



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

BALTIMORE (March 21, 2014) -- As we enter the final days of open enrollment, we have seen a spike in interest and activity on Maryland Health Connection.

Counting both individuals who have gained Medicaid coverage and those who have selected a private health plan through Maryland Health Connection, 248,230 Marylanders have enrolled in coverage since January 1. This includes 203,394 Marylanders in Medicaid and 44,836 through private health plans. This puts Maryland more than 95 percent of the way towards our goal of 260,000 gaining coverage during the first open enrollment period.

We continue to do everything we can to get as many Marylanders as possible enrolled by March 31. Marylanders who have not yet enrolled are encouraged to visit www.marylandhealthconnection.gov to complete an application and enroll in coverage.

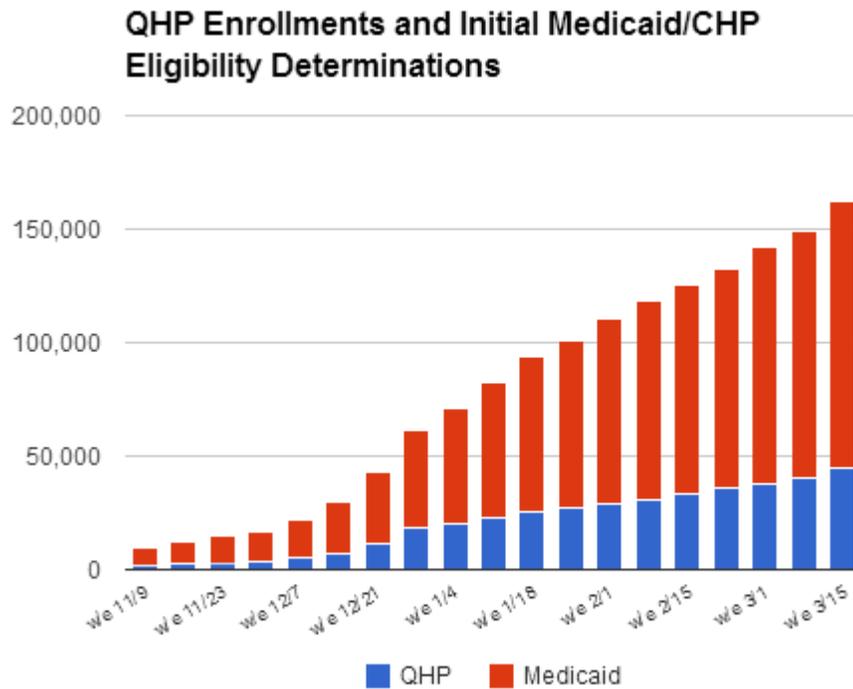
This week, the Board of the Maryland Health Benefit Exchange (MHBE) adopted a plan designed to ensure that anyone attempting to enroll before March 31 will be able to get covered. Consumers who call a new hotline at 1-800-396-1961, or are referred from the call center (1-855-642-8572), will be able to let Maryland Health Connection know that they have started an application but have been unable to complete it. All Marylanders who call by March 31 will receive a call and special assistance for enrollment for coverage that begins on May 1, 2014. All four carriers offering medical plans in the Maryland Health Benefit Exchange are participating.

Weekly Report

From October 1, 2013, through March 15, 2014, there have been more than a million unique visitors to the Maryland Health Connection website. 197,818 Marylanders have created identity-verified accounts. Through March 15, 44,836 Marylanders have chosen to enroll in private health plans through Maryland Health Connection.

As of March 18, 203,394 individuals have gained Medicaid coverage in 2014 and remain active in Medicaid. This includes the 95,889 PAC enrollees who were automatically converted on January 1, 2014 to full Medicaid coverage. In total, more than 110,000 Marylanders have received an initial determination of eligibility for a Medicaid program through Maryland Health

Connection.¹



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.

¹As noted in previous reports, some of these applications may have pending verifications before coverage is effective, others may be duplicates, and others may turn out to already have Medicaid coverage.

- *Try again at a later time.*
- *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, which will include the application portal, will launch later this year. Individuals needing assistance with the application can call the call center or speak with a bilingual navigator.

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 are being held throughout Maryland in the final weeks of open enrollment. Dates and locations are available 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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