

PREPARING FOR OPEN ENROLLMENT 2021

MHBE BOARD OF TRUSTEES
OCTOBER 19, 2020

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PRESENTERS

- Andrew Ratner, Chief of Staff
- Venkat Koshanam, Chief Information Officer
- Heather Forsyth, Director of Consumer Assistance, Eligibility and Business Integration
- Betsy Plunkett, Director of Marketing & Web Strategies

WHAT'S NEW FOR 2021

A 3rd health insurance carrier

- **UnitedHealthcare, will join CareFirst and Kaiser Permanente.** It is offering plans in 14 counties.

Average premiums have fallen in price for the third year in a row

- Down 31.4% since 2018 (**-11.9% for 2021**)

“Value plans,” popular a year ago, are being expanded for 2021

- They offer doctor visits and other services **before the “deductible”** takes effect, which means less consumer out-of-pocket cost.

IMPACT OF COVID-19

An estimated 195,000 may have lost employer coverage in MD

- That brings estimated total of uninsured in MD to nearly 580,000. **More than half** could enroll with financial help through MHC.

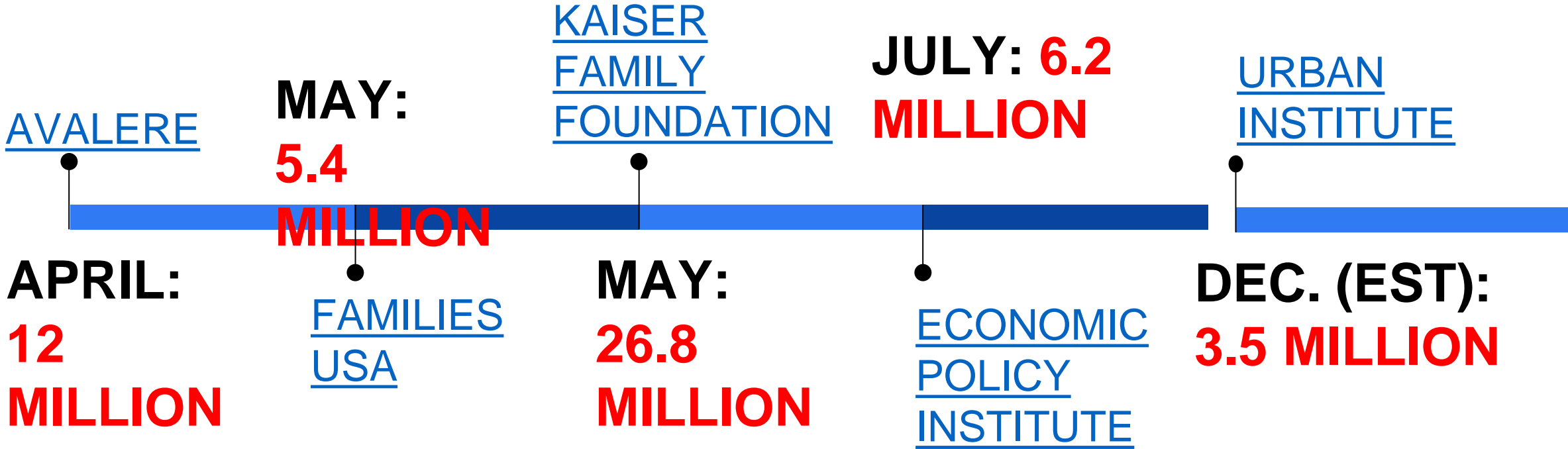
More want coverage

- Nearly 60% are **now more likely to want insurance** than prior to the outbreak, according to a survey of 1,100 Marylanders conducted for MHBE.

Highest rolls heading into open enrollment

- Enrollees in Qualified Health Plans (160,000) and Medicaid (1.16 mil.) currently at **highest October levels** ever through Maryland Health Connection.

