

COVID-19 UPDATE

APRIL 20, 2020

MARYLAND HEALTH BENEFIT EXCHANGE BOARD OF TRUSTEES

ANDREW RATNER, CHIEF OF STAFF

BETSY PLUNKETT, DIRECTOR, MARKETING & WEB STRATEGIES

Coronavirus Emergency Special Enrollment

“Though the federal marketplace is not offering this kind of enrollment, we wanted to do so to provide peace of mind for Maryland residents.”

-- Gov. Larry Hogan, March 11

“We applaud Governor Larry Hogan and the Maryland Health Benefit Exchange for creating a Special Enrollment Period for uninsured Marylanders to enroll in quality, affordable health coverage.”

-- Maryland Citizens’ Health Initiative

“For those who don’t have insurance, the potential cost is enough to send many families into bankruptcy. The risks are too high for people to try to ride out the pandemic with no coverage and wishful thinking.”

-- [Baltimore Sun editorial, March 25](#)

Coronavirus Emergency Special Enrollment

Launched March 16. **Extension announced April 1. Concludes June 15**

TOTAL (AS OF 4/19/20)	PRIVATE PLANS W/ FINANCIAL HELP	PRIVATE PLANS W/O FINANCIAL HELP	MEDICAID
20,763	5,400	2,446	12,917

CONSUMER QUERIES THAT REFERENCED "COVID" OR "CORONAVIRUS"		
	CALL CENTER	CHATBOT
FEB	7	0
MARCH	415	494

Coronavirus enrollments by age

Young adult enrollments: 36%

AGE	<18	18 - 25	26 - 34	35 - 44	45 - 54	55 - 64	65+
WITH APTC	117	630	1,258	1,018	1,021	1,160	196
UNASSISTED	325	247	774	474	346	261	19
MEDICAID	3,545	1,836	2,794	1,947	1,573	1,215	7

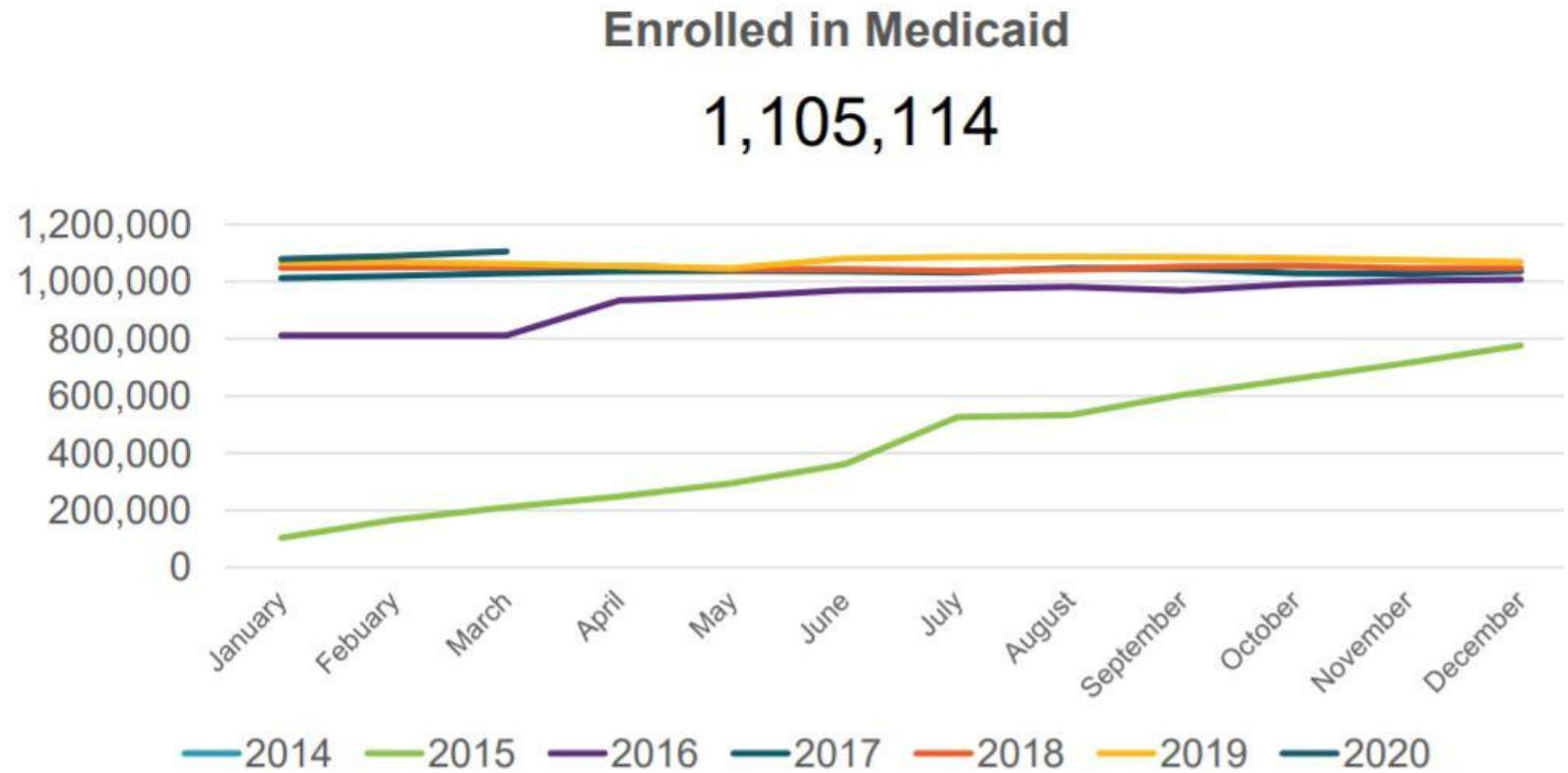
Special Enrollment Types: March 2019 vs. March 2020

