

Maryland Easy Enrollment Health Insurance Program Advisory Work Group Meeting

September 23, 2021

Agenda

10:00AM-10:05AM

Welcome

- Stan Dorn and Deb Rivkin, Co-chairs of MEEHP Work Group

10:05AM-10:35AM

Updates and Review of 2021 (Year Two) Results

- Johanna Fabian-Marks, Director of Policy and Plan Management, MHBE

10:35AM-10:45AM

Updates: Easy Enrollment Phase 2 and Department of Labor Implementation

- Johanna Fabian-Marks, MHBE

10:45AM-11:05AM

Navigator Outreach to Tax Filers

- Heather Forsyth, Director of Consumer Assistance, Eligibility Policy & Business Integration

11:05AM-11:25AM

Year 1 and 2 Data Analysis – Potential Research Questions

- Johanna Fabian-Marks, MHBE

11:05AM-11:25AM

Year 1 and 2 Data Analysis – Potential Research Questions

- Johanna Fabian-Marks, MHBE

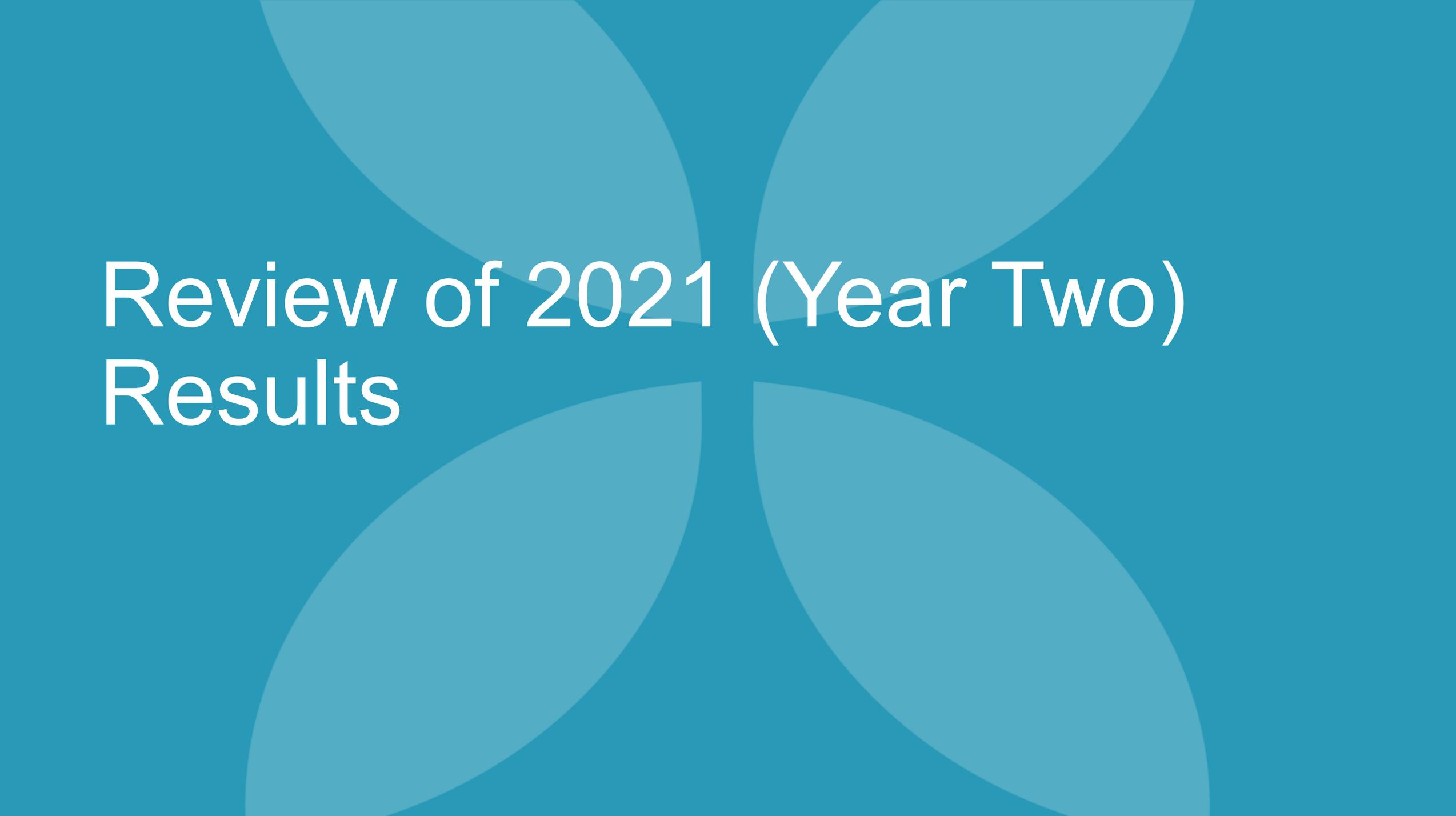
11:25AM-11:45AM

2022 Report to the General Assembly

- Johanna Fabian-Marks, MHBE

11:45AM-12:00PM

Public Comment

