

MHBE Board Meeting

October 17, 2022

New for 2023 Open Enrollment

Presented by:

Venkat R. Koshanam

Chief Information Officer

Betsy Plunkett

Director, Marketing & Digital Strategies

Agenda

- MHC Broker Connect
- Mobile Application Upgrade
- Marketing Research & Strategies

Broker Connect

An online channel for consumers to connect to a qualified broker in near real-time, and Brokers to get prospective leads from the Exchange.



Customer Service Values

- A channel to support our consumers and brokers
- Caters to the population preferring faster broker support
- Serves consumers opting for text-based communication
- Provides connected consumer experience



Broker Connect – Consumer View

marylandhealthconnection.gov/find-help/

Notice: See if you qualify to enroll in health coverage now. The application is available daily from 6 a.m. to

maryland health connection

Search Engl

How to Enroll Health Coverage After You Enroll Find Help FAQs

Find Help

Home > Find Help



Need Help in 30 Minutes or Less?

Have an insurance broker call you to discuss your private health plan options.

Monday to Friday 9 a.m-5 p.m

[Connect with a Broker](#)



Notice: Marylanders can enroll in health plans through Jan. 15, 2022. The application is available daily 5 a.m.-1 a.m.

maryland health connection

Search English Español Select Language

How to Enroll Health Coverage After You Enroll Find Help FAQs Create Account SIGN IN

Get free expert help in 30 minutes or less.

First Name

Last Name

Cell Phone

Email (Optional)

Zip Code Distance

Preferred Language

Accept [Terms and Conditions](#)

Security Verification I'm not a robot

SUBMIT

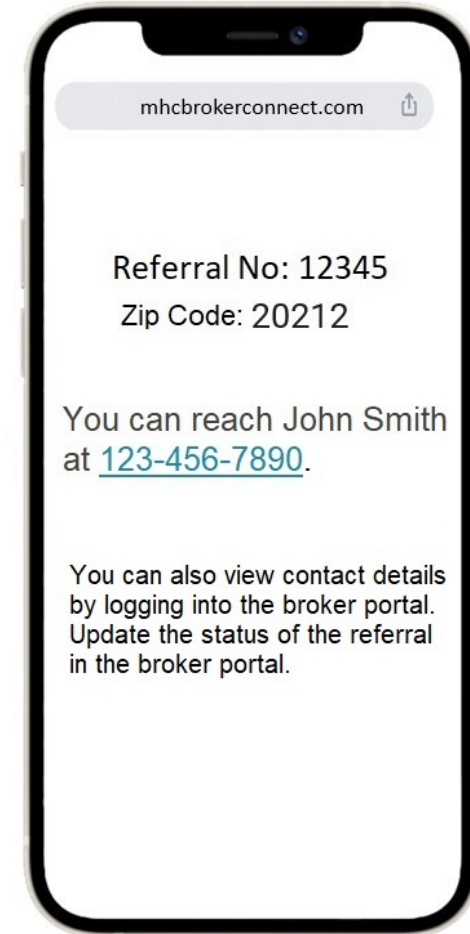
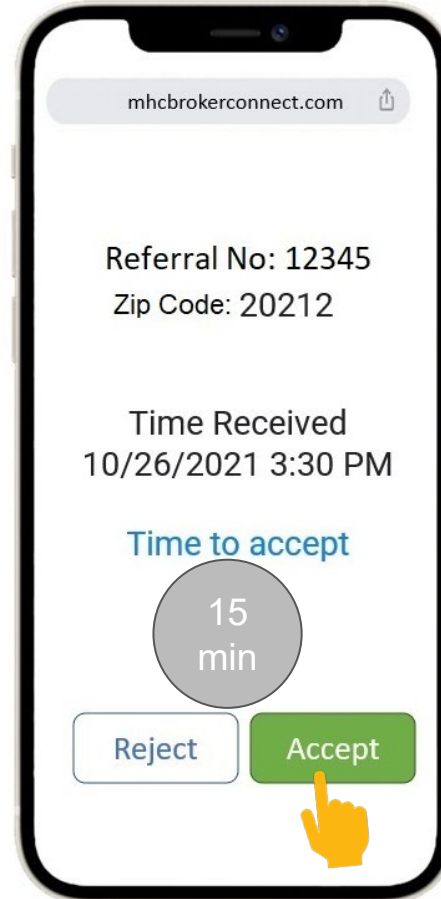
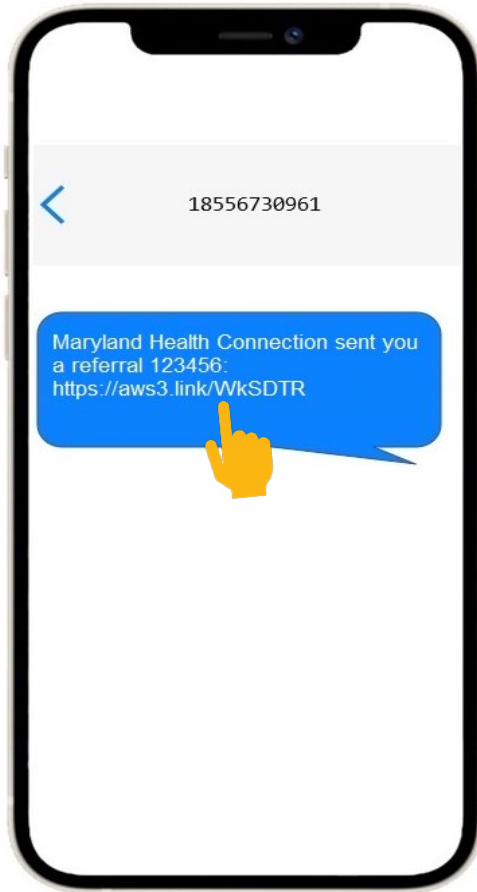
Partner Resources | Media Requests | Affidavits | Blog
Glossary | Privacy, Fraud & Nondiscrimination

