Report on Open Enrollment for 2022 Plan Year

Maryland Medicaid Advisory Committee
January 24, 2022



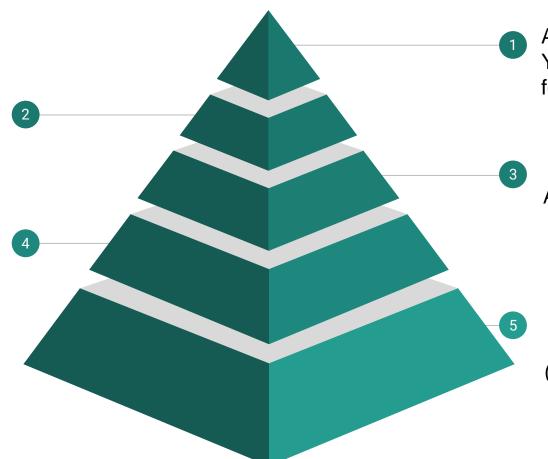
Advantages heading into Open Enrollment

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

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

Faster tech

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

Reinsurance delivers

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%

Rural: Mixed

Black: +10%

Hispanic: +13%

- 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

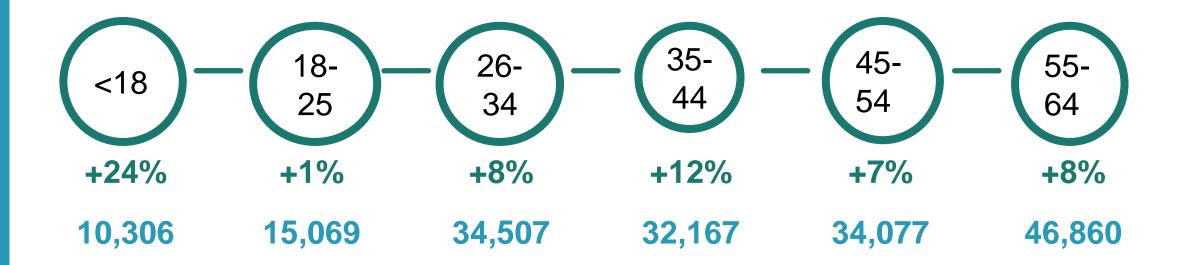
In rural counties with highest uninsured rates, mixed results:

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

- Black enrollees in private plans: 30,535
- Black young adults +5% to 9,014
- Hispanic enrollees in private plans: 20,241
- Hispanic young adults also +13% to 5,572



