



Massachusetts Health Connector MAHealthConnector.org

Digital Government: Government to Citizen (G to C)

Nomination Submitted by:

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B. EXECUTIVE SUMMARY

The Commonwealth Health Insurance Connector Authority (Health Connector) website project described here was the first of four major initiatives undertaken by the new state board chartered with implementing Massachusetts' landmark Health Care Reform Law – Chapter 58 of the Acts of 2006.

There were three important goals that the Health Connector website was set to accomplish:

- **Provide all citizens with a health insurance marketplace that includes a tailored, side-by-side comparison of health insurance plans:** An essential ingredient to help users appreciate the differences between health plans and select the best one for their needs.
- **Help citizens determine their eligibility for subsidized health coverage:** If users are below 300% of the Federal Poverty Level (FPL), direct them to Commonwealth Care – a program for subsidized health coverage.
- **Serve as a health care information hub:** The uniqueness of this law resulted in many questions from Commonwealth citizens regarding what Health Care Reform was and how it would affect them. For the website implementation to be successful, the people needed to be informed.

Based on the requirements to develop and implement interactive features in combination with robust content management, the project team selected a portal software product that laid the foundation for a J2EE application, with an Oracle back-end, for consumer shopping, while providing the Health Connector IT staff a way to maintain the dynamic content of the website.

The website project started amid planning for three other major initiatives: negotiating with health insurance carriers, developing a back office and citizen service capability, and establishing Health Connector marketing and branding. The timeline was aggressive as the website had to be fully functional by May 2007 in order to allow Commonwealth citizens an opportunity to purchase insurance with an effective date of July 2007 (when the mandate went into effect). These goals were met and the results were available for everyone to see.

Within the first two years of operation the number of individuals without health insurance decreased from 10 percent to 2.6 percent. This meant that over 97 percent of all individuals in Massachusetts were covered by some form of subsidized or unsubsidized health insurance coverage. This statistic was unprecedented and unlike any other state in the country which set the stage for the National Health Care Reform law.

C. DESCRIPTION OF THE BUSINESS PROBLEM AND SOLUTION

In April of 2006, Massachusetts' landmark health care reform law, Chapter 58 of the Acts of 2006, "An Act Providing Access to Affordable, Quality, Accountable Health Care," was passed. In addition to being unprecedented in the State, it was also "... declared to be an emergency law, necessary for the immediate preservation of the public health." For the first time ever, nearly every resident of Massachusetts was obliged to obtain a minimum level of health care insurance – and to do it quickly. Development of the Health Connector website began shortly after the law was signed.

Challenges

The project team faced several challenges as it got underway:

- *Aggressive timeline:* The Health Connector was required to sell insurance to citizens by July 2007; accordingly, the website had to be available in May 2007
- *Political challenge:* The project began as one governor prepared to leave office and the next was poised to take office – a political environment that presents resource challenges for any new program
- *Business challenge:* The Health Connector was a startup. The team had to build a new organization, ascertain funding and operational support, and establish its charter and mission
- *First of its kind:* Massachusetts' health care reform experiment broke new ground. No identical models existed for either the Health Connector or the concept of a government-sponsored website where one can shop for health insurance
- *Tactical issues* including, but not limited to: negotiating with health insurance carriers, setting up a back office for operations, and establishing the Health Connector brand

The Solution

The Health Connector website was the proposed solution to the challenge of informing Massachusetts citizens of their health care-related rights and obligations and to provide them with an easy-to-use website that could help them meet those obligations.

The website needed to meet three primary requirements:

1. Provide all citizens with a health insurance marketplace that includes a tailored, side-by-side comparison of health insurance plans
2. Help citizens determine their eligibility for subsidized health coverage
3. Serve as a health care information hub

1. Provide all citizens with a health insurance marketplace that includes a tailored, side-by-side comparison of health insurance plans

To meet the needs of all citizens, the Health Connector team divided the citizenry into several groups that worked logically with the health insurance market: Individuals/Families, Young Adults (18-26 year-olds), Small Business Owners, and Employees of Small Businesses registered with the site.

In dealing with these diverse groups and the complexity of the health insurance plans themselves, it was imperative to keep the shopping experience simple and straightforward. One of the most challenging aspects of health insurance shopping is the jargon used by most brokers and insurance carriers. Health Connector was carefully designed to reflect content that explains these terms in a clear and concise manner. The plans also bear the star rating they have been given by the National Committee for Quality Assurance (NCQA) to inform shoppers of the quality of the products they are considering.

The Result:

Health Connector provides each citizen with a list of potentially appropriate health care plans based on his/her entry of minimal personal information. After entering their residential zip code, date of birth, and the desired coverage level (i.e. for self or family), citizens see a real-time response presenting all available plans and their rates in a sortable manner. Depending on where the user lives, the user could see more than seventy plans. Users are asked only for generic information at this stage of the process. This allows them to shop anonymously without the fear of follow-up calls or other aggressive sales activities.

