

# 2022 Plan Year Open Enrollment Readiness

MHBE Board of Trustees Meeting  
October 18, 2021

# Expectations for open enrollment for Plan Year 2022

- 1. Steady progress past 4 open enrollments since Reinsurance:**  
154K for '18; 157K for '19 (+2%); 159K for '20 (+1%); 166K for '21 (+4%).
- 1. Even though rates rose slightly, we anticipate 4-5% growth for OE 2022.**
- 2. Potential impacts:**
  - Uninsured getting **coverage through employer or spouse's employer.** That reason was +4% Jan-Aug 2021 when consumers disenrolled.
  - UnitedHealthcare expanding statewide will change Advance Premium Tax Credit (APTC) formula. Will lower APTC, raise monthly cost for some in **rural counties.**

# New policies/innovations for '22 Open Enrollment

- 1. American Rescue Plan Act** subsidies: Help attract +400% of Federal Poverty Level.
- 2. Youth Adult Subsidy** will lower prices for 18-34s  
(In '21, 18-34s = 28% of MHC total; tied for 5th in U.S.)
- 1. Addition of “Pay Now” button** for CareFirst. Enrollees of all 3 carriers can make immediate 1st month payment; improves retention.
- 2. Live online chat** during business hours will augment 24-hour chatbot.
- 3. Improvements to “worker portal”**: More information to consumer assisters.
- 4. \$1.1 M grant from CMS** to be split between outreach/ IT/ consumer assistance training. Helps cover longer OE stretching from 45 days to 75.

# Risks and Challenges

- **Still largely virtual** outreach and assistance.
- **COVID-19's economic impact** parallels those more likely to be uninsured: young adults, Blacks and Hispanics, rural residents.

# Technology Readiness

# Open Enrollment (OE9) Readiness Timeline

## **Release 38 / SPR 13.0 (9/24)**

- 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"/>	01/16/22-01/20/22

# Open Enrollment (OE9) Readiness

1

## Virtual/Hybrid Command Center

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

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2

## Carrier Management

PY 2022 Plan Upload, Anonymous Browsing (Get Estimate), Renewals & Carrier Signoff

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3

## Security Readiness

Testing & Implementing Security Requirements, Recertification of Credentials

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4

## Operational Readiness

Communication & Escalation plan with MD THINK formalized, Capacity Plan and Operational Calendar for OE period finalized, Shopper Prioritization Active

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# Open Enrollment (OE9) Readiness

5

## Development Readiness

OE related changes and UX improvements implemented

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6

## Testing & QA Readiness

OE Readiness Testing including manual, automatic, regression and performance testing

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7

## Reporting

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

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8

## Resource Readiness

PMO is working closely to align resource availability and hybrid work management

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# What's New in OE9?



## Functional Enhancements

- Young Adult Subsidy Implementation (**YAS**)
- American Rescue Plan Act (**ARPA**) policy implementation
- Wages & Unemployment Insurance data integration with the Department of Labor
- Various system enhancements



# What's New in OE9?



## Consumer Engagement

- Live Agent Chat
- Revamped Consumer Notices
- User Experience Enhancements in Consumer Portal
- Stand Alone Dental Provider Directory

