



July 15, 2020

The Honorable Guy Guzzone  
Chairman  
Senate Budget and Taxation Committee  
Miller Senate Office Building, 3 West  
11 Bladen Street  
Annapolis, MD 21401

The Honorable Maggie McIntosh  
Chairwoman  
House Appropriations Committee  
House Office Building, Room 121  
6 Bladen Street  
Annapolis, MD 21401

Re: Joint Chairman's Report – Impact of Maryland Easy Enrollment Health Insurance Program

Dear Chairman Guzzone and Chairwoman McIntosh:

Pursuant to page 48 of the Joint Chairman's Report for the 2020 Session, the Maryland Health Benefit Exchange (MHBE) submits this report on the impact of the Maryland Easy Enrollment Health Insurance Program (MEEHP). Specifically, the JCR requires that the MHBE submit a report on Medicaid, Maryland Children's Health Program (MCHP), and enrollment in Qualified Health Plans with an Advanced Premium Tax Credits (APTC) that result from MEEHP for tax year 2019 filings.

If you have any questions regarding this report, please contact Johanna Fabian-Marks, Director of Policy and Plan Management at (443) 890-3518 or at [johanna.fabian-marks@maryland.gov](mailto:johanna.fabian-marks@maryland.gov)

Sincerely,

A handwritten signature in black ink that reads "Michele Eberle".

Michele Eberle  
Executive Director

Cc: Robert Neall, Secretary, Maryland Department of Health  
Chair, MHBE Board of Trustees



# Joint Chairman's Report:

Maryland Easy Enrollment Health Insurance Program

**Maryland Health Benefit Exchange**

July 15, 2020

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## I. Executive Summary

Despite steady declines in the Maryland uninsured rate in recent years, as of January 2020 approximately 247,000 individuals eligible to enroll in health care coverage through Maryland Health Connection continued to lack coverage, including approximately 188,000 eligible for Medicaid or Advanced Premium Tax Credits (APTCs).<sup>1</sup> In an effort to reach the remaining uninsured and streamline the process for enrolling in coverage, the Maryland General Assembly passed legislation establishing the Maryland Easy Enrollment Health Insurance Program (Easy Enrollment Program or MEEHP) during the 2019 Session. This legislation creates a first-in-the-nation voluntary enrollment pathway for uninsured tax-filers through a partnership between the Maryland Health Benefit Exchange (MHBE), the Comptroller's Office, and the Maryland Department of Health (MDH).

The Comptroller's office, MHBE, MDH, and other stakeholders collaborated to quickly operationalize the program for the 2019 tax filing season. For the current phase I of the program, limited data fields were added to the state tax return to allow tax filers to indicate whether any members of their household are uninsured and whether they authorize the Comptroller to share relevant information with the MHBE. The Comptroller's office sends data for applicable tax filers to the MHBE, and the MHBE notifies eligible tax filers that they may enroll in coverage through a special enrollment period (SEP). MHBE, the Comptroller's office, and MDH are targeting launch of phase II of the program in early 2022, for tax year 2021, with the goal of facilitating expedited enrollment for interested individuals.

The results to date demonstrate that the Easy Enrollment Program's simple intervention shows great promise in reaching the uninsured, particularly individuals who are eligible for Medicaid and young adults. As of late June, more than 56,000 individuals have used the Easy Enrollment Program to express interest in enrolling in health care coverage. Of that number, 7,745 (13.7 percent) applied for coverage, and 3,560 (6.3 percent) completed enrollment. About 75% of enrollees gained Medicaid coverage, and the remaining 25% enrolled in Qualified Health Plans (QHPs). About 40% of enrollees are young adults ages 18-34.

It's important to note that these results are preliminary. In response to the current public health emergency, the Comptroller extended the 2019 tax filing season to July 15, 2020, and MHBE extended the availability of the Easy Enrollment SEP in parallel. As a result, the last enrollments through the Easy Enrollment SEP may not be completed until August 2020. The MHBE plans to submit a report with final data by October 15, 2020.

