Plan Management Stakeholder Committee

Thursday, March 7, 2024

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2024 PMSC Schedule

- March 7th – 2024 Plan Certification Timeline, MHC for Small Business, 2024 IT/EDI Roadmap

- May 2nd- Plan/Carrier Certification Process, Legislative Wrap-up and Impact, 2024 Renewals Update, ECP Updates

- July 11th - Testing Schedule, Renewals Schedule, Plan Shopping/HBX updates

- September 5th - Open Enrollment Schedule and Updates, Marketing Plan (Buys and Engagement), Renewals check-in, MHBE Policy Focus for CY 2025

OE11 Website Traffic Report

Nov. 1, 2023 – Jan. 15, 2024

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How Is Site Traffic Trending?

Total Sessions: 1,763,789

↑ **27%**
SESSIONS

↑ **9%**
ENGAGEMENT

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Event Goals (Conversions)

↑ **117%** FIND LOCAL HELP

↑ **23%** SUBSCRIBES (EMAIL + SMS)

↑ **4%** GET AN ESTIMATE

↑ **32%** CONTACT CLICKS

↑ **18%** CREATE AN ACCOUNT

↑ **2%** FIND A PROVIDER

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Mobile vs. Desktop Users

48%
MOBILE USERS

29%
DESKTOP USERS

- mobile — 61.2%
- desktop — 36.8%
- tablet
- smart tv

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Device Categories

Device	Sessions	Conversions	Conversion Rate
Mobile	**967,606**	**114,897**	**9.57%**
Desktop	**757,137**	**149,832**	**16%**
Tablet	**28,217**	**3,858**	**10.69%**
Smart TV	**51**	**5**	**3.92%**

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Most Popular Pages

Page Title	Sessions
1. Home – MarylandHealthConnection.gov	1,305,435
2. Medicaid Check-In	110,025
3. How to Enroll in Medicaid	71,745
4. Find Help	67,961
5. Home – Español – MarylandHealthConnection.gov/es	50,949
6. Choose a Plan	37,859
7. Frequently Asked Questions	30,569
8. Renew or Change Your Health Plan	28,410
9. How to Enroll in a Private Health Plan	25,032
10. Dental Plans	22,812

Most Popular Spanish Pages

Page Title	Sessions
1. Home – Español – MarylandHealthConnection.gov	50,949
2. Registro en Medicaid (Medicaid Check-In)	14,363
3. Submit Documents	8,296
4. Busque Ayuda (Find Help)	6,460
5. How to Enroll in a Private Plan	5,404
6. Broker Connect Form (es)	1,685
7. How to Enroll in Medicaid	1,279
8. Elija un Plan (Choose a Plan)	1,179
9. Renew or Change Your Health Plan	1,132
10. Ayuda Financeria (Financial Help)	745

Sessions that include a view of the /es/ directory or other popular Spanish-language URLs. These sessions may also include visits to English-language pages.

Events Page

Events Page

345%
VIEWS

Find help in your area.

Maryland Health Connection's free, local navigators can be found at events throughout Maryland! Some events are for enrollment and other events have resources available.

For questions about enrollment at a specific event, contact the Consumer Assistance Organization in your region.

Consumer Assistance Regions

far western Western Maryland Health Insurance Connector
mid western HealthCare Access Maryland (HCAM)
capital north Montgomery County Health Connection
capital south Prince George's County Health Connect
central HealthCare Access Maryland (HCAM)
southern Seedco
upper eastern shore Seedco
lower eastern shore Lower Shore Health Insurance Assistance Program

Virtual Events   +

Central Region: Anne Arundel, Baltimore City, Baltimore   +

Far Western Region: Washington, Allegany, Garrett   +

Lower Eastern Shore Region: Somerset, Wicomico, Worcester   +

Mid-Western Region: Howard, Carroll, Frederick   +

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Which Channels Drive the Most Sessions and Conversions?