The plans are displayed in categories called Bronze, Silver, and Gold. A fourth category, called “Young Adult,” is displayed if the shopper enters a birth date that indicates he/she is 26 years old or younger. The plans are further categorized into “benefit packages” to enable a true side-by-side comparison. Users can compare up to three plans on a specific feature-by-feature basis. When they decide to purchase a plan, they complete the shopping exercise by providing their specific information.

The design for the shopping comparison functionality was culled from the best of existing consumer product shopping websites. This concept was well-received by sample consumer groups that tested a prototype of the site. A high percentage of the test users were able to navigate through the prototype without any assistance and were able to successfully complete their mock shopping.

The Technology:

There are several technological and logistical hurdles that are resolved before the user shops for these plans. The plan comparison page uses technological tools, including AJAX, to help users sort and filter plans based on various criteria.

Another important element of running the website is the need to update the health plans’ rate information on a monthly basis. Health Connector staff get rating disks from the providers, then load and test them in the back-end for accuracy before enabling them on the website. Once enabled, they are displayed for the shopper using Service Oriented Architecture (SOA).

2. Help citizens determine their eligibility for subsidized health coverage

Massachusetts’ health care mandate includes a provision for subsidized insurance to be available to citizens living below 300% of the Federal Poverty Level (FPL) as defined by

Health and Human Services (HHS). The FPL values are maintained by the Health Connector IT staff in an Oracle database and are updated every year. Citizens who live just over the FPL are directed to a section of the website that outlines in more detail the eligibility criteria and the process for applying for insurance through the appropriate program.

3. Serve as a health care information hub

The Health Connector website answers citizens' questions on the health care reform law itself, as well as on use of the site.

As the health care reform law was the first of its kind in the nation, citizens had many questions about its implementation – including whether or not they might be eligible for a waiver of the mandate – and of new developments as the law was interpreted. Health Connector provides these answers. A *Frequently Asked Questions* section was formulated for the various constituencies served by the site.

In addition, the Health Connector Board holds monthly meetings at which relevant topics are discussed. All Board minutes and presentations are posted to the website. The site also provides information and documents pertinent to health care reform that are furnished by other State agencies.

The Technology:

Given the dynamic nature of the content of the website, it is imperative to keep the website up to date. To do this, we use a J2EE web-application with an Oracle back-end. This resides on a foundation supported by Vignette Portal which makes it possible for the web application and the dynamic content to coexist. The software enables the technical staff to update the content without disrupting the web application and vice-versa.

Spreading the Word

It was critically important to combine an effective communication strategy with the implementation of the website. A Marketing /Advertising firm helped us craft a multi-pronged communication effort. It included television and radio advertising, statewide speaking engagements with business and consumer groups, and outreach at community health centers. In addition, we formed a unique and beneficial partnership with one of Massachusetts's most recognized brand names – the Boston Red Sox. The Red Sox produced public service announcements that were played before games, enabled us to advertise on their game broadcasts, and even allowed Health Connector staff to operate an information booth at Fenway Park before, during, and after games. The combination of these methods enabled us to effectively promote the mission of the Health Connector and get the web address out in front of millions of Massachusetts residents.

D. SIGNIFICANCE OF THE PROJECT

The Health Connector's website has had a momentous impact in implementing and overseeing landmark health care reform in Massachusetts. Citizens of Massachusetts

look to the website as a source of information. The website has also served as a vehicle for citizens to shop for health insurance.

Over the course of two months from the website's launch in May 2007 to July 2007, visits to the website increased exponentially, as shown in Figure 1, below.

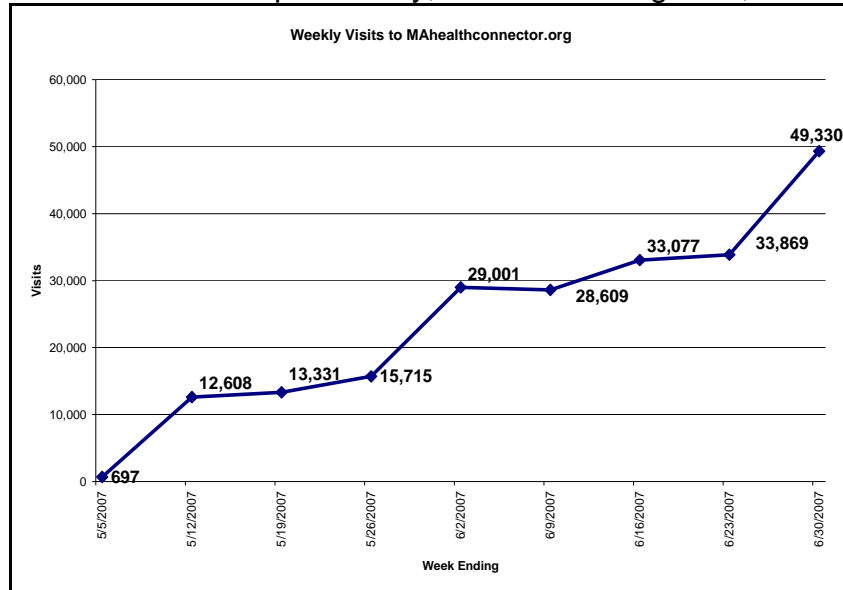


Figure 1: Graph showing website visits per week after the site was first launched. (Source: Google Analytics)

