

Plan Year 2025 Open Enrollment Readiness

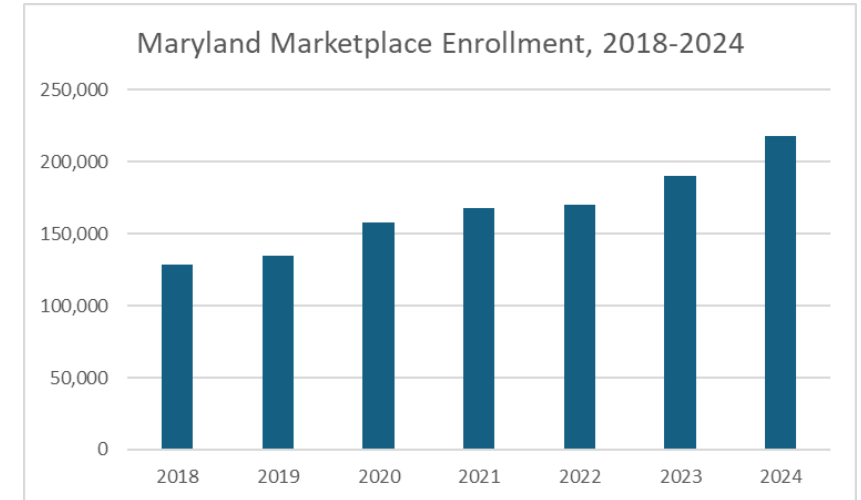
Maryland Health Benefit Exchange
Board of Trustees
October 21, 2024



GOALS FOR 2025

1. Build on the successes of 2024

- Largest renewal base ever. Enrollment at the start of September was **217,692**, an all-time high.
- Up more than 30% since the pre-ARPA enrollment of 2021.
- With addition of Wellpoint, **5 carriers** offering for 2025 – the most since '17. Joins Aetna, CareFirst, Kaiser Permanente and UnitedHealthcare.



700,000+ have enrolled in private plans during the history of MHC. And 2.5 mil.+ total have enrolled in Medicaid through MHC.



2. Continue to make progress enrolling young adults

- Maryland's Young Adult Subsidy pilot program has been extended through 2025.
- People aged 18 to 37 are eligible for additional discounts on top of other savings available through the marketplace.
- The subsidy works on a sliding scale for those with incomes below 400% of the Federal Poverty Level.
- Program has helped propel growth in young adult enrollment – a 46% increase year over year through August to nearly 78,000.



3. Focus on underinsured populations

Target marketing to Black and Hispanic consumers.

- Those enrollments grew +20% in 2024.
- Closing insurance gaps.

4. Strengthen outreach to “Meta” areas

- Stress affordability
- Marketing campaign focuses on health insurance “within reach”
- Lower premiums have enabled more Marylanders to purchase higher value plans that offer greater protection from high out-of-pocket costs.
- Average premiums among least expensive in U.S.

5. Reach DACA residents

- Starting Nov. 1, 2024, people who receive Deferred Action for Childhood Arrivals (DACA) can get a private health plan and financial help through Maryland Health Connection.
- Coverage can start as early as Dec. 1.
- We will hold a webinar in October after a federal court hearing of a lawsuit challenging the DACA program. We will also post a blog updating the situation, send an e-mail to consumers, and post on social media.
- We have talking points for Connector Entities and MHBE staff to explain DACA eligibility. Partnering with trusted messengers.



6. Promote Value Plans

Value plans offer lower deductibles and coverage for more health care services before the deductible is met. All value plans include doctor and specialist visits, generic drugs, urgent care and more before deductible.

7. ... Dental and Vision, too

Dental enrollments totaled 55,000+ as of Aug. 31. Vision enrollments, new to Maryland Health Connection in 2024, totaled 561.



What are value plans?

Value plans are health plans that offer lower deductibles and useful coverage for more health care services before your deductible is met. Value plans are designed to lower your out-of-pocket costs for the health care services the majority of people use most frequently.

How can I tell which plans are value plans?

All value plans include "Value" in the plan names you will see when shopping on Maryland Health Connection.

What's covered and how much does it cost?

