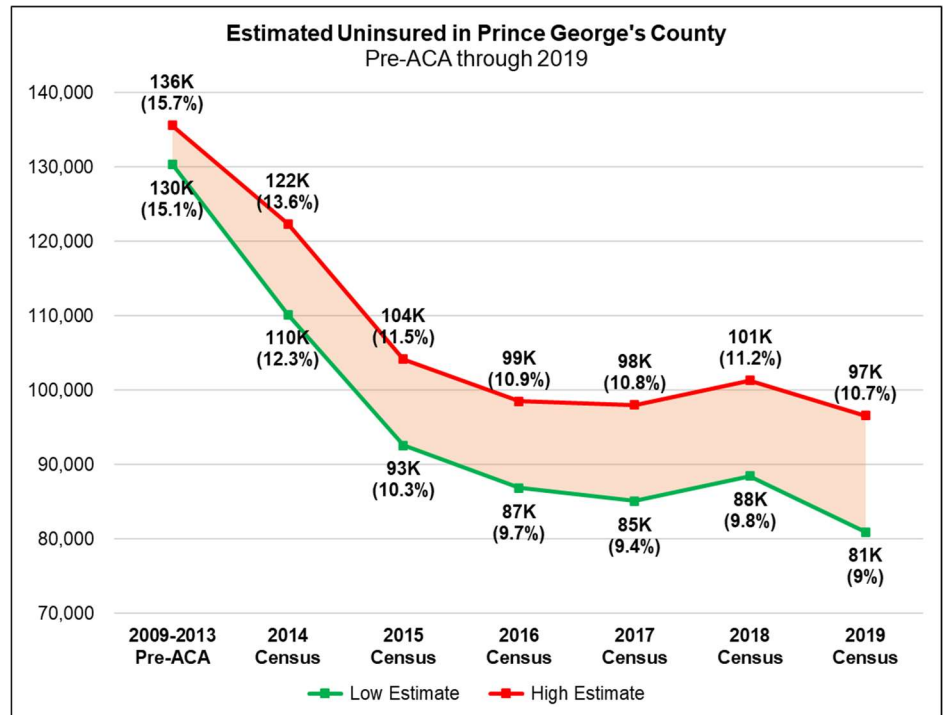


Prince George's County's Health Connect, a program of the Department of Social Services, has exceeded all annual targets since the implementation of the Affordable Care Act (ACA). Over 22,000 residents are currently enrolled in the ACA's subsidized private health insurance programs, Qualified Health Plans (QHPs).<sup>1</sup> Enrollment in Medicaid and the Maryland Children's Health Program (MCHP) has grown to over 244,000 County residents, an increase of 106,000 people since the 2014 expansion of Medicaid.<sup>2</sup>

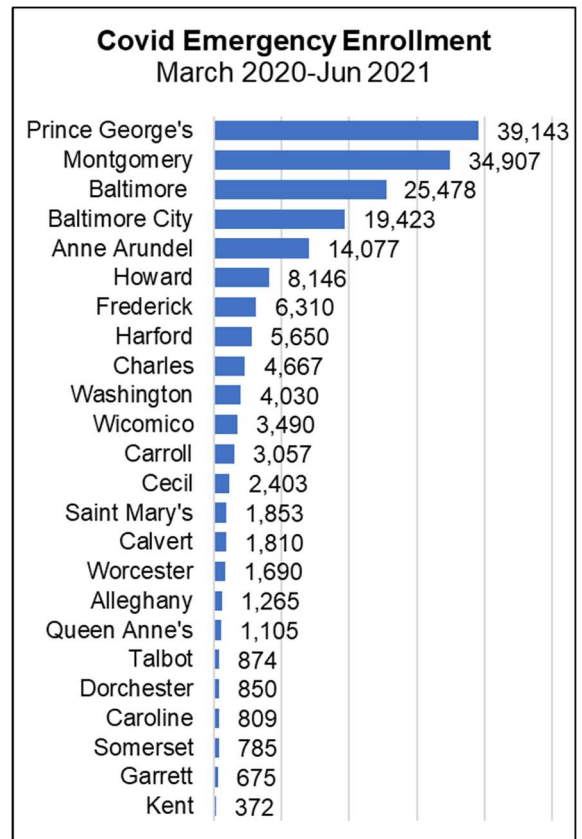


These efforts have reduced the uninsured rate by over one third. Between 40,000 to 50,000 fewer Prince George's County residents are uninsured, while the County's population has grown significantly. Of the remaining uninsured, about half are ineligible for coverage due to their immigration status and the other half are eligible for subsidized coverage or Medicaid.<sup>3</sup>

Overall, an estimated 90% of Prince George's County residents have health insurance, with the majority covered through Employer-Based Coverage, about 10% covered by Medicare, and the remaining third covered through the Maryland Health Benefits Exchange (MHBE).