The background is a solid teal color. In the center, there is a stylized graphic of a flower or a four-petaled star. Each petal is a light blue color and is semi-transparent, overlapping the teal background and each other. The petals are arranged in a cross-like pattern, with one petal in each quadrant.

Review of 2021 (Year Two) Results

Overview of 2020 and 2021 Enrollment Rates

Year	Individuals who "checked the box"	Individuals deemed eligible	Total enrolled during Tax Time SEP		Total enrolled during Tax Time SEP + Following OEP	
			Number	As % of Eligible Individuals	Number	As % of Eligible Individuals
2020	60,645	53,146	4,015	7.6%	4,901	9.2%
2021	33,151	27,223	2,989	11.0%	TBD	TBD

Breakdown of 2020 and 2021 Enrollment Rates for Tax Time SEP

Year	Eligibility Type	Total Eligible	Total Enrolled	Conversion Rate	Under 18	18-34	Race Other	Race Black	Race White	Ethnicity Hispanic
2020	With APTC	7,439	841	11%	<1%	39%	28%	24%	33%	8%
	Unassisted	25,915	126	<1%	9%	51%	21%	17%	43%	8%
	Medicaid/MCHP	19,792	3,048	15%	36%	38%	32%	31%	25%	12%
2021	With APTC	9,418	701	7%	3%	36%	29%	24%	34%	11%
	Unassisted	6,411	110	2%	10%	52%	28%	22%	42%	11%
	Medicaid/MCHP	11,394	2,178	19%	39%	34%	40%	25%	25%	22%

Enrollment by Age and Race (Tax Time SEP)

