

Open Enrollment Readiness for Plan Year 2020

Maryland Health Benefit Exchange
Board of Trustees Meeting,
October 21, 2019



Agenda

- ❖ **Overview**

Andrew Ratner, Chief of Staff

- ❖ **Marketing and Outreach**

Betsy Plunkett, Director, Marketing & Web Strategies

- ❖ **IT Readiness**

Venkat R. Koshanam, Chief Information Officer

- ❖ **Consumer Assistance**

Heather L. Forsyth, Director, Consumer Assistance, Eligibility & Business Integration

Eric Rubin, President, Health South, Maximus

Open Enrollment Highlights for Plan Year 2020

- ❖ The 7th annual Open Enrollment through MarylandHealthConnection.gov begins on **Friday, Nov. 1, 2019** at 5 a.m. and ends on **Sunday, Dec. 15, 2019** at 11:59 p.m. Like last year, the website and the “Enroll MHC” mobile app will be open 5 a.m. to 1 a.m. daily.
- ❖ **Cheaper options for 2020:** Monthly premiums for most plans are lower -- **23% lower** on average than in 2018. New “value plans” offer more access to health care services, like physician visits and generic drugs, *before* deductible. Reinsurance also helped lower monthly premiums for households that buy insurance off-exchange without financial help.
- ❖ **Also new for 2020:**
 - Special enrollment periods for **pregnancies**.
 - Maryland will become the first state to alert households they may qualify for free or low-cost health insurance through information submitted on state tax forms through the Maryland Easy Enrollment Health Insurance Program (**MEEHP**).

Highlights

- ❖ New “**public charge**” regulations by the federal Department of Homeland Security (DHS) may affect enrollment in immigrant communities. The regulations allow federal immigration officers to consider use of public benefits, including Medicaid, against an individual's application to become a legal permanent resident or green card holder. (Under-21 and pregnant women are exempt.) Assistance through Maryland Health Connection in the form of advanced premium tax credits (APTC) will not be considered in these public charge determinations. Although federal judges on Oct. 11 issued injunctions that at least for now block the rule change, confusion about it could impact turnout.
- ❖ Only one-quarter of states had improvement in 2019 in marketplace enrollment and uninsured rate. **Maryland is one of those.**

A photograph of a smiling man with glasses and a woman in a medical setting. The man is in the foreground, wearing a grey sweater and glasses, looking towards the right. The woman is in the background, wearing a blue medical uniform with a stethoscope, also smiling. The background is slightly blurred, showing what appears to be a clinical or office environment.

Marketing & Outreach

Betsy Plunkett
Director, Marketing & Web Strategies

maryland  health
connectionSM

Objectives

- Increase enrollment in Qualified Health Plans – particularly among African American, Hispanic/Latino, and young adult Marylanders.
- Implement previously successful as well as new targeted outreach to hard-to-reach uninsured populations.
- Increase awareness of Maryland Health Connection as a trusted agency, emphasizing rate stability and consumer privacy.

