

## Title Auto renewal process talking points

Date: 11/20/2015

Target Audience: Current Health Connector members who have not changed their 2016 plan selection as of 11/20/2015

Objective: **Inform members of important changes they may notice in regards to their online account or bills received once auto-renewal process has taken place.**

Notes: Auto-renewal process takes place between 11/20-11/25

### Talking points:

#### What is Auto Renewal?

- Auto renewal is a back-end process where the Health Connector automatically enrolls members in their same or similar 2016 coverage (based on their 2015 enrollment) if they have not already shopped and checked out with a plan for 2016.
  - It will begin on 11/20 and will be completed by the end of November for most members in order for them to get invoices for January coverage in early December.
  - The renewal plan for a member is either the same plan that they are currently enrolled in for 2015, or a similar plan, most likely from the same health insurance carrier.

#### How does a member know about their renewal plan?

- Once the auto-renewal process has taken place, a member's account will have their renewal plan in place and ready for coverage to start as of January 1, 2016.
  - If a member was enrolled for 2015 coverage by mid – late October, they would have received a renewal packet. Each member's renewal plan was identified for them in the renewal packet that they received from the Health Connector in mid-late October. The new premium rate for this plan was also shown to the member in this packet. Members will not receive an additional letter once the auto-renewal process is run.
    - Members who enrolled after mid-late October for 2015 coverage will have a renewal packet sent to them in early December from the Health Connector before they receive an insurance bill for their new plan.
  - Members will see their 2016 mapped plan in their online account under "My Enrollments" or reflected in their first insurance bill.

#### How does a member shop for a different plan after they have been auto renewed?

- Once the auto-renewal process has taken place, members are still able to change plans for 2016. They can log into their online account, go to **My Enrollment**, and click **Edit Enrollment, Continue**, then click on **Find a New Plan for 2016** to compare their other options for 2016.
  - **IMPORTANT:** If a member leaves the shopping screens after choosing **Edit Enrollment** without completing their plan selection and submitting on the Rights and Responsibilities page, they will encounter confusing messaging when they return to the My Enrollments page.
  - Members will see a status of "Cancelled" in their Enrollment History section. However, the member's

current enrollment WILL NOT be cancelled until they've made a new plan selection. The member can choose the hyperlinks on this screen that allow them to either continue to make changes to their enrollment, or to cancel those changes and proceed with their current enrollment as is.

- **Example:** On the My Enrollment Screen below, the member has made changes to their information), but has not yet submitted them. The member must follow the instructions on the screen to complete or cancel their changes.

## My Enrollments

Application Year:

You made a change to your plan enrollment or your tax credit amount but did not submit these changes yet. Your current enrollment and tax credit settings will not be cancelled until you submit your changes. [Click here to go back to your changes and submit.](#) Or, [cancel the changes](#) if you want to keep your enrollment and settings as they are.

Enrollment History -						
Insurance Plans						
Enrollment ID	Submitted On	Effective Date	End Date	Category	Status	Actions
RefID_1442933077714	09/22/2015	01/01/2016	10/31/2015	Health	Cancelled	
RefID_1442933077714	09/22/2015	10/01/2016	10/31/2015	Dental	Cancelled	

- Members should use the **Find a Provider** tool, accessible from the plan shopping page or ProviderDirectory.MAhealthconnector.org, to check if the providers (such as doctors and hospitals) they want to access in 2016 are available in a plan's network before they decide to enroll in a plan for 2016.

### What does a member need to know about paying their January 2016 bill?

- Members who are part of the auto-renewal process will receive a bill for their renewal plan in early December. If they want to remain or become enrolled in their renewal plan for 2016, they need to pay this bill by December 23. No other action is required to remain enrolled in this plan.
- If a member wants to change plans after January 1, 2016, they need to complete their plan selection and pay the new plan's premium by January 23.
- If a member chooses a new plan with a different carrier after the auto-renewal process is run, they will receive an "Enrollment Bill" in the mail. These bills are sent on a daily basis. This bill must be paid in order for their coverage to be effective for 2016. Members must pay their Enrollment Bill in full and on time to avoid a gap in coverage.
- If a member chooses a new plan with a different carrier after they receive their first bill in early December, they should make sure to pay the bill titled "Enrollment Bill" and use the correct amount and billing account number from this bill.
  - **Note:** If a member chooses a new plan with the same carrier after their early December bill, they will not receive an additional Enrollment Bill in the mail.
  - If the premium amount for their new plan selection is different than their renewal plan, they should pay their new premium amount. Their billing account number will remain the same. If members make multiple plan selections (for example, choose a plan, then change their minds and return to their account and choose a different plan the next day) they will receive a separate Enrollment Bill

for each of those plan selections. They should pay the most recently dated Enrollment Bill, which should reflect their final plan selection. If members have established recurring payments through the Health Connector's Online Payment Portal, the new amount that is owed will be deducted from their account.

- If members have established automatic withdrawals from a bank, they will need to work with their bank to adjust the amount that is withdrawn and make sure the correct account number is included on the payment going forward. If members make a one-time payment each month using their bank's bill pay function, they will need to work with their bank to adjust the amount that is withdrawn and make sure the correct account number is included on the payment going forward.