

Report on Open Enrollment for 2022 Plan Year

*MHBE Board of Trustees Meeting
January 18, 2022*

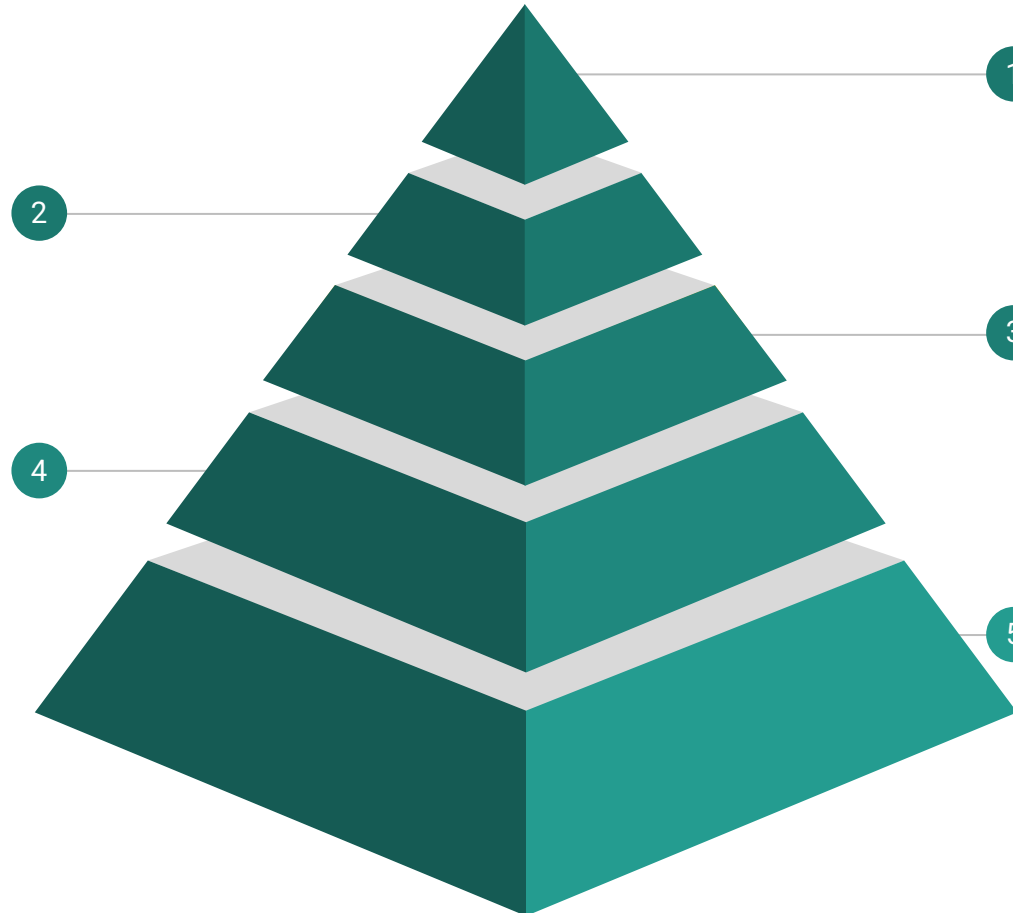
Advantages heading into Open Enrollment

More consumer help

Record # of brokers (~700)
plus 120 navigators

Wider marketing

Added Tiktok, Spotify, H-Code
Hispanic digital publisher, DC
Metro signage, youth sports



More \$ help

1 American Rescue Plan and Md.
Young Adult subsidy cut premiums
for all, including +400% FPL

Faster tech

3 Live agent chat, Robotic Process
Automation, consumer and worker
portal improvements

Reinsurance delivers

5 Lowest rates in nation for gold and
bronze; 3rd lowest for silver
(Source: Kaiser Family Foundation)

2022: Top enrollment ever, surge in new enrollees

Total +9%

Enrollment in private plans: 181,603
+9% from 166,038 in previous OE

**New peak
for MHC**

2nd consecutive record year for MHC

Dental +29%

From 51,505 in 2021 to 66,634 for 2022

**New enrollees
+48%**

From 26,497 to 39,181
New enrollees = 16% of total in '21, 22% for '22

Impressive gains in some key populations, but not all

Young Adults: +6%

- Enrollment of 18-34s: 49,576
- Two-thirds (32,122) qualified for state Young Adult subsidy
- \$13M used. \$7M remain for OE extension, special enrollments