Session Channel	Sessions	Conversions
1. Organic Search	556,811	101,952
2. Direct	546,727	69,899
3. Referral	231,209	58,816
4. Paid Search	127,626	25,352
5. Display	107,833	1,475
6. Organic Social	74,761	1,455
7. Email	56,930	7,988
8. SMS	23,217	769
9. Unassigned	9,118	838
10. Organic Shopping	1,259	16

Life can be unexpected.

Get low-cost, quality health insurance you can count on.

Maryland Health Connection is the state's official health insurance marketplace. It's also the only place to get financial help to pay for your plan. From doctor visits to mental health services to prescription medications, get the care you need. Dental and vision plans are also available.

Trained experts are available to answer your questions and help you apply.

Call 1-855-642-8572 to connect with our call center. Help is available in more than 200 languages. Deaf and hard of hearing use Relay.

Visit MarylandHealthConnection.gov to shop and compare plans, or to get connected with a broker in 30 minutes or less for free help.

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Organic Search: What Are Visitors Searching For?

Referral Traffic:
Which Sites Link to Us and Send the Most Traffic?

Site Linking to Us	Sessions	Conversion Rate
1. healthcare.gov	67,422	38.85%
2. Links.gd (email)	50,262	9.42%
3. mymdthink.maryland.gov	30,589	13.84%
4. health.maryland.gov (MDH)	10,436	21.63%
5. marylandphysicianscare.com	7,616	10.58%
6. choose.wellpoint.com	7,602	5.16%
7. public.govdelivery.com	4,829	5.51%
8. maximusmghbe.supportpoint.com	4,354	14.56%
9. healthy.kaiserpermanente.org	4,041	19.50%
10. cuidadodesalud.gov (healthcare.gov en español)	3,793	49.33%

You have a lot going on.
We can help you check health coverage off your list.

↑ **43%**
REFERRAL TRAFFIC

MARYLAND HEALTH BENEFIT EXCHANGE

OE 11 Social and Email Marketing Strategy

Nov. 1, 2023 - Jan. 15, 2024

Tim Cooke

Digital Media Specialist

Email and Social Strategy

Primary

- Facebook
- Instagram
- LinkedIn

Secondary

- X (Twitter)
- Nextdoor

Email marketing

- Audience specific campaigns

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Timeframes for OE 11

Oct. 1 - Nov. 30

- Content varies in every email
  - Live Chat and Flora
  - Broker Connect

Dec. 1 - Jan. 15

- Dental/Vision pushed hard from late Nov.
  - Dental enrollment up 15% this year

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53 emails sent!

- 20 consumer

- 19 CE events

- 4 partner
  - 2 faith

- 4 press

- 4 kickoff event

Trends

- Email performance for OE 11
  - Deadline emails
  - Partner emails
  - CE event emails

The deadline is approaching.

Health is wealth!

Make your health a priority. Enroll by January 15 for coverage starting February 1.
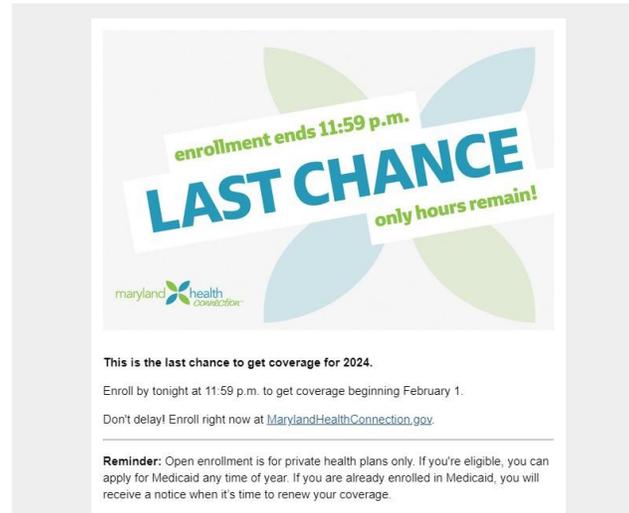
For more information, visit MarylandHealthConnection.gov.

