

# Customer Experience Impacts & Opportunities

**Challenge:** Regulatory and Congressional action introduces barriers for customers to get and stay enrolled in Exchange coverage. Driven by changes to auto-renewal, pre-enrollment verification without the provisional availability of federal tax credits, and limitations on individuals' eligibility for tax credits, the Exchange anticipates as many as 140,000 Exchange customers may lose their coverage over the next several years.

## **Opportunity for Discussion:**

**Reimagine the Exchange customer shopping and enrollment experience.**

To accomplish this, the Exchange cannot simply build upon systems, processes, and tools in place today, but could identify innovative tools, operational efficiencies, and shifting responsibilities.

These might include:

- Finding technical efficiencies, such as AI for verifications
- Role-shifting in partnership with enrollment assisters
- Standardizing carrier practices, such as payment processes
- Simplifying the market shelf and choice architecture to support a streamlined shopping experience
- Modularizing technical builds to support operational flexibility
- New pathways to access subsidies for coverage and health care services
- Modernizing customer communication tools and platforms
- Collaborating with other purchasers to identify and deploy new and promising enrollment practices supported by customer data, research, and UX testing

**What principles should guide the Exchange in creating efficient and innovative tools, processes, and partnerships to support customers in this moment?**

**Background & Context:** The focus on maintaining quality of the Exchange customer experience is based on Exchange Board and committee feedback.

- Exchange capacity amid federal uncertainty dominated Board member pre-retreat interviews with Clarity Consulting. The Board views 2025-2026 as a period of protection and nimble contingency planning, leveraging Exchange strengths: an integrated enrollment portal, a mission-driven staff, creative policies, and effective customer assistance.
  - Board members are concerned about operational stresses such as technology upkeep, privacy, and staff morale.
  - Board members prioritize protection of existing coverage gains, continued ease of access and operational excellence, and an equity focus.
- Exchange stakeholder committees highlighted the following opportunities:
  - Education for customers and assisters will be more important than ever. They need simple but deeper educational tools about premium, enrollment, plan, and provider network changes that require customer attention.
  - Defining requirements for and limiting plans that are available on the market shelf will lead to better navigation and meaningful choice. Fewer plans to manage may also create capacity and allow Exchange resources to be focused elsewhere.