

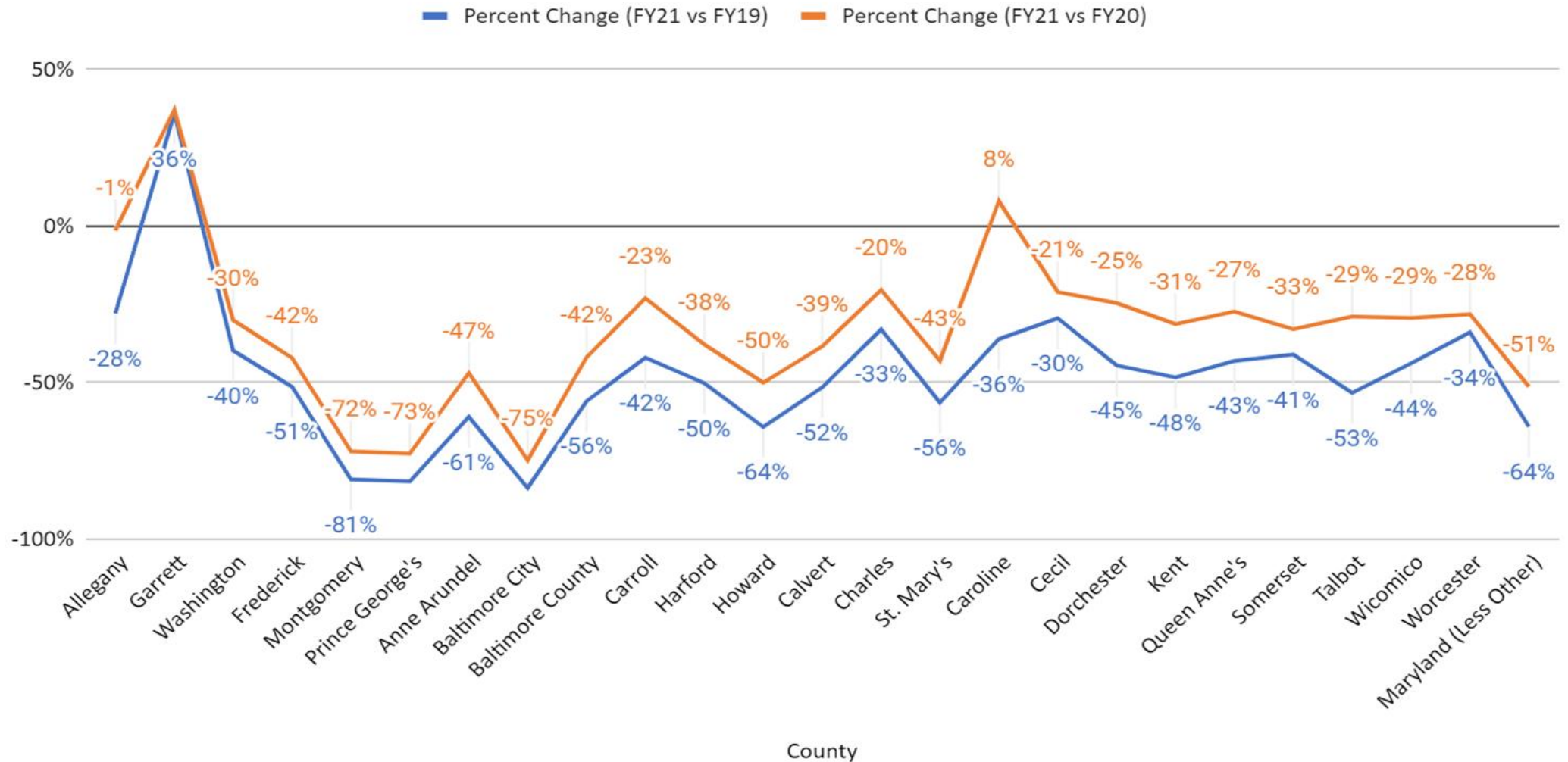


STATE OF THE STATE

November 8, 2021



FY21 Lodging Taxes



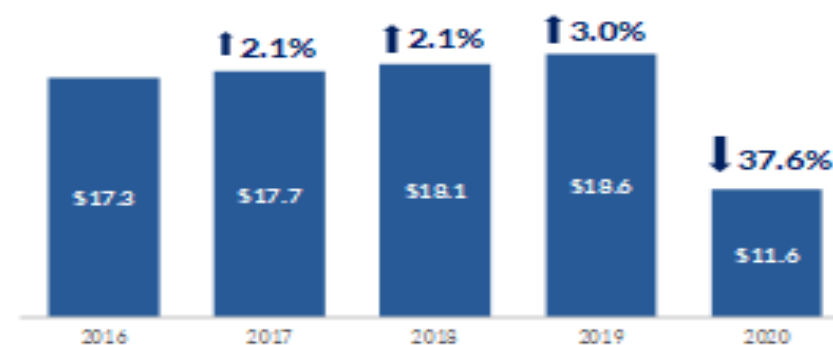
VISITOR SPENDING TRENDS

Total visitor spending

Visitor spending in Maryland declined 37.5% in 2020, registering \$11.6 billion.

Pandemic losses reached \$7.0 billion, dropping 2020 visitor spending levels to below those seen in the last recession in 2009. The pandemic wiped out a decade of visitor spending growth.

Maryland visitor spending (\$ billions)



Source: Tourism Economics



Vision Statement

Maryland leads the way as one of America's most exciting, diverse and welcoming destinations - creating memories and experiences for visitors worldwide to enjoy.



Mission Statement

OTD stimulates and drives Maryland's thriving tourism economy, with a primary goal of creating a great place for all Marylanders to live, work and play.



STRATEGIC PILLARS

- ❖ Leveraging Partnerships
- ❖ Market Expansion
- ❖ Maximizing Opportunities
- ❖ Transactional Outcomes



Leveraging Partnerships: C&O Canal



Market Expansion



A scenic landscape featuring a large bridge spanning a wide river. In the foreground, a steep, forested hillside slopes down towards the water. The bridge has multiple tall, thin piers supporting its structure. The sky is filled with soft, white clouds, and the water reflects the light. The overall atmosphere is peaceful and natural.

OPEN FOR
ROADS LESS
TRAVELED

A wide-angle photograph of a sunset over a body of water. The sun is a bright, glowing orb on the horizon, casting a long, shimmering reflection across the water's surface. The sky is a mix of soft orange, yellow, and pale blue. In the foreground, a person is riding a jet ski, leaving a white wake behind them. Two other jet skiers are visible further out in the water. The overall mood is peaceful and adventurous.