These programs have been especially crucial to responding to the Covid-19 crisis. Over 39,000 Prince George's County residents enrolled into coverage through the Covid-19 Special Enrollment Period, more than any other County in the state of Maryland.

Analysis by Families USA estimates that over 75,000 Marylanders lost employer-sponsored coverage due to unemployment in the first months of the COVID-19 crisis.<sup>4</sup> Access to emergency coverage has helped to limit the impacts on local families and will continue to be essential for access to healthcare services.



## **American Rescue Plan Act**

The March 2021 American Rescue Plan Act (ARPA) substantially increased subsidies for thousands of Prince George's County residents<sup>5</sup>:

- Families earning <250% FPL reduced monthly premiums by 35%-to-100%.
- New subsidies to higher earning families (over 400% FPL) who previously did not qualify.
- Established zero premium subsidies for any individual who received unemployment benefits.

Working with community partners, the Prince George's County Health Connect team has helped residents to re-enroll in coverage to increase their benefits and is building awareness of the new coverage programs for residents previously ineligible for subsidies.

## **Maryland Easy Enrollment Health Insurance Program**

Beginning in 2020, the tax forms for Maryland created an option to allow filers without health insurance to indicate that they are interested in receiving enrollment assistance. The state sent follow-up communications to these residents and Prince George's Health Connect navigators directly called over 4,000 County residents, enrolling several hundred directly into coverage. This program will continue to expand in the coming years as a new pathway to enroll residents.

## **Local Enrollment Assistance**

Prince George's County Health Connect provides direct in-person and telephonic assistance to enroll residents into ACA Private Plans as well as Medicaid and MCHP. Since the program began in 2013, Prince George's County Health Connect has provided enrollment assistance to over 160,000 residents, with outreach and education to tens of thousands more.

The 2021 fiscal year was conducted with virtually all enrollment assistance over the telephone due to the ongoing pandemic. While the overall number of families assisted has decreased due to the constraints of the pandemic, Prince George's County Health Connect has provided essential services to thousands of families. Navigators have enrolled over 10,000 residents into coverage since the pandemic began in March 2020 and have provided assistance to thousands more. Families assisted often face overlapping barriers to coverage. More than 95% of families assisted were people-of-color, over 35% spoke languages other than English, and 85% were eligible for Medicaid or heavily subsidized coverage based on income.

Prince George's County Health Connect relies on partnerships with community organizations and local agencies. The Prince George's County Department of Social Services (DSS), Prince George's County Health Department, and community organizations in the County have worked closely together since the Connector program began. These initiatives include:

- Management of two independent local call centers, answered by state certified consumer assistance workers (Navigators) as well as two additional health hotlines in Spanish and French.
- Integration of enrollment staff with local DSS offices, cross-training to ensure "no wrong door" for County residents.
- Partnership with libraries, the school system, community-based organizations, and faith leaders to distribute information and education on available benefits to County residents.
- Innovative direct campaigning, using video, radio, print, billboards, and social media to reach diverse populations with information on the benefits of coverage and how to enroll.
- Contact-less outreach at COVID testing, vaccine, and food distribution sites.