TYPES	2019	2020	TYPES	2019	2020
1. LOST / LOSING COVERAGE IN LAST / NEXT 60 DAYS	3,157	3,711	6. MARRIED IN PAST 60 DAYS	29	19
2. CHANGE IN INCOME	1,084	1,245	7. OTHER SEPS, AMERICAN INDIAN / ALASKAN NATIVE	1,982	1,222
3. MOVED IN PAST 60 DAYS	320	349	8. TAX TIME EASY ENROLL	---	377
4. GAINED ELIG. IMMIGRATION STATUS PAST 60 DAYS	240	197	9. CORONAVIRUS EMERGENCY	---	4,445
5. BIRTH OR ADOPTION	125	146	TOTAL	6,937	11,711

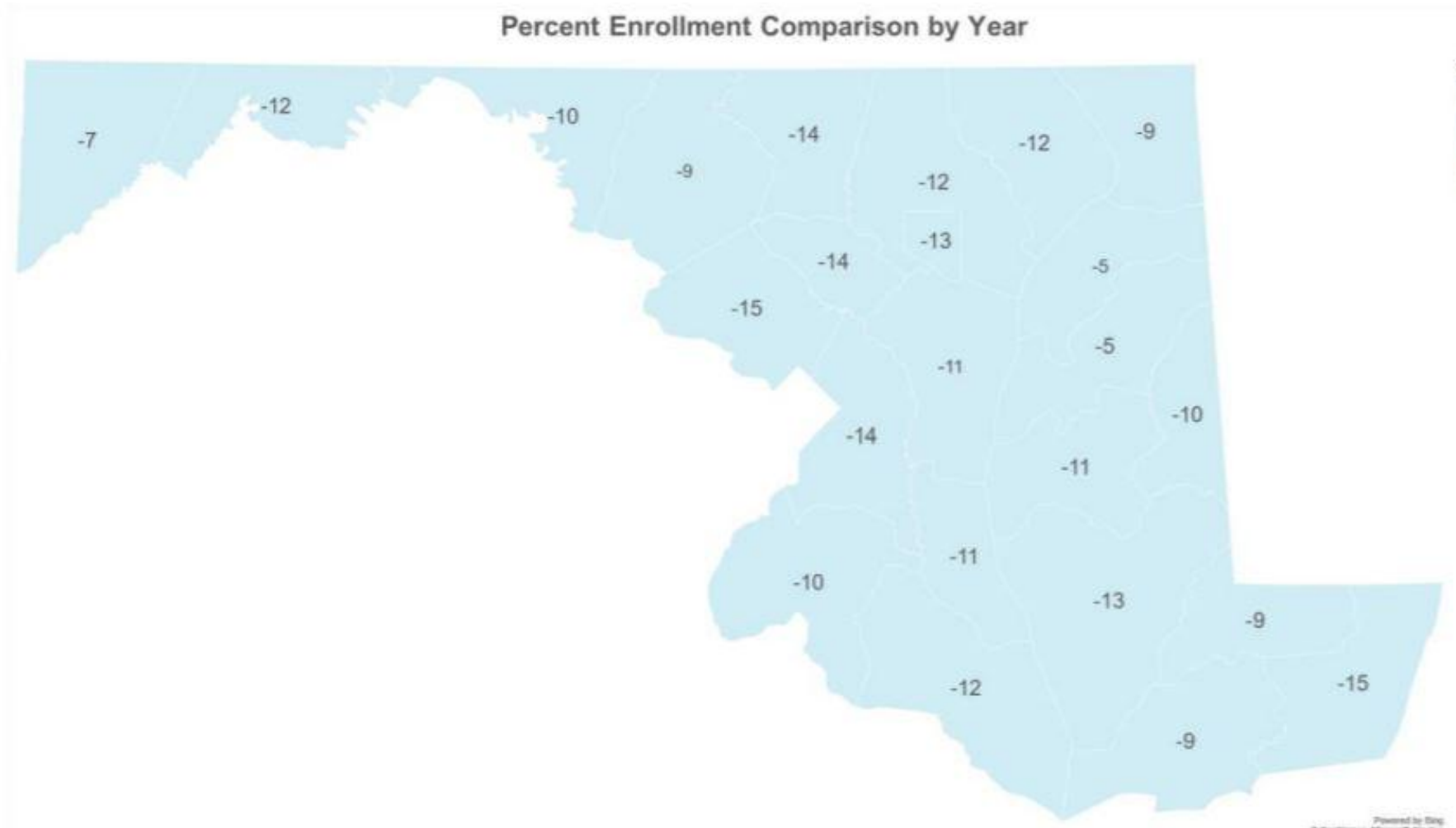
CHANGE MARCH 2019 VS. MARCH 2020	
WITHOUT NEW SEPs	-0.7%
WITH NEW SEPs	+68.9%

Medicaid enrollments at highest level since crossover onto HBX 7 years ago

MAGI (Modified Adjusted Growth Income) MA was **1,105,114** in March 2020 -- 4% more than 1,062,551 in March 2019



