

MHC 2020 Strategic Messaging Survey of MHC-Eligible Maryland General Public

REPORT

September 21, 2020

Introduction



Background and Scope of Research

EurekaFacts, in consultation with GMMB, sought a quantitative general public survey to learn about perceptions and attitudes on health insurance among Maryland's uninsured population and from the Maryland Health Benefit Exchange (MHBE) market eligible population (households making less than \$100,000). There was additional focus on understanding the views of the African American and Hispanic communities and any implications for all audiences as a result of the COVID-19 pandemic.

The research objectives and scope for this study include:

- Understand the impact of COVID-19 on MHC-eligible Marylanders' health and financial circumstances, including impact on health insurance coverage and current demand for health insurance;
- Measure awareness and experience with MHC, including familiarity, "favorability", demand, mode of contact, awareness/understanding of cost savings, awareness/participation in special enrollments;
- Assess experience with health insurance, including motivations and obstacles to being insured and the sources of information used in decision-making, and perceptions about health insurance purpose and balancing cost and coverage;
- Conduct message testing to identify effective language for marketing materials;
- Spotlight African American and Hispanic sub-groups to understand experiences, interests, and perceptions.

Methods and Statistical Analysis

Online survey conducted July 21 – August 11, 2020; yielding a final sample of **N=1,146 completes**. The margin of error for the survey using a 95% confidence interval is +/- 2.9% points.

- First level of reporting is based on insurance status. For additional power in reporting and understanding of MHC customers, these groups are combined based on insurance status and type into primary and secondary MHC customer bases.
 - **MHC Primary Customer Base:** these customers consist of Maryland residents with household incomes under \$100,000 and are currently uninsured, have insurance but were uninsured in the past 2 years, or currently have MHC insurance. They are the main group MHC could focus their marketing and awareness on or have successfully enrolled through MHC.
 - **MHC Secondary Customer Base:** these customers consist of Maryland residents with household incomes under \$100,000 and are currently insured with any non-MHC insurance and have not been uninsured in the past 2 years. This group is a lower priority of potential customers, based on their current health insurance needs and history, but due to the shifting economic situation associated with COVID-19 and other personal factors, these residents may one day need to use MHC.
- Second level of reporting is by participant race/ethnicity or other demographic characteristics to understand minority communities and other key MHC customers.

Margins of Error of Major Analysis Groups

	Sample size (N)	Margin of error (% pts)
Total	1,146	±2.9% pts.
<i>Customer Base Groups</i>		
Primary MHC Customer Base	547	±4.2
Secondary MHC Customer Base	599	±4.0
<i>Insurance Status</i>		
Uninsured	154	±7.9
Recently uninsured	301	±5.6
Long-term insured (at least 2 yrs)	691	±3.7
<i>Race/Ethnicity</i>		
African Americans, non-Hispanic	420	±4.8
Hispanics	173	±7.5
White, non-Hispanic	413	±4.8
Other; Multi-Racial	97	±10.0
Source: 2020 MHC Strategic Messaging Survey, July 21 – Aug 11, 2020.		



Life, Health, and Finances During COVID-19

Financial and Health Impact of COVID-19

A majority (63%) of MHC-eligible Marylanders say that the COVID-19 outbreak has affected their family's financial situation a great deal (30%) or fair amount (33%).

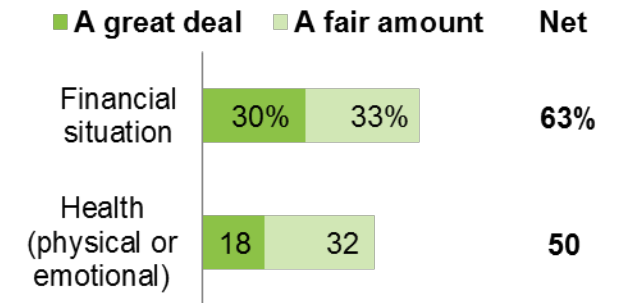
- Among MHC's primary customer base, 72% are financially impacted a great deal or fair amount, while 54% of the MHC secondary customer base express this level of hardship – a difference of 18% points.

The financial impact of COVID-19 is felt in the form of continued work but with reduced hours and income (39%) and job loss (23%). Therefore, households must delay financial goals (36%), miss bill payments (26%) and sometimes lose health insurance coverage (6%).

- Other financial impacts include increased household expenses (e.g., food and childcare), inability to find new jobs, eviction, and bankruptcy. Some are working more hours with hazard pay but note the stress this causes.

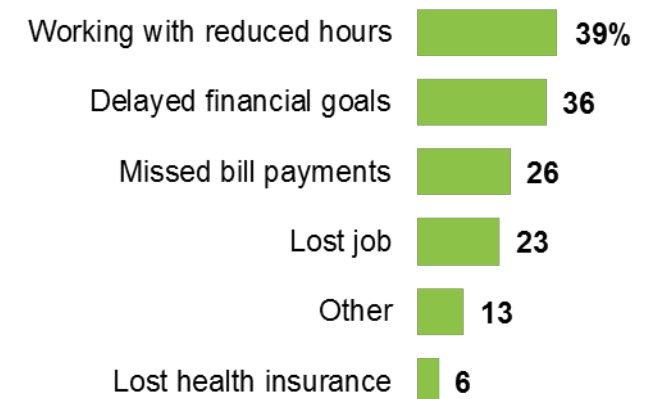
When it comes to their health and well-being, half (50%) say that COVID-19 has affected their family's physical or emotional health a great deal or fair amount. That includes, 59% of the MHC primary consumer segment and just under half (44%) of the secondary MHC customer base.

Degree COVID-19 affected finances and health



Source: Q17 & Q19. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020.
Note: Percentages read across and may not sum due to rounding. N= 1,146.

Financial effect on families



Source: Q17a. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages are from a select all that apply list and do not add to 100%. N= 989.

Difficulty Affording Personal Expenses

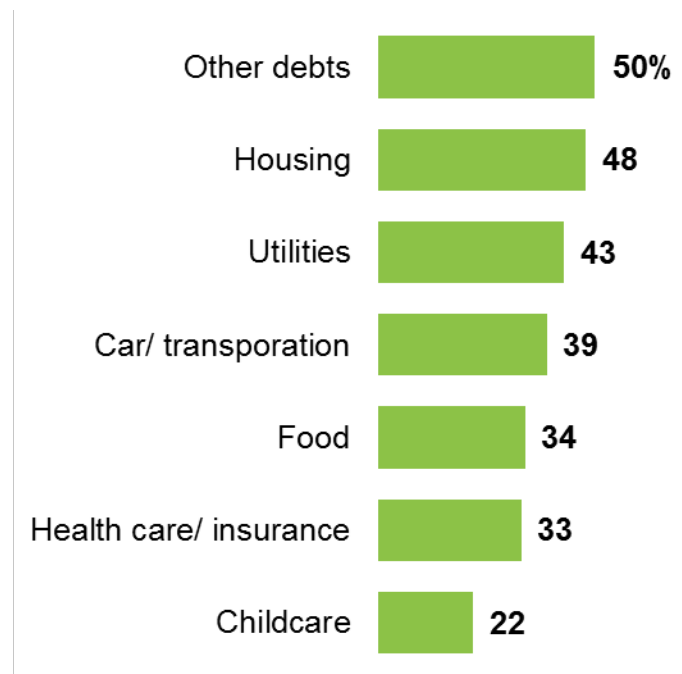
About half of MHC-eligible residents register difficulty with affording household expenses such as rent or mortgage (48%) and paying debts like credit cards or loans (50%). As many as one third (34%) say that it is currently very difficult (7%) or difficult (27%) to afford food.

