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

- 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