NATIONAL ESTIMATES OF UNINSURED DUE TO COVID-19 JOB LOSSES



GOALS FOR 2021 OPEN ENROLLMENT

Ensure smooth renewal for newly insured consumers

- Eliminate potential **barriers** (Failure-To-Reconcile income flag)
- **Early communication** about renewal options

Make renewing/obtaining insurance easier

- Online and mobile **application redesign**
- Improved **broker assistance tools**

Laser-focused marketing and outreach efforts

- Use of data from **Easy Enrollment** program
- Data sharing to support **Connector Entity** focus

TECHNOLOGY

TECHNOLOGY READINESS

Release 33 / SPR 8.0 (9/25)

- User Experience Enhancements
- OE related system changes
- Performance Improvements



Open Enrollment Activities

| | | |
|--------------------------|--------------------------|---------------|
| Plan Validation & Upload | <input type="checkbox"/> | 9/21-9/29 |
| Anonymous Browsing | <input type="checkbox"/> | 10/05 |
| QHP Auto-renewals | <input type="checkbox"/> | 10/05 – 10/10 |
| SmallBiz 2021 plan Load | <input type="checkbox"/> | 10/05 – 10/09 |
| OE Readiness Tasks | <input type="checkbox"/> | 9/1 – 10/18 |
| Catch-up Renewals | <input type="checkbox"/> | 10/30, 12/14 |
| Post-OE Tasks | <input type="checkbox"/> | 12/16-12/20 |

OPEN ENROLLMENT READINESS

1

Virtual Command Center

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

2

Carrier Management

PY 2021 Plan Upload, Anonymous Browsing (Get Estimate), Renewals, Carriers Signoff

3

Security Readiness

Testing & Implementing Security Requirements, Recertification of Credentials

4

Operational Readiness

System Capacity Plan, Operational tasks for cross-functional teams, Shopper Prioritization management, system performance improvements.

OPEN ENROLLMENT READINESS

5

Development Readiness

OE related system changes and UX improvements implemented

6

Testing Readiness

OE Readiness Testing including manual, automatic, regression and performance

7

Reporting

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

8

Resource Readiness

PMO aligning resource availability and remote work management

WHAT'S NEW FOR OE8?



Consumer Engagement

- Enhanced user experience through Responsive Site Design
- Revamped consumer facing site marylandhealthconnection.gov
- More additions to the Marketing Portal:
 - Preventive Care Trigger Email
 - Texting Capability



Create Account

X SIGN IN

Notice: An emergency special enrollment is open through July 15, 2020. The application is available daily from 6 a.m. to 11 p.m.

Apply for Coverage

You can get covered year-round if you qualify for Medicaid or recently have had certain life events. See if you may qualify.

CREATE ACCOUNT

GET AN ESTIMATE



**Coronavirus Emergency
Special Enrollment**

WHAT'S NEW FOR OE8?



Operational Excellence

- Streamlined document verification on the **Worker Portal**
- Online option for consumers to attest to No Income
- **Robotic Process Automation Bot “BusyBee”**:
 - Carrier Transaction Validations
 - Biographic Data Matching
 - System Health Check



WHAT'S NEW FOR OE8?



Functional Enhancements

- **UnitedHealthcare** with PayNow integration
- Out-of-Pocket **Cost Calculator**
- Enhanced **Search Capabilities**
 - Brokers
 - Providers
 - Drug & Formulary



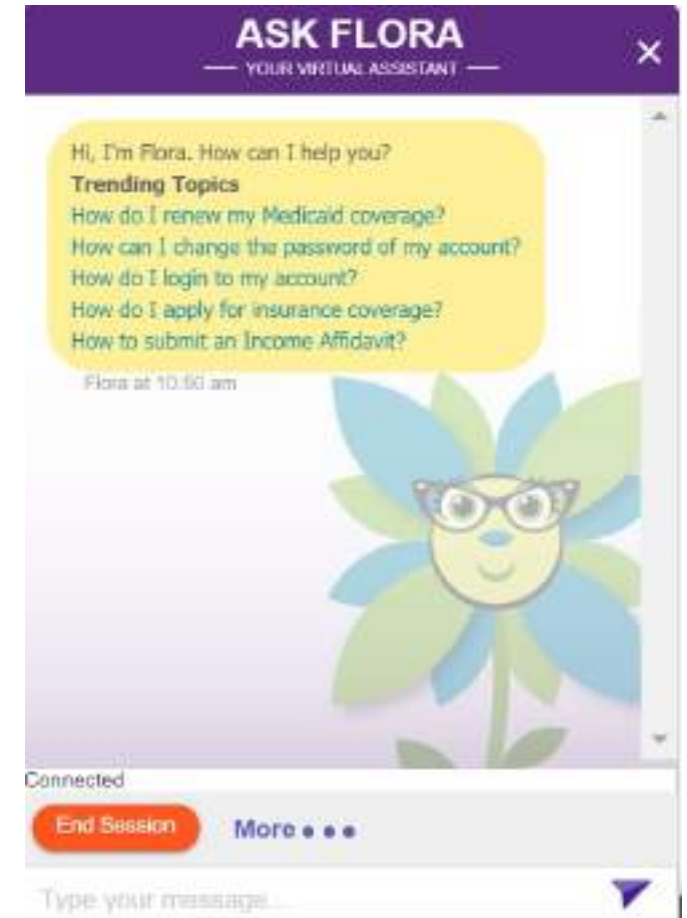
| | SHERLTH | |
|---------------------|---------|------|
| Premiums | Blue | Blue |
| Out-of-Pocket Costs | Blue | Blue |

