



8th ACA Outreach and Enrollment Summit

Maryland Citizens Health Initiative
January 6, 2016



How's Maryland Doing in 2016?

DOING WELL ... AND MORE WORK TO DO

MARYLAND HEALTH BENEFIT EXCHANGE

Drive to sign up for benefits

Hard-to-reach people are sought by state for Obamacare, Medicaid

By ANDREA K. MCDANIELS
The Baltimore Sun

MD Health Connection Retweeted
misplacedsox @misplacedsox · Dec 10
 Holy brokers Batman! @MarylandConnect leads right to you with its new BATphone pilot. bit.ly/1XZdo2p



Maryland's health exchange turns to a rock band to help get young adults signed up for insurance

Dec 4, 2015, 1:44pm EST Updated Dec 4, 2015, 3:26pm EST
 INDUSTRIES & TAGS Insurance, Health Care Reform



THE BALTIMORE SUN
 MONDAY November 30, 2015
 Baltimore Sun, CHS 428200 24

Fans get rare win in what has been a down season

But indicators like jersey sales show that Ravens' financial fortunes are looking up better than their play on the field

By COLIN CAHILL
The Sun Staff Writer

Ravens fans have had a down season. The team has lost 10 of its last 11 games, and its record stands at 4-10. But there is one area where the team is doing well: jersey sales. According to a report from the Ravens' merchandise department, jersey sales are up 15 percent over last year. This is a significant increase, especially considering that the team's performance on the field has been disappointing. The report also noted that sales of other merchandise, such as hats and scarves, were also up. This suggests that fans are still loyal to the team, even though they are not performing well on the field. The Ravens' financial fortunes may be looking up, but their performance on the field remains a concern for fans.

THE DAILY RECORD
 SIMPLICITY... PLUS AN INSIDE TR

SUBSCRIBE NEWS COMMENTARY BLOGS JOBS PUBLIC NOTICES SPECIAL PRODUCTS EVENTS

EDITOR'S PICKS
 Our best, right now:
UMCP study: Obamacare reducing racial, ethnic disparities
 by Lauren Robinson | Dec 29

Md. court suspends Rockville attorney over client billing
 by Heather Gibson | Dec 28

Federal judge finds billboard lawsuit belongs to Md. courts
 by Heather Gibson | Dec 28

UMBC prof pursues faster, cheaper \$11.5M

UMCP study: Obamacare reducing racial, ethnic disparities
 In the first year of full implementation of the Affordable Care Act, racial and ethnic minority groups were not only more likely to be insured, they were more likely to seek care, according to researchers at the University of Maryland, College Park.

A study published in the Journal Medical Care suggests the law has helped reduce racial and ethnic disparities in both insurance and access, said Jie Chen, assistant professor in the Department of Health Services Administration.

—a Montgomery County band with a real-life exchange... more

MARYLAND HEALTH CONNECTION

State seeks people to sign up for health benefits

FROM PAGE ONE

INSURANCE FROM PAGE ONE
 The state is looking for people to help with the rollout of the new health exchange. The state is looking for people who are interested in health insurance and who can help with the enrollment process. The state is looking for people who are interested in health insurance and who can help with the enrollment process. The state is looking for people who are interested in health insurance and who can help with the enrollment process.

At MedStar Health, each day is a new opportunity to save another life.

MedStar Health is a leading provider of healthcare services. We are committed to providing the highest quality of care to our patients. At MedStar Health, each day is a new opportunity to save another life.

