



MHBE

Maryland Easy Enrollment Health Program Workgroup

November 16, 2022

12:00PM

Via Google Meets

Members Present:

Stan Dorn, Co-Chair
Aisha Robinson
Betty Crowley
Deb Gorman
Diana Hsu
Emily Gontrum
Jeffrey Lawson
Kimberly Cammarata
Michelle LaRue
Nancy Brown
Stephanie Klapper
Tanya Schwartz

Teresa Healey-Conway
Wandra Ashley-Williams

Staff

Johanna Fabian-Marks
Becca Lane
Maggie Church
Amelia Marcus

Members of the Public

Sheena Ogee
Shruti Police

Welcome and Agenda Review

Stan Dorn, Co-Chair, welcomed attendees to the meeting. He asked Workgroup members to review the agenda.

Marketing & Outreach Proposal

Johanna Fabian-Marks, Director of Policy & Plan Management at the Maryland Health Benefit Exchange (MHBE), prefaced the presentation by reminding the Workgroup of its having expressed interest in developing a recommendation to secure additional funding for marketing and outreach in support of the Maryland Easy Enrollment Health Plan (MEEHP): specifically, efforts to target those who checked the box on their tax forms or unemployment insurance applications to indicate interest in the program. She indicated that the MHBE marketing team has developed a proposed plan and budget for that recommended outreach effort.

Maggie Church, Deputy Director of Marketing at MHBE, gave the Workgroup an overview of the proposed marketing and outreach effort for MEEHP. She noted that the campaign is intended to encourage uninsured Marylanders to undertake three actions: “check the box,” explore health plan options, and enroll through Maryland Health Connection (MHC).

Next, Ms. Church described the tactics to be used to accomplish those goals. She explained that the campaign will target partners who field questions from consumers about taxes, financial literacy, and/or health insurance. Some such partnerships already exist, including with the Maryland Department of Health, the Maryland Office of the Comptroller, and the Maryland Department of Labor, but outreach will be expanded to include tax filing apps, financial institutions, community organizations, job centers, food pantries, career development programs, and local government services.

Ms. Church then discussed plans to develop educational resources and collateral materials for partners, including core messages in English and Spanish, templates for social media deployment, printed materials, and items for the press. She laid out advertising strategies, with a focus on encouraging Marylanders to “check the box” through statewide advertising on social media and online search results during the period from February through April to coincide with tax filing season. She explained that MHBE would be able to market directly to those who “checked the box” through mail or email communication, emphasizing what MHBE’s research has shown to be effective drivers for consumer enrollment: approaching deadlines and special opportunities to enroll. These direct marketing messages can be customized and precisely targeted to those who “checked the box.”

Ms. Church concluded her remarks by sharing a budget estimate for the campaign, totaling \$2 million.

Diana Hsu asked how the budget for the campaign would be funded. Ms. Fabian-Marks clarified that the budget was developed purely for illustrative purposes as part of the Workgroup’s recommendation to the legislature, as opposed to a real budget proposal.

Deborah Gorman asked whether the proposed plan would include text messaging as an avenue of communication to those who “checked the box.” Ms. Church replied that, while text messaging is highly effective, it is outside the MHBE’s ability to enact through the partners network envisioned in the plan.

Teresa Healey-Conway encouraged the Workgroup to include a real budget request of \$2 million with the recommendation rather than simply an illustrative budget breakdown. Betty Crowley and Mr. Dorn agreed with Ms. Healey-Conway. Kimberly Cammarata disagreed, noting that the proposed budget for the campaign is quite high, exceeding even her own unit’s funding amount, and must compete with other budget priorities.

Mr. Dorn proposed that the Workgroup take a vote on whether to include a budget request with their recommendation. Ms. Hsu asked that the vote be anonymous and that she be allowed time to consult with her colleagues before voting.

Jeffrey Lawson asked how such budget requests are usually handled. Ms. Fabian-Marks replied that the Workgroup can include any budget amount it feels is appropriate but that the ultimate decision on whether and how much to budget for the campaign lies with the Governor and the legislature.

Stephanie Klapper expressed support for including a budget figure with the recommendation, especially since it represents the best opportunity to work around barriers to Medicaid auto-enrollment and potentially enroll tens of thousands of Marylanders in coverage.

