

NAIC Special Committee on Race and Insurance - Health Workstream Session

SBM engagement with diverse and historically underserved communities

Maryland underserved communities focus

- ▣ African American / Black
- ▣ Hispanic, Latinx
- ▣ Rural
- ▣ Young Adult (ages 18-34)

Get local and understand the community

- **Know community** - Focus groups, surveys, community-invested vendors, responsive data collection
- Participation - **Community representation** on workgroups, committees and boards. Agency sponsorship of community events and participation in community groups.
- **User experience** research - Evaluate where people are having problems in the application system and how it can be improved.
- **Understand barriers** – transportation issues, service hours, cost, etc.

“We need to go where people are. They won’t come to us, even if we have a public event, only partners will attend, but not the community. We need to go to supermarkets, community centers and partner with existing events.”

~Latino Caucus



~Live Chair Health

Targeted marketing and outreach strategies

tyalexander

lightening speed and you must be prepared. I know that you value convenience just as much as I do so when I discovered @marylandconnect I knew you had to be the first person I told.

MarylandHealthConnection.gov is a one-stop-shop to get health insurance and is Maryland's official health insurance marketplace. The website and mobile app, Enroll MHC, lets you compare plans side-by-side and all health plans cover important benefits, like doctor visits, prescriptions, COVID care and hospitalizations. There are also private health plans for as little as \$1 a month (Talk my language, signed financially savvy entrepreneur).

They also have a Coronavirus Special

756 likes

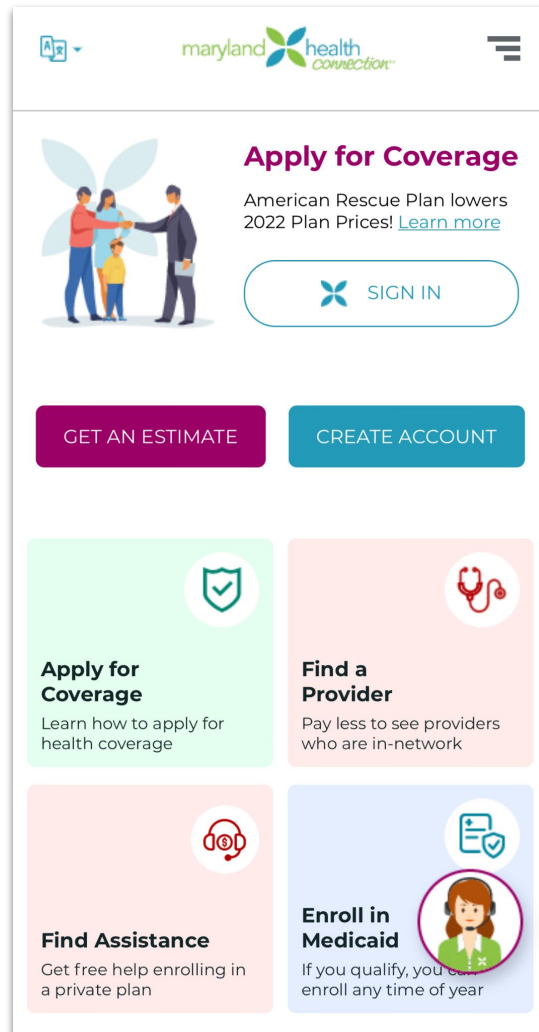
건강 보험에 대한 궁금증을 해결하세요.

A FOCUS ON
THE HEALTH OF BLACK MEN
A VIRTUAL CONVERSATION PRESENTED BY MARYLAND HEALTH CONNECTION
SEPT. 28TH | 7PM
ON AFRO NEWS' FACEBOOK LIVE
MODERATOR
BRIAN J. OLDS
FOUNDER, BLACK SPEAKERS NETWORK

maryland health connection AFRO

- Advertising placement **meaningful to community**. For example, this year, Spanish ads will be shown during the World Cup.
- Partnered with **social media “influencers”**
- Hosted **virtual conversations** with communities of color
- **E-toolkits** for communities to use in their language
- **Mobile applications** - texting and push notifications
- **Strategic partnerships** – Live Chair