WHAT'S NEW FOR OE8?



Technology Modernization

- Text based authentication for Producers
- Biometrics in Mobile App
- Database Upgrade
- Chatbot “Flora” Enhancements
 - Password Reset
 - Finding Brokers
 - Trending Topics



CONSUMER ASSISTANCE

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MHBE PREP

- Virtual OE prep visits to joint groups of Navigators and local agency workers in each region
- Virtual Navigator Forum October 8
- Virtual Producer Forum October 20
- Updates to Maryland Health Connection consumer-facing website re treatment of employment income, how to provide verification documents, tax reconciliation, finding assistance, 1095Bs upon request, and more
- Certification, Re-Certification, and Annual Online Training in Compliance, Voter Registration and QHP Renewal Processes for all
- Annual BATPhone Roll-Out – 37 brokers participating



CONSOLIDATED SERVICES CENTER

- Virtual Call Center
- Average Handling Time approximately 11.5 mins
- Ongoing collaborative partnership with Maximus, CSC Vendor
- Support lines for Certified Application Counselors and Producers
- First Call Resolution and Quality Assurance Scores consistently in mid-to upper 90th percentile
- Medicaid call volume down due to certification extension
- Language Line/Tech Desk/Social Media



NAVIGATORS

- Primarily assisting in “virtual” space
- Leveraging video conference/screen sharing technology
- Phone assistance takes longer
- 138 Certified Navigators, 54 have been assisting consumers since OE2 or before
- 60 bilingual Navigators, representing six different spoken languages and American Sign Language
- Extended weekday and weekend hours for OE



PRODUCERS

- 553 authorized Producers, includes 105 new from last year
- 37 “BATPhone” (Broker Assistance Transfer) Participants (13 are bilingual, speaking 8 different languages)
- 116 bilingual Producers, representing 30 different spoken languages
- Producer Support Line at the call center



