

# MAINE STATE LEGISLATURE

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# OPEN ENROLLMENT 2021-2022 OVERVIEW

MARCH 2022



# INTRODUCTION

## BACKGROUND

The Made for Maine Health Coverage Act, which was unanimously passed by the Maine Legislature in 2020, authorized the creation of a State-run Health Insurance Marketplace to replace the federally-operated Marketplace, HealthCare.gov. This provided Maine the ability to customize the shopping experience for Mainers, and to target outreach and resources toward uninsured communities to enroll even more residents in affordable coverage. To oversee this transition, the Maine Department of Health and Human Services (DHHS) created the Office of the Health Insurance Marketplace (OHIM).

Despite the challenges of beginning work at the outset of the COVID-19 pandemic, OHIM was able to complete the transition within the most aggressive timeline possible under federal guidelines, and with the fastest technology implementation of any state to-date in part by **building on other states' experiences. CoverME.gov launched as Maine's full-service health insurance Marketplace for the Open Enrollment Period (OEP) for 2022 coverage, which ran from November 1, 2021 to January 15, 2022.**

## HIGHLIGHTS AND KEY OUTCOMES

During the transition from using the federal Marketplace, HealthCare.gov, to a State-based Marketplace, OHIM focused on three key goals:

### **1. SUCCESSFUL RENEWAL OF ENROLLMENTS FOR RETURNING CONSUMERS**

Maine people who had existing health care coverage through HealthCare.gov largely had a smooth process in transitioning that coverage to CoverME.gov.

Through multiple channels of communication, existing Marketplace consumers with a 2021 plan selection at the start of Open Enrollment were encouraged to visit CoverME.gov to access the account that had been pre-populated for them, review their enrollment, and explore new plan options. For those who did not choose a new plan for 2022, the Marketplace automatically reenrolled consumers in the same or most similar plan to the one they had selected in 2021.

## **2. INCREASED OVERALL MARKETPLACE ENROLLMENT**

One of the primary goals for Open Enrollment was reversing a decline in enrollments in recent years. On this front, CoverME.gov delivered, with a more than 10% increase in plan selections for 2022, compared to 2021. The number of Maine people newly signing up for plans through CoverME.gov was 11,025, nearly 14% more than the previous year.

This success can be attributed to several factors related to the transition to a State-based Marketplace model, including the ability to develop a locally targeted marketing campaign and the choice to move to an expanded period of Open Enrollment.

The transition to a State-based Marketplace allowed OHIM to develop a marketing and outreach campaign specifically tailored to Maine communities, crafted to meet people where they are. The marketing campaign was designed to target key demographics statewide using messaging disseminated through broadcast and digital advertising, as well as advertising on placemats in diners, gas station displays, and bus stops. OHIM also partnered with local community organizations that were able to leverage existing relationships and experience to reach underserved and underinsured populations.

OHIM ran a successful multi-modal outreach and marketing campaign to build the CoverME.gov brand and raise awareness of Open Enrollment and the availability of affordable plans. The campaign served a total of 5.4 million impressions to our audience of likely eligible Mainers, resulting in 21,549 link clicks and 15,316 campaign-attributed users on the CoverME.gov landing page.

Another benefit of choosing the State-based Marketplace model was the ability to set the length of the Open Enrollment period. At the direction of Governor Janet Mills, Maine added an extra month to Open Enrollment this year, extending the period through January 15, 2022, rather than the December 15<sup>th</sup> deadline set by the federal government in recent years. During this additional month of Open Enrollment, nearly 4,000 new consumers selected plans through CoverME.gov.

Additionally, increased federal financial assistance allocated through the American Rescue Plan (ARP) lowered the cost of Marketplace plans making them a more affordable option for consumers, including many who may not have previously qualified for financial assistance. This also allowed consumers to access more comprehensive plans at a lower cost. Over the course of Open Enrollment, 83% of Maine consumers selecting plans on CoverME.gov received an Advance Premium Tax Credit to lower their premium costs.