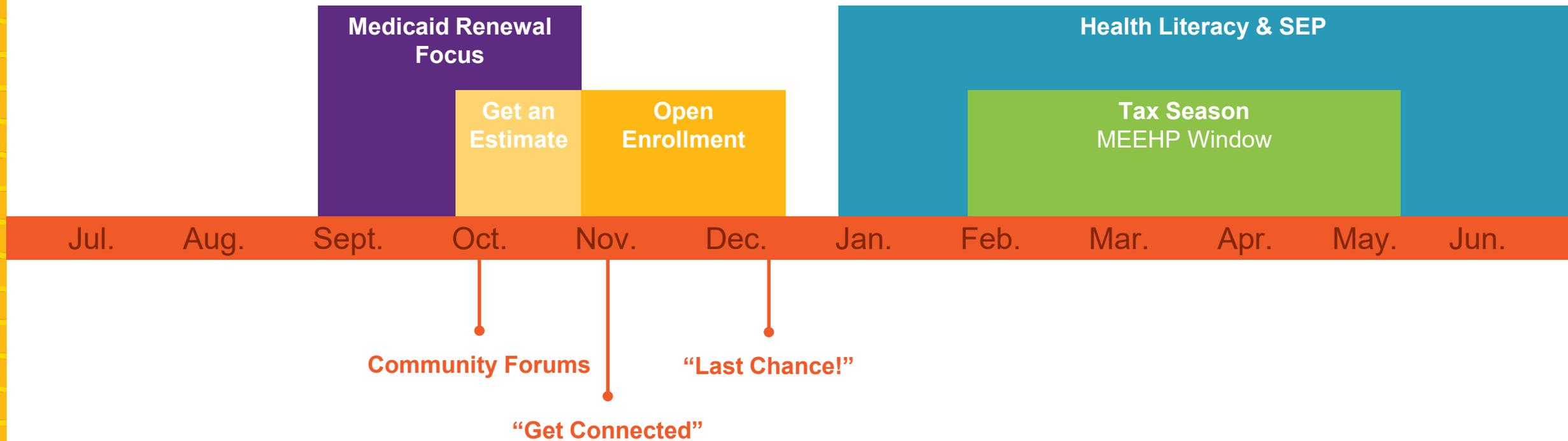
Target audiences

- QHP-eligible uninsured (138-399% FPL)
 - Young adults
 - African American Marylanders
 - Hispanic/Latino Marylanders
 - Rural, with an emphasis on the Upper Eastern Shore & Southern regions

Secondary Audience

- Medicaid-eligible uninsured

Marketing opportunities throughout the year



Market research

Understanding perceptions among young adults

Focus groups and statewide survey

Young adults (18-34) are a critical population for enrollment through Maryland Health Connection. Recent data analysis shows that of the remaining uninsured Marylanders, nearly one-third are young adults, making them the single largest demographic among the uninsured. The last major research study of this population took place in 2014 (Young Invincibles, national organization).

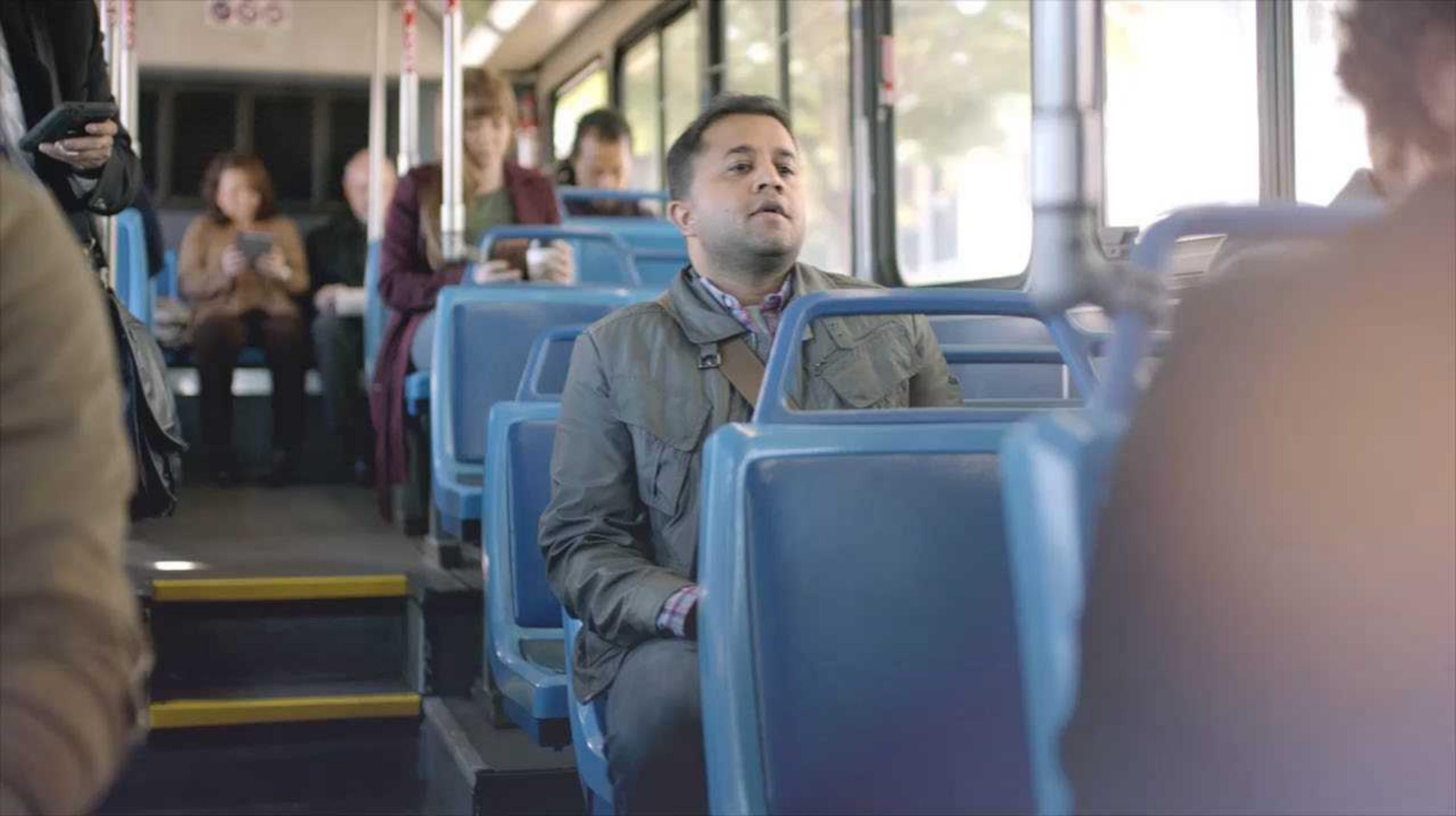
Understanding the immigrant community in 2019