## Reaching the Remaining Uninsured in Prince George's County

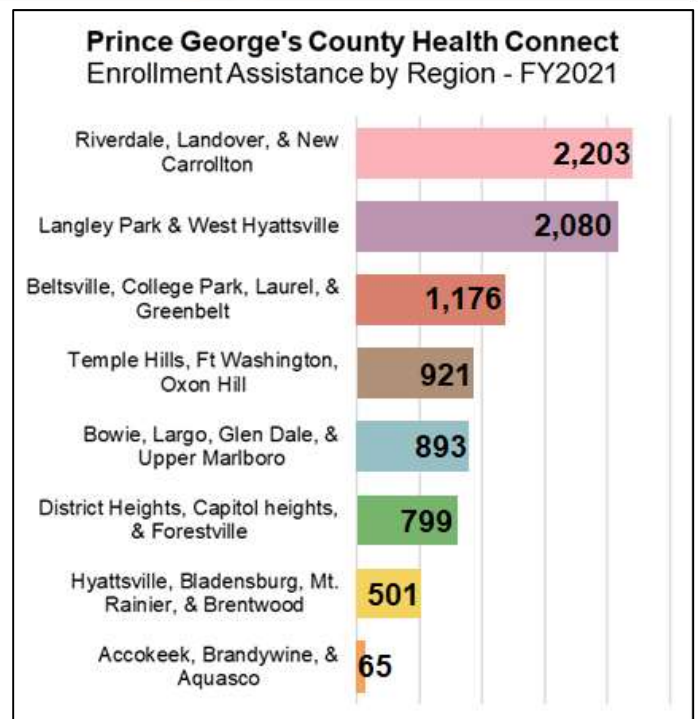
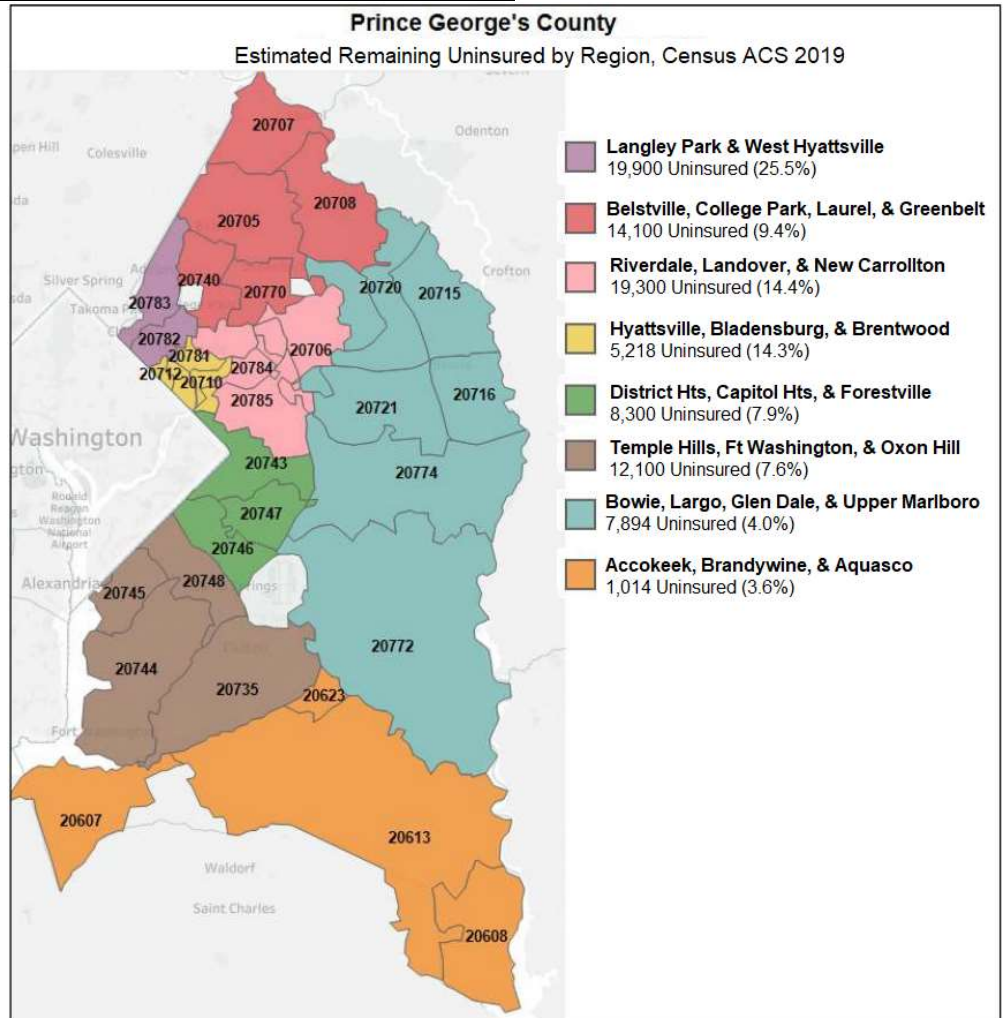
There are uninsured residents in every region of Prince George's County. The areas with the highest density of uninsured residents are in Langley Park and West Hyattsville (shown in purple in the map to the right), where more than a quarter of residents are uninsured based on 2019 census estimates, about 2.5 times higher than the County's uninsured rate.<sup>6</sup>

Northern areas of the County (shown in yellow, pink & red) face disproportionately high uninsured rates, as much as 50% higher than the uninsured rate for the County. This is due in part to immigration status, with many residents ineligible for coverage or facing language access challenges.