Only three in ten (31%) have no difficulty affording these common household expenses.

- There is a consistent pattern in the number of Marylanders with difficulty affording each additional item of these seven expenses. One-third (33%) of Marylanders have difficulty affording one to three of these items. The remaining 35% having difficulty affording four or more expenses, including 15% who have difficulty with six or seven of these expenses.

Expenses rated 'difficult' to afford

How easy or difficult is it to afford each of the following?



Source: Q19. 2020 MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages are from a select all that apply list and do not add to 100%. N=1,146.

Difficulty Affording Health Care Costs

Health care and health insurance are also financial stressors. One third (33%) say it is currently difficult to afford health care/health insurance, including 13% who say it is very difficult to afford these costs.

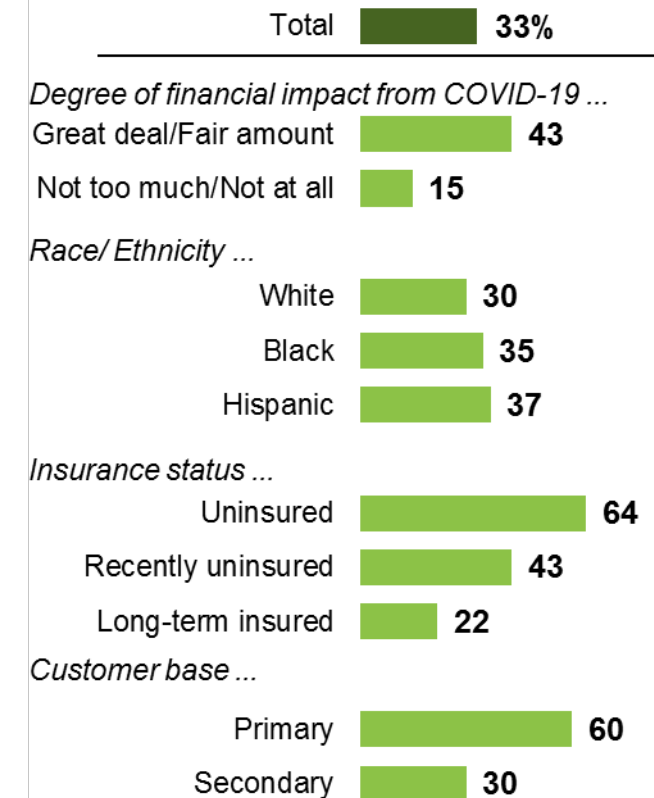
- For context, a year ago, the Kaiser Family Foundation (May, 2019) found that a comparable share nationally reported some or great difficulty affording health insurance (28%).

Difficulty with this expense is mostly found among those who have felt a greater financial impact from COVID-19 than those who have felt little or no impact (43% vs. 15%, respectively).

The primary customer base does have more difficulty, especially among the uninsured (64%); however, a sizable minority of those with insurance have difficulty (43% recently uninsured vs. 22% of the long-time insured).

This difficulty is felt across race/ethnicity cohorts. Only slightly more African Americans (35%) and Hispanics (37%) are having difficulty affording health care costs compared to whites (30%).

Difficulty affording health care/ health insurance



Source: Q19c. 2020 MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. N=1,086.

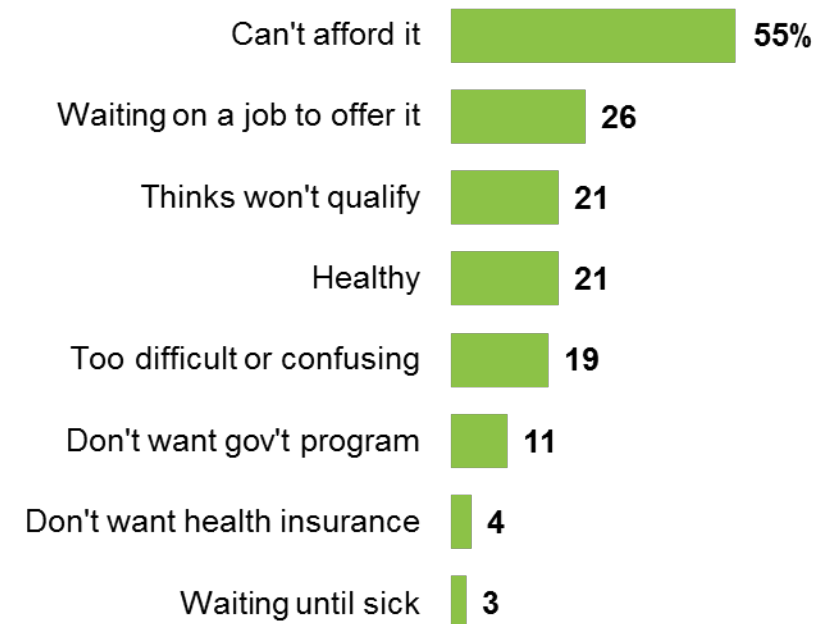
Reasons MHC-Eligible Marylanders Go Uninsured

Specifically among Maryland’s currently uninsured, the reasons for lacking insurance center on inability to afford it (55%), waiting to get jobs that offer health insurance (26%), and those not believing they can qualify for affordable health insurance (24%).

Those who are recently uninsured affirm these reasons at similar rates, with the exception of selecting “can’t afford health insurance.”

- Twice as many currently uninsured say they can’t afford insurance (55%) compared to recently uninsured Marylanders (27%).

Identify the reasons you are currently uninsured



Source: Q31. 2020 MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages are from a select all that apply list and do not add to 100%. N=154.

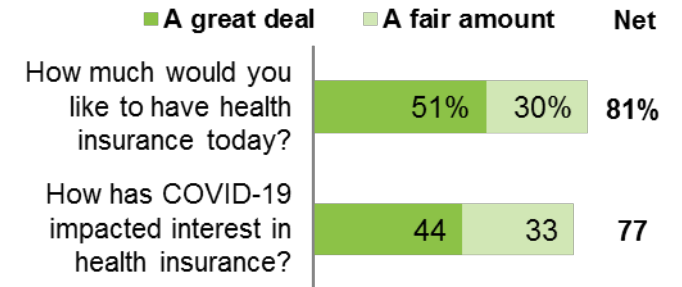
Desire for Health Insurance

Against this backdrop, fully 81% of the uninsured say that they would like to have health insurance today “a great deal” (51%) or “fair amount” (30%).

Moreover, COVID-19 is a driver for many to seek coverage. About six-in-ten (59%) say that from what they are seeing and hearing about COVID-19 they are now more likely to want health insurance. For three-in-ten (32%) COVID-19 has not impacted their appetite for insurance, while just 9% say they are less likely to want it following the coronavirus outbreak.

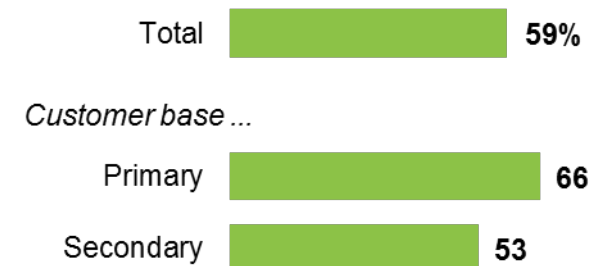
- Among the primary customer base for MHC, a sizeable majority (66%) say that they are more likely to want health insurance because of the COVID-19 outbreak, compared with half (53%) of the secondary MHC customer base.
- African Americans are most likely to want health insurance coverage compared to all other race/ethnicity cohorts (66% vs 56%, respectively).
- Those more likely to desire health insurance because of COVID-19 varies modestly across regions of Maryland: slightly higher than average in the Capital region (63%) and lowest in the Western (54%) and Upper Eastern Shore regions (51%).