Reminder: Open enrollment is for private health plans only. If you're eligible, you can apply for Medicaid any time of year. If you are already enrolled in Medicaid, you will receive a notice when it's time to renew your coverage.

Deadline Emails

Most engagement

- **Right:** Dec. 31 deadline

- 1.5 click through rate

- **Bottom:** Jan. 15 deadline

- 2.3 click rate

Last Chance!
ENROLL TODAY FOR COVERAGE ON JAN. 1

Enroll by tonight at 11:59 for coverage starting Jan. 1, 2024

Open enrollment ends Jan. 15, 2024 with coverage starting Feb. 1, 2024

MarylandHealthConnection.gov

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Today is the last chance for coverage starting on Jan. 1.

Enroll today by 11:59 p.m. at MarylandHealthConnection.gov.

Open enrollment ends on Jan. 15, 2024. Anyone who enrolls between Jan. 1 and Jan. 15, 2024 will have their coverage start on Feb. 1, 2024.

Reminder: Open enrollment is for private health plans only. If you're eligible, you can apply for Medicaid any time of year. If you are already enrolled in Medicaid, you will receive a notice when it's time to renew your coverage.

enrollment ends 11:59 p.m.
LAST CHANCE
only hours remain!

maryland health connection

This is the last chance to get coverage for 2024.

Enroll by tonight at 11:59 p.m. to get coverage beginning February 1.

Don't delay! Enroll right now at MarylandHealthConnection.gov.

Reminder: Open enrollment is for private health plans only. If you're eligible, you can apply for Medicaid any time of year. If you are already enrolled in Medicaid, you will receive a notice when it's time to renew your coverage.

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Partner Emails

- **Right**: faith email from Dec. 15

- Social Press Kit instructions

- Get an Estimate and Navigator info

- 8.5 click through rate

Social Press Kit

Check the box on your state tax form.

TAX

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Easy Enrollment Post 1

File your taxes and secure health coverage all at once! Easy Enrollment makes it possible when you check the box on your state tax form. Don't miss out on comprehensive health care, including doctor visits and emergency care. Learn more at https://www.marylandhealthconnection.gov/easyenrollment.

💬 Get Assets

File & secure your health insurance at the same time!

Easy Enrollment Post 2

Check the box for health coverage! When you file your taxes, remember to check the box on your state tax return for Easy Enrollment. Visit MarylandHealthConnection.gov now for more information. #GetCoveredMD

💬 Get Assets

Explore your health coverage options with a simple check!

Easy Enrollment Post 3

No health insurance? No problem! Maryland's Easy Enrollment is your ticket to health coverage. Check the box on your tax return and explore your options at MarylandHealthConnection.gov to get a 2024 health plan and savings.

💬 Get Assets

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Enrollment Events Promotion

- **Right:** Jan. 11 - Lower Shore weekend events

- 1.5 click through rate

MARYLAND HEALTH BENEFIT EXCHANGE

Enrollment events

Find help in your area.

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upper eastern shore Seedco
lower eastern shore Lower Shore Health Insurance Assistance Program

Virtual Events	+

Central Region: Anne Arundel, Baltimore City, Baltimore	+

Far Western Region: Washington, Allegany, Garrett	+

Lower Eastern Shore Region: Somerset, Wicomico, Worcester	+

Mid-Western Region: Howard, Carroll, Frederick	+

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39,249 followers on MHC social platforms

↑ **8.4%**
TOTAL FOLLOWERS

↑ **117%**
LINKEDIN

↑ **16.7%**
INSTAGRAM

↑ **3%**
FACEBOOK

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Deadline Performs Best

Varied content

- Awareness
  - Dental/Vision
  - Value plans
- Call center extended hours and closures
- CE events
- Deadline reminders
- Broker Connect | Flora | Live Chat

Questions?

Plan Certification

Plan Certification

As we prepare for the upcoming plan certification period, we would like to highlight the following important dates and information:

- Checklist of required materials along with certification packets will be sent to carriers by end of April 2024.

