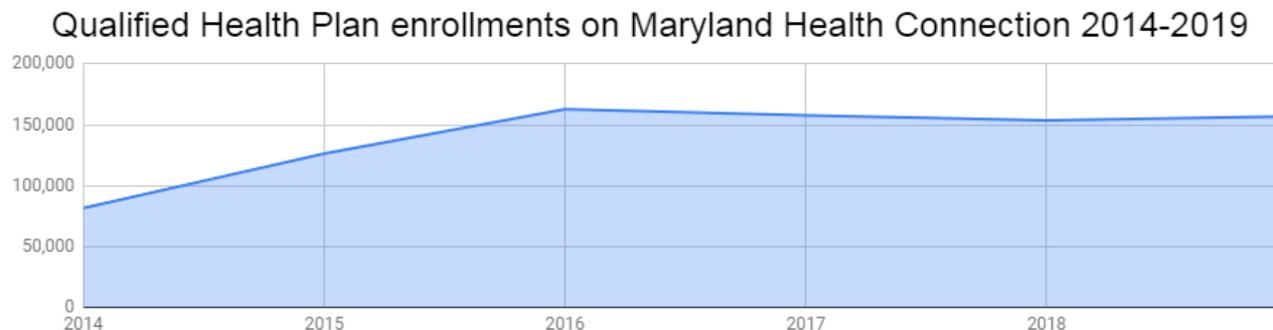


Open Enrollment 2019

Health Exchange Growth

- 156,963 enrolled in private health coverage for 2019
 - 2% greater than year ago when 153,571 enrolled.
- 79% qualified for federal tax credits (APTC).
- Last-minute surge of activity
 - 5,432 enrollments on final Saturday, Dec. 15
 - 2,000 more than previous peak enrollment day a year ago.



Reinsurance est. exceeded

- Total enrollments in individual market both on- and off-exchange exceeded estimated impact of “reinsurance”
 - Wakely Consulting had estimated total individual market would dip to 171,526 without reinsurance.
 - It estimated 181,582 with reinsurance, a 6% increase.
 - Total market now at 212,149 -- 24% increase.



Reinsurance Press Conference,
August 22, 2018, Maryland State House

Gains in target audiences

Enrollment increased:

- 4% among young adults (ages 18-34)
- 8% African-American enrollment
- 2% Hispanic enrollment, despite concerns about “public charge” issue.

- Enrollments grew from 0.4% to 27% in Allegany, Caroline, Cecil, Dorchester, Frederick, Garrett, Kent, Montgomery, Prince George’s, Queen Anne’s, St. Mary’s, Somerset, Talbot, Washington, Wicomico, Worcester
- Enrollments dropped from -0.3% to -3% in Anne Arundel, Baltimore County, Baltimore City, Calvert, Carroll, Charles, Harford, Howard

Customer service focus

- Navigators assisted with 19,000 enrollments, including 4,500 during final week.
- “Beat the Rush” in November: 22 locations around the state enrolled 425+ with live broadcasts at Baltimore city, Prince George’s, Wicomico and Montgomery county events.
- “Last Chance” in December: 18 events enrolled 850+ with additional live broadcasts.



Call Center performance

	2018 Open Enrollment	2019 Open Enrollment	Change
Incoming Calls	343,468	259,837	-24%
Calls Handled	237,427	216,363	-9%
% of Incoming Handled	69%	83%	+20%
Avg. Speed to Answer	10 minutes, 35 seconds	5 minutes, 15 seconds	-5:20
Avg. Call Handle Time	12:38	11:00	-1:38