Currently uninsured Marylander’s interest in health insurance



Source: Q32 & Q33. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. N= 1,146. Note: Percentages read across.

Those more likely to want health insurance because of COVID-19



Source: Q36. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. N= 1,146.

Overall Awareness, Interest,
and Experience with MHC;
Views on Tax Credit Savings
and Knowledge of Special
Offerings

Seeking Information from MHC

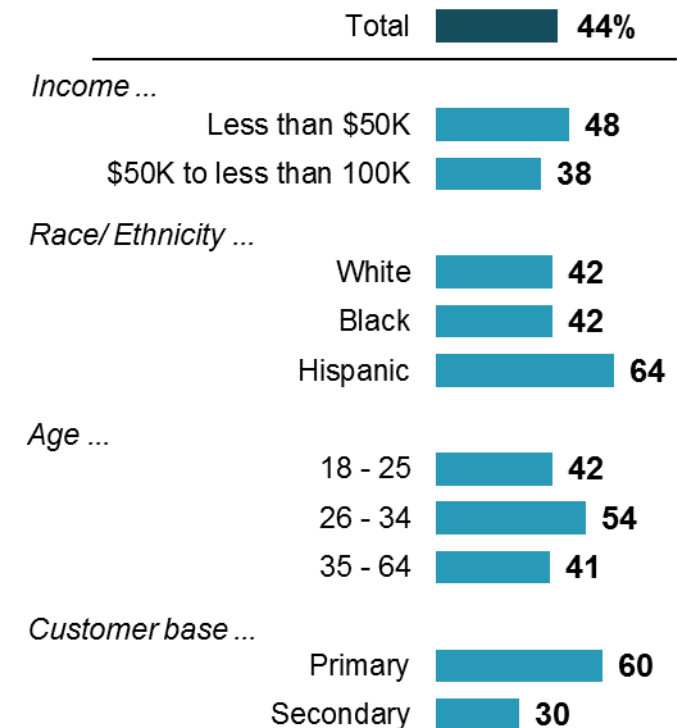
In the past two years, 44% of MHC-eligible Marylanders have looked for information or contacted MHC.

The majority (60%) of the primary customer base has engaged with MHC as well as about 30% of the secondary customer base.

- Within the primary customer base, those who are recently uninsured are more likely to have sought information from MHC compared to those currently uninsured (67% vs 41%, respectively).

There is a 22-point gap between Hispanic vs. African American and white Marylanders when it comes to searching for information or contact with MHC (64% and 42%, respectively).

Looking for information about MHC in the past two years



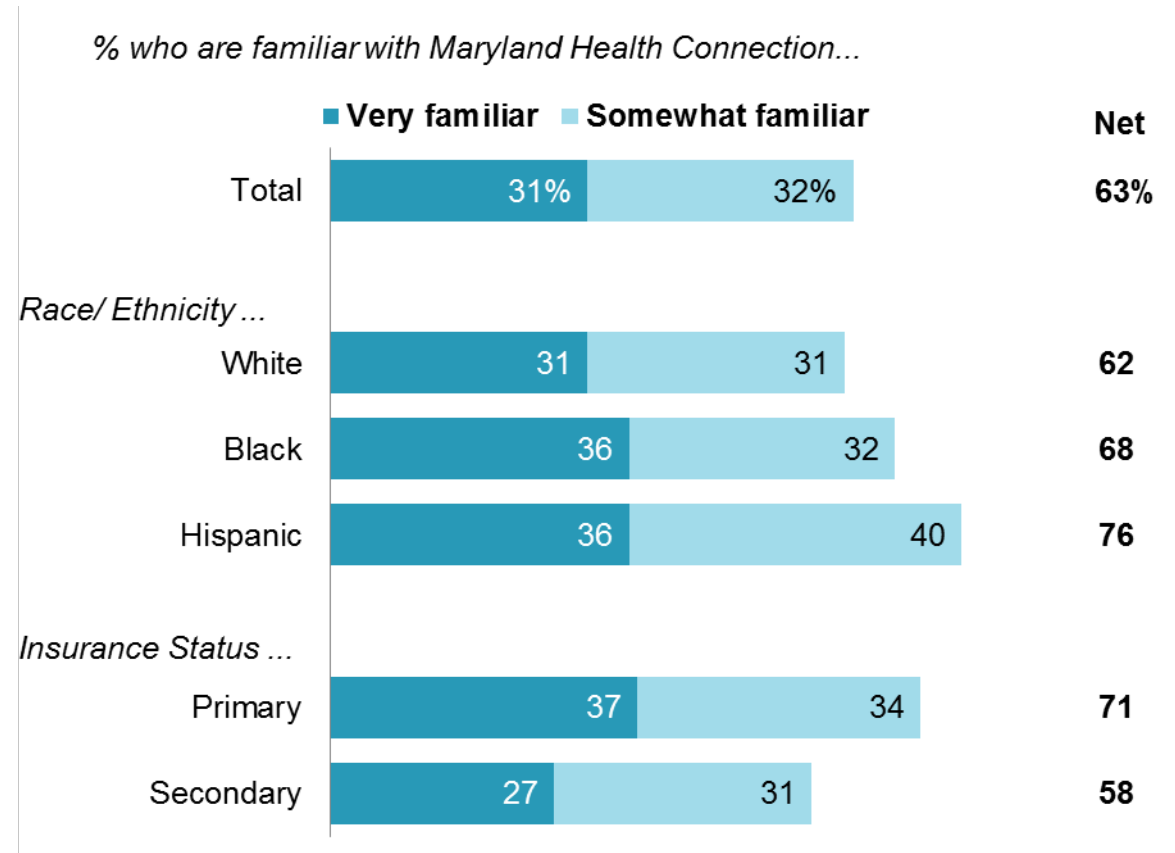
Familiarity with MHC

Most (63%) Marylanders are aware of MHC, split between very (31%) or somewhat (32%) familiar. In 2017, 43%¹ of Marylanders were somewhat or very familiar with MHC, including 18% who were very familiar – **a net 20%-point increase in three years.**

Level of familiarity with MHC follows similar demographic patterns to those seeking information about MHC.

- The primary customer base is more familiar than the secondary customer base (71% vs. 58%, respectively). This is driven by more familiarity among those who are recently uninsured.
- Slightly more Hispanics (76%) and African Americans (68%) are familiar compared to white Marylanders (62%).

Majority of MHC-eligible Marylanders are familiar with MHC



Source: Q62. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages read across and may not sum because of rounding. N= 1,146.

Majority of Population Give High Favorable Ratings to MHC

Marylanders offer very positive ratings of MHC and those ratings have improved since 2017. Today, two-thirds (66%) of MHC-eligible Marylanders favorably view Maryland Health Connection, **up from 57%¹ three years ago – an increase of 9% points.**

By race/ethnicity, just as African Americans and Hispanics are slightly more familiar with MHC, they also have slightly more favorable views than whites.

