



## **Report from the Maryland Health Benefit Exchange about Maryland Health Connection, the state-based health insurance marketplace**

BALTIMORE (January 17, 2014) -- This week, as we continued to see steady enrollment activity on Maryland Health Connection, Governor O'Malley and Lt. Governor Brown announced a new option for retroactive coverage for an estimated several thousand Marylanders who experienced technical challenges on the website. Affected Marylanders will be able to enroll in the private plan of their choice with coverage retroactive to January 1.

All four insurance carriers participating in the state-based exchange -- CareFirst, Evergreen Co-op, Kaiser Permanente, and United -- agreed to make retroactive coverage available. The Maryland Health Benefit Exchange is reaching out to consumers with known issues in their applications prior to January 1, to offer them an opportunity to register with the program. Other Marylanders who experienced significant website problems that prevented enrollment and are interested in coverage back to January 1, should call the Consumer Support Center to be considered for the program. The deadline for registration is Tuesday, January 21, at 5 pm.

In addition to weekly metrics, this week's report also includes monthly data as of December 28.

### **Weekly Report**

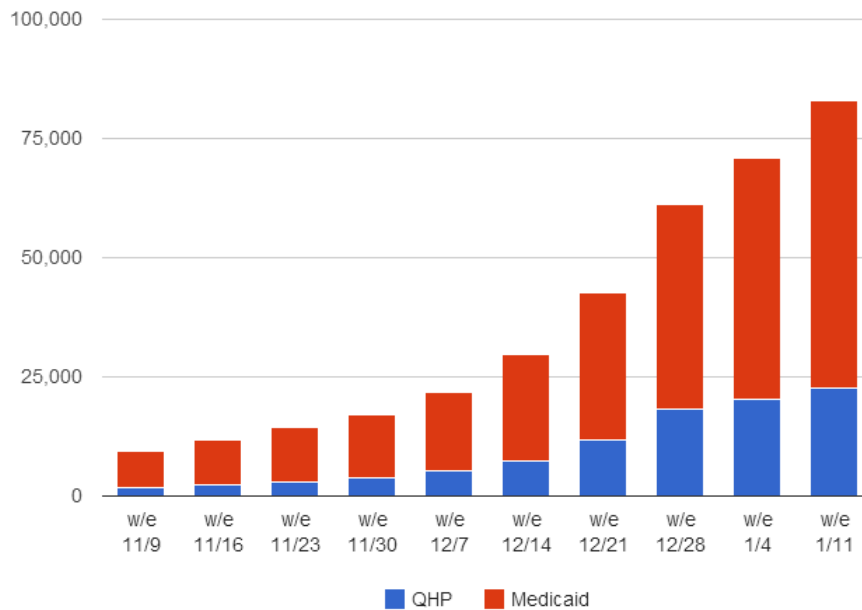
From October 1 through January 11, 2014, there have been 831,099 unique visitors to the Maryland Health Connection website. 131,389 Marylanders have created identity-verified accounts. Through January 11, 22,512 Marylanders have chosen to enroll in private health plans through Maryland Health Connection.

93,514 Marylanders signed up through the Primary Adult Care (PAC) program were automatically enrolled in Medicaid coverage on January 1, 2014, and now have full Medicaid coverage. As of January 14, an additional 29,517 individuals were newly enrolled in Medicaid effective January 1. In total, more than 60,000 Marylanders received an initial determination of eligibility for a Medicaid program through Maryland Health Connection.<sup>1</sup>

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<sup>1</sup>As noted in previous reports, some of these individuals may have pending verifications before coverage is effective, and others may turn out to already have Medicaid coverage.

**Figure 2: QHP Enrollment and Medicaid/MCHP Eligibility**



### Monthly Report

The U.S. Department of Health and Human Services reports that, as of December 28, 2013:

- 66,162 Marylanders were included in complete applications submitted;
- Among Marylanders included on submitted applications, 43,065 were determined eligible for Medicaid and 23,097 were eligible to enroll in private health insurance plans; and
- 18,257 Marylanders had selected a private health plan for enrollment.