Stakeholder interviews with Hispanic community leaders

The Hispanic/Latino community is facing unprecedented uncertainty surrounding access to health care. By connecting with stakeholders, we can also learn about more effective ways to deliver our message to this target population.

User Experience Research

- UX testing via webcam will begin at the start of open enrollment.
- GotoResearch firm is recruiting new and returning Marylanders who would like to enroll in health coverage for 2020.
- Last year's findings informed changes that were implemented during Release 28.0 on Sept. 27.



Advertising

Timing

- Earlier awareness (started Oct. 7)
- Heavy during open enrollment
- Resources allocated for MEEHP window

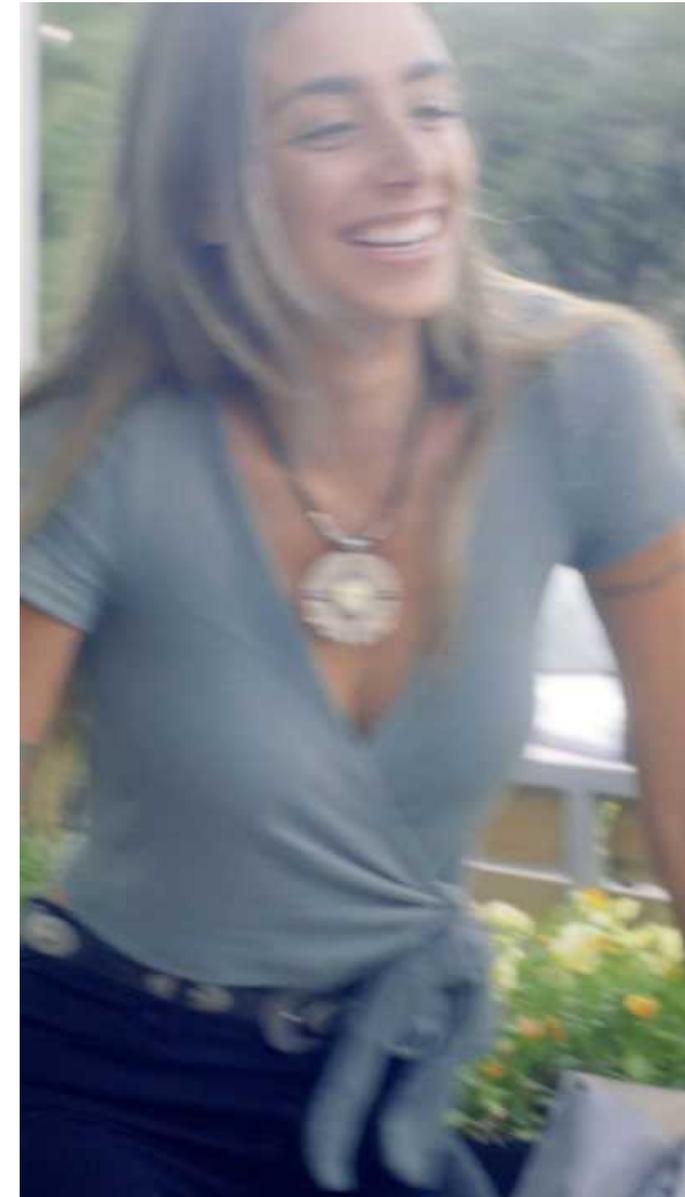


Grocery Store Cart Ads

Advertising

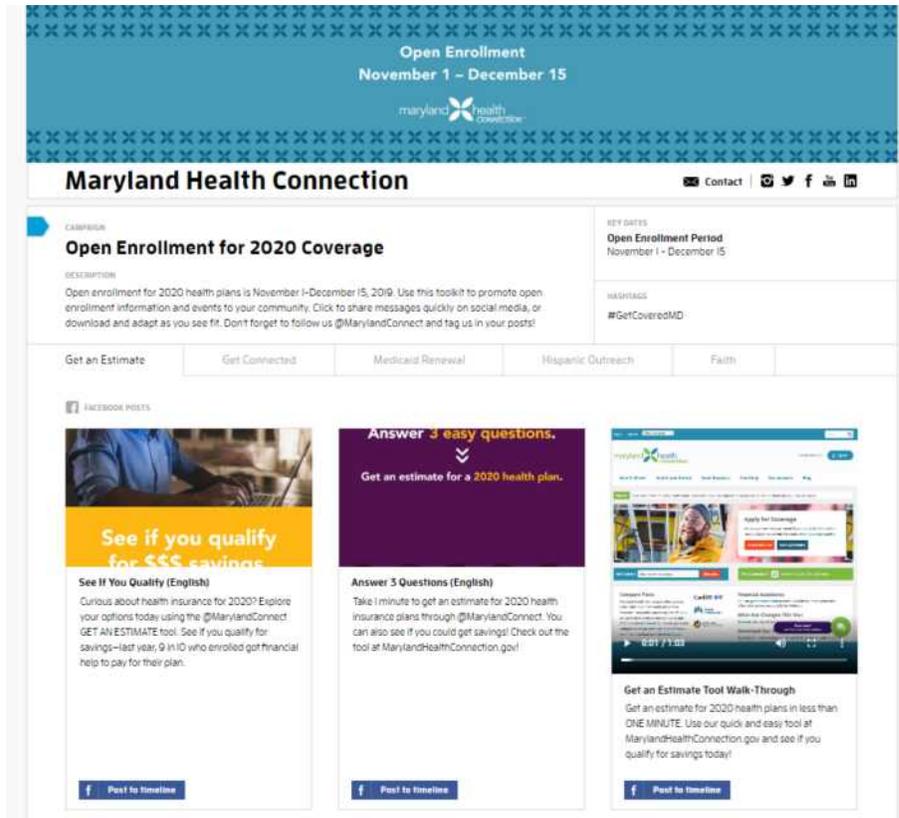
New Opportunities

- Gas station TV
- Univision TV, Spanish-language testimonial
- Newspaper insert promoting local help
- Hulu

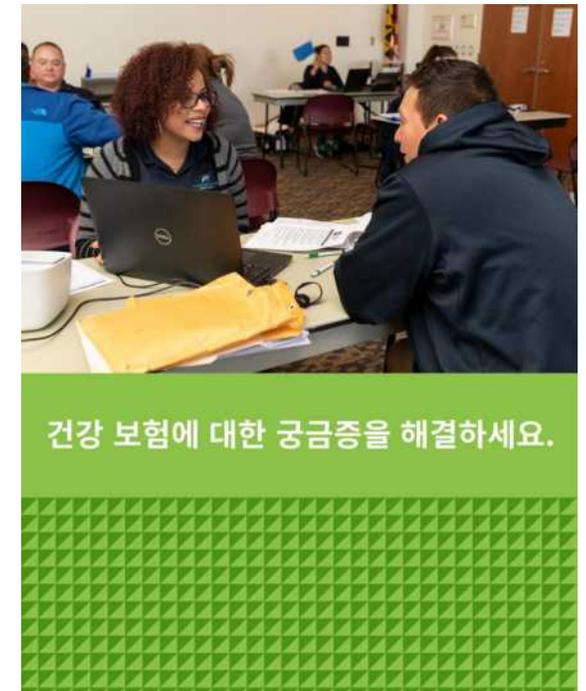


Instagram Story Ads

Resources for partners



- New e-toolkit
- Content by topic
- Additional languages



Outreach

Community Forums

- Faith Leaders: Held Oct. 15
 - *Co-Host: The Ministers' Conference of Baltimore & Vicinity*
- Hispanic Community: Held Oct. 17
 - *Co-Host: Latino Health Initiative of Montgomery County*

