

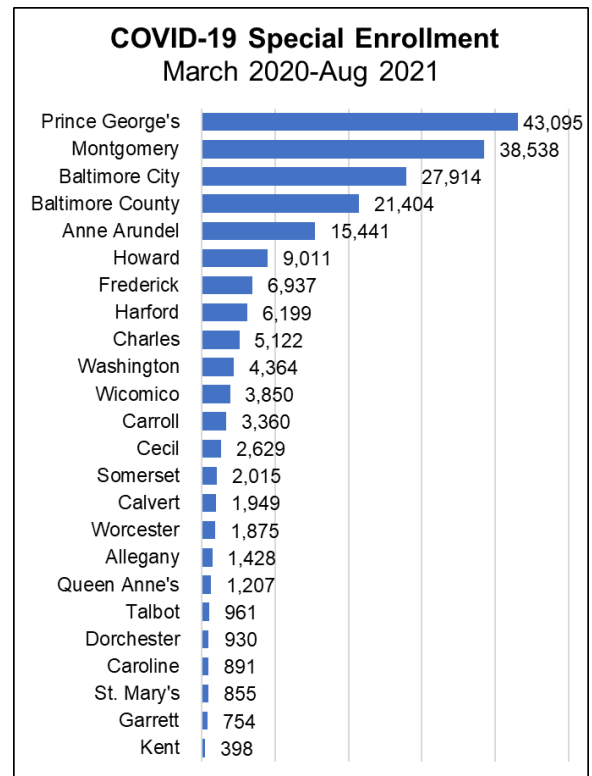
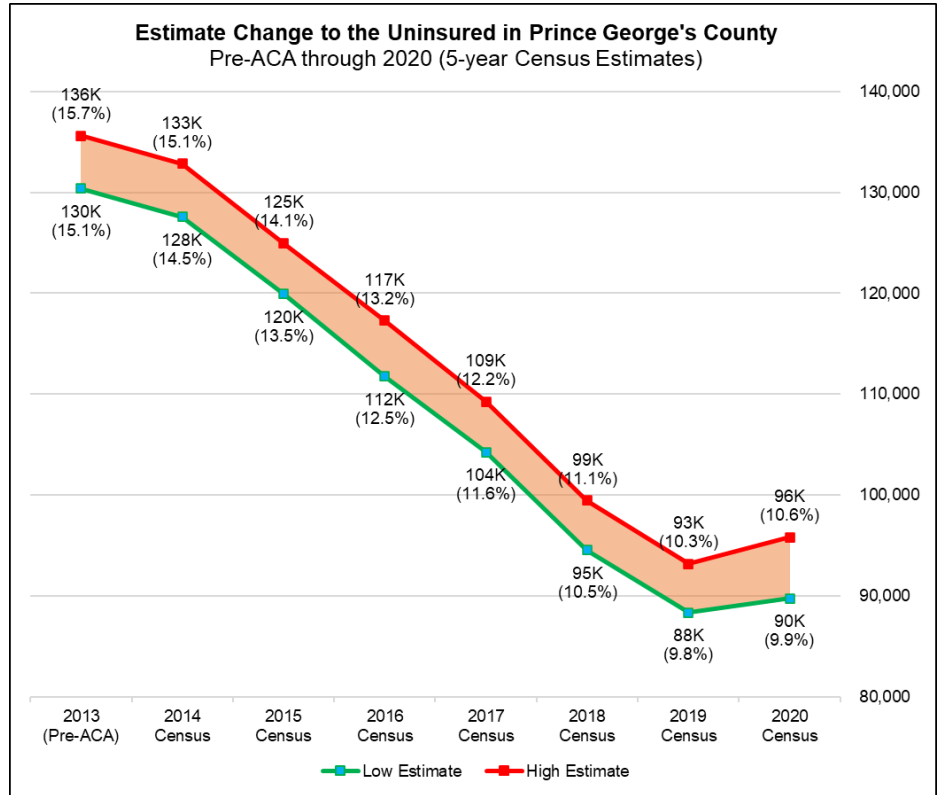
Prince George's County's Health Connect, a program of the Department of Social Services, has exceeded all annual targets since the implementation of the Affordable Care Act (ACA). Over 23,000 residents are currently enrolled in the ACA's subsidized private health insurance programs, Qualified Health Plans (QHPs).¹ Enrollment in Medicaid and the Maryland Children's Health Program has grown to over 262,000 County residents, an increase of 111,000 since the 2014 Medicaid expansion.²

These efforts have reduced the uninsured rate by over one third. Between 34,000 to 46,000 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.³

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), the state's insurance marketplace.