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<sup>1</sup> MHBE Methodology, February 2020, available at <https://www.marylandhbe.com/wp-content/uploads/2019/11/RemainingEligibleMemo.pdf>

## II. Introduction

The *2020 Joint Chairmen's Report on the Fiscal 2021 State Operating Budget (SB 190) and the State Capital Budget (SB 191) and Related Recommendations*<sup>2</sup> requests that the Maryland Health Benefit Exchange (MHBE) provide a report on the impact of the Easy Enrollment Program on enrollment in health insurance affordability programs. Specifically, the MHBE must:

*Submit a report on Medicaid, Maryland Children's Health Program (MCHP), and enrollment in Qualified Health Plans (QHPs) with an advanced premium tax credit (APTC) that result from MEEHP for tax year 2019 filings.*

Chapters 423 and 424 of 2019 created the MEEHP to allow for the sharing of information between the Comptroller and the MHBE for the purpose of determining eligibility for Medicaid, MCHP, and APTCs. For tax year 2019, individuals may authorize the sharing of information after indicating that they are interested in obtaining minimum essential health coverage. The MHBE will make a preliminary determination of eligibility and provide notice to the individual. Please note that a number of disruptions have occurred that impact the requested data, including the introduction of the novel coronavirus, COVID-19, the Coronavirus Emergency Special Enrollment Period opened by the MHBE for any uninsured Marylander from March 16 through July 15, 2020, and the extension of the 2019 tax filing season to July 15, 2020. As a result of the tax filing extension, the data presented in this report are preliminary only. The MHBE plans to submit a report with final data by October 15, 2020.

## III. Background

The MHBE is responsible for operating the Maryland Health Connection (MHC) consumer portal, where individuals can apply for and obtain minimum essential health insurance coverage. The MHBE conducts eligibility verifications for the Maryland Medicaid program, as well as financial assistance and eligibility determinations for individuals enrolling in private QHPs, pursuant to the Affordable Care Act. Despite extensive outreach efforts and growing consumer familiarity with the enrollment process, approximately 247,000 individuals eligible to enroll in coverage through Maryland Health Connection continue to lack coverage, including approximately 188,000 eligible for Medicaid or APTCs.<sup>3</sup>

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<sup>2</sup> Available at <http://mgaleg.maryland.gov/Pubs/BudgetFiscal/2020rs-budget-docs-jcr.pdf>.

<sup>3</sup> MHBE Methodology, February 2020, available at <https://www.marylandhbe.com/wp-content/uploads/2019/11/RemainingEligibleMemo.pdf>

## Legislation

The Easy Enrollment Program was signed into law during the 2019 Session of the Maryland General Assembly. House Bill 814/Senate Bill 802 originally was drafted as an “individual mandate, down payment plan” where uninsured tax-filers could avoid paying a state penalty by signing up for insurance. The legislation ultimately evolved away from an individual-responsibility requirement and instead created a voluntary enrollment pathway for uninsured tax-filers through a partnership between the MHBE, the Comptroller’s Office, and the Maryland Department of Health. The legislation unanimously passed through the Senate, and through the House with a bipartisan vote (123-15).

## Phase I Implementation

The program allows Maryland residents to indicate on their tax return whether any members of their household are uninsured and whether they authorize the Comptroller to share relevant information with the MHBE. Beginning with tax year 2019 forms, the Comptroller made modest additions to the Individual Resident Return (Form 502, Figure 1) and the Dependent’s Information (Form 502B, Figure 2). The additions allow the tax filer to indicate any individual included in the return who does not have health care coverage, provide the date of birth for each uninsured individual, provide an email address, and indicate if the filer authorizes the Comptroller of Maryland to share information from the return with the MHBE to determine preliminary eligibility for health coverage.

Figure 1. Maryland Form 502

 <b>MARYLAND FORM 502</b>	<b>RESIDENT INCOME TAX RETURN</b>	 195020149	 <b>2019</b> Page 2
NAME	SSN		
<b>MARYLAND HEALTH CARE COVERAGE</b> 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. _____		

Figure 2. Maryland Form 502B



**Dependents** (If a dependent listed below is age 65 or over, check both 4 and 5.)

▶ 1.	First Name	MI	▶	Last Name	
▶ 2.	Social Security Number	Relationship	Regular	65 or over	Check here ▶ <input type="checkbox"/> if this dependent does not have health care coverage
	3.	4. <input type="checkbox"/>	5. <input type="checkbox"/>	DOB (MM/DD/YYYY) ▶ <input style="width: 100%;" type="text"/>	

▶ 1.	First Name	MI	▶	Last Name	
▶ 2.	Social Security Number	Relationship	Regular	65 or over	Check here ▶ <input type="checkbox"/> if this dependent does not have health care coverage
	3.	4. <input type="checkbox"/>	5. <input type="checkbox"/>	DOB (MM/DD/YYYY) ▶ <input style="width: 100%;" type="text"/>	

Daily data files are transferred from the Comptroller’s office to the MHBE containing information for those filers who have checked the box to authorize the Comptroller to share their information (Figure 3). The MHBE then determines whether the filer has a Maryland address and whether the individuals in the household indicated as uninsured are already enrolled in Medicaid or a QHP. Households with Maryland addresses and whose uninsured individuals are not determined to be already enrolled in coverage are then sent a notice. The notice indicates that they can apply for coverage through a special enrollment period (SEP), if they are eligible for a QHP, and that Medicaid enrollment is available year round.<sup>4</sup> Each tax filer’s SEP begins on the date of their tax filing and continues through 35 days from the date of the notice mailed by the MHBE. Coverage under the SEP is effective on the first of the month after the date a plan is selected. If the individual enrolls in Medicaid, coverage is effective on the first day of the month that the individual applied.