150,000+ QHPs for 2016 (11/1/15-1/3/16)

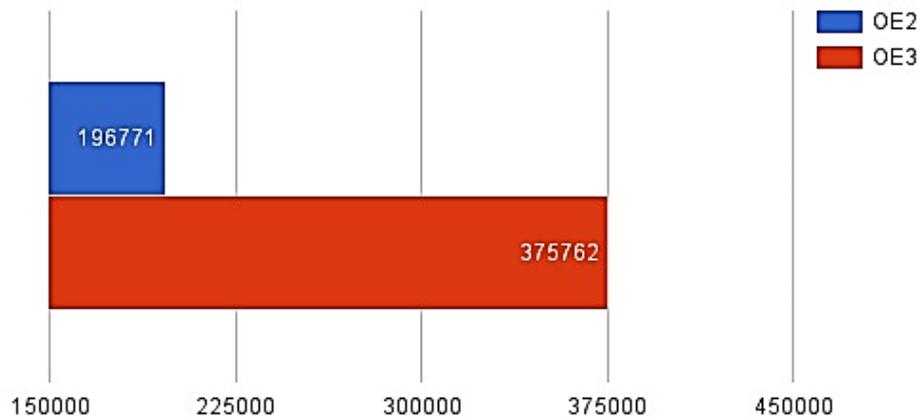
73,603 new enrollees and active renewals
+ 77,544 passive renewals (coverage began 1/1/16)

= 151,147 in private Qualified Health Plans

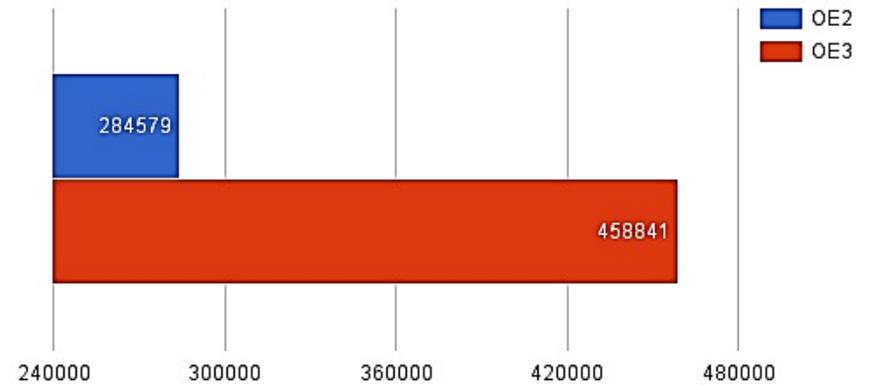
+ 219,849 enrolled in **Medicaid** through MHC
+ 20,028 in **Dental** (first time offered on marketplace)

HIGH TRAFFIC IN OE3

Phone Calls (as of 12/30)



Web Visitors (as of 12/30)

