

Plan Year 2024 Open Enrollment Readiness

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Board of Trustees, October 16, 2023

5 Goals

1. Grow enrollment

- 6.1% uninsured rate

Source: U.S. Census Bureau, 2022

2. Reach target audiences with higher levels of uninsured

- Hispanic 20.4% uninsured; Black 6.5%
- Young Adults comprise one-third of uninsured adults in Maryland

Source: Assistant Secretary for Planning and Evaluation, Department of Health and Human Services, 2022

3. Reach the “Medicaid Unwinding” Population

4. Grow throughout state, especially Lower Shore, Western Md. and Baltimore City with high %s of uninsured

- Caroline 9.1% uninsured rate; Wicomico 8.7%; Dorchester 8.6%; Kent 8.5%; Worcester 7.6%; Talbot 7.6%; Garrett 7.4%; Baltimore City 6.9%
Source: [Small Area Health Insurance Estimates, U.S. Census Bureau, 2021](#) - most recent available

5. Grow in Prince George's and Montgomery

- Prince George's 10.8%; Montgomery 7.3%
Source: [Small Area Health Insurance Estimates, U.S. Census Bureau, 2021](#)
- Combined nearly 1/3rd of state total uninsured
Source: [MHBE Analysis, 2021](#)

Strengths

- **More carriers than any year since 2016.** Aetna joins CareFirst, Kaiser Permanente and United Healthcare in MHC marketplace.
- **Third year for additional state subsidy for young adults** with broader parameters (extended from 18-34 to 18-37).
- Second year of “Live Chat” and “Broker Connect” (and first year of “Live Chat” directly in application) – **popular, speedy assistance features online.**

Challenges

- **“Unwinding Medicaid”** during open enrollment adds opportunity but also volume and complexity for consumer assistance.
- Still offering among the least expensive plans in nation, but **unsubsidized consumers will see an average increase of 4.7% for 2024.**

Technology

Elvina Moras

Director of IT Policy, Operations & Quality

Open Enrollment Activities



Plan Validation & Upload	09/21
Plan Shopping Preview	10/05
QHP Auto-renewals	09/25 - 10/01
SmallBiz 2024 Plan Load	09/30
OE Readiness Tasks	09/01 - 10/18
Catch-up Renewals	10/30 & 12/14
Post-OE Tasks	01/16/24 - 01/20/24

Open Enrollment Readiness

1

Command Center

System Performance Monitoring, Task Force for Rapid Response, Coordination with MD THINK Team, Incident Management, Stakeholder Communications, Updates

2

Carrier Management

Plan Upload, Plan Shopping Preview, Auto-renewals & Carrier Coordination

3

Security Readiness

Security Enhancements, Testing and Recertification of Credentials

4

Operational Readiness

Communication & Escalation plans, Capacity Plans and Operational Calendars for OE

Open Enrollment Readiness

5

Application Readiness

OE related changes and UX and Performance improvements

6

Testing & QA Readiness

OE Readiness Testing including manual, automatic, regression and performance

7

Reporting





CMS Reports and touch-point calls, Executive and Stakeholder Reports & Updates

8

Resource Readiness

Resource availability and alignment for OE coordinated by PMO

What is new?

1		Live Chat for Logged in Users Significantly increased traffic during the PHE Unwinding period resulting in faster consumer support.	~1,000 per day
2		Secure Messaging Alternate channel for consumers to seek technical support.	~100 per day
3		Multiple Login Options Implementing alternative login options to reduce reliance on the call center for resetting consumer credentials.	
4		Expanded Young Adult Subsidy Implemented expansion rules for Young Adult Subsidy in the system, reducing premiums for the younger individuals and increasing their participation.	

What is new?

5



Easy Enrollment from Medicaid to Private Health Plans

Automatic enrollment into a Private Health Plan for consumers who lost Medicaid due to the Public Health Emergency unwinding.

6



QR Code in Notices

Added QR codes into all MHBE notices to direct consumers to the MHC website.

