

OPEN ENROLLMENT REPORT

BOARD OF TRUSTEES MEETING, JANUARY 19, 2021

Record open enrollment

- **166,038** enrolled for plan year 2021
- **4.5% increase** -- about 7,100 -- over 2020
- **Highest total** in the eight years of Maryland Health Connection, eclipsing 162,652 in 2013
- **Dental enrollments up 28%**, from 40,330 to 51,505

“I am pleased to see so many Marylanders taking advantage of our state's impressive health insurance marketplace, especially as we battle the COVID-19 pandemic. We continue to work to increase health care access and affordability in Maryland.”

-- Governor Larry Hogan

Record number of Marylanders enroll in Obamacare; overall increase is 4.5%



NEWS VIDEO SPORTS WEATHER BEST OF CONTESTS & MORE

WJZ 13 ON AIR

MARYLAND MATTERS

More Than 166K Marylanders Signed Up For Insurance Through Maryland Health Connection

Record Enrollment

Maryland Health Insurance Exchange Announces Record Enrollment

December 17, 2020



MD Health Connection @MarylandConnect · Dec 17, 2020

THANK YOU for being one of nearly 166,038 Marylanders who enrolled in coverage through Maryland Health Connection! This is the largest enrollment EVER for the marketplace!



MARYLAND HEALTH EXCHANGE

- Open Enrollment Ends Dec. 15th
- Maryland Health Connection
- Coverage Starts January 1, 2021
- For More Information Log On To wjz.com



MD Health Connection @MarylandConnect · Dec 17, 2020

Thank you @GovLarryHogan for announcing our record high enrollment!



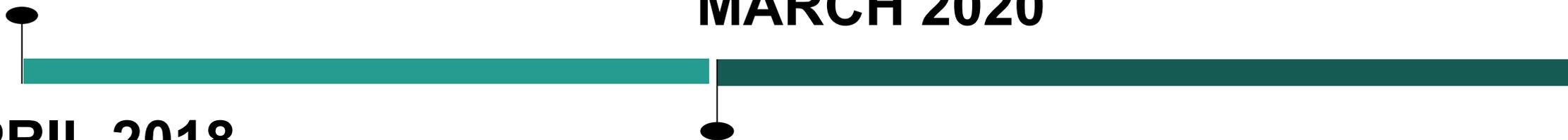
Governor Larry Hogan @GovLarryHogan · Dec 17, 2020

We're proud to announce a record-high enrollment of more than 166,000 Marylanders in health coverage through @MarylandConnect, our state's health insurance marketplace, during this year's open enrollment period.

Details: governor.maryland.gov/2020/12/17/gov...

Two key actions bolstered the 2021 marketplace: One came 2 years before COVID-19, the other just as it struck

Reinsurance program approved by Governor Hogan, General Assembly and federal govt. has **lowered rates prices past 3 years.**



APRIL 2018

MARCH 2020

MHBE launched **one of the longest COVID-related special enrollments** in US in response to governor's emergency declaration. (Recently resumed through 3/15/2021)

Other investments that aided 2021 open enrollment

IT development

- **MHC Mobile App (2015):** Consumers uploaded **22,800 docs by mobile**, up 13%
- **Chatbot (2018): 80,000 queries**, up 16%, relieving call center pressure
- **Responsive design (2020):** Online growth is **all mobile**

Why responsive design was key planning for mobile growth

Before

Apply

- Start Your Application ✓
- Build Your Household**
- Individual Details
- Tax Information
- Household Income and Deductions
- Additional Questions
- Special Enrollment Questions
- Application Review
- Eligibility Determination

Cancel Application

Application Review - Build Your Household

Voter Information [Edit](#)

John Smith

MVA License/ID Number: G456789123451
 Party Affiliation: Test Party
 Need help for voting: No
 Would like to be an election judge: No
 Voter ID Number: No

Household Members [Edit](#)

John Smith

Gender: Male, Date of Birth: 10/10/1981
 SSN: ***-**-5454, Requested Coverage: Yes
 ITIN: Not Provided

