



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

BALTIMORE (December 27, 2013) -- This week, we are once again reporting a significant increase in enrollments. Today, December 27, 2013, is the deadline to enroll in coverage that will begin on January 1, 2014, for two medical carriers through Maryland Health Connection -- CareFirst and UnitedHealthcare. The other two medical carriers offering plans through Maryland Health Connection, Evergreen Health Co-op and Kaiser Permanente, will accept enrollments through December 31, 2013, for coverage beginning January 1, 2014. Open enrollment continues through March 31, 2014, so Marylanders who do not enroll by these deadlines can still purchase coverage that begins after January 1, 2014. The deadline does not apply to individuals enrolling in Medicaid.

In addition, Marylanders who enroll in coverage that begins on January 1, 2014, must submit their first payment directly to their carrier, and the carrier must receive the payment, no later than January 15, 2014. 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.

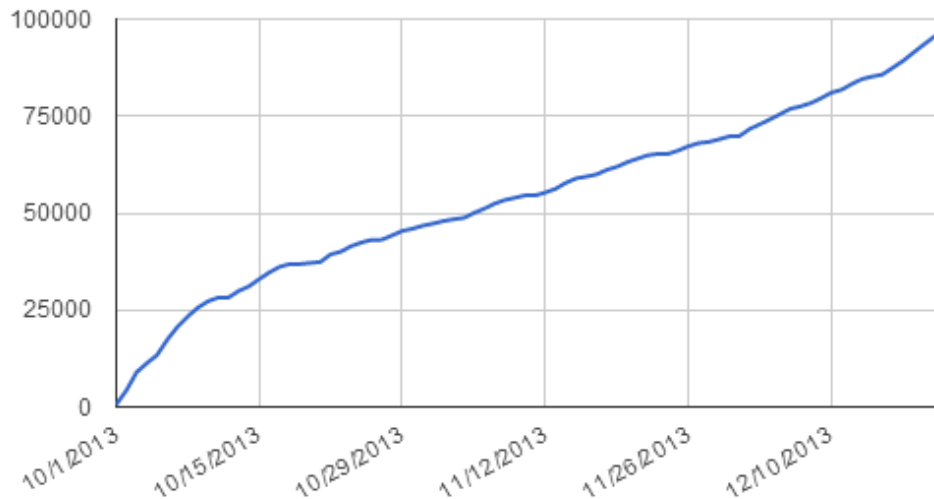
Highlights from today's report include that, as of December 21:

- More than 97,000 Marylanders have created identity-verified accounts, and there have been more than 648,000 unique visitors to the website;
- Enrollments in qualified health plans increased to a total of 11,715 individuals;
- Counting Medicaid pre-enrollments, new Medicaid eligibles, and individuals who have selected qualified health plans for enrollment, as many as 130,000 Marylanders are on track for coverage beginning January 1, 2014, under the Affordable Care Act.

Weekly Report

From October 1 through December 21, 2013, there have been 648,067 unique visitors to the Maryland Health Connection website. 97,005 Marylanders have created identity-verified accounts.

Figure 1: Cumulative totals of accounts created with verified identity



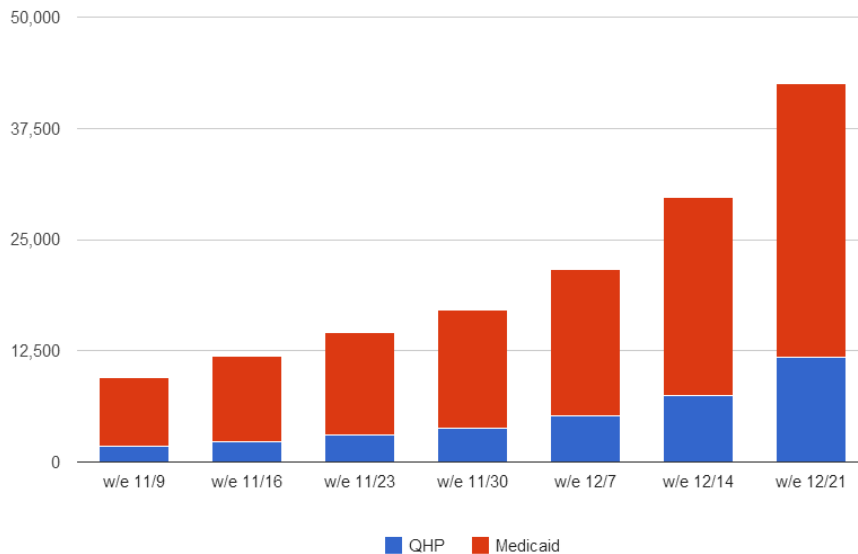
Through December 21, 11,715 Marylanders have chosen to enroll in private health plans through Maryland Health Connection.

As of December 23, 2013, 90,847 Marylanders have signed up through the Primary Adult Care (PAC) program to be automatically enrolled in Medicaid coverage on January 1, 2014. Separately, through December 21, 30,874 Marylanders have been found eligible for a Medicaid program through Maryland Health Connection.¹

Combining new Medicaid, PAC Medicaid enrollment, and qualified health plan enrollment, as many as 130,000 Marylanders are on track to receive health coverage starting January 1, 2014, 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. Actual new enrollment in Medicaid will be reported after January 1.

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 beyond the new year. 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 am. - 8 pm., Saturday 8 am. - 6 pm., and Sunday 8 am. - 2 pm. Today, December 27, 2013, the Consumer Support Center will stay open until 10 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 pm. to 5 am. daily.

Insurance Producers:

- More than two thousand 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 accessed 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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