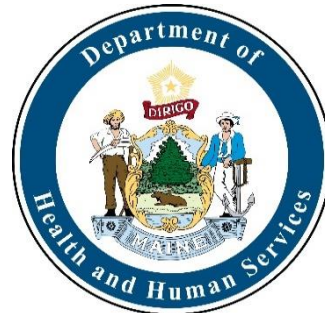


The Office of the Health Insurance Marketplace (OHIM)

Meg Garratt-Reed, Director

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Introduction to the Health Insurance Marketplace

- A Health Insurance Marketplace, called CoverME.gov in Maine, offers a single, secure, and official place where people shopping for health insurance coverage can go to find and compare plans
- It is the place to go for anyone who doesn't have coverage through an employer, or another government-operated form of insurance like MaineCare (Maine's Medicaid program), Medicare, or VA/TRICARE coverage.
- Individuals and families who buy health coverage through the Marketplace can also select a dental plan for members of the household.
- The Marketplace is the **only place** to go to get federal financial assistance to make individual market coverage more affordable:
 - Advance Premium Tax Credits (APTC) - lower premiums;
 - Cost Sharing Reductions (CSRs) - lower out-of-pocket costs.
 - When people apply through the Marketplace, they are also considered for MaineCare eligibility – if they appear to be eligible for MaineCare, their application is transferred to the Office for Family Independence for a final determination.

Marketplace Plans

- All plans offered on CoverME.gov are required to cover a certain set of benefits outlined in the Affordable Care Act, known as **Essential Health Benefits**, including primary care visits, hospitalization, prescription drugs, substance use disorder and mental health treatment, and more.
- Plans on CoverME.gov also cover many preventive services at no cost to the consumer, such as flu shots and cancer screenings as well as benefits required under Maine law like plans covering the first primary care and behavioral health visit without a copay or deductible.
- Plans are categorized into four metal levels: Bronze, Silver, Gold, and Platinum. Metal levels indicate how the consumer and their insurance plan split the cost of health care expenses.
- As the metal category increases in value, so does the percentage of medical expenses that a health insurance plan covers, compared to what consumers are expected to pay in copays and deductibles. The monthly premium also increases, with the trade-off being greater protection for unexpected costs for the higher premium. The metal level does not reflect the quality of care or providers available through the plan.

Eligibility

Anyone is eligible to buy coverage through CoverME.gov as long as they:

- Are a resident of Maine;
- Are not incarcerated;
- Are a citizen or have a documented immigration status.

Note: a person without a documented immigration status may file an application on behalf of a family member who does (e.g., a child) but may not enroll themselves.

People are generally eligible for financial assistance through CoverME.gov if:

- They do not have access to “affordable” coverage through another source like an employer, MaineCare, or Medicare;
- The full price of their benchmark health insurance premium would exceed a specified percentage of their income, which is based on how much they earn. (From 0% at 150% of the Federal Poverty Level and below, up to 8.5% at 400% of the Federal Poverty Level and above).

Open Enrollment

- The annual Open Enrollment Period runs from **November 1 – January 15:**
 - **December 15** is the deadline to choose a plan for coverage effective **January 1;**
 - Plans selected **between December 16 and January 15** have coverage effective **February 1.**
- The annual Open Enrollment Period (OEP) is the one time during the year when consumers can apply and enroll in coverage, unless they experience a Qualifying Life Event which may qualify them for a Special Enrollment Period.
- Common Qualifying Life Events include loss of other "Minimum Essential Coverage," adding a child to the family through birth or adoption, moving, and getting married.

MAINE'S HEALTH INSURANCE MARKEPLACE: CoverME.gov



History of CoverME.gov

- Governor Mills' Made for Maine Health Coverage Act, which was unanimously passed by the Maine Legislature in 2020, authorized the creation of a State-run Marketplace.
- The transition from using the federal Health Insurance Marketplace platform, HealthCare.gov, to running a State-Based Marketplace allowed for greater flexibility to customize the Marketplace to fit the people of Maine's needs, and for the state to oversee marketing and outreach targeted towards uninsured communities.
- To oversee this transition, the Maine Department of Health and Human Services (DHHS) created the Office of the Health Insurance Marketplace (OHIM). CoverME.gov is operated by OHIM.
- CoverME.gov launched in November 2021, for the Open Enrollment Period for 2022 coverage.