Connect with us

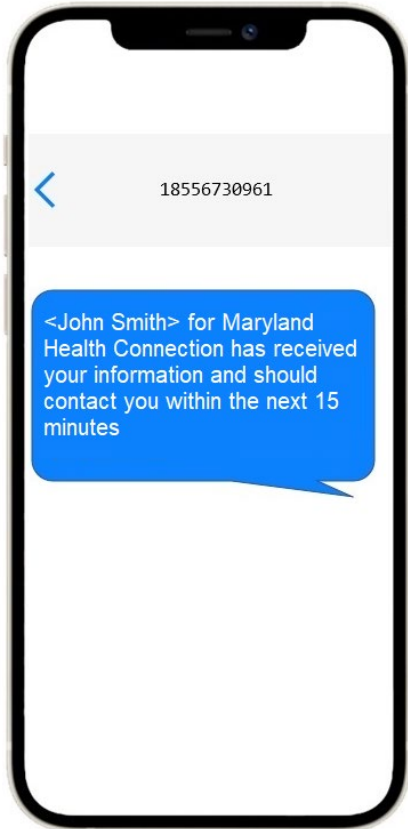
© 2020 Maryland Health Benefit Exchange. All Rights Reserved. Consumer Support Center: 1-855-642-8572 Deaf & Hard of Hearing Use Relay Service | [Interpreter Services](#)

Maryland Health Connection
P.O. Box 857
Lanham, MD 20703.