While the majority of uninsured residents live in the four northern regions of the County, there are nearly 30,000 uninsured residents outside of these regions.

The neighborhoods inside the beltway (shown in green and brown on the map) have uninsured rates ranging between 7.5% and 8.0%. In the Eastern and Southern regions of the County (teal and orange), the uninsured rate is significantly lower, ranging between 3.5% and 4.0%.

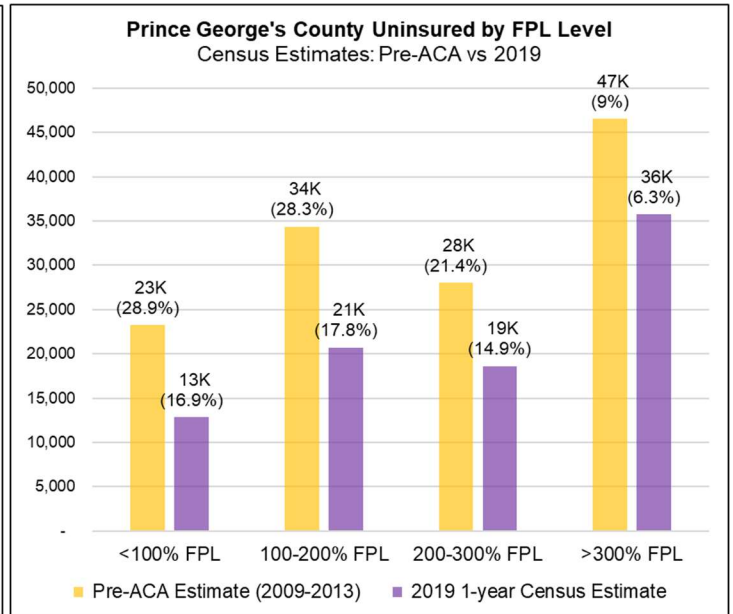
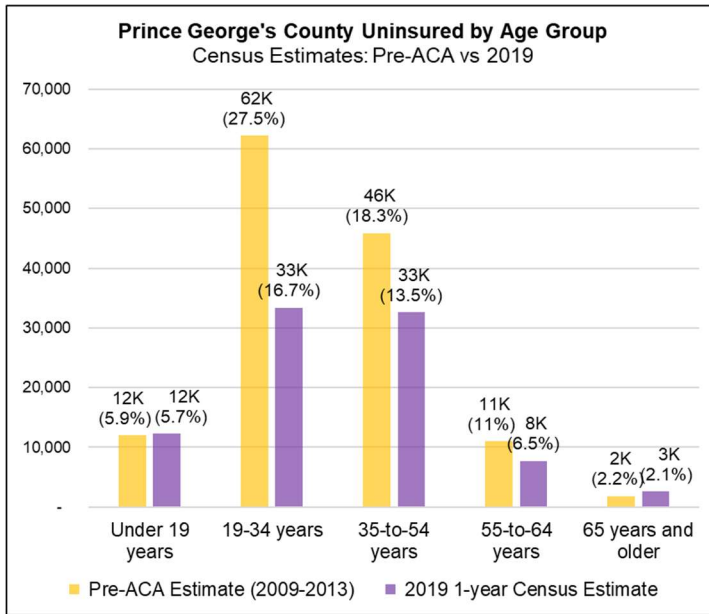
The Prince George's County Health Connect navigators provide assistance to residents throughout the County, with the highest levels of assistance corresponding to the areas with the highest remaining uninsured. By increasing awareness of the expanded subsidies and new eligibility options, the team will continue to drive-down the uninsured rate throughout all regions of Prince George's County.