7

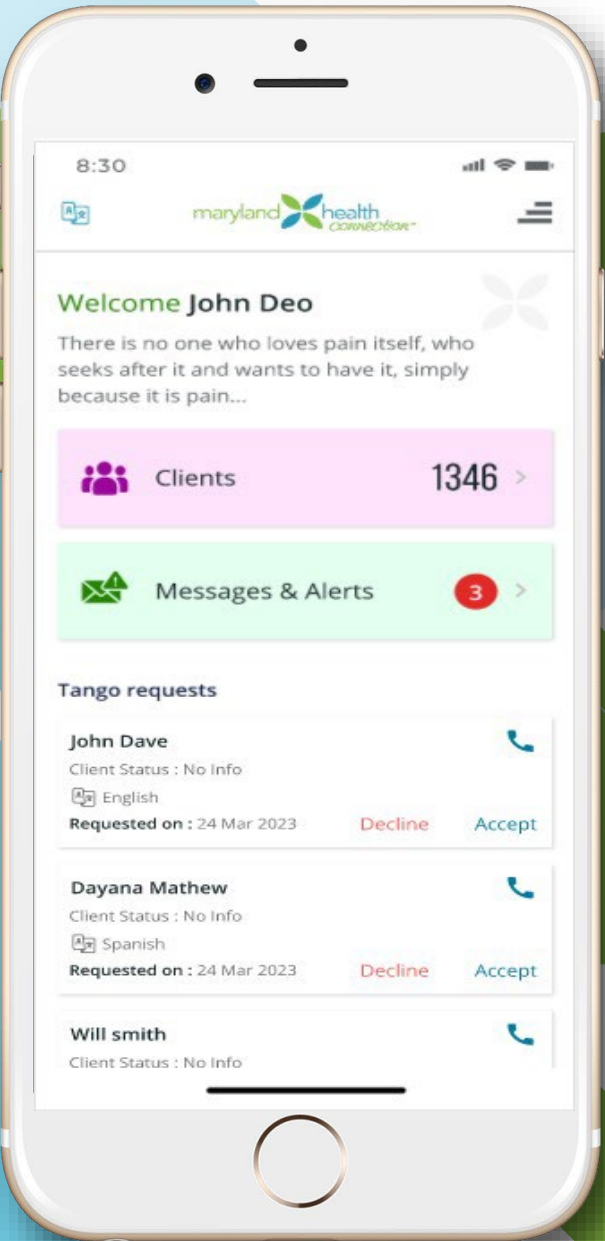


Aetna - New Carrier

Onboarded Aetna as a new carrier in MHC, allowing consumers to browse and shop Aetna plans, find Aetna network healthcare providers, and conveniently make binder payments using the PayNow option.

New technology for Brokers

For better consumer support



Mobile App (iOS & Android) for Brokers

Offers increased accessibility, real-time updates, efficiency, client engagement, and improved consumer experience.



Broker Portal Enhancements

Improved client search capabilities and customization capabilities



Broker Connect Enhancements

Brokers to set their availability

Proactive tango process

Options for consumers to access "Broker Connect" through QR code from the notices.

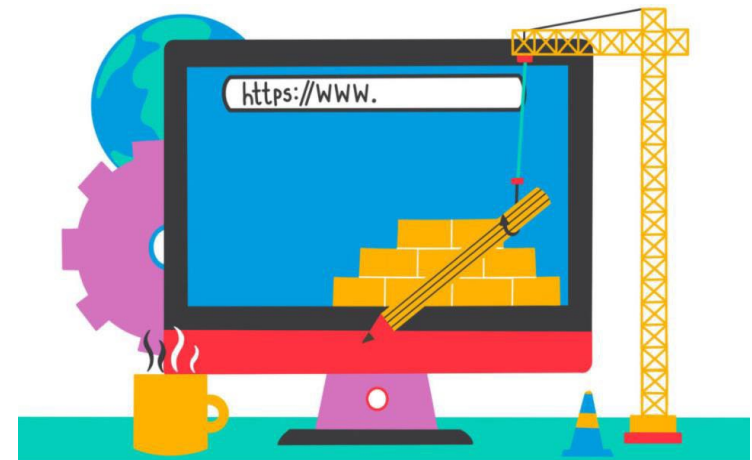
Consumer Assistance

Tamara Gunter

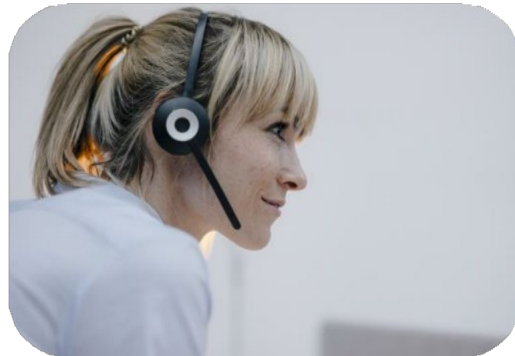
Director of Consumer Assistance

Open enrollment period for 2024 plan year

- Website opens for Open Enrollment at 5 a.m. on Nov. 1, 2023
- Closes 11:59 p.m. on Jan.15, 2024
- Enrollments through month of December effective Jan.1, 2024
- Enrollments Jan.1-15 effective Feb. 1, 2024
- 99% of QHP enrollees auto-renewed - 74% with financial assistance



Lots of support available for our consumers!