Jane Smith

Gender: Female, Date of Birth: 10/10/1985
 SSN: ***-**-4232, Requested Coverage: Yes
 ITIN: Not Provided

Contact Information [Edit](#)

Home Address

Address Line 1: 750 E Pratt St
 Address Line 2: Fl 6
 City: Baltimore

After

Build Your Household [DISCARD CHANGES X](#)

Member Details

John Smith

DOB: 01/06/1985
 Gender: Male
 SSN: ***-**-5565
 Requested Coverage: Yes
 Middle Name: Not Provided
 Suffix: Not Provided
[Relationship](#)

Jane Smith

DOB: 10/10/1988
 Gender: Female
 SSN: ***-**-3243
 Requested Coverage: Yes
 Middle Name: Not Provided
 Suffix: Sr
[Relationship](#)

[+ ADD ANOTHER MEMBER](#)

Address, Contact Information, Authorized Representative

Address

750 east pratt street, 6th floor
 baltimore, MD, 21202
 County: Baltimore City
Mailing Address
 Same As Home Address
[EDIT](#)

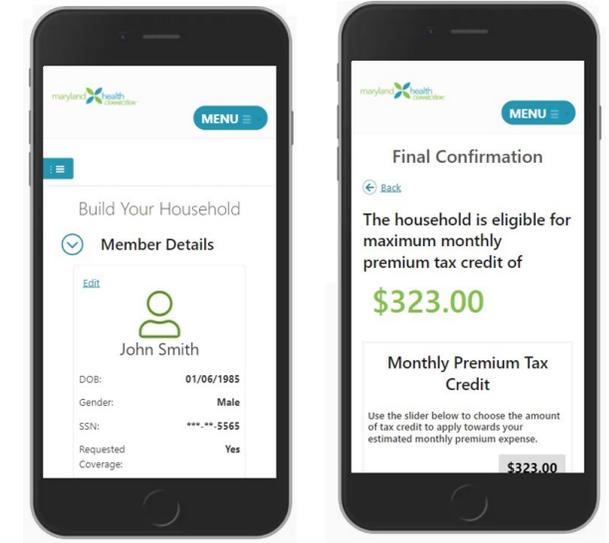
Contact Information

Phone Number: 123-456-7890
 Email: john.smith@md.gov
 Language: English
 Paperless Notices: No
 ASL: Yes
[EDIT](#)

Authorized Representative

Jade Josh
 750 E Pratt St, Fl 6 Baltimore, MD, 21202
 Phone Number: 123-452-4232
 Email: Jade.smith@md.gov

[CONFIRM](#)



Other investments that aided 2021 open enrollment

Marketing

- **Added 17,000 web visitors over 2020**
- **Co-organized a “National Get Covered Day” on social media Dec. 10, involving Gov. Hogan, county executives, social influencers**



Strong social media interaction

% change OE 2020 vs. 2021				
Followers	+7%	+8%	+82%	+28%
Engagement (Shares, likes, comments)	+51%	+92%	+4%	-11%

Assisting consumers in a “contactless” year

- Set records for consumer contacts, even though mostly unable to meet face-to-face.
- 26,020 consumer contacts with Connector Entities during open enrollment, **up 60%** from 16,218 a year earlier.
- Appointments took longer by phone, especially for plan selection, but consumers appreciated the “convenience.”
- Navigators said they heard many sad stories from consumers about loss of income, loss of insurance, loss of loved ones to COVID-19.

A stronger individual market for Maryland

- Marylanders who purchase their own coverage also do so off the health exchange. Enrollment in **off-exchange plans** that adhere to Affordable Care Act (ACA) standards **grew nearly 22%**, from 56,550 a year ago to 68,764 for 2021.
- **Total individual health insurance market** for ACA plans in Maryland **grew 9%** from 215,484 to 234,802 both on and off the exchange -- **a turnaround** from the years preceding reinsurance.