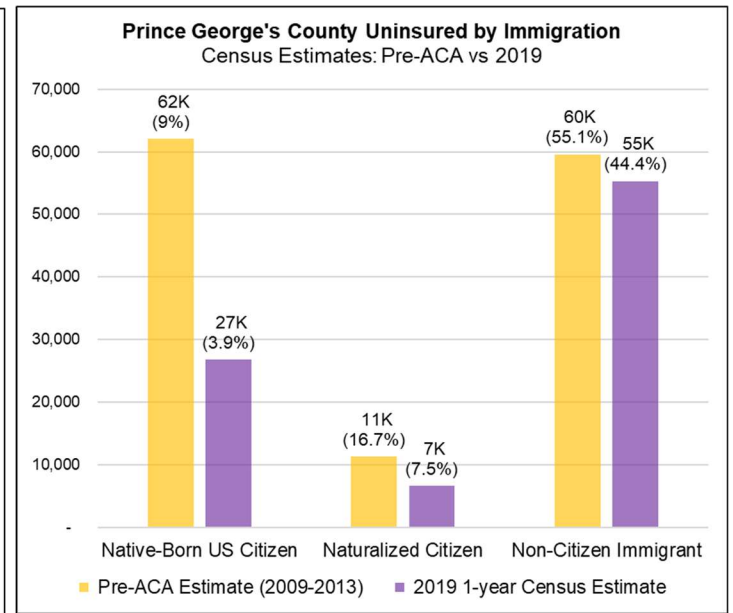
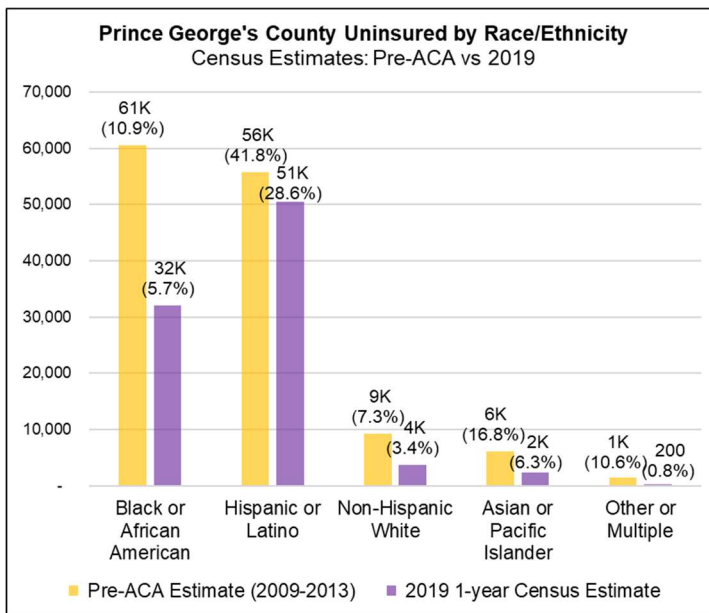
## Demographics of Remaining Uninsured

The expansion of Medicaid and availability of subsidized private insurance has reduced the uninsured rate of every population category. However, persistent inequities remain, with some populations ineligible for coverage and/or face significant barriers to coverage.

The two charts below show the declines in the uninsured population by age categories and income (percent of Federal Poverty Level). The ACA has been incredibly successful in reducing the uninsured rate among “young invincibles (19-to-34 years) and uninsured in every income category. Opportunities remain for enrollment of eligible families in both Medicaid and subsidized QHPs.