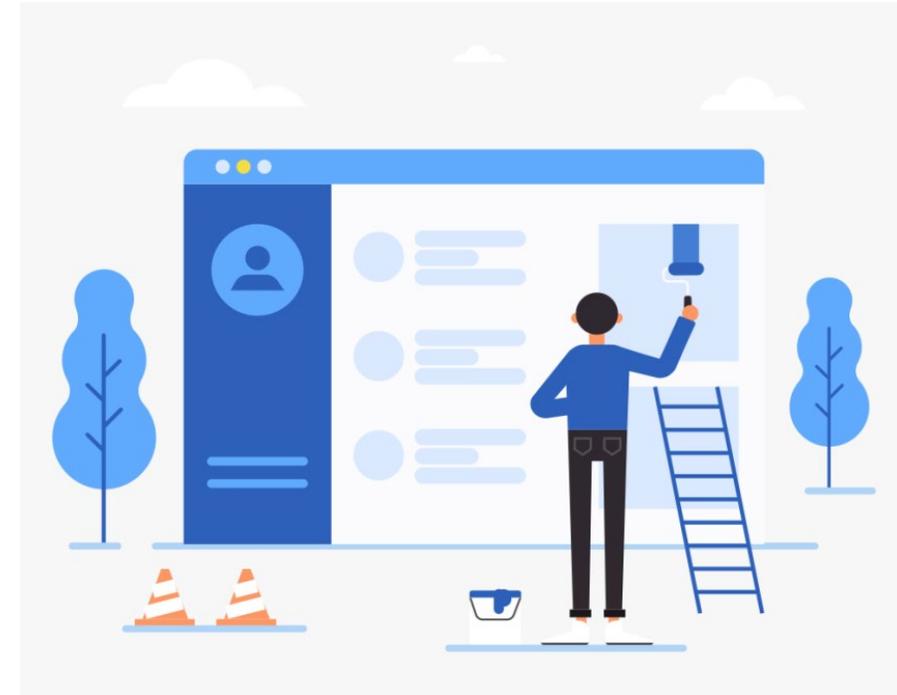


# What's New in OE9?



## Operational Excellence

- Revamped Worker Portal
- Revamped Broker Portal
- Dynamic Notices Management
- PayNow Integration & Real-time Enrollment



# What's New in OE9?



## Technology Modernization

- Robotic Process Automation (RPA)
- Chabot “Flora” Integrations
- Security Enhancements



# Consumer Assistance Readiness

# Open enrollment period for 2022 plan year

- Website opens for Open Enrollment at 5 a.m. on Nov. 1, 2021
- Closes 11:59 p.m. on Jan.15, 2022
- Enrollments through month of December effective Jan.1, 2022
- Enrollments Jan.1-15 effective Feb. 1, 2022
- 95% of QHP enrollees auto-renewed - 78% with financial assistance

Larger number than usual of annual income verification documents triggered, but these present no barrier to enrollment.



# Regional assistance

- Extending open enrollment for an additional month may result in double peaks — before Dec. 15 and again before Jan. 15.
- Navigators, producers, and caseworkers will continue with hybrid assistance approach.
- Slightly smaller group of navigators (120); largest number of producers (691+) in some years.
- Navigators offering more virtual appointments after business hours and on weekends.



# Readiness challenges



- Plan and premium changes in Lower Shore and Far West regions will increase premiums substantially for some consumers.
- Consumers who received unemployment insurance in 2021 will lose extra premium reduction in 2022.
- Rapid changes have challenged our training team's ability to keep up. Webinars for all navigators and producers throughout October will help.
- Medicaid monthly redeterminations are due to pick up again in January, dovetailing with the end of OE, if public health emergency ends Dec. 31.

# Call Center

- Customer Service Representatives to work remotely until early next year
- Expected Average Speed to Answer (ASA) 1.5 to 7 mins during OE
- First-call resolution has been steady at 98%
- Call volume trending above forecast
- Quality of performance exceeding Service Level Agreement (SLA) of 92%
- Ramp up under way +100~ more staff for OE
- Extended weekday and weekend hours on critical business days
- BATPhone preparation underway
- LiveChat up 78% September over August



# Marketing & Outreach Readiness

# Marketing & Outreach Objectives

1. Increase enrollment in private health plans.
2. Retain new customers enrolled during the COVID-19 and Easy Enrollment special enrollment periods.
3. Recommit efforts to address racial disparities in health care through messaging, partnerships, and outreach efforts.
4. Focus on primary target audiences:
  - QHP-eligible uninsured (including newly eligible 400%+ FPL) ages 18-34
  - Black Marylanders
  - Hispanic/Latino Marylanders
  - Rural regions with high uninsured rates

# Reaching Underserved Communities



Attending community events, including major Hispanic events:  
(Above) *Festival Salvadoreñísimo in Gaithersburg*



Co-hosted a virtual conversation by the *AFRO* with a panel of prominent Black male leaders

# Data Dashboard

GMMB has developed a dashboard with the goal of informing strategy development to reach uninsured Marylanders. It will help inform the navigators as well.

