



## UPDATE

### **Report from the Maryland Health Benefit Exchange about Maryland Health Connection, the state-based health insurance marketplace, as of Friday, November 15, 2013**

Maryland Health Connection is introducing a new reporting approach this week to align with monthly reports from the U.S. Department of Health and Human Services. In weeks such as this week when a federal report is released, Maryland Health Connection will provide additional detail on the data on enrollment in qualified health plans, as well as more detailed statistics on website usage and the call center.

In addition, each week, Maryland Health Connection will continue to report a regular set of metrics, including number of accounts created, and numbers of Marylanders who have chosen plans for enrollment in private insurance and Medicaid. Consistent with federal reporting, these reports will cover data through the previous Saturday.

We are six weeks into a six-month open enrollment period. Highlights from today's report include:

- Through November 9, more than 53,000 Marylanders have created identity-verified accounts, and there have been more than 410,000 unique visitors to the website;
- Total enrollments in qualified health plans increased 36% during the week ending November 9 to a total of 1,743 individuals;
- For the first month of enrollment, 55% of enrollments in qualified health plans in the first month are women, more than one-third of enrollments in qualified health plans in the first month are individuals under age 35, and 55% are under age 45; and
- Counting Medicaid pre-enrollments, new Medicaid eligibles, and individuals who have selected qualified health plans for enrollment, more than 90,000 Marylanders are on track for coverage beginning January 1, 2014 under the Affordable Care Act.

## Monthly Report

On Wednesday, the U.S. Department of Health and Human Services reported that from October 1 through November 2:

- 10,917 applications were submitted in Maryland for coverage;

- Among Marylanders included on submitted applications, 5,923 were determined eligible for Medicaid and 3,498 were determined eligible to purchase private health insurance;<sup>1</sup> and
- 1,284 Marylanders had selected a health plan for enrollment.<sup>2</sup>

**Table 1: Supplementary Information on Enrollments in Qualified Health Plans, 10/1-11/2**

Total Qualified Health Plan Enrollment	1,278
Enrollment by Age <ul style="list-style-type: none"> <li>• &lt; Age 18</li> <li>• 18-25</li> <li>• 26-34</li> <li>• 35-44</li> <li>• 45-54</li> <li>• 55-64</li> <li>• &gt;65</li> </ul>	102 70 273 261 277 285 10
Enrollment by Gender <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>	45% 55%
Enrollment by Metal Level <ul style="list-style-type: none"> <li>• Catastrophic</li> <li>• Bronze</li> <li>• Silver</li> <li>• Gold</li> <li>• Platinum</li> </ul>	6 332 486 215 239

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<sup>1</sup> To align with federal reporting, Maryland Health Connection will begin reporting eligibility results only for those with submitted applications. On past reports, we included all eligibility results.

<sup>2</sup> These data are based on 1,278 Marylanders who chose qualified health plans. The reported 1,284 included 6 who chose stand-alone dental plans.

**Table 2: Information on the Call Center and Website, 10/1-11/2**

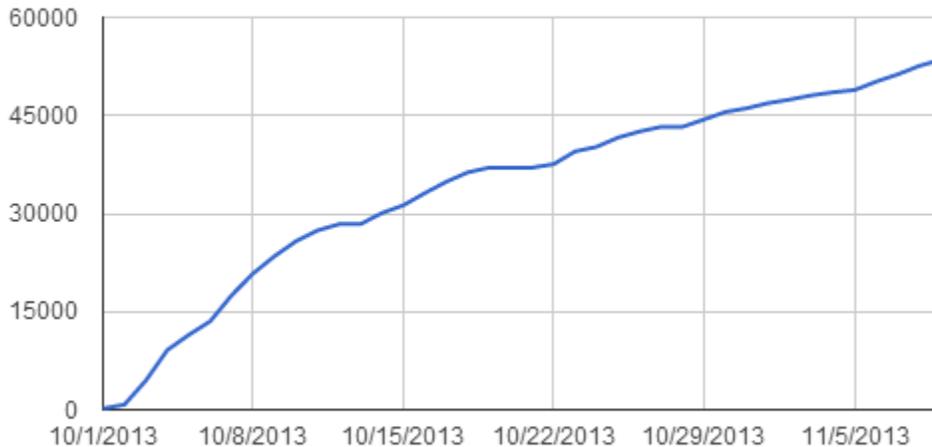
Total Calls	48,452
Average Wait Time	32 seconds
Average Call Handle Time	10:37 minutes
Unique Website Visits	375,873
Website Visits	683,266
Page Views	2,118,830

### Weekly Report

From October 1 through November 9, 2013, there have been 412,747 unique visitors to the Maryland Health Connection website.

Through November 9, 53,499 Marylanders have created identity-verified accounts.

**Figure 1: Cumulative totals of accounts created with verified identity**



Through November 9, 1,743 Marylanders have chosen to enroll in private health plans through Maryland Health Connection. This is a 36% increase over the total through November 2.