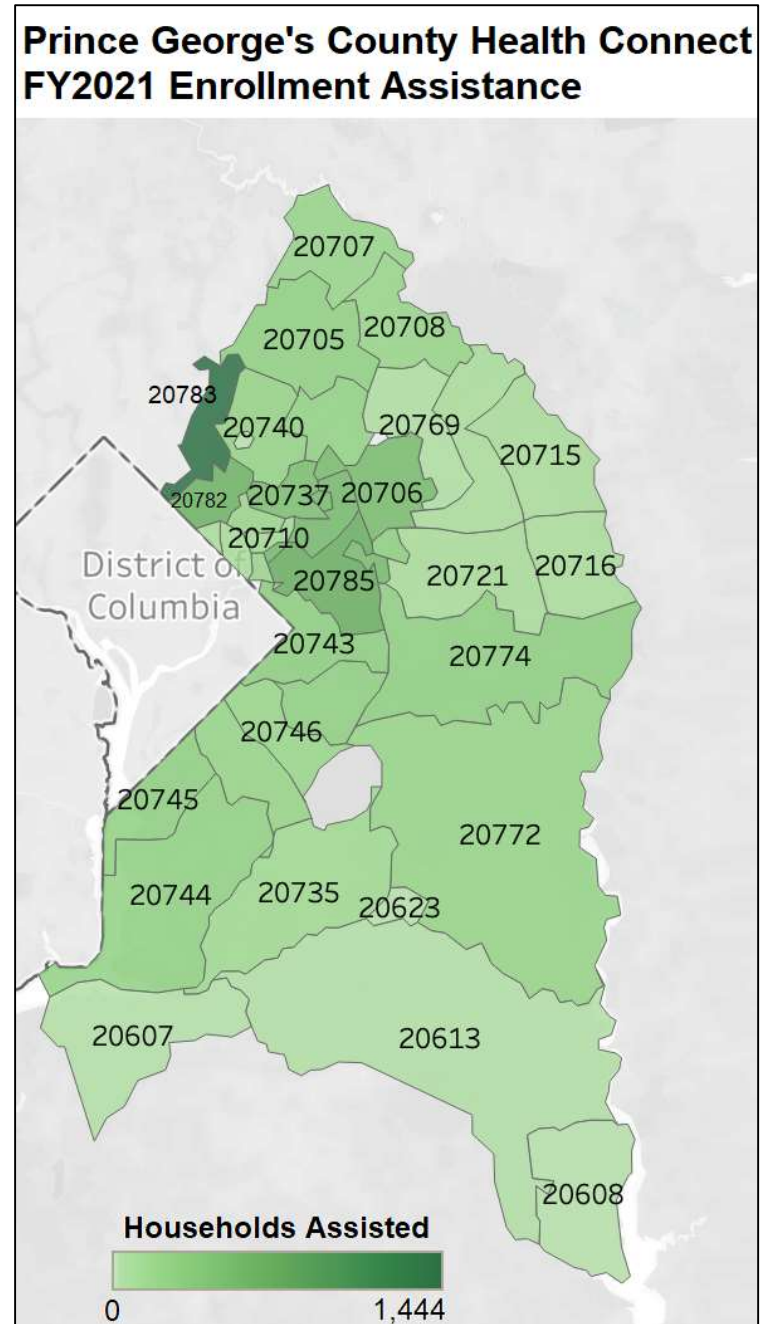
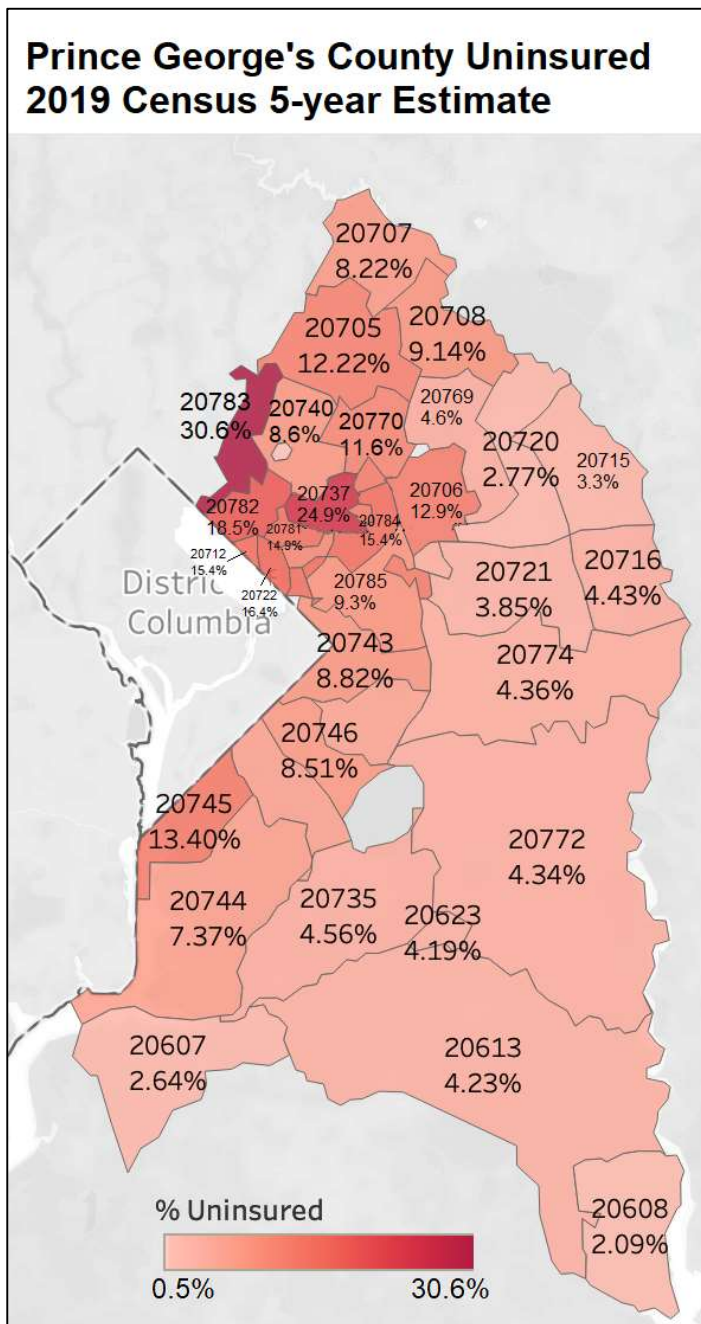
The expanded coverage has reduced the uninsured rate of every racial/ethnic group and across different immigration statuses. The high percentage of uninsured remaining in the Hispanic/Latino population reflects language access challenges and eligibility barriers, as well as opportunities for additional education and direct enrollment, as many hesitant residents are eligible for coverage.