CERTIFIED APPLICATION COUNSELORS

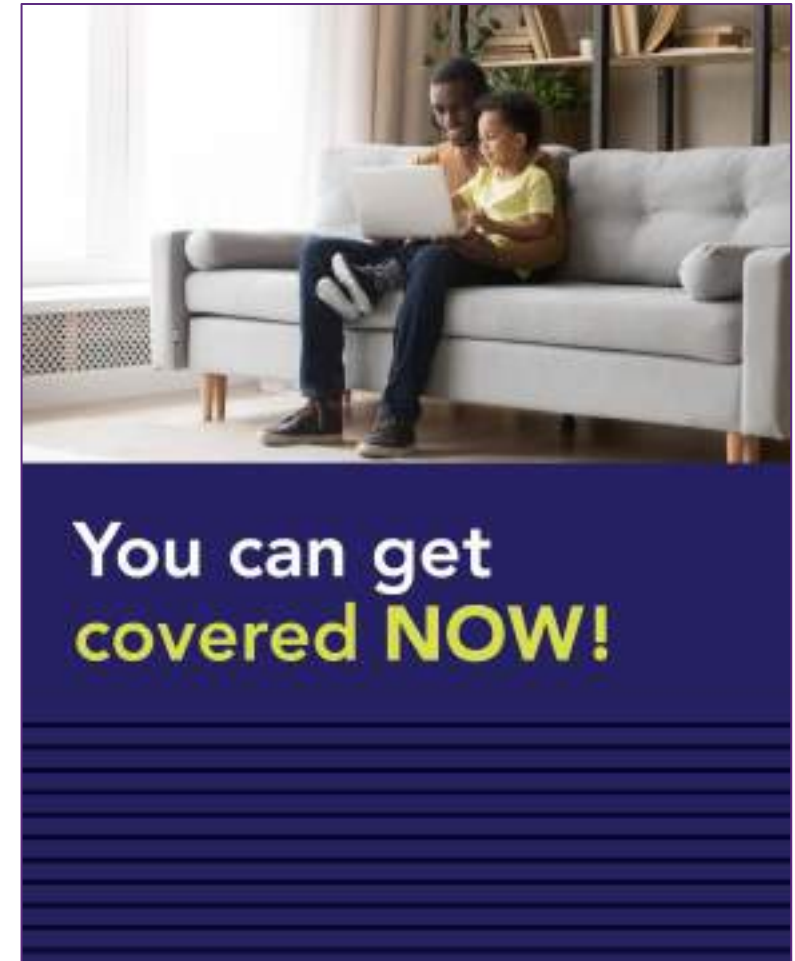


- 155 Certified Application Counselors (CACs) working for 33 Application Counselor Organizations (ACOs)
- ACOs include health care providers, third-party billing companies, social safety net programs, and immigrant community support and advocacy groups – many are still in person
- Primarily work with Medicaid-eligible applicants, but are networked with local navigators for support and warm hand-offs when needed
- CAC Support Line at call center

MARKETING AND OUTREACH

OBJECTIVES

- Increase enrollment in Qualified Health Plans – particularly among Black, Hispanic/Latino, and young adult Marylanders
- Retain new customers recently enrolled during the COVID-19 and Easy Enrollment special enrollment periods
- Recommit efforts to address racial disparities in health care through messaging, partnerships, and outreach.



TARGET AUDIENCES

Priority Audiences

- QHP-eligible uninsured (138-399% FPL)
 - Young adults
 - Black Marylanders
 - Hispanic/Latino Marylanders
 - Rural regions with high uninsured rates

Secondary Audience

- Medicaid-eligible uninsured



LESSONS LEARNED FROM SEP

We will apply lessons learned from previous open enrollment periods to this work. But we believe our experience and success during the COVID-19 SEP will be more relevant as we enter an open enrollment period during the ongoing pandemic.

- **Flexibility is paramount**
- **Marylanders are prioritizing health insurance**
- **We must continue to reduce barriers for enrollment**
- **Newly enrolled may require different resources**



LISTENING & LEARNING

Virtual Roundtable with Hispanic Leaders

- Organizations are getting innovative: health literacy support for parents, virtual wellness groups, partnering with supermarkets
- Literacy is low (health insurance is different in other countries); recommend 10-30 second videos, less copy in messaging and more graphics
- Texting and WhatsApp are used across organizations

Calls with Faith Leaders from Across the State

Adapted outreach strategy after phase 3 (partial church opening) announced

- Most plan to operate services virtually through end of year
- Many are hosting food distribution events

GET CONNECTED *VIRTUALLY*

- Virtual enrollment support – by phone or online
- CE “events” with extended hours
- Hosting educational webinars, attending web events



Social Media Content



THE SOCIAL PRESS KIT.COM/MARYLANDCONNECT

Visit our **Social Press Kit** for ready-to-post graphics to share on your social media channels, messaging to share with your community, and more.

Variety of messages and languages



Enrollment for Health Coverage

Use this toolkit to promote enrollment. Click to share messages quickly on social media, or download and adapt as you see fit. Don't forget to follow us @MarylandConnect and tag us in your posts!

Open Enrollment Period - English | Coronavirus Special Enrollment Period - English and Spanish

COVID-19 Public Health Resources - English and Spanish | Other Special Enrollment Period - English and Spanish

Coronavirus PSA - English
In response to the coronavirus emergency, Marylanders can now enroll in quality, affordable health plans through @MarylandConnect. Don't wait! Learn more at MarylandHealthConnection.gov/coronavirus-sep1 #GetCoveredMD

You can get covered NOW!
Coronavirus SEP 1
In response to the coronavirus emergency, Marylanders can now enroll in quality, affordable health plans through @MarylandConnect. Don't wait! Learn more at MarylandHealthConnection.gov/coronavirus-sep1 #GetCoveredMD

New opportunity to enroll. Same quality health plans.
Coronavirus SEP 2
A special enrollment is available NOW! In response to the coronavirus emergency, you can sign up for health coverage through @MarylandConnect, the state's official health insurance marketplace. Visit MarylandHealthConnection.gov, the "Enroll MHC" mobile app, or call 1-855-642-8572.