Statewide Events

- Get Connected: Nov. 1 – 9
- Last Chance!: Dec. 9 – 15

Ongoing Awareness Events

Partnerships with Community Organizations

Earned Media (editorial boards, podcasts, etc.)



HEALTH INSURANCE OPEN HOUSE

Curious about health insurance but don't know where to start? We can help.

Get Connected
Get expert, in-person help near you!

Ready to enroll?
Be sure to bring:

- ✕ Photo ID
- ✕ Social Security number
- ✕ Immigration/citizenship documents (for some residents)
- ✕ Pay stubs or W-2 wage and tax statement (if employed)
- ✕ Policy numbers for any other insurance

maryland health connection™

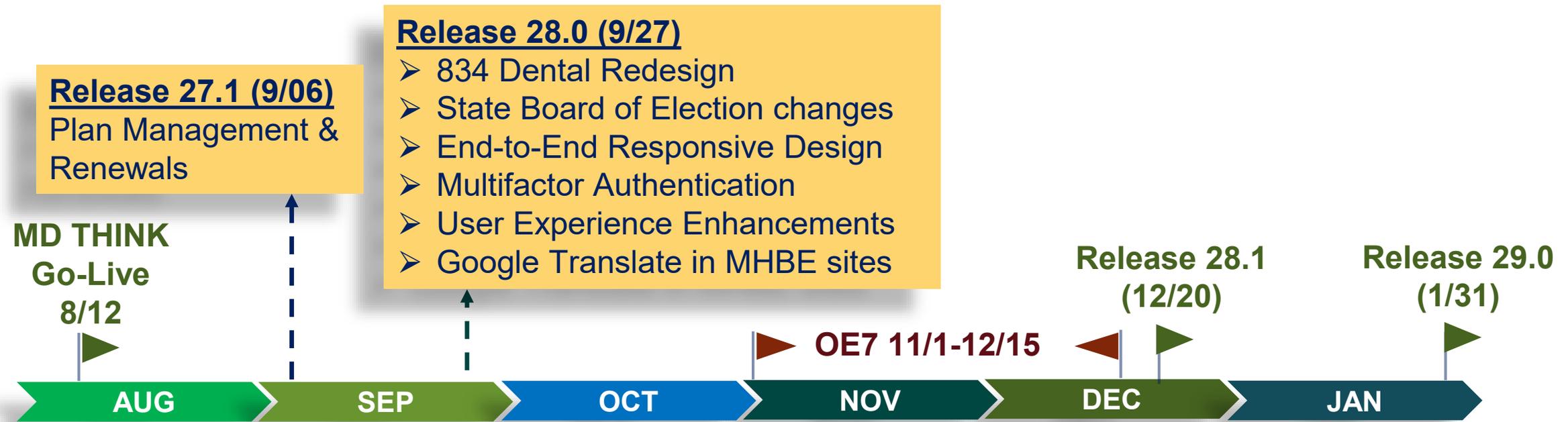
For a list of all events across Maryland, visit MarylandHealthConnection.gov/GetConnected
Enroll by December 15.

IT Readiness

Venkat R. Koshanam
Chief Information Officer



IT Activities



- Release 28.0 (9/27)**
- 834 Dental Redesign
 - State Board of Election changes
 - End-to-End Responsive Design
 - Multifactor Authentication
 - User Experience Enhancements
 - Google Translate in MHBE sites

Open Enrollment Activities	
Plan Validation & Upload	<input type="checkbox"/> 9/15-9/29
Anonymous Browsing	<input type="checkbox"/> 10/03
Auto-renewals	<input type="checkbox"/> 9/29 – 10/07
OE Readiness Tasks	<input type="checkbox"/> 9/1 – 10/18
Catch-up Renewals	<input type="checkbox"/> 10/27, 11/15, 12/13
Post-OE Tasks	<input type="checkbox"/> 12/16-12/20