All value plans include doctor and specialist visits, generic drugs, urgent care and more before you meet the deductible. Also, enrollees with diabetes pay \$0 for many diabetes-related services, medications, and supplies. Insulin, test strips, and glucometers are free in value plans. Other free diabetes services include eye and foot exams, certain tests, and more.

When choosing a health insurance plan, it's important to look at what costs you will be responsible for and what costs the insurance company will cover. All value plans are required to cover core benefits with a copay before you meet your deductible, and preventive services are free.

Plan Metal Level	Bronze	Silver	Gold
Medical Deductible	\$9,450	\$0, \$1,000, or \$4,500*	\$1,000
Included free in all plans	<ul style="list-style-type: none"> Preventive care Diabetes care including insulin, glucometers, test strips and certain routine diabetes care services, such as foot exams and lab tests. For the full list of diabetic care benefits, visit MarylandHealthConnection.gov/Value-Plan. 		
Services covered with a copay before deductible is met	<ul style="list-style-type: none"> Primary care (\$35) Urgent care (\$75) Specialist visit (\$90) Mental health and substance use disorder office visits (\$35) Lab tests (\$80) X-rays and diagnostics (\$150) Generic drugs (\$25) 	<ul style="list-style-type: none"> Primary care (\$2-\$35) Urgent care (\$15-\$75) Specialist visit (\$15-\$90) Mental health and substance use disorder office visits (\$2-\$35) Lab tests (\$5-\$80) X-rays and diagnostics (\$20-\$150) Generic drugs (\$0-\$25) Additional services for eligible enrollees** 	<ul style="list-style-type: none"> Primary care (\$10) Urgent care (\$40) Specialist visit (\$30) Mental health and substance use disorder office visits (\$10) Lab tests (\$25) X-rays and diagnostics (\$50) Generic drugs (\$10) Preferred brand drugs (\$30)

* Depending on your income, you may be eligible for extra savings when you enroll in a Silver plan. For a household of one, the deductible would be \$0 if income is less than \$21,870; \$1,000 if income is between \$22,016 to \$29,160; or \$4,500 if income is above \$29,306. For larger households, see what plans you are eligible for by providing your income information when you apply or [get an estimate](#).

** For those who are eligible, some Silver plans cover additional services and medications before deductible is met. To find out if you are eligible, enter your income when you apply at MarylandHealthConnection.gov or [get an estimate](#).

TECHNOLOGY PREPAREDNESS

Venkat R. Koshanam
Chief Information Officer



Open Enrollment Activities



Plan Validation & Upload	09/20
Anonymous Browsing	10/01
QHP Auto-renewals	09/28 - 10/06
SmallBiz 2024 Plan Load	09/23
OE Readiness Tasks	09/01 - 10/18
Catch-up Renewals	10/30 & 12/14
Post-OE Tasks	01/16/25 - 01/20/25

Open Enrollment Readiness

1

Command Center

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

2

Carrier Management

Plan Upload, Anonymous Browsing (Get Estimate), 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 testing

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

New in OE 2025

New Carrier - Wellpoint

Onboarded Wellpoint in MHC. Consumers can browse and shop Wellpoint plans, find Wellpoint network healthcare providers, and conveniently make binder payments using the PayNow option.



DACA (Deferred Action for Childhood Arrivals)

Eligible to shop for private health plans.



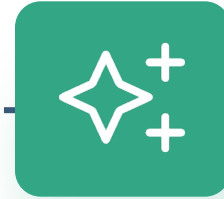
Notice to remind consumers to file taxes

Automated informational notices to consumers to file/reconcile federal taxes to avoid losing eligibility for APTC under certain conditions.



AI Powered Flora & AI Help for Income & Immigration Questions

Enhanced consumer interactions by providing precise, context-specific responses. AI-Chat Integrated Consumer Portal, providing on-the-spot explanations for Income and Immigration related questions.



Automated SSN Verification

Implemented Robotic Process Automation (RPA) for Social Security Number (SSN) verification to increase accuracy, minimize human errors, and enhance operational efficiency and data integrity.



