

MAINE STATE LEGISLATURE

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2023 OPEN ENROLLMENT OVERVIEW

INTRODUCTION

BACKGROUND

The Open Enrollment Period for 2023 marked the second year with CoverME.gov as Maine's State Based Marketplace since the state's transition from a hybrid state-federal model. The structure of the State Based Marketplace provides the opportunity to customize the shopping and enrollment experience for residents, and to target outreach and resources towards the uninsured communities in the state that need it most.

The introduction of CoverME.gov, along with other factors in the state, contributed to Maine reporting the [largest percentage decline in its uninsured rate](#) in the nation from 2019 to 2021, as well as helped reverse a trend of declining enrollment last year. With the increase in economic growth and unemployment rates decreasing, CoverME.gov experienced a slight decline in enrollment during the 2023 Open Enrollment in line with other state-based marketplaces across the country.

The Office of the Health Insurance Marketplace (OHIM), which runs CoverME.gov, worked diligently to improve the consumer experience on the Marketplace this year. Through several technological advancements and updates, consumers experienced faster and more accessible assistance when contacting the Consumer Assistance Center and clearer communications through the website. In addition, a new federal rule released in 2022, referred to as the "Family Glitch fix," expanded financial assistance eligibility to a new population.

HIGHLIGHTS AND KEY OUTCOMES

During the end of CoverME.gov's second Open Enrollment Period, OHIM focused on improving the consumer experience, both through the Consumer Assistance Center and the main CoverME.gov platform.

1. CONSUMER ASSISTANCE EXPERIENCE IMPROVEMENTS

The Consumer Assistance Center is where consumers find help answering their questions about enrollment, shopping for plans, eligibility, and more by trained customer service representatives. Assistance is available via phone and online chat

functionality. The center was open 8:00am to 8:00pm on weekdays and 9am to 5pm on Saturdays, as well as some extended hours prior to major deadlines throughout Open Enrollment.

Throughout the 2023 Open Enrollment Period, the Consumer Assistance Center received 28,891 calls and 6,100 chats, with an average wait time of 35 seconds.

Consumer satisfaction with the Consumer Assistance Center’s performance improved from the previous Open Enrollment Period, with overall satisfaction ratings of 93.63% (compared to 86.23% in the 2022 OEP.) Additional performance statistics are included in the “by the numbers” section of this report.

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%
Overall Satisfaction	86.23%	93.63%

2. PLATFORM IMPROVEMENTS

Several platform improvements were made throughout 2022 and early 2023 to improve and simplify the consumer experience. The platform improved verification of immigration status to reduce the churn of applications between the Marketplace and the Medicaid agency. Changes to the color and text of the CoverME.gov platform improved the readability of the application. Other platform improvements include improved validation for income entry, labels to indicate when coverage has been terminated for non-payment by the carrier, and a history page showing account history for an application transferred between the Marketplace and

MaineCare. Each of these additions made for a more user-friendly consumer experience.

The functionality to fix the “family glitch” was introduced for Open Enrollment to ensure consumers could access the financial assistance for they were eligible. The “family glitch” refers to a federal regulation that required Marketplaces to only consider the cost of an employee-only plan when determining if an offer of employer coverage was affordable. The cost to add any additional family members was not taken into consideration. This meant that even if the coverage for the other family members did not meet affordability standards, based on the cost to cover just the employee, the family still could not qualify for financial assistance through CoverME.gov. A federal rule change updated how affordability is evaluated for households, making more consumers than ever eligible for financial assistance. Additional questions were added to the application, allowing CoverME.gov to assess the affordability of the offer of coverage for both the employee and any family members.

3. OUTREACH AND MARKETING

The CoverME.gov marketing and outreach campaign connected Mainers at several different stages of enrollment to CoverME.gov through both digital and non-digital tactics. This year, our campaign was targeted at expanding the audience and messaging to reach not only uninsured Mainers, but those residents who were affected by federal rule changes.

The digital marketing campaign made over 4.8 million impressions to an audience of likely eligible Maine residents. Display and pre-roll ads, social ads, and text and search ads were able to magnify awareness, engagement, and enrollment conversions. The campaign resulted in 47,433 link clicks and 35,841 campaign attributed users on the CoverME.gov landing page. Facebook/Instagram were the largest driver of impressions, accounting for 37.9% of total impressions.