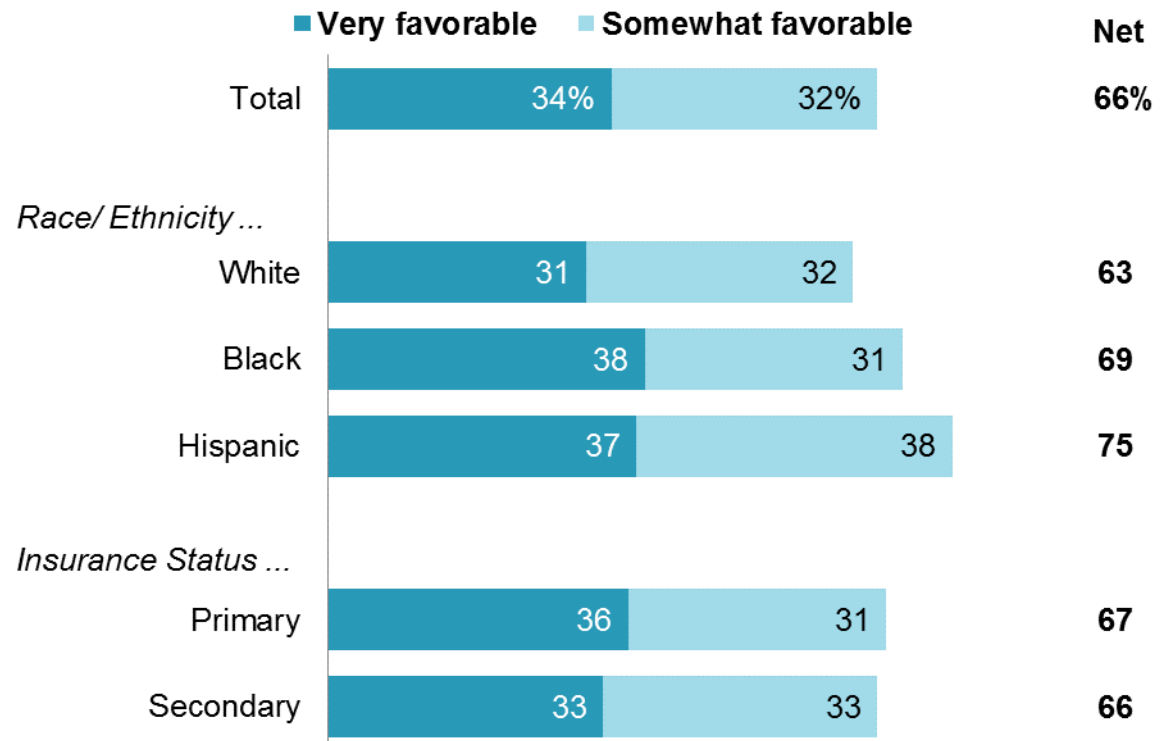
The MHBE customer bases have equally favorable views of MHC.

- Two-thirds of the primary (67%) and secondary (66%) bases have favorable views, including one-third who view MHC “very favorably” (36% and 33%, respectively).

¹ Source: Q18. MHBE 2017 Communications Survey, Aug 14 – Sept 8, 2017. N=295

Would you say that your view of Maryland Health Connection is ...

% who are favorable with Maryland Health Connection...



Source: Q63. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages read across and may not sum because of rounding. N=1,146.

Familiarity and Favorability

Among the Maryland public familiar with MHC, favorability is up from 2017 to 2020

<i>Based on those familiar w/ MHC ...</i>	NET	Very favorable	Somewhat favorable
2020¹	77%	44%	32%
2017²	63%	30	33
<i>Customer base (2020)</i>			
Primary	75	44	31
Secondary	78	44	34
<i>Income (2020)</i>			
Less than \$50K	74	46	28
\$50 to less than \$100K	80	41	39
<small>¹Source: Q62/63. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. N=720. ²Source: Q16/18. MHBE 2017 Communications Survey, Aug 14 – Sept 8, 2017. N=168. Note: Percentages read across and not all responses are shown.</small>			

Today, (77%) of MHC-eligible Maryland residents who are familiar with MHC view MHC favorably, **up 14% points from 2017 (63%)**.

Among those less familiar with MHC, about half (48%) offer a favorable rating and 43% are neutral, on par with 2017 (49% and 38%, respectively).

Even though more of the primary customer base is familiar with MHC, Marylanders in either customer base who are familiar with MHC are equally favorable towards it. At least three-quarters of the primary (75%) and secondary (78%) customer bases have favorable views, including 44% each who are “very favorable.”

Interaction with MHC

Going online to marylandhealthconnection.gov is the most popular way that MHC-eligible Marylanders have visited and learned about MHC (55%). A sizable minority have contacted MHC by phone (30%), and about two in ten have visited in person (18%).

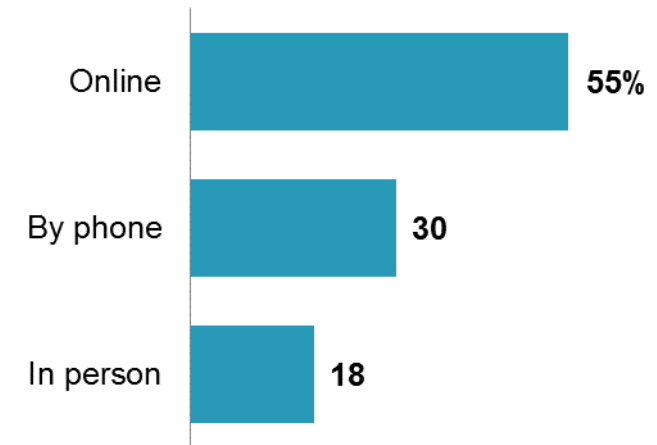
The primary customer base interacts with MHC more than the secondary base.

- Half (50%) of the secondary base has not contacted MHC using these methods, compared to only one-quarter (26%) of the primary base who has yet to reach out.
- The primary base is also more likely than the secondary base to use multiple methods of contact (40% vs 20%, respectively).

Overall, younger Marylanders contact MHC more often: Most of those 18-25 (65%) and 26-34 (73%) have contacted MHC, compared to a slim majority (56%) of those 35-65 who have done the same.

Both men and women are as likely to use either online (58% vs 53%) or phone (29% vs. 30%); however, men are more likely to visit MHC in person (22% vs. 13%, respectively).

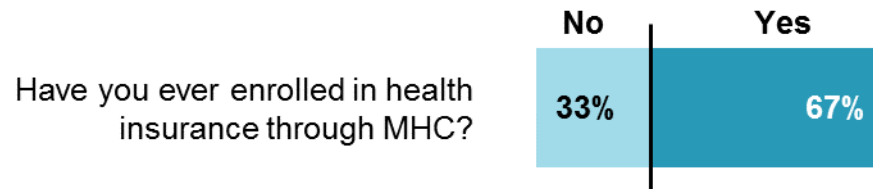
Method of visiting or contacting MHC



Source: Q65a/b/c. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages are from a select all that apply list and do not add to 100%. N=1,146

Enrollment Through MHC

**Among those who have interacted with MHC,
two-thirds have enrolled in a health plan**



Source: MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. N=1,146.

Out of all MHC-eligible Marylanders, 44% have searched for information or have contacted MHC in the past two years.

Of those Marylanders, two-thirds (67%) say that they have at some point enrolled in health insurance through MHC.

Near equal amounts of those in both customer bases who engaged with MHC enrolled in a plan: 68% of primary and 60% of secondary customer bases enrolled with MHC at some point.

- Notably, a sizable minority (40%) of those currently uninsured have enrolled at some point.

Of those how contacted MHC, but did not enroll in a health plan, the most common reasons for not enrolling include “already having a plan with employer” (30%), found it to be a “confusing enrollment process” (20%), and/or found MHC “didn’t offer affordable health plans” (18%).