Rural: Mixed

In rural counties with highest uninsured rates, mixed results:

- Wicomico -5%
- Worcester +7%
- Somerset Even
- St. Mary's -4%
- Calvert +12%
- Washington -6%

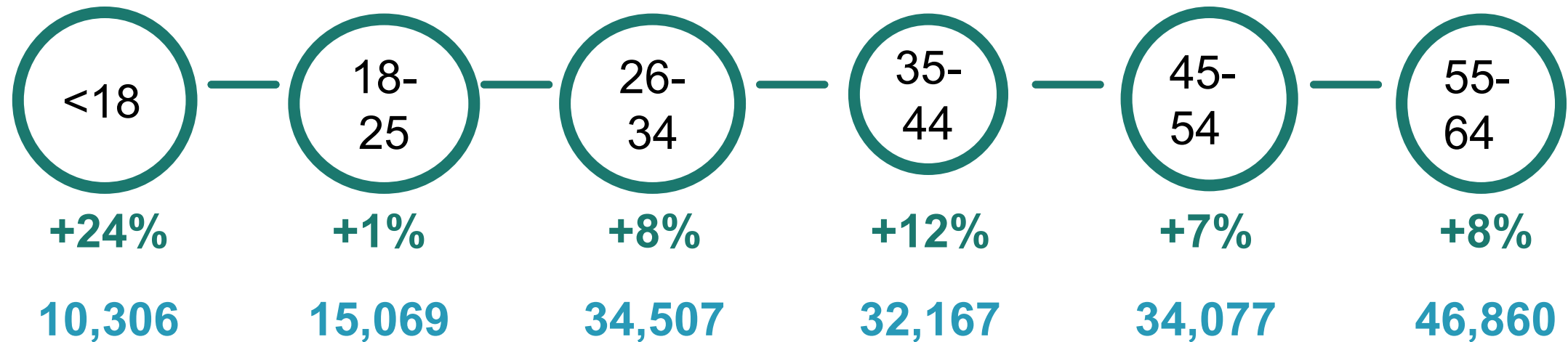
Black: +10%

- Black enrollees in private plans: 30,535
- Black young adults +5% to 9,014

Hispanic: +13%

- Hispanic enrollees in private plans: 20,241
- Hispanic young adults also +13% to 5,572