Medicaid: March 2019

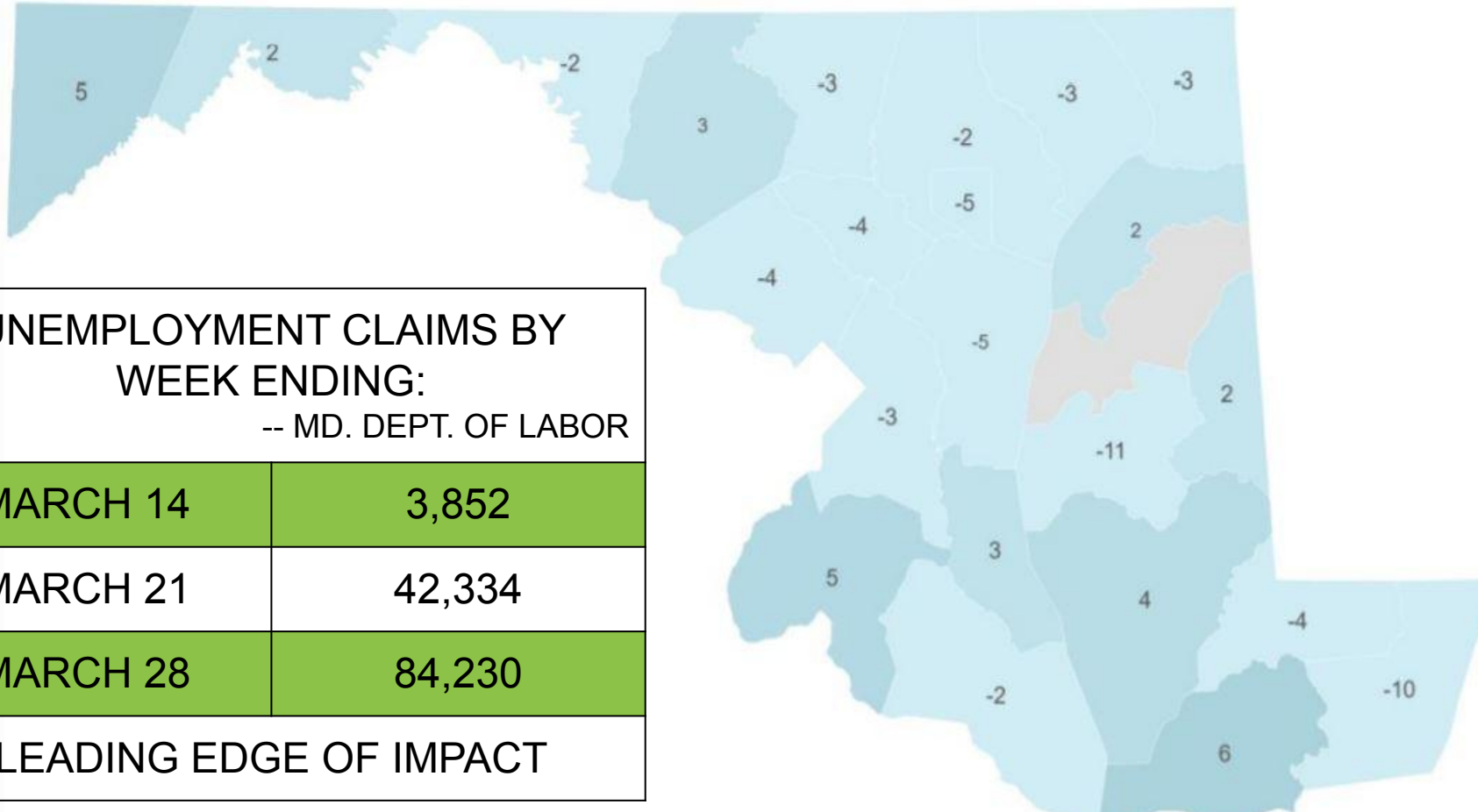


Most counties had **double-digit annual % declines** in Medicaid.

0 counties had annual Medicaid growth.