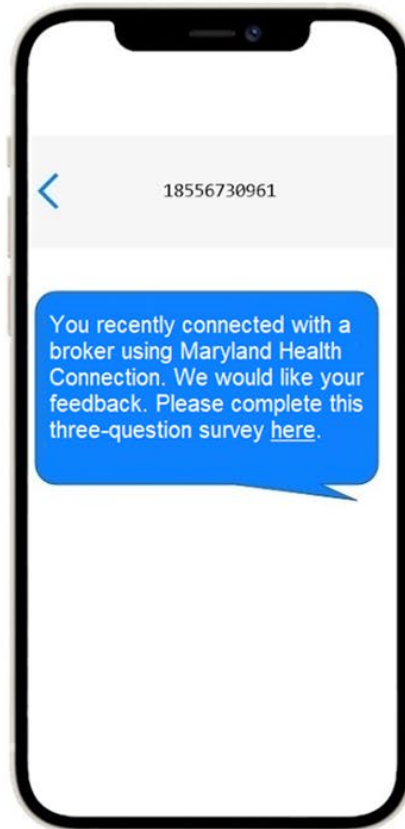
Broker Connect – Broker View



Broker Connect – Confirmation to Consumer



Confirmation



Survey

From: <MarylandConnect@info.maryland.gov>
Date: Thu, Nov 19, 2020, 7:02 AM
Subject: Maryland Health Connection - Survey.
To: <John.Smith@md.gov>

Dear John Smith,

You recently connected with a broker using Maryland Health Connection. We would like your feedback. Please complete this three-question survey [here](#).

Sincerely,
Maryland Health Connection

Broker Portal Dashboard

maryland health connection Get Help Yachi S.

Referrals Active

Search by Referral Name/ZIP Code

| Referral Name | ZIP Code | Date/Time Requested | Accept By | Referral Status |
|---------------|----------|---------------------|-------------------|-----------------|
| John Smith | 20212 | 12/12/2021 1:40PM | 12/12/2021 3:45PM | Accept Reject |
| Jane Smith | 20212 | 12/5/2021 3:30PM | 12/5/2021 3:45PM | Accept Reject |
| Ryan Smith | 20212 | 11/4/2021 3:30PM | | Accepted More |
| John Smith | 20212 | 10/26/2021 3:30PM | | Accepted More |
| Jane Smith | 20212 | 10/26/2021 9:10AM | | Rejected |

Load more



maryland health connection Get Help Yachi S.

Referrals Active

Search by Referral Name/ZIP Code

| Referral Name | ZIP Code | Date/Time Requested | Accept By | Referral Status |
|---------------|----------|---------------------|-----------|-----------------|
| John Smith | 20212 | 10/26/2021 3:30PM | | Accepted Less |

Phone: (123)-456-7890
Email: hello@maryland.gov

Status:

Add Notes (Optional):