## **3. IMPROVING THE SHOPPING EXPERIENCE FOR ALL CONSUMERS**

Improving the customer experience is a key ongoing goal of CoverME.gov, and one OHIM has already made progress toward during the first Open Enrollment period. The Marketplace **launched with a “Plan Compare” decision support tool with features** to provide customers with

real-time, side-by-side plan comparisons to make choosing the right plan for them as easy as possible. Its functionality allows consumers to view the typical family expenses for each plan, including deductibles and copays, not simply sorting by lowest price premium alone. It also includes built-in provider search functionality with customized display to better reflect the **tiered network designs increasingly being used in Maine's individual market**. Over 32,000 consumers utilized that Plan Compare tool before and during Open Enrollment, leading to a greater uptake in silver plans (which offer eligible consumers lower cost sharing) compared to the previous year. This demonstrates that the additional information provided by Plan Compare, along with the increased ARP financial support for consumers, made choosing an affordable plan attainable for more Mainers.

OHIM also partnered with Maine Enrollment Assistants and certified brokers to ensure that Maine people selecting plans could connect with trained professionals providing free, one-on-one assistance in selecting plans through CoverME.gov. Additional grant funding was provided to support outreach and enrollment of underserved populations **by Maine's network of Navigator grantees** during this Open Enrollment Period.

## CONCLUSION AND ACKNOWLEDGMENTS

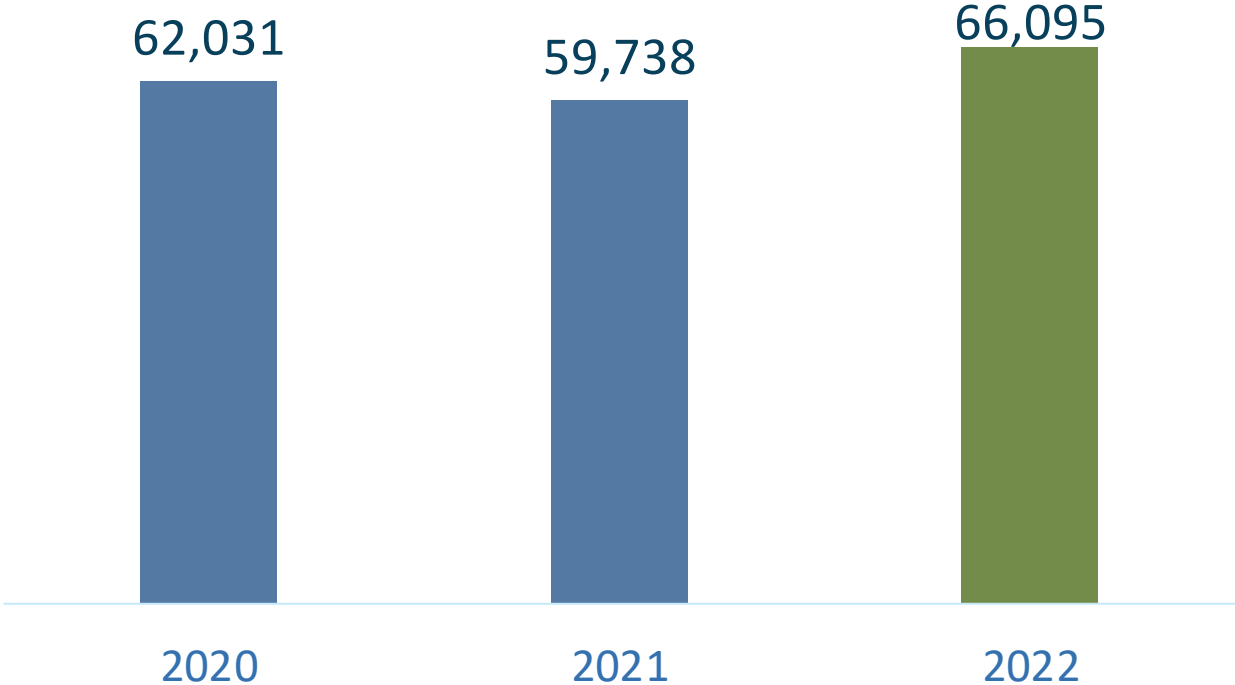
OHIM is pleased to present this report to outline the success of our first Open Enrollment period. CoverME.gov has established a strong foundation as a **Marketplace by and for Maine's people and communities, with** thousands more Maine people now covered by high quality, comprehensive health insurance.

