



## **Report from the Maryland Health Benefit Exchange about Maryland Health Connection, the state-based health insurance marketplace**

BALTIMORE (December 20, 2013) -- Throughout this week, after our IT team made nine critical fixes to address some of the most pressing problems with the website, we have continued to see record high enrollments in health coverage through Maryland Health Connection.

This week, we announced several steps to boost enrollment on January 1. First, carriers offering plans through Maryland Health Connection have agreed to allow Maryland to extend the enrollment deadline by which people must sign up to receive coverage on January 1, 2014, from December 23 to December 27. Evergreen Health Co-Op has agreed to extend the deadline to December 31, and we are awaiting further confirmation of additional deadline extensions. This means that Marylanders who enroll in a Qualified Health Plan through Maryland Health Connection by December 27, can have coverage that begins on January 1; consumers will have until January 15 to pay for their coverage.

In addition, this week the Maryland Health Benefit Exchange brought in Optum/QSSI—a Columbia, Maryland company—to improve the overall performance of the website. The company will focus on enhancing the consumer experience by providing end-to-end project management and operational support, as well as technological assessment and recommendations.

Health exchange officials have also extended the hours of the Consumer Support Center to expand phone assistance to consumers. In addition, through blast emails, regular mail, and robo-calls, health exchange officials are contacting consumers who have begun, but not completed, the application process to let them know how to complete their eligibility determinations and enrollment.

This week's report also includes monthly data as of November 30.

Highlights from today's report include that, as of December 14:

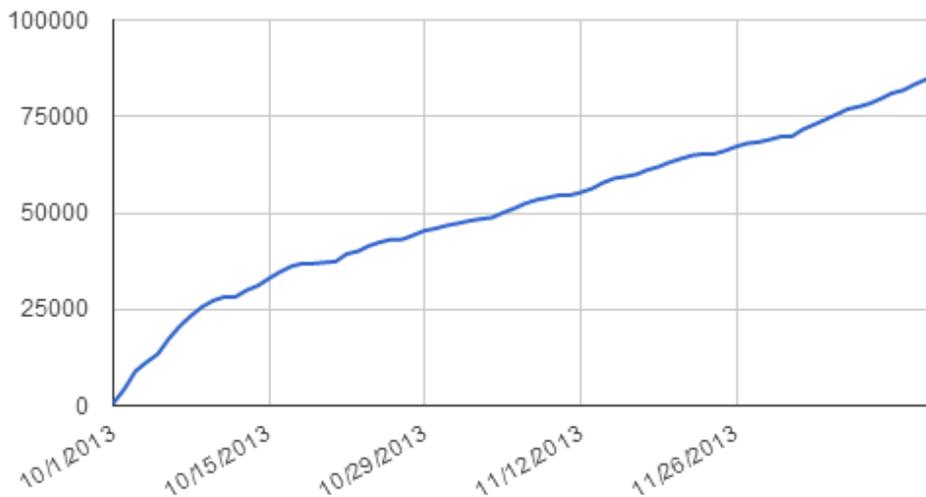
- More than 85,000 Marylanders have created identity-verified accounts, and there have been more than 600,000 unique visitors to the website;
- Enrollments in qualified health plans increased to a total of 7,435 individuals; and
- Counting Medicaid pre-enrollments, new Medicaid eligibles, and individuals who have

selected qualified health plans for enrollment, more than 117,000 Marylanders are on track for coverage beginning January 1, 2014, under the Affordable Care Act.

### Weekly Report

From October 1 through December 14, 2013, there have been 600,395 unique visitors to the Maryland Health Connection website. 85,517 Marylanders have created identity-verified accounts.

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



Through December 14, 7,435 Marylanders have chosen to enroll in private health plans through Maryland Health Connection.

