

Stakeholder Advisory Committee

September 8, 2020 - 10:00am-
12am



NEW MEXICO HEALTH INSURANCE EXCHANGE

A photograph of a family consisting of a man, a woman, and two children. They are all smiling and holding a large orange sign that has the text "be well nm" written on it in white lowercase letters. The man is in the back, the woman is in the middle, and the two children are in the front. The background of the photo is a solid teal color, matching the overall slide background.

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Agenda



- Open Enrollment 2021 Preview
- Policy Landscape
- Open Enrollment 2022 Decision

OE 2021 Preview



OE 2021 Preview

Open Enrollment Plan

*Additional feedback from community groups will help refine plan leading into open enrollment

Goals:

- Connect uninsured New Mexicans to healthcare coverage regardless of the option for which they are eligible; Focus on supporting NMHIX enrollment but outcomes from good outreach will be enrollment into all options.
- Shore up community contacts/supports; connect individuals with trusted community messengers.
- Meeting the moment - find creative ways to reach New Mexicans during an unprecedented time.
- Emphasize the value of insurance at all times, not just during the pandemic.

A young child wearing a grey baseball cap and a dark shirt is smiling and holding a large orange sign. The sign has the text "bewellnm" written on it in white lowercase letters, with a registered trademark symbol (®) to the right.

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OE 2021 Preview

Barriers:

- **Pandemic**

- **Staff not able to out into the public for enrollment;**
 - **Barrier:** No options for public face-to-face, interactive events
 - **Opportunity:** if “we” as staff can’t be out in the community as much, the we must expand to include more people (specifically community partners)
- **Might be pent up demand for coverage due to no SEP**
 - **Barrier:** Demand may have lessened since initial request for SEP to open
 - **Opportunity:** While the interest may be lessened, the premise for the interest stays the same. BeWellnm should focus on the reason there was interest in the first place

OE 2021 Preview

Barriers:

- **PHE end date uncertain**
 - **Barrier 1:** Challenging to capacity if it ends during Open Enrollment
 - **Opportunity 1:** Always be prepared, and if during Open Enrollment, seek to capitalize on the energy and interest it would produce
 - **Barrier 2:** Medicaid maintenance of effort in place during remainder of PHE.
 - **Opportunity 2:** Lay groundwork for outreach and enrollment activities targeted to individuals transitioning off of Medicaid at the end of the PHE.

- **Internet access**
 - **Barrier:** Many New Mexicans, especially in rural areas, don't have regular broadband access.
 - **Opportunity:** Must build stronger partnerships within communities; off-web marketing to areas with low broadband availability.

OE 2021 Preview

Barriers:

- **Economic realities**
 - **Barrier:** The cost of rent, food, utilities and other expenses could crowd out people's ability to purchase health insurance.
 - **Opportunity:** Need to demonstrate the value of coverage and clearly communicate the availability of financial help.

- **Value of coverage if certain services are not available**
 - **Barrier:** Some may question the value of coverage when the services they are accustomed to getting may be more difficult to access during the pandemic.
 - **Opportunity:** Emphasize financial protection against COVID-19 treatment costs; availability of telehealth services, including mental health check-ins and preventive care; prescription meds; emergency care; other high value services.

OE 2021 Preview

Core Audiences:

- Uninsured
- People who have recently lost their jobs
- People in family planning category of Medicaid
- Young Adults
- Immigrants
- Native Americans
- Targeting specific industries using Urban Institute data

OE 2021 Preview

Message:

- Don't be uninsured during the pandemic
- Most New Mexicans only have 45 days to sign up for Exchange coverage
- Availability of financial assistance emphasized
- The value of coverage during the pandemic
- Promoting all options of coverage in the open enrollment period (OEP)

OE 2021 Preview

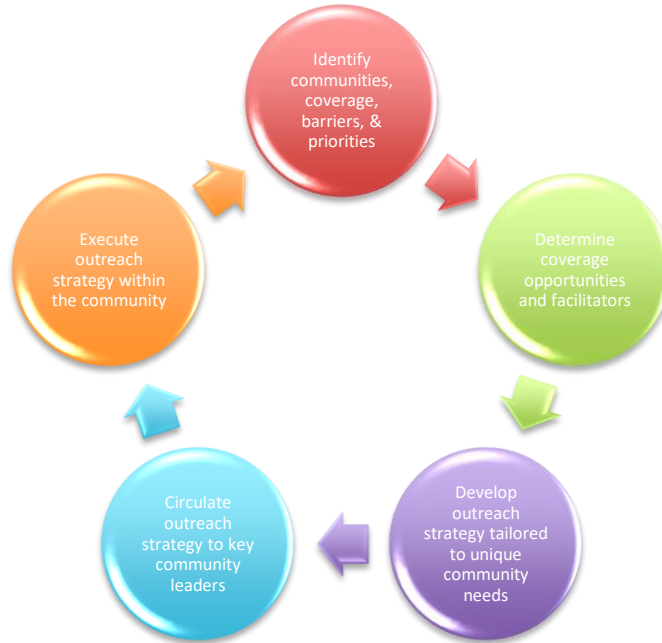
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Community Partnerships



Community-Based Participatory Outreach



Based on Detroit Urban Research Center Community Based Participatory Research model

Community is involved in each step of the process.

