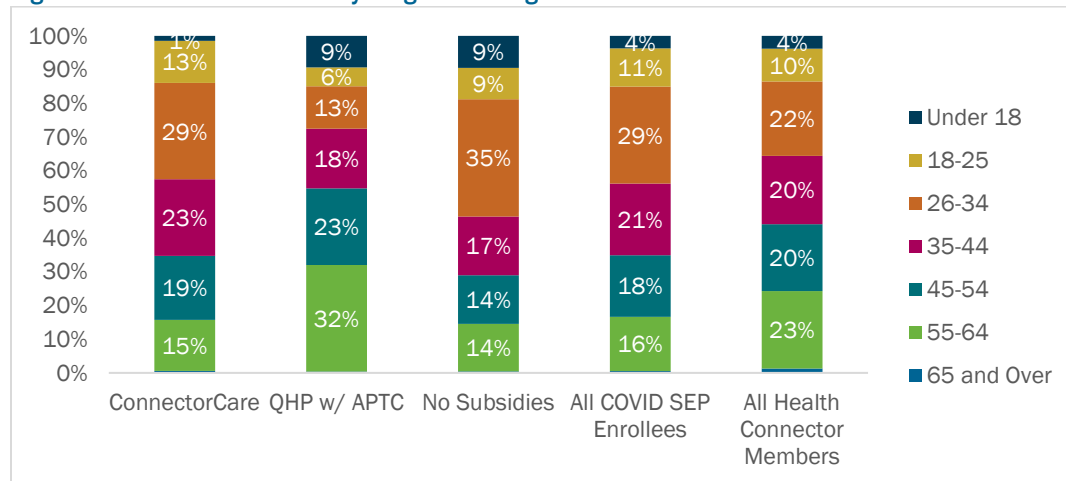
While it was open, the COVID-19 SEP was utilized by 18,049 families representing 22,812 people who enrolled in Health Connector coverage effective between April and August 2020. Approximately 72 percent enrolled in ConnectorCare, 7 percent enrolled in a Qualified Health Plan (QHP) with Advance Premium Tax Credits (APTC), and 20 percent enrolled without subsidies, closely mirroring the Health Connector’s existing membership distribution.

Enrollment data demonstrates that people using the extended enrollment window tended to be low income and eligible for ConnectorCare, be young people aged 18-34, and come from towns and cities with higher concentrations and rates of uninsured residents.<sup>v</sup> Key characteristics of COVID-19 SEP enrollees are detailed below.

### Age

COVID-19 SEP enrollees were more likely than existing members to be younger than current Health Connector members (with 40 percent falling in the 18–34 age range).

Figure 2. COVID SEP Enrollees by Program and Age



### Language

At least 14 percent of COVID SEP enrollees report speaking a language other than English, compared to 15 percent of overall Health Connector members.

## Geographic location

Similar to overall Health Connector enrollment, nearly half (44 percent) live in Massachusetts communities known for their high rates of uninsurance.<sup>vi</sup>

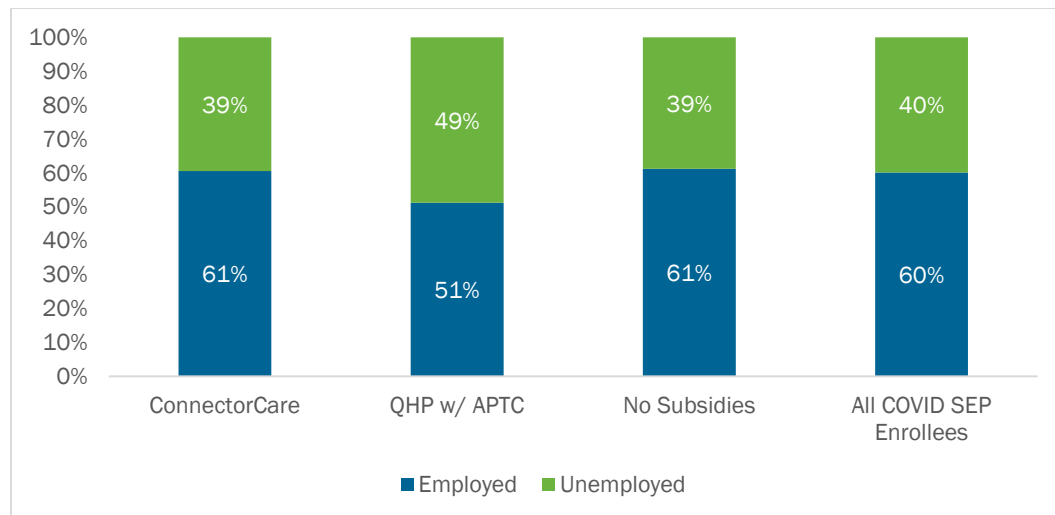
Approximately 13 percent of COVID-19 SEP enrollees live in Chelsea, Everett, Fall River, Granby, Holyoke, Hull, Lawrence, Lynn, Revere, Salem, and Saugus, the top eleven Massachusetts towns recently classified as high-risk for spread due to their high rates of COVID-19 cases per 100,000 people.<sup>vii</sup> Roughly 8 percent of overall state residents live in these cities and towns.<sup>viii</sup>

## Employment

On average, 40 percent of COVID-19 SEP subscribers who applied for financial assistance did not report being employed. Approximately 53 percent reported having job-based income and 25 percent reported receiving unemployment income. Roughly 12 percent reported no income source. Some subscribers included in this analysis may be 18 years and younger receiving financial support from their parents or early retirees with non-job income.

Note: This analysis includes COVID-19 SEP subscribers who applied for financial assistance only. Subscribers who did not apply for financial assistance were excluded because the Health Connector has limited insight into their employment status and income source.

Figure 3. Financial Assistance COVID SEP Subscribers by Employment Status



## Plan choices

On average, 63 percent of APTC-only and unsubsidized COVID-19 SEP utilizers enrolled in Bronze plans compared to 47 percent of overall enrollees in these programs. Higher uptake of Bronze plans among COVID-19 SEP utilizers suggest that these enrollees may be more sensitive to price or are seeking coverage for catastrophic risks. Twenty-one percent enrolled in Silver plans, compared to 36

percent of overall enrollees. Across all program types, most individuals enrolled with Tufts Direct (roughly 60 percent).

## Looking forward

Though the COVID-19 SEP for uninsured state residents ended on July 23, 2020, individuals who need coverage may qualify for [other SEPs](#) based on changes in circumstance such as losing job-based coverage or newly qualifying for ConnectorCare. Beyond offering opportunities to apply for coverage, the Health Connector is:

- Targeting outreach and educational resources to populations that may need assistance in understanding their coverage options, such as those seeking unemployment assistance or those deciding between COBRA and Health Connector coverage.
- Maintaining the availability of standard member assistance channels along with posting up to date COVID-19 information (including carrier-specific resources) to a new [webpage](#).
- Partnering with local stakeholders, including other state agencies, legislators, enrollment assisters, advocates, and employer/industry groups to effectively support impacted Massachusetts communities.
- Preparing to support members through continued economic fallout from the pandemic including the forthcoming expiration of the state moratorium on evictions and foreclosures, currently set to expire on October 17, 2020.<sup>ix</sup>

As a hub for outreach, education, and comprehensive and affordable coverage, the Health Connector is well-positioned to rapidly respond to the needs of Massachusetts residents impacted by the COVID-19 pandemic. The Health Connector will continue to support the Commonwealth's pandemic recovery efforts in planning for Open Enrollment 2021.

## References

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