Among those who found the enrollment process confusing, no one demographic subgroup or characteristic stands out. About two-in-ten by age, education, race/ethnicity or insurance status say that confusion contributed, in some part, to why they did not enroll.¹

¹ Source: Q67. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. N=261. The question allows respondents to check all that apply, and not required to select only one response.

Satisfaction with MHC

Overall increased satisfaction with MHC

% who are ...	NET very/somewhat satisfied	Neutral	NET very/somewhat dissatisfied
2020¹	69%	23%	9%
2017²	57%	11	32
<i>Race/Ethnicity (2020)</i>			
White	67	22	12
Black	71	22	7
Hispanic	73	22	5
<i>Customer Base (2020)</i>			
Primary	65	25	10
Secondary	73	20	7
<i>Income (2020)</i>			
Less than \$50K	65	25	10
\$50 to less than \$100K	74	20	6
<small>¹Source: Q69. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. N=749. ²Source: Q16/18. MHBE 2017 Communications Survey, Aug 14 – Sept 8, 2017. N=140. Note: Percentages read across and may not sum to 100% due to rounding.</small>			

Among those who engaged, contacted, or enrolled in health insurance through MHC, overall **satisfaction has increased 15% points from 2017**, including a 12%-point increase among those who are very satisfied.

- In 2017, 57% expressed satisfaction including 29% who were "very satisfied," compared with 69% net satisfied today, including 38% who are now very satisfied.
- Additionally, **net dissatisfaction has decreased by 23% points** (32% in 2017 to 9% today). Currently, more than nine in ten (92%) are satisfied (69%) or neither satisfied nor dissatisfied with MHC (23%).

Satisfaction is similar among primary and secondary customer base groups (65% and 73%, respectively).

Future Contact with MHC

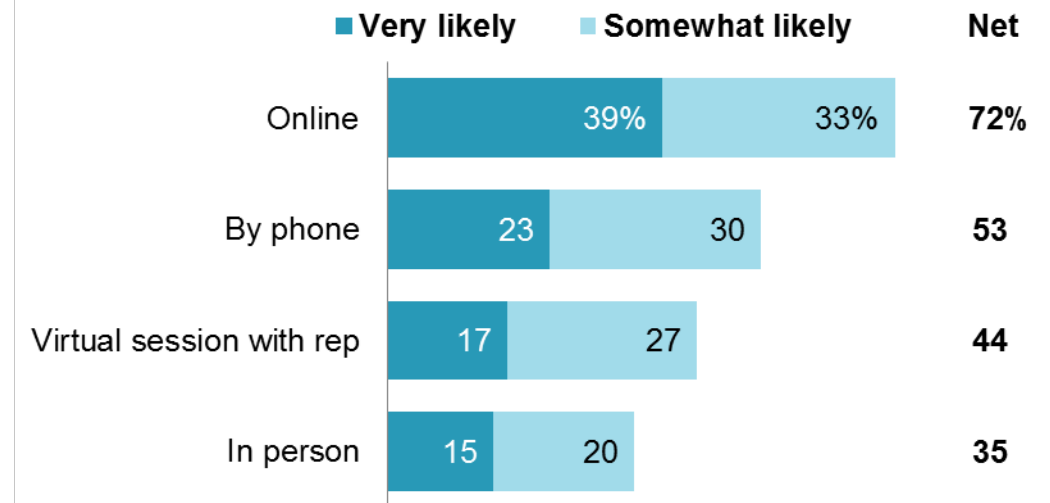
Most (88%) of MHC-eligible Marylanders say they are somewhat or very likely to visit or contact MHC using at least one method in the next year, including half (49%) who are very likely to do so

- The primary customer base is more likely to contact MHC, but most of the secondary base is likely to contact them as well: 87% overall, 61% very likely of the primary base will contact; 70% overall, 39% very likely of the secondary base will contact.
- Most (63%) of those familiar with MHC are “very likely” to contact them again, but one quarter (25%) of those not familiar also say they are “very likely” to contact MHC in the next year.

Going online to MHC’s official website is the most likely method Marylanders will use (72%), including 39% who are very likely to do so.

About half are interested in contacting MHC by phone (53%) or through a virtual session with a representative (44%). An in-person visit (where available) is the least likely method Marylanders plan to contact MHC (35%), most likely due to COVID-19. Few (15%) say they are “very likely” to do this.

How likely are you to visit or contact Maryland Health Connection in the following ways over the next year?



Source: Q72. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages read across and may not sum because of rounding. N= 1,146.

Tax Credit Awareness

Half (51%) of the general public who are MHC-eligible are aware of the tax credit available through MHC. This is **up from 34%¹ three years ago – an increase of 17% points.**

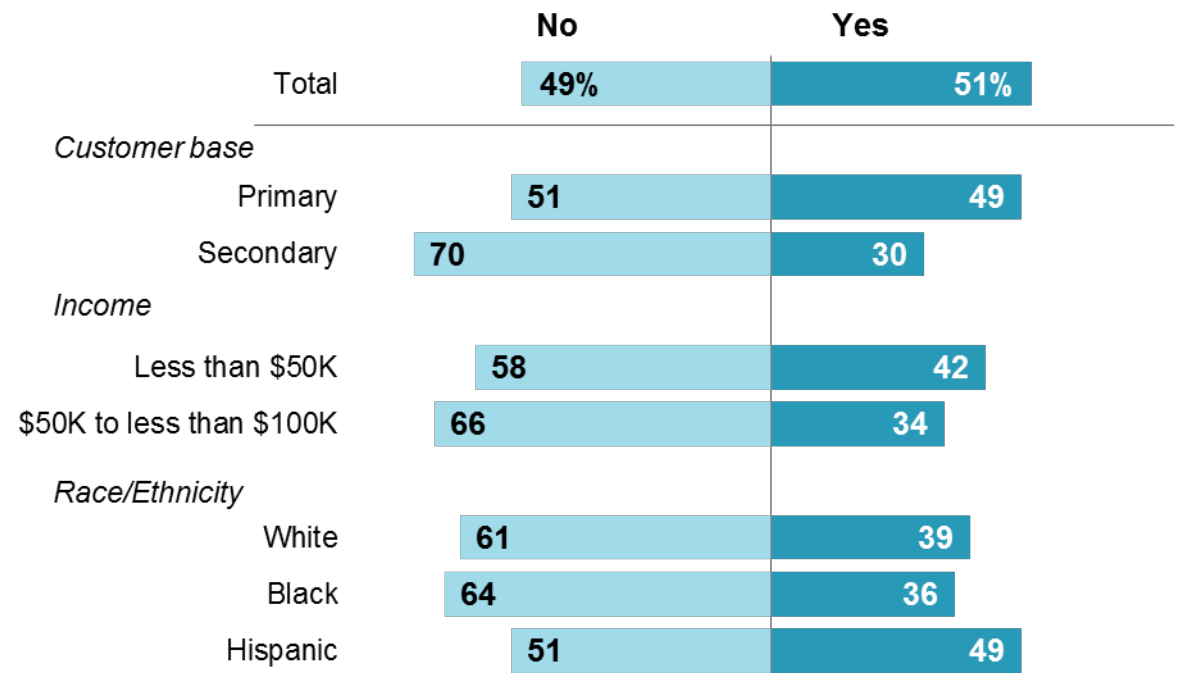
Awareness is highest among similar demographics who are more likely to have sought information or contacted MHC and are overall more familiar with it.