OHIM would especially like to thank our partners and stakeholders for their collaboration and support during the successful launch and inaugural Open Enrollment of CoverME.gov. **Maine's** Marketplace health and dental insurance carriers undertook significant development efforts to **align with the State's aggressive timeline for transition** and demonstrated a truly collaborative approach to the launch. Additionally, the communities of brokers and Maine Enrollment Assistants played a critical role in guiding consumers through the transition, and we thank them for their patience in working with a new platform, feedback on enhancements for features in the future, and their partnership in our shared goal of enrolling as many Mainers in coverage as possible. Finally, the creation of CoverME.gov would not have been possible without the support of countless staff from the Department of Health and Human Services and the Bureau of Insurance within the Department of Professional and Financial Regulation.

Looking ahead, OHIM plans to build on the solid foundation established in its inaugural year to further grow enrollment, improve consumer experience, and continue to connect Maine consumers to high quality, affordable coverage.

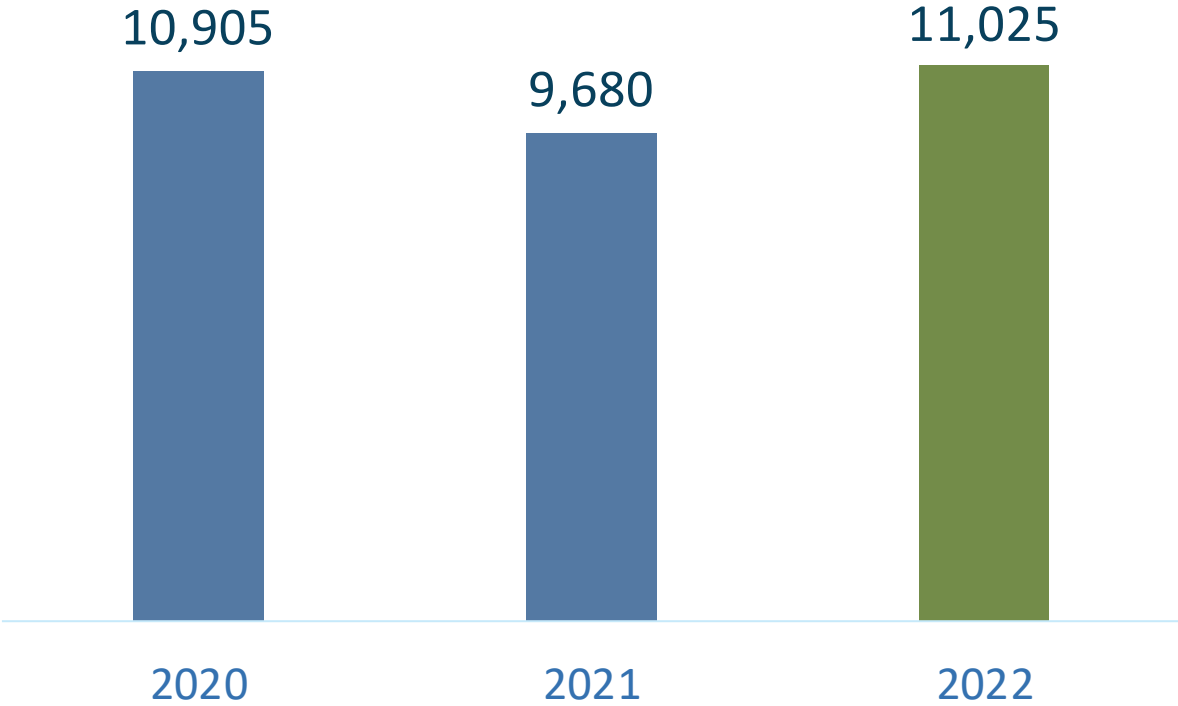
# OPEN ENROLLMENT BY THE NUMBERS

## TOTAL OPEN ENROLLMENT PLAN SELECTIONS



Overall, 66,095 Maine people selected 2022 plans on CoverME.gov during the Open Enrollment period, a more than 10% increase over 2021 plan selections. This reverses a multi-year trend of declining plan selections in Maine. It also exceeds total plan selections for 2020 – setting a new high for Marketplace plan selections since the expansion of MaineCare in 2019, when consumers with incomes between 100% and 138% FPL became eligible for MaineCare rather than Marketplace subsidies.