Growth across every age group



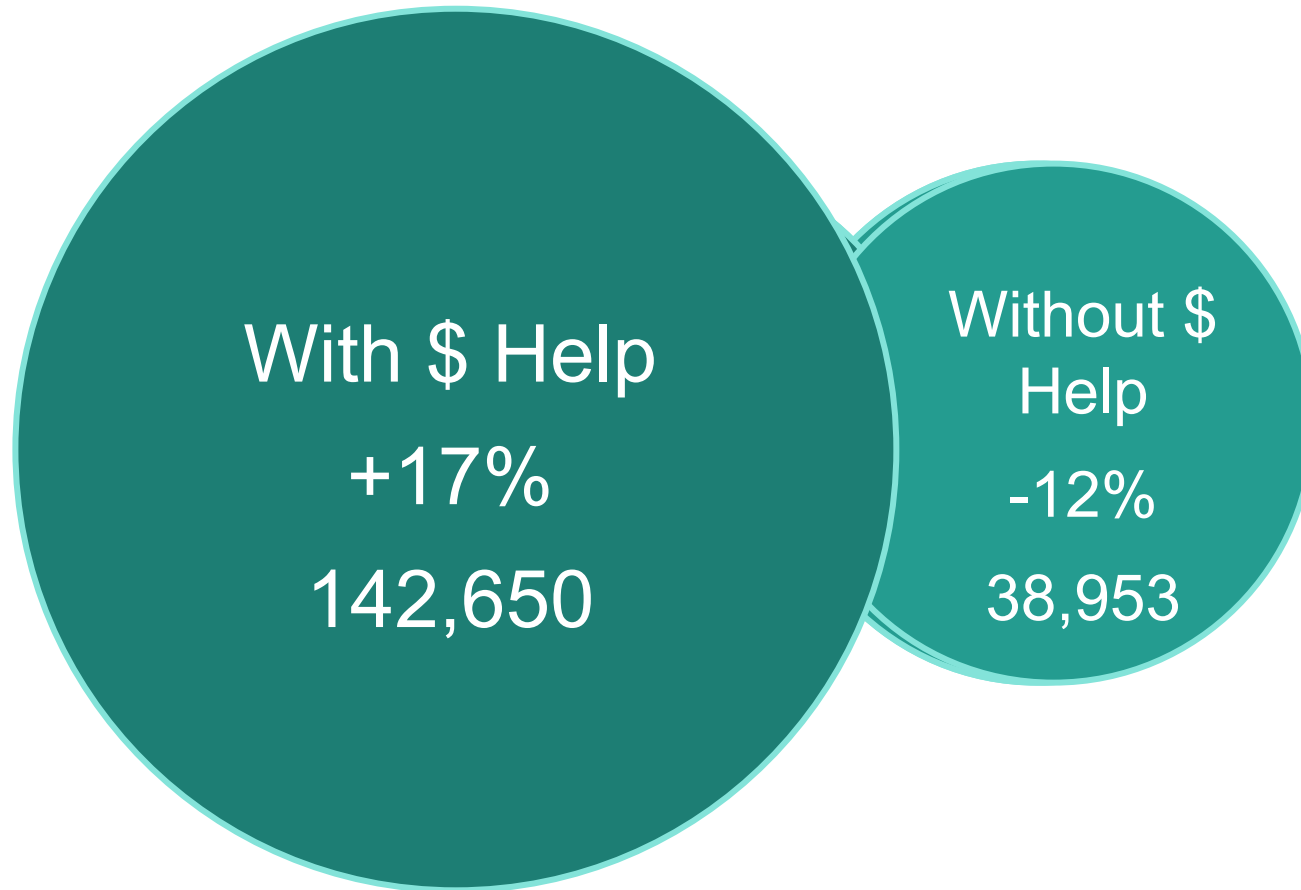
Largest
% gains

County	Region	Enrollment	% Change
Carroll	Mid Western	4,566	+ 20%
Harford	Upper Eastern	6,351	+ 16%
Anne Arundel	Central	14,673	+ 15%
Baltimore Co.	Central	24,369	+ 12%
Calvert	Southern	1,978	+ 12%
Charles	Southern	3,067	+ 11%
Prince George's	Capital South	25,417	+ 11%
Howard	Mid Western	11,171	+ 10%

and %
losses

County	Region	Enrollment	% Change
St. Mary's	Southern	2,004	- 4%
Wicomico	Lower Eastern	3,088	- 5%
Washington	Far Western	3,716	- 6%

