



2018 OPEN ENROLLMENT RECAP

MHBE BOARD OF DIRECTORS
JAN. 16, 2018

- **Demand remains strong, marketplace overcame challenges**
 - 153,571 Marylanders enrolled in private Qualified Health Plan coverage during open enrollment for 2018, -2.6% from 157,637 enrolled during OE for 2017. Dental enrollments: 39,334
- **Contributing factors:**
 - Thousands of non-tax credit, silver-plan holders encouraged to enroll off-exchange after MIA amended rate increases for on-exchange silver plans in October to account for unpaid federal Cost-Sharing Reductions.
 - Rate increases did sharply impact non-subsidy eligible population above 400% of Federal Poverty Level.
- **Nevertheless, enrollment results exceeded predictions** of double-digit percentage drop-offs and exceeded MHBE's projection of 149,755 to Legislative Services, despite an OE 38 days shorter than prior one.

- **Market share continued to shift:**
 - CareFirst BlueCross BlueShield has 55% of 2018 marketplace enrollees (84,946). That was down from 64% prior two years and down from 94% in first year of Maryland Health Connection in 2014.
 - CareFirst: 84,964 — w/APTC, 62,402; w/o APTC, 22,544
 - Kaiser Permanente has 45% of 2018 enrollees (68,625). That was up from 36% of market share in 2017, 22% in 2016, 15% in 2015, 4% in 2014.
 - Kaiser: 68,625 — w/APTC, 58,998; w/o APTC, 9,627

- **Two factors had major impacts on federal tax credits:**
 - Federal administration cut in cost-sharing reductions propelled additional rate increases that drove Advanced Premium Tax Credit (APTC) levels higher.
 - With one provider in ½ counties with 20% of MD population, APTC was higher in those places based on how it is calculated.
- **APTC to Marylanders may double and serve nearly 30,000 more.**
 - Jan. 2018: 121,400 receive \$64 mil. / \$525 per individual
 - Jan. 2017: 94,858 received \$30 mil. / \$315 per individual
- **With additional \$, more consumers chose Gold plans:**
 - 20% chose Gold plans, 4X rate a year ago.
 - Platinum: 26,747; Gold, 30,238; Silver, 31,276; Bronze, 7,362; Catastrophic, 15341

TAX CREDITS BY COUNTY

(JANUARY 2018)

ALLEGANY	808,772	HOWARD	3,612,168
ANNE ARUNDEL	4,389,310	KENT	347,815
BALTIMORE	8,117,679	MONTGOMERY	16,569,903
BALTIMORE CITY	3,635,165	PRINCE GEORGE'S	8,614,219
CALVERT	668,060	QUEEN ANNE'S	803,719
CAROLINE	517,656	SAINT MARY'S	844,515
CARROLL	1,352,292	SOMERSET	380,224
CECIL	1,330,992	TALBOT	801,818
CHARLES	987,603	WASHINGTON	2,074,178
DORCHESTER	533,709	WICOMICO	1,594,489
FREDERICK	2,236,563	WORCESTER	1,458,191
GARRETT	631,185	TOTAL	\$ 64,132,999
HARFORD	1,822,771	<i>(FIGURES ROUNDED)</i>	

ENROLLMENTS WITHOUT TAX CREDITS

CONSUMERS WITHOUT APTC ASSISTANCE BY METAL LEVEL

CARRIER	BRONZE	CATASTROPHIC	GOLD	PLATINUM	SILVER	TOTAL
CF	7,511	3,489	5,366	–	6,178	22,544
KP	4,868	173	1,353	417	2,816	9,627
Total	12,379	3,662	6,719	417	8,994	32,171

AVERAGE PREMIUM PAID BY UNASSISTED QHP CONSUMERS BY METAL LEVEL

CARRIER / AVG. PREMIUM	BRONZE	CATASTROPHIC	GOLD	PLATINUM	SILVER	AVG. BY CARRIER
CF	\$513.96	\$174.98	\$663.82	N/A	\$748.24	\$561.37
KP	\$377.11	\$238.12	\$491.85	\$539.89	\$573.95	\$455.37

- **Technology paving the way to improving user experience:**
 - Mobile app visitors totaled 287,378, nearly doubling 144,367 app users a year earlier. 200,000+ people have downloaded “Enroll MHC” app since it launched in fall 2016.
 - Overall, visitors of MarylandHealthConnection.gov website totaled 976,649 during OE, up 22% from 803,151 during longer, prior OE.
 - Continued improvements to application will be 2018 priority, informed by user experience (UX) research conducted during November 2017.

