



MARYLAND
HEALTH BENEFIT
EXCHANGE

Quarterly Update

Winter 2020

New things to know about Maryland Health Connection for 2020

01

How did open enrollment fare this year?

158,934 enrolled in private plans through Maryland Health Connection, the Maryland Health Benefit Exchange (MHBE) reported. That was up 1 percent and the highest total in four years. That compared favorably with the nation as a whole: according to preliminary figures reported by the Centers for Medicare and Medicaid Services (CMS), enrollment on HealthCare.gov was down about 1.5 percent for 2020 compared to 2019. The final numbers from around the nation will be released by CMS in March after data is tallied from a dozen states like Maryland that run their own exchanges.

There were areas of concern, however: new enrollments (-6 percent) and enrollments of young adults (-2 percent), African-American and Hispanic households (-1 percent).

02

How did the “reinsurance” program perform?

The reinsurance program, instituted by Maryland in 2018, continued to stabilize the individual insurance market both on and off the marketplace.

The program, which uses government dollars to cover some of the most severe risk incurred by insurance carriers, helped to lower monthly premiums by an average of 10 percent for 2020 on top of a 13 percent decrease for 2019, returning average rates to 2018 levels.

Total individual market enrollment for 2020 in Maryland, which includes individual plans obtained directly from carriers, was **215,484**—up 1 percent from 212,149 a year earlier.

03

1.3 million enrolled through Maryland Health Connection

Along with the **158,934** who enrolled in private health insurance, **25,622** enrolled in dental plans and currently **1,074,661** are enrolled in Medicaid through the state’s marketplace. On average, every 30 seconds a Marylander enrolls or renews in health coverage for themselves and their families through Maryland Health Connection—one of every six residents of the state.

More data is available and updated monthly at marylandhbe.com/news-and-resources

04

Consumer assistance is vital

More than half of all private plan enrollments involved live customer assistance. And Enroll America reports that individuals who receive in-person help are twice as likely to complete the process successfully.

The call center for Maryland Health Connection handled more than **220,000** calls during the recent open enrollment with wait times under 5 minutes for most of the six-week period.

The call center processed more than **15,000** private plan enrollments. Navigators—124 at multiple locations across the state—assisted an additional **18,500** private enrollments. And more than 400 independent insurance brokers handled an additional **49,000** private plan enrollments.

The current volume of “escalated cases” requiring additional resolution was also at an all-time low: 183 private plans, 10 Dental and 441 Medicaid.

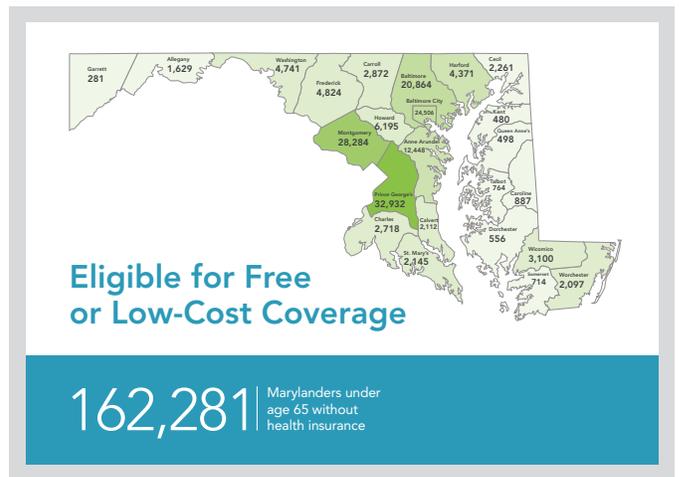
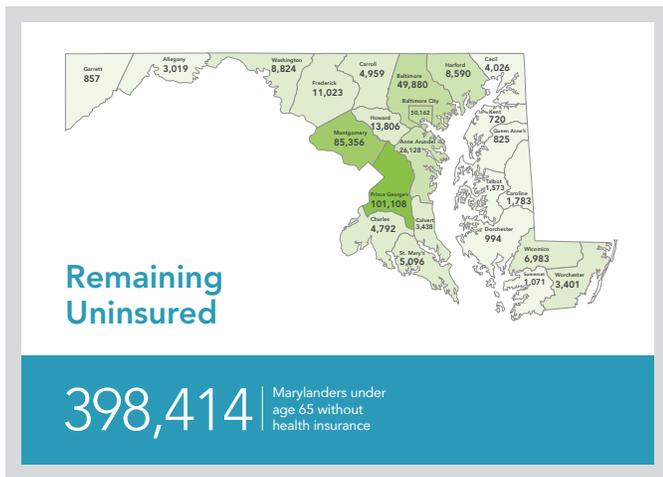
05

How many Marylanders remain without health coverage?

Nearly **400,000** residents of Maryland lack health insurance, according to estimates prepared by the Maryland Health Benefit Exchange.

More than one-third of them—about **160,000**—would be eligible for free or reduced cost coverage through Maryland Health Connection.

The remaining **240,000** uninsured either wouldn’t qualify for financial help in the form of Medicaid or federal tax credit for private coverage due to household income or lack of citizenship documentation or because they have an offer of coverage through their employer that they haven’t exercised.