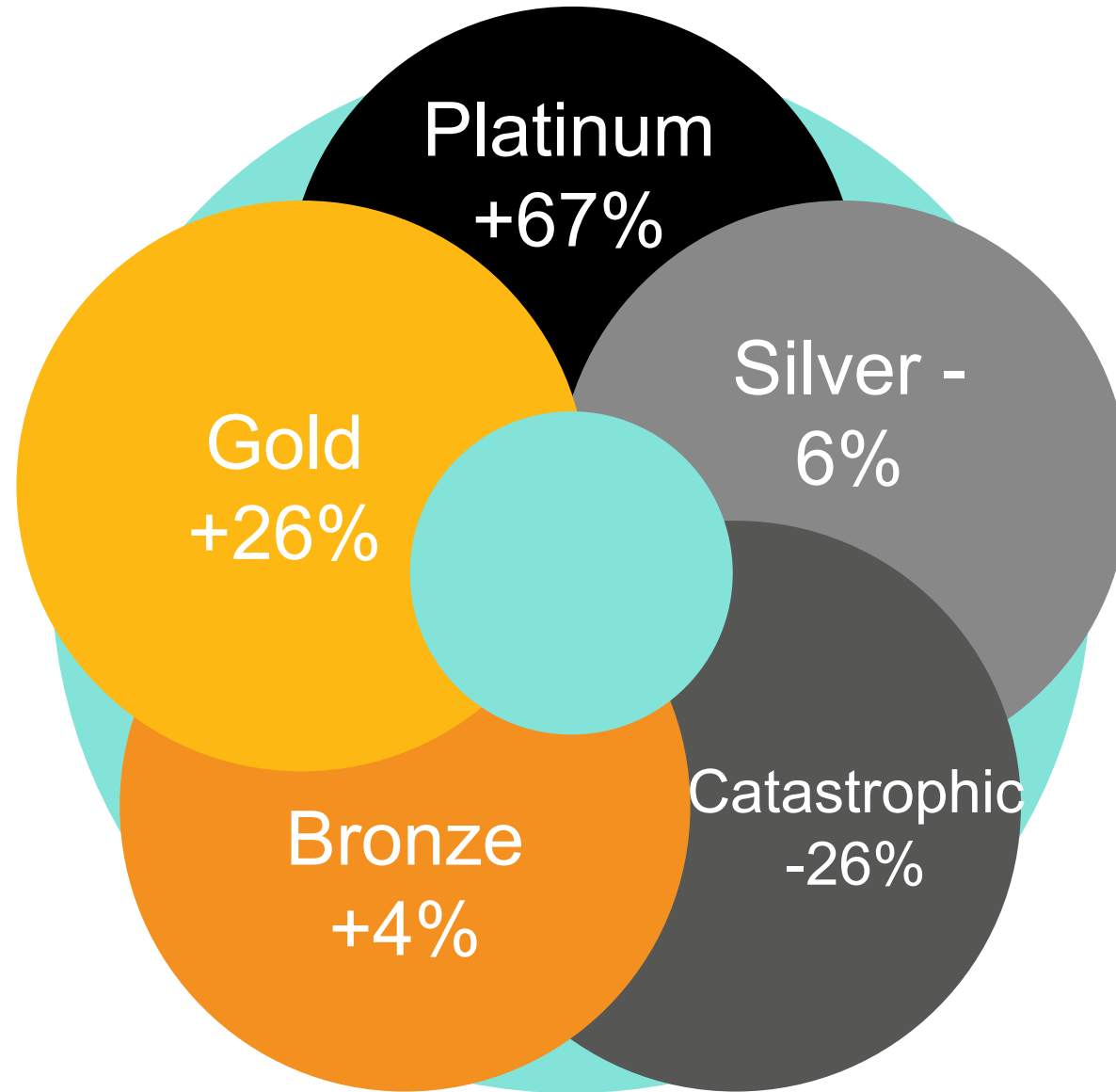
MHC split with/without financial help changed from 73/27% in 2021 to 79/21% in 2022