These programs have been especially crucial to responding to the Covid-19 crisis. Over 43,000 Prince George's County residents enrolled into coverage through the Covid-19 Special Enrollment Period that ended in August of 2021, more than any other County in the state.

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.⁴ 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 residents⁵ (extended by the August 2022 Inflation Reduction Act):

- 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, 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 assisted several hundred uninsured residents to gain access to health 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, one of six Connector programs in the state, 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 2022 fiscal year was conducted with a mix of in-person enrollment assistance and virtual telephonic-based assistance. 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 20,000 residents into coverage since the pandemic began in March 2020 and have assisted 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 significantly subsidized coverage based on income.

Prince George's County Health Connect relies on partnerships with health care providers, 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 within 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, 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

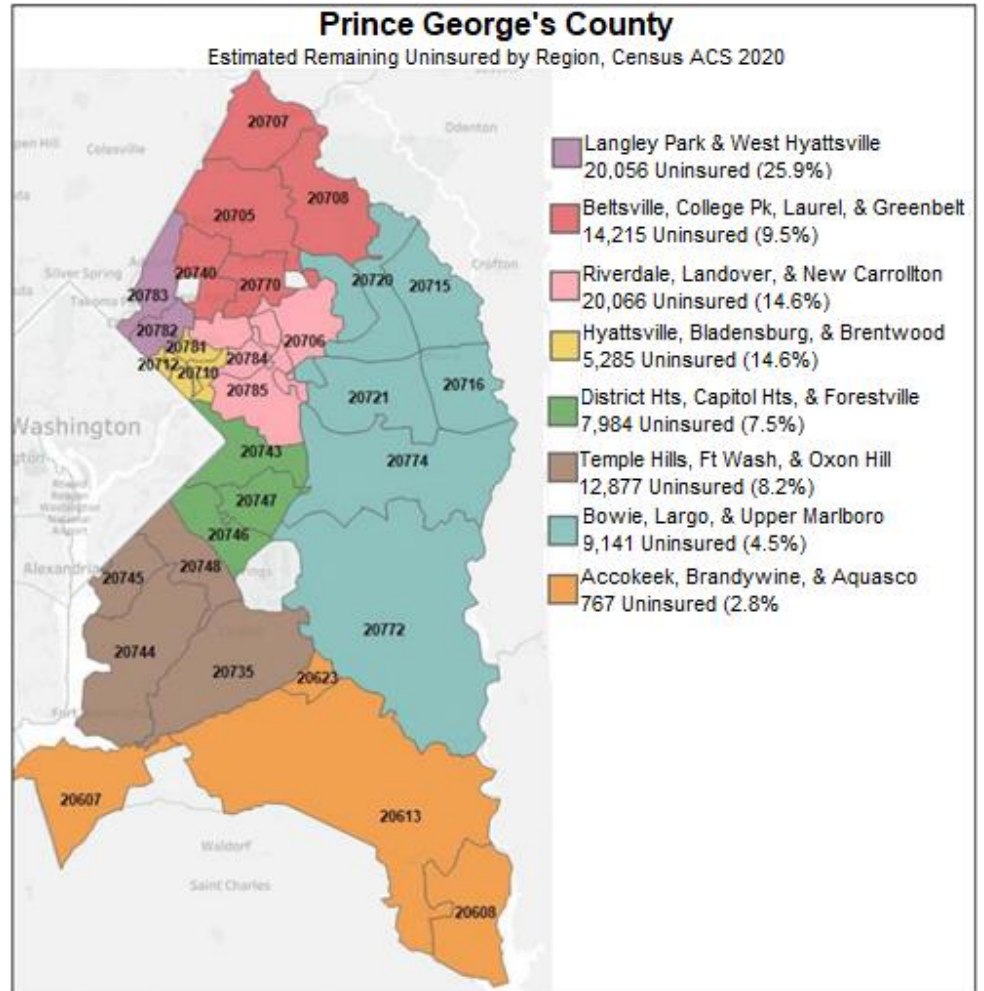
There are uninsured residents in every region of Prince George's County. The areas with the highest density of uninsured residents are in Langley Park and West Hyattsville (shown in purple in the map to the right), where more than a quarter of residents are uninsured based on 2020 census estimates, about 2.5 times higher than the County's uninsured rate.⁶

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.