# NEW CONSUMERS WITH A PLAN SELECTION DURING OPEN ENROLLMENT

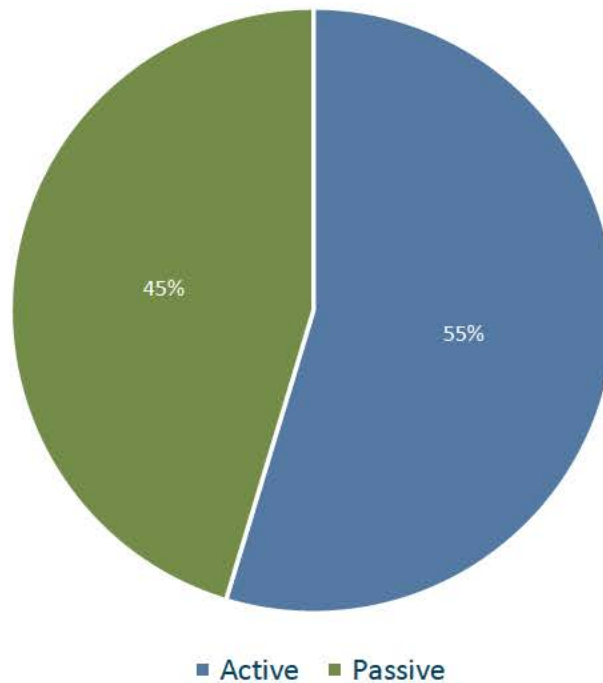


Another positive metric of success for CoverME.gov is plan selections among new consumers. These are consumers with a plan selection as of January 15<sup>th</sup>, 2022, who did not have an active 2021 policy at the start of Open Enrollment. As you can see, CoverME.gov saw significant growth in new plan selections this year: 11,025 new consumers signed up, an increase of nearly 14% from 2021. New consumers represent nearly 17% of total plan selections for 2022, an increase over the share in during the 2021 Open Enrollment.

New consumers with plan selections increase by 3,815 between 12/16 and 1/15, which demonstrates that the longer enrollment period enabled by the transition to a State-based Marketplace benefitted new consumers by providing them additional time to learn about the CoverME.gov and enroll.



## PLAN SELECTIONS - RETURNING CONSUMERS

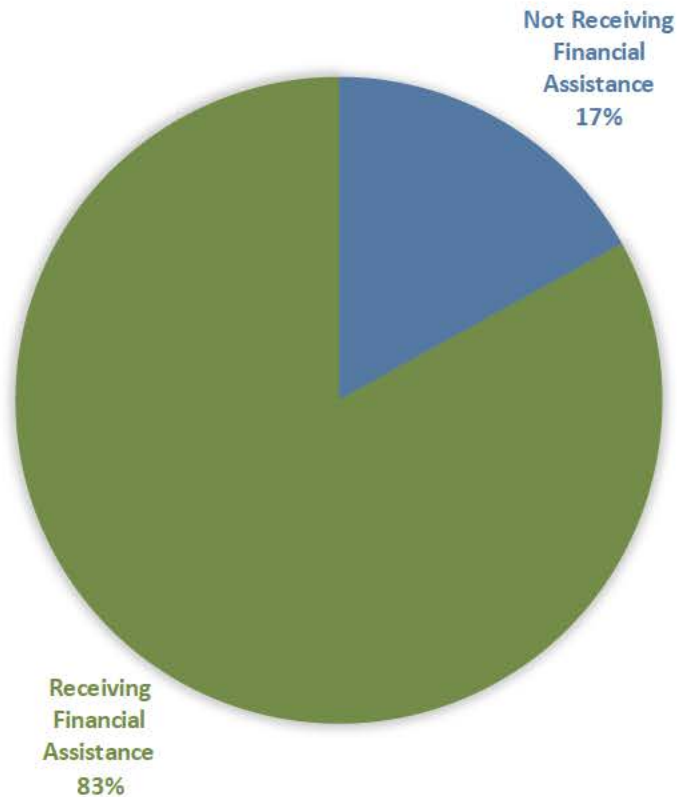


At the conclusion of Open Enrollment, a total of 55,070 returning consumers had a plan selection for 2022 coverage. Of these, 30,108 actively re-enrolled, meaning they took action in their account to update their financial assistance application and/or selected a new plan for 2022. The remaining 24,962 consumers were automatically re-enrolled in by CoverME.gov in the plan determined to be the same, or most similar, to the coverage they had in 2021.