Save

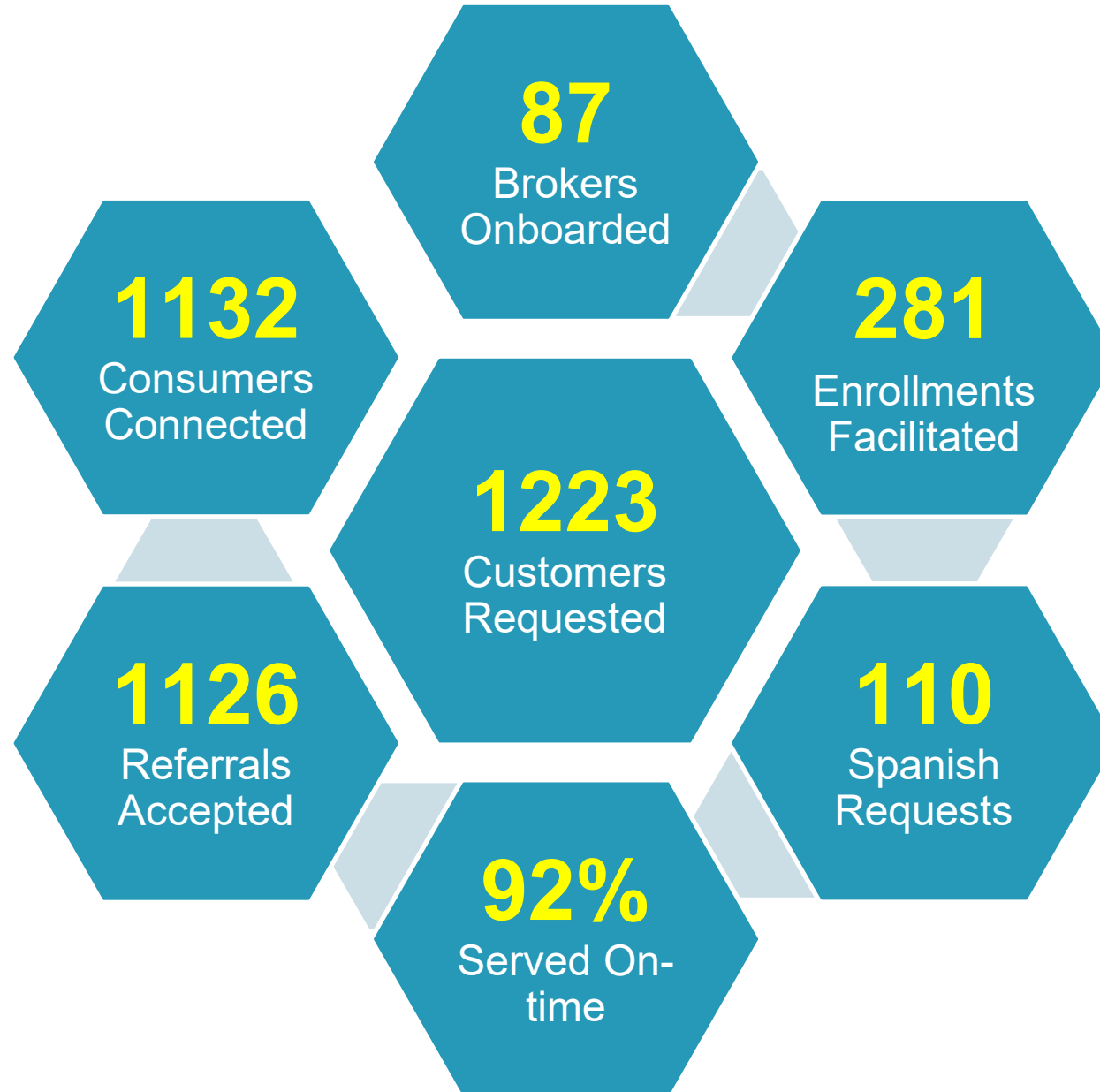
Resources
[Glossary](#)
[Privacy](#)
[Nondiscrimination & Accessibility](#)
[Set time](#)

Need Assistance?
 Consumer Support Center
 1-855-642-8572
 Deaf and Hard of Hearing
 Use Relay Service
[Interpreter services](#)

Connect with us

 Maryland Health Connection
 P.O. Box 857
 Lanham, MD 20703

The Metrics



Feedback!

Brokers are very knowledgeable – Forty-One (41/42) customers expressed it through survey

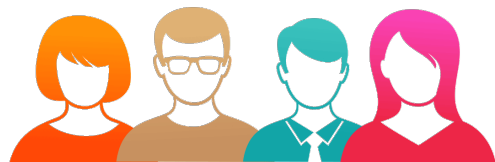
Brokers are very helpful 42 out of 42 customers expressed it through survey

I have had some good success with new clients and assisting some “lost” individuals who needed some hand holding

We have some very fast brokers. I miss more than I get, but the system is great!

I think it is a very nice partnership with Brokers.

