



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

BALTIMORE (January 31, 2014) -- This week, Governor O'Malley signed into law an emergency bill that will allow Marylanders who tried unsuccessfully to purchase coverage to gain coverage through the Maryland Health Insurance Plan. The bill was proposed by Governor O'Malley and Lt. Governor Brown as one of several efforts to help individuals gain coverage. Enactment of the law follows news last week that more than a thousand households registered for the retroactive coverage option, which will allow Marylanders who experienced technical challenges on the website prior to January 1, to enroll in the private plan of their choice with coverage retroactive to January 1.

Also this week, the Maryland Health Benefit Exchange Board approved a plan to allow eligible small businesses to begin offering their employees small group health insurance plans certified by the Small Business Health Options Program (SHOP) Exchange, and to access the federal tax credits available for SHOP-certified plans. SHOP-certified plans, along with access to tax credits worth up to 50 percent of the employer's contribution toward employee premium costs (or up to 35 percent for tax-exempt employers), will be available directly through carriers, third party administrators, and brokers beginning April 1, 2014. MHBE will follow the federal government's timeline in waiting to launch its SHOP website until January 1, 2015.

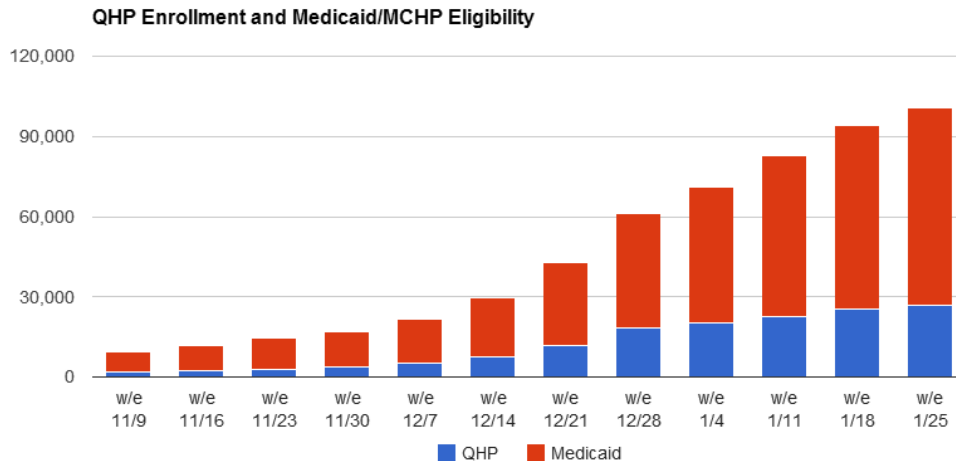
In addition, MHBE this week announced the Producer Referral Program -- a partnership with the National Association of Insurance & Financial Advisors of Maryland (NAIFA MD), the Maryland Association of Health Underwriters (MAHU), and the Insurance Agents & Brokers Service Group (IA&B) to assist Marylanders in enrolling in health insurance plans either through Maryland Health Connection or directly with insurance carriers. Through the program, approximately 55 brokers spread across the State have volunteered to accept referrals from consumers who want the assistance of a local insurance broker in navigating the website or enrolling directly with carriers. Individuals seeking assistance through the referral program can call 877-304-9934 or 410-268-6877.

### **Weekly Report**

From October 1 through January 25, 2014, there have been 898,780 unique visitors to the Maryland Health Connection website. 144,904 Marylanders have created identity-verified accounts. Through January 25, 26,832 Marylanders have chosen to enroll in private health plans

through Maryland Health Connection.

95,318 Marylanders signed up through the Primary Adult Care (PAC) program were automatically converted to Medicaid coverage effective on January 1, 2014, and now have full Medicaid coverage. As of January 28, an additional 42,302 individuals were newly enrolled in Medicaid effective January 1. In total, more than 70,000 Marylanders received an initial determination of eligibility for a Medicaid program through Maryland Health Connection.<sup>1</sup>



### 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.

<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.

- *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 are now available in Braille and large print. The large print materials are available for download on the Maryland Health Connection [Outreach and Education page](#). In addition, individuals can request to have Braille and large print materials mailed directly to them by calling the consumer support center at 1-855-642-8572. Individuals can also access the Braille and large print materials locally at the National Federation of the Blind, Maryland State Library for the Blind and Physically Handicapped, and the IMAGE Center for People with Disabilities. All of these organizations serve people across the state of Maryland. 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. In addition, enrollment fairs will be held throughout Maryland in the final two months of open enrollment. Dates and locations will be available soon at MarylandHealthConnection.gov.

#### 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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