## MAINECARE ACCOUNT TRANSFERS

In addition to providing eligibility and enrollment for Marketplace health insurance plans, CoverME.gov serves as an alternative “front door” to MaineCare for potentially eligible Maine people who apply for coverage through the platform. At the conclusion of Open Enrollment, over 6,000 individuals had been assessed eligible for MaineCare, including Cub Care, and had their full application transferred to the Office for Family Independence for a final determination.

## FINANCIAL ASSISTANCE - ADVANCE PREMIUM TAX CREDITS

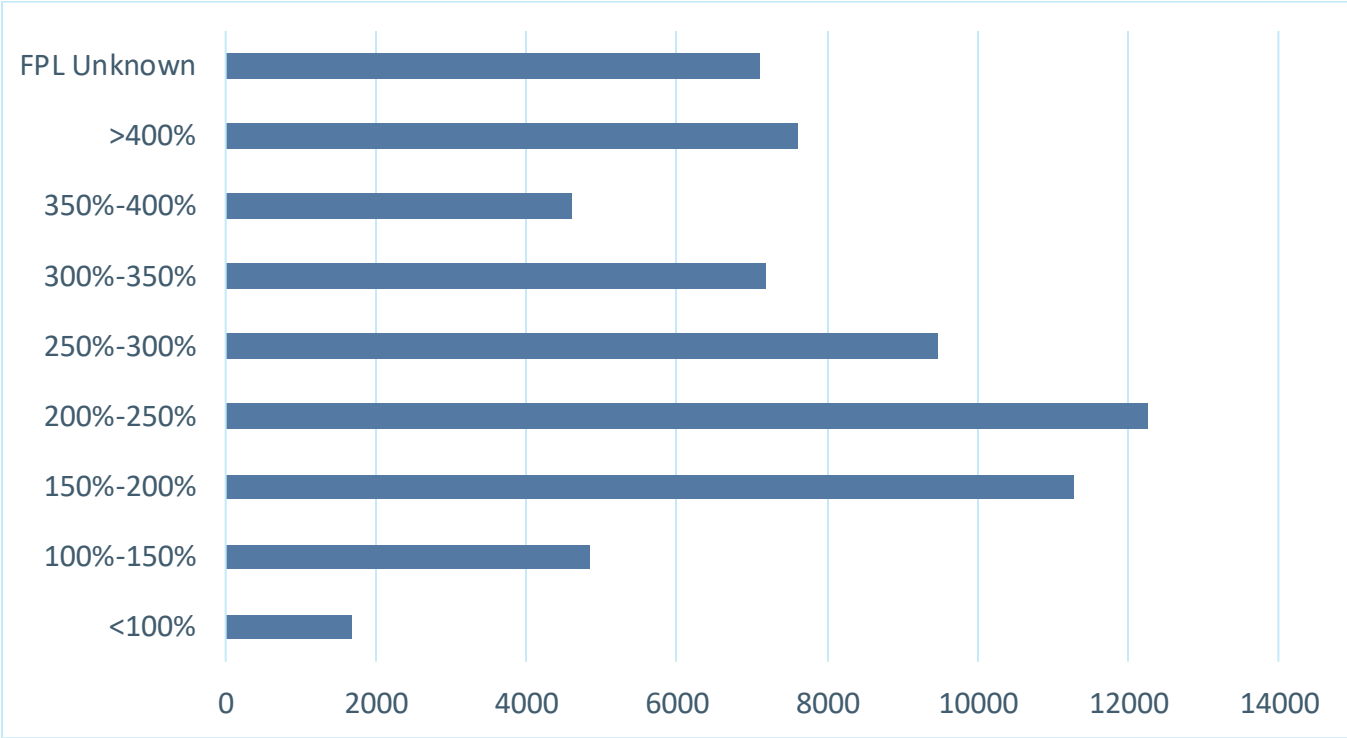


Financial assistance, including the additional tax credits allocated by the American Rescue Plan, are a major factor in the affordability of plans on the Marketplace. For plan year 2022, 83% of consumers who signed up during Open Enrollment are receiving an Advance Premium Tax Credit (APTC) to lower their premium costs, while 17% are not. That 17% includes people who chose not to complete a financial assistance application and who don't qualify for APTC because of their household income or other factors (for example, an existing offer of affordable coverage from an employer).