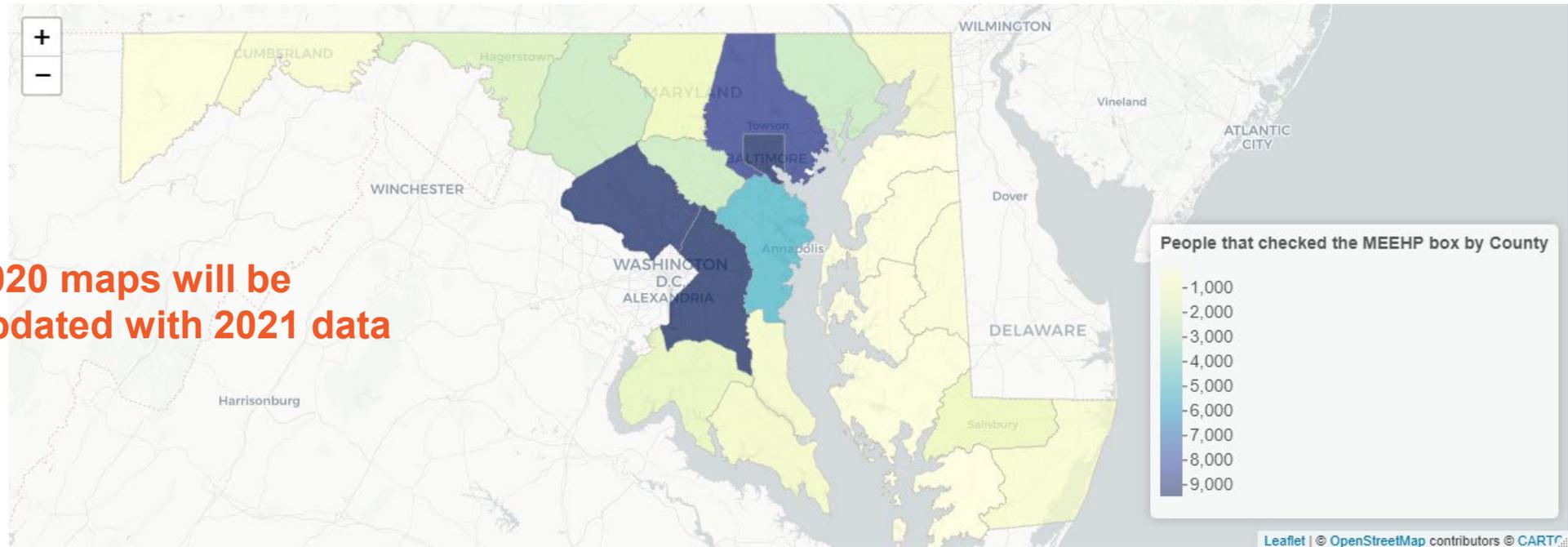
Enrollment by Age Group (Years)					
	2021				2020
Age	QHP	Medicaid	Total	% of Total	% of Total
<18	30	856	886	30%	28%
18-25	78	300	378	13%	16%
26-34	228	442	670	22%	23%
35-44	139	243	382	13%	14%
45-54	138	156	294	10%	10%
55-64	170	164	334	11%	9%
65+	29	10	39	1%	1%

Enrollment by Race				
	2020		2021	
Asian/Pacific Islander	457	11%	283	9%
Black	1,182	29%	745	25%
White	1,106	28%	819	27%
Native American	24	1%	24	1%
Other	1,246	31%	1,112	37%

2021 Enrollment by County (Tax Time SEP)

Enrollment by County		
Allegany	24	1%
Anne Arundel	241	8%
Baltimore	360	12%
Baltimore City	333	11%
Calvert	36	1%
Caroline	11	0%
Carroll	42	1%
Cecil	30	1%
Charles	96	3%
Dorchester	18	1%
Frederick	113	4%
Garrett	6	0%
Harford	113	4%
Howard	141	5%
Kent	5	0%
Montgomery	571	19%
Prince George's	586	20%
Queen Anne's	13	0%
Saint Mary's	49	2%
Somerset	12	0%
Talbot	20	1%
Washington	79	3%
Wicomico	56	2%
Worcester	34	1%

