



UPDATE

Report from the Maryland Health Benefit Exchange about Maryland Health Connection, the state-based health insurance marketplace, as of Friday, November 8, 2013

Overview

Interest in Maryland Health Connection remains high. Since October 1, there have been more than 400,000 unique visitors to our website and more than 54,000 calls to our call centers. As of November 7, 2013, more than 50,000 Maryland households have created accounts with verified identity, more than 37,000 have learned whether or not they are eligible for financial assistance.

As of October 2013, includes 83,991 Marylanders who are signed up to be automatically enrolled in Medicaid coverage on January 1, 2014.

Maryland Health Connection is revising its approach to providing numbers of enrolled Marylanders. Future reports will separate individuals versus households, qualified health plans versus Medicaid, and other information. For this reason, there is no updated enrollment data this week.

On November 8, 2013, the Board of the Maryland Health Benefit Exchange met to discuss the Maryland Health Connection's path to success. Executive Director Rebecca Pearce told the board that the project team continues to focus on three key goals:

- **Improving the user experience.** While a number of improvements have been made, additional work is underway to make the website faster, reduce error messages, and improve reliability.
- **Eligibility assurance.** Significant testing and review have confirmed the accuracy of the vast majority of eligibility scenarios, with software updates and other steps planned to address outliers.
- **Transmitting enrollment data to carriers and Medicaid.** The project is focusing on providing secure files of enrollment data to carriers and Medicaid over the next two weeks.

To support these core goals, the Board agreed with proposed plans related to other aspects of the system. These included:

- **Bill payment.** Accepting payment is not required of a state-based marketplace, and the Board approved deferring this option until after the core items are addressed. The ACA requires insurance carriers to be ready to accept the first payment from consumers, and our carriers are prepared to bill and receive the first payment from our enrollees.
- **The Small Business Health Options Program (SHOP).** Maryland has a well-functioning small group market which offers the same prices as those that will be offered through the small group exchange, known as the SHOP. The Board approved a plan to open the SHOP on April 1, 2014, which will allow more time for testing and coordination over the next several months.
- **Spanish language.** The Board approved a plan to launch a Spanish language version of the front end of the website by the end of November, with full translation of the application to come as soon as available. The Maryland Health Benefit Exchange also anticipates investing more in bi-lingual support.
- **Provider search.** The Board approved a plan to keep Maryland’s provider search engine on an alternative website and to move it into the application after sufficient testing is completed.

Executive Director Pearce stated, “We are focusing our short-term strategy for success. I appreciate the Board’s support of these critical priorities.”

Data

The following information covers from October 1 through midnight the evening of November 7.

- Unique website visitors¹, 10/1-11/7: **404,581.**
- Calls to call center², 10/1-11/7: **54,263.**
- Accounts created with verified identity³, 10/1-11/7: **52,581.**
- Account-holders who have received eligibility determination for their household, 10/1-11/7⁴: **37,101.**
- Marylanders to be Automatically Enrolled in Medicaid Expansion, October 2013: **83,991.**

¹ This is a cumulative total of unique visitors across all days, as measured by Google Analytics.

² This is the total number of calls to the Consumer Support Center. It is exclusive of calls to local health departments, departments of social services, and connector entities.

³ An account may be created by any Maryland resident who has verified his or her identity through remote or in-person identity proofing. This contrasts with a number of other states, which permit account creation without identity verification

⁴ An account holder applies for a tax household, which can include more than one individual. We have decided to report this measure in place of “applications submitted with eligibility determination” because it better reflects the Marylanders who have received an eligibility determination and can proceed to plan shopping.

Information for Users of MarylandHealthConnection.Gov

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. Some, however, are still having trouble getting through end-to-end because of technical problems that we are working to address.

Options for consumers when having trouble:

- Visit the **Consumer Information Update** page for important notices before beginning. The page is found under the “News and Events” tab under the heading of “Consumer Information.” 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.
- 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.”

Timeframe for completing applications:

- Open enrollment extends through March 31, 2014, and the earliest coverage can become effective is January 1, 2014. Consumers purchasing qualified health plans (as opposed to qualifying for Medicaid), who want coverage beginning January 1, must complete their applications and make their first payments by mid-December.

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.

Accessibility for Spanish language users:

- Marylanders can download from the site a range of materials in Spanish, including videos and [written overviews](#) of Maryland Health Connection, fact sheets on income [eligibility](#), [Medicaid](#), health [insurance](#), fraud [protection](#), and assistance for small [businesses](#), and answers to frequently asked questions. The Spanish version of the [application](#) for health coverage and financial assistance is also available, and bi-lingual staff can provide consumers assistance in Spanish through the call center and [connector entities](#).
- We are working to make Maryland Health Connection’s website available in Spanish as soon as possible. We expect the front section of the site, *i.e.*, the “Prepare for Enrollment” and other consumer information pages for individuals, families, and small businesses, to be ready first.

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.

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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