Easy to post videos and graphics



Already written text (you can adapt)



OUTREACH TACTICS IN THE WORKS...

- **EI Zol** Facebook Live interviews with radio talent
- **Univision** 2-minute interview segments
- **Maryland State Childcare Association** virtual conference sessions hosted by Lower Shore
- **National Alliance on Mental Illness (NAMI)** virtual conference sponsorship
- **Live Chair**, a barbershop health kiosk and physicians' network, information sharing
- Media outreach
- Statewide informational webinar

STATEWIDE INFORMATIONAL WEBINAR

Hosted Oct. 7 by MHBE and Michele Eberle, featuring Commissioner Kathleen Birrane and Dr. Howard Haft

- Overview of open enrollment for 2021 plans
- Updates to enrollment assistance, including virtual support
- Invitation to spread the word and collaborate
- **Maryland Insurance Administration (MIA) Update:** Lower rates, new options
- **Maryland Dept. of Health (MDH) Update:** COVID-19 update with an emphasis on health disparities

110+ participants, including reporters from across the state

EARLY MEDIA COVERAGE

Maryland Health Insurance Plan Rates Lowest Since 2018

By SARAH Y. KIM • 22 HOURS AGO

 Share  Tweet  Email

 Listen
1:05

Maryland Health Insurance Plan Rates Lowest Since 2018

WYPR NEWS

If you're a Marylander in need of health insurance for next year, the open

Kent County News

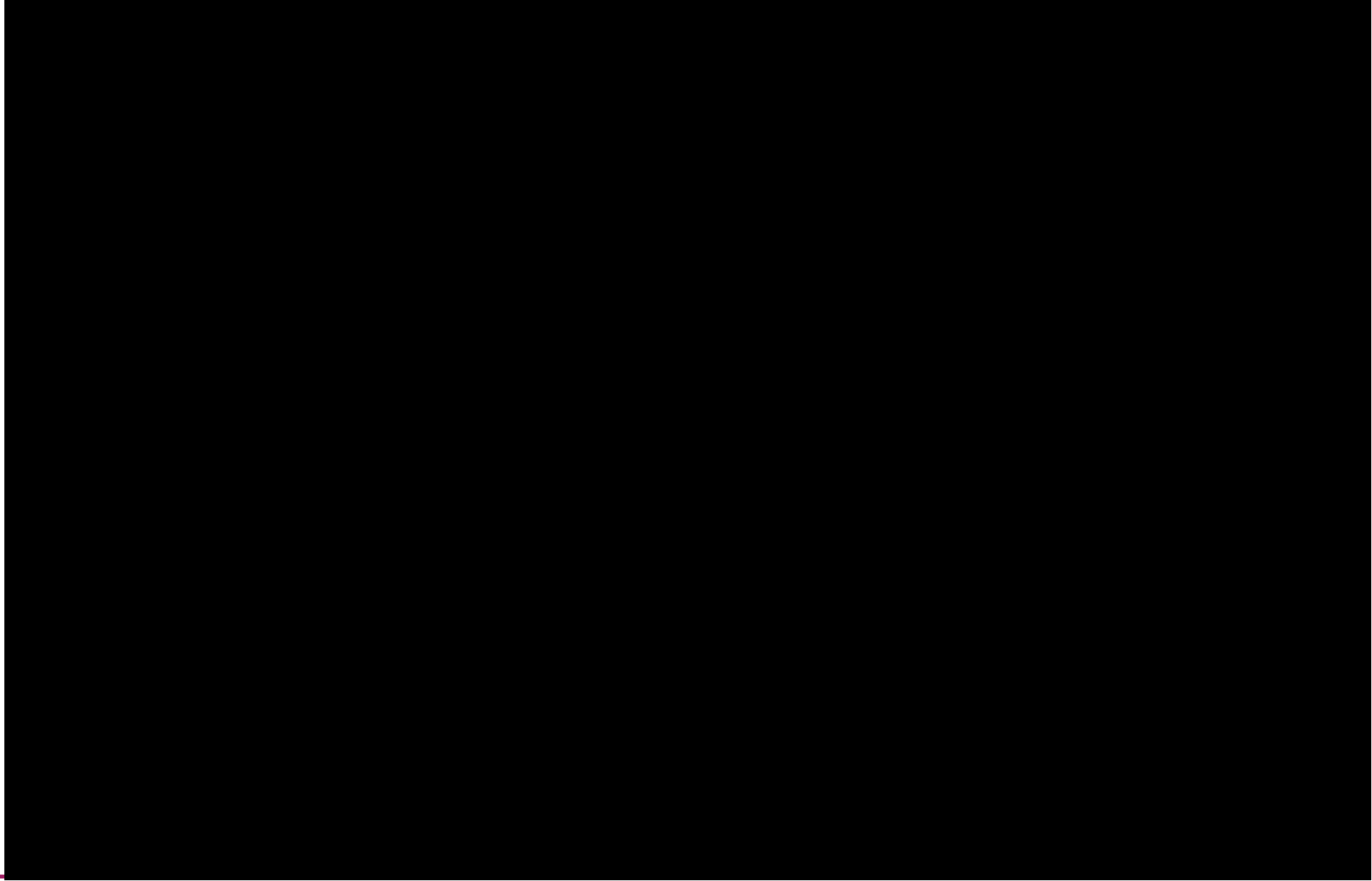
News Sports Opinion Schools Obituaries Community Real Estate Multimedia e-Edition