Medicaid: March 2020

Percent Enrollment Comparison by Year



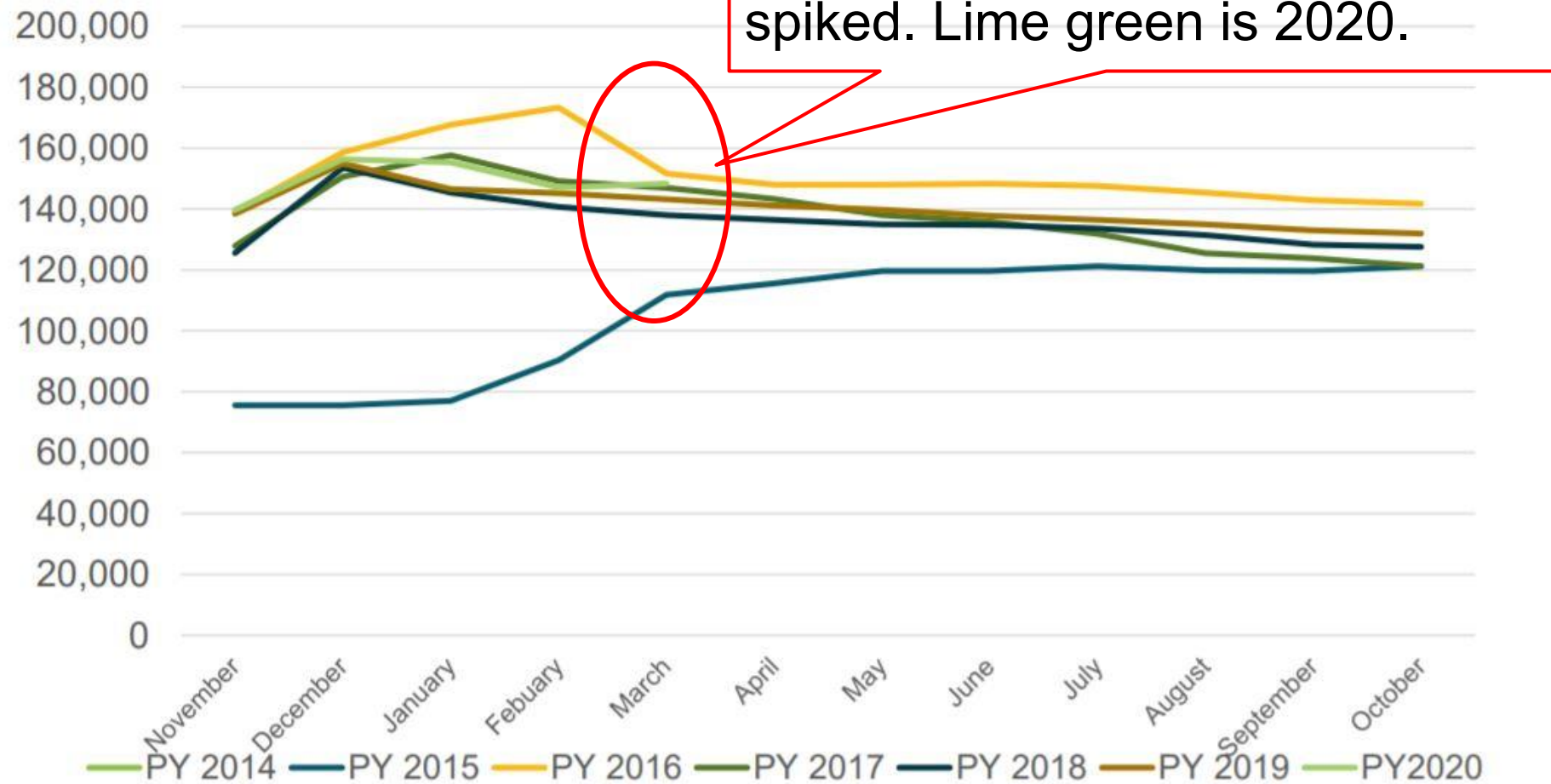
9 counties had year over year Medicaid growth of 2%-6%.

Remainder had much **smaller declines** than one year earlier.

UNEMPLOYMENT CLAIMS BY WEEK ENDING: -- MD. DEPT. OF LABOR	
MARCH 14	3,852
MARCH 21	42,334
MARCH 28	84,230
LEADING EDGE OF IMPACT	

QHP retention in March 2nd highest in 7 years of HBX

Qualified Health Plans in March (148,357) were 5,096 higher than March '19 (143,261)



Looking ahead: One model

Numbers in Thousands (000s) in Maryland

10% UNEMPLOYMENT SCENARIO		17.5% UNEMPLOYMENT SCENARIO		25% UNEMPLOYMENT SCENARIO	
MEDICAID	+197	MEDICAID	+312	MEDICAID	+438
EMPLOYER-SPONSORED	-215	EMPLOYER-SPONSORED	-421	EMPLOYER-SPONSORED	-636
MARKETPLACE COVERAGE	+18	MARKETPLACE	+48	MARKETPLACE	+70
CHANGE IN UNINSURED %	0%	UNINSURED	+1%	UNINSURED	+2%

Another model: Based on UI claims 3/31 - 4/11/20

Maryland job losses (Unemployment Ins. claims)	298,610
Est. Employer-Provided Health Insurance losses	132,708

Source: [Economic Policy Institute](#). Based on analysis of state-level UI claims, U.S. Department of Labor UI Claims, Quarterly Census of Employment and Wages data, and the 2018 Annual Social and Economic Supplement to the Current Population Survey.