Average premium before APTC	\$554
<b>Average APTC</b>	<b>\$470</b>
Average premium after APTC – all consumers	\$163
Average Premium after APTC – consumers receiving APTC	\$102

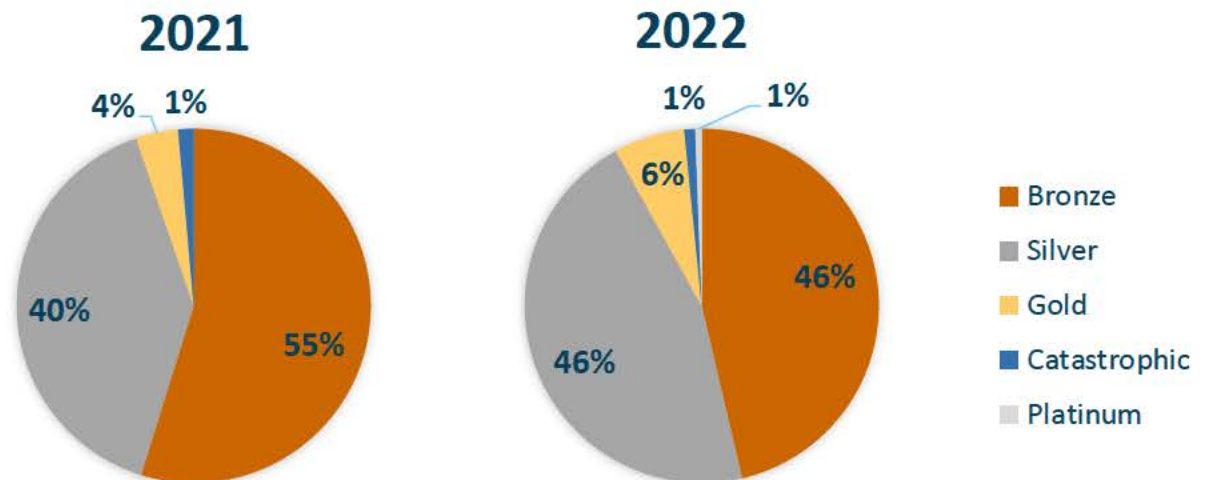
The average monthly premium without APTC is over \$550, while average premium actually owed by consumers receiving APTC is \$102. Because of the extra financial assistance provided by the American Rescue Plan, this is 13% lower than average premiums for plans selected last year.

# PLAN SELECTIONS BY HOUSEHOLD INCOME (PERCENT OF FEDERAL POVERTY LEVEL)



A significant share of CoverME.gov’s enrollment is among individuals with lower incomes who are eligible for the most generous financial assistance to purchase plans. The Marketplace is an important resource for consumers of all incomes, however, as demonstrated by the distribution of household incomes represented among consumers selecting plans. This year, the more than 7,500 consumers with incomes above 400% of the Federal Poverty Level were eligible for financial assistance for the first time thanks to the American Rescue Plan Act. This is especially beneficial for older and rural consumers, who may previously have been paying more than 8.5% of their income in premiums.

## PLAN SELECTIONS BY METAL LEVEL

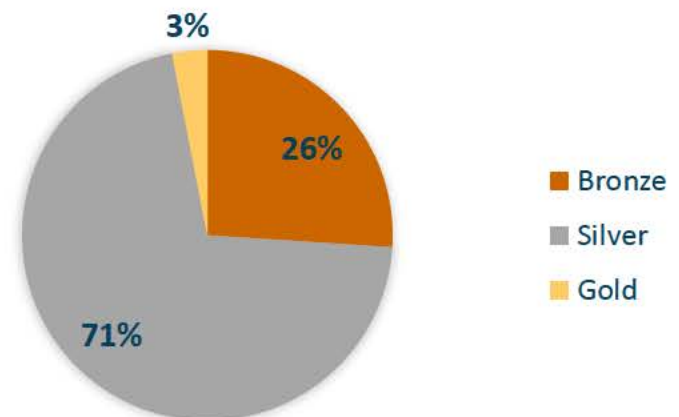


Another promising trend is the distribution of plan selections by metal level. Between the 2021 and 2022 Open Enrollment Periods, there was significant growth in enrollment in gold and particularly silver plans, which cover a more generous share of a consumer’s health care costs when using their coverage.

