



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

BALTIMORE (January 10, 2014) -- As expected, following the deadline to enroll in coverage for January 1, 2014, the number of enrollments declined last week, but we continued to see steady enrollments. Open enrollment continues through March 31, 2014, so Marylanders who have not yet enrolled in coverage can still do so.

Marylanders who have enrolled in coverage that began on January 1, 2014, are reminded that they must submit their first payment directly to their carrier, and the carrier must receive the payment, no later than January 15, 2014. Carrier-specific billing information can be found [on the website](#). Carriers encourage electronic payments when possible. Failure to make timely payment could result in cancelled coverage. Consumers will receive a communication from their carrier within one to two weeks, and should follow instructions for paying their first invoice.

We also want to remind consumers that if they are not seeking financial assistance, they may enroll in a plan directly through carriers. [A link on the website](#) directs consumers to this option. They also may contact an insurance agent or insurance company directly.

This week, Governor O'Malley and Lt. Governor Brown introduced legislation that will allow individuals who attempted to obtain coverage through Maryland Health Connection and were unsuccessful to access retroactive and temporary bridge coverage through the Maryland Health Insurance Plan. Eligible individuals would be able to enroll in MHIP through March 31, 2014 -- the end of the Maryland Health Connection open enrollment period. As the website continues to improve, those individuals are expected to be able to transition into qualified health plans through Maryland Health Connection.

In addition, we are adding 70 additional staff at the Consumer Support Center to answer calls, and we are implementing strategies to triage calls as they come in to better and more efficiently assist consumers.

Highlights from today's report include that, as of January 4:

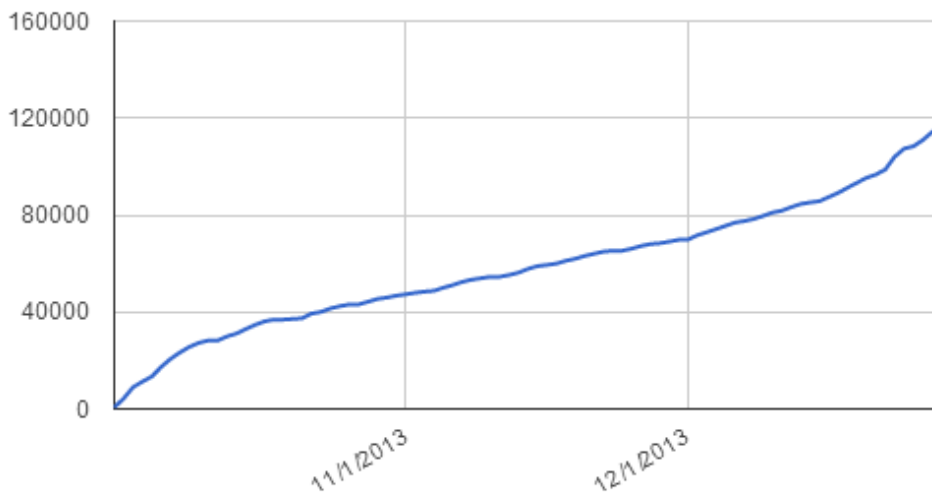
- More than 123,000 Marylanders have created identity-verified accounts, and there have been more than 784,000 unique visitors to the website;
- Enrollments in qualified health plans increased to a total of 20,358 individuals;
- Counting Medicaid pre-enrollments, new Medicaid eligibles, and individuals who have

selected qualified health plans for enrollment, as many as 162,000 Marylanders are on track for coverage under the Affordable Care Act.

Weekly Report

From October 1, 2013, through January 4, 2014, there have been 784,336 unique visitors to the Maryland Health Connection website. 123,779 Marylanders have created identity-verified accounts.

Figure 1: Cumulative totals of accounts created with verified identity



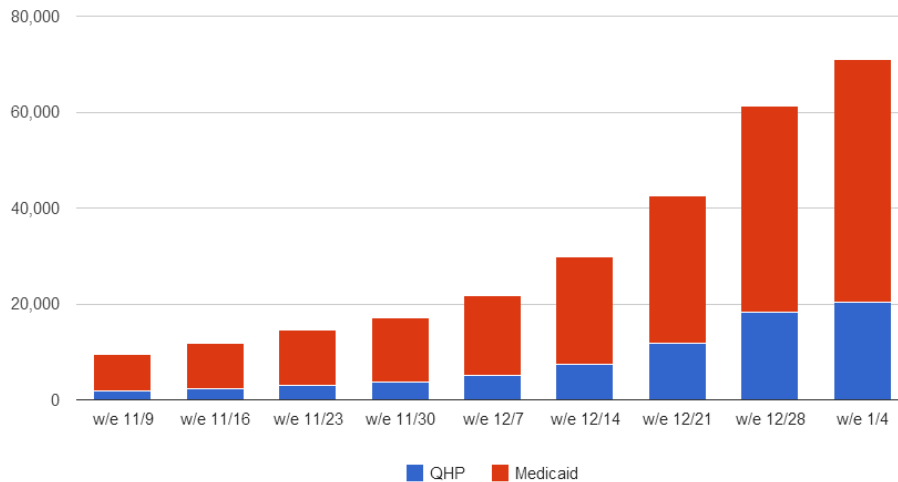
Through January 4, 20,358 Marylanders have chosen to enroll in private health plans through Maryland Health Connection.

91,570 Marylanders signed up through the Primary Adult Care (PAC) program to be automatically enrolled in Medicaid coverage on January 1, 2014, and now have full Medicaid coverage. Separately, through January 4, 50,522 Marylanders have been found eligible for a Medicaid program through Maryland Health Connection.¹ As of January 6, approximately 26,500 of those individuals were enrolled in Medicaid, and we expect many more of those found eligible to be enrolled in the coming weeks, with coverage retroactive to January 1.

Combining new Medicaid, PAC Medicaid enrollment, and qualified health plan enrollment, as many as 162,000 Marylanders are on track to receive health coverage under the Affordable Care Act.

¹ Some of these individuals may need to present additional documentation before coverage is effective, and others may turn out to already have Medicaid coverage.

Figure 2: QHP Enrollment and Medicaid/MCHP Eligibility



Information for Users of Maryland Health Connection

Marylanders who enroll in a Qualified Health Plan through Maryland Health Connection for coverage beginning on January 1, 2014, must submit their first payment directly to the carrier by January 15, 2014.

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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