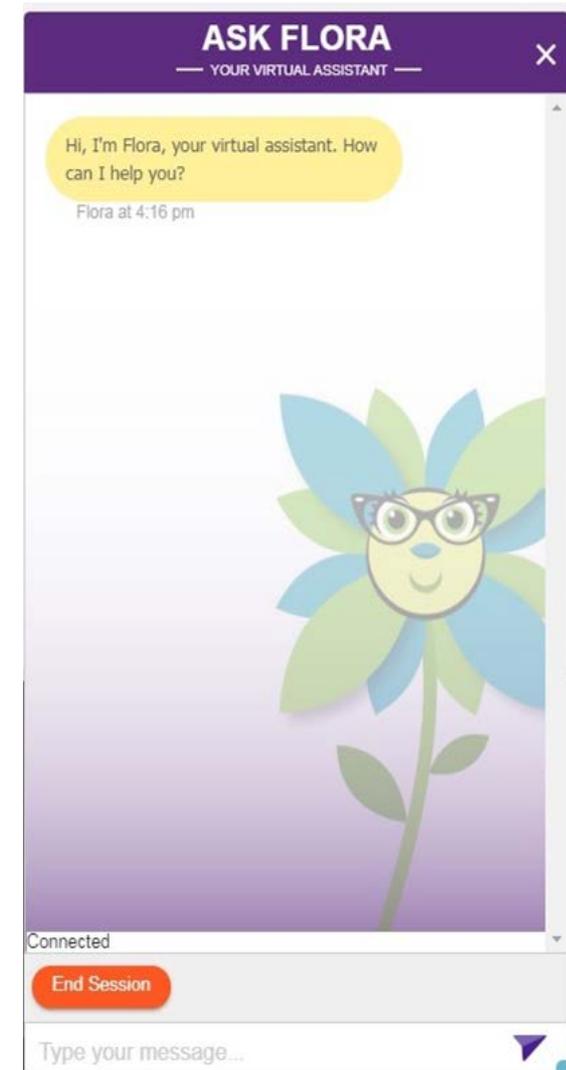
Technology enhancements

- Continue to focus on mobile: Visits to site on mobile devices -- 438,500, or 107,000 more than desktop. Making website more “mobile responsive” a priority in 2019.
- Visits to “Enroll MHC” app Dec. 14-15 all-time high: +38,000 users. Double app traffic of final two days last year.
- Push notifications sent to app users six times bumped traffic 10-fold on the website, from <100 concurrent users to >2,000.
- Implemented “pay now” feature, allowing 9,000+ consumers to effectuate coverage immediately..



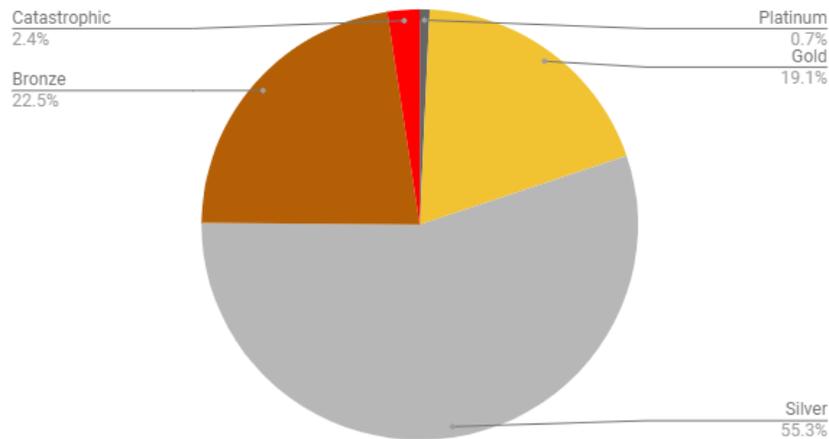
Technology enhancements

- 1st year of “chatbot”: 125,000 queries from 49,000 consumers.
 - Top q’s: how to get coverage, uploading documents, how to reset password.
- First year of “marketing portal”: Among targeted messaging, unsubsidized silver enrollees were encouraged to browse gold plans or silver plans off-exchange for better deals. A shift in buying behavior followed.