**Table 1: Supplementary Information on Enrollments in Qualified Health Plans, 10/1-12/28**

Total Qualified Health Plan Enrollment	18,257
Enrollment by Age <ul style="list-style-type: none"> <li>• &lt; Age 18</li> <li>• 18-25</li> <li>• 26-34</li> <li>• 35-44</li> <li>• 45-54</li> <li>• 55-64</li> <li>• &gt;65</li> </ul>	<p>922</p> <p>1,562</p> <p>3,359</p> <p>3,016</p> <p>4,188</p> <p>4,994</p> <p>216</p>
Enrollment by Gender <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>	<p>45%</p> <p>55%</p>
Enrollment by Metal Level <ul style="list-style-type: none"> <li>• Catastrophic</li> <li>• Bronze</li> <li>• Silver</li> <li>• Gold</li> <li>• Platinum</li> </ul>	<p>110</p> <p>5,008</p> <p>7,910</p> <p>3,145</p> <p>2,084</p>

**Table 2: Information on the Call Center and Website, 10/1-11/30**

Total Calls	158,757
Average Wait Time	12:01 minutes
Average Call Handle Time (11/24 to 11/30)	13:09 minutes
Unique Website Visits	733,986
Website Visits	1,468,995
Page Views	4,573,995

## Information for Users of Maryland Health Connection

Open enrollment continues until March 31, 2014, so Marylanders will continue to be able to apply for, shop and enroll in coverage. Many of the technical glitches most frustrating to consumers have been fixed, and we continue to work to address others that continue to cause difficulties for some Maryland consumers.

As more people learn about their health coverage options and the consumer experience on the website improves, enrollment through Maryland Health Connection into more than 60 medical and dental plans will increase. We anticipate that as many as three-fourths of individuals and families enrolling in private health coverage through Maryland Health Connection will qualify for tax credits and other assistance to reduce their costs.

Options when having trouble:

- Visit the [Consumer Information Update](#) page for important notices before beginning. These notices include advice on how to navigate some of the issues on the website as we work to address them.
- Try again at a later time. At times of peak usage, heavy volume can still cause errors and delays.
- Call the Consumer Support Center toll-free at 1-855-642-8572 to discuss the issue or start an application by phone. In response to high call volumes, additional staff are being trained to provide additional customer support. Hours of operation are Monday through Friday, 8 a.m. - 8 p.m., Saturday 8 a.m. - 6 p.m., and Sunday 8 a.m. - 2 p.m.
- Talk to a [consumer assistance worker](#) or authorized insurance agent for assistance. The link to contact information for connector entities in each of the State's 6 regions can be found on the [Prepare for Enrollment](#) page which is accessible from the landing page at the front of the website, or under the [Individuals and Families](#) tab under the heading of "Consumer Assistance." In-person assistance is available statewide through six Connector organizations and 50 supporting grassroots organizations that employ 158 navigators and 171 assisters.

Feedback:

- If consumers using the site run into any issues and want to provide feedback, they can do so via the link found on the [Consumer Information Update](#) page. Information from users is sent to Maryland Health Connection's technical team working to improve the user experience on the site.

Website availability:

- As the technical team continues to improve the experience of using the website, it may

from time to time be temporarily unavailable. In addition, in order to perform routine maintenance, certain functions may be unavailable from 11 p.m. to 5 a.m. daily.

#### Insurance Producers:

- More than 2,000 insurance agents in Maryland have completed training to sell qualified health plans through Maryland Health Connection. A weekly communication to all authorized insurance brokers provides details about system updates and news to increase efficiency and address issues.

#### Spanish language:

- A Spanish language website will launch in two phases to meet the needs of Maryland's Latino community. The first phase of the launch, which went live in November, includes the information resources section of MarylandHealthConnection.gov where information, updates, outreach and resources are available. The second phase of the Spanish language website expansion includes the application portal. This functionality will launch during the first quarter of 2014 and includes account creation, application, shopping and enrollment.

#### Accessibility for persons with disabilities:

- Consumer information materials will soon be available in Braille and large print. More information about when the website will be compatible for blind consumers' software will also be provided soon. Consumers seeking services for the deaf or hard of hearing may call the Consumer Support Center toll-free at 1-855-642-8573.

#### Outreach:

- Outreach continues throughout the state seven days per week to educate consumers about their health coverage options. Grassroots outreach events are scheduled and available on MarylandHealthConnection.gov under the [Calendar of Events](#) for consumers to visit and speak directly with navigators and assisters in their local communities.

#### Security of information on website:

- Maryland Health Connection, supported by experts in IT security at government agencies and through our IT team, has taken many steps to assure the security of the data entered on the website.

#### Accessing information about health plan benefits, rates, and providers before creating an account:

- We have posted a webpage, [Prepare for Enrollment](#), which provides information on plans, shows sample rates for a range of scenarios, and provides instructions on the documents needed for the application for financial assistance. In addition, a [Provider](#)

[Search Tool](#), which is accessible through a link on the “Prepare for Enrollment” page, allows consumers to search for a doctor and find out the plans in which their doctor participates. A link to this tool is also made available to consumers during the actual plan selection process.

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