- Carrier application and additional documents (items not submitted via SERFF) must be submitted to Plan Management by Monday, June 3, 2024.

- PY 2025 binder submissions are required to be submitted via SERFF on Monday, June 3, 2024. Please reach out to Plan Management for any assistance or questions regarding SERFF binders.

- The Telehealth template should be submitted in SERFF under the supporting documentation section.

- Template updates in SERFF should be accompanied by a comment describing what has changed in the template. MHBE is not able to utilize the CMS Change Reporting Template for this information.

Final Rate Submissions

Beginning with this year's certification period for the 2025 plan year, carriers are required to submit an actuarial certification acknowledging that the final rate template submitted to MHBE reflects the final rates as approved by the MIA. This acknowledgement should accompany the required issuer sign off that occurs at the end of each plan certification period. Plan management will provide the certification document that should be submitted via SERFF in the supporting documentation section.

Plan Management

Effective Dates - Special Enrollment Period

To align with guidance provided in the 2025 Proposed Notice of Benefit and Payment Parameters, effective dates for SEPs that follow the 15th of the month rule will be updated to allow for effective dates on the 1st of the month after plan selection. The update is slated for a release scheduled on August 8/30/2024 and will apply to the following SEPs:

- Divorce & Legal Separation

- New immigration status

- Gain or loss of APTC

- Change in CSR

- American Indian/Native American SEP

PHE Unwinding SEP – Auto Enrollment Update

Auto-enrollment logic will be updated for those consumers who were previously auto-enrolled into a plan when the net premium was more than $0. Effective 4/1/2024, consumers with a net premium of $20 or less will need to log into their MHC account and confirm enrollment before an 834 can be sent to carriers. This update is in line with the current logic for those consumers with a $0 net premium. System notices and messaging have been updated to reflect this change.

Carrier Interchange – Phase II

MHBE is currently working on the development of projects for Phase II of the carrier interchange in our Salesforce platform. We ask that carriers discuss a wish list of functionality to be added during this next phase and submit a list to MHBE. Carrier requests should be submitted via email by Friday, March 15, 2024, to the Plan Management carrier inbox at mhbe.carriers@maryland.gov.

Reminders from Compliance and Privacy at MHBE:

- Review the executed NEAA between the carrier and MHBE to understand the incident reporting timeline and breach notification requirements and incorporate them into your incident response policies and plans for timely execution when needed.

- At a minimum, FIPS 140-2 level of encryption should be employed on all electronic transmissions of PII belonging to the Exchange's consumers, including, but not limited to, all communications with the different departments within the Exchange.

Contact: Privacy Manager, Saiqa Atta, saiqa.atta1@maryland.gov

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Questions?...Contact Us

Plan Management Team:
Kimberly Edwards, 410-547-6320, Kimberly.Edwards@maryland.gov
Nicole Edge, 410-547-6782, Nicole.Edge@maryland.gov