Open Enrollment Readiness

1

IT Command Center

System Performance Monitoring, Task Force for Rapid Response, Coordination with MD THINK Team, Incident Management, Stakeholder Communications & Status Updates

2

Carrier management

PY 2020 Plan Upload, Anonymous Browsing (Get Estimate), Renewals & Carrier Signoff

3

Security Readiness

Testing & Implementing Security Requirements, Recertification of Credentials

4

Operational Readiness

Communication & Escalation plan with MD THINK formalized, Capacity Plan and Operational Calendar for OE period finalized, Shopper Prioritization Active

Open Enrollment Readiness

5

Development Readiness

OE related changes and UX improvements implemented

6

Testing Readiness

OE Readiness Testing including manual, automatic, regression and performance testing

7

Reporting

CMS Reports and touch-point calls, Executive and Stakeholder Updates

8

Resource Readiness

PMO is working closely internally and externally to align resource availability

Consumer Assistance

Heather L. Forsyth
Director, Consumer Assistance, Eligibility & Business Integration

CONSUMER ASSISTANCE WORKERS





Navigators

- 124 Certified Navigators
- 45 Bi-lingual Navigators, representing 6 different spoken languages and American Sign Language
- In 89 locations throughout the State
- Partnering with state-wide outreach events – Get Connected, Beat the Rush, and regional pre-OE “Awareness” events throughout the month of October
- Extended and weekend hours for OE

Producers



- 463 Authorized Producers
- 33 “BATPhone” Participants
- 114 Bi-Lingual Producers, representing 20 different spoken languages
- Producer Support Line at CSC

CACs



- 127 Certified Application Counselors working for 31 Application Counselor Sponsoring Entities (ACSEs)
- ACSEs include health care providers, third-party billing companies, social safety net programs, and immigrant community support and advocacy groups
- Primarily work with MA-eligible applicants, but are networked with local navigators for support and warm hand-offs when needed
- CAC Support Line at CSC

Partner Agencies

- Ramping up support by triaging more Medicaid consumers to caseworkers, QHPs for Navigators
- Extended and Saturday hours at some locations
- Participated with Navigators in Regional Readiness programs during September/October
- Redeployed training for front desk workers at LDSSs





Consolidated Services Center

- Ongoing collaborative partnership with Maximus, CSC Vendor
- Average Handling Time approximately 10 minutes
- First Call Resolution and Quality Assurance Scores consistently in mid-90%
- Internal escalations at an all-time low
- Support lines for CACs and Producers
- Language Line/Tech Desk/Social Media

MHBE OPERATIONS



MHBE Prep

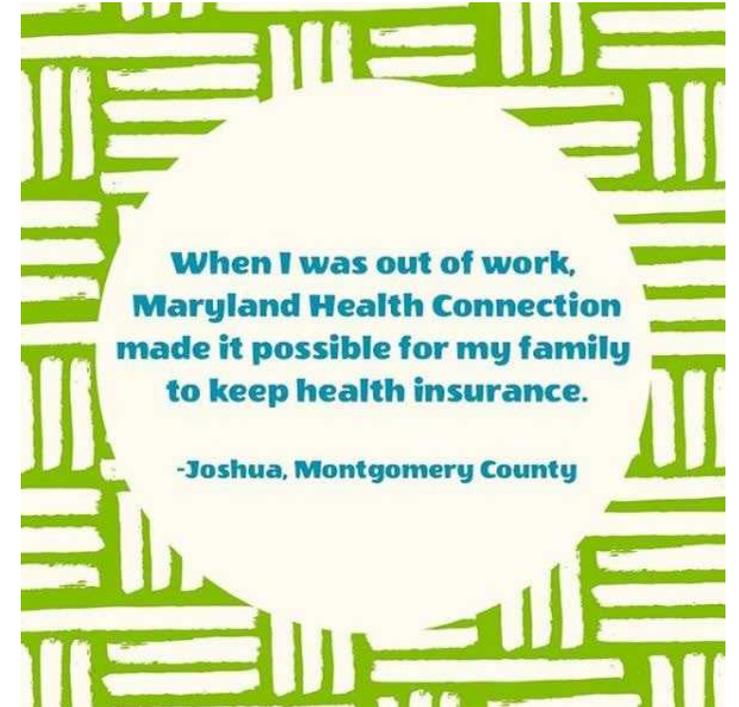
- In-person regional OE prep visits to joint groups of Navigators and local agency workers in each region
- CAC Forum in June
- Producer Forum in September
- Navigator Forum in October

DYK?