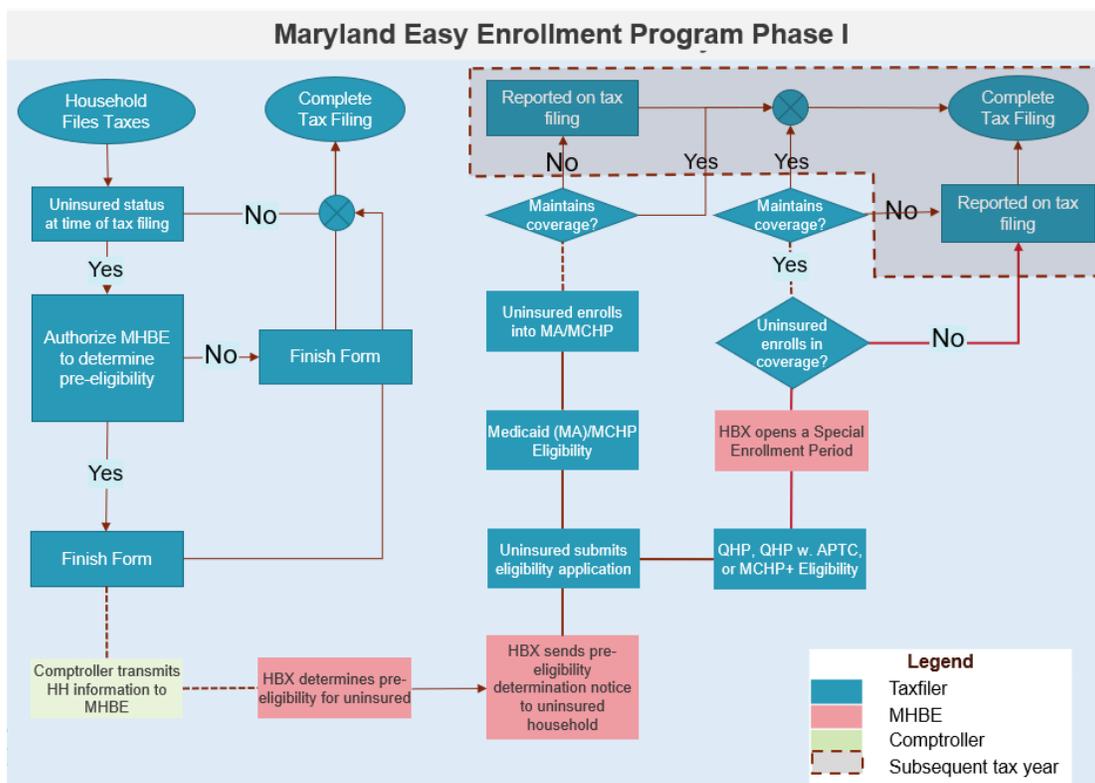
In addition to the SEP notice, a postcard is sent to filers shortly after they check the box letting them know they should visit Maryland Health Connection if they are still seeking coverage. An email is also sent to people who provided their email address on the tax form, and chase campaign emails are sent every three days once the consumer begins their application asking them if they need assistance or encouraging them to continue their application.

A complex joint technological endeavor such as this one is not easily accomplished. Initially, the agencies had challenges in establishing a mutually agreeable secure protocol for exchanging sensitive consumer data. After analyzing multiple options and industry standards, MHBE agreed to utilize the existing standards practiced by the Comptroller's office

<sup>4</sup> Filers who do not have a Maryland address or for whom MHBE determined that those individuals marked as uninsured have already obtained coverage are sent a notice tailored to their situation.

and ensure that the consumer data was received and processed securely. Also, the agencies encountered several data quality, formatting and integrity issues related to missing date of birth information, inconsistent household size, invalid addresses and missing mandatory information. The agencies worked together to successfully surmount these challenges by reevaluating data requirements, establishing daily working sessions to review and resolve issues, and ensuring both the agency systems were in sync to facilitate the Easy Enrollment process for consumers. MHBE, the Comptroller's Office, and MDH look forward to meeting the challenges in phase II implementation to further the goals of the legislation.