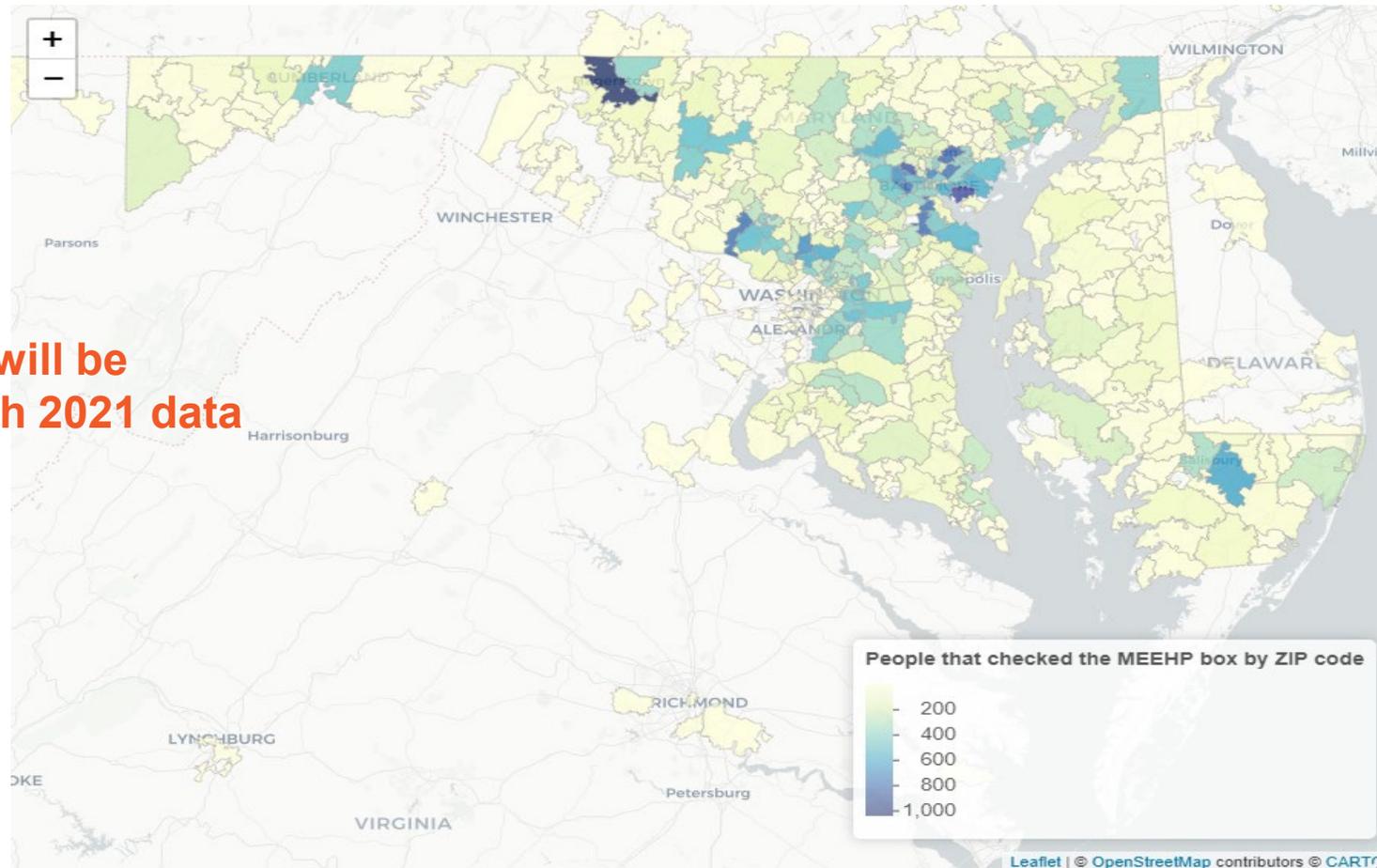
Number of Individuals Who Expressed Interest in Health Care Coverage (Checked the Box) on their Taxes, by County



https://www.marylandhbe.com/wp-content/uploads/2020/10/MEEHP_Chkd_Box_Dashboard.html

Number of Individuals Who Expressed Interest in Health Care Coverage (Checked the Box) on their Taxes, by Zip Code