- There is a 19%-point gap in awareness between those the primary and secondary customer base groups (49% vs. 30%, respectively).
- Maryland households making less than \$50K a year are more likely to be aware than those making between \$50K and less than \$100K (42% vs. 34%, respectively).
- White and African American Marylanders are similarly aware of the tax credit. Hispanics, who were among those most likely to search for info. on MHC, are most aware.

¹ Source: Q29. MHBE 2017 Communications Survey, Aug 14 – Sept 8, 2017. N=436

Were you aware of tax credits through MHC to help pay for your health plan?

% aware of MHC exclusive tax credit ...



Source: Q70. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages read across and may not add to 100% due to rounding. N=1,146.

Tax Credit Eligibility

Belief household is eligible for tax credit

<i>% who believe they are ...</i>	Eligible	Not eligible	Unsure
Total	32%	26%	42%
<i>Awareness of tax credit</i>			
Aware	53	22	25
Not aware	19	29	52
<i>Familiarity with MHC</i>			
Familiar	42	22	36
Not familiar	15	33	52
<i>Customer Base</i>			
Primary	43	22	34
Secondary	23	29	48
<i>Income</i>			
Less than \$50K	35	22	44
\$50 to less than \$100K	29	32	39
Source: Q69. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages read across and may not sum to 100% due to rounding. N=1,146.			

Overall, Marylanders are split on whether they think they are eligible for the tax credits. About one-third (32%) think they are eligible; this is **up from 20%¹ three years ago – an increase of 12% points**. Of the remaining two-thirds, 26% do not think they are eligible, and 42% are unsure.

Knowledge of MHC and the tax credit provides assurance that these MHC-eligible Marylanders are eligible to receive the tax credit. As more Marylanders have become aware of the tax credit, so are those that believe they are eligible.

- At least four in ten (42%) of those familiar with MHC overall think they are eligible compared to a just 15% of those who are unfamiliar who say the same. At least half (52%) of those who are unfamiliar with MHC don't know if they are eligible, or not.
- Majority (53%) of those aware of the tax credit think they are eligible for it. This contrasts with 19% who are unaware of the tax credit who say the same – a gap of 34% points.
- Additionally, Marylanders aware of the tax credit program are becoming more educated about it over time and know they are eligible. There is a **24%-point increase in three years of those aware of the tax credit who believe they are eligible** (29% in 2017 vs. 53% today)². There is little difference between those in 2017 who were unaware and believed they are eligible and those like this today (16% vs. 19%).

Close to half (43%) of the primary customer base thinks they are eligible for the tax credits, but one-third (34%) are unsure if they are, or not.



Experience with Health Care and/or Insurance: Motivations and Obstacles

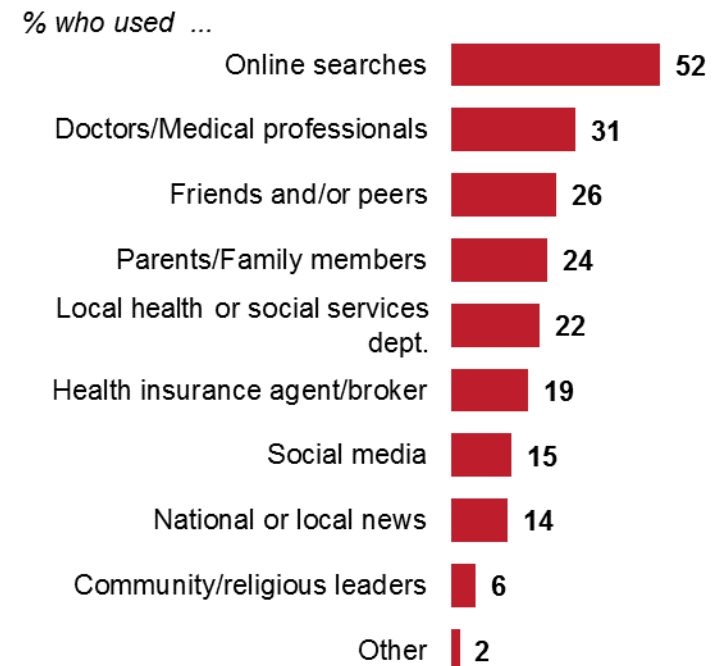
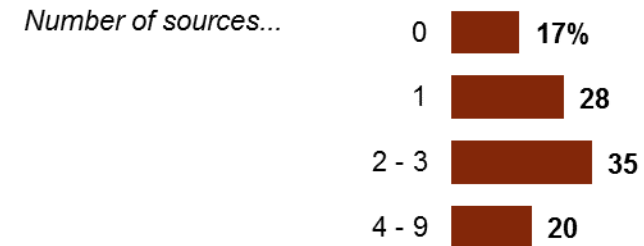
Sources for Health Insurance Information

Either through the help of their Maryland state tax filing, or through one of many other means, fully 83% of MHC-eligible Marylanders say that they look for information about health issues including health insurance.

- Overall, 28% will use a singular source and one third (35%) will use a few sources. Two in ten (20%) Marylanders will use at least four sources, but only 5% will use six or more sources.

Top sources include, half who search online (52%), a third who turn to medical professionals (31%), and about a quarter who rely on friends/peers or family members for information on health issues (26% and 24%, respectively).

Searching for health insurance information *Where do you go for info. about health issues, including health insurance?*



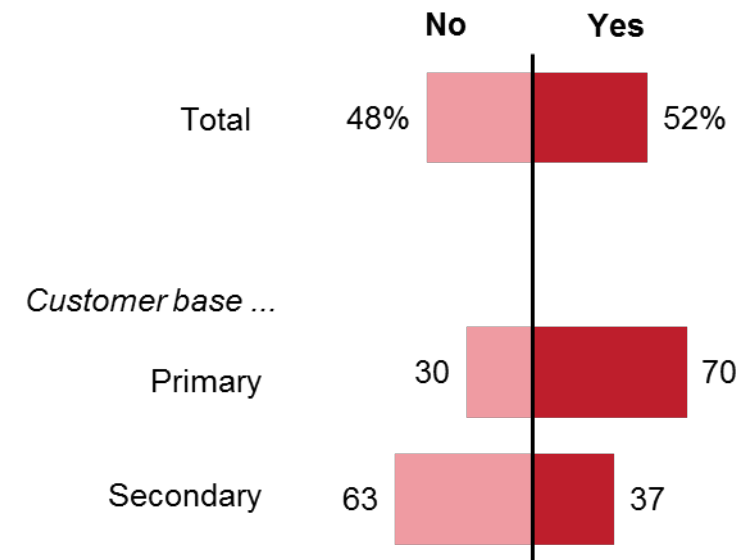
Recently Searching for Information

Specifically, in the last two years, half (52%) of MHC-eligible Marylanders say that they have looked for information about health insurance. That includes most of the primary MHC customer base (70%), and a sizeable minority (37%) of the secondary MHC customer base, many of whom currently have insurance.

- These findings demonstrate that more than a third of the secondary customer base could be searching for health insurance, including among MHC plans, and shows potential for demand among this segment.
- The higher proportion of searching among the primary base also explains why more of this group is familiar with MHC – demonstrating both effectiveness in their inquiries and MHC’s marketing efforts.