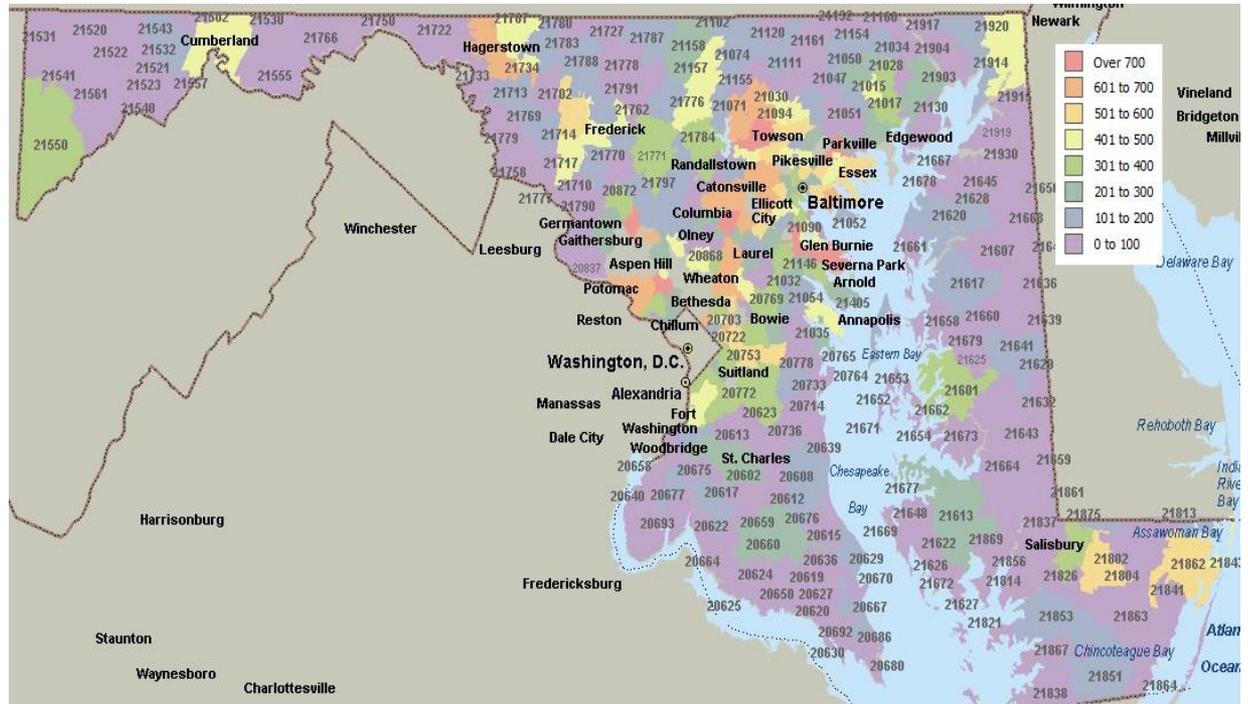


Incoming phone calls up 91%

Web visitors up 61%

IMPACT OF TAX CREDITS

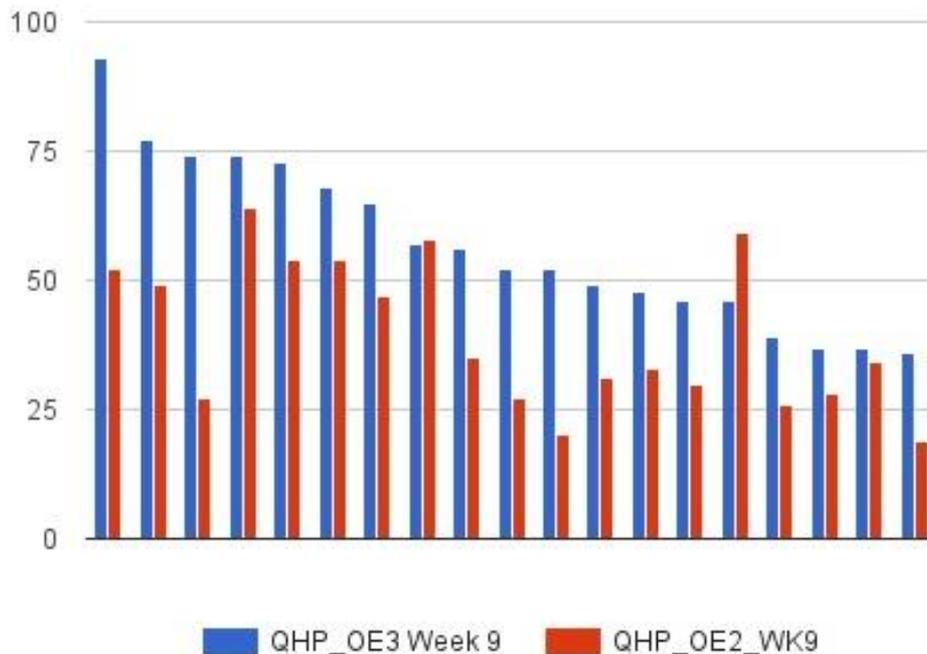
More than 60,000 Maryland households received \$208 million in tax credits in 2015