OPEN FOR
ROADS LESS
TRAVELED

Maximizing Opportunities

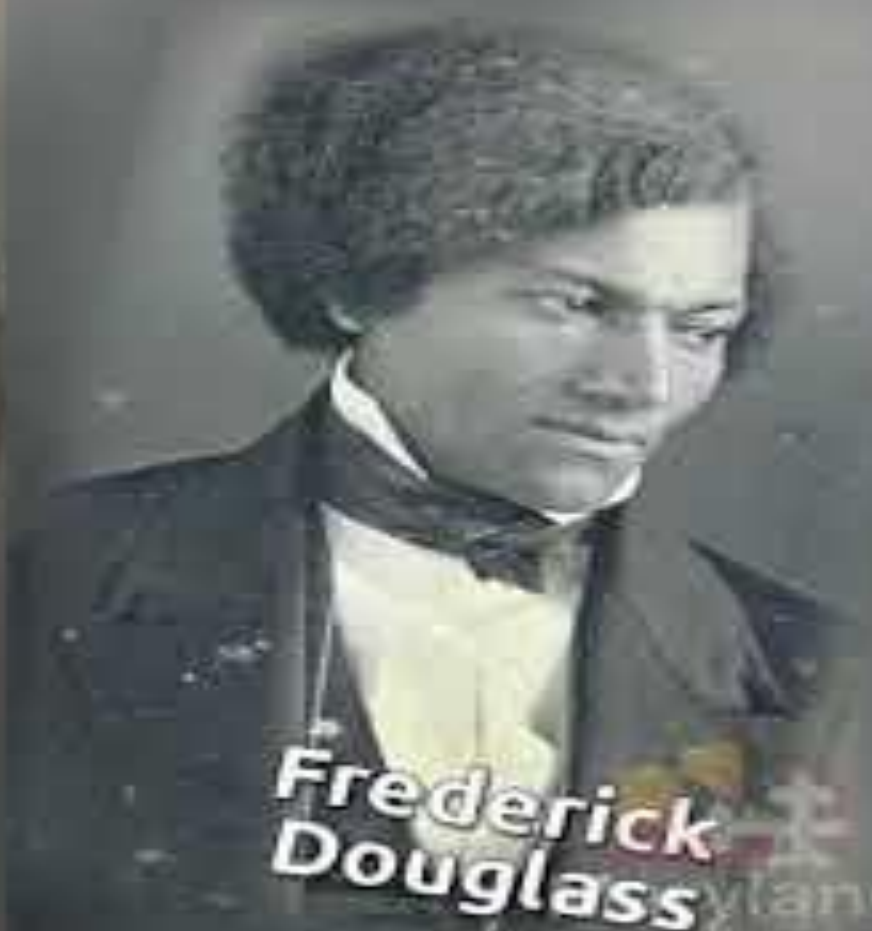




**James
Pennington**



**Harriet
Tubman**



**Frederick
Douglass**

Transactional Outcomes





Leveraging Partnerships: Maryland Health Exchange



Michele Eberle, Executive Director
Maryland Health Benefit Exchange



What's New with Maryland Health Connection

November 2021

Maryland Travel and Tourism
Summit



Thanks for Having Me

Today I'll Cover...

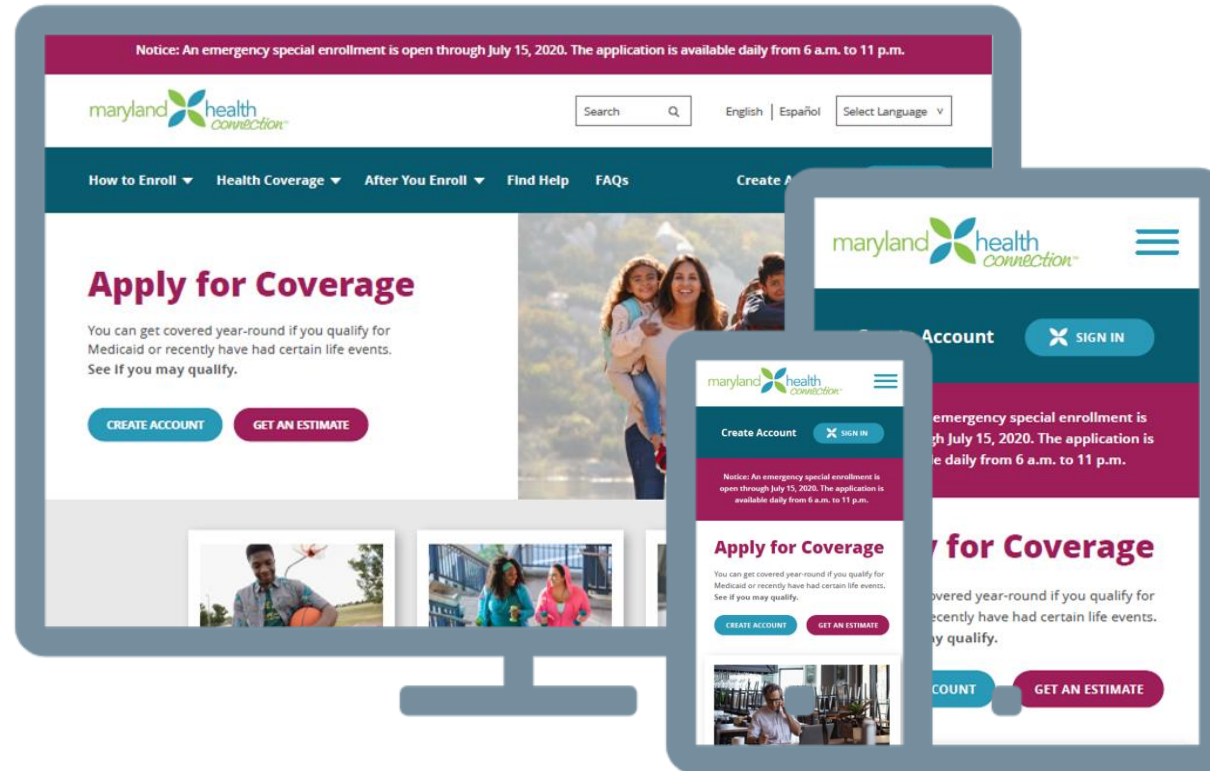
- About Maryland Health Connection
- Financial Help
- What's Covered
- How to Help Get Your Teams Covered
- Open Enrollment



