



MHBE Standing Advisory Committee Meeting

July 8, 2021

2PM – 4PM

Location: <https://meet.google.com/zwt-tfpi-pim>

Members Present:

Virginia Alinsao
Ken Brannan
Jon Frank
Bryan Gere
Al Helfenbein
Chris Keen
Stephanie Klapper
Cathy Grason
Karen Nelson
Allison Mangiaracino
Dylan Roby
Ligia Peralta
Jeananne Sciabarra
Lisa Skipper
David Stewart
Kathlyn Wee
Dana Weckesser – Board of Trustees Liaison

MHBE Staff

Andrew Ratner
Johanna Fabian Marks
Jessica Grau
Becca Lane

Members of the Public:

Kim Cammarata
Brad Boban
Diana Hsu
Laura Spicer
Brenna Tan
Matthew Celentano
Sandy Walters
Joan Smith
Mukta Bain

Welcome and Executive Update:

Andrew Ratner gave an executive update on the Exchange. Enrollments are current up at 166,038, a 4.5% increase, which is the highest in 8 years. 185,000 individuals were enrolled through the Covid-SEP since March, and average rates have dropped for the third straight year in a row.

Ligia - What helped increase enrollment for specific populations?

Answer – Additional money was added to marketing, including digital. Connector entities expressed that the virtual environment may have also helped some. We plan to sit down from our colleagues from the MDH to learn from their experiences as well.

Bryan – What specific outreach approaches worked for increasing minorities, and individuals living in rural areas?

Answer – We expanded our social media outreach to try and reach minority audiences, as well as rural audiences.

Welcome New SAC Members/Updates from the Chair:

Ken noted that he had reached out to several the SAC members to focus on the key components of what the SAC can do to address health disparities. He stated that the Exchange had done a lot of work to help increase enrollment, but thought the Exchange could possibly focus more on legislative and policy changes.

Ken welcomed the new members of the SAC that were appointed by the Board of Trustees during the May meeting.

Name	Affiliation
Alyssa Sinagra	Avery Hall Benefit Solutions
Jonathan McKinney	NAACP
Ligia Peralta	Casa Ruben Inc.
Maansi Raswant	Maryland Hospital Association
Dylan Roby	University of Maryland School of Public Health, Department of Health Policy and Management
Kathlyn Wee	UnitedHealthcare

: Health Equity Workgroup Update

Becca provided an update on the newly formed Health Equity work group. The goal of the group is to develop actionable recommendations for MHBE to help reduce racial and ethnic inequities in health care access, treatment, and outcomes. Applications will be posted on the website by the end of the day, and the work group is scheduled to meet from August – November.

Ligia- Scope of the work group seems wide. Will there be overlap with other groups?

Answer – Will be more targeted to focus on what the Exchange can accomplish within their scope.

Dana – The work group will be open to the public, correct.

Answer – Correct.

Young Adult Subsidy Draft Regulations

Jess provided an overview of the YA subsidy draft regulations. The regulations will be implemented by the end of the year, with the pilot program going live on January 1, 2022. The new chapter will consist of 7 new sections:

- .01 Scope
- .02 Definitions
- .03 Eligibility Requirements for Subsidies Through the Program
- .04 Calculation of Subsidies Under the Program
- .05 Exchange Data Collection, Reporting, and Maintenance
- .06 Disbursement of Subsidies
- .07 Document Retention and Audits

Stephanie – The affordability work group has previously talked about different populations to address; how will those be factored into this new work?

Answer – The initial parameters covered the FPL populations previously addressed by the Affordability work group.

David – When will the program be instituted?

Answer – The display for plan shopping will be available during open enrollment.

David- How will the program be funded?

Answer- \$20 million has been allocated per year for the program from the Reinsurance fund.

MHBE FY 2022 Research Agenda

Johanna gave an overview of the projects MHBE will be working on over the next year which include a high deductible health plan and value plan analysis, options for individuals not eligible for existing programs, enrollment, effectuation, termination and churn analysis, easy enrollment data analysis, uninsured analysis, YA subsidy analysis, and reinsurance analysis.

David - A lot of employers seem to be switching to high deductible plans. And there seems to be a large population of people within the exchange who are taking advantage of subsidies.

Answer - Unfortunately that would be outside of the scope of this study, but there is discussion at the federal level around the family glitch issue.

Chris – There seems to be an issue with individuals being offered affordable coverage by their employers, but still receiving subsidies, is there something the Exchange can do?

Answer – The Exchange does ask if they've been offered affordable coverage, and individuals will have to attest. The federal government is currently considering a study, but right now the IRS does not have an effective way to check.

Ken – Some of these issues were addressed by the SHOP committee that was convened a couple of years ago.

Answer – Some of the small business work has been put on hold, but we hope we can pick it up again in the next FY.

David – What's the sustainability of the reinsurance program?

Answer – Will be finalizing updated projections with our actuaries. Overall, the first couple of years for the program we received more federal funding than we anticipated, and the federal government will be recalculating our pass-throughs.

Reinsurance Waiver Renewal Timeline

Johanna gave an overview of the proposed timeline to renew the reinsurance waiver with the legislature.

POTENTIAL TIMELINE FOR AN AMENDED 1332 WAIVER	
January-April 2022	General Assembly determines how to fund the waiver program for 2024-2028 after the current 1% state premium assessment sunsets in 2023

July 2022	MHBE Board authorizes MHBE to submit letter of intent to the federal government
September 2022	MHBE submits letter of intent to the federal government
February 2023	MHBE submits waiver application to the federal government
2023 Legislative Session	Any necessary legislation related to waiver amendments is finalized by the General Assembly
March-August 2023	MHBE works with CMS to get the application approved
January 1, 2024	New 5-year waiver period begins

Jeananne – Will MHBE make a recommendation to the general assembly, or if the general assembly will make that assessment on their own?

Answer – We will probably let the general assembly guide that conversation.

Cathy – I believe the assessment came from a recommendation from hired actuaries.

Public Comment

Mukta – Wanted to mention that the YA subsidy program will really help individuals who have just graduated and may have a job that does not offer insurance. And marketing and outreach should be focused on that population.

Sandy – For people qualified for the subsidies, will their dependents be qualified as well?

Answer – the whole household will receive the subsidy but will only be calculated based on the individual.

Ligia – Is there data for individuals who may not be eligible for existing subsidies?

Answer – We can send out what we do have, but unfortunately, we don't have a lot of information on those who are not currently eligible.

Adjournment

Ken concluded the meeting at 3:26PM.