**Maryland Health Benefit Exchange**

**Standing Advisory Committee**

Thursday June 8, 2017

2:00-4:00pm

Maryland Department of Transportation, Ground Floor

7201 Corporate Center Drive Hanover, MD 21076

**Members Present**

Karl Cooper Vinny DeMarco Robby Elliott

Mark Haraway Al Helfenbein Chris Keene

Larry Polsky Leni Preston Deborah Rivkin

Sandy Walters

**Members Absent**

Saliann Alborn Sam Mukherjee Tom Saquella, Board Liaison

**Others Present**

Ex. Officio: Joseph Fitzpatrick, MIA; Kim Cammarata, HEAU

Andy Ratner; Michele Eberle; Venkat Koshanam, MHBE

Matt Celatano, MD. Healthcare for All

**Welcome & Introductions**

Co-chair Al Helfenbein called the meeting to order.

Minutes for April 13, 2017 and May 12, 2017 were approved.

**MHBE Executive Update**

Howard Haft, M.D. the acting executive director for MHBE introduced himself and provided a brief update regarding current activities of MHBE. Topics include the upcoming open enrollment period, Evergreen approval as a for-profit insurer, and Cigna’s withdrawal from the individual insurance market in MD.

**Individual Market Stabilization Roundtable discussion**

Michele Eberle, MHBE COO advised the committee of actions being taken by the Federal government to stabilize the individual market including shortening the open enrollment period, tightening Special Enrollment Period (SEP) verifications, allowing issuers to reject minimum essential coverage SEP if the loss of coverage was due to non-payment of premium. Ms. Eberle also reviewed what other States are doing from establishing reinsurance programs, loading cost sharing reduction funding into rates, opening high risk pools, and establishing Medicaid buy-in

programs, The SAC members held a lengthy discussion on ways in which Maryland could actively participate in the stabilization of the individual insurance market. Suggestions included establishing a State Individual mandate requiring all persons to have insurance, establishing a reinsurance mechanism, using Medicaid’s family waiver program which is underutilized to increase the number of young adults enrolled and lowering the cost of health care overall. Funding was a common theme on how to finance such proposals.

Also discussed at length was the issue of CareFirst not paying producers commission effective January 1, 2018. There is much concern from the producer community about not getting paid for expert services needed and the impact on a shortened enrollment period to consumers, the MHC call center and in-person consumer assistance workers. The Insurance Commissioner will be holding Producer listening sessions around the State over the next few weeks. The committee expressed interest in feedback from these sessions at the next meeting.

**SAC Committee Membership**

Michele Eberle presented an overview of the SAC committee by-laws that detail the requirements for SAC membership. Although the by-laws do not explicitly state the desired number of committee members, historically the committee has been around 25 members. At present, there are 10 active members. Ms. Eberle advised that an active recruitment will be posted on the MHBE website with the anticipation that the board will vote on applications at its July board meeting. SAC members were encouraged to invite persons to apply. SAC members suggested to also list the recruitment on the MHBE list service, through all social media channels and through the email distribution lists. Another good recommendation was to conduct the meetings via webinar and/or video conferencing to increase participation from around the State.

**Other Business**

An overview of the Maryland Health Insurance Coverage Protection Act which passed during the 2017 legislative session was presented. SAC members Vincent DeMarco and Deborah Rivkin have been named to this commission. The first meeting will be held August 1st in Annapolis.

**Public Comments**

No public comments made

**Meeting Adjourned**