Searching for information in past two years

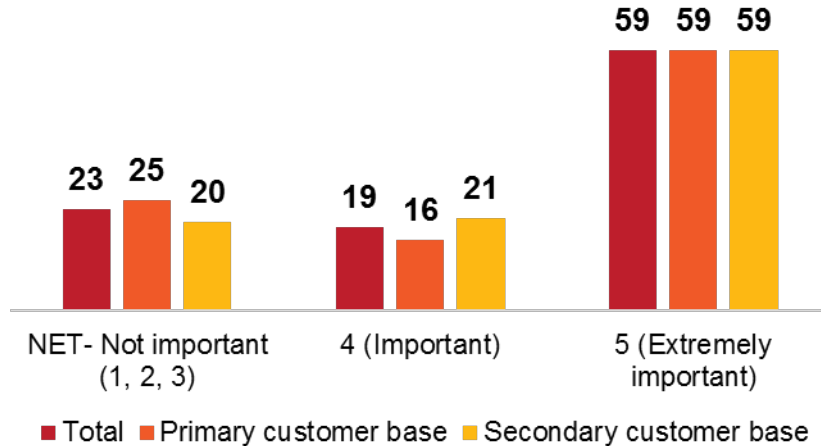
In the past two years, have you looked for information about health insurance?



Source: Q44. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages read across and may not add to 100% because of rounding. N= 1,146.

Importance of Cost and Coverage of Health Plan

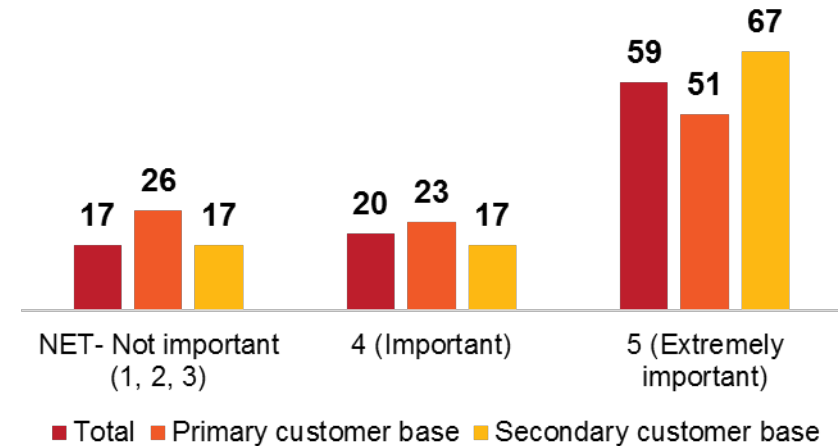
Importance of cost of health insurance plan



Source: Q41. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages read across by group and may not add to 100% because of rounding. N= 1,146.

As evidenced elsewhere in the poll, cost is a very important factor in decision making about health insurance. A majority (59%) of the MHC-eligible say that the cost of a health insurance plan is extremely important, including equal shares of the primary MHC customer base and secondary customer base (59% each).

Importance of coverage of health insurance plan



Source: Q42. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages read across by group and may not add to 100% because of rounding. N= 1,146.

On level of coverage, similarly 59% of the MHC-eligible say that this is extremely important when they are considering a health insurance plan. Here though, there is a gap between the primary and secondary customer segments: 51% say coverage level is extremely important among the primary market group, while more say this among the secondary customer base (67%).

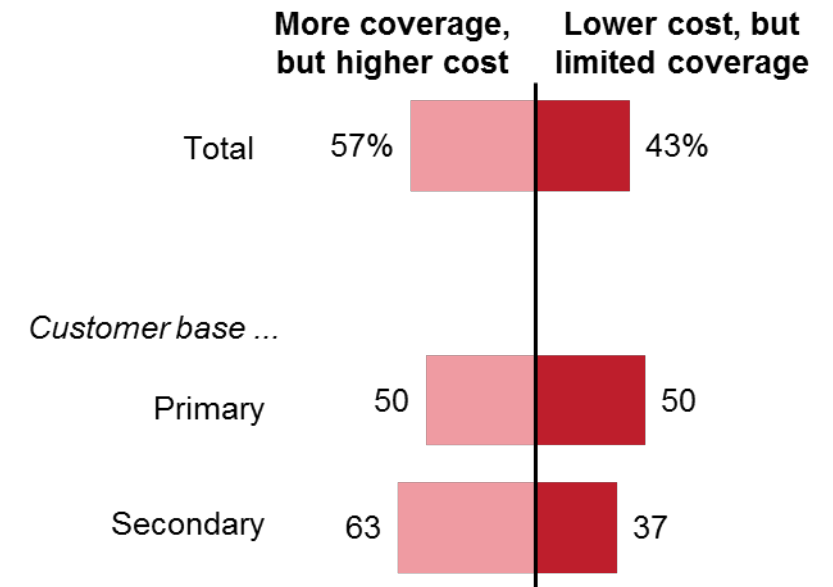
Cost vs. Coverage

When asked to weigh the cost of a health care plan with coverage of a plan, more say that they prefer a health plan where the cost may be higher than other plans, but the overall level of coverage is higher, than say they prefer a plan where the overall level of coverage is limited, but the cost is lower than other plans (57% vs. 43%).

- For the secondary customer base, these views are comparable to the total MHC-eligible, where a majority of the secondary market express a preference for higher cost plans that include higher levels of coverage (63%).
- However, among the primary MHC customer base views are evenly split: 50% prefer a plan with higher costs, but include higher levels of coverage, while 50% prefer plans with limited coverage but lower costs compared with other options.
- This is in line with more of those in the secondary customer base saying the coverage of a plan is “extremely important” than those in the primary base by 16% points (67% vs 51%).

Balance of cost and coverage in ideal health insurance plan

% whose ideal health insurance plan has ...



Source: Q43. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages read across and may not add to 100% because of rounding. N= 1,146.

A decorative background featuring a stylized, light-colored leaf or petal shape on the left side, set against a solid yellow background. The leaf shape is composed of several overlapping, rounded segments.

MHC Message Testing

Messages Tested

Message A

Nine out of 10 people who enrolled through Maryland Health Connection last year got savings.

Message B

Maryland Health Connection has **trained experts** that can help you sign up for a health plan from the comfort and safety of your home.

Message C

For the third year in a row, rates for **monthly premiums have dropped** for plans available through Maryland Health Connection.

Message D

Maryland Health Connection has added another health insurance company to the marketplace, giving you **more health plan options**.

Message E

Maryland Health Connection has added **new value plans** that offer all essential health benefits with lower out-of-pocket costs, like co-pays and deductibles.

Message F

All plans available through Maryland Health Connection **cover COVID-19 testing** and treatment.

Appeal of MHC Messages

Messages relating to cost savings are most appealing overall. Seven out of ten find Message A (71%) and Message C (70%) appealing, including 46% who find each “very” appealing.

- Both customer bases strongly prefer these two messages. Among the primary customer base, Message C is considered the most appealing (71%), followed closely by Message A (68%). Messages C and A are appealing to 71% of the secondary base as well.

The newest message regarding coverage for COVID-19 testing and treatment also receives very high appeal on par with the top two (Message F: 68%).

Message D consistently has the lowest appeal overall (64%) and for both the primary (62%) and secondary (65%) customer bases.