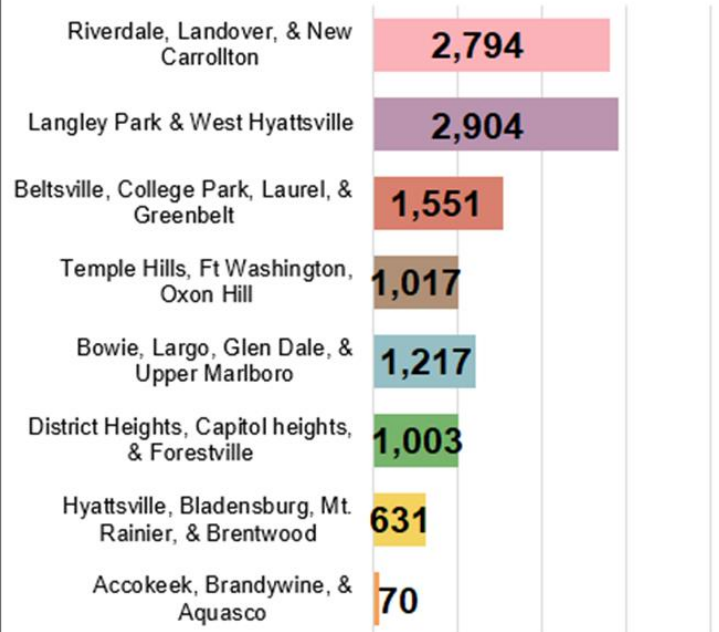
While the majority of uninsured residents live in the four northern regions of the County, there are nearly 30,000 uninsured residents outside of these regions.

The other areas inside the beltway (shown in green and brown on the map) have uninsured rates ranging between 7.5% and 8.2%. In the Eastern and Southern regions of the County that tend to be less densely populated (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 the value of health coverage, the team will continue to impact the uninsured rate throughout all regions of Prince George's County.



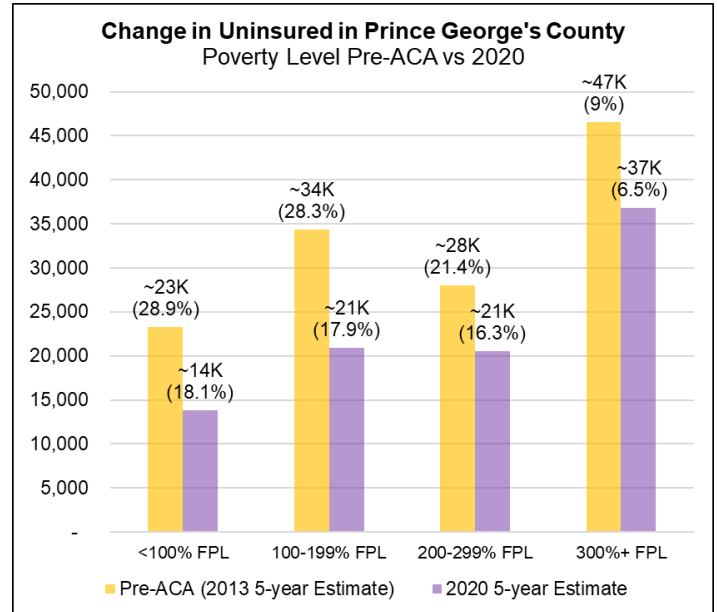
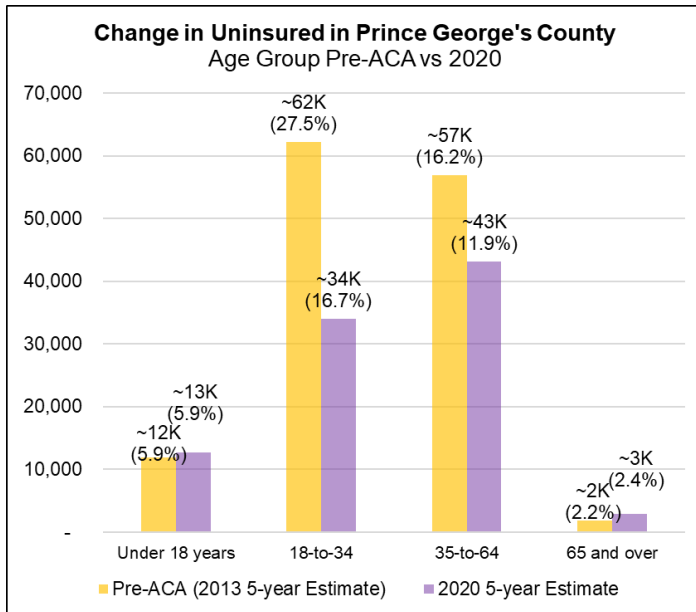
Prince George's County Health Connect Enrollment Assistance by Region - FY2022