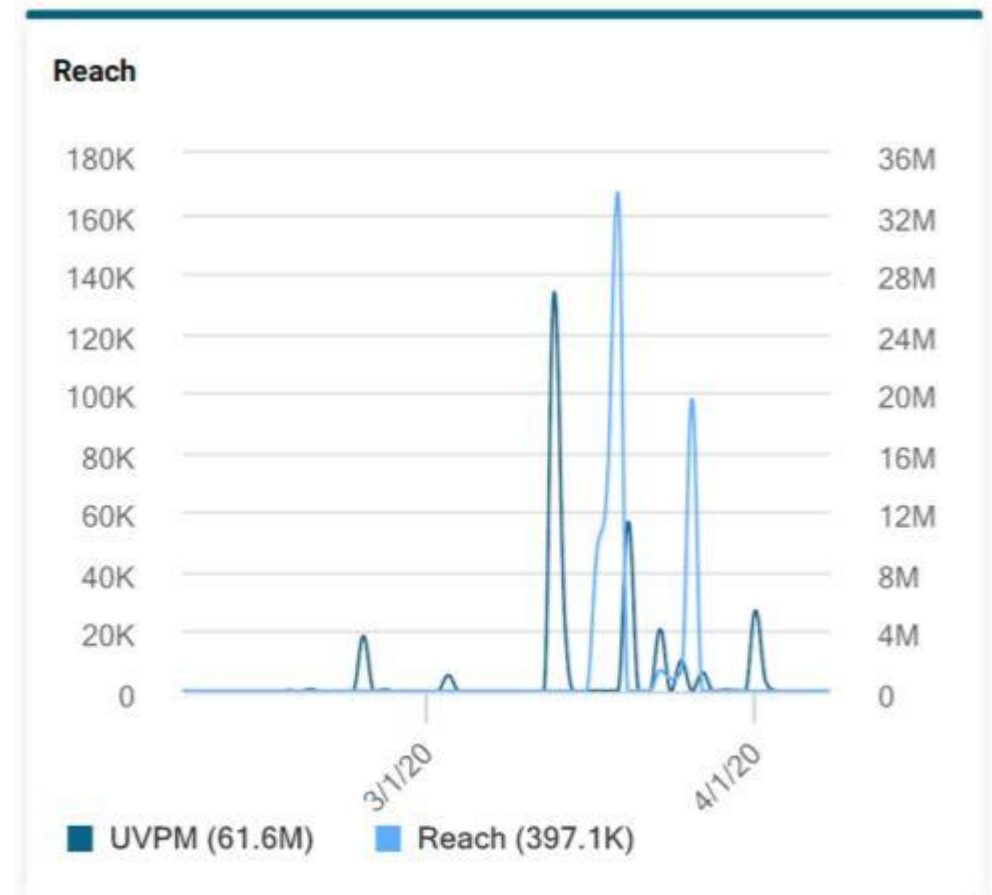
CORONAVIRUS SPECIAL ENROLLMENT MARKETING

Changes to outreach during coronavirus

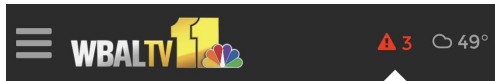
- Coordinated with various agencies and organizations to share enrollment outreach materials, including Mayor's Office of Immigrant Affairs, Latino Providers Network, Maryland Health Underwriters, faith institutions.
- Participated in webinars for Maryland Chamber and Hispanic Chamber to provide health coverage information.
- Messaging for consumer assisters: social media press kits; talking points in English, Spanish; blog posts; banner ads.
- Worked with Department of Labor to include enrollment information in its emails to employers and in its WARN / Rapid Response program.

Changes to media plan during coronavirus

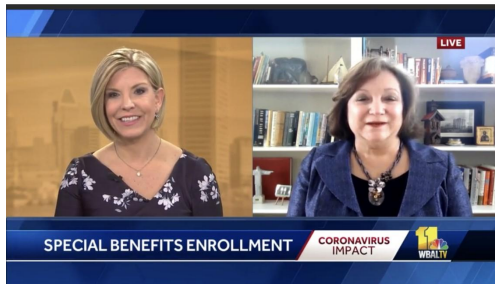
- Digital advertising campaign March 30-June 15. Includes display advertisements on social media and in search in English and Spanish. Shifted most of remaining FY20 marketing budget from event planning, SHOP to virus response.
- Earned media outreach secured 100+ articles, with significant coverage including Baltimore Sun, WBAL-TV, El Poder Ser Mujer. 400K impressions valued at \$65,000