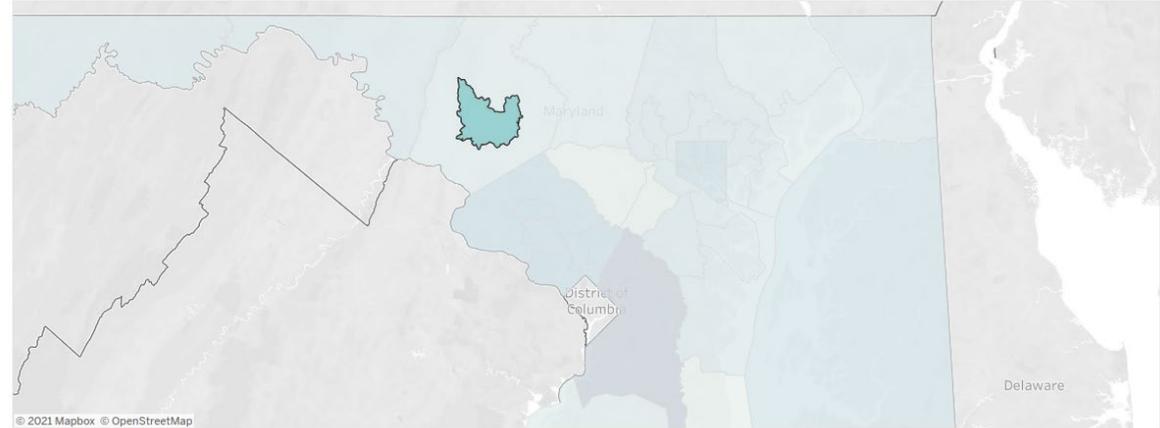
The dashboard, hosted on the Civis Platform, will layer publicly available data above the eligible uninsured population as defined by MHBE in their COVID Uninsured Analysis dashboard. Geographic visualizations in the dashboard will be set on the PUMA level.

Additional data layers include:

- Health Insurance Coverage Status - (American Community Survey, U.S. Census Bureau)
- Industry (Employment) Level Data - (American Community Survey, U.S. Census Bureau)
- Financial / Income Data - (American Community Survey, U.S. Census Bureau)
- Languages Spoken (Not English) – (U.S. Census Bureau)
- Broadband / Internet Access – (American Community Survey, U.S. Census Bureau)

General Demographics | Industry and Income by Popula... | Channel and Reach | County | Health Care Type and Covid

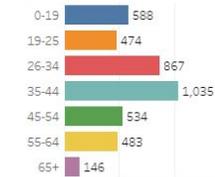
Puma Map



Citizenship



Age



# 2021 Strategic Messaging Survey of MHC-eligible Marylanders: Background/Research Objectives

## **Audience (N=1,179 respondents):**

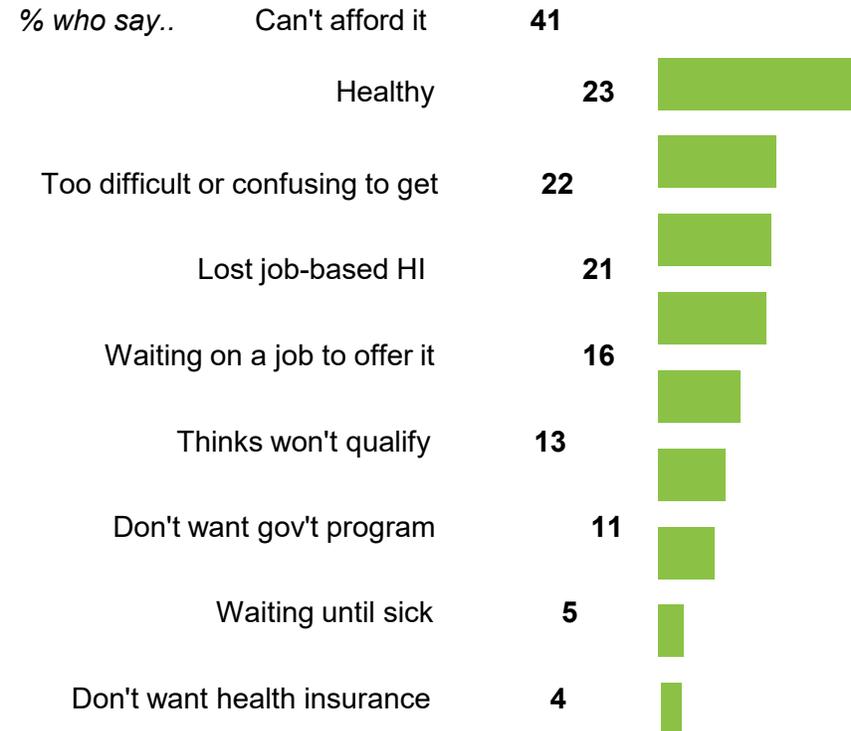
- Currently uninsured
- Insured but lacked coverage at some point since January 2020 (defined as recently uninsured)
- Oversampling to draw insights from young adults (19-34), Black, Hispanic, and 400%+ FPL Marylanders

## **Objectives and Scope:**

- Message testing
- Environmental factors, including financial circumstances, health needs, impact of COVID-19
- Awareness, experience, familiarity and favorability
- Motivations and barriers to coverage