Ms. Crowley pointed out that the budget is created by the Governor, noting that the timing will be different this year since there will be a new Governor coming into office, but under normal circumstances, the budget would already have been completed by the time the Workgroup submits its report. She added that the Workgroup's recommendation would allow for legislators, advocates, and agencies to support including the campaign in a supplemental budget.

Ms. Healey-Conway pointed out that Maryland's constitution recently changed, making this the first year in which the Legislature can make changes to the budget.

Ms. Gorman asked for clarification as to whether the proposed campaign budget would be used solely to drive consumers to "check the box" or would support bolstering traffic to MHC more generally. Ms. Church replied that the campaign would target the "check the box" avenue as Ms. Gorman stated.

Ms. Gorman asked whether the campaign would be limited to the February-to-April timeframe or would be running year-round. Ms. Church replied that the campaign would be focused in the first half of the year rather than year-round.

Ms. Fabian-Marks proposed that the MHBE staff set up an electronic poll asking Workgroup members to vote between two options—either to support the recommendation as written or to amend the recommendation to include a specific \$2 million marketing budget. Mr. Dorn supported the idea and asked whether any Workgroup member objected. No Workgroup member objected.

Report to the General Assembly - Revisions

Ms. Fabian-Marks discussed revisions made to the Workgroup's report, noting that Workgroup members received the updated report prior to the meeting. One revision was to give the Workgroup's recommendations a more prominent place in the report's Executive Summary. Another was to include details from the marketing & outreach proposal, including attaching the marketing presentation slides as an appendix. Language was added discussing the possibility of developing pre-populated applications for box-checkers likely to be eligible for qualified health plans (QHPs). Clarifications were added regarding the definition of the term "eligible" as presented in several places throughout the report, and data were inserted showing the number of individuals determined ineligible for the special enrollment period (SEP). Table 3 in the report was updated to include age bands over age 35, along with some clarifying footnotes. The report now includes discussion of policies in other states on easy enrollment and makes clear that the Workgroup will continue meeting in 2023 and 2024.

Mr. Dorn recommended a further change to the report detailing that MEEHP will develop the ability to pre-populate Medicaid applications for those individuals for whom automatic enrollment is not possible. Ms. Fabian-Marks agreed.

Next, Ms. Fabian-Marks reiterated the Workgroup's recommendations as captured in the draft report, with the changes highlighted. She asked Workgroup members for any additional feedback.

Mr. Dorn suggested that the language be modified to reflect that the Workgroup will make any additional recommendations it deems necessary no later than 2024, as opposed to the current language stating the additional recommendations will come during 2024. Ms. Fabian-Marks agreed.

Ms. Gorman pointed out a location in the report where the marketing plan mentions using text messaging and asked that all such mentions be changed to email. Ms. Fabian-Marks agreed.

Next Steps

Ms. Fabian-Marks noted that Workgroup members will receive an email inviting them to vote on the report with the two options mentioned earlier in the meeting, after which the MHBE staff will submit the report. She added that the Workgroup will be asked to approve minutes of the prior meeting as well as the current meeting but noted that approval of the minutes will not hold up submission of the report.

Mr. Dorn thanked Ms. Fabian-Marks and the MHBE staff for their efforts in support of the Workgroup. Ms. Fabian-Marks extended her thanks to the Workgroup in turn.

Public Comment

None offered.

Adjournment

Mr. Dorn thanked attendees and adjourned the meeting. The meeting adjourned at 12:33 pm.

Chat Log

00:00:08.274,00:00:11.274

Becca Lane -MHBE-: FYI I will be recording the meeting.

00:00:15.718,00:00:18.718

Stan Dorn: I'll log off and then log back in

00:13:27.039,00:13:30.039

Tanya Schwartz: If the legislature wants the potential of this effort to be reached, marketing funding is needed. I also wonder what other requests are being put out to help increase enrollment in Medicaid/CHIP and the Marketplace.

00:30:31.018,00:30:34.018
Stephanie Klapper: Thank you MHBE!

00:30:33.637,00:30:36.637
Tanya Schwartz: Yes, thank you!!

00:30:38.216,00:30:41.216
Diana Hsu: Agree! Great job Johanna, Becca, and team!

00:30:50.943,00:30:53.943
Jeffrey Lawson: Great job!

00:31:17.591,00:31:20.591
Wandra Ashley-williams: Thank you! Enjoy the holidays.