MARYLAND HEALTHBENEFIT EXCHANGE

What is New for 2019?

Open Enrollment

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- Open enrollment runs from Thursday, Nov. 1 -- live online at 5 a.m. -- through Saturday, Dec. 15, 2018. Consumers in the queue at 11:59 pm on Dec. 15 will be able to complete enrollment by next day.

- Marylanders may sign up for new plans or renew existing ones. 2018 plan holders will be auto-enrolled in existing plans as in past years, but still have option to switch plans.

- It is important that Marylanders shop to ensure they get the best value based on their personal needs.

Reinsurance

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- Overall avg. -13.2% rates for 2019 plans.
- Collaborative effort by MHBE, MIA, Governor's office and General Assembly to launch State Reinsurance Program.
- Fed approval of innovation waiver in record 42 days.
- Savings for 2019 of ~$481m. -- largest program of its type in the nation.

Consumer Tips

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- Impact of Reinsurance will especially be felt by 1/2 of consumers on the individual market who don't qualify for financial help: ~100,000 off-exchange + 30,000 on-exchange w/o federal tax credits.

- ~120,000+ who do qualify for financial help on-exchange should shop potential savings in Gold plans. For a few $ a month, they might save $1,000+ in deductible costs depending on their claims.

- Silver-plan consumers who don't qualify for tax credits may find better deals by buying Silver plans off-exchange.

Consumer Assistance

- 1,800 trained experts ready to help consumers for free:
  - Certified Navigators 135
  - Certified Application Counselors 175
  - Authorized Producers 500
  - Call Center Representatives 285
  - Local Agency (LHD/LDSS) Caseworkers 695

- 20% increase in producers participating in the BATPhone (Broker Assistance Transfer). Last year, 9,300+ Qualified Health Plan selection calls transferred to brokers, up 28% from prior year.

- PayNow link available to consumers seeking to enroll in

Marketing

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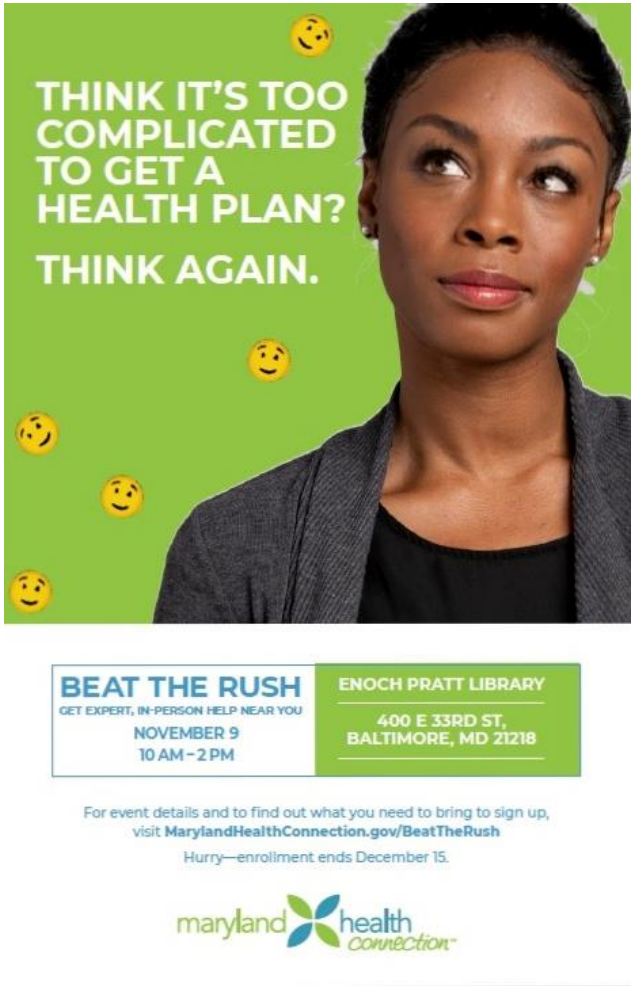
- Doubled paid media buy (broadcast, print and digital) to help ensure that more people are aware of open enrollment, free assistance and lower costs.
- Added ads on grocery carts and floor decals in groceries in rural areas, billboards and movie theater trailer ads.
- Enhanced digital advertising with locator that tells consumer of nearest, free, in-person help.



Customer Service

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- 13% increase in online hours. We will be open for 20 hours a day, including weekends and holidays, in response to consumers who said job hours or other demands made it easier for them to enroll overnight.