Call Center



Application
Counselors



Insurance
brokers



Navigators

Broker Operations

More authorized brokers this year to assist consumers!

- 1,175 authorized brokers vs 959 at this time last year
- 83 new brokers in training
- 27 new applications for broker authorization in review
- 157 brokers are participating in Broker Connect program
- 43 confirmed brokers participating in Broker Assisted Transfer (BATPhone) program
- Outreach plan for brokers whose consumers are renewing from an assisted Qualified Health Plan to an unassisted plan



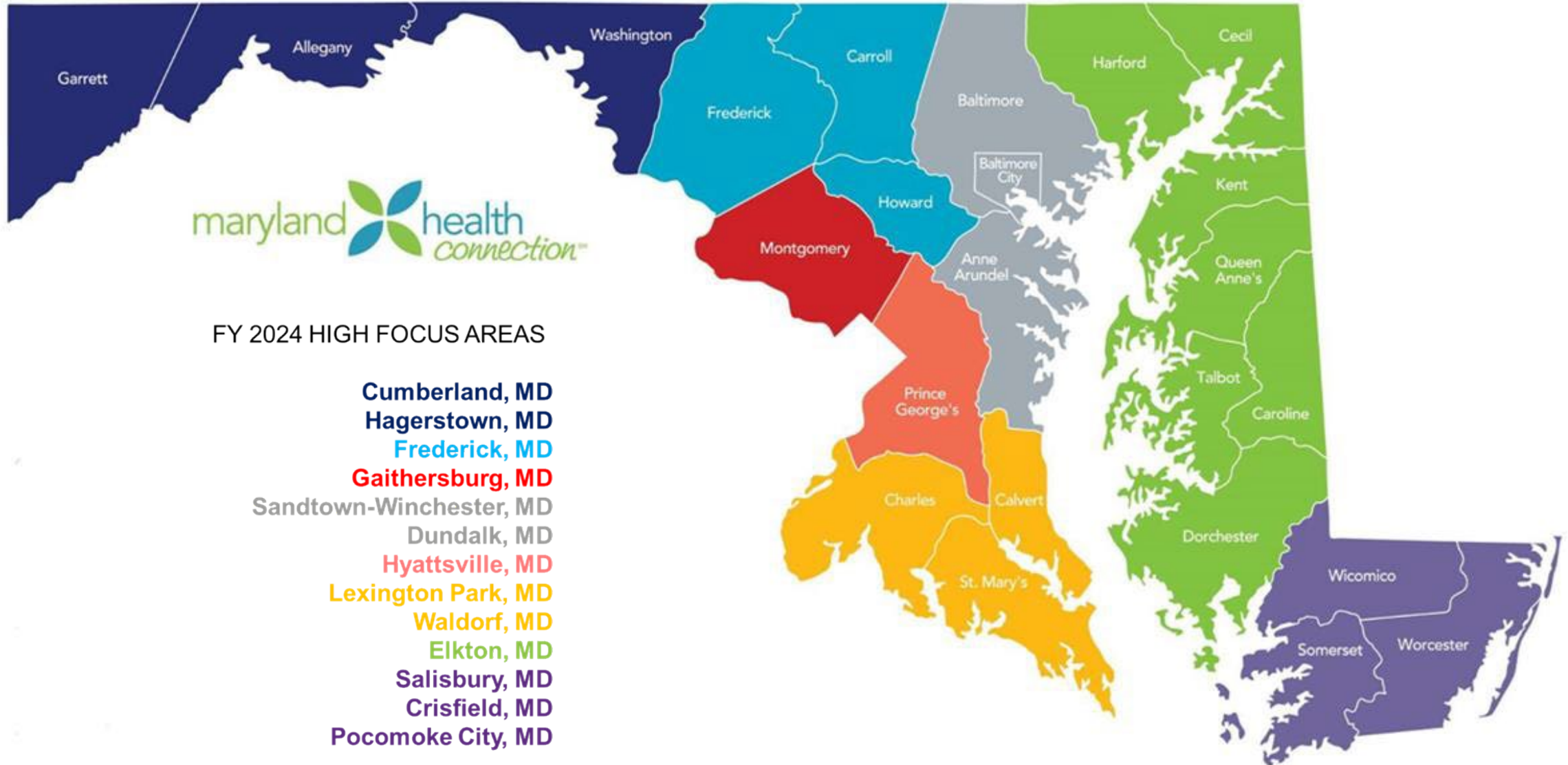
Application Counselors

- 206 certified Application Counselors up from 188 last year
- There are 43 AC organizations vs 36 organizations last year
- 7 new Application Counselors are in training
- Over 300 Managed Care Organization (MCO) staff were trained to be unauthorized Application Counselors to assist Consumers with retaining Medicaid eligibility during the PHE unwinding

Connector Entities/Navigators

- Over 100 navigators are in place for enrollment assistance - 15% increase over last year
- Navigators are assisting **IN-PERSON AND VIRTUALLY**
- CEs are hosting 25+ in-person events across the State during OE
- Intense outreach to the uninsured in 13 high-focus areas
- Continuing to help with PHE unwinding, MA redeterminations during OE

Connector Entities/Navigators



Connector Entities/Navigators

OUTREACH PLANS

Ideas that have taken hold:

- Increase bi-lingual capacity; demand for Spanish- speaking has increased dramatically
- Establish an Outreach Center - offer food, clothing, and referrals in addition to enrollment assistance
- Become a partner with established “Community Schools” in high need communities
- Allow staff to be trained and certified as Community Health Workers (CHW) to prepare for outreach work
- Host events at locations where people gather - Taco restaurant!

Consolidated Services Center

General Hours of Operation

November 1, 2023 to January 15, 2024

Monday-Friday - 8:00 am to 6:00 pm

Saturday - 8:00 am to 2:00 pm

Critical Business Days

December 30, 2023 – 8:00 am to 2:00 pm

December 31, 2023 – 8:00 am to 2:00 pm

January 13 & 14, 2024 – 8:00 am to 2:00 pm (Sat/Sun)

January 15, 2024 – 8:00 am to 8:00 pm