Michele Eberle, Executive Director
Maryland Health Benefit Exchange

Maryland's Official Health Insurance Marketplace

Desktop



Tablet

Mobile

www.MarylandHealthConnection.gov
www.MarylandHealthConnection.gov/es


The Only Place to Get Financial Help

Maryland Health Connection is the only place Marylanders can get financial help to pay for their health plan. In fact, **9 out of 10 who enroll get savings.**



Free or Low-Cost Coverage

Medicaid or Maryland Children's Health Program (MCHP) coverage is free or low-cost health insurance coverage for those who fall below a certain income range.

 A **cost sharing reduction (CSR)** lowers the amount someone pays for out-of-pocket costs like deductibles, coinsurance, and copayments. Cost-sharing reductions only apply to silver level plans.

A family of 4 making less than \$26,560 a year qualifies for free health coverage.



The same goes for an individual making less than **\$17,785** a year.

The **Advance Premium Tax Credit (APTC)** lowers the cost of the health insurance monthly

More Savings for More Marylanders

Did you know the **American Rescue Plan** includes big savings for health insurance?

- If you or your employees are **uninsured**, it's worth checking out your 2022 health plan options – there are now new, bigger savings.
- If you **didn't qualify for savings before** you should take another look because, for the first time, there are savings available for Marylanders with higher incomes.

Did you know Maryland has **new discounts for young adults** ages 18-34? They're new for 2022 health plans!



For Example...

A single, young adult living in Montgomery County, making \$31,200 a year...

May be eligible for **federal tax credits** and the **new state premium assistance**

This is only an estimate. Cost and eligibility depends on information you provide when you apply. [i](#)

Applicant, Age 28		
Cost Sharing Reductions: i	✓	Based on the income information you entered your household may be eligible for cost sharing reductions.
Premium Tax Credit: i	✓	Based on the income information you entered, your household may be eligible for an estimated \$181.00 in federal tax credits per month.
State Premium Assistance: i	✓	Based on the information you entered, your household may be eligible for an estimated \$66.00 in state premium assistance per month.

For Example...

A single, young adult living in Montgomery County, making \$31,200 a year...

Could be eligible for a health plan for as low as \$1 a month

These are just some of the available plan options

Kaiser Permanente			KP MD Bronze Value 6700/40/Vision		METAL LEVEL: BRONZE	QUALITY RATING: ★★★★★	Details
ESTIMATED MONTHLY PREMIUM	ANNUAL DEDUCTIBLE	ANNUAL OUT-OF-POCKET MAX	PRIMARY CARE CO-PAY	URGENT CARE CENTER	H.S.A. Qualified		
\$1.00 Price after estimated \$211.56 tax credit and state premium assistance.	\$6700 per person \$13400 per group	\$8700 per person \$17400 per group	\$40.00 Copay	\$50.00 Copay after deductible	No		
YOUR TOTAL YEARLY COST ESTIMATE			\$858 per household		(Select the "Edit Health Care Use" button to change the yearly cost estimate.)		
Find a Doctor			Important Plan Information		Plan Costs & Benefits		Drug Search
					Add to Compare		APPLY

United Healthcare			UHC Bronze Value+		METAL LEVEL: BRONZE	QUALITY RATING: Not yet rated	Details
ESTIMATED MONTHLY PREMIUM	ANNUAL DEDUCTIBLE	ANNUAL OUT-OF-POCKET MAX	PRIMARY CARE CO-PAY	URGENT CARE CENTER	H.S.A. Qualified		
\$1.00 Price after estimated \$227.20 tax credit and state premium assistance.	\$8700 per person \$17400 per group	\$8700 per person \$17400 per group	\$40.00 Copay	\$80.00 Copay	No		
YOUR TOTAL YEARLY COST ESTIMATE			\$966 per household		(Select the "Edit Health Care Use" button to change the yearly cost estimate.)		
Find a Doctor			Important Plan Information		Plan Costs & Benefits		Drug Search
					Add to Compare		APPLY

Carefirst			BlueChoice HMO Value Bronze \$6,100		METAL LEVEL: BRONZE	QUALITY RATING: ★★★★★	Details
ESTIMATED MONTHLY PREMIUM	ANNUAL DEDUCTIBLE	ANNUAL OUT-OF-POCKET MAX	PRIMARY CARE CO-PAY	URGENT CARE CENTER	H.S.A. Qualified		
\$1.00 Price after estimated \$207.42 tax credit and state premium assistance.	\$6100 per person \$12200 per group	\$8700 per person \$17400 per group	\$40.00 Copay	\$70.00 Copay	No		

Family Status



Enrollment and Eligibility Information for Immigrant Families



You may be eligible to enroll in a qualified health plan through Maryland Health Connection, the state's official health insurance marketplace, if you are present in the U.S. under certain immigration statuses or if you have applied for certain lawfully present statuses.