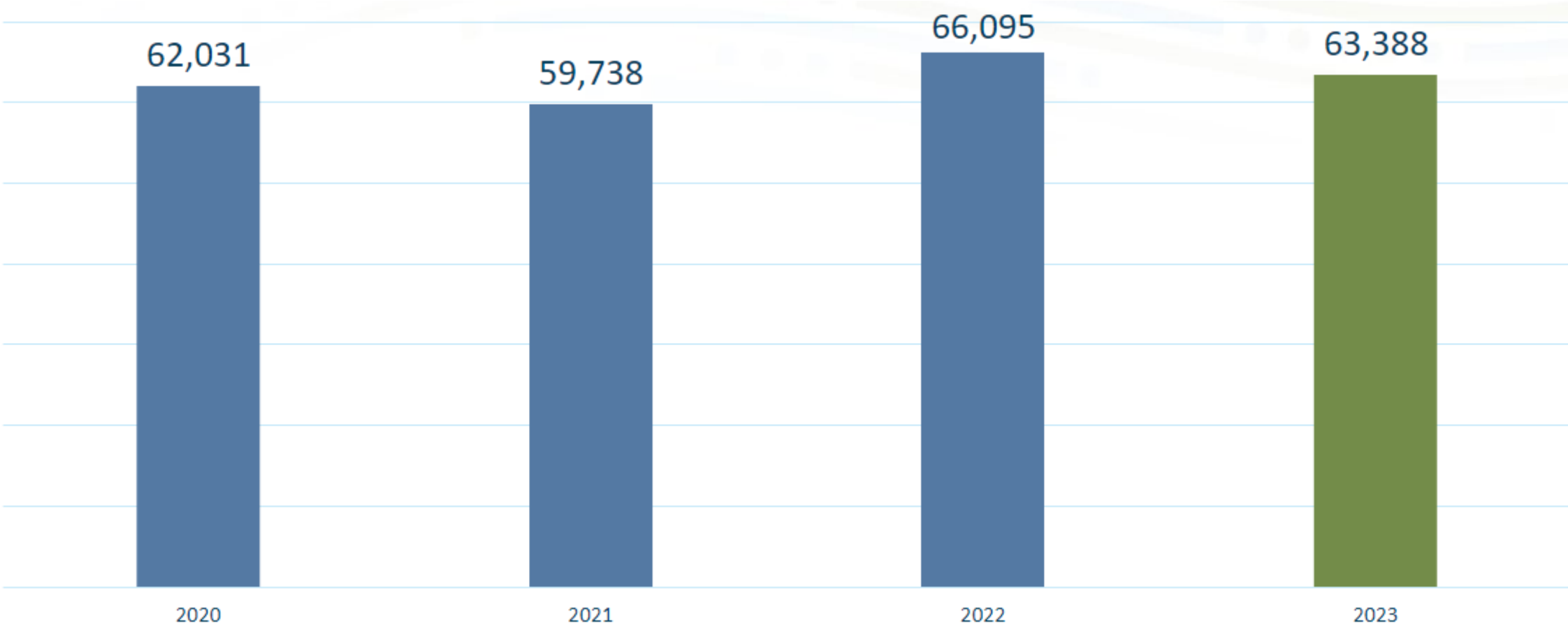
Core Operations of OHIM

- Collects user fees from health insurance carriers to fully pay for its operations;
- Operates a platform that determines eligibility for financial assistance, allows consumers to compare plans and enroll, and transmits enrollments to health and dental carriers;
- Provides a consumer assistance center, available via phone and chat, to answer consumer questions, resolve technical issues, and provide application and enrollment services over the phone to those who prefer not to apply online;
- Conducts marketing and advertising campaigns to raise awareness of the Marketplace and encourage enrollment; and
- Funds and coordinates assistance provided by consortium of community-based health insurance Navigators who help consumers apply and enroll, as well as certifying all Marketplace-participating brokers and Maine Enrollment Assisters