# Reasons MHC-Eligible Marylanders Go Uninsured

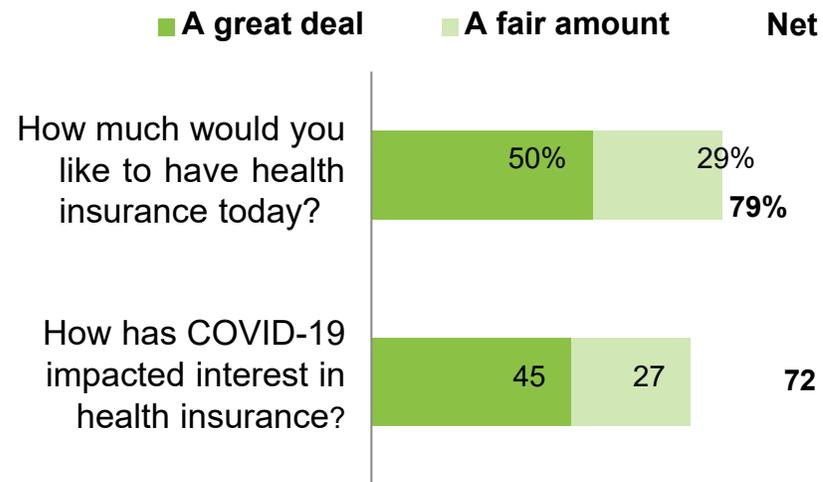
## Identify the reasons you are currently uninsured



Source: Q31. MHC Strategic Messaging Survey, July 29 – Aug 18, 2021. N= 91 Note: Percentages are from a select all that apply list and do not add to 100%.

# Desire for Health Insurance Among Uninsured

## Currently uninsured Marylander's interest in health insurance

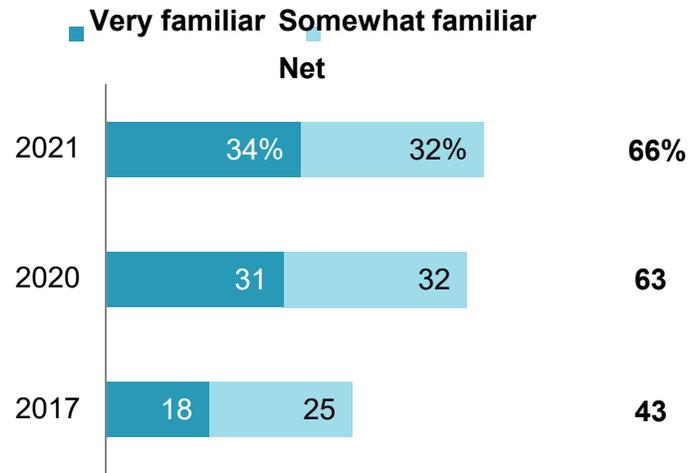


Source: Q32 & Q33. MHC Strategic Messaging Survey, July 29 – Aug 18, 2021. N= 89 and 88, respectively. Note: Percentages read across and may not sum due to rounding.

# Awareness and Favorability of MHC

## Two-thirds of 2021 MHC-eligible Marylanders are familiar with MHC, ticking up slightly from 2020

% who are familiar with Maryland Health Connection ...

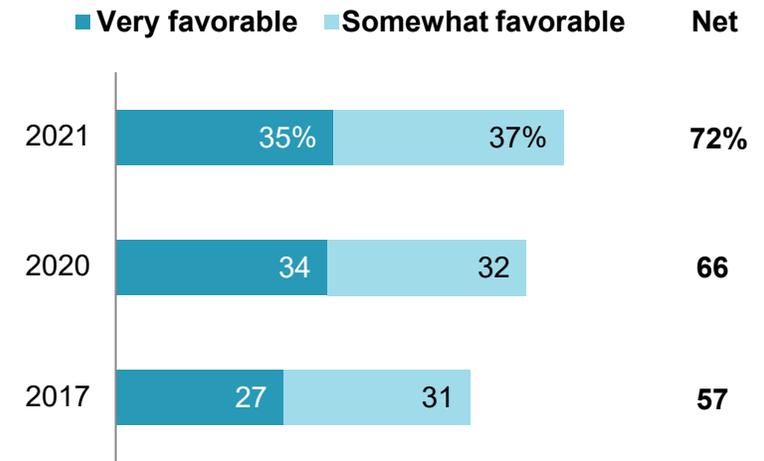


2021 Source: Q64. MHC Strategic Messaging Survey, July 29 – Aug 18, 2021. N= 1172.  
 2020 Source: Q62. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. N= 1146.  
 2017 Source: Q16. MHBE 2017 Communications Survey, Aug 14 – Sept 8, 2017. N=419.  
 Note: Percentages read across.

