

# Strength Through Change

Because Maryland is always changing, so does the Maryland Health Benefit Exchange (MHBE). And our efforts have created a stronger marketplace that now serves more Marylanders than ever.

## Adapting to better serve Marylanders

### Provided one of the nation's longest Coronavirus Special Enrollment Periods

- 40,000+ enrolled between March 15 and June 15 (ends July 15)
- 36% of Coronavirus SEP enrollees are ages 18-34
- Extended to July 15 to reach more Marylanders who've lost employer-sponsored coverage



### Introduced the Easy Enrollment program

- First in the nation program to reach the uninsured through checking a box on their state tax returns (launched in coordination with the state Comptroller and Maryland Department of Health)
- 3,600+ enrolled so far (ends July 15)
- 42% of Easy Enrollment SEP enrollees are ages 18-34

## Working to address inequities

### Increasing enrollment among minority populations

African American enrollment up

Hispanic enrollment up

**20%** since 2015

**300%** since 2015

### Boosting access to primary care

- The percentage of Marylanders who reported not having a doctor dropped to 16% in 2018 – 10th best in the nation  
*(State Health Access Data Assistance Center)*

### Identifying where there is work to be done

- Only 36% of non-white Marylanders age 18-34 believe they are eligible for financial help, compared to 59% of white young adults  
*(EurekaFacts online survey, Fall 2019)*

## Creating a more stable marketplace

### Growing enrollment

For 2020, Maryland Health Connection had its largest open enrollment total in four years – more growth than three quarters of other states



### Keeping premiums down

- Third consecutive year of premium reductions with a proposed average rate drop of 4.8% for 2021  
*(Reflects CareFirst and Kaiser Permanente's proposed 2021 rates – The Maryland Insurance Administration will review rates this summer)*

### Delivering more choice

- United Healthcare is entering as the third carrier in 14 Maryland counties

### Bringing down insurance rates

- Average insurance rates are down by 23.5% between 2018 and 2020
- Maryland received \$820 million in federal funds over the last two years to lower premiums on Maryland's individual market

## Getting more Marylanders the coverage they need



**29.3% of 2020 enrollees are new**

### Attracting new enrollees

- Only 11 states did better at attracting new customers for 2020  
*(U.S. Centers for Medicare & Medicaid Services)*

### Promoting robust health plans

- 35% of 2020 enrollments were in Gold plans that feature lower deductibles and greater utility
- Only one state had a higher percentage of enrollees in Gold plans

### Improving our reputation with young Marylanders

- 84% of young adults who are familiar with us view Maryland Health Connection favorably
- 29% of 2020 enrollees are age 18-34 – third best in the nation  
*(U.S. Centers for Medicare & Medicaid Services)*

## Improving customer service and operational strength

### Flora – you adore her

- Our chatbot "Flora" has answered more than 270,000 consumer queries
- Since launching her new feature in April, "Flora" has helped nearly 1,000 users reset their passwords



### Speeding appeal responses

- During the past year, average time for escalated case resolutions decreased by 50%
- 80% of cases are assigned within 24 hours, up from 40%

### Increasing operational efficiency

- Since adding Robotic Automation in April, enrollments requiring human review have dropped by 90%
- Now hundreds of enrollments are reviewed each day with 98% accuracy
- We're the first state agency in Maryland to be certified Level 3 from the Capability Maturity Model Integration program, which assesses the reliability of processes

## Earning recognition in Maryland and beyond

- Executive Director Michele Eberle named one of The Daily Record's 2020 Influential Marylanders
- For the second year in a row, Chief Information Officer Venkat Koshanam named to CIO100 by IDG Communications
- Maryland Health Benefit Exchange awarded Best in Tech by the Baltimore Business Journal
- Our marketing team and outreach agency, Sandy Hillman Communications, won an Award of Excellence for Community Relations from the Public Relations Society of America (MD chapter)

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