

Maryland Easy Enrollment Health Insurance Program Advisory Work Group Meeting

November 16, 2022

Agenda

12:00 - 12:05 | Welcome

Stan Dorn and Deb Rivkin, Co-Chairs

12:05 - 12:20 | Marketing & Outreach Proposal

Maggie Church, Deputy Director of Marketing, MHBE

12:20 - 12:30 | Report to the General Assembly - Revisions

Johanna Fabian-Marks, Director of Policy & Plan Management, MHBE

12:30 - 12:50 | Discussion

12:50 - 12:55 | Next Steps

12:55 - 1:00 | Public Comment

1:00 | Adjournment

Marketing for Easy Enrollment

Options for Consideration

Overview

Through marketing and outreach, our goal is to encourage Marylanders to:

1. **Check** the box on their state tax form or unemployment insurance application
2. **Explore** their health plan options
3. **Enroll** through Maryland Health Connection

While the avenues for enrollment are different, we believe by coordinating our efforts between the two programs, we can create efficiencies and maximize resources.

We recommend the subsequent communications strategies and tactics to achieve this goal.

Outreach

Submitting tax forms and unemployment insurance applications is inherently confusing and stressful. We recommend partnering with organizations who Marylanders may turn to for information. As trusted messengers, they can help disseminate our message through established communication channels.

Our first step would be to coordinate with the Maryland Department of Health, Comptroller's Office and Department of Labor to align efforts and messaging. In addition, we recommend exploring partnerships with:

State Tax Form

- Tax filing apps
- Financial associations
- Community-based organizations
- Volunteer Income Tax Assistance (VITA)
- Local banks

Unemployment Insurance Application

- Local job centers and workforce centers
- Food pantries and other social services
- Career development programs
- Local government services like Mayor's Office of Employment Development

Content

We will develop educational resources and collateral materials for partners and will distribute through our channels. This could include:

- **Messaging:** Core messages in English and Spanish for MHBE and partners to use explaining the programs and answering commonly asked questions.
- **Social media content:** Template graphics for Facebook, Twitter, Instagram, and LinkedIn that partners can customize.
- **Printed materials:** Educational materials like a flyer or brochure that can be posted or shared in partner offices or events (i.e. bank lobbies, job fairs).
- **Earned media materials:** Press materials like releases or op-eds to place in local outlets throughout the state during key moments (i.e. tax filing deadline).

Advertising

Paid advertising would focus on the initial step of encouraging Marylanders to “check the box” on their state tax forms or unemployment insurance application. We can narrow the focus through third-party, interest-based targeting. We recommend the media mix include:

- **Social advertising:** In-feed display ads on Facebook, Instagram, and LinkedIn
- **Display advertising:** Static and/or animated assets for desktop and mobile display
- **Search advertising:** Google text ads based on relevant keywords

To align with the state tax period, we recommend running advertising for both programs from February to April. This would allow us a bigger advertising footprint.

1:1 Marketing

Both campaigns provide a unique opportunity for hyper-targeted advertising with the availability of first-party data. First-party data is information relevant state agencies get from Marylanders who checked the boxes. This allows us to directly market to Marylanders, who have taken the first step of checking the box and share customized information encouraging them to take the next step of exploring their options and enrolling. We recommend exploring:

- 1. Direct mail:** In addition to the initial letters sent to Marylanders who checked the boxes, we could send a follow up mailing as it nears the end of their special enrollment period.
- 2. Email:** We could run a campaign with simple messages and links for Marylanders to take immediate action. Email allows us to directly communicate with our audiences.