This is a free lead source



Customers



Brokers

Mobile App "EnrollMHC"

2016

First Launched



Available on App Store and Google Play



Downloads
~600,000

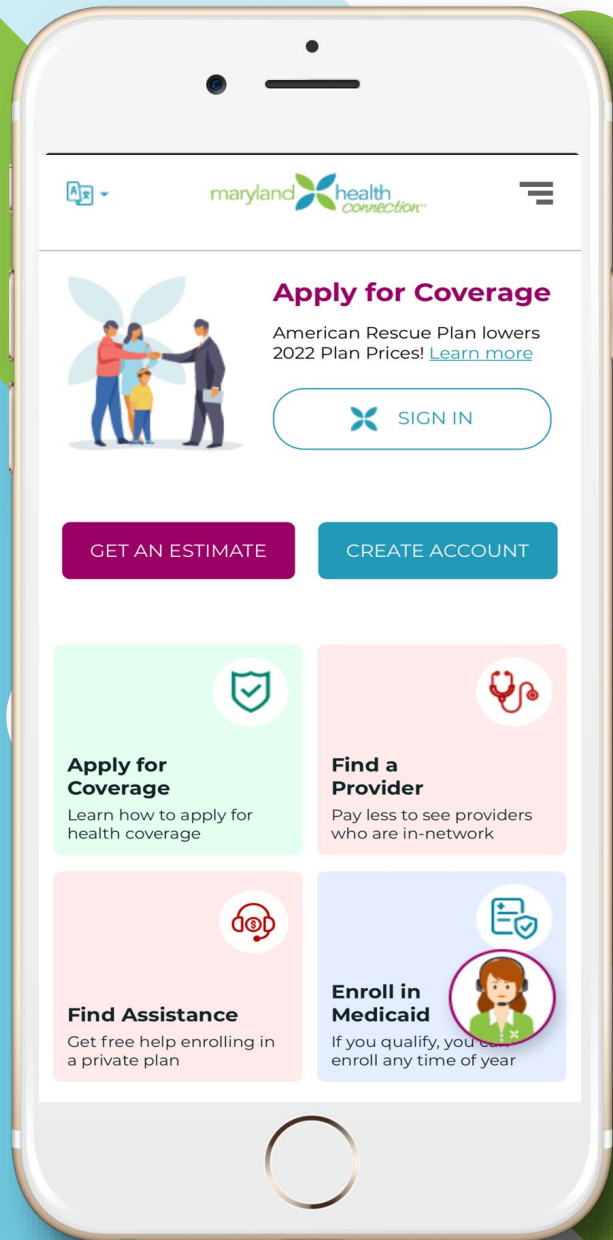


Enhancements

- Biometric Authentication
- Manage Account
- Application Creation
- Eligibility & Enrollment
- Upload Documents

65%

Consumers access MHC from mobile devices



New technology for better user experience

Evaluated cutting edge technologies and selected React Native for technical capability, scalability and cost effectiveness



Operational Efficiency

Seamless cross-platform support helps to speed up the development and eliminates duplicity in platform maintenance



User Experience

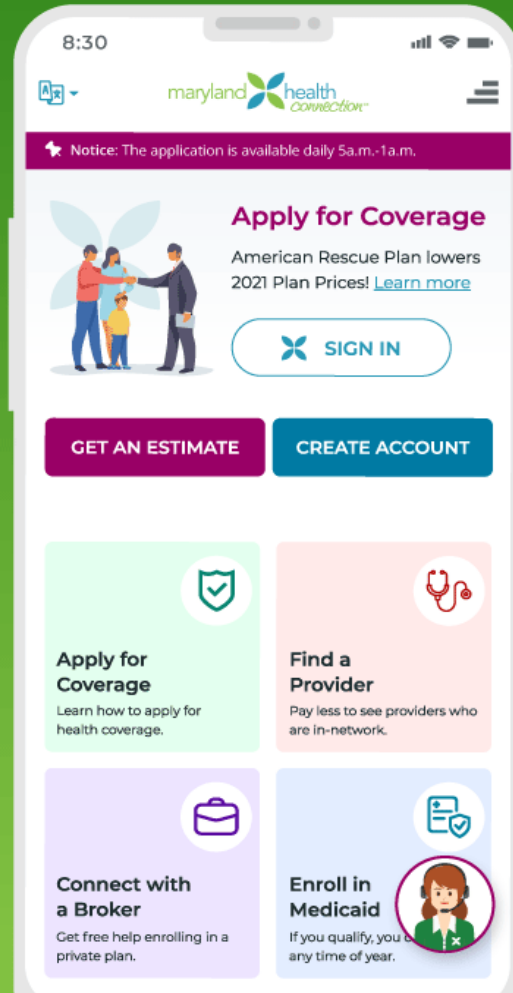
Simple and modern design aligning with the industry trend