- New Computer Telephony Integration (CTI) provides customer information more quickly to call center workers resulting in faster service and reduction in call handle time.

- Increased integration with Salesforce CRM provides call center representatives with most current and accurate information about consumers and accounts.

Website

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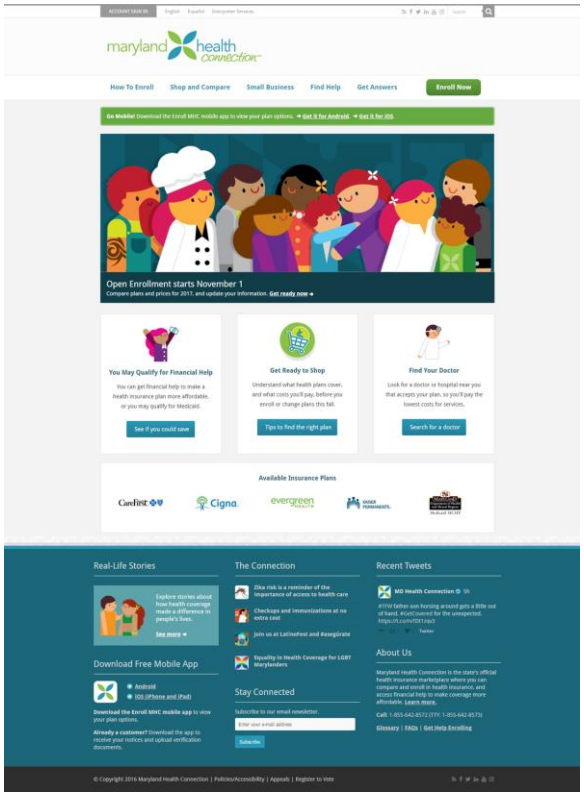
Improvements to the look, flow and organization of the website based on consumer testing a year ago.

2018 >



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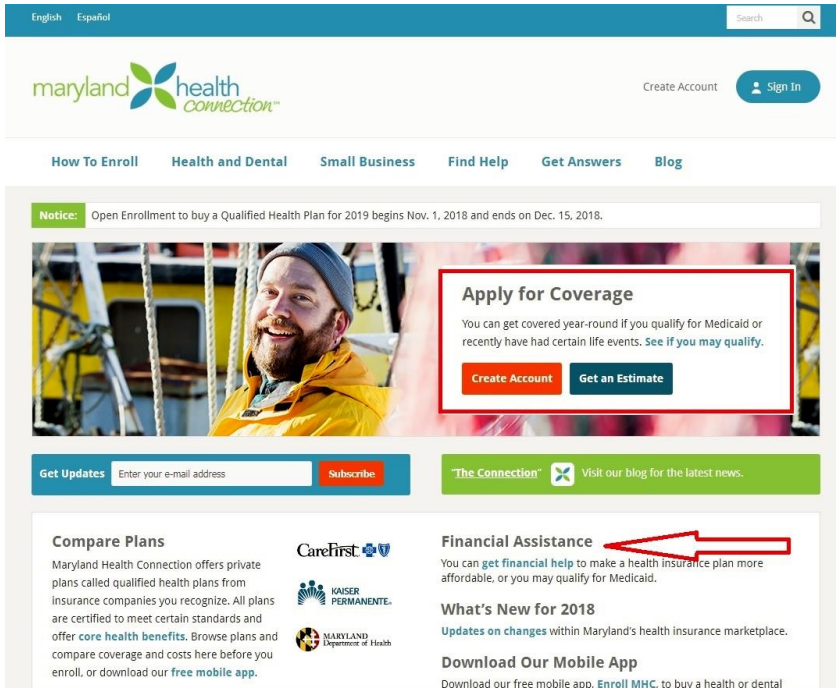
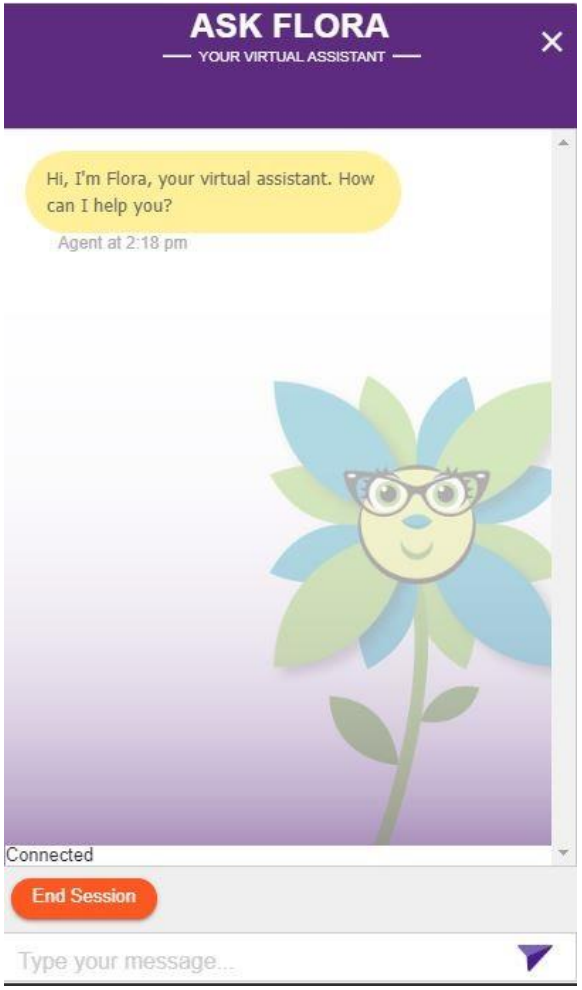