Growth across every age group





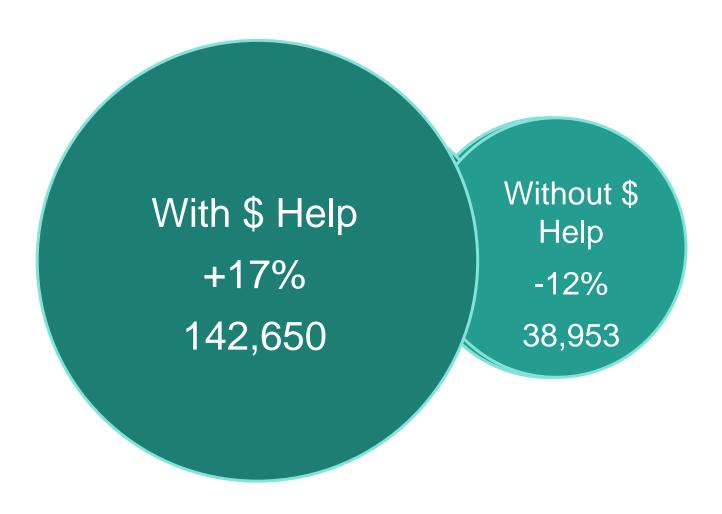
Largest % gains

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

and % losses



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



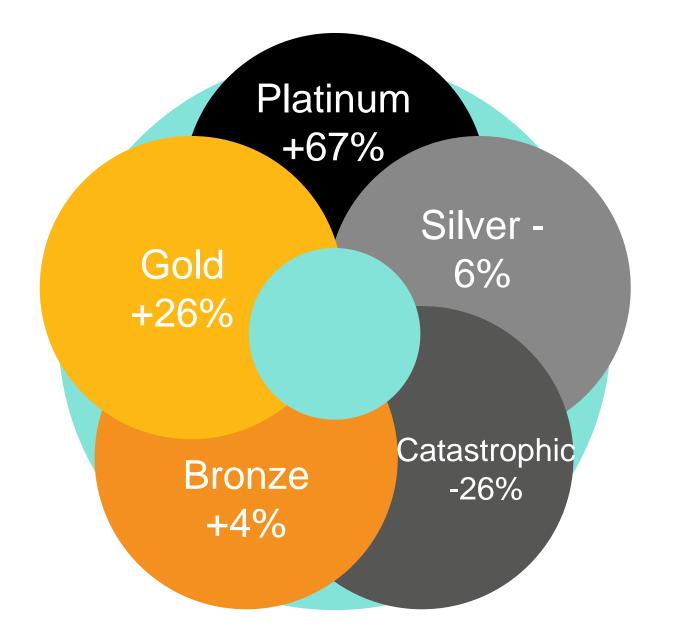


Growth at all income levels

>= 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)		-28%

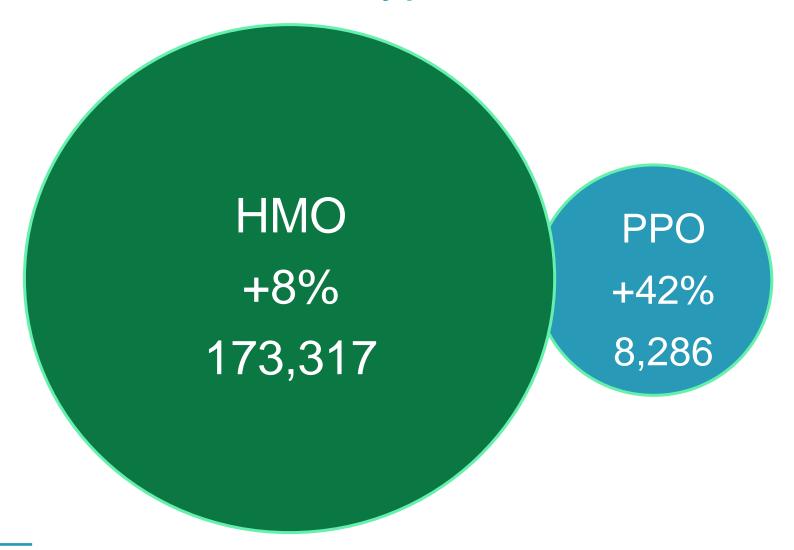


Metal levels



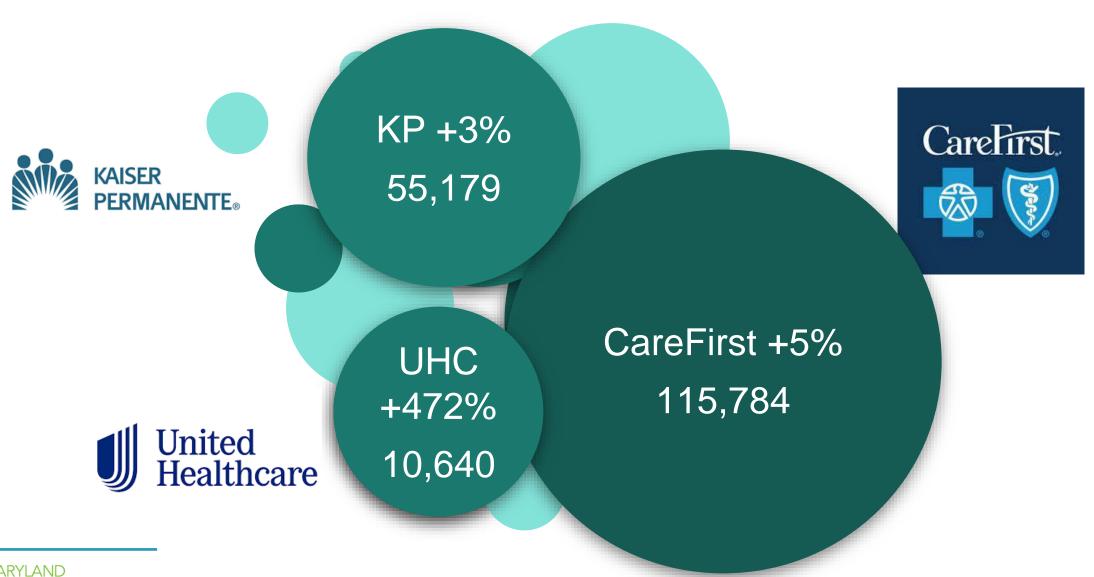


Plan types

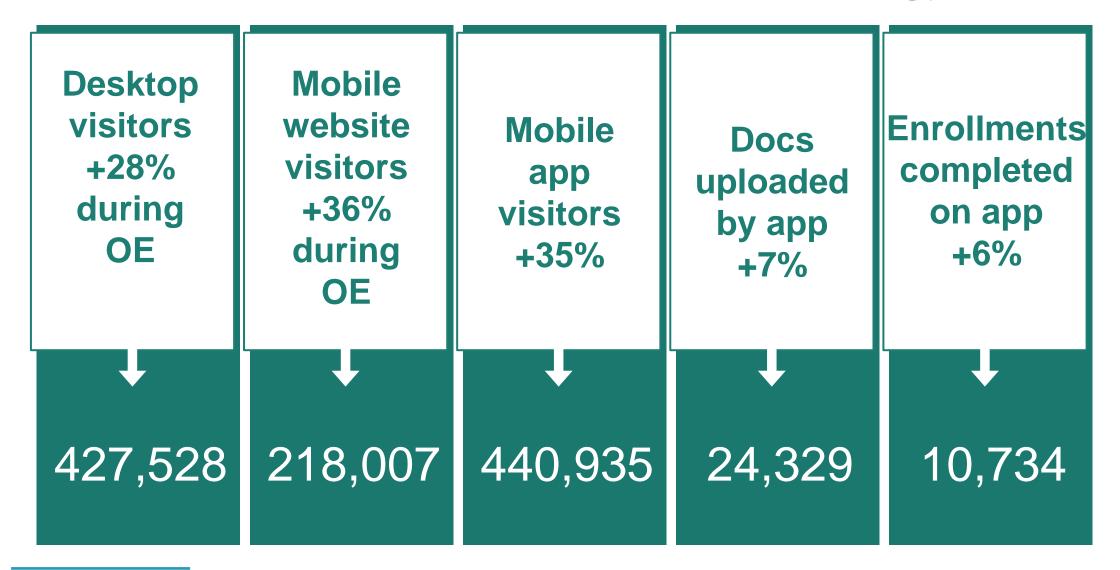




Carriers



Major user advances in technology





New & expanded strategies in Marketing/Outreach

New social media ad platforms:
TikTok,
Twitch

Teamed w/
"GoVax":
40,000 fliers at
mobile sites

Partnered with social media "influencers" whose followings total half-million

+15,000 brochures distributed at gyms and restaurants