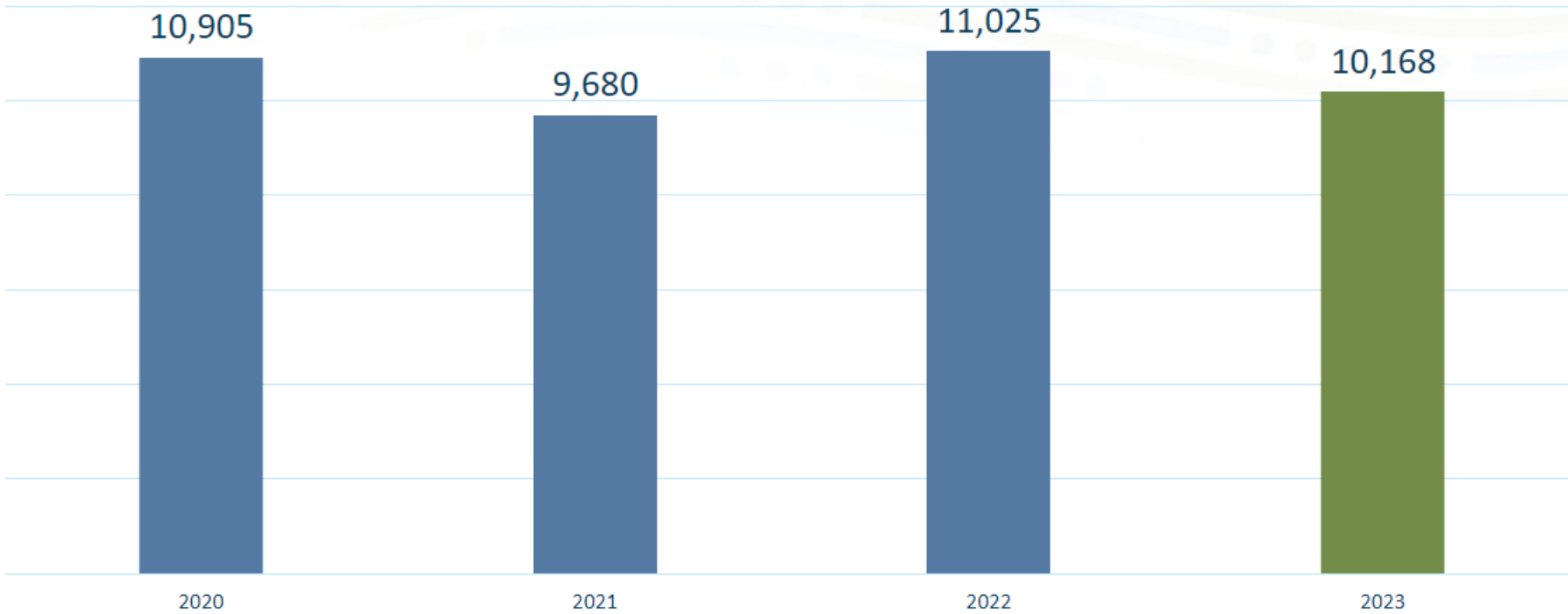
OPEN ENROLLMENT UPDATE



Total Open Enrollment Plan Selections

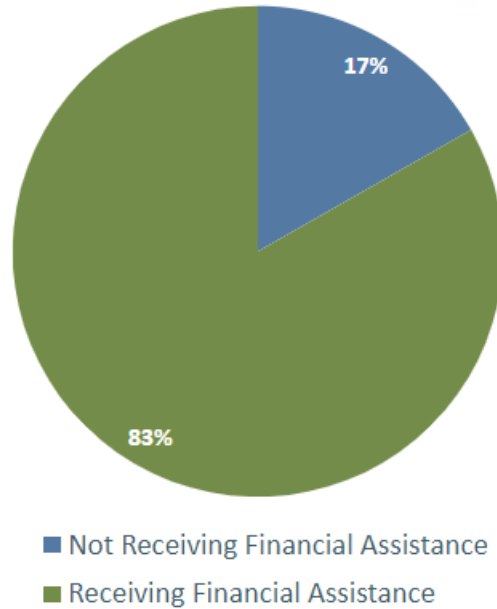


New Plan Selections



Financial Assistance: Advance Premium Tax Credits

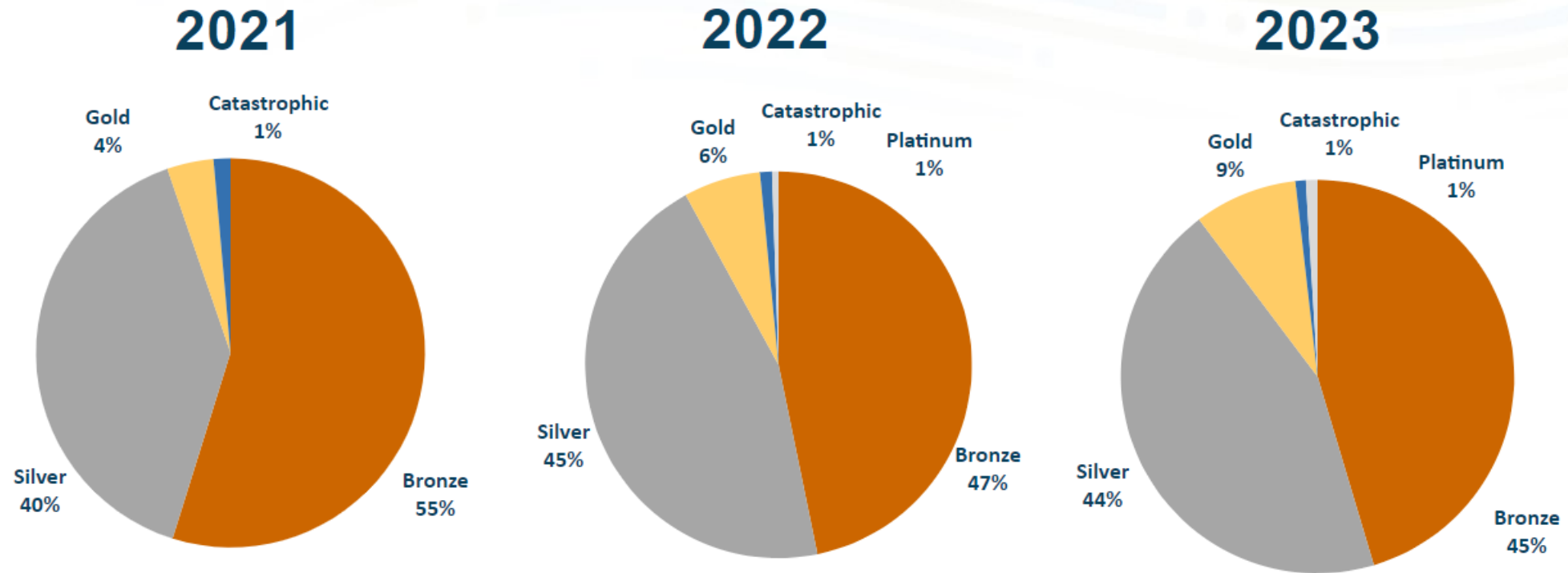
83% of consumers with plan selections are receiving financial assistance



Average Premium Amount (before APTC)	\$615
Average APTC (consumers receiving APTC)	\$433
Average Premium Owed (all consumer)	\$193
Average Premium Owed (consumers with APTC)	\$130

Plan Selections by Metal Level

2023 continued the trend of a greater share of consumers selecting plans with more generous coverage



Consumer Assistance Center

Call center performance during the Open Enrollment Period:

- 28,891 calls received
- Calls abandoned: 511
- 6,100 chats received
- Chats abandoned: 53
- Average wait time: 35 seconds
- Average call handle time: 13.75 minutes

Consumer Satisfaction Scores

	PY 2022	PY 2023
October	76.78%	93.94%
November	83.85%	93.12%
December	86.7%	93.71%
January (1/1-1/15)	89.15%	94.47%

Marketing and Advertising



Campaign focused on digital tactics including social media (Facebook, Instagram, Snapchat), IP display, search, and CTV/OTT advertising

Results:

- 4,808,600 Impressions to an audience of likely eligible Mainers
- 47,433 link clicks
- 35,841 campaign-attributed users on the CoverME.gov landing page



In the Community

- In addition to traditional advertising campaigns, OHIM used localized channels to spread awareness of CoverME.gov and OE:
- Partnerships with the Maine Mariners and University of Maine Black Bears for in-stadium advertising, game broadcasts, and listserve and social media promotion
- Bus advertisements in Portland, South Portland, Lewiston/Auburn, and Bangor
- Gas station video display ads at 76 stations across the state
- Tabling at local holiday craft fairs and at the annual agricultural trade show