Enroll America reported that individuals who received in-person help with enrollment were twice as likely to complete the process successfully.

MHBE Prep, cont'd

- Certification, Re-Certification, and Annual Online Training in Compliance, Voter Registration and QHP Renewal Processes for all
- Annual BATPhone Roll-Out
- Re-alignment of Escalated Cases team with Appeals and Constituent Services
- Updates to consumer facing website to address policy and eligibility updates such as public charge rule, email requirements, and tax considerations



Heather Forsyth, Director
Consumer Assistance, Eligibility and
Business Integration
heather.forsyth@maryland.gov
410-547-6327



@MarylandConnect

Call Center Forecast for Open Enrollment 7

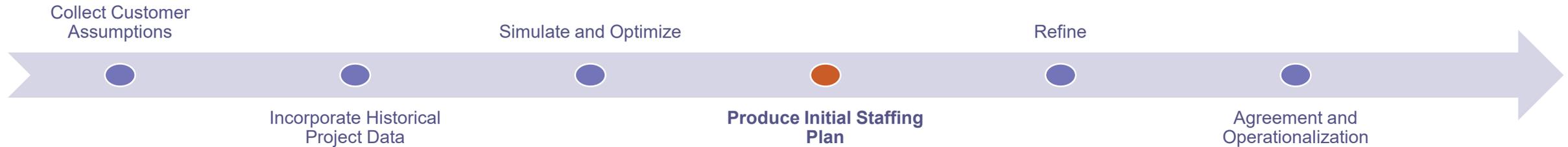
Eric Rubin
President, Health South, Maximus

October 21, 2019



- Forecast Methodology
- Volume Forecast 2020
- Staff Plan Summary FY2020
- Staffing Forecast
- Feedback from Consumers
- Questions

Forecast Methodology

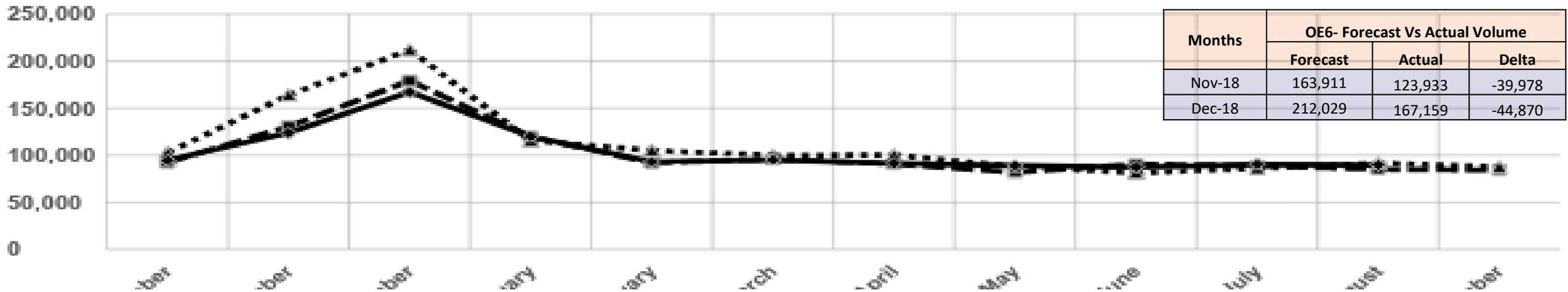


- Operational assumptions from MHBE were incorporated to address program changes year-over-year.
- Key drivers for the forecast include:
 - Medicaid and QHP population volume
 - Auto-renewal rate
 - New QHP enrollees
 - Redetermination letters volume
 - 1095-A and 1095-B volume
 - System generated notices
 - Changes to Premiums
 - MEEHP and email requirements
- Key forecast drivers from MD experience and best practices are reviewed and incorporated into forecast results:
 - Agent Scheduling
 - Agent Turnover
 - Performance KPIs
 - Occupancy Targets
 - Hours of Operation
 - Significant prior program experience aids simulation to optimize staffing to meet performance targets and agent efficiency