MARKETING

Betsy Plunkett, MA, PMP
Director, Marketing and Web Strategies



- **Digital campaign** began in mid October. We'll run digital video placements and YouTube ads. We'll also have digital audio placements across podcasts and music.
 - New! ads on dating platforms and Reddit.
 - Micro influencers – social media influencers who are local to Maryland
- **Traditional media** will begin after Nov. 6. TV and Radio commercials (in English and Spanish language) will run in through Open Enrollment.
 - Maryland Health Connection will have print ads to engage African American and Latino communities and drive enrollment via newspaper ads.



MatchMediaGroup



- New this year, our **Out-of-Home advertising** (billboards) will reach gig workers at Amazon warehouses.
- We also have ads in **church bulletins** across the state in November and December.
- MHBE webinar in October to brief all partners on what's new this year and provide ways to engage their communities.



HEALTH INSURANCE FEEL OUT OF REACH?

With savings ^{\$} through Maryland Health Connection,
health care is closer than you think.

MarylandHealthConnection.gov



HEALTH INSURANCE FEEL OUT OF

REACH?

IT'S CLOSER THAN YOU THINK.

With savings from Maryland Health Connection, the health benefits you need are within reach. In fact, 9 in 10 people who enroll get savings, and it's the only place where you can get tax credits to help pay for your plan. Every plan covers doctor visits, emergency care, mental health services, prescriptions, and more. So don't wait. Trained experts are ready to help you find the most savings and enroll.

Get a health plan at MarylandHealthConnection.gov



Amplify Outreach Efforts

- Host/participate in events across the state targeting young adults, Latino Marylanders, Black Marylanders, businesses and stakeholders.
- Prioritize digital storytelling: capturing video and photos of our consumers/stakeholders to tell our outreach story, and build content for digital channels.
- Consumer focused webinar in Oct: on mental and behavioral health coverage.



Sample of Events

Event	Location	Reach
Lake Arbor Jazz Festival	Prince George's County	Prince George's County
Festival Salvadoreñisimo	Montgomery County	Latino Marylanders
Nu Momish Nu You Conference	Prince George's County	Black Marylanders
Associated Black Charities Equity in Action Conference	Baltimore	Stakeholders > Black Marylanders
Drinks with Downtown Partnership of Baltimore	Baltimore	Business
MD Hispanic Minority Contractor Summit	Montgomery County	Business
Maryland Rural Health Conference	Annapolis	Stakeholders > Rural Marylanders
MD Hispanic Business Conference	Baltimore	Business
Creative Alliance – Halloween Lantern Parade	Baltimore	Baltimore residents, Latino Marylanders
Mayor's Parade	Baltimore	Baltimore residents, Black Marylanders
Minority Legislative Breakfast	Annapolis	Stakeholders
CIAA Health Event	Baltimore	Black Marylanders
Bags of Love Inc. Sponsorship	Statewide	Latino Marylanders
Radio One Job Fair	Baltimore	Unemployed
NABIP		Stakeholders

CONSUMER ASSISTANCE

Tamara Cannida-Gunter
Director, Consumer Assistance and Eligibility



2024 OE Training Plan



MHC Consumer Assistance Training

Pre-Credentialing Training

Annual Training for Compliance

Continuing Education Training Webinars



Training Components

Policy Pointers

System Manual Updates

Job Aids

The background is a solid teal color. In the center, there is a stylized graphic of a flower or a four-petaled star. Each petal is a light blue color and overlaps the center. The text "Connector Entity Program" is centered over this graphic.

Connector Entity Program

OE 12 Readiness Steps for CE Program

Closely tracking Annual Training and Renewal of Authorization activity to ensure all Navigator certification requirements are current