06

How is Maryland Health Connection trying to reach the remaining uninsured?

This winter and spring, Maryland will launch the first program of its kind in the nation in which state tax filers can begin to sign up for affordable health insurance by simply checking a box on their state income tax return.

Beginning in late January, an advertising campaign spearheaded by the Maryland Citizens' Health Initiative will feature Orioles legend Eddie Murray to spread the word about the new Maryland Easy Enrollment Health Program. A kickoff press event on Jan. 27 at HealthCare Access Maryland, featuring Murray, Comptroller Peter Franchot, and House Speaker Adrienne Jones and Michele Eberle, executive director of the Maryland Health Benefit Exchange, will launch the advertising campaign. Last May, Gov. Hogan signed **House Bill 814** that created the program.

Maryland Health Benefit Exchange will devote some of its marketing resources to make people aware of the special enrollment that will occur when people file their state taxes.

More information is available at www.marylandhealthconnection.gov/easyenrollment/

| TAX YEAR 2019 FORM | | |
|---|--|--------------------------|
| MARYLAND FORM 502 | RESIDENT INCOME TAX RETURN | 2019 Page 2 |
| Name | SSN | |
| MARYLAND HEALTH CARE COVERAGE See Instruction 30. | Check here <input type="checkbox"/> if you do not have health care coverage | DOB (mm/dd/yyyy) ▶ _____ |
| | Check here <input type="checkbox"/> if your spouse does not have health care coverage | DOB (mm/dd/yyyy) ▶ _____ |
| | Check here <input type="checkbox"/> I authorize the Comptroller of Maryland to share information from this tax return with the Maryland Health Benefit Exchange for the purpose of determining pre-eligibility for no-cost or low-cost health care coverage. | |
| | E-mail address ▶ _____ | |
| | 1. Adjusted gross income from your federal return | ▶ 1. _____ |

07

What else can be done to gain coverage for more Marylanders?

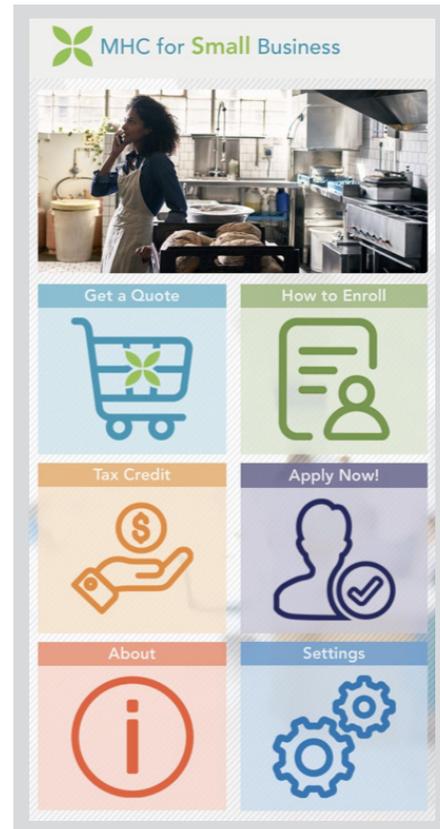
Many people without coverage work for small businesses unable to afford an employer-sponsored plan. MHBE is working on a multi-phase plan to strengthen the small business program on the state-based marketplace beginning in 2020.

More than 75 percent of 188 small businesses (25 or fewer employees) surveyed during the summer of 2019 said they were unaware of the small-business component of Maryland Health Connection. More than 70 percent said they would be interested upon learning more, including a two-year federal tax credit covering up to 50 percent of premium costs for businesses that qualify.¹

MHBE has just launched a new website and mobile app to make enrolling a small business simpler. Other changes to make enrolling easier will follow.

It is rebranding what was formerly known as SHOP (the Small Business Health Options Program) as “Maryland Health Connection for Small Business.” A marketing campaign also will launch later in 2020 to increase awareness.

See MarylandHealthConnection.gov/small-business for more information.



08

How is MHBE improving the user experience of enrollment?

MHBE has been ahead of the curve nationally on several technology initiatives in the past, ranging from its award-winning mobile app (with more than 300,000 downloads) to its chatbot that employ artificial intelligence to answer consumer questions and reduce pressure on the call center. Projects in the works for 2020 include:

- ✘ **Multi-factor Authentication** to enhance security with an optional code for consumers who have access to phones with emails or text.
- ✘ **Responsive Web Design** so the enrollment application will be easier to use on mobile devices, which now carry nearly two-thirds of the traffic to Maryland Health Connection.
- ✘ **Robotic Process Automation** to reduce the manual effort needed to process large volume tasks such as reconciling Medicaid transactions, updating transaction fixes and verifying documents to meet eligibility conditions.
- ✘ **Optical Character Recognition** so that mobile app users may optically scan ID documents such as a driver's license or passport, reducing the need for routine manual data and increasing accuracy to speed the process.

¹ "Insights on Group Health Insurance Plans Among Maryland Small Businesses," Eureka Facts LLC, July 31, 2019