Last Day of Open Enrollment is Jan 15 - MLK Holiday

Closed Days

Thanksgiving Day, Christmas Day, New Year's Day

Consolidated Service Center

Open Enrollment Recruitment and Training Ramp Up

- Extensive recruitment underway by Maximus
- Multiple training classes through September to net 300+ CSRs after training, testing and nesting
- Conducting large classes with multiple trainers
- Special class of Maximus employees from Indiana

Call Center - Goals for Open Enrollment

- Maintain a minimum of 320 CSRs during Open Enrollment to manage both Medicaid “unwinding” and Open Enrollment call volume, October through January
- Run refresher training as needed to deliver consistent service
- Run successful BATPhone program with up to 50 brokers
- Efficiently manage escalated cases
- Maintain low rates of attrition and absences

Marketing and Outreach

Betsy Plunkett

Director of Marketing and Outreach

Marketing and Outreach Highlights

- Market research
- MHC-hosted events
- Community events
- Media buy
- Advertising creative

Market Research

EurekaFacts, in consultation with GMMB, conducted a survey of Maryland adults to learn about their experience and interest in health insurance, especially in the risks they are willing to take and decisions regarding getting insurance coverage. The **audiences of interest includes Maryland's currently uninsured population as well as Marylanders who have been in the cycle of health insurance decision making in the past two years** (job loss, gig worker, entrepreneur, etc.).

- Online survey available in English and Spanish
- Conducted August 17–29, 2023
- N=712 completes
- Margin of error using a 95% confidence interval is +/- 4.5% points

Market Research

- Most (90%) experienced a specific employment circumstance that can impact health insurance coverage.
- Majority (56%) have lost or changed jobs.
- Many (43%) are either currently uninsured (7%) or was recently uninsured (36%).
- Most (88%) have faced a general financial challenge and 83% have difficulty affording basic household expenses.
- Many (40%) find it difficult to afford expenses related to health insurance / care – with most (81%) making various financial decisions (cuts, putting off vacations/major purchases) to pay for health care costs.