30,000+ Covid SEP private-plan enrollments through most of 2020 likely skewed 2021 OE ratio toward renewals

QHP New / Renewal During Open Enrollment	2020	2021	% +/-
New Enrollees	38,738	26,497	-32%
Renewal Enrollees	120,196	139,541	16%

> Maryland tied for 9th in growth in “effectuated” policies during first half of 2020, up 5.7%, according to latest from CMS.

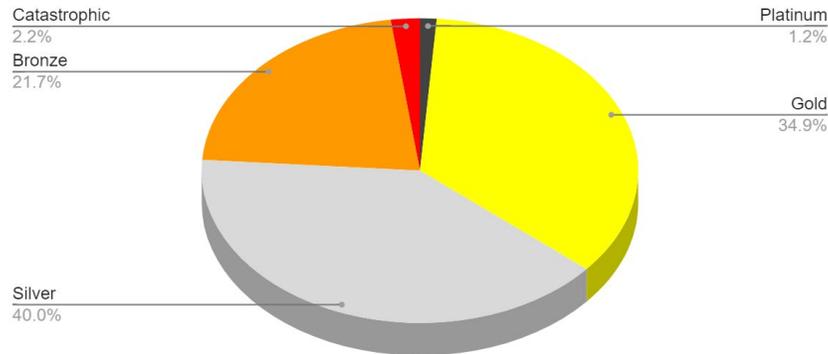
Reinsurance aided many “over cliff” ineligible for \$

Financial Help	2020	2021	% +/-
With Federal Tax Credits	121,295	121,743	0.4%
Without Federal Tax Credits	37,639	44,295	18%

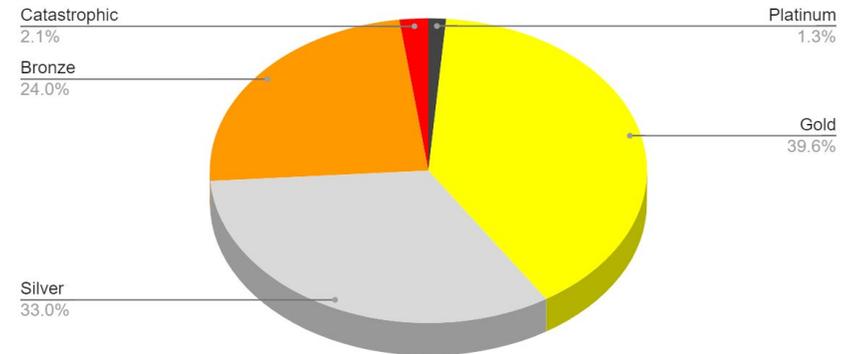
Metal Levels: More gold, more bronze, less silver

	2020	2021	% + / -
Platinum	1,956	2,160	10%
Gold	55,544	65,815	19%
Silver	63,459	54,744	-14%
Bronze	34,549	39,774	15%
Catastrophic	3,426	3,545	4%

2020 Metal Levels



2021 Metal Levels



Insurance Company	2020 Total	2021 Total	% +/-
CareFirst	96,841	110,685	14%
HMO	91,094	104,854	15%
PPO	5,747	5,831	2%
Kaiser Permanente	62,093	53,494	-14%
UnitedHealthCare	N/A	1,859	---

Target population growth thin. but other factors to consider including Medicaid up 90,000+ total year over year

QHP Demographics	2020 Total	2021 Total	% +/-
18-34 years old	46,524	46,679	0.3%
African-American (optional self-report)	27,470	27,826	1%
Hispanic (optional self-report)	18,190	17,869	-2%

We will strengthen focus on outreach in 2021.

Medicaid enrollment growth was significant in 2020

	12/16/2017	12/15/2018	12/15/2019	12/15/2020	%+ '19-' '20
Black / African American	381,591	377,795	370,269	402,021	9%
Hispanic	144,146	151,492	152,172	157,722	4%
Young adults 26-34	147,869	149,071	149,632	172,796	16%
Young adults 18-25	129,646	130,762	129,665	147,811	14%



Questions?