Awareness of MHC up since '17 as familiarity grew among several demographics.

## Favorability among MHC-eligible Marylanders continues to rise

% who have a favorable view of Maryland Health Connection



2021 Source: Q64. MHC Strategic Messaging Survey, July 29 – Aug 18, 2021. N= 1160  
 2020 Source: Q62. MHC Strategic Messaging Survey, July 21 – Aug 11, 2020. N= 1146.  
 2017 Source: Q16. MHBE 2017 Communications Survey, Aug 14 – Sept 8, 2017. N=419  
 Note: Percentages read across and may not sum because of rounding.

MHC's favorable ratings continue to rise from slim majority in 2017 to nearly 3/4s today.

# Media Buy: What's New

- To reach Hispanic audiences, we're adding **H-Code**, a top digital publishing vendor.
- We've explored new out-of-home opportunities at essential activity locations, including short videos that play at **Quest diagnostic locations** (some in grocery stores), and partnering with **youth sports leagues** to feature signage and digital communications to parents.
- To reach young adults, we're adding **Tik Tok** -- fast-growing social media platform.
- We are bolstering our partnership with **iHeart Media** to layer in podcasts and streaming radio. We are also adding **Spotify** as their targeting capabilities have improved.
- Continued presence on **WMATA Transit** in Montgomery and Prince George's counties, on buses and live boards at available metro stations, also promoting DC and VA marketplaces.

# Transit Interior Cards

QR codes link directly to MarylandHealthConnection.gov



Insurance savings never looked **SO GOOD**.

See how 9 out of 10 who enrolled saved at **MarylandHealthConnection.gov**

Health insurance you can **LIVE** with.

D.C. residents visit [dchealthlink.com](http://dchealthlink.com) | Virginia residents visit [healthcare.gov](http://healthcare.gov)

maryland health connection

This advertisement features two young women taking a selfie. A QR code is located in the top right corner, with the text "Scan to explore!" below it. A yellow arrow points from the QR code towards the center of the image.



Spanish creative throughout the campaign



Featuring D.C. and Virginia marketplaces



Los descuentos en seguros de salud nunca se vieron **MEJOR**.

Vea como ahorran 9 de cada 10 personas inscritas en **MarylandHealthConnection.gov/es**

La cobertura de salud con la que puede **VIVIR**.

En D.C., visite [DCHHealthLink.com](http://DCHHealthLink.com) | En Virginia, visite [cuidadodesalud.gov/es/](http://cuidadodesalud.gov/es/)

maryland health connection

This advertisement features two young women taking a selfie. A QR code is located in the top right corner, with the text "¡Escanee el código QR y descubra sus opciones!" below it. A yellow arrow points from the QR code towards the center of the image.

# Other Innovative Tactics

- Radio events on station Facebook Live
- Micro-influencer engagement
- Hosting Facebook Live virtual events and consumer Q&A hosted by influencer



# 2021 Partnerships

We're revisiting existing partnerships and exploring new partnerships among organizations with strong reach among currently uninsured, ages 18-34 and those likely impacted by COVID-19.

- **Hospitality industry** to reach the many employees impacted by COVID-19
- **Higher education** to reach young adults, particularly at community colleges, trade schools and HBCUs
- **Creative community** with an emphasis on Black creators; leveraging influencers and networks
- **Hispanic community organizations** to deepen trust in MHBE
- **State agencies** to ensure relevant messaging is reaching target audiences
  - **Maryland Dept. of Health: MHBE is including fliers re: vax in Medicaid redet notices; MDH is including MHC info at testing/vax sites, mobile units**

# Social Media

 **Maryland Health Connection**  
Sponsored

Live without the “what ifs.” See health plans for as low as \$1 a month. This year, even people with higher incomes can save.



**TAKE THE LEAP.**

**Save on Health Plans**  
Our experts can help!  
[marylandhealthconnection.gov](http://marylandhealthconnection.gov)

[Shop Now](#)

20 562 Comments 311 Shares

Like Comment Share

Instagram

 **Maryland Health Connection** Sponsored



**LIFE'S WAITING.**

[Shop Now](#)

♡ 416 likes

**Maryland Health Con...** Why worry about the “what ifs?” Explore new discounts on health plans that cover doctor visits, mental health care, and more.

# Billboards



Video (TV :30)



Questions?  
Comments?



@MarylandConnect