Blanket of state and national media coverage



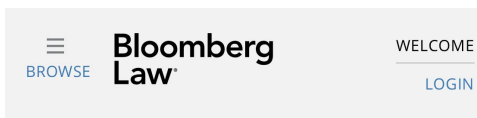
BREAKING NEWS: Sign up for our Cor... 3 / 3



EDITORIAL OPINION

Coronavirus prompts special health insurance enrollment period. If you don't have coverage, now is the time to get it | COMMENTARY

By BALTIMORE SUN EDITORIAL BOARD
BALTIMORE SUN
MAR 25, 2020 | 3:28 PM



Health Law & Business News



State Obamacare Exchanges See Surge in Interest Amid Virus Fears

BY CHRISTOPHER BROWN
March 27, 2020, 1:55 PM

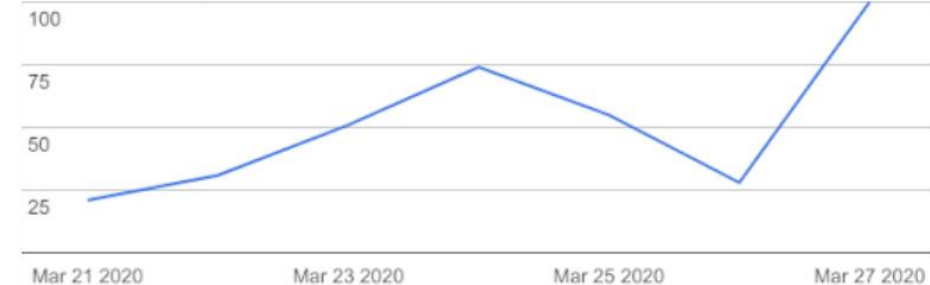


Google searches for **maryland health benefit exchange** up 376% in past week



Worldwide - Saturday, March 21, 2020 - Friday, March 27, 2020

The number 100 represents the peak search interest. [Learn more](#)



More than 7,000 have applied for coverage in special enrollment

Maryland see boom in health insurance enrollment due to coronavirus, extends special period to sign up

Social media engagement at / above open enrollment levels



FAQ: I'm uninsured & I want to sign up for health insurance. How can I do that? #AskMDGODHH

The @MarylandConnect has opened their special enrollment period until April 15. To enroll, you can visit MarylandHealthConnection.gov or download the Enroll MHC mobile app.



310 views



In response to the #COVID19 state of emergency, Maryland residents can now enroll in @MarylandConnect plans through April 15. Visit: marylandhealthconnection.gov.



11.9K views



Rep. John Sarbanes @R... · 3/23/20
Marylanders: @MarylandConnect has opened a Coronavirus Emergency Special Enrollment Period for people who'd like to sign up for health insurance. This special enrollment period runs from now until April 15. You can explore health plans and sign up below.



27 retweets, 29 likes



Senator Ben Cardin @S... · 3/23/20
Replying to @SenatorCardin
For the 158,000 Marylanders covered by the ACA, we're still fighting for the care you and your families deserve.

Marylanders who are uninsured can get covered now until April 1st during @MarylandConnect's special enrollment period. Learn more at



6 replies, 15 retweets, 30 likes



Thank you for your support @RavensCommunity! ❤️🖤

Ravens Community @RavensCo... · 1d
In response to the coronavirus emergency, now through April 15, Marylanders can enroll in quality, affordable health plans through @MarylandConnect. Coverage selected during this time will have a start date of April...



County Executive Johnny Olszew... @BaltCoExec
"As part of the state's overall response to the coronavirus, and in an effort to prioritize health and safety, Maryland Health Connection opened a new special enrollment period for uninsured Marylanders."



Rep. Andy Harris, MD @RepAndyHarrisMD
Maryland has announced a special health insurance enrollment period for uninsured individuals to help cover Coronavirus treatment costs. People can enroll until April 15th. More info can be found here:



3:25 PM · Mar 31, 2020 · Twitter Web App

The background features a central teal color with four overlapping, semi-transparent teal circles that create a flower-like pattern. The word "QUESTIONS?" is written in a white, bold, sans-serif font across the center of the image.

QUESTIONS?