LOOKING AHEAD



Transitions of Coverage During MaineCare Continuous Coverage “Unwinding”

- Consolidated Appropriations Act set a timeline for the end of continuous coverage requirements for Medicaid programs first implemented in response to the Covid-19 federal public health emergency
- As the Office for Family Independence (OFI) gradually reviews members and disenrolls those no longer eligible for MaineCare, OHIM is focused on encouraging individuals who need coverage to apply through CoverME.gov. Activities to support this effort include:
 - Utilizing CoverME.gov call center vendor to perform outbound calls to MaineCare members to update their contact information
 - Providing an extended 90-day window for individuals disenrolled from MaineCare to apply and select a plan through CoverME.gov
 - In addition to formal notices, OHIM will be sending a series of three marketing mailers to individuals transferred to CoverME.gov after being disenrolled from MaineCare. Those with email addresses included in their application information will also receive email reminders about CoverME.gov

“Easy Enrollment” Implementation

- PL 2021 Ch. 715 authorized a program to use the state income tax filing process to identify individuals and families who are uninsured but potentially eligible for benefits under the MaineCare program or to enroll in Marketplace insurance, and to connect them with applications for coverage.
- OHIM met regularly with the Bureau of Revenue Services in the summer and fall to discuss implementation plans
- Convening stakeholder advisory group in Q1 of 2023 to discuss:
 - Opportunities and limitations of existing state income tax filing data
 - Tradeoffs between length of tax filing form and specificity of outreach
 - Feasibility of partially pre-populating a CoverME.gov application using tax filing information

Questions?

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