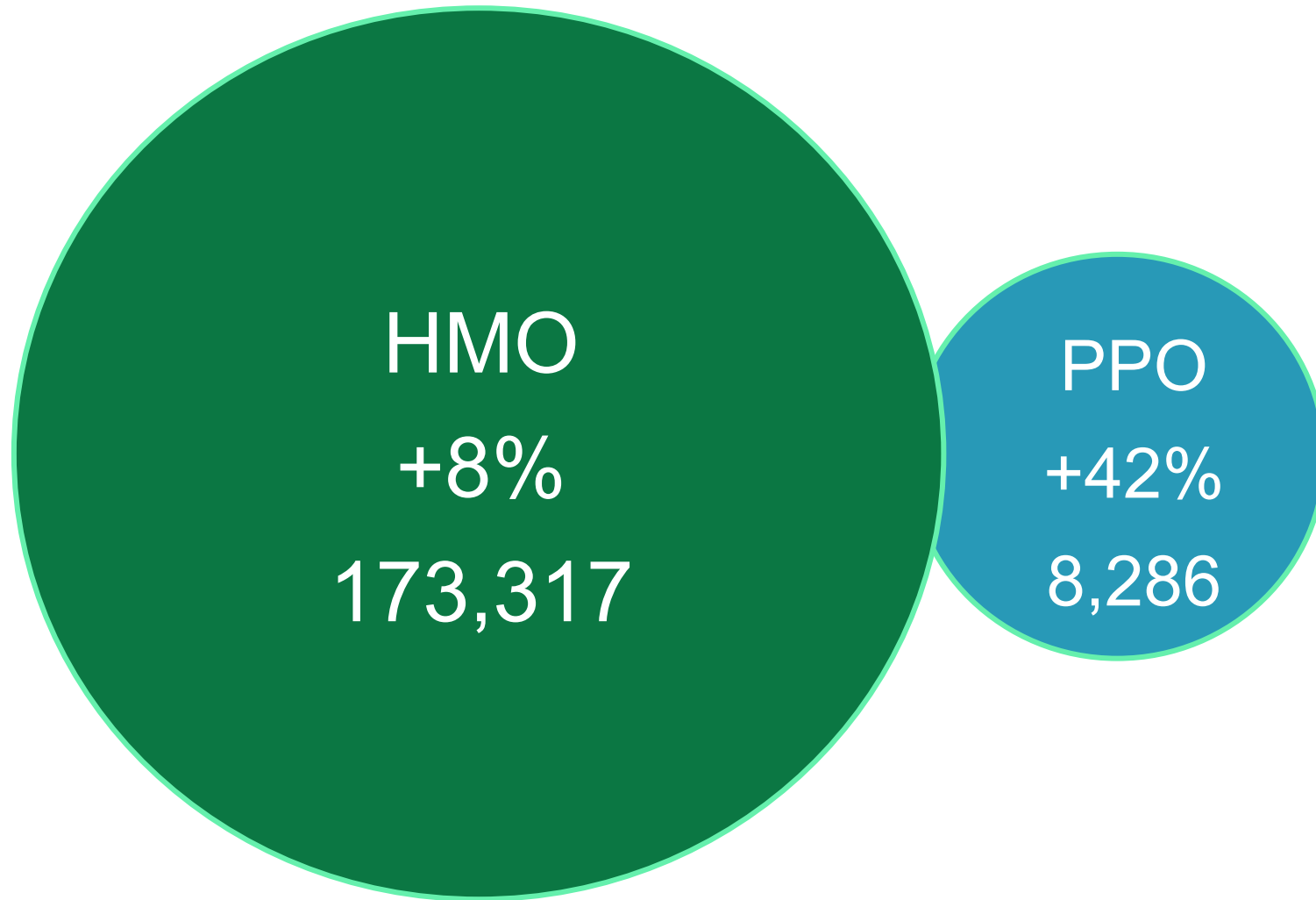
Growth at all income levels

>= 400% Federal Poverty Level (FPL)	16,053	+60%
350 to < 400% FPL	8,461	+15%
300% to < 350% FPL	13,006	+22%
250% to < 300% FPL	17,362	+22%
200% to < 250% FPL	26,201	+16%
150% to < 200% FPL	35,213	+2%
138% to < 150% FPL	10,667	+8%
100% to < 138% FPL	7,688	+59%
< 100% FPL	17,763	+54%
Unknown (Enrollees who don't submit income info ineligible for \$ help)	29,189	-28%