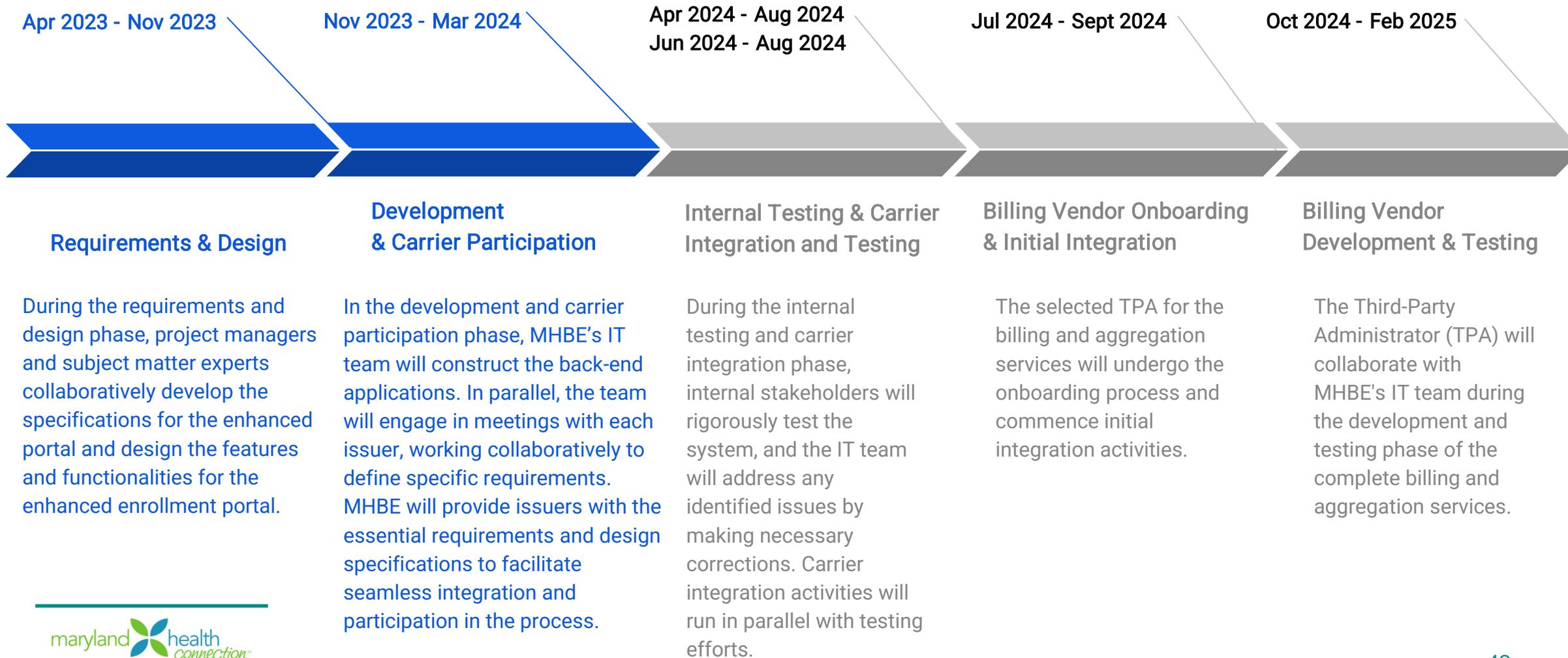# PMSC Presentation from MHBE IT

March 7, 2024

Questions & Comments

MHC for Small Business Update

Mimi Hailegeberel
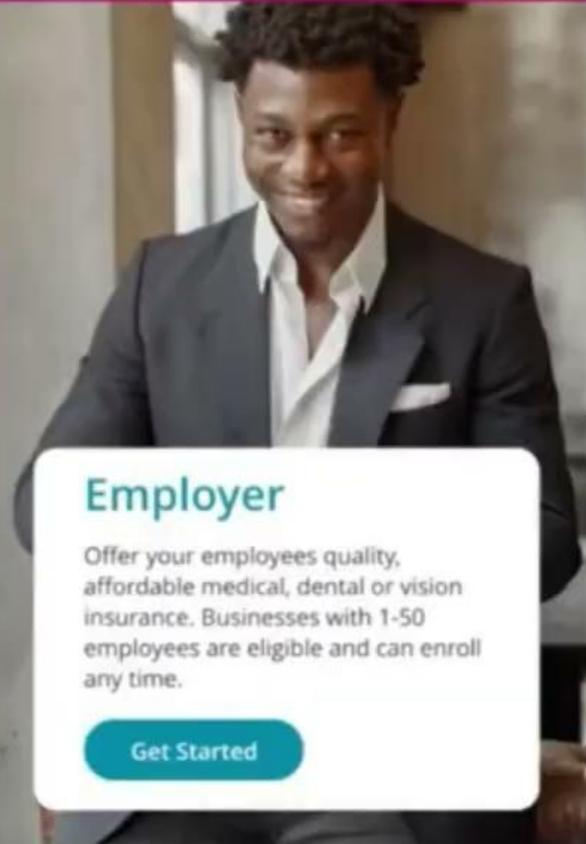Small Business Programs Manager
Maryland Health Benefit Exchange