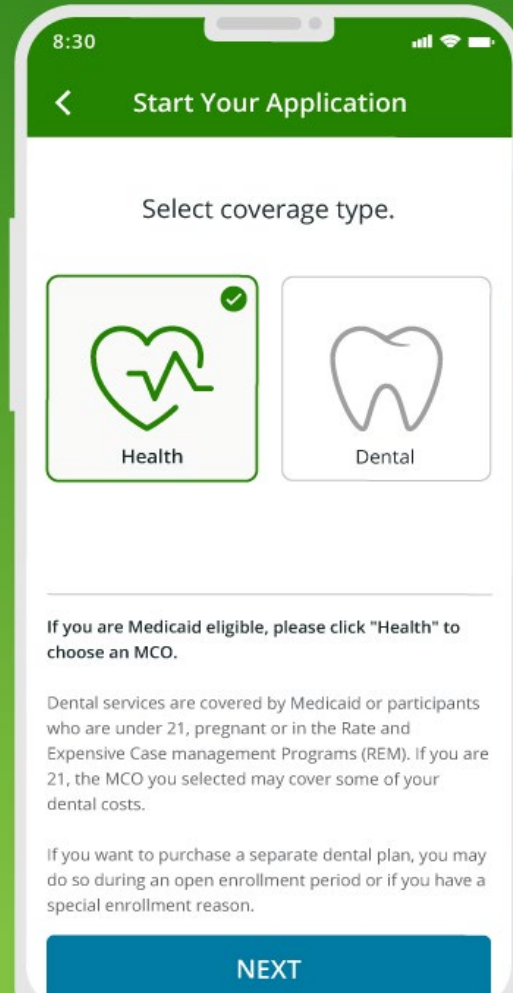
Technology Innovation

Enhanced Artificial Intelligence (AI) and Optical Character Recognition (OCR) solutions for data entry and data validation

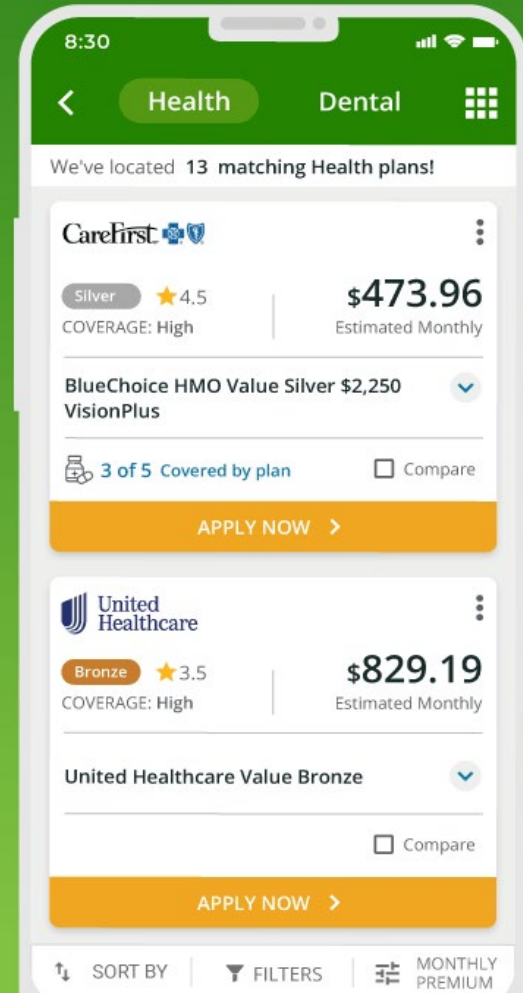
Get Covered, Maryland!