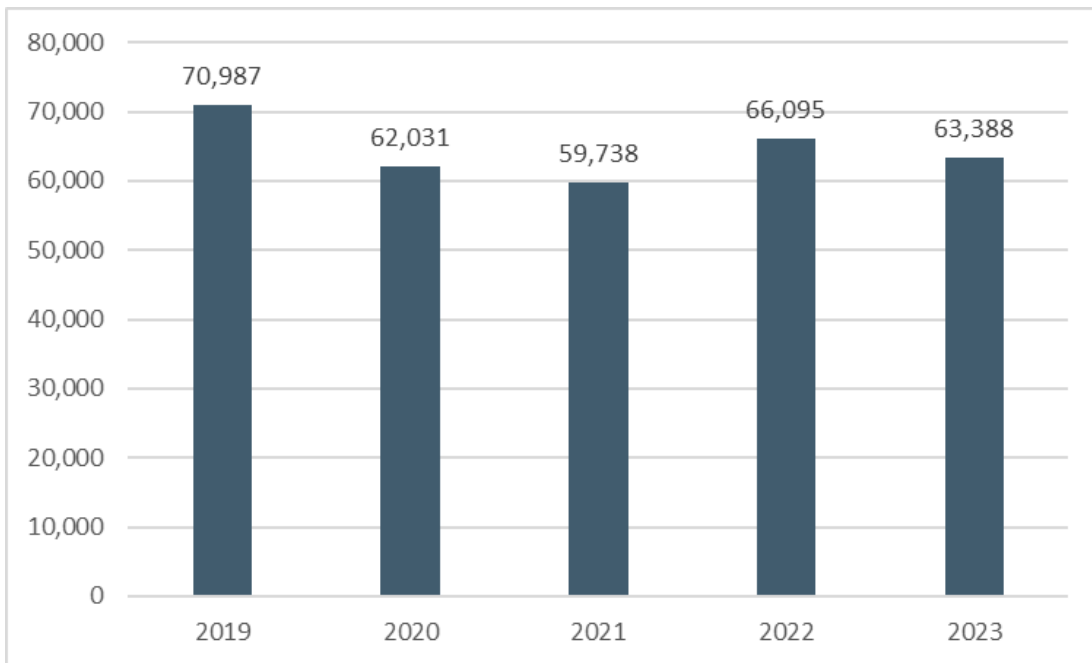
Non-digital tactics including print, cable TV, and terrestrial radio ads were also used. Print ads ran in the Bangor Daily News, Kennebec Journal/Morning Sentinel, Portland Press Herald/Maine Sunday Telegram, Brunswick Times Record, Star Herald, Lewiston Sun Journal, and Amjambo Africa. These ads ran before the December 15th and January 15th deadlines. “Out of Home” advertisements were also

employed, including bus ads in Portland, Bangor, South Portland, and Lewiston/Auburn as well as gas station TVs at 76 locations across the state.

Finally, this year CoverME.gov found new ways to engage with Maine communities by partnering with University of Maine Athletics and the Maine Mariners. Through these partnerships, CoverME.gov's marketing campaign was able to reach a universe consisting of at least 20,000 members through email, in-game advertisements, and radio ads. The Marketplace also conducted community outreach at in-person events including the Annual Waterville Armory Craft Fair and the 2023 Maine Agricultural Trade Show, with members of the OHIM team tabling and offering materials on affordable, quality health insurance.

OPEN ENROLLMENT BY THE NUMBERS

TOTAL OPEN ENROLLMENT PLAN SELECTIONS

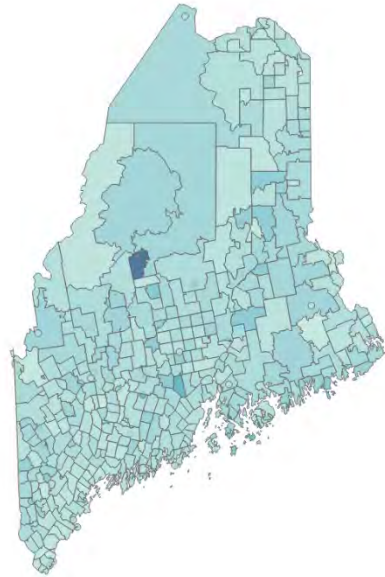


Overall, 63,388 Maine people selected 2023 plans on CoverME.gov during the Open Enrollment Period. This shows a consistency with other State-Based Marketplaces as job growth and

economic opportunity allowed residents to receive Employer Sponsored Insurance. In Maine, the expansion of MaineCare also contributed to an [increase in insured Mainers](#) as well as the total plan selection numbers seen above.