Individuals receiving APTC per ZIP

TARGETING THE UNINSURED

Top 20 ZIP Codes



COUNTY	ZIP	OE3	OE2
Montgomery	20874	93	52
Montgomery	20906	77	49
Montgomery	20901	74	27
Montgomery	20902	74	64
Prince George's	20783	73	54
Montgomery	20904	68	54
Montgomery	20878	65	47
Baltimore	21234	57	58
Anne Arundel	21061	56	35
Montgomery	20903	52	27
Howard	21043	52	20
Baltimore	21117	49	31
Montgomery	20910	48	33
Montgomery	20852	46	30
Montgomery	20877	46	59
Prince George's	20782	39	26
Prince George's	20706	37	28
Montgomery	20886	37	34
Anne Arundel	21060	36	19

Increases of up to 174% in the top 20 enrollment ZIP codes through Week 9

MARKET SHARE SHIFTING

Carrier	OE1	OE2	OE3 (as of 12/30/15)
CareFirst	94%	79%	56%
Kaiser	5%	15%	24%
Evergreen	-	4%	6%
United	-	2%	12%
Cigna	-	-	2%
All Savers	-	-	-

TOP 5 OE3 PLANS BY ENROLLMENT (As of 1/3/16)

Plan	Carrier	Type	Metal	Enrolled
1. BlueChoice HMO HSA Silver \$1,350	Care First	HMO	Silver	14,930
2. KP MD Silver 2500/30/Dental/Ped Dental	Kaiser	HMO	Silver	7,570
3. BlueChoice HMO HSA Bronze \$6,550	CareFirst	HMO	Bronze	5,933
4. KP MD Silver 2750/20%/HSA/Dental/Ped Dental	Kaiser	HMO	Silver	5,348
5. Silver Compass 4500	United	HMO	Silver	5,070

SHOP - FOR SMALL BUSINESS

(As of 12/3/15)

MARYLAND
HEALTH BENEFIT
EXCHANGE

- Number of Participating Employers: 114
- Number of Employees Enrolled: 668
- Number of Employees and Dependents Enrolled: 981



SUBSCRIBE	NEWS »	COMMENTARY »	BLOGS »	JOBS	PUBLIC NOTICES	SPECIAL PRODUCTS »
---------------------------	------------------------	------------------------------	-------------------------	----------------------	--------------------------------	------------------------------------

EDITOR'S PICKS

Our best, right now.

10,000 permanent Sparrows Point jobs likely, Kamenetz says
by Bryan P. Sears | Sep. 16

Md. small-business insurance exchange gaining traction

By: Daniel Leaderman | Daily Record Business Writer | July 24, 2015

OUTREACH

- **Super Health Sunday, Jan. 24:** In partnership with the Maryland State Conference NAACP and the National NAACP, faith organizations throughout Maryland will host trained enrollment experts.
- **Periscope broadcast on Twitter with Meredith Hurston of “The Empowered Mocha Patient”** blog at Dec. 13 HCAM enrollment event.
- At **“Meet Me Monday,”** networking event for small business and entrepreneurs in Prince George’s, Micheline Bowman of Fox News promoted MHC to 10,000+ on social media. 100 people attended.
- **Alpha Kappa Alpha, African American Community Roundtable** distributing material to hundreds



- **Sportsplex of Rockville** hosts 460,000+ visitors per year, including many Latino families, distributed collateral and shared MHC messaging online, displayed posters, brochures and navigator lists in English and Spanish.
- **Education Based Latino Outreach (EBLO) and The Center of Help/Centro de Ayuda (COH)**, non-profit community resources, and **Sagrado Corazon de Jesus** Roman Catholic parish in southeast Baltimore distributed MHC brochures and posters in English and Spanish.
- **Latino Health Insurance Resource Zone Event / Wednesday, Jan. 13:** HCAM is holding an enrollment event geared to the Hispanic community 2-6 p.m. at Southeast Anchor Branch Library, Highlandtown. Radio station El Zol broadcasting from the event.



