



UPDATE

Report from the Maryland Health Benefit Exchange about Maryland Health Connection, the state-based health insurance marketplace, as of Friday, November 22, 2013

Overview

The Maryland Health Benefit Exchange announced today that consumers who require health coverage effective January 1, 2014 can now enroll through December 23. This extension will allow consumers more time to review plan options, talk with their families, providers or enrollment assisters, and enroll in a plan. After enrollment in plans through Maryland Health Connection, consumers will receive their initial invoice for premiums from their insurance company. Carriers will accept payment from consumers through January 15, 2014.

We are also pleased to provide an update on our continued improvements. Additional system updates to improve performance were made this week. Consumers shopping and enrolling in coverage can now email information on health plans to themselves from the electronic application. Additionally, saving and resuming in the middle of the plan shopping experience has been incorporated to provide consumers with the opportunity to step away during plan shopping and pick back up where they left off upon return. Further improvements include, linking applications completed over the phone to an external account to facilitate plan shopping and enrollment.

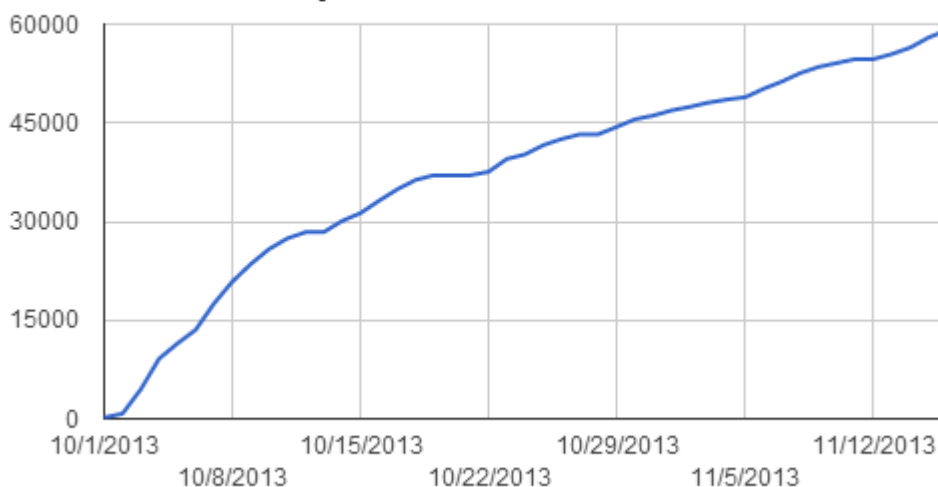
Interest in Maryland Health Connection continues to be strong. Highlights from today's report include that, as of November 16:

- More than 59,000 Marylanders have created identity-verified accounts, and there have been more than 450,000 unique visitors to the website;
- Enrollments in qualified health plans increased by more than 500 during the week ending November 16 to a total of 2,253 individuals, reflecting the most enrollments in a week to date; 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.

Weekly Report

From October 1 through November 16, 2013, there have been 451,944 unique visitors to the Maryland Health Connection website. Through November 16, 59,093 Marylanders have created identity-verified accounts.

Figure 1: Cumulative totals of accounts created with verified identity



Through November 16, 2,253 Marylanders have chosen to enroll in private health plans through Maryland Health Connection.

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. Through November 16, 9,609 Marylanders have been found eligible for a Medicaid program through Maryland Health Connection.¹

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,

¹ In early 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 anticipated insurance status than plan selection for this population. Some of these individuals may need to present additional documentation before coverage is effective. Actual enrollment in Medicaid will be reported after January 1.

and choose to enroll. We are working to address technical problems that are causing error messages and delays for some Maryland consumers.

We are seven 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.

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.
- Call the Consumer Support Center toll-free at 1-855-642-8572 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. The Consumer Support Center will be closed for the Thanksgiving holiday on Thursday, November 28.
- 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 is launching soon. The second phase of the Spanish language website expansion includes 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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