2020 maps will be updated with 2021 data



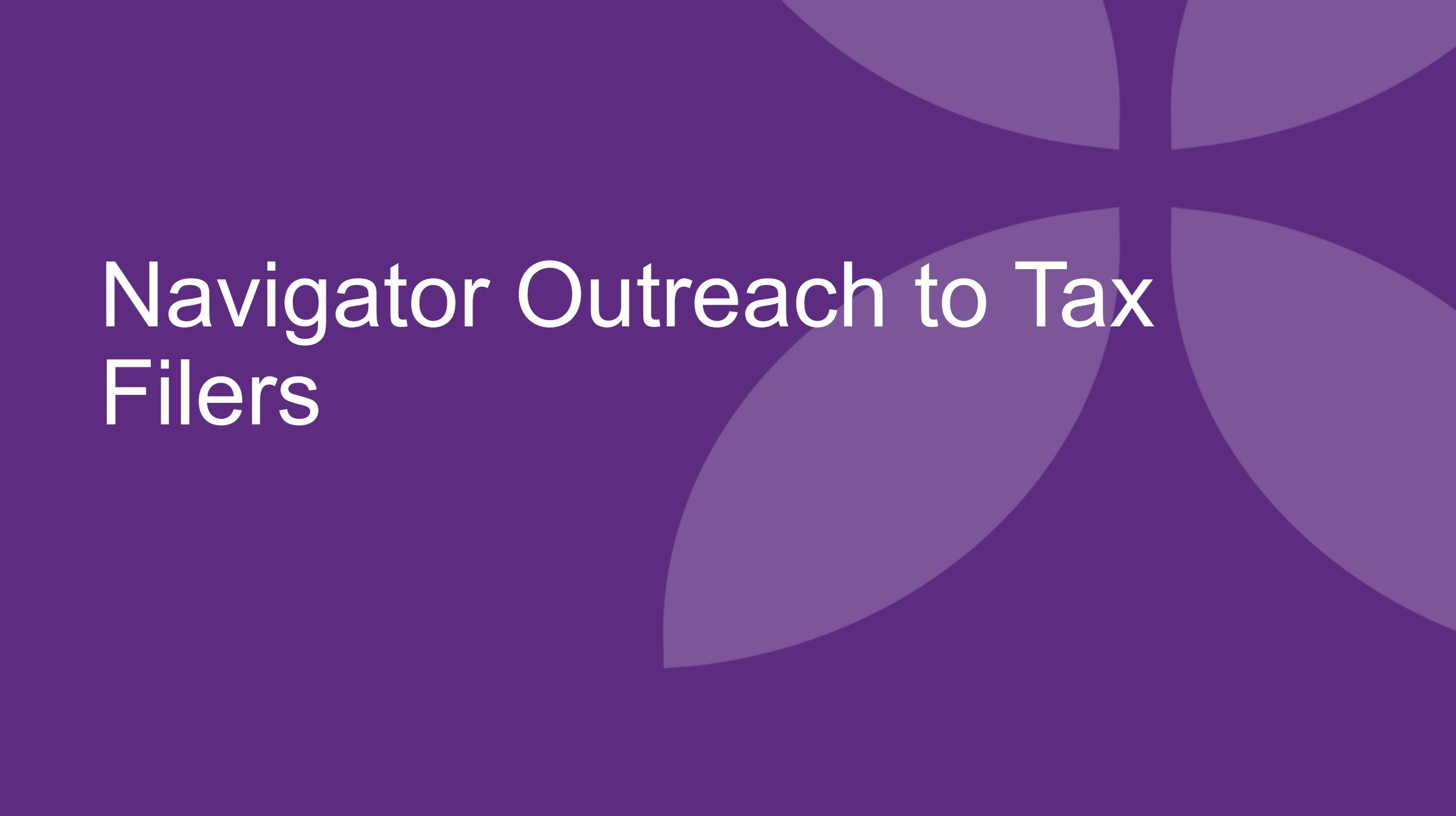
https://www.marylandhbe.com/wp-content/uploads/2020/10/MEEHP_Chkd_Box_Dashboard.html



Updates: Easy Enrollment Phase 2 and Department of Labor Implementation

Program Updates

- **Easy Enrollment Phase 2:** MHBE continues to work with the Comptroller's Office towards implementing a phase 2 in early 2022, in which MHBE pre-populates applications with data from the state income tax return as much as possible to simplify the enrollment process
- **Easy Enrollment with the Department of Labor:** MHBE continues to work with the Department of Labor to launch an easy enrollment process for unemployment claimants