maryland health connection

EL EQUIPO PERFECTO MERECE UNA COBERTURA ADECUADA DE SALUD

Un Plan Estratégico Que Cubre Las Necesidades Se Su Equipo: Todos los planes cubren beneficios importantes, como consultas médicas, hospitalizaciones, atención de emergencias, medicamentos recetados, cuidados de maternidad y otros. La atención médica preventiva está cubierta sin costo alguno, para que pueda obtener vacunas, exámenes médicos, evaluaciones y más para toda la familia.	Usted Puede Obtener Ayuda Económica: El año pasado, nueve de cada 10 residentes de Maryland recibieron asistencia financiera para reducir el costo del seguro médico. Usted también podría lograrlo. Una sola persona que gana un máximo de \$47,000 o una familia de cuatro con ingresos máximos de \$97,000 pueden calificar.	Obtenga Ayuda Para Inscribirse: Usted puede recibir ayuda gratuita en persona para inscribirse en un plan de salud. Hay miles de expertos capacitados en todo Maryland dispuestos a ayudarle a obtener cobertura.
--	---	---

Inscríbese Hoy. Visite: marylandhealthconnection.gov

“LIBRARY ENROLLMENT DAY” SATURDAY

At “Library Enrollment Day” this Saturday, Jan. 9, navigators will be at 23 libraries throughout Maryland to help people enroll.

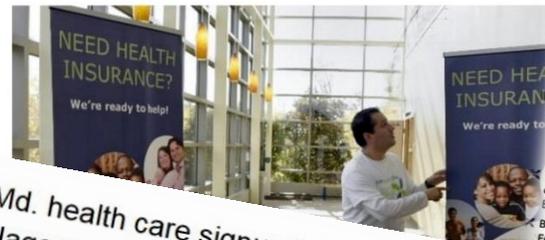
Partnership with the Maryland Association of Public Library Administrators (MAPLA) and connector entities.

Promoted on live traffic spots on WJZ-TV this week



Health / Picture of Health

Maryland health exchange holds enrollment fair at libraries



Md. health care signup help offered at Hagerstown library

Story Comments Share 0

Posted: Wednesday, December 30, 2015 8:59 pm | Updated: 11:20 pm, Wed Dec 30, 2015.
BALTIMORE — Libraries across Maryland will serve as the venue for experts to answer questions and enroll residents in health coverage through the state-based insurance marketplace, the Maryland Health Benefit Exchange announced this week.

“Library Enrollment Day” will take place Saturday, Jan. 9, at the downtown Hagerstown branch of the Washington County Free Library from 10:30 a.m. to 2:30 p.m.

maryland health connection
Asociación de Administradores de Bibliotecas Públicas de Maryland

#ASEGURATE DURANTE EL DÍA DE INSCRIPCIÓN EN LAS BIBLIOTECAS
SATURDAY, JANUARY 9
Inscríbete en cobertura de salud asequible y de calidad en una biblioteca cerca de tí!

BIBLIOTECAS PARTICIPANTES

- ✕ Biblioteca del Condado de Anne Arundel
- ✕ Biblioteca Regional de Annapolis
- ✕ Biblioteca de Enoch Pratt Free — Ciudad de Baltimore
- ✕ Biblioteca Central
- ✕ Biblioteca Pública del Condado de Baltimore
- ✕ Sucursal de Towson
- ✕ Biblioteca Pública del Condado de Caroline
- ✕ Biblioteca Pública del Condado de Harford
- ✕ Sucursal de Aberdeen
- ✕ Biblioteca Pública del Condado de Harford
- ✕ Sucursal de Abingdon
- ✕ Biblioteca Pública del Condado de Kent
- ✕ Sucursal de Chestertown
- ✕ Bibliotecas Públicas del Condado de Montgomery
- ✕ Sistema Memorial de Bibliotecas del Condado de Prince George
- ✕ Sucursal de Spaulding
- ✕ Biblioteca del Condado de Queen Anne
- ✕ Sucursal de Kent Island
- ✕ Biblioteca del Condado de Somerset
- ✕ Sucursal de Princess Anne
- ✕ Biblioteca Gratuita del Condado de Talbot

NATIONAL YOUTH ENROLLMENT DAY

MARYLAND
HEALTH BENEFIT
EXCHANGE

On Thursday, Jan. 21, Maryland Health Connection is planning to sponsor **Trivia Night** events across the state to increase awareness of health coverage options for young adults.