Artificial Intelligence

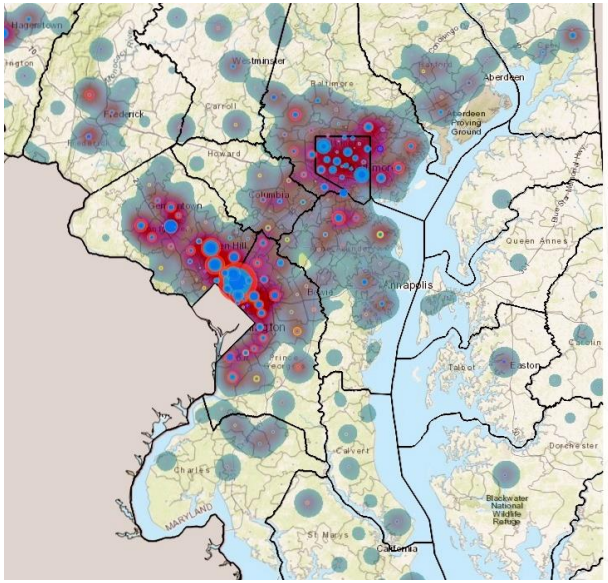
- One of first state exchanges to add a “chatbot.” Actively seeks out consumer questions and uses artificial intelligence to answer.
- “Flora” will get smarter over time. Aim is to help reduce call volume.
- Adding a “marketing portal” for more tailored outreach to consumers.



Data Mapping

- More in-house data analysis on remaining uninsured in Maryland to sharpen marketing, outreach.

- Analysis available at marylandhbe.com / news-and-resources / maps /



Uninsured Marylanders by County

Important Note: Maps may take some time to render on your screen due to the multiple layers. T
your patience!

Background

Subsequent to the memo published by Families USA regarding "Uninsured c
with access to 'zero-additional-premium' plans", MHBE sought to analyze dat
available from the American Community Survey for 2012-2016[1] and the IR
Individual Shared Responsibility Payments for 2015 at the zip code level. Exa
the data at this level will allow MHBE to perform more targeted marketing ef
utilizing the information presented in the Families USA memorandum, to del
zero-cost plans to eligible persons in Maryland.

[1]Data from the 5-year estimates of the ACS were utilized because they hav
geography available. In an effort to get the most relevant data, the dataset "
INSURANCE COVERAGE STATUS BY RATIO OF INCOME TO POVERTY LEVEL IN
12 MONTHS BY AGE" (C27016) was used.

What are we building on?

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- **6.1%** of population lack health coverage -- all-time low
- Baltimore metro among the **top 5** in lowest uninsured population in U.S. in 2016 (Census).
- African-American residents w/ health insurance up to **94% in 2016 from 89% in 2012** (SHADAC).
- Hispanic residents w/ health insurance up to **79% in 2016 from 67% in 2012** (SHADAC).
- Uncompensated care $ dropped 36% in Md. hospitals, to **$700m in 2017 from $1.1 b in 2013**.

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Questions?