Choose your coverage.



Select the plan for you & your family.



OE10 Marketing Research/Ads

MHBE Board Meeting
October 2022

Betsy Plunkett
Director, Marketing & Web Strategies



2022 Market Research

Project Overview and Methodology

Research Objectives

- Understand current **uninsured** population
- Conduct **in-depth interviews** (IDIs) to understand the following:
 - Psychographic characteristics
 - Awareness, perceptions, & understanding of health insurance
 - Main obstacles and motivators to coverage
 - How to best communicate messages

Preparation for IDIs

- **Environmental Scan**
 - Common main barriers to insurance
 - Common strategies to increase enrollment
 - Importance of Navigators
- **9 Navigator Interviews**
 - All connector regions represented
 - No “average” customer but learned of common barriers and modes of communication to ask about during interviews

IDI Methods and Sample

- **30 IDIs conducted with uninsured** residents in English, up to 60 minutes
- Primarily conducted through Zoom, with a couple in-person
- \$75 incentive for time and effort
- Demographic focus:
 - Young (18-34)
 - Black
 - Hispanic
 - Rural

Messaging Insights

Top Message Out of 4 Tested

- **“Accidents happen. Health insurance through Maryland Health Connection can help protect you and your wallet from the unexpected.”**
- Positive about the sentiment and idea. Relatable concept they have thought about (how to pay for accident). Received fewest criticisms, and the few who did say it’s a bit generic with little information on actual plans.

Reaction to Other Messages

- **Generally positive** reaction to other three messages:
 - Maryland Health Connection is the only place to get financial help to help pay for your health plan.
 - Every health plan available through Maryland Health Connection covers doctor visits, emergency care, prescriptions, and mental health services.
 - 9 out of 10 people who enrolled through Maryland Health Connection got savings.
- Favorability towards mentions of **savings, financial help**, and range of coverage provided, especially **mental health**.
- Other three messages received more skepticism. Marylanders were more likely to **question the promises made**, doubt some of the information and statistics provided, or have **follow-up questions** about the specifics.

Messaging Insights

Proof Points Needed

- Several participants disagreed with the statement that it's the “only place” to get financial help – stating there are alternative places to obtain health insurance, such as the carriers themselves, Planned Parenthood, churches, health savings account through Wells Fargo, etc.

Modes of Outreach and Desired Ad Content

- **Web** was the most common place they searched for information for health insurance, followed by **social media**.
- Many have also talked to those they trust (friends/family). Many have also received or are interested in receiving flyers, brochures, email, or physical mail about health insurance options.
- All want more information about **true cost and savings** and most want to hear about **services** offered in ads. Marylanders also value **honesty** (especially men) and **empathy/cultural awareness** (especially women).

Comparisons of Segments

Segment 1: Fully Employed Young Adults

Segment 2: Underemployed Single Men

Segment 3: Fully Employed Adults who do not Prioritize Insurance

Segment 4: Underemployed Women with Dual Barriers to Insurance

Segment 5: Temporarily Uninsured Older Minorities

Common Among All Segments:

- **Affordability** came up in all segments but to varying degrees of concern.
- Health insurance was stated to be **very important** to them or their families.
- General (but not complete) **understanding of health insurance terms** due to experience with previous health plans
- Turned to **online sources** for most health insurance information (web or social media)
- Most have at least **some familiarity** with Maryland Health Connection.