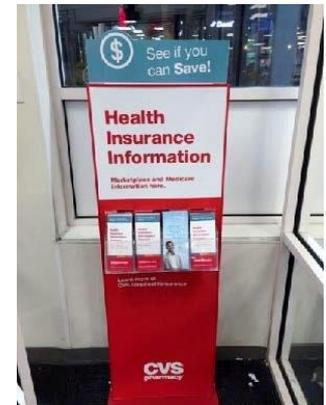


CORPORATE PARTNERSHIPS



At Arundel Mills and Queenstown Premium Outlets, in a partnership with **Simon Property Group**, MHBE distributed brochures via in-mall signage boards from Dec. 18-Jan. 18.

CVS provided MHC collateral in 79 of its 172 pharmacies based on the geographic and demographic information aligning most closely to MHBE target audiences.



Maryland Retailers Association (MRA) distributed MHBE information to 270+ members through its monthly newsletter.

SOCIAL MEDIA RISING

“Twitterstorm”:
MHBE invited social followers to spread messages on 12/8 on need to get enrolled for 1/1. Elected officials and health departments helped spread the word. Resulted in 10,000+ impressions.

@MarylandConnect
Twitter and Facebook audiences doubled year over year

 MD Health Connection @MarylandConnect · Dec 7
Join #Twitterstorm this Tuesday! Use #GetCoveredMD to encourage MDers to enroll in health plans by 12/15!
@WhipHoyer



Join our
#Twitterstorm!
Dec. 8 at 2pm



#GetCoveredMD

 Del. J. Peña-Melnyk @JPenaMelnyk · Dec 8
Nine in 10 MD'ers enrolled thru @MarylandConnect this year got lower-cost health coverage. #GetCoveredMD by 12/15



Deadline is
DECEMBER 15
for January health coverage!



Join our #Twitterstorm on Tuesday, Dec. 8. Use #GetCoveredMD from 2-3pm.

RETWEETS 2 LIKE 1

 PGC Health Dept. @PGCHealth · Dec 8
Nine in 10 MD'ers who enrolled thru @MarylandConnect this year got lower-cost health coverage #GetCoveredMD by 12/15



IMPROVING HEALTH INSURANCE LITERACY

- **Co-branded animation with Kaiser Family Foundation: “Health Insurance Explained”** on **MarylandHBE.com** and MarylandConnect channel on **YouTube**
- **Two more** health literacy videos in production by GMMB in English and Spanish



**MUCH REMAINS TO
COMMUNICATE**



MARYLAND
HEALTH BENEFIT
EXCHANGE



**Maryland Health Connection's Third Enrollment Period:
Insights into the Hard-to-Reach Uninsured and Underinsured**

Lessons from Seven Individuals Living on the Eastern
Shore and in Southern Maryland

PerryUndem Research: November 2015

RESEARCH OBJECTIVES



MARYLAND
HEALTH BENEFIT
EXCHANGE

- The goal of the PerryUndem research was to go deep into the lives of individuals who are uninsured or underinsured to better understand how to motivate them to go to Maryland Health Connection to find coverage.
- Researchers focused on individuals living on the Eastern Shore and in Southern Maryland since these areas have a high concentration of uninsured. In all, seven in-depth, hour-long interviews were conducted.