Navigator Outreach to Tax Filers

The Numbers

- Comptroller Files (net errors and dupes) shared for 22 weeks from March to August
- Name, dob (matching purposes), contact information, likely MA or likely QHP
- Contact made by email if no phone, by phone if no email; in some cases, both
- Out of nearly 20,000 files shared - 15,477 calls completed; 8,766 emails sent
- Translated to roughly 1,000 enrollments (out of 2,983 total)
- Highest enrollment success in Montgomery and Central regions

The Anecdotes

- Consumers didn't remember checking the box, reported it was checked by mistake, or reported that they couldn't get past that page in the tax filing software without checking the box.
- Consumers were enrolled in Medicare, were undocumented or DACA, or had an offer of ESI.
- Lots of unanswered calls, consumers reluctant to provide personal information to a stranger over the phone.
- Some weeks the number of files were overwhelming, particularly for length of campaign (extended tax filing deadline)

Lessons Learned

- Apps in Progress are better for outreach efforts (July to September, 305 Files)
 - Recent interaction with MHC
 - Purposeful (intends to apply)
 - Smaller volume is more manageable by Navigator team – separates wheat from chaff
- But weekly pull may not be enough as by the time Navigator contacts many consumers reported they had already completed the app and enrolled.

Lessons Learned

- Number of Enrollments with Assistance was still small
- Navigators handled 1/3 of MEEHP enrollments, so total numbers small, but many enrollments for workforce size
- Total MEEHP enrollments split roughly 70:30 MA to QHP, Navigator enrollments 50:50, so Navigator assistance seemed to get more QHP eligible into coverage
- Need to streamline administrative and reporting burdens

Year 1 and 2 Data Analysis – Potential Research Questions

Potential Research Questions

Analyze Year 1 and Year 2 data to understand who was most likely to start an application, select a plan, and enroll in coverage and who was most likely to drop out of each step along the way, in order to identify potential interventions to increase enrollment rates.

Geography

- What counties/zips had the highest rates of checking the box, plan selection, and enrollment in absolute numbers and as a percent of uninsured?

Household composition

- Among households that checked the box, were households with dependents more likely to proceed to enrollment?

Income

- Among individuals that checked the box, how did FPL influence likelihood to proceed to enrollment?

Age

- Among individuals that checked the box were certain age groups more or less likely to proceed to enrollment?

Race/Ethnicity

- Among individuals that selected plans, were certain racial/ethnic groups more or less likely to enroll?

2022 Report to the General Assembly



Workgroup Report

The Advisory Workgroup shall report to the General Assembly by Dec. 31, 2022 on:

- The **effectiveness** of easy enrollment;
- Recommendations as to whether implementing an **individual responsibility amount** or implementing **automatic enrollment of individuals in a qualified health benefit plan** in the individual market is feasible and in the best interest of the State; and
- **if** the Workgroup determines that implementing an insurance responsibility amount is feasible and in the best interest of the State, the **dollar amount** of the individual responsibility amount and whether the State should provide an individual the **option of obtaining health insurance instead** of paying the individual responsibility amount.

Appendix



Appendix 1: MHBE August Easy Enrollment Dashboard

MARYLAND EASY ENROLLMENT HEALTH INSURANCE PROGRAM DASHBOARD

Period is from Feb 28, 2021 to the end date on report cover.