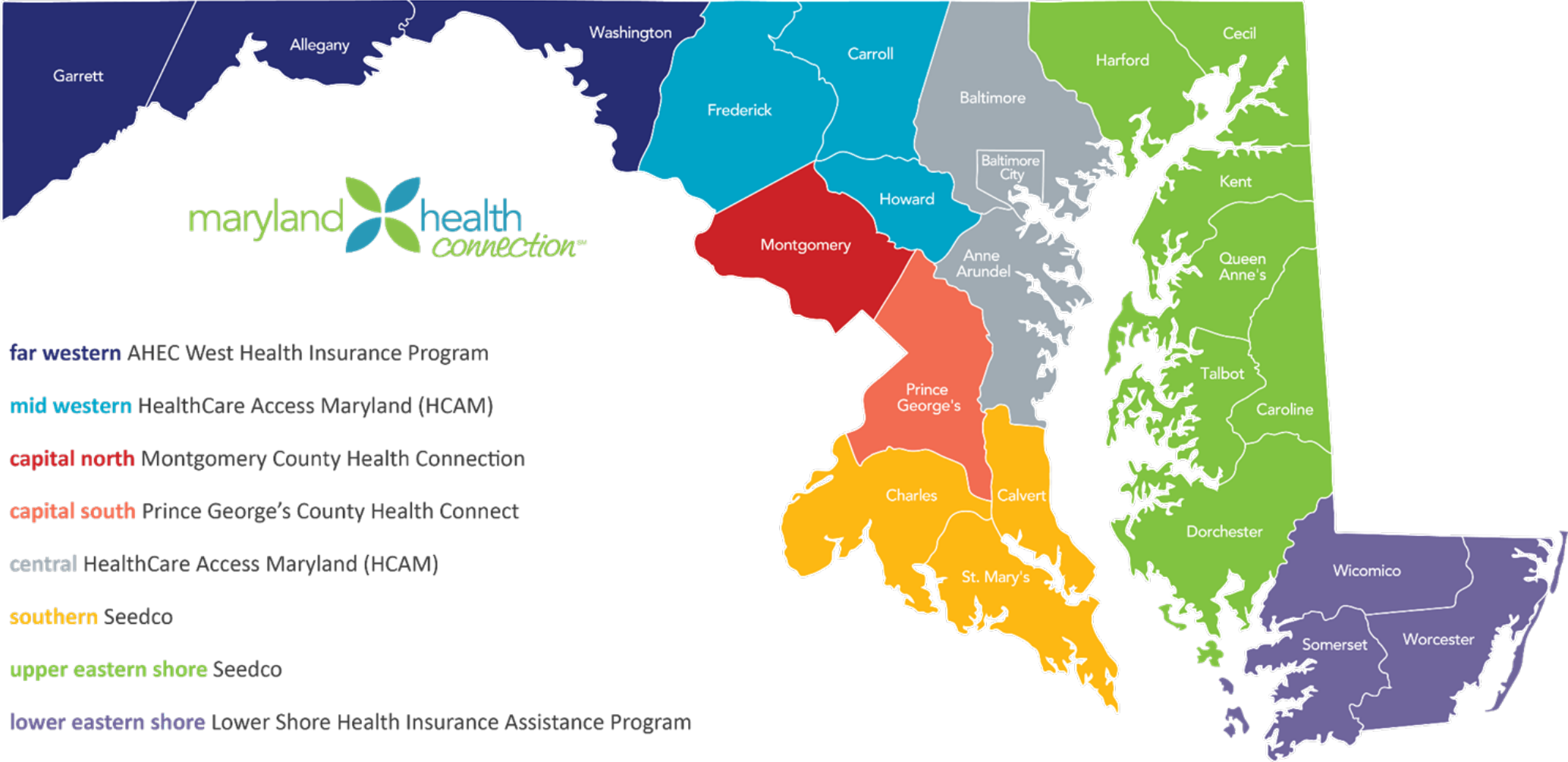
Led OE12 Readiness meeting (in-person) to review policy-based best practices with goal of increasing health coverage enrollment numbers

