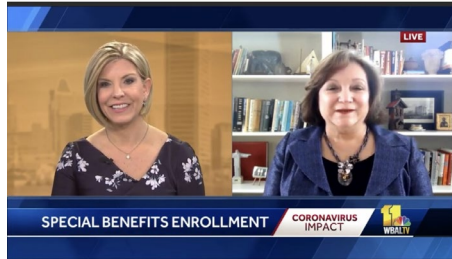


FY20 ACCOMPLISHMENTS

MHBE BOARD OF TRUSTEES MEETING
JUNE 15, 2020

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



Baltimore Sun Health @BaltSunHealth

Maryland hits four-year high for Obamacare enrollment



FY 2020: GROWTH AND STABILITY



THE BALTIMORE SUN

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

CAMBERLAND TIMES-NEWS

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

Lindsay Renner-Wood lrenner-wood@times-news.com
Mar 26, 2020

A MORE STABLE MARKETPLACE

AFFORDABILITY

3rd straight year of premium reductions.
Avg. rate drop 4.8% (CF, KP).
MIA review this summer.

MORE CHOICE

A 3rd carrier, United Health Care (UHC) is entering the market in 14 counties. Single carrier counties down to 8.

GROWTH

158,954 enrolled for 2020, largest open enrollment total in four years.
Outperformed 3/4ths of states.

REINSURANCE

Avg. rates down by 23% since 2018.
In 2 years, \$820M in federal funds have lowered premiums on Md. individual market.

IMPROVED CUSTOMER SERVICE

EASY ENROLLMENT

With Comptroller, launched **1st in nation** program to reach uninsured through state tax returns. 3,400+ so far.

42% are 18-34.

'FLORA,' WE ADORE'HER

New Chatbot has answered **270,000+ consumer queries.**

Flora helped nearly **1,000 reset passwords** since that feature launched mid-April.

MOBILE FRIENDLIER

Began development of a **more "responsive" website** to improve mobile device experience by July.

Although complete mobile enrollments still <5% of total, **3/4ths of them <34 years old.**

FASTER APPEALS RESPONSE

Halved average time for escalated case resolutions.

80% of cases assigned within 24 hours, up from 40%.

OPERATIONAL STRENGTH

CLOUD-BASED

MDTHINK migration was largest rebuild of system since 2014.

Billing, change control and a future data share remain works in progress.

ROBOTIC AUTOMATION

Hundreds of enrollments a day now reviewed with 98% accuracy and **1/10th the prior human review** since Robotic Automation was added in April.

CONTRACT MONITOR TRAINING

Training conducted in April by Finance and Compliance to strengthen contract monitoring skills agency-wide.

CMMI

1st Md. state agency certified Level 3 from the Capability Maturity Model Integration program. Used by industry, government to assess reliability of their processes.

GAINS IN MARKETING AND COMMUNICATIONS

NEW CUSTOMERS

12th best % of new enrollees in nation at 29.3% (CMS)

MESSAGING TO PROMOTE VALUE

35% of enrollments in Gold plans = lower deductibles, greater utility.

2nd highest % in nation.

IMPROVING FAVORABILITY

Today, **84% of young adults familiar with MHC view it favorably**, +23% from 2017. (*Eureka Facts online survey, Fall 2010*)

ENROLLING YOUNG ADULTS

29% Young Adults (18-34). **Tied for 3rd in nation** with AL, behind DC and UT (CMS)

ADDRESSING INEQUITIES

AFRICAN-AMERICAN ENROLLMENT

Since 2015, African-American enrollments **up 20% to more than 27,000.**

In 2020, MHC -239 in black enrollment. 36 states had losses ranging from -1 to -4885. (CMS)

HISPANIC ENROLLMENT

Hispanic enrollments **tripled since 2015, to 18,000.**

In 2020, MHC Hispanic enrollments were -1%, compared to -1.6% in US.

PRIMARY CARE

% who reported not having a doctor dropped from 21% in '13 to 16% in '18 -- **10th best in nation.** (SHADAC)

MORE TO BE DONE

By race, 59% of white young adults believe that they are eligible (for \$ help) compared to **36% of all other races and ethnicities.** (Eureka Facts online survey, Fall 2019)

RESPONDING TO THE COVID PANDEMIC

40K SPECIAL ENROLLMENTS

39,344 enrolled in Coronavirus Special Enrollment since 3/15.

65% in MA, 35% in private QHPs.

GETTING THE WORD OUT

Invested \$70K in digital advertising to promote the special enrollments.

MHCC added \$30K to help promote

LARGEST APRIL EVER ON HBX

Highest May ever for private plan and Medicaid enrollments through MHBE.

Partly due to CMS temporary suspension of redeterminations.

COVID SEP ENDS TODAY

Md, offered 1 of the **longest Covid SEPs** in nation.

36% of Covid SEP enrollments were **18-36 yrs old**.

STATE AND NATIONAL RECOGNITION

INFLUENTIAL MD'ER

Michele named one of The Daily Record's 2020 **Influential Marylanders**.



MARYLAND
HEALTHBENEFIT
EXCHANGE

TWO-TIME

Venkat named to **CIO100** for second year in a row by IDG Communications

Also, **Best in Tech Award** by Baltimore Business Journal.

COMMUNITY
RELATIONS

MHBE Marketing and its outreach agency, Hillman, won an **Award of Excellence for Community Relations** from the Public Relations Society of America-Maryland chapter



CHALLENGES FOR FY21

COVID-19 IMPACT

Estimated losses of employer-sponsored coverage **100,000-500,000**. Reaching and serving those people is a major focus.

HOW TO DO IN-PERSON HELP

Video conferences may work fine for many, but likely not for most vulnerable.

Face-to-face consumer help in fall will be an obstacle to surmount.

RISE IN UNINSURED

Total QHP Special Enrollments were **higher in May 2019 than 2020**. Without additional \$ help, those ineligible for MA may become uninsured.

SERVING SMALL BUSINESS

Many plans to improve the platform, consumer experience, marketing and financial **help for the small business marketplace** have been postponed due to budget cuts.

QUESTIONS?

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