Metal levels



Plan types



Carriers



KP +3%
55,179

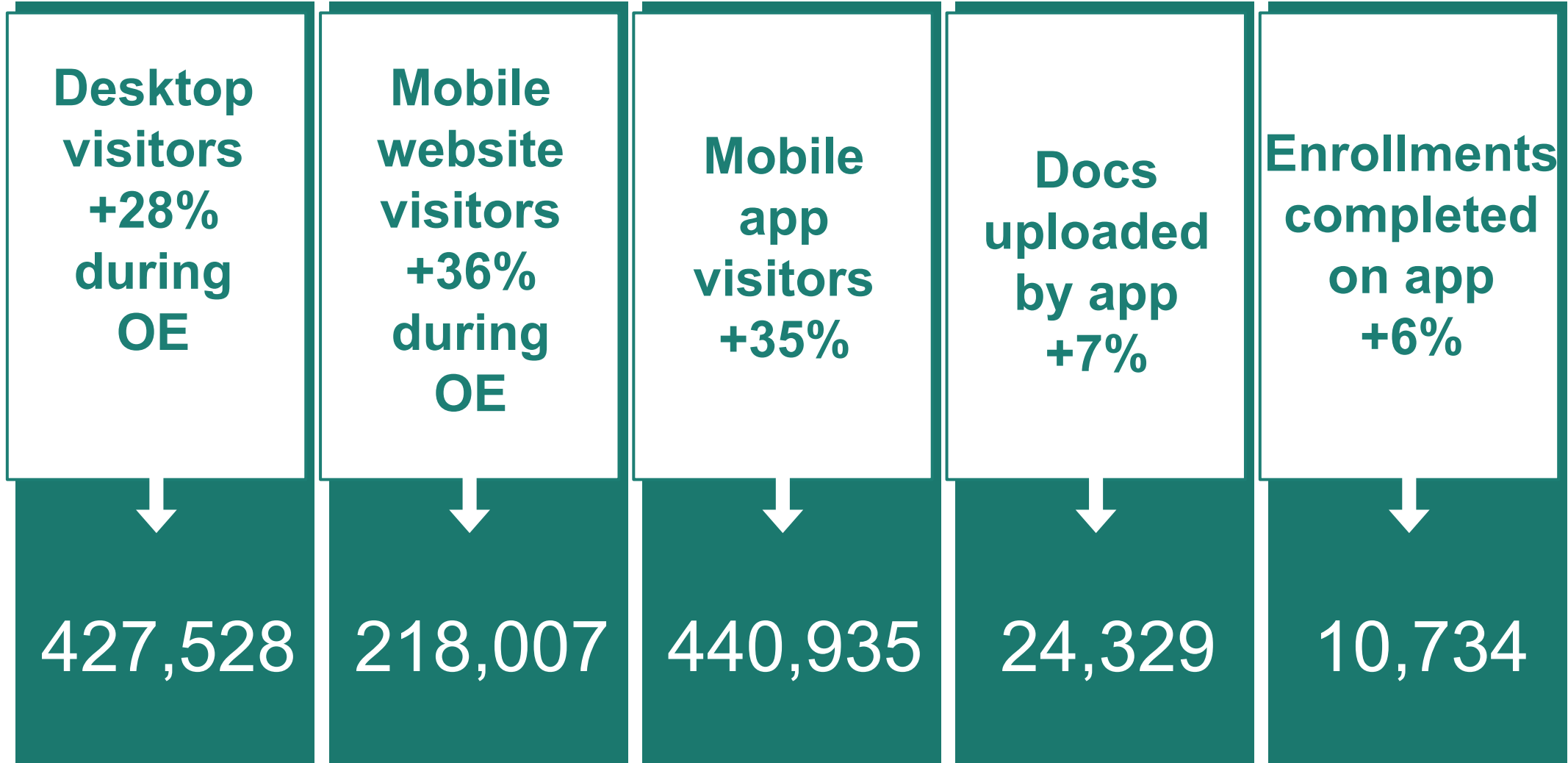


CareFirst +5%
115,784

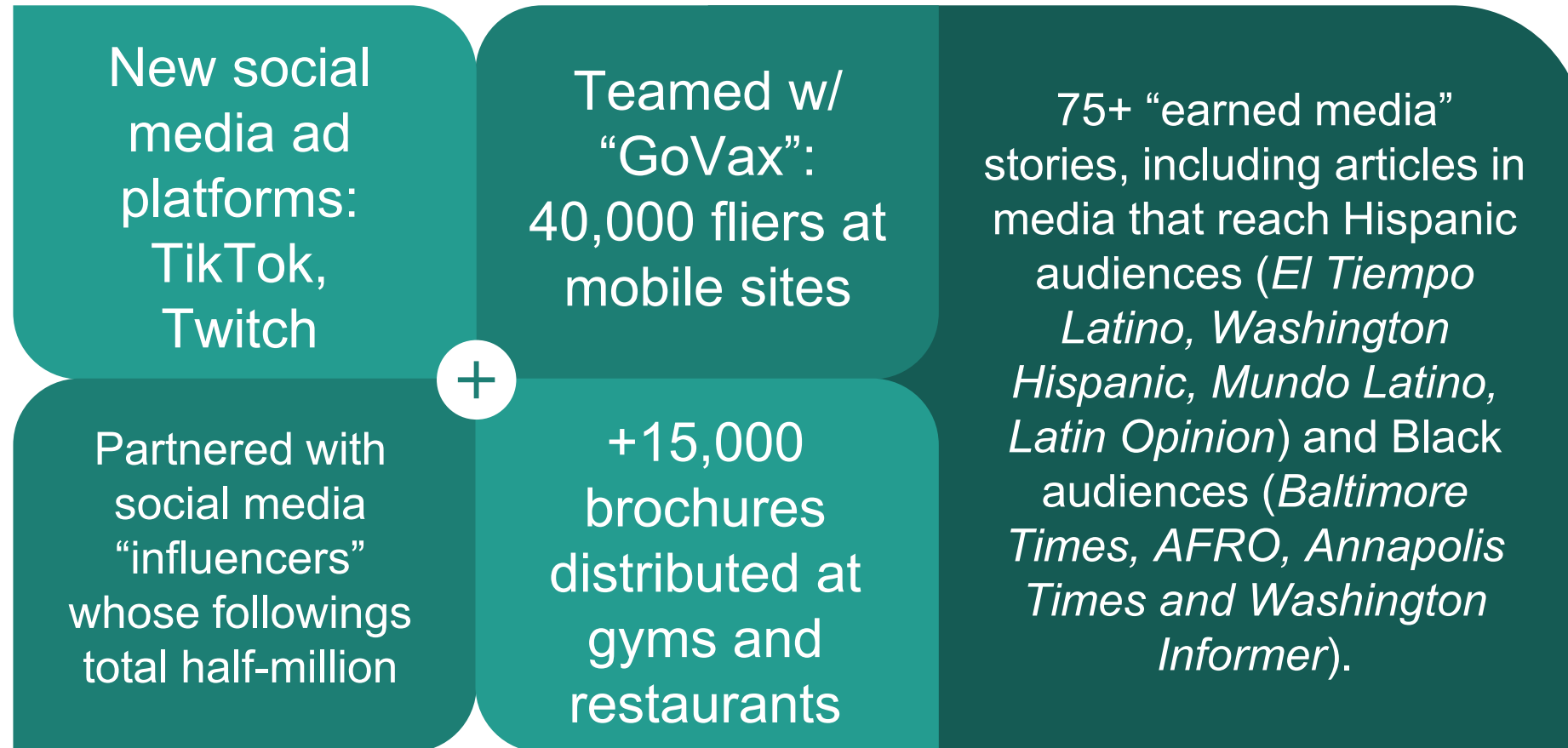


UHC
+472%
10,640

Major user advances in technology



New & expanded strategies in Marketing/Outreach



maryland  health connection

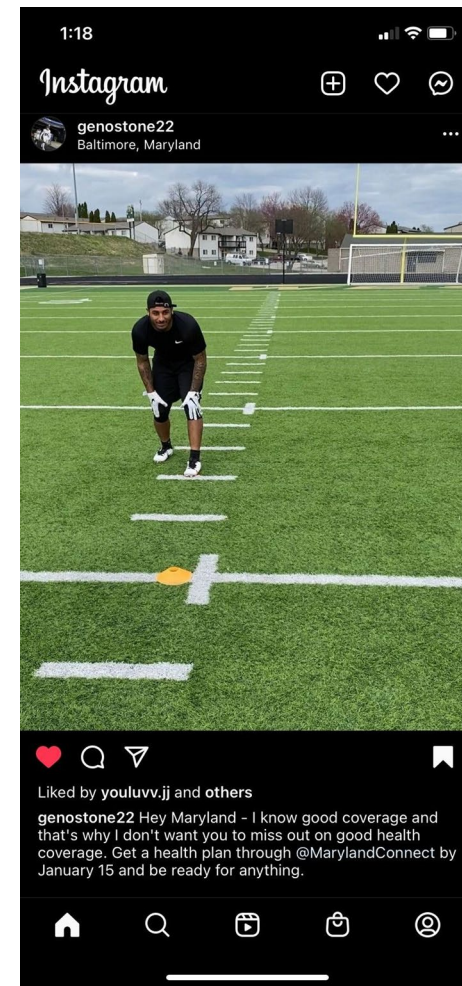
BE YOUR OWN BOSS




LEARN ABOUT LOW-COST OR FREE HEALTH INSURANCE IN MARYLAND.

MICHELE EBERLE QUINN CONYERS

January 5, 2022 | 4 p.m. ET



A FOCUS ON

THE HEALTH OF BLACK MEN

A VIRTUAL CONVERSATION PRESENTED BY MARYLAND HEALTH CONNECTION

SEPT. 28TH | 7PM
ON AFRO NEWS' FACEBOOK LIVE


MODERATOR
BRIAN J. OLDS
FOUNDER, BLACK SPEAKERS NETWORK



maryland  health connection



Enroll with Maryland Health Connection before January 15th



corlecia_ • Follow
Paid partnership with marylandconnect
Upper Marlboro, Maryland
Original Audio

corlecia_ #Ad

Heyyyyy so I have BIG news for my people here in #maryland!

There's never been a better time to get #healthinsurance - especially for young adults living in Maryland. Not sure if y'all heard but earlier this year a new state law created a state premium assistance program to offer NEW discounts for Marylanders 18-34. Many people can now get a private health plan for as little as \$1 a month and for the first time, there are new savings for people who may not have been eligible before.

So if you've

- 🏠 Lost coverage because you've lost your job
- 🏠 Left your job to start your own business
- 🏠 Walking around here uninsured this whole time
- 🏠 Whatever your reason is...

All health plans cover important benefits like doctor visits, prescriptions and COVID care and hospitalizations.