Volume Forecast – FY2020

Actual Vs Forecast calls offered

■ FY2020 Forecasted Calls OFFERED ● FY2019 Forecasted Calls Offered ▲ FY2019 Actual Call Volume



- Prior forecast to actuals performance demonstrates accuracy of forecast
 - Deviation between 2019 actual (solid line) and 2019 forecast (dotted line) are seen because fewer consumers reached out to contact center due to no change or a decrease in plan rates
 - The average annual deviation for 2019 was 2% outside of Open Enrollment
- FY20 volumes closely follow FY19 actuals and address the impact of plan rate decreases seen for OE7

Staffing Forecast

Months	Volume Forecast	Staff Need
Nov-19	130,548	211
Dec-19	179,249	248

Metrics	Month	Actual 2018	Forecasted 2019
Consumer Wait Time	Nov-19	1.8 Minutes	2-4 Minute
	Dec-19	7.1 Minutes	6-8 Minute
AB%	Nov-19	6.7%	7-10%
	Dec-19	16%	15-20%
Handle Time	Nov-19	11.2 Minutes	10.75 Minutes
	Dec-19	10.6 Minutes	10.5 Minutes
Occupancy	Nov-19	66%	88-90%
	Dec-19	83.2%	83-85%

- Staffing in OE7 is lower than OE6 to match forecasted volumes
- Project was overstaffed during OE6, actual call volume was significantly lower than forecasted volume
- Courtesy Call Back (CCB) feature enabled in all English queues for OE7

Staff Plan Forecast Summary FY2020

Months	Volume Forecast	Proposed Staffing
		Agents (Headcounts)
Aug-19	91,720	135
Sept-19*	87,583	142
Oct-19	92,482	131
Nov-19	130,548	211
Dec-19	179,249	248
Jan-20	119,756	185
Feb-20	92,119	157
Mar-20	95,700	141
Apr-20	90,956	134
May-20	81,915	133
Jun-20	90,469	133
Jul-20	89,084	131
Aug-20	85,348	131
Sep-20	84,294	130

- Staffing was optimized to target the customer experience and meet agent occupancy targets designed to address performance and turnover
- Staffing in OE7 is lower than OE6 to match forecasted volumes
- Project was overstaffed during OE6, actual call volume was significantly lower than forecasted volume
- The program and simulation experience used varying levels of staffing levels to determine the appropriate rate of agent “ramp up” from November to December

Table 3 illustrates the proposed (optimal) staffing approach for the volume forecast

*Drop in October Forecast due to 23 work days vs an average of 21 days resulting in fewer calls per day and lower staff than September

BATPhone Results

- The BATPhone process connects Brokers via their PC directly to the MAXIMUS call platform and agents are able to see who is ready to take a call.
- In OE6 over 6,500 calls were taken by Brokers via the BATPhone process.
- Consumers can call into the Contact Center and be seamlessly connected with a broker if to obtain assistance with selecting a Qualified Health Plan.
- Over 30 Brokers will staff this program during OE7

Next Steps



- Following the completion of the forecasting process and agreement with MHBE and Department of Health, a transition to operations begins.
- Within the staff plan, an approach for training classes and a schedule for training classes is established and implemented
 - Training classes for OE7 started in August
- Detailed staff plans developed by the Workforce Management Team includes Saturday, Sunday and extended hours
- CSRs bid for their schedules and the goal is to match CSRs with their desired schedules to ensure adequate coverage during Open Enrollment.

Consumer Feedback – over 250 Kudos Received in 2019

Mr. U said he has worked in a professional training environment for years and he was extremely impressed with Telita's overall phone etiquette and how she approached his sensitive situation.

September 5

Frankie did an “awesome job” helping Ms. Lewis, who described Frankie as a “plethora of knowledge.”

September 11

Navriya was amazing and deserves a promotion for her hard work.

September 11

Ms. W sought help updating her application for pregnancy. She shared how grateful she was for Tanya’s help getting enrolled in Medicaid quickly and professionally.

September 11

Michael was professional and courteous, and Ms. S especially appreciated Michael’s patience and kindness while assisting her.

September 11

Ms. Csaid Anthony made her day and was “such a saint.” She absolutely loved his calm demeanor.

September 17



Questions?