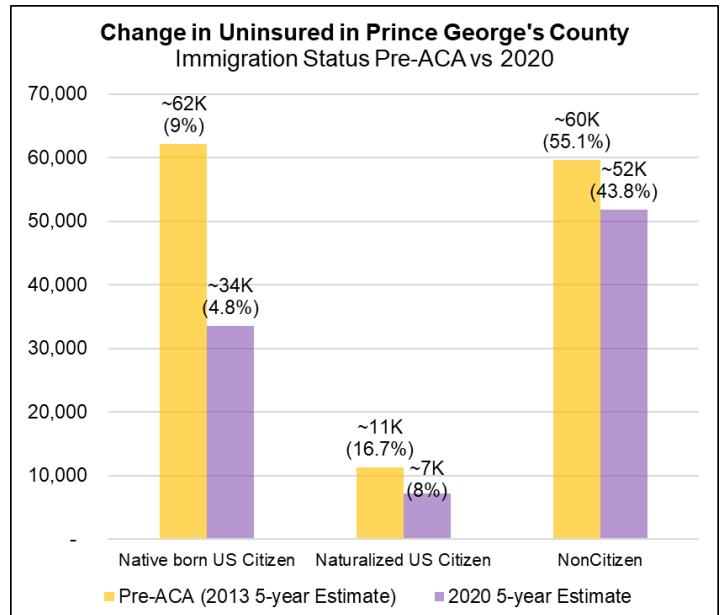
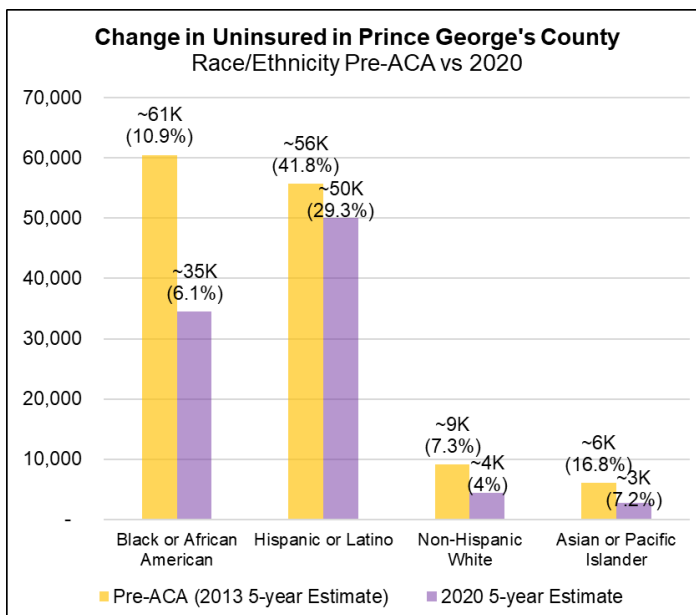
Demographics of Remaining Uninsured

The expansion of Medicaid and availability of subsidized private insurance has reduced the uninsured rate of every population category. However, persistent disparities remain, with some population groups 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 Health Connect

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

Key partner organizations include, but are not limited to, Prince George's County Health Department; Prince George's HealthCare Alliance; CASA, Inc.; Community Clinic, Inc.; Community Crisis Services, Inc.; HCD International, Inc.; Mary's Center for Maternal and Child Care; Primary Care Coalition of Montgomery County; and Sowing Empowerment and Economic Development, Inc.

For more information about these efforts, please visit www.pgchealthconnect.org or contact Program Manager Shari Curtis via email: shari.curtis@maryland.gov.

REFERENCES

¹ Maryland Health Benefits Exchange, Summary Dashboard, Jun 30 2022.

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

³ Migration Policy Institute, 2018. "Profile of the Unauthorized Population: Prince George's County, MD." www.migrationpolicy.org/data/unauthorized-immigrant-population/county/24033

⁴ Families USA, National Center for coverage innovation. www.familiesusa.org/wp-content/uploads/2020/07/COV-254_Coverage-Loss_Report_7-17-20.pdf

⁵ 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/

⁶ US Census, American Community Survey, "Selected Characteristics of Health Insurance Coverage in the United States", 2020 5-year estimate. <https://data.census.gov/cedsci/>