The website and mobile app, EnrollMHC, lets you compare plans side-by-side. Link in my bio!

14 likes
1 HOUR AGO

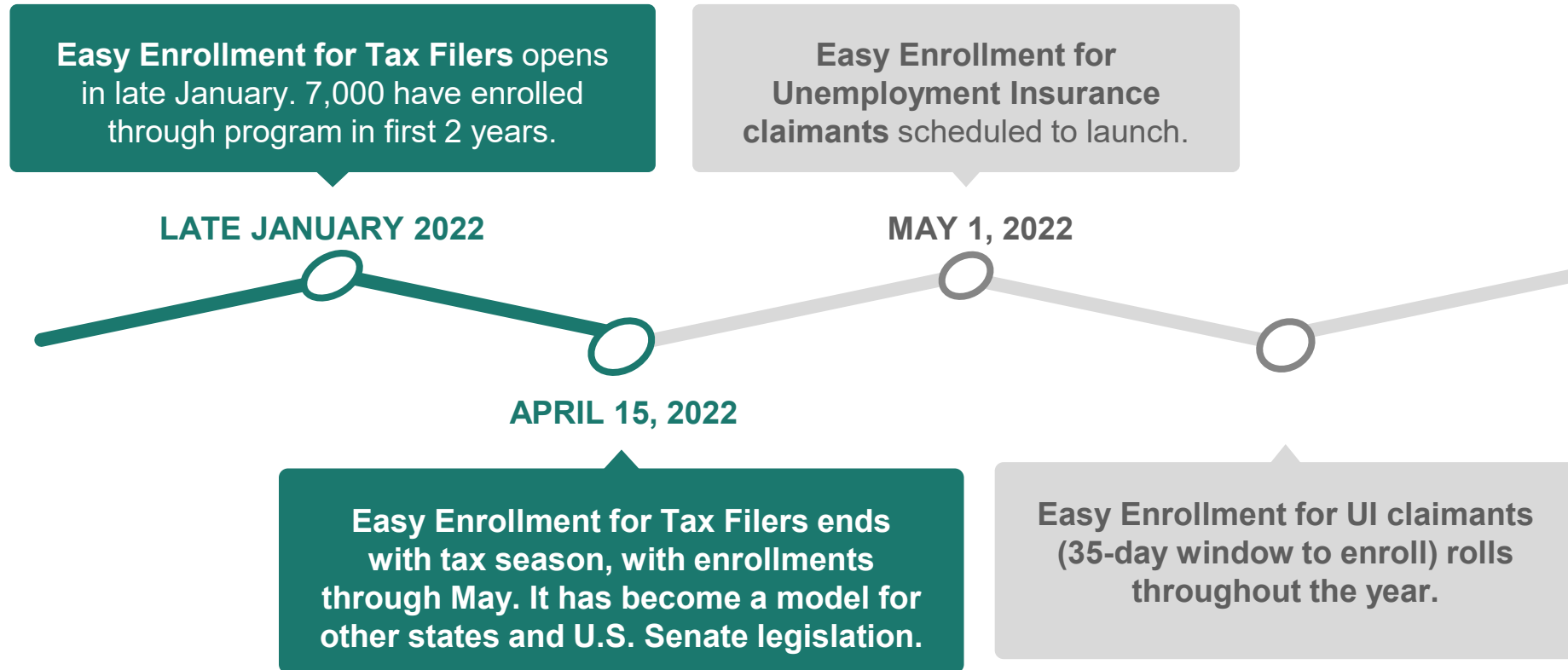
Add a comment... Post

From top left: Michele on “LinkedIn Live,” Virtual forum on the Health of Black Men co-sponsored with The AFRO, Baltimore Mayor's Annual Christmas Parade, social influencers on Twitter

Open enrollment through February due to COVID-19/Omicron

- **Open enrollment will be extended through February** in response to the continuing public health crisis due to COVID-19 and Omicron variant.
- Those who enroll by **Jan. 31 will have coverage beginning Feb. 1.**
- Those who enroll **during February will have coverage March 1.**
- **Why extend?** Maryland's rate of hospitalizations is 6th highest in US at 61 per 100,000. Ages 60+ have been most affected.
- **Young adult subsidy** remains in effect: \$13M of \$20M used. \$7M remain for OE extension, Easy Enrollment, other special enrollments.

Special enrollments continue for remaining uninsured



Questions?