- **A more efficient pipeline:**
 - MHC system (HBX, CSC, CAWs, etc.) processed 2,953 enrollments per day on average, up 69% from 1,752 enrollments per day a year earlier.
 - Connector Entities assisted w/ 37,280 enrollments (20,690 QHPs and 16,590 Medicaid) Up 46% despite shorter period.
 - Consolidated Service Center handled nearly as many calls (93%) in OE5 as in OE4 despite shorter period. Handle times reduced by 4 minutes. Avg. wait time 9 minutes.
- **A busier BATphone:**
 - BATphone transferred 9,354 QHP plan selection calls to brokers, compared to 7,263 in OE4.

CSC: CALL CENTER

OE4	NOV. 2016	DEC. 2016	JAN. 2017	SUM / AVG.
CALLS OFFERED	98,119	152,930	141,868	392,917
CALLS HANDLED	84,836	104,644	107,838	297,318
ABANDON RATE	13.50%	28.40%	24%	22%
HANDLE TIME	15:36	16:43	16:52	16:23
SPEED 2 ANSWER	2:03	5:36	6:40	4:46
OE5	NOV. 2017	DEC. 2017		SUM / AVG.
CALLS OFFERED	168,307	229,404		397,711
CALLS HANDLED	127,680	149,099		276,779
ABANDON RATE	21.31%	29.56%		25.44%
HANDLE TIME	12:49	11:57		12:23
SPEED 2 ANSWER	6:24	12:05		9:14

- **YOUNG ADULT ENROLLMENT:** Digital sponsorships with young adult recreation leagues in Baltimore and entrepreneurial organization.
- **MINORITY ENROLLMENT:** Advertising in African-American and Hispanic publications totaling 200,000 circulation. Bilingual Outreach Coordinator conducted a dozen interviews with Hispanic radio stations.
- **RURAL ENROLLMENT:** Doubled up on digital advertising on Facebook, etc. in Far Western, Eastern Shore and Southern Maryland. Movie trailer ads at rural theaters and at 50 shopping centers and supermarkets.
- **IN-PERSON ENROLLMENT EVENTS:** 1,350 enrolled in QHP and Medicaid at 37 events held at beginning and end of open enrollment.

MHBE will post an RFP by end of FY18 Q3 for a full-service Marketing Contract comparable in scope to current contract that expires 6/2018. Staff will return to board for its review and approval of new marketing contract in FY18 Q4.

WERE 2018 GOALS MET?

(GOALS PRESENTED AT BD MTG 10/16/17)

<p>1. Uninsured rate down to all-time low 6.1% -- MAINTAIN OR IMPROVE</p>	<p>~</p>	<p>Enrollment down 4,066, but still within the 6,000-range that would MAINTAIN uninsured rate at 6.1%</p>
<p>2. Young adult enrollment by % – IMPROVE (5th in U.S. last year)</p>	<p>—</p>	<p>MAINTAINED last year's rate of 30% of enrollments by 18- to 34-year-olds. Comparison to all states won't be know until CMS releases #s in spring</p>
<p>3. Rural health coverage by % – IMPROVE (4th in U.S. last year)</p>	<p>*</p>	<p>IMPROVED with largest enrollment gains in rural MD, led by +11% in Far Western, +9% on Lower Shore. QHP increases in 14 counties: Allegany, Caroline, Cecil, Dorchester, Garrett, Howard, Kent, Queen Anne's, St. Mary's, Somerset, Talbot, Washington, Wicomico, Worcester.</p>
<p>4. Narrow gap in minority coverage. IMPROVE African American enrollment (down 7.8% in 2017) and Latino enrollment (flat in 2017).</p>	<p>*</p>	<p>IMPROVED enrollments among African-Americans for 2018 +12% and Latinos +10%.</p>



QUESTIONS?

Andrew Ratner
Chief of Staff
443 827 6558
aratner@maryland.gov