Figure 3. Maryland Easy Enrollment Phase I Process Flow



### Outreach Efforts

The program was introduced to the public on January 27, 2020, with a press conference hosted by the Maryland Citizens' Health Initiative (MCHI), featuring former Baltimore Oriole Eddie Murray, who also participated in radio, Facebook, and Instagram ads for the program. MCHI spent \$30,000 on the radio ads with sponsorships from 1199 SEIU, United Healthcare Workers Easy, Amerigroup, CareFirst, Kaiser Permanente, Maryland Hospital Association, Maryland Physicians Care, MedChi, and UnitedHealthcare. The radio ads were heard

780,500 times and resulted in earned media coverage.<sup>5</sup> MCHI contributed \$5,000 towards Facebook and Instagram ads that ran from February through March, which are projected to have reached over 60,000 people.<sup>6</sup> MCHI ran a second round of digital ads of \$10,000 on Facebook/Instagram running from June 16 through July 15, and spent \$1,000 for an ad in the Afro from June 22-29. This second round of ads is projected to have reached over 45,000 people. MCHI also reached out to faith communities, affordable housing groups, tax preparers, elected officials, social workers, and nonprofits in the State to discuss the program.<sup>7</sup>

From February 17 through April 15, 2020, the MHBE spent approximately \$80,000 on digital advertising, including banner ads, Facebook and Instagram ads, and search advertising. The MHBE marketing department also hosted a webinar to discuss the program with community partners, which was attended by more than 100 tax preparers, brokers, consumer assistance organizations, and other partners. In addition, stakeholders were emailed a social press kit that included various resources in English and Spanish for them to share with their audiences.

Representatives from the Comptroller's Office spoke about the program at 14 tax practitioner events between October 2019 and January 2020 throughout Maryland, Delaware, the District of Columbia, Pennsylvania, and Virginia. Approximately 2,100 tax practitioners were reached throughout these events, and feedback was solicited to determine additional means of delivering guidance, such as Tax Alerts, online FAQs, or pamphlets. The Comptroller's Office also worked with tax preparation software providers to include information about the program in popular tax software products.

## **Phase II Implementation**

In order to fully realize the vision of the Easy Enrollment program, the Comptroller's Office, the MHBE, and the Department of Health intend to further develop the Easy Enrollment program to facilitate expedited enrollment in Medicaid for eligible individuals, as well as QHP eligibility determinations for those not eligible for Medicaid.

Originally, this second phase was intended to begin in 2021 for tax year 2020. However, on May 27, 2020, the MHBE and the Comptroller's Office informed the Maryland General Assembly that phase II implementation would be postponed by one year, to 2022 for tax year 2021, in accordance with Md. Tax Code Ann. § 2-115(D)(2). Delay of phase II implementation will allow more time to engage stakeholders in the development of the program, discuss

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<sup>5</sup> Maryland Easy Enrollment Health Insurance Program Radio Ads Report, prepared by Strategic Campaign Initiatives for Maryland Citizens' Health Initiative

<sup>6</sup> Maryland Easy Enrollment Health Insurance Program Digital Ads Report, prepared by the Hatcher Group for Maryland Citizens' Health Initiative

<sup>7</sup> Maryland Citizens' Health Initiative "Easy Enrollment" Outreach Strategy

implementation with the Centers for Medicare and Medicaid Services, and develop and test technical systems.

Activities to implement phase II will include developing tax form changes to collect additional information on current income, household composition, and other areas, with the goal of making the information collection minimally burdensome while allowing the expedited enrollment of a majority of individuals. Phase II also will include development of new consumer notices and design, development, and testing of changes to technical systems to facilitate expedited enrollment. The Department of Health intends to work with the Centers for Medicare & Medicaid Services to determine whether the Medicaid State Plan can be modified to accommodate expedited enrollment. Throughout program development, we will engage the Easy Enrollment Work Group and the broader stakeholder community. As we approach the launch of phase II, we will focus on education and outreach activities targeted to tax preparers and the general public.

### **MEEHP Work Group**

In accordance with Md. Insurance Code Ann. § 31-203, a work group was established to advise on state income tax changes, evaluate the effectiveness of the program and provide recommendations as to whether implementing an individual responsibility amount or implementing automatic enrollment of individuals in a qualified health benefit plan in the individual market is feasible and in the best interest of the state.

The work group has met three times over the last year and will continue to meet to perform its statutory duties and help to implement the phase II of the program. Table 1 presents MEEHP Work Group membership.