## Prince George's County Uninsured by Geography

The two charts below show the estimated percent of uninsured in Prince George's County with the most recent available census data (2019 5-year estimate). The red chart showing census data reflects that the highest percentages of uninsured residents in the Northern and Western parts of the County, especially the 20783 and 20737 zip codes with particularly high immigrant populations in Langley Park and Riverdale. The inner beltway area in the Central and South of the County range between 8% and 13.4% uninsured. Areas outside of the Beltway to the East & South generally have a uninsured rate below 5%.

The green chart to the right shows the distribution of enrollment assistance of Prince George's County Health Connect in the 2021 Fiscal Year. The highest areas of concentration were in the Northern parts of the County that have the largest uninsured. This shows opportunities to target ongoing outreach and community engagement in future years.



## **Prince George's County Health Connect**

Over the eight years of implementation there have been numerous challenges to the ACA; technological issues, federal policy ambiguity, and a global pandemic to name a few. Throughout these years, Prince George's County Health Connect has served tens of thousands of County residents, developing new resources and tools to connect communities to benefits and health care services. The innovations and partnerships established will continue to drive ongoing improvements in coverage, health care access, and population health outcomes in Prince George's County.

For more information about these efforts, please visit [www.pgchealthconnect.org](http://www.pgchealthconnect.org) or contact Program Manager Shari Curtis via email: [shari.curtis@maryland.gov](mailto:shari.curtis@maryland.gov).

## **REFERENCES**

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<sup>1</sup> Maryland Health Benefits Exchange, Summary Dashboard, July 30 2021.

<sup>2</sup> Maryland Medicaid eHealth Statistics, The Hilltop Institute. <https://md-medicaid.org/mco/index.cfm>

<sup>3</sup> Migration Policy Institute, 2018. "Profile of the Unauthorized Population: Prince George's County, MD." [www.migrationpolicy.org/data/unauthorized-immigrant-population/county/24033](http://www.migrationpolicy.org/data/unauthorized-immigrant-population/county/24033)

<sup>4</sup> Families USA, National Center for coverage innovation. [www.familiesusa.org/wp-content/uploads/2020/07/COV-254\\_Coverage-Loss\\_Report\\_7-17-20.pdf](http://www.familiesusa.org/wp-content/uploads/2020/07/COV-254_Coverage-Loss_Report_7-17-20.pdf)

<sup>5</sup> Kaiser Family Foundation, How the American Rescue Plan Act Subsidies for Marketplace Shoppers and People who are Uninsured, March 2021. [www.kff.org/health-reform/issue-brief/how-the-american-rescue-plan-act-affects-subsidies-for-marketplace-shoppers-and-people-who-are-uninsured/](http://www.kff.org/health-reform/issue-brief/how-the-american-rescue-plan-act-affects-subsidies-for-marketplace-shoppers-and-people-who-are-uninsured/)

<sup>6</sup> US Census, American Community Survey, "Selected Characteristics of Health Insurance Coverage in the United States", 2019 5-year estimate. <https://data.census.gov/cedsci/>

August 2021