OE10 Marketing Strategies

Paid media plan

| Week Of: | 16-Oct | 23-Oct | 30-Oct | 6-Nov | 13-Nov | 20-Nov | 27-Nov | 4-Dec | 11-Dec | 18-Dec | 25-Dec | 2-Jan | 9-Jan |
|-------------------------------------|--------|--------|--------|-------|--------|--------|--------|-------|--------|--------|--------|-------|-------|
| Television: Broadcast/Cable | | | | | | | | | | | | | |
| Television: Telemundo | | | | | | | | | | | | | |
| Television: Univision | | | | | | | | | | | | | |
| Radio: iHeart | | | | | | | | | | | | | |
| Radio: Top stations, Black | | | | | | | | | | | | | |
| Radio: El Zol | | | | | | | | | | | | | |
| Points of Care/Quest | | | | | | | | | | | | | |
| Gym TV | | | | | | | | | | | | | |
| Grocery/Convenience Stores | | | | | | | | | | | | | |
| Print | | | | | | | | | | | | | |
| Digital Video (Hulu, YouTube, etc.) | | | | | | | | | | | | | |
| Spotify/Pandora | | | | | | | | | | | | | |
| Display | | | | | | | | | | | | | |
| Urban One, H Code | | | | | | | | | | | | | |
| TikTok | | | | | | | | | | | | | |
| Facebook/Instagram | | | | | | | | | | | | | |
| Search | | | | | | | | | | | | | |

What's new?



2022 World Cup Coverage



FIFA WORLD CUP
Qatar 2022



Gym TV (12 Locations)



Partner events

We have identified events across the state that present opportunities to engage with segments of our target audience in trusted and relevant settings. We will pursue statewide or larger-scale events to complement local events secured by Connector Entities. Events include:

- 13th Annual Festival Salvadoreño Americano
- Festival Salvadoreñísimo 2022
- Mid Atlantic Expo
- 2022 Maryland Hispanic Business Conference
- Maryland Nonprofits Annual Conference
- MD State Family Child Care Association
- Maryland Rural Health Conference
- African American Cultural Festival
- Maryland Association of CPA's Chesapeake Tax Conference and Workshops
- Fiesta Baltimore
- Secret Garden
- Latino Provider Network Resource Meeting Presentation
- NAMI Annual Virtual Conference

Influencers


We will continue to engage existing and new social media influencers with reach across our target audiences in Maryland. We'll ask influencers to create original content through stories, posts and new platforms.

- Fitness/health
- Lifestyle, including food and restaurant
- Parenting
- Civic leaders, particularly Hispanic
- Media personalities



Content ideas

- New **rack card** with QR code to eliminate changing dates (double-sided English/Spanish)
- **Broker Connect tool** call-out across collateral materials with QR code directing consumers to get help
- **Explainer video** (in English, Spanish, and ASL) breaking down costs of a treatment with and without insurance
- **Postcard** sent to customers (post OE) encouraging them to use their coverage
- **Birthday card for 26-year-olds to promote enrollment**




Life can be unexpected.

Get low-cost, quality health insurance you can count on.


Maryland Health Connection is the state's official health insurance marketplace. It's also the only place to get financial help to pay for your plan. From doctor visits to mental health services, get the care you need – no matter what life throws your way.

Trained experts are available to answer your questions and help you apply.

Call 1-855-642-8572 to connect with our call center. Help is available in more than 200 languages. Deaf and hard of hearing use Relay service.



Visit MarylandHealthConnection.gov to shop and compare plans, or to get connected with a broker in 30 minutes or less for free application assistance.

maryland  health
connection™

Advertising Preview

The background is a solid purple color with a large, stylized floral or leaf-like pattern on the right side. The pattern consists of several overlapping, rounded shapes that resemble petals or leaves, arranged in a symmetrical, cross-like fashion. The colors of the pattern are various shades of purple, from a darker, almost black purple to a lighter, lavender purple.

Sweet Pea



Gol