Most common employment-related circumstance was a change or loss of job

<i>% who encountered following circumstances in the past 2 years...</i>	<i>%</i>
Total	90
<i>Circumstances affecting health insurance coverage...</i>	
Changed job and went without health insurance during transition	33
Lost job that provided health insurance coverage	23
Got added on to a spouse's/domestic partners' health plan	19
Unemployed for a time but started a new job	17
Filed for unemployment	14
Worked multiple part-time jobs	13
Main source of income was as freelancer or independent contractor	9
Started your own business	9
Source: Q13. MHC Strategic Messaging Survey, Aug 17 - 29, 2023. N= 712. Note: Percentages are from a select all that apply list and do not add to 100%.	

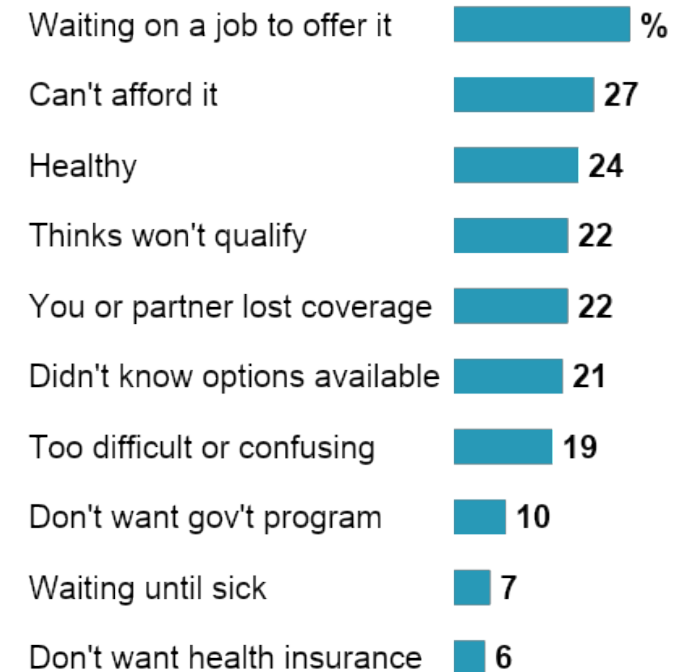
Market Research

Younger Marylanders in the target audience are more willing than the older cohort to go without health insurance.

- 1 in 5 are willing to go without insurance for more than 6 months.
- Most say health insurance is a “protective service” compared to being a “transactional service” (69% vs. 31%).
- They are willing (75%), but usually only “somewhat” willing (50%), to apply to fill a gap in health insurance coverage, but nearly all (94%) could be motivated to do so.
 - Motivations include savings, short enrollment process, encouraged to apply by someone they trust, assistance via phone or online, and advertising.

Identify the reasons you are currently or previously did not get coverage

% who say ...



Source: Q38 and Q39 combined. MHC Strategic Messaging Survey, Aug 17 - 29, 2023. N= 453. Note: Percentages are from a select all that apply list and do not add to 100%.

Message Testing

“As someone who suffers with mental health issues, I like to see companies that are in the forefront of that.”

“This message delivers a sense of hope in times that may be difficult with health issues.”

“It acknowledges that things can go bad quickly, but that Maryland Health [Connection] can help.”

MESSAGE A

- Maryland Health Connection is the only place to get tax credits to help pay for your health plan.

MESSAGE B

- **Every health plan available through Maryland Health Connection covers doctor's visits, emergency care, prescriptions and mental health services.**

MESSAGE C

- 9 out of 10 people who enrolled through Maryland Health Connection got savings.