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Community Listening Sessions

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Goals:

LISTEN to communities so we can best CONNECT uninsured New Mexicans to healthcare coverage.

Inform outreach efforts with meaningful contributions directly from impacted communities.

Discussion:

Do you need any additional information about all the insurance options available?

How can we better connect you with those seeking insurance?

What goals do you have during this open enrollment?

Do you see resistance from your community regarding purchasing coverage?

- **Region 1-Central (Bernalillo, Santa Fe, Valencia, Torrance)**
Monday August 31st 12:00 pm---1:30 pm
- **Region 2- Northwest (San Juan, Rio Arriba, Taos, McKinley, Sandoval, Cibola)**
Tuesday September 1st 12:00 pm - 1:30 pm
- **Region 3-Northeast (Colfax, Union, Harding, Mora, San Miguel, Quay, Guadalupe)** Wednesday September 2nd 12:00 pm - 1:30 pm
- **Region 4- Southwest (Doña Ana, Catron, Socorro, Sierra, Grant, Hidalgo, Luna)**
Thursday September 3rd 12:00-1:30pm
- **Region 5- Southeast (Otero, Eddy, Lea, Chaves, Lincoln, Roosevelt, Curry, De Baca)**
Tuesday September 8th 12:30 pm - 2:00 pm

Registration site: <https://www.bewellnm.com/listen-sessions>

2021 Open Enrollment Marketplace Kickoff Event

- The event will be in a virtual environment
- Set for September 30th via zoom
- Presenters- BeWellnm, OSI, HSD, NMHIP and all 2021 QHP Issuers
- Audience- Enrollment Counselors, Brokers, and Community Partners
- A Save the date has been sent!



Policy Landscape



Policy Landscape

- Federal
 - Legislative
 - Executive
 - Next Year, Beyond
- State



Open Enrollment 2022 Decision



2022 Open Enrollment Decision

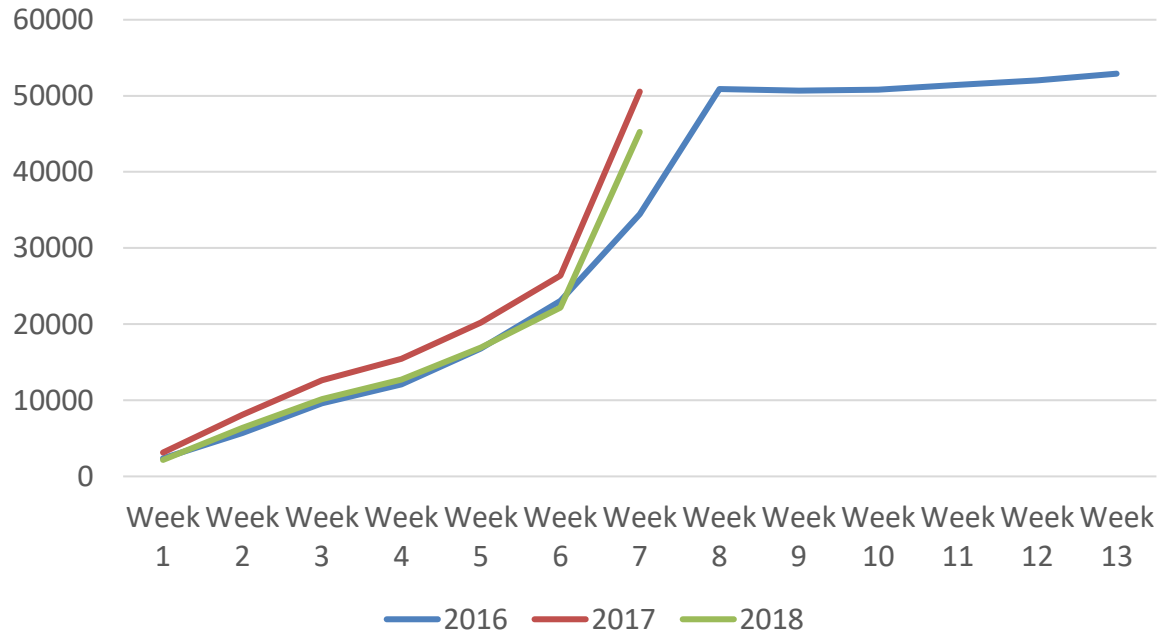


- First year as full State-Based Exchange
- Starts officially November 1, 2021
- On the federal platform, runs until December 15, 2021
- Board can set their own Open Enrollment timeframes, such as having it run into January
- Other States:
 - Minnesota: December 23
 - Washington: December 30
 - Rhode Island: December 31
 - Connecticut: January 15
 - Colorado: January 15
 - Massachusetts: January 23
 - California: January 31
 - DC: January 31
 - New York: January 31

2022 Open Enrollment Decision



beWellnm Enrollment Pattern



2022 Open Enrollment Decision



Deadline	Benefits
Mid-Late December	<ul style="list-style-type: none">• Consistency• Full year payment for enrollees
Mid-Late January	<ul style="list-style-type: none">• Longer enrollment has shown higher enrollment• States with longer enrollment note a healthy risk mix that enrolls in January• February 1 effective date for January enrollees
End of January	<ul style="list-style-type: none">• See above• March 1 effective date for late January enrollees• Capture stragglers with enrollees

An orange square graphic is positioned behind the 'be well' portion of the logo, partially overlapping the text.

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