+

75+ "earned media" stories, including articles in media that reach Hispanic audiences (El Tiempo Latino, Washington Hispanic, Mundo Latino, Latin Opinion) and Black audiences (Baltimore Times, AFRO, Annapolis Times and Washington Informer).

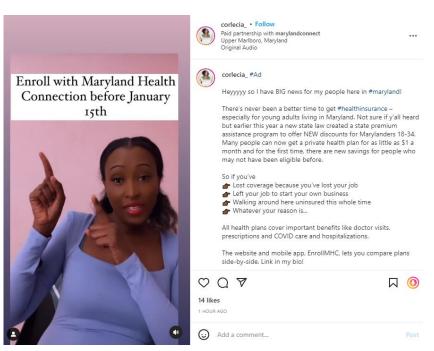


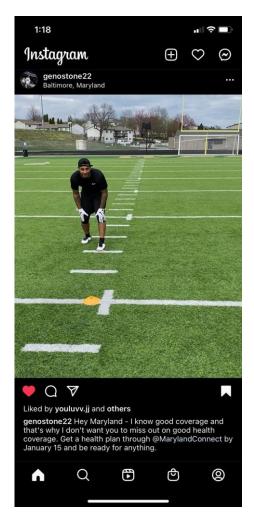












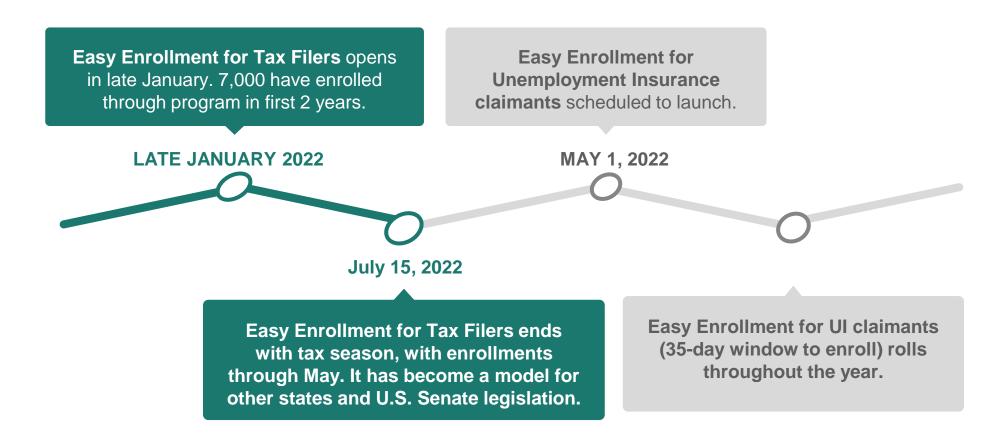
From top left: Michele on "LinkedIn Live," Virtual forum on the Health of Black Men co-sponsored with The AFRO, Baltimore Mayor's Annual Christmas Parade, social influencers on Twitter

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.
- Tax Filing deadline extended to July 15th, tax filing special enrollment will also be extended.



Special enrollments continue for remaining uninsured





Questions?