MESSAGE D

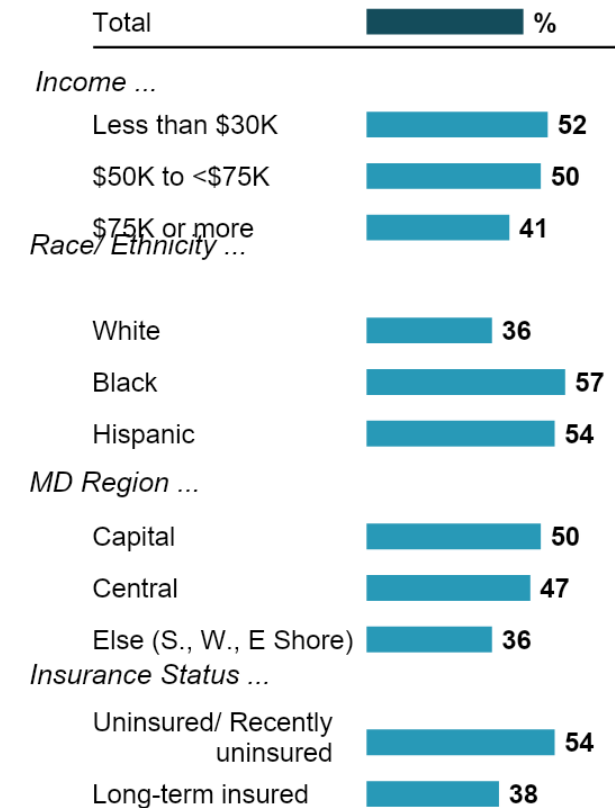
- **Life happens. Maryland Health Connection can give you a sense of security and stability when parts of your life may feel unpredictable.**

6 in 10 (61%) are more likely to visit MHC after reading these messages.

Experience + Interest with MHC

- About half (45%) of the target audience seek information from MHC, particularly among lower-income groups, those in the Capitol and Central regions, and African American and Hispanic residents.
- Maryland Health Connection is familiar and has been used among some of Marylanders in the target audience, mostly through online searches and engagement.
- Majority (59%) of target audience has enrolled in health insurance through MHC before.

Looking for information about MHC in the past two years



You're Invited!

Hispanic Health Access Roundtable

Tuesday, Oct. 17 | 9 – 10:30 a.m.

Montgomery County, Rockville Campus

Hosted with Montgomery County Health Connection and Montgomery College and featuring Secretary Herrera-Scott and Delegate Peña-Melnyk.

Healthy at the Harbor Workout

Wednesday, Nov. 1 | 5:30 – 6:30 p.m.

Baltimore Inner Harbor

Hosted with the Waterfront Partnership and featuring fitness influencers and a radio station personality.



Brought to you by Maryland Health Connection, in partnership with Montgomery College and Montgomery County Health Connection

Please join Maryland Health Benefit Exchange leadership and special guests for discussion focused on access to care for the Hispanic/Latino community in Maryland.

- ✕ Engage in a dialogue about the pressing needs to expand access to health coverage for the Hispanic and Spanish-speaking community.
- ✕ Get informed about the latest developments from Maryland Health Connection, the state's official health insurance marketplace, including the important information about increased access to coverage through the Healthy Babies Equity Act.
- ✕ Build connections with influential leaders and community members from across the region, including representatives from trusted community-based organizations.
- ✕ Discover valuable resources and support for your community's health and well-being.
- ✕ Spanish/English interpretation will be available.

Date & Location:

Tuesday, October 17, 2023
9 - 10:30 a.m.

Montgomery College, Rockville Campus
Theatre Arts Arena TA156
51 Mannakee St.
Rockville, MD 20850

Refreshments will be available.

Please RSVP by October 6.

[Click here to RSVP](#)

Community Outreach Activities

Here's a snapshot of our community presence this month:

- Maryland Association of Nonprofits Conference
- Centroamerica Festival de La Herencia Hispana
- Maryland Rural Health Conference
- Maryland Hispanic Business Conference
- The Great Halloween Lantern Parade
- Zoo BOO!



Salvadorenisimo Festival, September 2023

Media Buy

Goals: Increase awareness of Maryland Health Connection and enrollment in Qualified Health Plans (QHP) among remaining eligible populations.

Target Audience: Uninsured Marylanders, with emphasis on:

- Young adults (19-34)
- Hispanic/Latino Marylanders
- Black Marylanders

Timing: Mid-October 2023 – January 15, 2024

Budget: \$2,300,000

What's New

- A **digital mobile billboard** will traverse the state to visit key meta areas during the first 10 days of open enrollment; raising awareness of OE, enrollment events, and local help
- Printed information on **Family Dollar and Dollar General receipts**
- Partnership with NFL players including radio endorsements from **Baltimore Ravens'** and **Washington Commanders'** players, as well as digital takeover on teams' websites
- New digital placements, including **Snapchat** and **LinkedIn**

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- Doctor visits
- Mental health services
- And more



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and your budget:



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Dollar store receipt ad

TV Spot

