

Plan Year 2024 Open Enrollment Readiness

Maryland Medicaid Advisory Committee
October 26, 2023

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FIVE 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

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

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

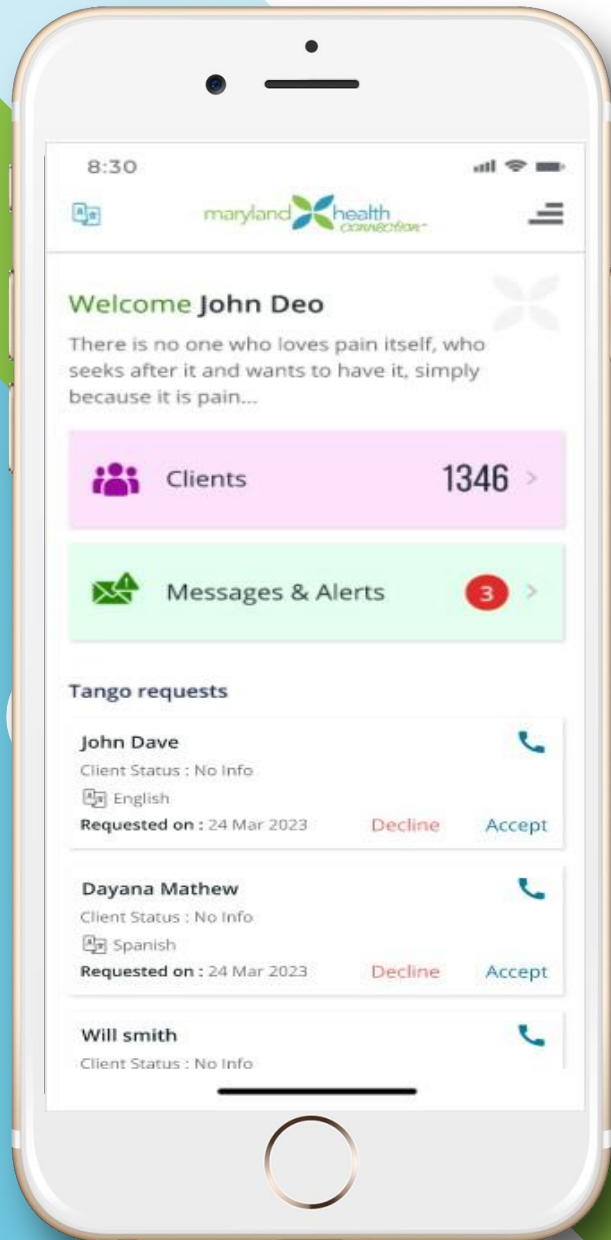


Aetna - New Carrier

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

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



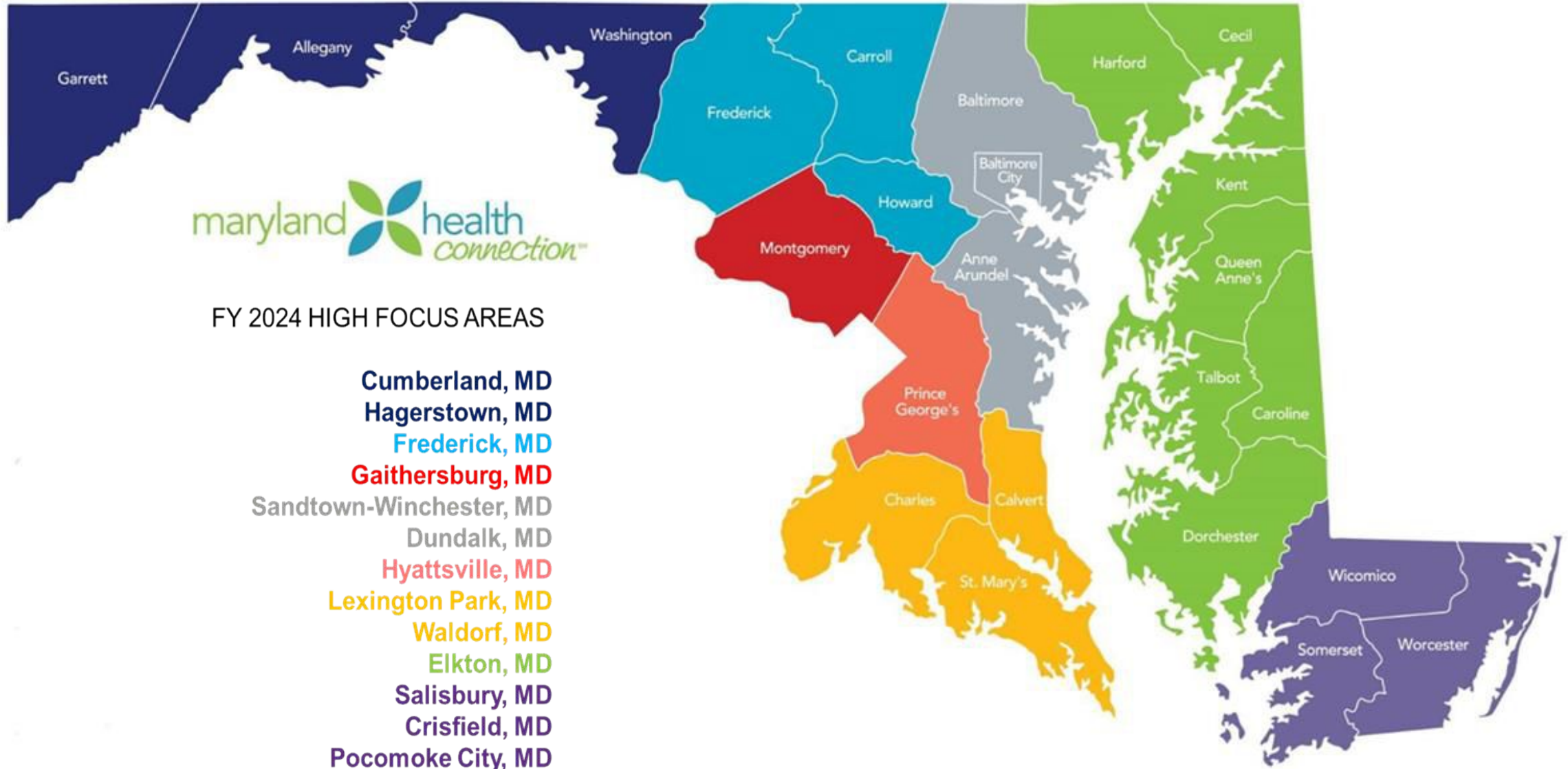
Application Counselors

- 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

HIGH FOCUS AREAS



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

Market Research

Market Research

Maryland adults surveyed 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 included 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 were 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.

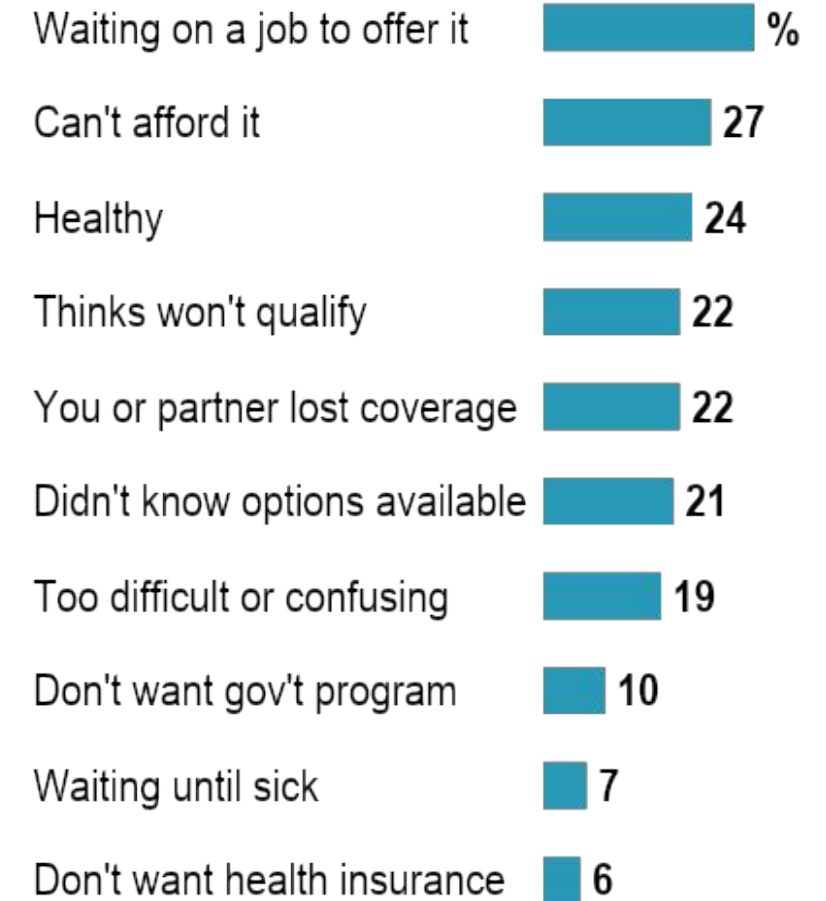
Market Research

Younger Marylanders in the target audience are more willing than the older 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.

IMPACT OF MARKET RESEARCH

Helps to focus Outreach Activities

- Centroamerica Festival de La Herencia Hispana
- The Great Halloween Lantern Parade
- Zoo BOO!

Helps to focus Media Campaign

- Hispanic, Latino Marylanders
- Young Adults (19-37)
- Black Marylanders
- Uninsured Marylanders



Salvadorenisimo Festival, September 2023

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**

DOLLAR GENERAL®

You have a lot going on.

Check health coverage off your list with
Maryland Health Connection.

All health plans cover:

- Doctor visits
- Mental health services
- And more



Find a plan that
fits your needs
and your budget:



MarylandHealthConnection.gov

Dollar store receipt ad

HOW YOU CAN HELP!

BE A HEALTHCARE AMBASSADOR!

- **Communicate** the need to have health insurance, especially for young adults! (19-37)
- **Remember** individual market open enrollment dates. Nov 1 – Jan 15th
- **Inform** that financial assistance is available to lower costs
- **Refer** for expert help
 - MarylandHealthConnection.gov
 - EnrollMHC
 - Call Center 1-855-642-8572

QUESTIONS?