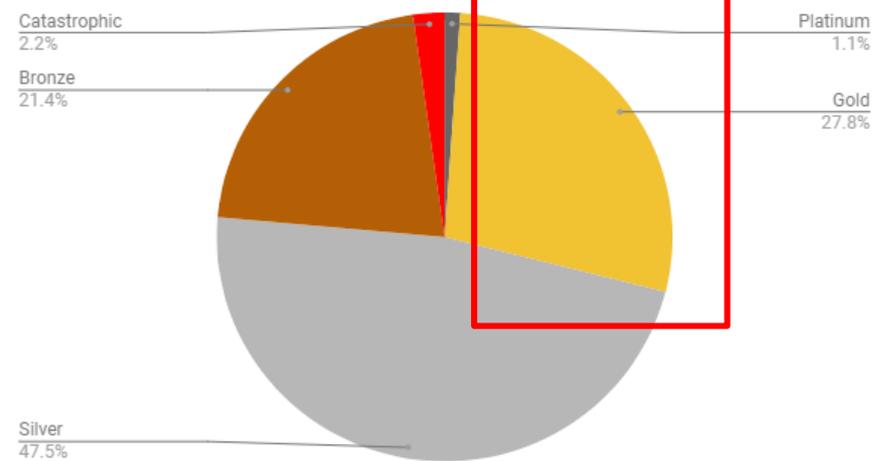


Turning silver to gold

2018 By Metal Level



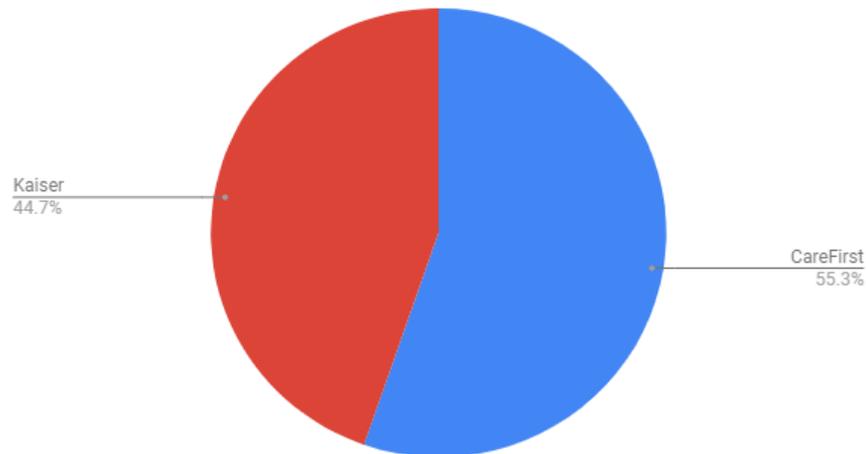
2019 By Metal Level



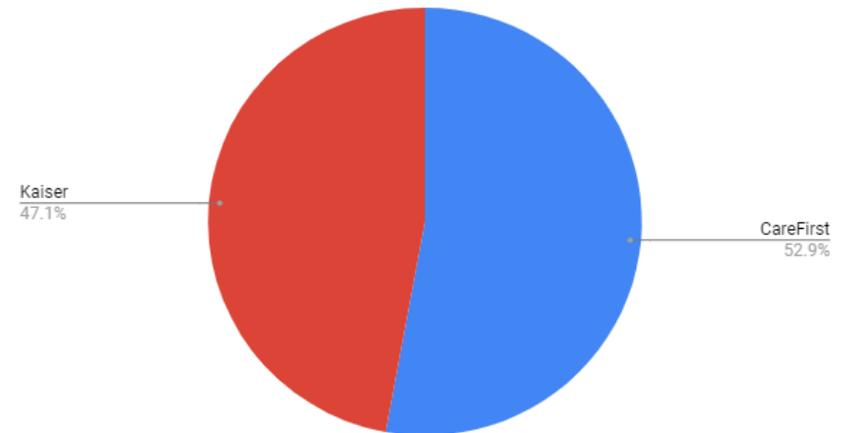
2018: Gold 19.1% / Silver 55.3%
2019: **Gold 27.8% / Silver 47.5%**

Changing market share

2018 Enrollment by Carrier



2019 Enrollment by Carrier



2018: CareFirst 55.3% / Kaiser 44.7%
2019: CareFirst 52.9% / Kaiser 47.1%

Positive media response



DAN RODRICKS: “Consider Maryland, where the ACA has been embraced from the start. The Republican governor and Democratic legislative leaders worked together to avoid projected huge increases in premiums this year. While the Trump administration (was) greatly reducing the budget to advertise the 2019 enrollment period — MARYLAND INCREASED ITS MARKETING EFFORT. ... MARYLAND SHOWS THAT FIXING THE ACA WORKS.”



“MARYLAND OBAMACARE ENROLLMENT EXCEEDS EXPECTATIONS ... It's a reminder that, while the enrollment has slowed in HealthCare.gov, not all states that run their own marketplaces are experiencing that same decline.”



“STORIES OF THE YEAR: GOOD NEWS FOR INSURANCE EXCHANGE ... The reinsurance program allows insurers to be reimbursed for high-cost claims ... The move appears to have worked ... ESPECIALLY ENCOURAGING WAS THAT PARTICIPATION BY YOUNGER PEOPLE INCREASED, indicating the premiums fell to a level acceptable for people without costly illnesses.”



“Enrollments both on and off exchange exceeded estimates for how ‘reinsurance’ would stabilize Maryland’s individual insurance market. Oooh...NOW THAT’S A TREAT FOR A DATA WONK LIKE ME...official off-exchange data is difficult to come by in most states ... Wow! VERY impressive (and a handy data point to have.) Why can't every state provide that kind of off-exchange data every year?”

Positive media response



CHIEFS 27, RAVENS 24
OT LOSS ENDS WIN STREAK



Kansas City outside linebacker Justin Houston knocks the ball out of the hands of Ravens quarterback Lamar Jackson while he attempts to pass in the fourth quarter. The fumble led to a missed field goal attempt by Kansas City, forcing the game into overtime. COVERAGE IS IN SPORTS AND AT BALTIMORESUN.COM/RAVENS

Health policies in Md. on rise

In last week, state exchange enrollment is up, federal is down

By MARGARET COVENS
The Baltimore Sun

As the state health exchange enters the final week of this year's open enrollment, Marylanders appear more interested in buying health insurance than many other Americans.

The number of people buying private policies through the state's online marketplace, under the Affordable Care Act, is up a bit, while enrollment on the federal exchange that serves 30 states is down 3 percent.

"We're not done yet," said Michelle Elertie, executive director of the Maryland Health Benefit Exchange, which oversees the state marketplace. "But we're hoping for a really strong ending."

This year, the program covered 11.8 million Americans, including about 150,000 Mary-



Michelle Elertie



HEALTH CARE

Md. health exchange hopes ad, event push boosts open enrollments in final week



Maryland Health Connection Making It Easy To Sign Up For Health Insurance

By Pat Warren
November 12, 2018 at 7:36 pm

Filed Under: Baltimore, Local TV, Maryland Health Connection



MOVERS & SHAKERS

Alyse Talbott, Nick Tomaszewski and Patrick Lundberg | Design Collective

Elizabeth A. Pfenson and Tova Brody | Council Baradel

Andrew Winfield and Reese Cassard | MGH

David Weiskopf | St. Mary's County



Stories of the year: Good news for insurance exchange, but opioid crisis worsens

Following a 2017 best described as tumultuous, 2018 was the year health care in Maryland, in some ways, got its groove back. A new reinsurance ...

DIGITAL EDITION



Questions?