Household tax files sent from Comptroller

29,022

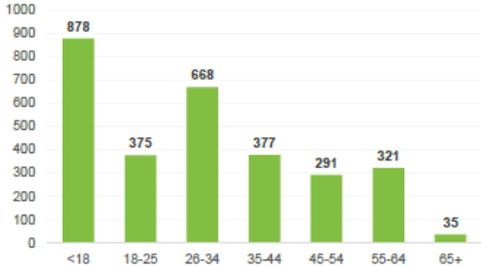
Total Enrollees

2,945

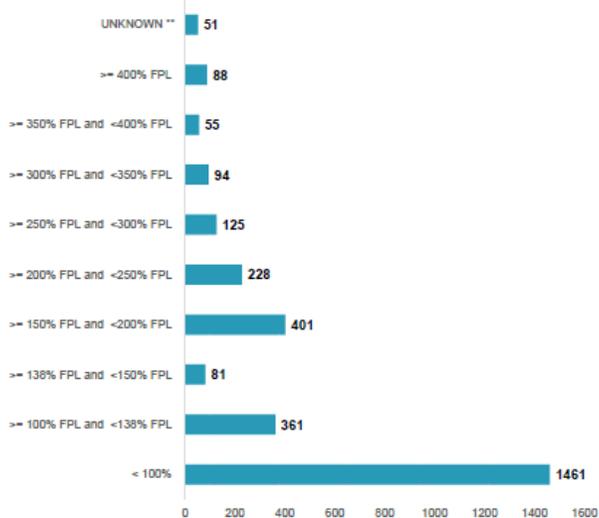


■ Qualified Health Plans (without tax credit)
 ■ Qualified Health Plans (with tax credit)
 ■ MA