Hosted Navigator session to review 2025 Carrier Plan changes

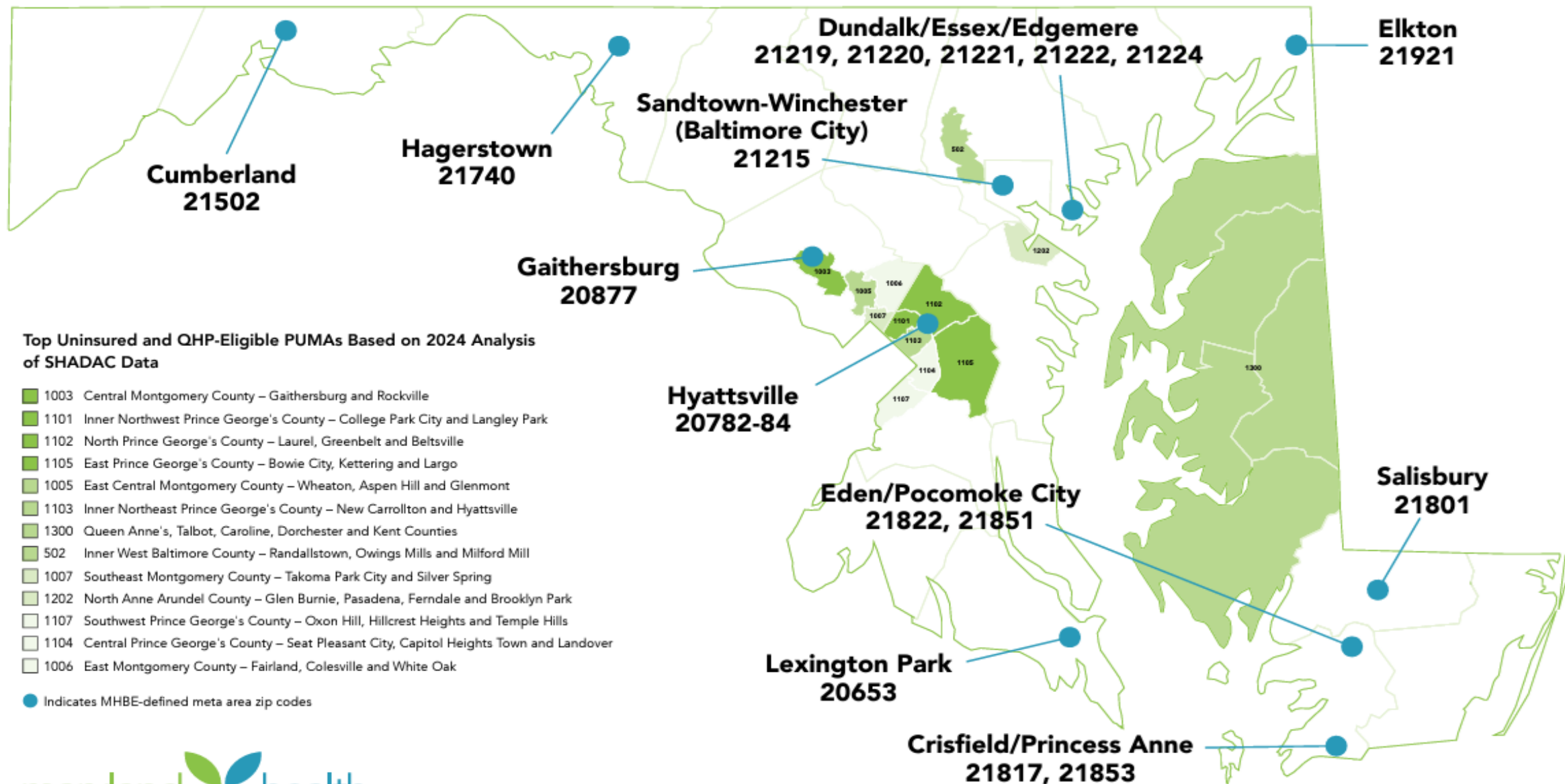
Updated CE Manual to include updated MHBE-defined “meta areas”

Discussed CE developed strategic plans to decrease 6.1% uninsured rate statewide

Consumer Assistance Regions



Updated MHBE-defined meta area zip codes





Broker Operations

Broker Ops Open Enrollment Readiness

Recorded updated training videos (Broker Portal & Broker connect)

Updated & distributed guides (Broker Ops Manual, Commission FAQ, etc)

Monitoring completion of Annual Training by currently authorized brokers

Held Open Enrollment readiness meeting 9/25 & sent out decks including important updates in policy

Held BATPhone kick-off call 9/26 for selected BATPhone brokers & working on the process for their access

Currently onboarding ~250 new brokers



Consolidated Services Center

Call center, navigators, brokers, live chat and controlled artificial intelligence all enhance the consumer experience.

- **Flora**, our virtual assistant, answers consumer questions.
- **Live chat** from the call center answers an average **14,000 chats** per month.
- We have 1,600 trained brokers ready to go – **400 more** than a year ago.
- **Broker Connect** offers free expert help in 30 minutes or less.