This reverses a recent trend of increasing enrollment in bronze plans in Maine, even among consumers eligible for cost sharing reductions, which are only available to eligible consumers when they choose to enroll in a silver level plan. Although bronze plans have a lower monthly premium, consumers may pay more in total costs than they would if they select a plan of a higher metal tier.

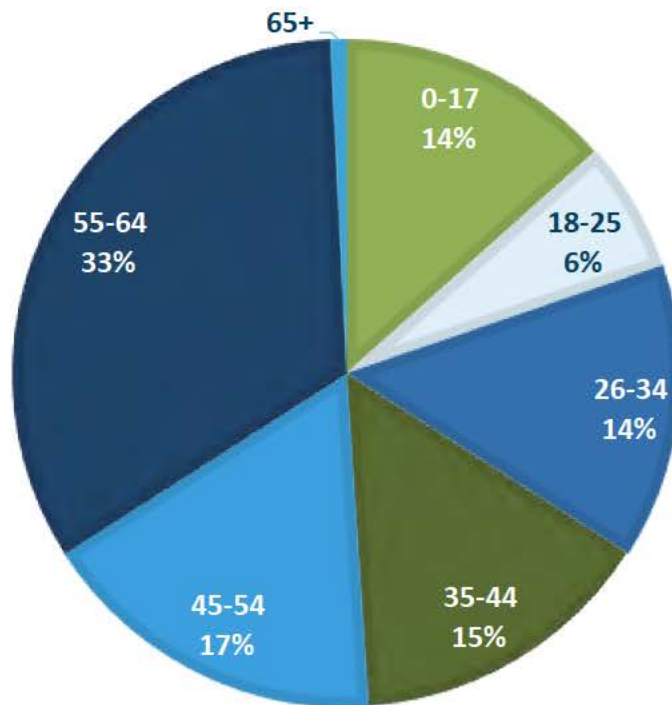
That is particularly true of consumers with incomes below 250% of the Federal Poverty Level (FPL) who qualify for Cost Sharing Reductions (CSRs) which provide lower out-of-pocket costs if the beneficiary enrolls in a silver plan. Among people with incomes qualifying for CSRs, 70% selected silver plans through CoverME.gov this year.

**PLAN SELECTIONS BY METAL LEVEL - CONSUMERS WITH HOUSEHOLD INCOME BELOW 250% FPL**  
(EXCLUDES CATASTROPHIC AND PLATINUM PLAN SELECTIONS)