Uninsured Rate by Zip Code

Percentage of People Without Health Insurance



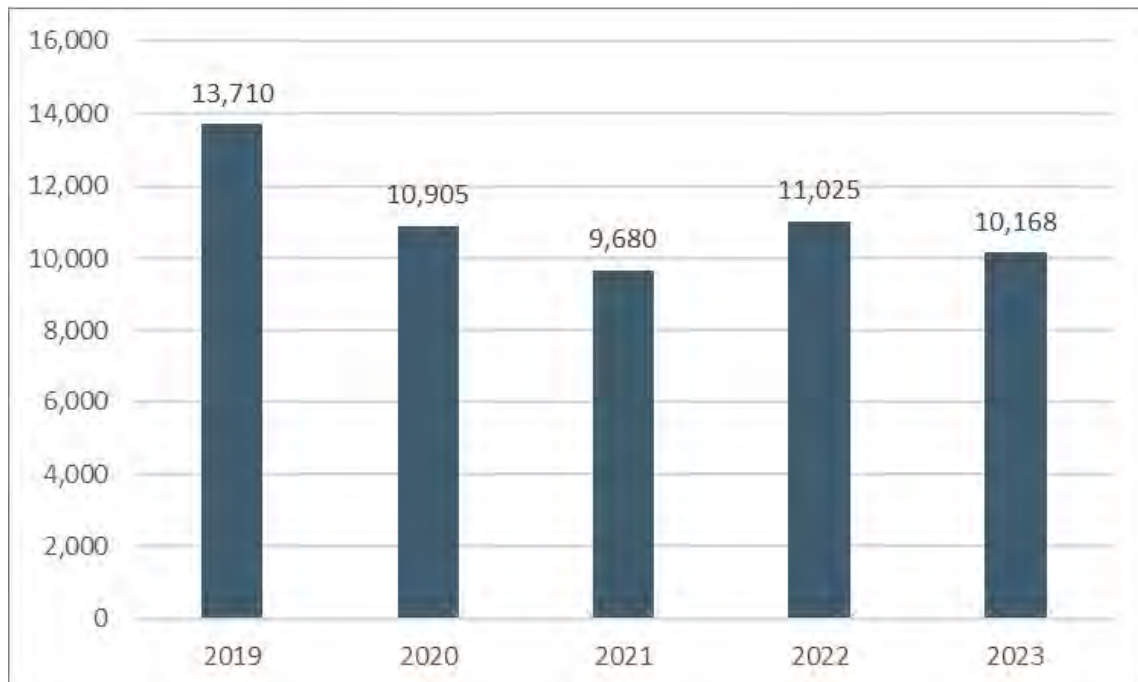
Uninsured Rate
0.00% 75.28%

Uninsured Rate (Filter)
0 to 0.752808989

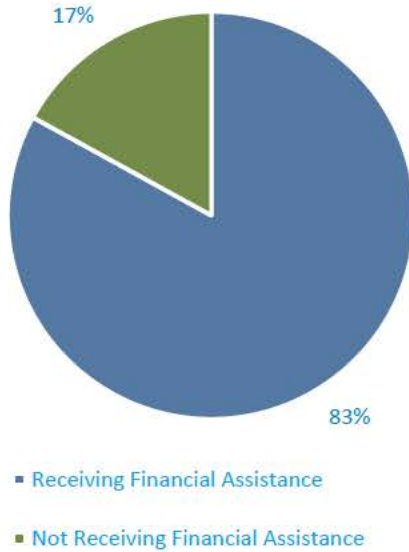
Highlight Zip Code
No items highlighted

Data Sources: Profile estimates are based on SHADAC analysis of the U.S. Census Bureau's American Community Survey 5-year file (2016-2020)