Consolidated Services Center

- Training for Supervisors and Team Lead
- Recruitment and Training Ramp Up
- Public Health Emergency Unwind/Reconciliation
- Contract Modifications for OE12
- System Enhancements
- Performance reviews

Consolidated Services Center

General Hours of Operation

November 1, 2024 to January 15, 2025

Monday-Friday 8:00 am to 6 pm

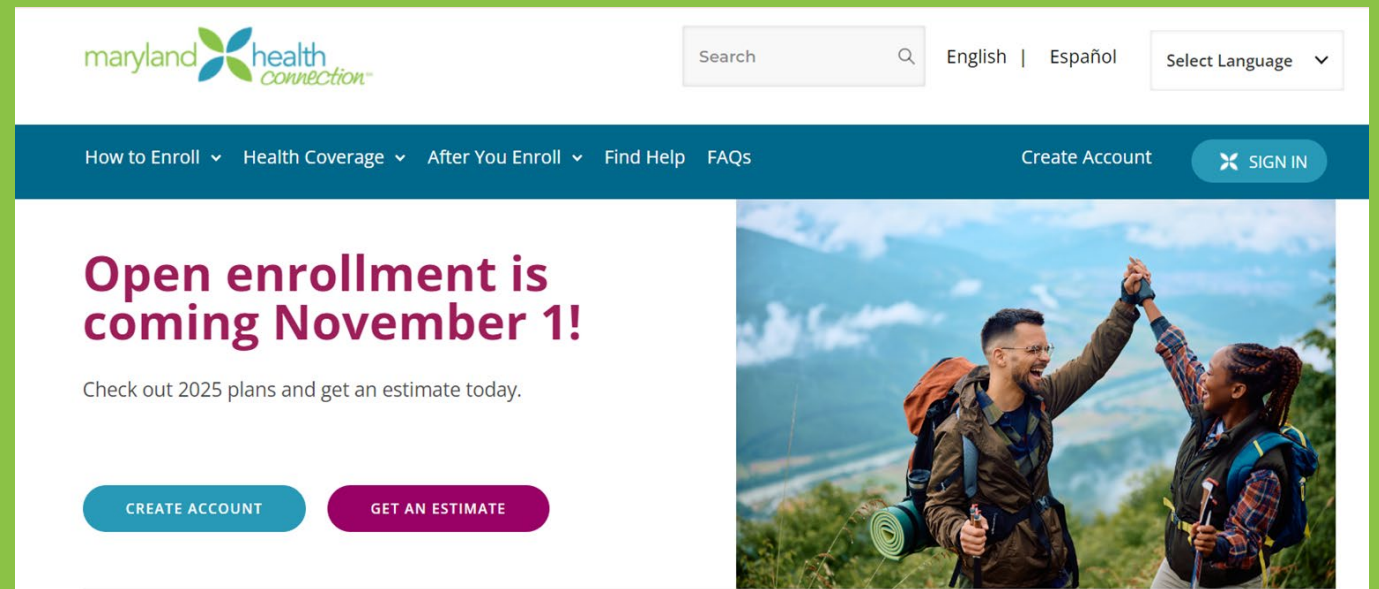
Critical Business Days

- December 30, 2024 – 8am - 8pm
- December 31, 2024 – 8am - 8pm
- January 14th – 8am - 8pm
- January 15th – 8am - 8pm (Last Day of OE)

Closures

Thanksgiving Day, Christmas Day, New Year's Day

Questions?



The screenshot shows the Maryland Health Connection website. At the top left is the logo with "maryland" in green and "health connection" in blue and green. To the right is a search bar and a language selector with "English" and "Español" options. Below the logo is a navigation bar with links for "How to Enroll", "Health Coverage", "After You Enroll", "Find Help", and "FAQs". On the right side of the navigation bar are "Create Account" and a "SIGN IN" button. The main content area features a large heading: "Open enrollment is coming November 1!". Below this is the text "Check out 2025 plans and get an estimate today." and two buttons: "CREATE ACCOUNT" and "GET AN ESTIMATE". To the right of the text is a photograph of a man and a woman hiking on a trail, both wearing backpacks and holding trekking poles, with their hands raised in a celebratory gesture against a backdrop of mountains.



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