These site visits were not merely “pop-ins.” The average visitor was viewing eleven pages on the website. This demonstrated that the website was being used by citizens as both a resource and a marketplace.

The Health Connector public information unit also responded to phone calls and emails they received via the “Contact Us” feature on the website. These inquiries were from the citizens of Massachusetts who were eager to fulfill their obligation to the law and were asking about how to do so.

Massachusetts’ Health Care Reform law has served as a template for the National Health Care Reform law signed by President Barack Obama in 2010. The Health Exchanges proposed in this law are modeled on the Health Connector and are slated to do what has been accomplished by the Health Connector through www.MAHealthConnector.org.

E. BENEFIT OF THE PROJECT

The Health Connector was in uncharted territory when it embarked on its journey of implementing Massachusetts’ landmark health care reform law. The results have been impressive. We have dramatically increased coverage for populations that have been traditionally uninsured or under-insured – most notably young adults and people living just over the federal poverty level.

Overall, the percentage of state's residents covered by health insurance has increased from around 90% to over 97%. This statistic was unprecedented – both in Massachusetts and nationwide. Also, over 98% of residents are complying with requirement to report health care coverage on their annual state income tax return. The approval rating for health care reform has been measured at 73% by the Massachusetts Division of Health Care Finance and Policy.

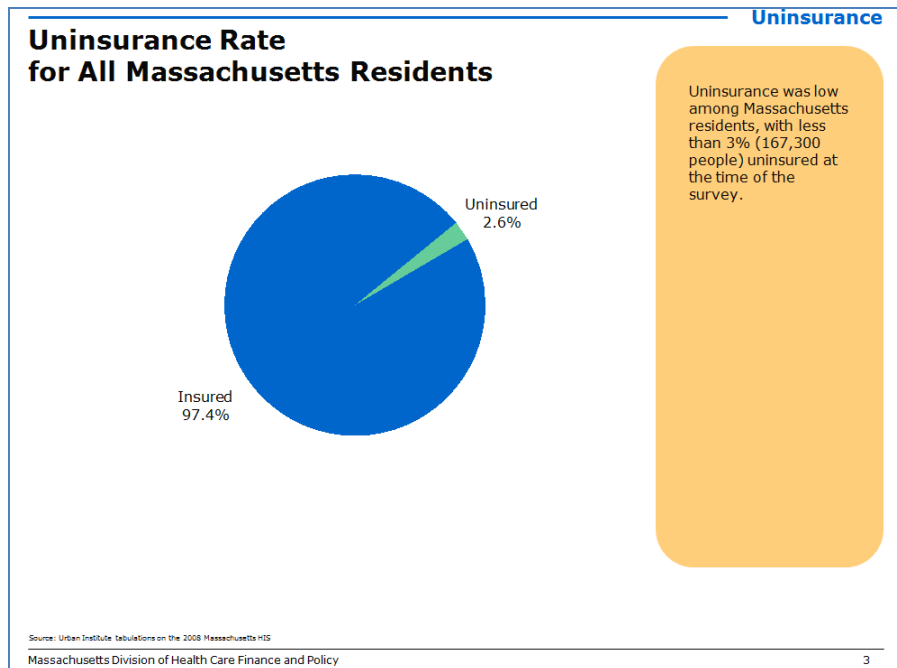


Figure 2: Uninsurance rate for all Massachusetts Residents (Source: Massachusetts Division of Health Care Finance and Policy [DHCFFP])

Additional benefits the Health Connector site provides include:

- The ability for citizens to perform side-by-side comparison shopping of health insurance plans' cost and features in an unprecedented way
 - o We connect citizens with the best health care options for them
- Outreach to and increased insurance rates among the traditionally under-insured young adult population
 - o Our use of video, Facebook, Twitter, and our partnership with the Red Sox helps us connect with this audience in an unprecedented way
 - o We negotiate for low-cost plans for this group that are then available exclusively through the Health Connector
- Easy access to information about health care reform and transparency around the decision-making process of the Health Connector Board of Directors.

In providing the citizens of Massachusetts with these benefits, we believe that the Health Connector website more than meets its mandate. We hope you agree. Please visit the Health Connector at <https://www.mahealthconnector.org> to see for yourself.