NEW PLAN SELECTIONS



FINANCIAL ASSISTANCE: ADVANCE PREMIUM TAX CREDITS, 2023



Average Premium Amount (before APTC) \$615

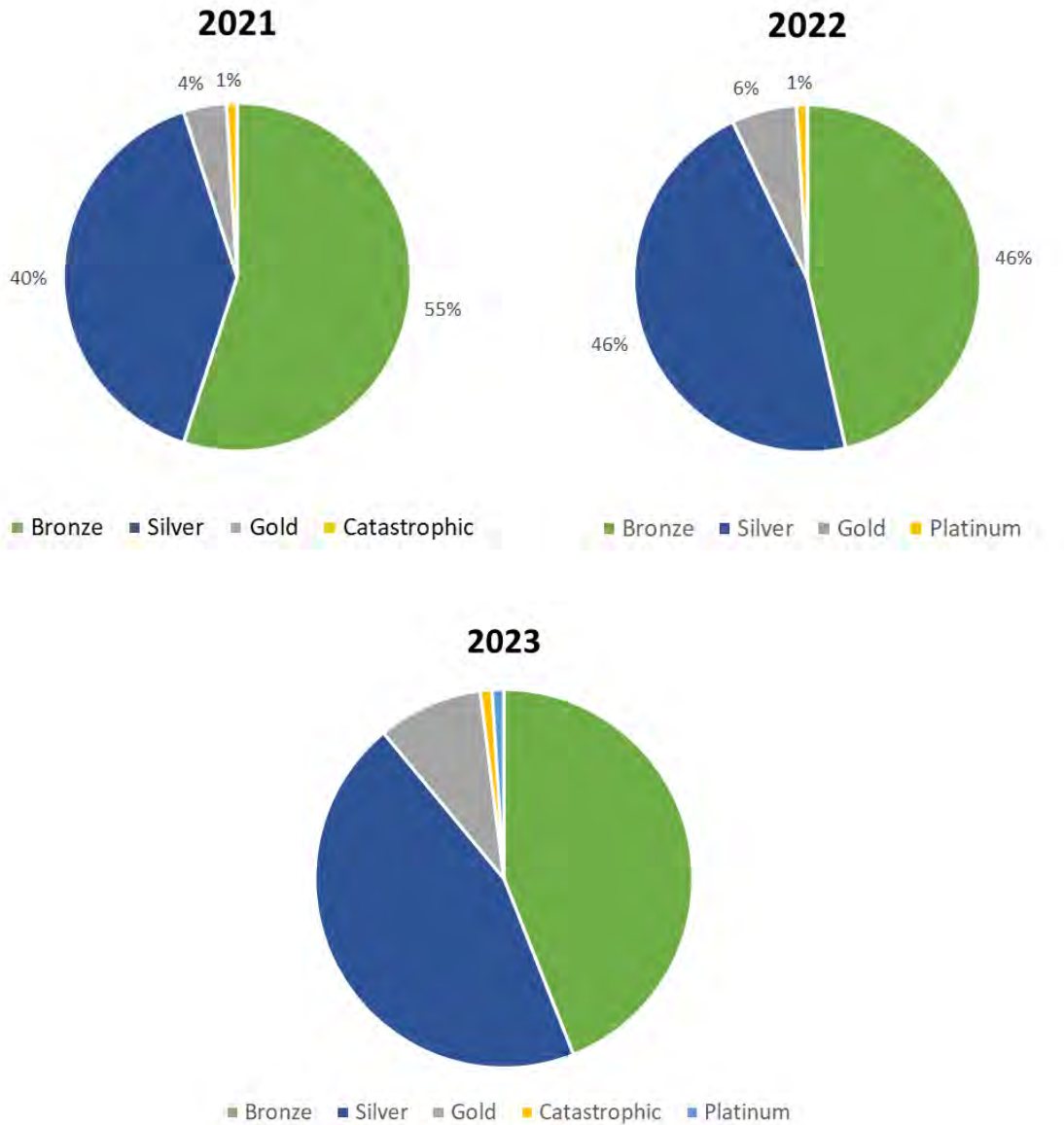
Average APTC (consumers receiving APTC) \$433

Average Premium Owed (all consumer) \$193

Average Premium Owed (consumers with APTC) \$130

Financial assistance remains a major factor in the overall affordability of plans on the Marketplace. For 2023, 83% of consumers who signed up during the Open Enrollment Period are receiving an Advance Premium Tax Credit (APTC) to lower premium costs, while 17% are not. The 17% includes consumers who do not qualify for financial assistance due to household income, an existing offer of affordable health insurance from an employer, and other factors.