Budget Estimates

Campaign Elements	Approximate Allocation
Planning	\$150,000
Outreach	\$200,000
Content (including printing)	\$200,000
Advertising Creative Assets	\$200,000
Media Buy	\$1,000,000
1:1 Marketing	\$250,000
Total	\$2,000,000



2022 Report to the General Assembly



Summary of Changes

- Revised executive summary to put recommendations up front and increase impact (p. 3)
- Added details from MHBE marketing team proposal to recommendation #2 about outreach; added appendix with marketing & outreach proposal (pp. 3, 19-20, 22)
- Added that MHBE may still develop pre-populated applications for QHP-eligible box-checkers and noted the frequency of workgroup meetings (p. 11)
- Clarified meaning of "eligibility" in several locations
- Added data to table 2 (p. 14) on people determined ineligible for the tax time SEP

Summary of Changes

- Added data to table 3 (p. 15): columns for the remaining age bands 35+, plus footnote explanations
- Added context about conversion rates in table 3: EE conversion rate is higher than other targeted outreach programs; effective for enrolling children; opportunity to increase rate of box checking among uninsured filers, etc. (credit to Stan; p. 17)
- Added health policy developments in other states besides individual mandates (credit Stan; p. 18)
- Clarified that the workgroup will continue convening through 2023 and in 2024 (p. 20)
- Various terminology/wording/name and affiliation edits as requested

Recommendations

1. Implement Easy Enrollment as envisioned in statute
2. Reinvigorate Easy Enrollment marketing and outreach
3. Continue convening Workgroup in 2023 and 2024 for additional evaluation and recommendations

1. Implement Easy Enrollment as Envisioned in Statute

- Maryland has not yet fully implemented Easy Enrollment as envisioned in law.
 - Challenges: the pandemic, federal law.
- Implementing Easy Enrollment as envisioned could result in a significantly higher percentage of individuals who check the box gaining coverage.
 - Statute requires MHBE and MDH to determine eligibility for Medicaid, MCHP, and APTCs, and to enroll eligible individuals in managed care organization plans, in addition to conducting outreach to box-checkers.
- The workgroup recommends that MHBE, MDH, and the Comptroller's office take the following actions in 2023 in order to launch a process that fulfills the statutory direction in 2024:
 - Work with CMS to explore opportunities to overcome federal challenges, including applying for any necessary waivers from the federal government.
 - Work together to update, as necessary, the tax instructions, tax forms, and data transmission, to implement the program as envisioned in statute.

2. Reinvigorate Easy Enrollment Outreach

- Based on the program's performance so far, marketing and outreach appears to be positively associated with box-checking and enrollment in health insurance.
- The legislature should allocate additional funding to MHBE for marketing and outreach for Easy Enrollment
- If funded, the marketing & outreach strategy will focus on both the Tax Time and Department of Labor programs, and will include increased outreach to those who have already checked the box but have not yet enrolled
- Additionally, concerted outreach to tax preparers should occur annually to ensure they understand the importance of the program and of explaining the additional questions on the tax form to their clients.

3. Continue Convening Workgroup in 2023 and 2024 for Additional Evaluation and Recommendations

- The workgroup recommends that:
 - The program collect an additional full year of data and results in 2023
 - The workgroup continue convening in 2023 and 2024 to:
 - Review results
 - Review the state's progress in implementing the program as described in statute
 - Assess lessons learned from other states, to the extent such information becomes available.
 - Coordinate outreach efforts
 - In 2024, issue recommendations on whether implementing an individual responsibility payment or automatic enrollment of individuals in a qualified health benefit plan in the individual market is feasible and in the best interest of the state.

Discussion

- Any additional feedback?



Next Steps

Next Steps

- Virtual vote to approve report/recommendations
- MHBE staff will submit report once approved by majority vote

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Public Comment

Appendix



Workgroup Report

The Advisory Workgroup shall report to the General Assembly by Dec. 31, 2022 on:

- The **effectiveness** of easy enrollment;
- 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; and
- **if** the Workgroup determines that implementing an insurance responsibility amount is feasible and in the best interest of the State, the **dollar amount** of the individual responsibility amount and whether the State should provide an individual the **option of obtaining health insurance instead** of paying the individual responsibility amount.