Through November 9, 7,704 Marylanders have been determined eligible for a Medicaid program through Maryland Health Connection.<sup>3</sup> As of the end of October 2013, 83,991 Marylanders have signed up through the Primary Adult Care program to be automatically enrolled in Medicaid coverage on January 1, 2014.

Combining anticipated Medicaid and qualified health plan enrollment, more than 90,000 Marylanders are on track to receive health coverage starting January 1, 2014 under the Affordable Care Act.

### **Information for Users of Maryland Health Connection**

Many Marylanders are now able to navigate the website through the entire process; they can establish accounts, find out about eligibility for Medicaid and subsidies, shop for plans, and choose to enroll. We are working to address technical problems that are still causing error messages and delays for some Maryland consumers. In the last week, we completed an upgrade of key parts of the software and are implementing additional steps to improve connectivity.

We are six weeks into a six-month open enrollment period. As more people learn about their health coverage options and the consumer experience on the website improves, enrollment through Maryland Health Connection into more than 60 medical and dental plans will increase. We anticipate that as many as three-fourths of individuals and families enrolling in private health coverage through Maryland Health Connection will qualify for tax credits and other assistance to reduce their costs.

#### Coverage information:

- For coverage effective by January 1, 2014, individuals are encouraged to enroll before December 10 to allow time for premium invoicing and payment processing with their insurance carrier.

#### Options when having trouble:

- *Visit the [Consumer Information Update page](#) for important notices before beginning.* These notices include advice on how to navigate some of the issues on the website as we work to address them.
- *Try again at a later time.* At times of peak usage, heavy volume can still cause errors and delays.

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<sup>3</sup> In previous reports, we included Marylanders who chose managed care plans among “enrollments.” Because Medicaid coverage does not require plan selection (unlike coverage through qualified health plans), the eligibility determination is a better representation of insurance status than plan selection for this population.

- *Call the Consumer Support Center at 1-855-642-8572 toll-free to discuss the issue or start an application by phone.* Hours of operation are Monday through Friday, 8 am. - 8 pm., Saturday 8 am. - 6 pm., and Sunday 8 am. - 2 pm.
- *Talk to a consumer assistance worker or authorized insurance agent for assistance.* The link to contact information for connector entities in each of the State's 6 regions can be found on the [Prepare for Enrollment](#) page, which is accessible from the landing page at the front of the website, or under the [Individuals and Families](#) tab under the heading of "Consumer Assistance." In-person assistance is available statewide through six Connector organizations and 50 supporting grassroots organizations that employ 158 navigators and 171 assisters.

#### Feedback:

- If consumers using the site run into any issues and want to provide feedback, they can do so via the link found on the [Consumer Information Update](#) page. Information from users is sent to Maryland Health Connection's technical team working to improve the user experience on the site.

#### Website availability:

- As the technical team continues to improve the experience of using the website, it may from time to time be temporarily unavailable. In addition, in order to perform routine maintenance, certain functions may be unavailable from 11 pm. to 5 am. daily throughout the month of November.

#### Insurance Producers:

- More than two thousand insurance agents in Maryland have completed training to sell qualified health plans through Maryland Health connection. A weekly communication to all authorized insurance brokers provides details about system updates and news to increase efficiency and address issues.

#### Spanish language:

- A Spanish language website is scheduled to launch in two phases to meet the needs of Maryland's Latino community. The first phase of the launch includes the information resources section of MarylandHealthConnection.gov where information, updates, outreach and resources are available. The Phase One launch of the Spanish language site will occur during the week of November 18. The second phase of the Spanish language website expands the functionality of the site to include the application portal. This functionality will launch during the first quarter of 2014 and includes account creation, application, shopping and enrollment.

#### Accessibility for persons with disabilities:

- Consumer information materials will soon be available in Braille and large print. More information about when the website will be compatible for blind consumers' software

will also be provided soon. Consumers seeking services for the deaf or hard of hearing may call the Consumer Support Center toll-free at 1-855-642-8573.

#### Outreach:

- Outreach continues throughout the state seven days per week to educate consumers about their health coverage options. Grassroots outreach events are scheduled and available on MarylandHealthConnection.gov under the [Calendar of Events](#) for consumers to visit and speak directly with navigators and assisters in their local communities.

#### Security of information on website:

- Maryland Health Connection, supported by experts in IT security at government agencies and through our IT team, has taken many steps to assure the security of the data entered on the website.

#### Accessing information about health plan benefits, rates, and providers before creating an account:

- We have posted a webpage, [Prepare for Enrollment](#) which provides information on plans, shows sample rates for a range of scenarios, and provides instructions on the documents needed for the application for financial assistance. In addition, a [Provider Search Tool](#) which is accessed through a link on the “Prepare for Enrollment” page, allows consumers to search for a doctor and find out the plans in which their doctor participates. A link to this tool is also made available to consumers during the actual plan selection process.

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