Overall appeal of MHC messages

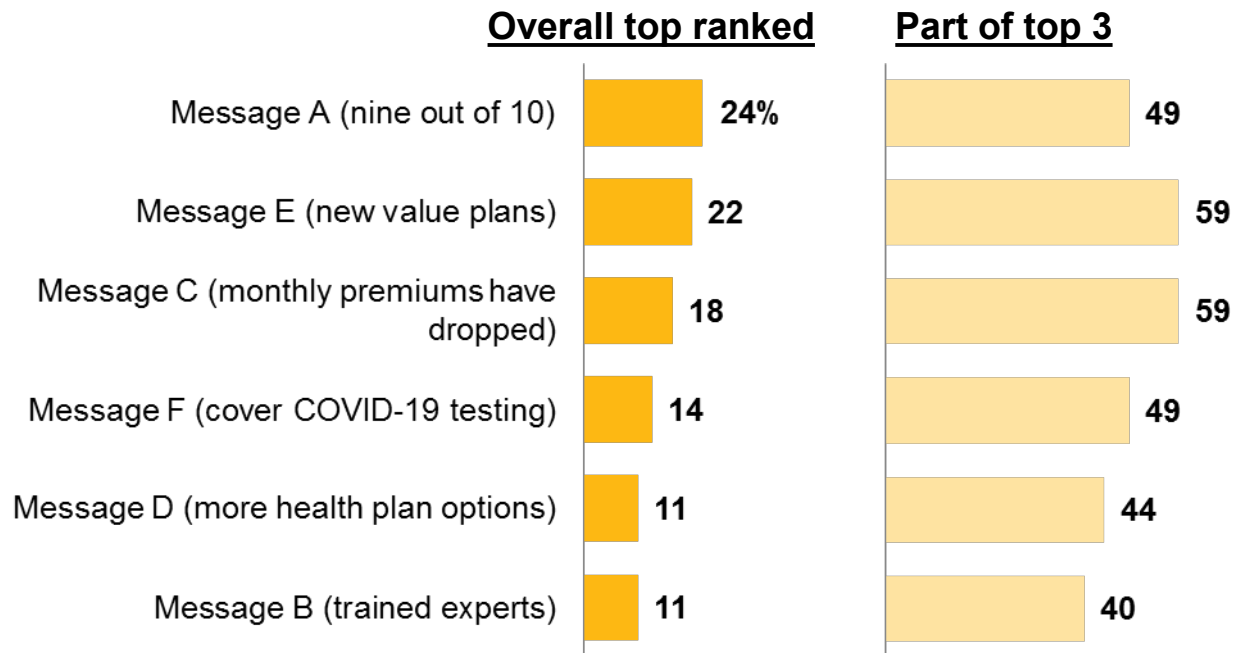
<i>% who said message is ...</i>	NET appealing ("4" or "5")	5- Very appealing
Message C (monthly premiums have dropped)	71%	46%
Message A (nine out of 10)	70	46
Message F (cover COVID-19 testing)	68	45
Message E (new value plans)	67	41
Message B (trained experts)	66	38
Message D (more health plan options)	64	37

Source: Q91. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages in “very appealing” column are inclusive of the “net” column. N= 1,146.

Ranking MHC Messages

Overall, a few messages rise as slightly more appealing or important to some Marylanders; however, all messages are effective to a large portion of the MHC customer base.

Overall ranking of messages personally important to Marylanders



While messages all have relatively similar appeal, the most appealing messages regarding cost savings are also messages MHC-eligible Marylanders give top ranks as being personally important to them.

- Out of all Marylanders, 24% say Message A is most important, followed closely by Message E (22%) and C (18%).
- The majority of Marylanders select Messages E and C as one of their top three most personally important (59% each) compared to half (49%) who select Message A.

Fewer select Message F as the most important message to them (14%), but 49% note it as part of their top three choices (just like Message A).

Message D and B perform similarly: only 11% rank each as their most important, but a sizable minority (40%- 44%) select each as part of their top three.

Source: Q92. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: First column percentages read down and sums to 100%. Second column shows independent proportions per message and does not sum to 100%. N= 1,146.

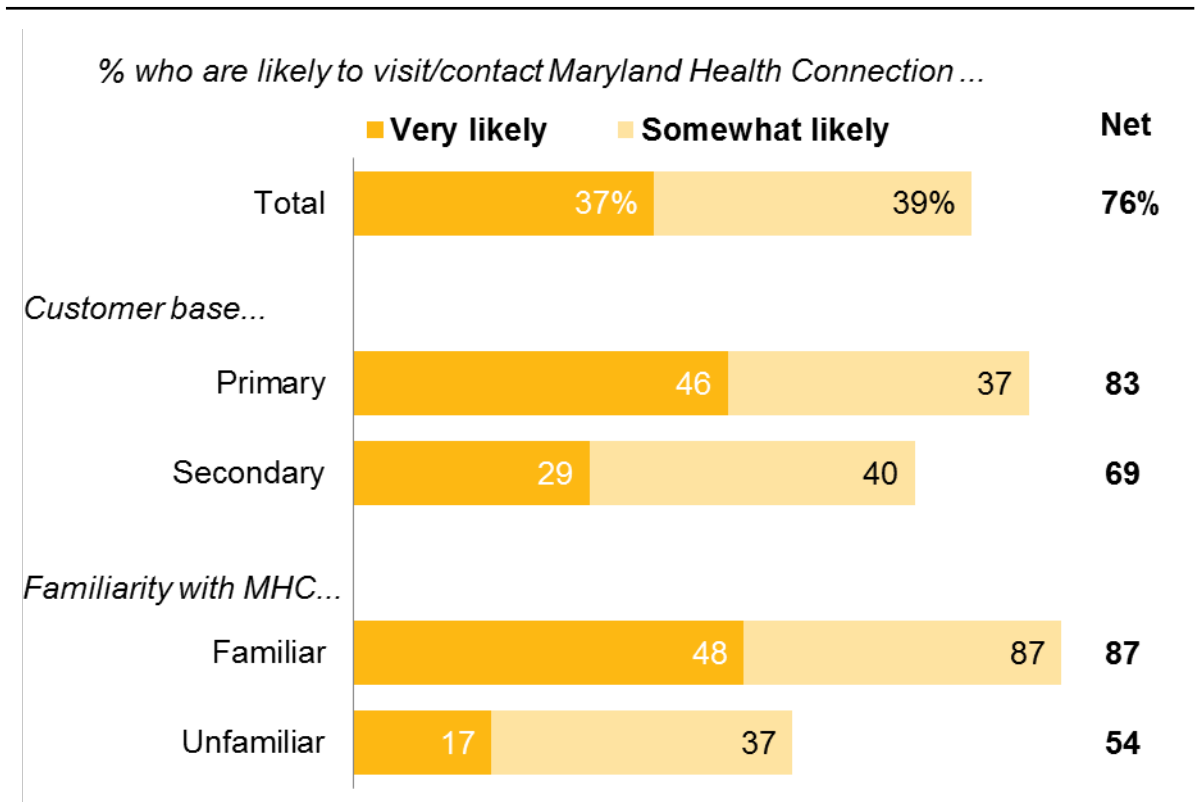
Likelihood of Visiting MHC Based on Messages

Ultimately, 76% of all residents are somewhat (39%) or very (37%) likely to visit MHC because of these messages.

- Most (83%) of the primary customer base are likely to visit MHC, including 46% who are very likely. Additionally, 69% of those in the secondary customer base are likely to visit MHC, including 29% who are very likely to do so.
- Most Hispanic (88%) and African American (81%) Marylanders are more likely visit MHC compared to white counterparts (70%).

Non-white Marylanders and the primary customer base have expressed higher levels of familiarity with MHC. Accordingly, 87% of those already familiar with MHC will be checking in with MHC again; however, more than half (54%) of those unfamiliar with MHC are likely to visit because of these messages.

Majority of MHC-eligible Marylanders are likely to visit MHC



Source: Q93. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. Note: Percentages read across and may not sum because of rounding. N= 1,146.

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This report was prepared in compliance with ISO 20252 International quality standard for market, public opinion and social research.