*Table 1. Maryland Easy Enrollment Health Insurance Program*

<b>Name</b>	<b>Organization</b>
Alverta “Sandy” Steinwedel	Maryland Society of Accounting and Tax Professionals
Benjamin Fulgencio-Turner	Primary Care Coalition of Montgomery County
Betty McGarvie-Crowley	Unitarian Universalist Legislative Ministry of Maryland
Debbie Harrison	National Business Group on Health
Deborah Rivkin*	CareFirst
Diana Hsu	Maryland Hospital Association
Evan Leiter-Mason	CASH Campaign of Maryland
Iana Capers	Centene
Jeananne Sciabarra	HealthCare Access Maryland
Jeffrey Lawson	Maryland Association of Certified Public Accountants
Jen Brock-Cancellieri	United Healthcare Workers

Name	Organization
Kim Cammarata	Health Education and Advocacy Unit, Office of the Attorney General
Margaret Murray	Association for Community Affiliated Plans
Melissa Hurtt	Mother Earth Designs
Michelle LaRue	CASA of Maryland
Stephanie Klapper	Maryland Citizens' Health Initiative
Stan Dorn*	Families USA
Tanya Schwartz	Harbage Consulting
Teressa Healey-Conway	MedChi; AAHMCS PGCCMS
Wandra Ashley-Williams	NAACP
Debora Gorman	MD Comptroller's Office
Anne Klase	MD Comptroller's Office
Alyssa Brown	Maryland Department of Health

\*Co-Chairs of the work group

#### IV. Data Report

The data presented in the following section are considered preliminary only, as tax filing season is still ongoing. Updated, more extensive analysis will be presented in the final version of this report submitted after the tax filing season closes. Table 2 below summarizes MEEHP enrollment data through June 21, 2020. Overall, of the 56,432 individuals on tax returns who expressed interest in health care coverage, 7,745 (13.7 percent) applied for coverage, and 3,560 (6.3 percent) have enrolled to date. The majority (74.7 percent) of individuals who enrolled were eligible for Medicaid coverage. Of those enrolling in QHPs, the majority (85.6 percent) were eligible for financial assistance. The most recent MHBE Easy Enrollment Data Dashboard, taken from the MHBE's June date report, is presented in Appendix 1. Data for previous months is available at <https://www.marylandhbe.com/news-and-resources/reportsdata/>.

*Table 2. PRELIMINARY Easy Enrollment Summary through June 21, 2020*

	Number	Percentage
Number of Households Interested (checked the box)	40,234	n/a
Number of Individuals Interested (checked the box)	56,432	n/a
Number of Individuals Applied	7,745	13.7% of individuals interested
<b>Total Individuals Enrolled</b>	<b>3,560</b>	<b>6.3%</b> <b>of individuals interested</b>
Medicaid/MCHP	2,658	74.7% of individuals enrolled

	Number	Percentage
QHP	902	25.3% of individuals enrolled
<i>QHP with Financial Assistance</i>	772	85.6% of QHP enrollment
<i>QHP with No Assistance</i>	130	14.4% of QHP enrollment

Table 3 presents overall MEEHP enrollments by county, age, race, and enrollment month. Individuals residing in Prince George’s, Montgomery, Baltimore, Baltimore City, and Anne Arundel counties accounted for 70 percent of all enrollments. Individuals ages 34 years and younger accounted for 40.9% percent of all enrollments.

*Table 3. PRELIMINARY Easy Enrollment Summary through June 21, 2020 by Demographic Characteristics*

Enrollment by County		
Allegany + Garrett	55	1.50%
Anne Arundel	266	7.50%
Baltimore	516	14.50%
Baltimore City	411	11.50%
Calvert	43	1.20%
Caroline	23	0.60%
Carroll	64	1.80%
Cecil	49	1.40%
Charles	93	2.60%
Dorchester	18	0.50%
Frederick	147	4.10%
Harford	120	3.40%
Howard	149	4.20%
Kent + Queen Anne's	33	0.90%
Montgomery	620	17.40%
Prince George's	628	17.60%
Saint Mary's	47	1.30%
Somerset	17	0.50%
Talbot	25	0.70%
Washington	122	3.40%
Wicomico	86	2.40%
Worcester	28	0.80%

Enrollment by Race		
Asian/Pacific Islander	431	12.10%
Black	1,048	29.40%
White	1,015	28.50%
Native American	21	0.60%
Other	1,045	29.40%

Enrollment by Month		
January	53	1.50%
February	120	3.40%
March	1,293	36.30%
April	1,015	28.50%
May	694	19.50%
June 1-21*	385	10.8%

Enrollment by Age Group (Years )		
<18	961	27.00%
18-25	609	17.10%
26-34	847	23.80%
35-44	456	12.80%
45-54	312	8.80%
55-64	334	9.40%
65+	41	1.20%

\*Incomplete data for June

## V. Conclusion

The bill establishing the innovative Easy Enrollment Program was signed by Gov. Larry Hogan on May 13, 2019. With a quick turnaround for the 2019 tax filing season, the MHBE, the Comptroller's office, and other stakeholders collaborated effectively to operationalize the program. The innovative nature of the Easy Enrollment Program quickly garnered attention from around the country. Colorado recently passed Easy Enrollment legislation modeled on Maryland's legislation, and several other states have reached out to the MHBE as they consider implementing similar programs.