INTERVIEWS



Name	Date	Age	Insured?	Income	Marital Status	Children <21?	Race	Occupation
Antonio	10/21	27	No	<\$16K	Single	No	African American	Unemployed caregiver
Maura	10/21	58	Yes*	<16K	Divorced	No	White	Retired teacher
John	10/21	59	Yes*	\$80K+	Married	Yes	White	Retired interior designer
Charles	10/30	24	No	\$16K	Single	No	White	Student/night stock crew
Brandon	11/12	32	No	\$15K	Single	Yes	African American	Unemployed/chicken processor
Melvin	11/12	38	No	<\$16K	Single	Yes	African American	Unemployed/chicken processor
Brett	11/12	51	No	\$22K	Married	No	White	Unemployed/construction

* The two individuals in this study who are insured have health plans with high cost-sharing and are looking for better, more affordable coverage.

FINDINGS



- **They are going without care.** Some are in good health but others have ongoing health needs and concerns.
- For example, one has sickle cell disease, two have back issues, one is pre-diabetic, one has bipolar disorder, another smokes and worries about impacts on his health.
- While the two insured individuals have regular providers, the uninsured individuals do not. They put off health care and just cope. When they cannot handle it themselves, they go to the hospital ER or a doctor's office. At least two have unpaid medical debt.
- Some have been uninsured for many years, for others it is a more recent thing. All say health insurance is important. They are uneasy about being uninsured. They worry about accidents and their health.

FINDINGS



- Many equate insurance with a job. They will get insurance when they get that next job. They do not think of insurance as something you can get outside of a job.
- Because most of the uninsured in this study are unemployed, they are also uninsured. They believe they cannot afford to buy insurance on their own. They also believe they are ineligible for Medicaid.
- As they talk, it seems they have other priorities than health insurance. Getting a job is number one. Improving their finances is number two.
- Life is hard right now — insurance takes a back seat. In the end, it is not really a top priority for these individuals.

REACTIONS



- + They like hearing people received financial help when they enrolled. This was new information for some.
- + All liked the idea of in-person help. They feel choosing a health insurance plan is difficult. They want to ask questions and get answers.
- At least one felt that he would not qualify because he makes *less than* \$45,960. Perhaps it is better to say, “A single person earning less than...” rather than “up to.”
- The fine is an all-around negative thing for these individuals. They do not think it is fair. However, they like hearing the exact amounts. None knew this information. The fine is a motivator for some.

SURVEY TAKEAWAYS



MARYLAND
HEALTH BENEFIT
EXCHANGE

- “Financial help” is likely the best message. Affordability is their top barrier – this message makes them feel they might find an affordable plan.
- In-person help is key – promote this. They like this. Give them specific information about where to go for this help.
- Enrolling is a financial decision. Talk in these terms. Tell them the fine amounts. Tell them how much a hospital ER visit can cost. Tell them their tax credit amount. Make it into a financial equation. Make them ask: “Can I afford NOT to enroll?”

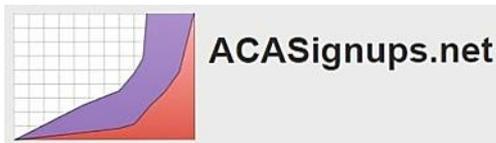
WHAT THEY'RE SAYING



“While the state has made **great strides** in the two years since the law took effect, more than 300,000 Marylanders remain uninsured. Health officials have dubbed these people "the hard to reach" and have focused this year on how to persuade them to get insurance. ... Early indicators show the strategy seems to be **working** ...”



“Maryland Health Connection paired a Montgomery County band with a real-life exchange navigator to catch the attention of **young adults** ... Another goal of the exchange’s marketing campaign this year is to drive home the fact that **in-person help** is available ...”



“Maryland: QHP selections officially break 100% of official target w/ 5 weeks to go!”

QUESTIONS? ... AND HAPPY NEW YEAR



MD Health Connection @MarylandConnect · Jan 1
Happy New Year from our family to yours! We wish you a safe, healthy and happy 2016



1 2