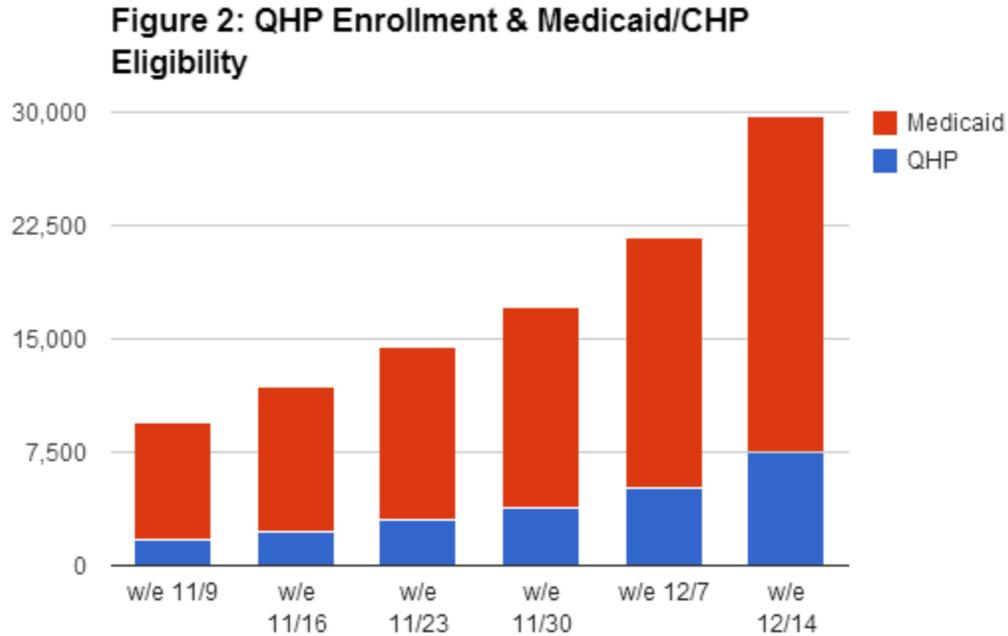
As of the end of November 2013, 87,866 Marylanders have signed up through the Primary Adult Care (PAC) program to be automatically enrolled in Medicaid coverage on January 1, 2014. Through December 14, 22,323 Marylanders have been found eligible for a Medicaid program through Maryland Health Connection.<sup>1</sup>

Combining new Medicaid, PAC Medicaid enrollment, and qualified health plan enrollment, more

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<sup>1</sup> 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, and others may turn out to already have Medicaid coverage. Actual new enrollment in Medicaid will be reported after January 1.

than 117,000 Marylanders are on track to receive health coverage starting January 1, 2014, under the Affordable Care Act.



### Monthly Report

The U.S. Department of Health and Human Services reports that, as of November 30, 2013:

- 20,761 Marylanders were included in complete applications submitted;
- Among Marylanders included on submitted applications, 13,296 were determined eligible for Medicaid and 7,465 enrolled in private health insurance plans; and
- 3,758 Marylanders had selected a private health plan for enrollment.

**Table 1: Supplementary Information on Enrollments in Qualified Health Plans, 10/1-11/30**

Total Qualified Health Plan Enrollment	3,758
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>	254 253 679 661 833 1045 33
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>	20 951 1,584 653 550

**Table 2: Information on the Call Center and Website, 10/1-11/30**

Total Calls	87,475
Average Wait Time (11/24 to 11/30)	7:01 minutes
Average Call Handle Time (11/24 to 11/30)	15:36 minutes
Unique Website Visits	508,593
Website Visits	953,148
Page Views	2,950,864

## Information for Users of Maryland Health Connection

Most 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. Many of the technical glitches most frustrating to consumers have now been fixed, and we continue to work to address others that continue to cause difficulties for some Maryland consumers.

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 continue to 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.* In response to high call volumes, additional staff have been trained to provide additional customer support, and hours of support have been extended. Hours of operation are Monday through Friday, 7 a.m. - 10 p.m., Saturday 8 a.m. - 6 p.m., and Sunday 8 a.m. - 5 p.m. The Consumer Support Center will close early on December 24, at 2 p.m., and will be closed all day on December 25.
- *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.

#### 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 will launch in two phases to meet the needs of Maryland's Latino community. The first phase of the launch, which went live in November, includes the information resources section of MarylandHealthConnection.gov where information, updates, outreach and resources are available. 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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