Even at this early stage, the Easy Enrollment Program's simple intervention of adding a check box to the state tax return and sending a letter and postcard to interested tax filers has proven to be effective at enrolling Marylanders in health coverage, with more than 6 percent of those expressing interest in gaining coverage on their tax forms completing the enrollment process as of late June. That represents about 1.4 percent of total uninsured Marylanders eligible for coverage through Maryland Health Connection.

These results compare favorably to data from the most similar experiment available, in which the Internal Revenue Service (IRS) sent letters in 2016 to a random set of tax payers who had recently paid a tax penalty for not having maintained health insurance, encouraging them to enroll in coverage.<sup>8</sup> Among those who received the IRS letter, about 1.2 percent more enrolled in coverage compared to a control group who did not receive the letter.<sup>9</sup> Importantly, research suggests that the decision to enroll in coverage following receipt of the IRS letter also saved lives. For every 1,648 Americans between the ages of 45 and 64 who received a letter, an estimated one fewer death occurred in the subsequent two years compared to those who didn't get a letter.<sup>10</sup> The Easy Enrollment Program is not directly comparable to the IRS experiment, but like the IRS experiment, it indicates that a simple prompt in the form of a letter can make a positive difference in someone's decision to enroll in health care coverage. As the IRS experiment demonstrates, enrolling in coverage may also result in better health outcomes.

With the current COVID-19 pandemic, it is more important than ever to make sure that Marylanders have accessible, affordable health care coverage. The Easy Enrollment Program has proven to be effective at enrolling individuals who are traditionally more likely to be uninsured, including Black Marylanders (29.4 percent of Easy Enrollment participants to date) and low-income Marylanders (74.7 percent of Easy Enrollment participants to date are Medicaid-eligible). In addition, young people responded strongly, with more than 40 percent

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<sup>8</sup> Goldin, Jacob, Ithai Z. Lurie, and Janet McCubbin, "Health Insurance and Mortality: Experimental Evidence from Taxpayer Outreach," NBER, working paper, 2019, available at [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3496282](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3496282)

<sup>9</sup> See Table 2 of Goldin, Lurie, and McCubbin (2019).

<sup>10</sup> See Table 7 of Goldin, Lurie, and McCubbin (2019).

of total enrollments among those ages 18-34. Traditionally, the MHBE targets outreach to individuals ages 18-34 because they are more likely to be uninsured and healthier than average. Increasing QHP enrollment in this age bracket both reduces the uninsured population and benefits the entire individual market by improving the risk pool and thereby reducing premiums for everyone. The Easy Enrollment Program may prove to be a key to reaching this population.

Even as the COVID-19 pandemic has underlined the importance of health care coverage, it presents some challenges to measuring the impact of the Easy Enrollment Program in its first year. In response to the public health emergency, the MHBE opened a Coronavirus Special Enrollment Period March 16 through July 15 for any uninsured Marylander to apply for coverage on Maryland Health Connection. This led more than 45,000 people to enroll in Medicaid and QHPs as of June 25. However, this SEP also overlapped with, and overshadowed, the availability of the SEP under the Easy Enrollment Program. As a result of the Coronavirus SEP combined with the extension of the tax filing deadline from April 15 to July 15, individuals who might have been uninsured, checked the box on their taxes, and enrolled through the Easy Enrollment SEP may have already received coverage through the Coronavirus SEP by the time they file their taxes. The MHBE is pleased that uninsured individuals are enrolling in coverage regardless of which SEP they use, but caution that these circumstances may make it more difficult to draw conclusions about the effectiveness of the Easy Enrollment Program this year.

Individuals who file their taxes on July 15 will be eligible to enroll in coverage until mid-August. Following the close of the Easy Enrollment Program SEPs at that time, the MHBE will update this report and perform a more in-depth analysis of the results, which we look forward to submitting by October 15.

# Appendix: MHBE June Easy Enrollment Dashboard (data through June 30, 2020)

## MARYLAND EASY ENROLLMENT HEALTH INSURANCE PROGRAM DASHBOARD

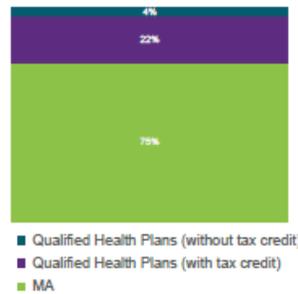
Period is from Feb 25, 2020 to the end date on report cover.

