

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

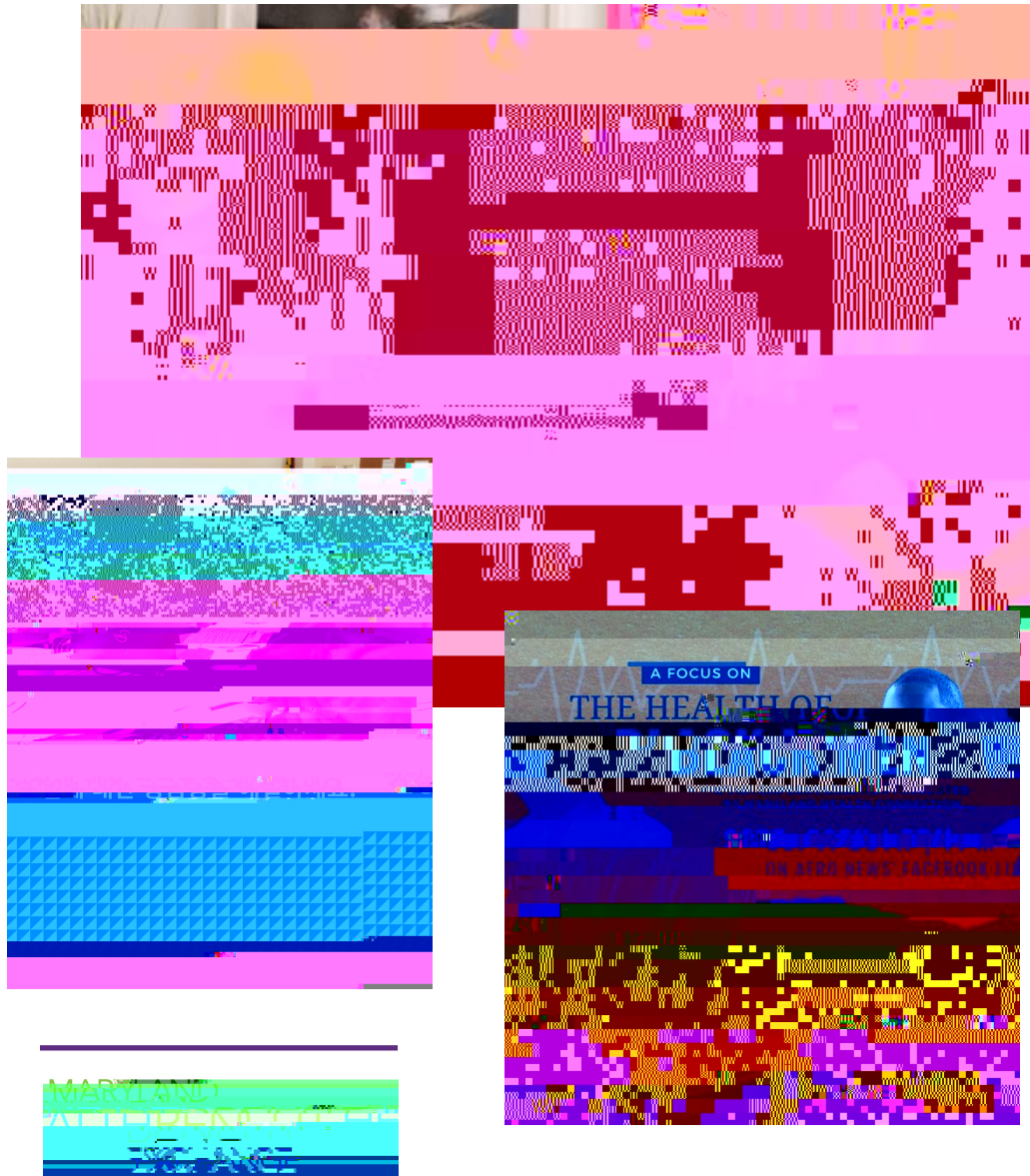
Young Adult (ages 18-34)