You can still apply for health coverage through Maryland Health Connection even if not all of your family members have an immigration status that qualifies them for coverage. Individuals who are not requesting coverage will not be asked about their immigration status.

You do not need a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) to apply for coverage. However, if you are requesting financial help and file taxes, you will be asked to provide your SSN.

Visit MarylandHealthConnection.gov to find out if you are eligible for free or low-cost health insurance.

The following immigration statuses are eligible to enroll in a qualified health plan:

<p>Lawful Permanent Resident (LPR) who entered the U.S. after August 22, 1996</p> <ul style="list-style-type: none">• Often called "Green Card holders."• Applicant for LPR Adjustment with approved visa also may be eligible.	<p>Aliens who entered the U.S. before August 22, 1996</p> <ul style="list-style-type: none">• Often called "Green Card holders."• Applicant for Adjustment with approved visa also may be eligible.
<p>Granted Deferred Action Status</p> <ul style="list-style-type: none">• Note, this does not include DACA (Deferred Action for Childhood Arrivals) because residents in the U.S. through DACA may not enroll through the marketplace.	<p>Refugees</p>
<p>Asylees</p> <ul style="list-style-type: none">• An applicant for this status with employment authorization also may be eligible.	<p>Deferred Enforced Departure</p> <p>Battered spouse, parent or child (Under the Violence Against Women Act or VAWA)</p> <p>Alien paroled into the U.S. for at least one year</p>

marylandhealthconnection.gov

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What's Covered?

- ✓ Preventive care
- ✓ Doctor visits
- ✓ Hospitalization
- ✓ Emergency care
- ✓ Maternity and newborn care
- ✓ Pediatric care, including dental and vision benefits
- ✓ Prescription drugs
- ✓ Laboratory tests
- ✓ Mental health care
- ✓ Substance use disorder treatment