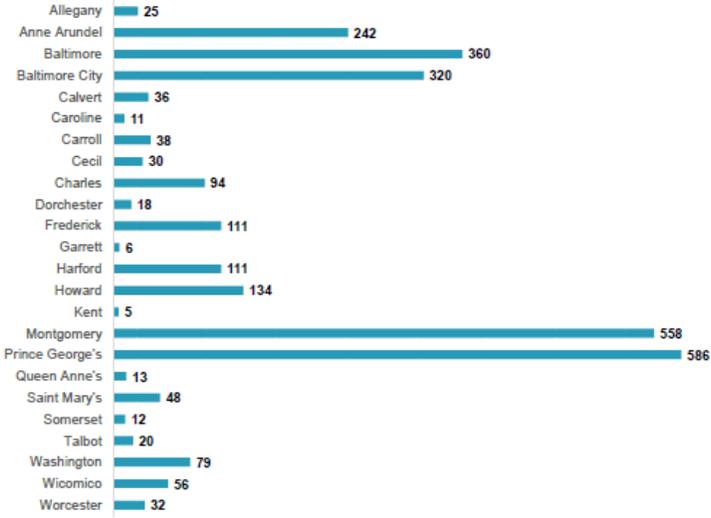
Consumers by Age Group



Enrollment by Household Income



Enrollment by County

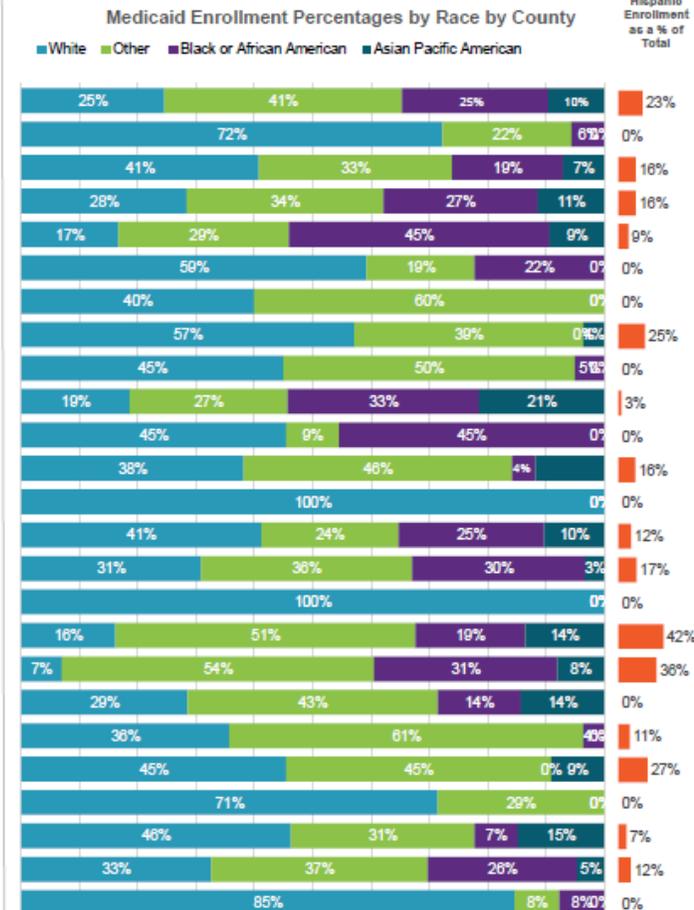
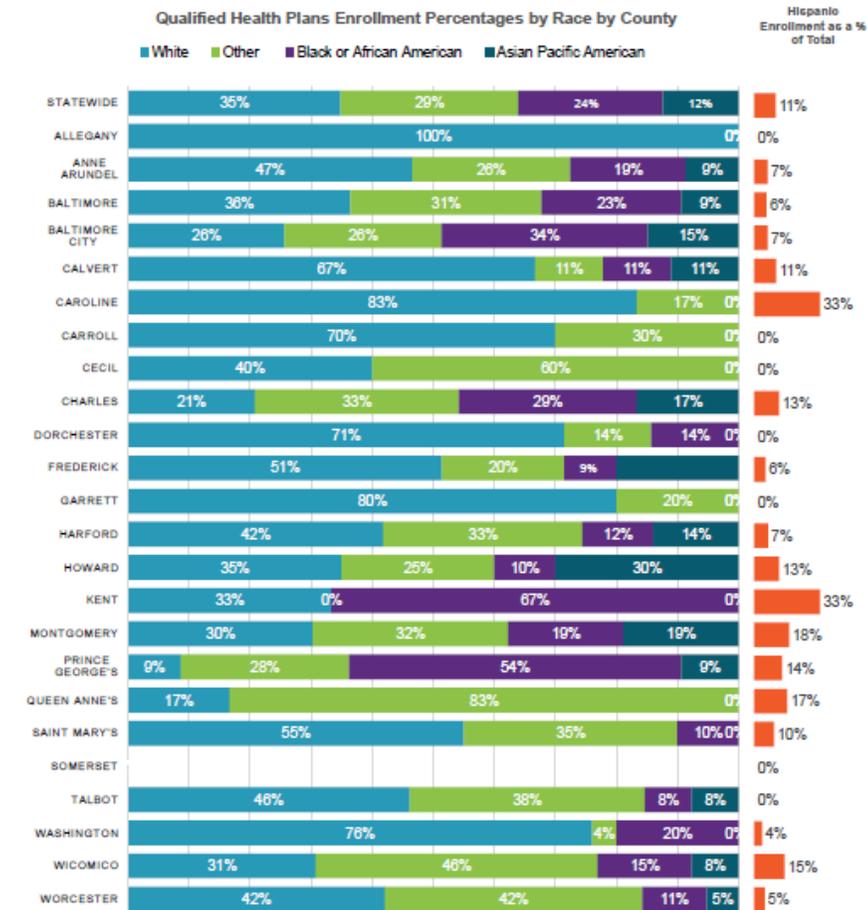


**Enrollees who did not submit household income information and thus were not eligible for financial help. Household income eligibility based on percentages above the Federal Poverty Level, defined as \$12,140 for an individual and \$25,100 for a family of four.

Appendix 1: MHBE August Easy Enrollment Dashboard

MARYLAND EASY ENROLLMENT HEALTH INSURANCE PROGRAM RACE AND ETHNICITY

Period is from Feb 28, 2021 to the end date on report cover.



Race/ethnicity is reported voluntarily.

Individuals reporting voluntarily as Hispanic by ethnicity are also counted under race as they reported it.