Know community - Focus groups,



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

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**

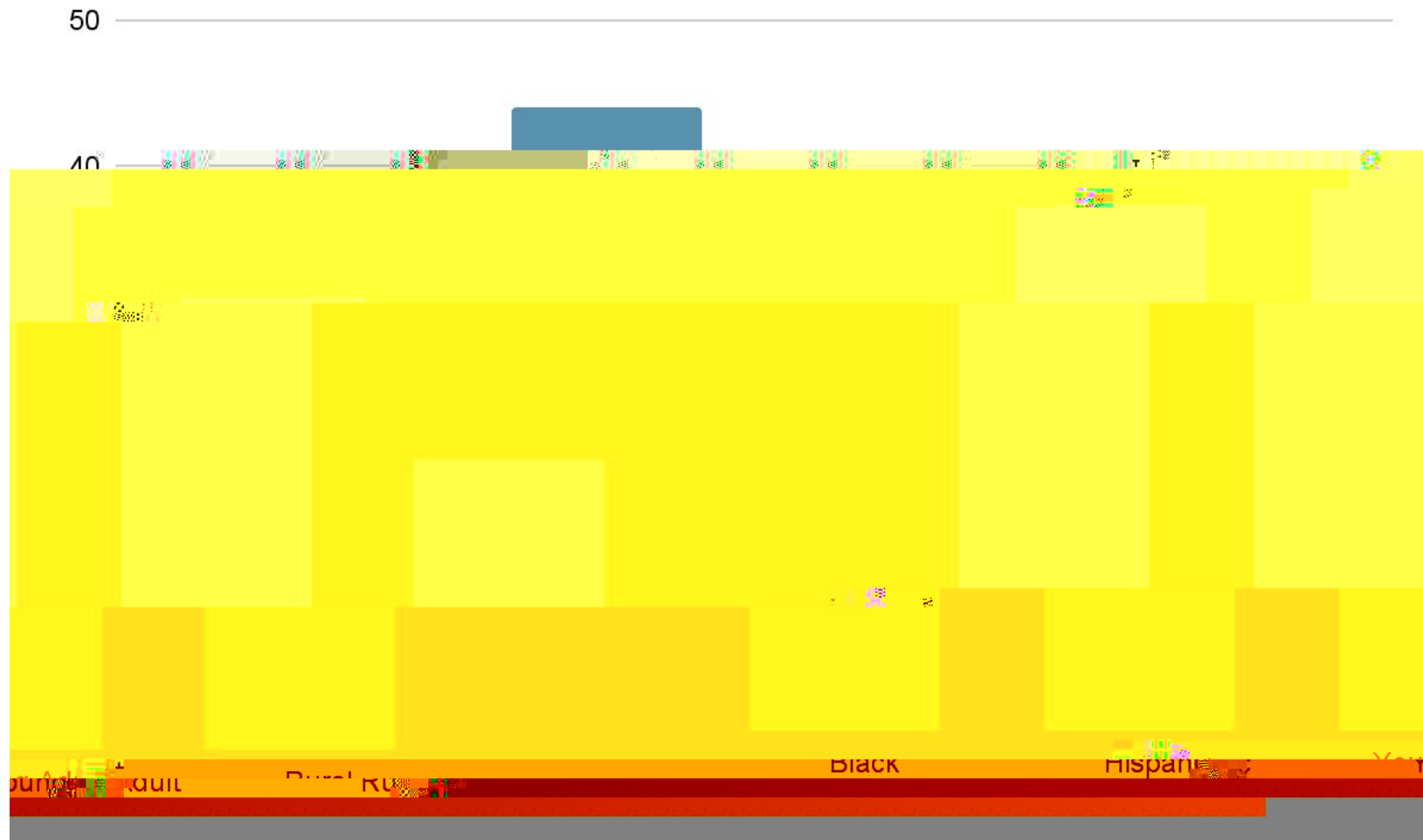
State Reinsurance Program to ensure **affordability for all**

Young adult subsidy targeted to ages 18-34

Focus on **health insurance literacy**



Enrollment gains in targets populations since 2015





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