# Household tax files sent from Comptroller

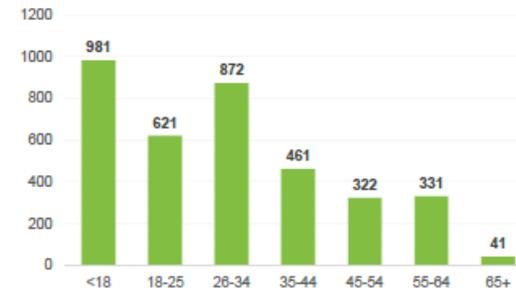
**40,581**

Total Enrollees

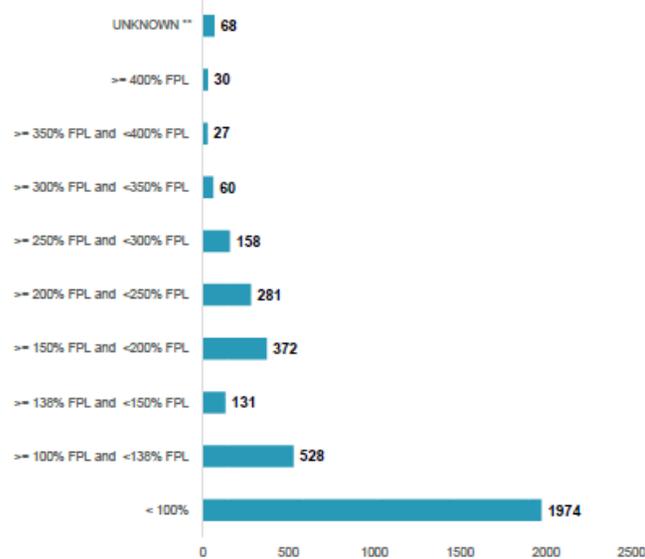
**3,629**



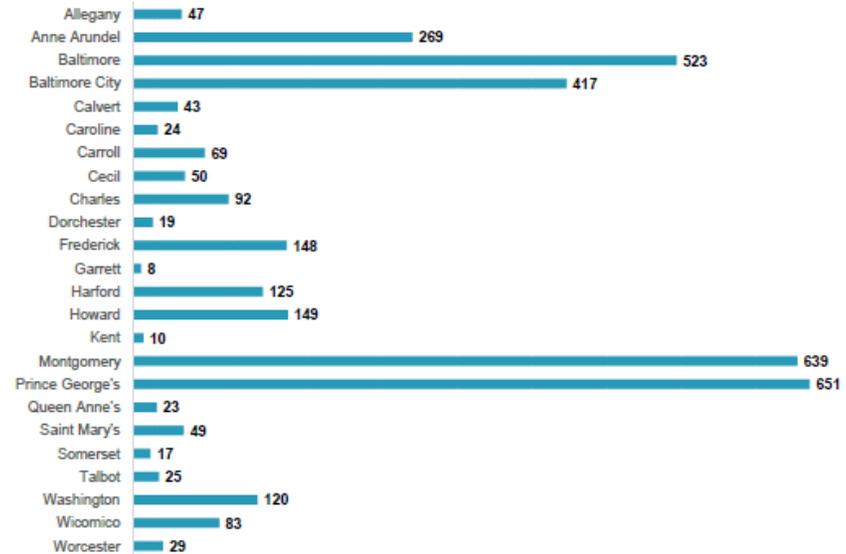
Consumers by Age Group



Enrollment by Household Income



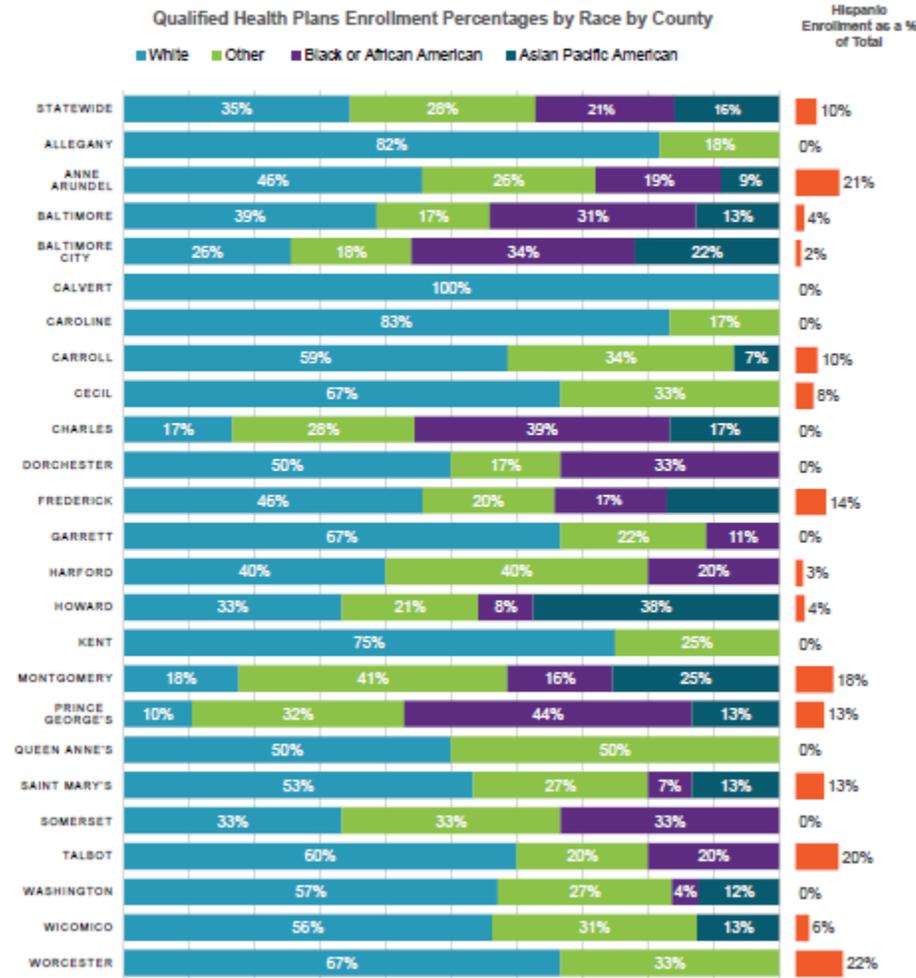
Enrollment by County



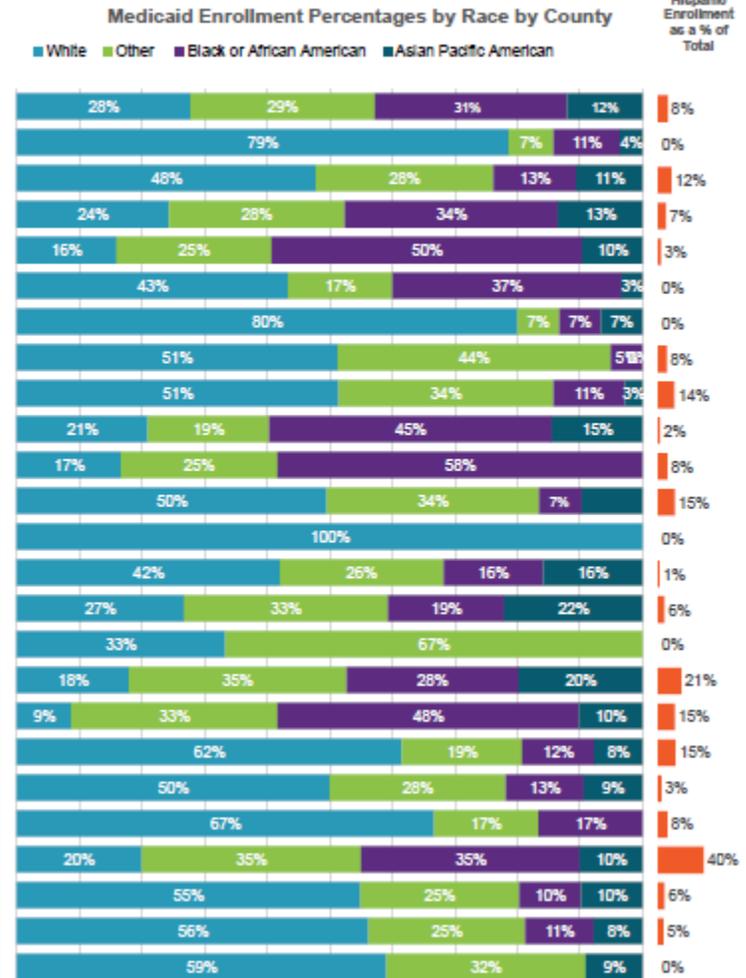
\*\*Enrollees who did not submit household income information and thus were not eligible for financial help. Household income eligibility based on percentages above the Federal Poverty Level, defined as \$12,140 for an individual and \$25,100 for a family of four.

# MARYLAND EASY ENROLLMENT HEALTH INSURANCE PROGRAM RACE AND ETHNICITY

Period is from Feb 26, 2020 to the end date on report cover.



Race/ethnicity is reported voluntarily.



Individuals reporting voluntarily as Hispanic by ethnicity are also counted under race as they reported it.