When Marylanders Can Enroll

Open Enrollment

November 1, 2021 – January 15, 2022,
to be covered for 2022

Medicaid

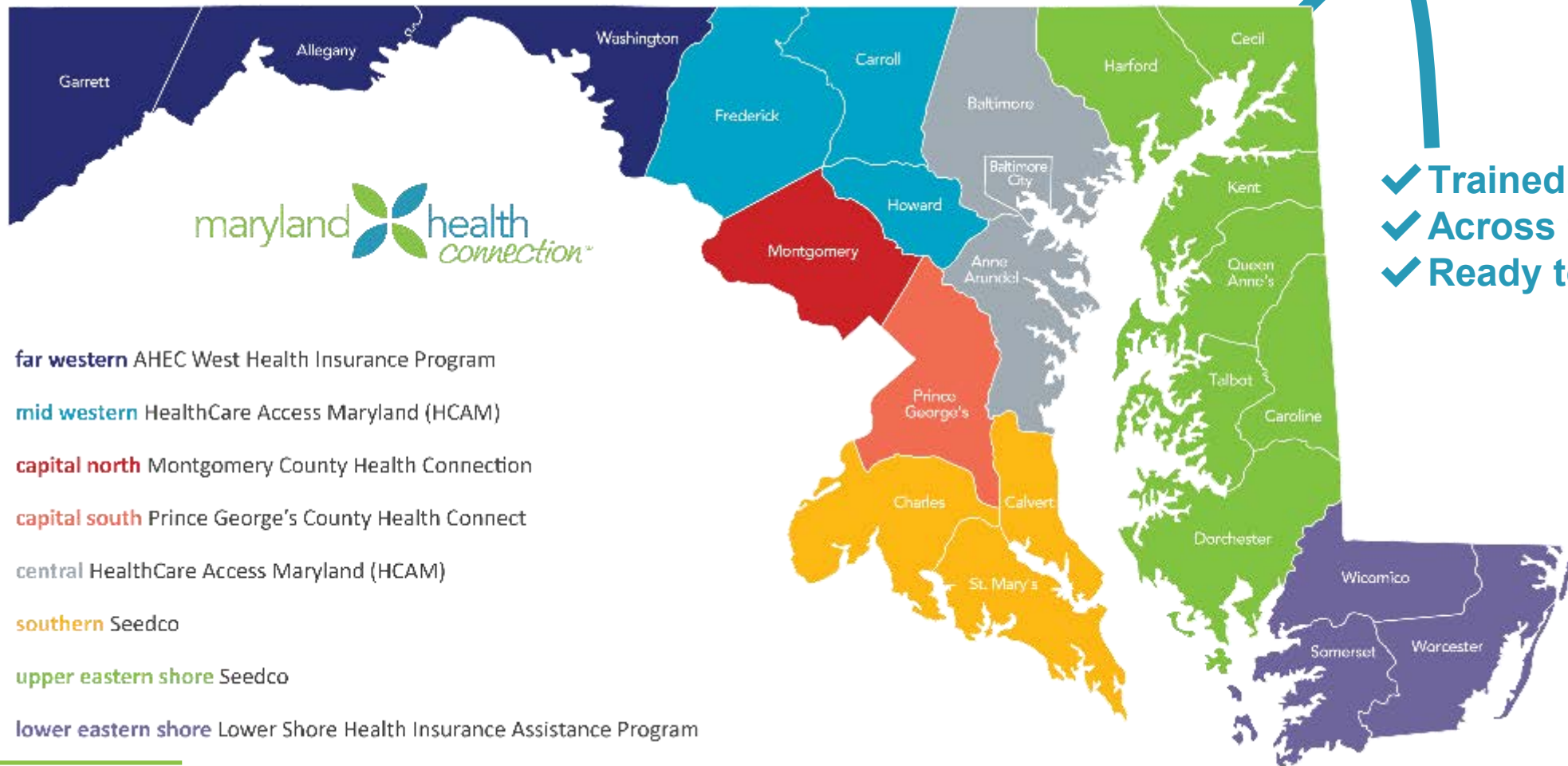
Year-Round

Special Enrollment Periods

60 days from life event, such as:

- Losing your job-based coverage
- Getting married or divorced
- Moving to Maryland
- Turning 26 years old
- COBRA coverage ending
- And more...

Where to Find Help



TheSocialPressKit.com/MarylandConnect

Visit our **Social Press Kit** for ready-to-post graphics to share on your social media channels, messaging to share with your community, and more.

Variety of
messages and
languages

Easy to post
videos and
graphics

Already
written text
(you can
adapt)

The screenshot displays a web interface for 'Enrollment for Health Coverage'. At the top, there's a 'CAMPAIGN' section with the title 'Enrollment for Health Coverage' and a 'DESCRIPTION' that reads: 'Use this toolkit to promote enrollment. Click to share messages quickly on social media, or download and adapt as you see fit. Don't forget to follow us @MarylandConnect and tag us in your posts!'. To the right, a 'HASHTAGS' section lists '#GetCoveredMD'. Below these are four tabs: 'Open Enrollment Period - English', 'Coronavirus Special Enrollment Period - English and Spanish', 'COVID-19 Public Health Resources - English and Spanish', and 'Other Special Enrollment Period - English and Spanish'. The main content area is titled 'FACEBOOK POSTS' and features three columns of post templates. The first column shows a video player for a 'Coronavirus PSA - English' with a description about enrolling in health plans. The second column shows a graphic for 'Coronavirus SEP 1' with the text 'You can get covered NOW!'. The third column shows a graphic for 'Coronavirus SEP 2' with the text 'New opportunity to enroll. Same quality health plans.' Each template includes a 'Post to timeline' button. At the bottom, there are more templates for 'Coronavirus Emergency Special Enrollment Period' and a 'Post to timeline' button.

Enrollment ends **January 15.**

#GetCoveredMD



@MarylandConnect

What's Next?

- The Big Five
- Expanding our storytelling with visual assets and sharing those assets with our partners
- Showcasing tourism's value through communications outreach
- Work with our partner agencies in building tourism products and assets
- Use new proprietary research products for predictive and deliberate analysis
- Enhanced communication with the industry through industry.visitmaryland.org













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