MHC-SB Enrollment Portal Status

Apr 2023 - Nov 2023	Nov 2023 - Mar 2024	Apr 2024 - Aug 2024 Jun 2024 - Aug 2024	Jul 2024 - Sept 2024	Oct 2024 - Feb 2025
Requirements & Design	**Development & Carrier Participation**	Internal Testing & Carrier Integration and Testing	Billing Vendor Onboarding & Initial Integration	Billing Vendor Development & Testing
During the requirements and design phase, project managers and subject matter experts collaboratively develop the specifications for the enhanced portal and design the features and functionalities for the enhanced enrollment portal.	In the development and carrier participation phase, MHBE's IT team will construct the back-end applications. In parallel, the team will engage in meetings with each issuer, working collaboratively to define specific requirements. MHBE will provide issuers with the essential requirements and design specifications to facilitate seamless integration and participation in the process.	During the internal testing and carrier integration phase, internal stakeholders will rigorously test the system, and the IT team will address any identified issues by making necessary corrections. Carrier integration activities will run in parallel with testing efforts.	The selected TPA for the billing and aggregation services will undergo the onboarding process and commence initial integration activities.	The Third-Party Administrator (TPA) will collaborate with MHBE's IT team during the development and testing phase of the complete billing and aggregation services.

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Program Updates

- RFP for Billing & Aggregation Vendor

  - RFP Evaluation Committee
  - RFP anticipated to be posted to EMMA the week of March 18th.

- Small Business Outreach and Education Training

  - Draft version of an Employer Guide is circulating for feedback among Broker and Small Business Stakeholders.
  - Outreach and Education employer-based training will primarily be led by Brokers.
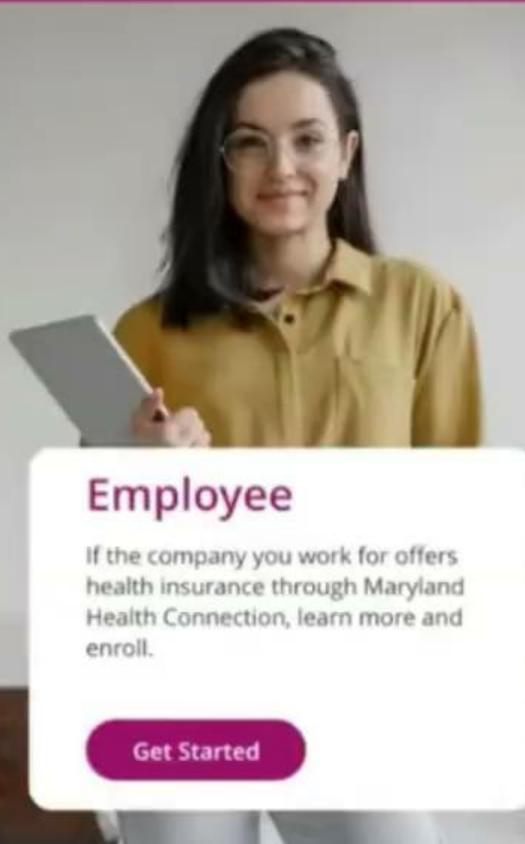 - MHBE will develop training materials and modules.

2024 Broker Achievement Awards

 Date: May 6, 2024
Time: 11 am -2 pm

 Attendees: 100 Top Brokers, MHBE Board Members, Special Guests

 Location: Maryland Live!

 Host: MHBE Executive Director, Michele Eberle

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2024 Broker Achievement Awards Categories

Top Broker: Individual Market

Top Broker: Small Business

Top Broker: Broker Assistance Transfer (BATPhone)

Top New Broker

Questions?