Consumer-oriented technology

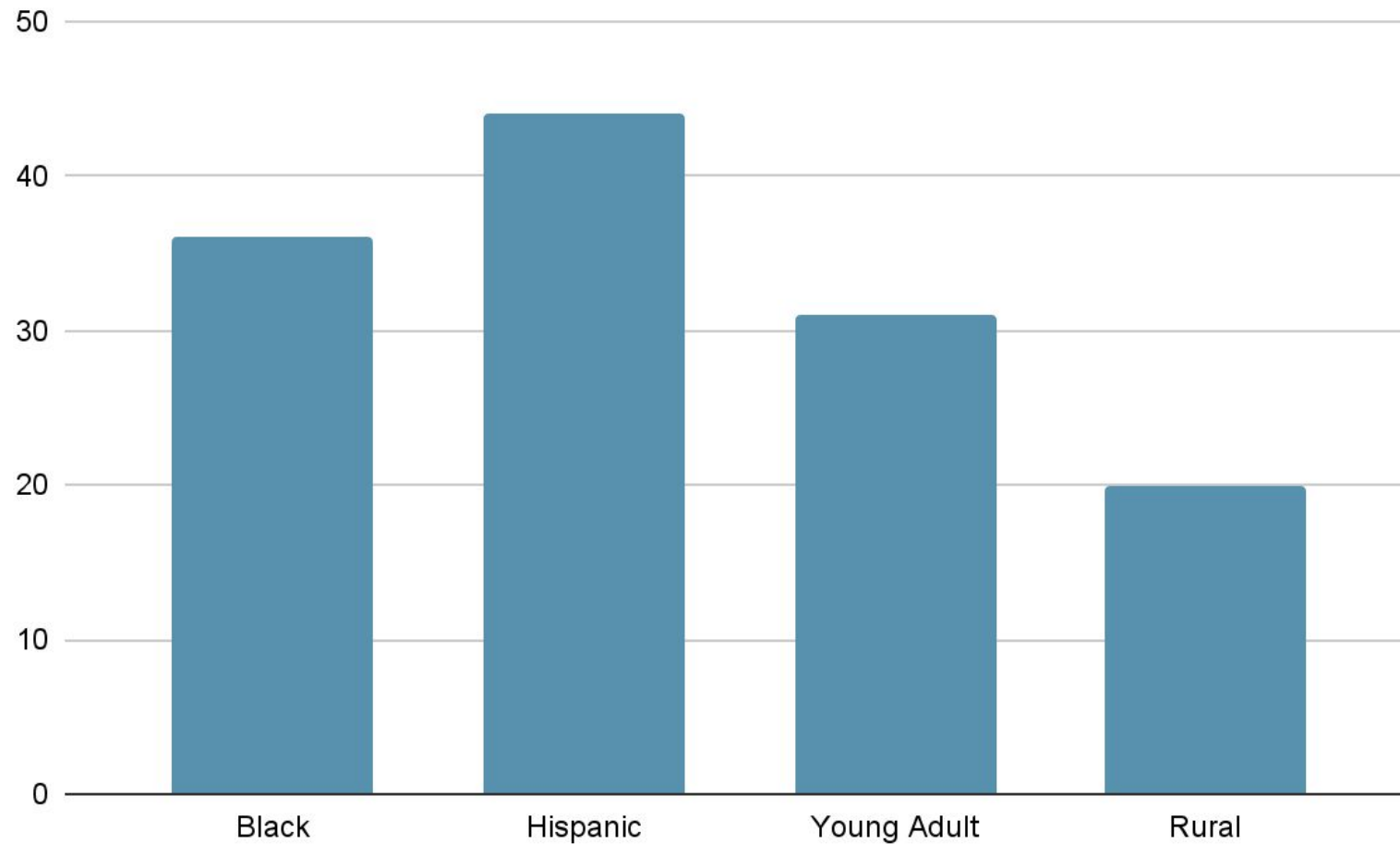


- **Mobile Application** with “find help now” feature
- **“BATPhone,”** Broker Assistance Transfer from call center
- **“Flora,”** an artificial intelligence chatbot, answers common questions in chat on website/mobile app.
- **Live Chat** allows consumers to chat with an expert to answer account questions on website/mobile app.
- **“Broker Connect”** allows consumers to fill out a short form to request callback from an authorized broker within 30 minutes.
- **Easy Enrollment Programs** – check a box and we will reach out to you!

Health benefits and financial incentives

- Benefits pre-deductible and with no or low payment for conditions that affect underserved communities such as **diabetes treatment**
- State Reinsurance Program to ensure **affordability for all**
- **Young adult subsidy** targeted to ages 18-34
- Focus on **health insurance literacy**

Enrollment gains in targets populations since 2015



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