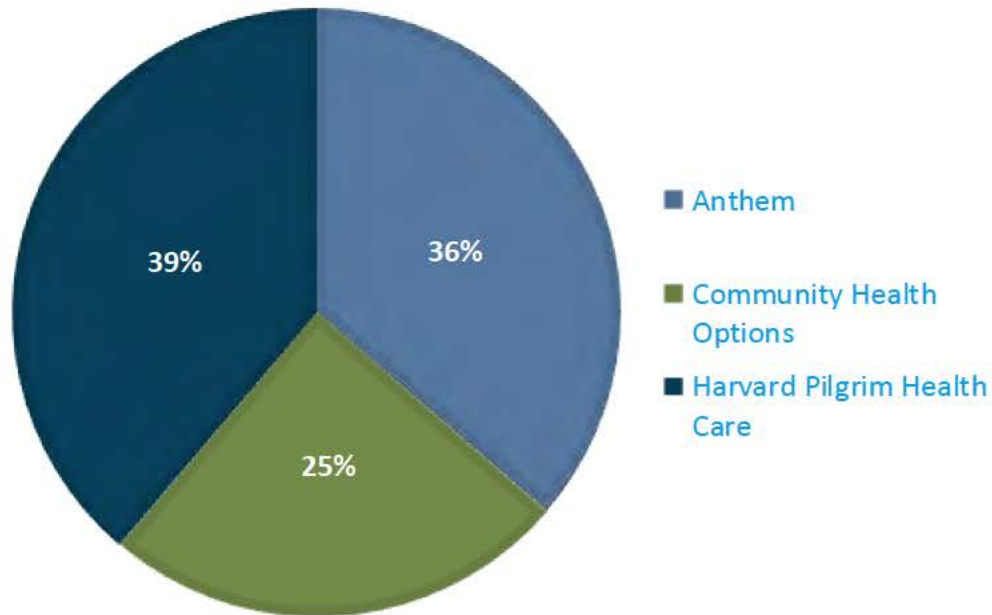


## PLAN SELECTIONS BY AGE



There was no significant change in the distribution of plan selections by age between the 2021 and 2022 Open Enrollment Periods. When compared to the age distribution of Maine’s population as a whole, consumers 55-64 years old are disproportionately represented in Marketplace plan selections. This is consistent with national enrollment trends, likely driven by both coverage needs for this age demographic (for example, retirees not yet eligible for Medicare, and possibly sole proprietors/self-employed individuals) as well as higher health care utilization among older adults which makes them more likely to enroll in health insurance coverage.

## HEALTH INSURANCE CARRIER MARKET SHARE



All three health insurance carriers offering plans through CoverME.gov saw net increases in member plan selections during the course of Open Enrollment. Distribution of market share demonstrates a strong, competitive market in Maine.

## CONSUMER ASSISTANCE CENTER

### CONSUMER ASSISTANCE CENTER RESPONSIVENESS

The Consumer Assistance Center, launched before the start of Open Enrollment, provided free help to more than 38,000 consumers. Customer service representatives answered questions about enrollment, assisted consumers with navigating CoverME.gov, and completed applications on behalf of consumers who chose not to use the web platform themselves. The Consumer Assistance Center operated from 8:00am-8:00pm on weekdays and 9:00am-5:00pm on Saturdays throughout the Open Enrollment Period, with additional extended hours prior to the final deadline. Despite significant surges in volume of calls, the Consumer Assistance Center maintained reliable availability and low wait times throughout the Open Enrollment Period.

<b>Consumer Assistance Center Responsiveness</b>				
	Average speed to answer (in seconds)	Calls answered in under 30 seconds	Abandonment rate	Chats answered in under 30 seconds
<b>October</b>	2	99%	1%	100%
<b>November</b>	3	99%	1%	99%
<b>December</b>	52	97%	3%	99%
<b>January (1<sup>st</sup>-15<sup>th</sup>)</b>	8	99%	0%	98%

**CONSUMER SATISFACTION**

October	77%
November	84%
December	87%
January (1st-15th)	90%

Consumer satisfaction was measured by the percentage of telephonic survey respondents who answered “Agree” or “Somewhat Agree” when asked a series of five questions about their level of satisfaction with their interaction with the Consumer Assistance Center. While consumer satisfaction was initially below the Service Level Agreement of 85%, there was improvement throughout the Open Enrollment Period. OHIM is focused on continuing to improve the quality of service provided throughout 2022.

**OUTREACH AND MARKETING**

The CoverME.gov marketing campaign used a wide variety of digital and non-digital tactics to reach uninsured Mainers, including audience segmentation via age, federal poverty line

percentage, and location. A multi-channel approach allowed the campaign to reach users along different stages of interest and level of intent to enroll, layering awareness and brand building tactics with actionable content.

The campaign served a total of 5.4 million impressions to our audience of likely eligible Mainers, resulting in 21,549 link clicks and 15,316 campaign-attributed users on the CoverME.gov landing page. Based on what is trackable, **CoverME.gov's digital marketing alone was** directly accountable for at least 13% of site visits.

Non-digital tactics included cable TV and terrestrial radio in Bangor, Portland, and Presque Isle; and print ads in Bangor Daily News, Morning Sentinel, Kennebec Journal, Portland Press Herald/Maine Sunday Telegram, Brunswick Times Record and Amjambo Africa. These papers reach a combined circulation of 74,416 Mainers. CoverME.gov **also utilized "Out-of-Home" advertising**, including bus stations and bus sides in Portland, restaurant placemats at over 50 locations from York county to Aroostook county, and gas station TV at 81 gas stations across the state.

Finally, OHIM and the Department of Health and Human Services generated earned media through press releases, enrollment announcements, and by hosting a visit from the Administrator of the federal Centers for Medicare and Medicaid Services, Chiquita Brooks-LaSure. Together, these activities generated over 40 media hits in newspapers and on local TV and radio news programs between October and January.