Classified Q

Health insurance marketplace 2021 announces plans and prices

Oct 8, 2020





PAID MEDIA PLAN BY WEEK

| TYPE | MARKET | 6-Oct | 14-Oct | 21-Oct | 28-Oct | 4-Nov | 11-Nov | 18-Nov | 25-Nov | 2-Dec | 9-Dec |
|-------------|--|-------|--------|--------|--------|-------|--------|--------|--------|-------|-------|
| TV | Baltimore / Salisbury / DC Cable | | | | | X | X | | | X | X |
| | Video On Demand/MD Public TV/Univision/Telemundo | | X | X | X | X | X | X | X | X | X |
| RADIO | Baltimore / Salisbury / DC | | | | | X | X | | | X | X |
| | Rural / Statewide Network | | X | X | X | X | X | X | X | X | X |
| PRINT | African American / Hispanic | | | | | X | | | | X | |
| OUT OF HOME | Gas Station TV | | X | X | X | X | X | X | X | X | X |
| | Independent Pharmacies | X | X | X | X | X | X | X | X | X | X |
| | Convenience Stores | | X | X | X | X | X | X | X | X | X |
| | Walmart Pharmacy Kiosk | X | X | X | X | X | X | X | X | X | X |
| DIGITAL | Awareness | X | X | X | X | | | | | | |
| | Conversion | | | | X | X | X | X | X | X | X |

WHAT'S NEW

- We're adding top performing vendors targeting African-American and Hispanic audiences (**Blavity, Urban One, Sabio, Prisa, and Adsmovil**) to reach target populations effectively.
- In addition to Univision, **Telemundo** broadcast will be added to Spanish language TV buy.
- We're adding new OOH opportunities at essential activity locations, including short videos that play at the counter of **bodegas, convenience stores, and minimarts**, as well as short videos that will play on **pharmacy screens** in both local neighborhood pharmacies and **health kiosks in Wal-Mart** pharmacies.
- To reach young adults, we're adding **Twitch** – a livestream video game website.



Sample Twitch ad placement

GERMANTOWN WALMART PHARMACY



NEW WORDPRESS SITE DESIGN

Notice: An emergency special enrollment is open through Dec 15, 2020. The application is available daily from 6 a.m. to 11 p.m.

maryland health connection


Search English | Español Select language


How to Enroll - Health Coverages - After You Enroll - Find Help - FAQs Create Account [Sign In](#)

Compare Plans and Prices


Shop for 2021 health plans before you buy.

[GET AN ESTIMATE](#)










Coronavirus Emergency Special Enrollment
Uninsured Marylanders can apply for a special enrollment period now through Dec. 15.



Enroll in Medicaid
If you qualify, you can enroll any time of year.



Submit Documents
Upload documents right from your phone. [Learn More](#)

CareFirst  Kaiser Permanente  UnitedHealthcare  MARYLAND Department of Health 

Want to learn more about the latest info? Get text alerts!

#MasksOnMaryland

QUESTIONS?