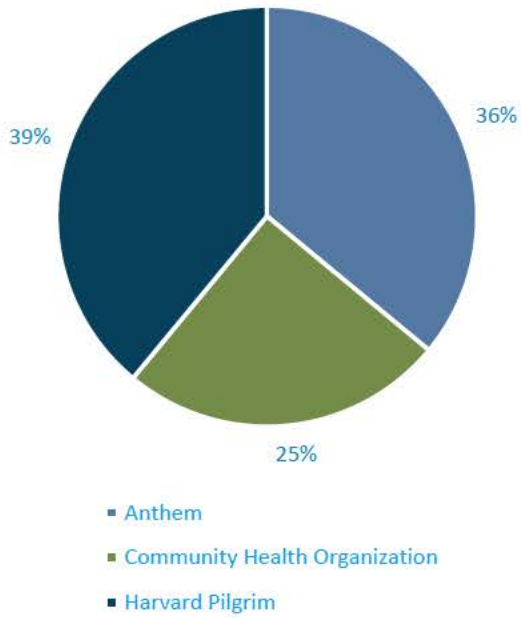
PLAN SECTIONS BY METAL LEVEL



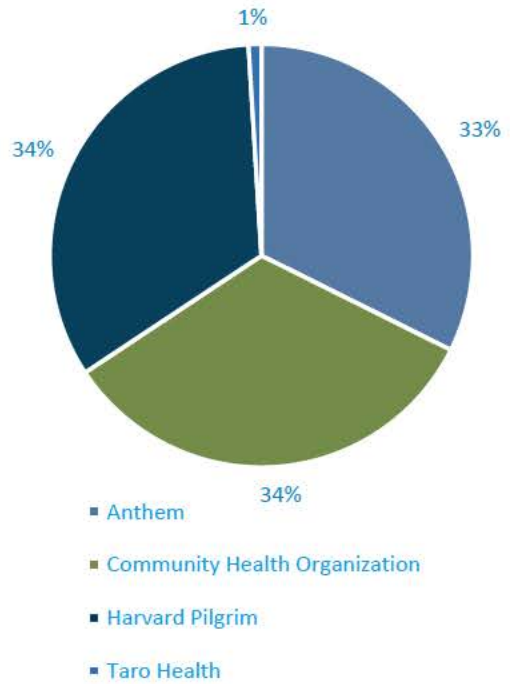
A promising trend for the 2023 Open Enrollment Period is the continued movement into higher value plans, which generally have a higher monthly premium, but cover more of an individual's out-of-pocket health care expenses. This year we saw an increase in Gold plans selected from 6% in 2022 to 9% in 2023.

MARKET SHARE BY CARRIER

2022 Market Share Carriers



2023 Market Share Carriers



Taro Health joined as a new carrier for Open Enrollment 2023, offering plans to consumers living in Cumberland County.

CONSUMER ASSISTANCE CENTER

Consumer Assistance Center Responsiveness

2023 CALL CENTER PERFORMANCE	
Calls Received	28,891
Calls Abandoned	511
Chats Received	6,100
Chats Abandoned	53
Average Wait Time	35 SECONDS
Average Call Handle Time	13.75 MINUTES

CONCLUSION AND ACKNOWLEDGEMENTS

OHIM is pleased to present this report to outline our successful second Open Enrollment Period as a State-Based Marketplace. CoverME.gov continued to establish itself as a place for Mainers to shop for high quality, comprehensive health insurance, find assistance, and receive financial help.

OHIM would like to once again thank the partners and stakeholders that made a successful second year of CoverME.gov possible.