



Maryland Health Benefit Exchange MEEHP Advisory Work Group Meeting

September 16, 2019
10AM —12PM
MHBE Office's
750 East Pratt Street
Baltimore MD 21202, 6th Floor
Training Room

Members Present:

Sandy Steinwedel
Benjamin Fulgencio-Turner
Debbie Harrison
Evan Leiter-Mason
Jeananne Sciabarra
Jeff Lawson
Jen Brock-Cancellieri
Kim Cammarata
Maansi Raswant
Meg Murray
Melissa Hurtt
Stephanie Klapper
Stan Dorn
Tanya Schwartz
Teresa Healey-Conway
Wandra Ashley-Williams
Debora Gorman
Anne Klase

Members Dialing In:

Deborah Rivkin
Betty McGarvie-Crowley
Shaunteria Scott

Members Absent:

Iana Capers

Also in Attendance:

Michele Eberle, Executive Director,
Maryland Health Benefit Exchange
(MHBE)
Andrew Ratner, Chief of Staff, MHBE
John-Pierre Cardenas, Director, Policy
& Plan Management, MHBE
Jessica Grau, Health Policy Analyst,
MHBE

Members of the Public:

Vincent Demarco
Kate Johnson
Pam Savage

Welcome and Introductions

JP welcomed the group, and asked that everyone introduce themselves. Michele Eberle, Executive Director of the Exchange also welcomed the group, and gave a brief overview of the history of the Maryland Easy Enrollment Health Insurance Program.

Charter Ratification

Workgroup responsibilities:

- Under Md. INSURANCE Code Ann. § 31-203
 - Meet at least once every six months
 - Consist of representatives from:
 - (1) THE OFFICE OF THE COMPTROLLER;
 - (2) CONSUMER GROUPS;
 - (3) EMPLOYERS;
 - (4) INSURERS;
 - (5) HEALTH CARE PROVIDERS;
 - (6) NAVIGATORS OR OTHER CONSUMER ASSISTERS;
 - (7) INSURANCE BROKERS OR AGENTS;
 - (8) LABOR ORGANIZATIONS;
 - (9) INCOME TAX PREPARERS;
 - (10) NATIONAL POLICY EXPERTS; AND
 - (11) ANY OTHER ORGANIZATIONS OR GROUPS SELECTED BY THE EXCHANGE.
- Under Md. TAX-GENERAL Code Ann. 2-115(C)(5):
 - Provide advice to the Office of the Comptroller on:
 - The language used to implement the checkoff boxes under Md. TAX-GENERAL Code Ann. § 2-115(C)(2) & (3); and
 - The language used for the instructions for completing the State Income Tax Return describing the effects of choosing the checkoff boxes under a of this subsection.
- Under Section 2. of HB 814/SB 802:
 - On or before December 31, 2022, report to the General Assembly:
 - The effectiveness of the MEEHP; and
 - Recommendations as to whether implementing an individual responsibility amount or implementing automatic enrollment of individuals in a qualified health plan in the individual market is feasible and in the best interest of the State; and
 - If the Workgroup determines implementing an insurance responsibility amount is feasible, and in the best interest of the State, the dollar amount of the individual responsibility amount and whether the State should provide an individual the option of obtaining health insurance instead of paying the individual responsibility amount.

Questions:

- Deb Rivkin: Concerning vacancies, does the membership lie with the organization or the individual?
- Jen: How were the work group members determined, and what will the process for vacancies be?
 - Answer: Diversity of voice's in the space, and requirements of the legislation helped outline membership selection criteria, which can also be viewed on the work group's webpage: <https://www.marylandhbe.com/policy-legislation/work-groups/maryland-easy-enrollment-work-group/>
- Stan: The group should discourage people from just dropping in and out by placing the membership with the individual rather than the organization
- Wandra: Organization who loses a member should be able to recommend someone
- Deb Rivkin: Issue with organization's who lend particular expertise, and their value compared to other organizations
- Jeff: Does it need to be in the charter that there can be substitutions?
 - Answer: Members may send a substitution to amend the charter if they wish
- Stephanie: CASA de Maryland should be a part of the group because of their work on the public charge rule and temporary protected status
 - Expertise with immigrants

Vote 1: Allow CASA de Maryland to apply for the work group

- Approved by all members

Vote 2: Amend charter to deal with vacancies by allowing recommends from the member leaving for their replacement, which will then be evaluated by MHBE staff, in consultation with the work group

- Approved by all members

Work Group Chair Designation

- Members shall elect two Co-Chairs
- Co-chair terms last no longer than Workgroup member terms (two years)
- Co-chairs shall:
 1. Take an active role in determining the recommendations from the general body
 2. Preside over vote counting
 3. Coordinate with MHBE to determine action items required of MHBE support resources.
- Nominations:

1. Tanya Schwartz
 2. Stan Dorn
 3. Stephanie Klapper
 4. Deb Rivkin
- **Vote: Will take place at a later time, via email.**

502 Tax Form Discussion

For Tax Year 2019, the following information has been added to the Individual Resident Return (Form 502) and Dependent's Information (Form 502B):

- Checkboxes to indicate any individual included in the return who does not have health care coverage
- Date of birth for each uninsured individual
- Checkbox authorizing the Comptroller to share information from the return with the Maryland Health Benefit Exchange
- Field to capture an email address

Calendar 2020, tax year 2019

- Basic changes to the tax form, to begin the tax information collection, and see the reaction from practitioners
- Follow pattern from federal tax form to ensure continuity

Questions

- Meg: Will the question still be asked on the federal form?
 - Yes, but the penalty is set to \$0
- Benjamin: What does regular mean
 - "Regular" means those who are not 65 or older
- Wandra: "Regular" is not clear, and what happens if they do not provide their SS#?
 - That is how the forms always have been, and not providing SS# will not affect the information being sent over to the Exchange, but will have other tax ramifications
- Ben: so if they don't check the box, they don't need to provide DOB
 - Correct

- Kim: Email address, is that optional?
 - Yes, but it would not stop the process of tax return if they don't provide that information
- Evan: not many people fill out the tax form with pen and paper, considerations for software
- Stan: the legislation itself says the consumer should be able to indicate their preferred mode of contact (data brokers to validate that information). How do people usually process this information?
- Sandy: 502B form, if you attach to the 505 or 515, will that be a problem if they don't include that information on the non-resident forms?
 - On the software, it won't be an option for non-residents
 - And the comptrollers will process that based on the paper forms
- Tanya: Email address: can that be put all in one place?
 - Because it is tied to coverage, and not for tax forms, it shouldn't all be in one space

Instruction Language:

- The star indicates new language

Questions:

- Meg: Why are people not able to enroll that are 65 or older in this program?
 - Guidance is to not include those who are 65 and older because they are eligible for Medicare
 - Meg: Large number of people who are enrolled at our organization are actually 65
- Maansi: How many people do we actually think those who are 65 and older who will need health insurance
- Ben: Will everyone that checks the box, will their information go to the Exchange?
 - Yes

Vote: to strike the passage "Please note those who are 65 and older are generally not eligible for insurance, since other exemptions are not listed as well"

- Jen: Do we need to explain to people that they won't be penalized if they don't have health insurance

- Most aren't reading the instructions anyway
- Jeff: The instructions are usually subjective, anyway
- Jen: Are there resources available to educate people?
 - Stephanie: Easy Eddie will be doing radio ads in February
 - Can we add a line that there is no penalty if you are uninsured
 - Stan: but if we add the line, fewer people will apply. Is it Maryland's obligation to educate people about tax law?
 - Debbie Harrison: The work group will be considering a penalty later on anyway
- Tanya: What does "insurance affordability programs" mean? Should we be moving towards similar language to what the Exchange uses? And what about the tax preparers?
 - Comptroller: has final say on tax forms
- Should the Exchange prepare a list of common terms? -Yes
- Kim: "Individual is eligible for low cost health insurance" instead of "low cost, or no cost"
 - Comptroller: changes will have to be implemented next year
- Stan: "For any uninsured member of the household"- for the tax prepare instructions
- Maansi: What are the education and outreach efforts?

Tax Year 2020 Forms Milestones:

- **April 6, 2020:** Maryland General Assembly adjourns
- **April 15, 2020:** Individual tax filing deadline for tax year 2019
- **May 26, 2020:** Final day for Governor to sign/veto bills
- **May-June 2020:** Comptroller's Office drafts and finalizes updates to tax forms (should have new language before June)
- **July-August 2020:** Forms and booklets formatted
- **September 1, 2020:** Forms and booklets sent to vendors
- **September-December 2020:** Tax Year 2020 Forms programmed and tested
- **December 15, 2020:** Tax Forms posted on Comptroller's website

- **Mid-January 2021:** Filing season opens for Tax Year 2021

Collaboration:

- Data sharing
 - Information gathered from returns will be transmitted securely from the Comptroller to the Exchange on a daily basis
 - Questions will not be present on amended returns to prevent duplicate records

Tax Practitioner Outreach:

- Practitioner events between October 2019 and January 2020
- Will also be soliciting feedback from the tax practitioners

Questions:

Meg: How do low income people usually file taxes?

- Free avenues, or tax preparers, commercial tax preparers. Other ways should be considered to reach people, other than through tax returns since there are minimum filing levels, and the legislation will not reach everyone
- People are not permitted from filing if they are under the threshold
 - Teresa-Disability payments, or receiving public assistance, so there are ways to reach people
 - Stan: Medicaid eligible adults who file income tax returns
 - Stephanie: Medicaid enrollment is open all year round, all avenues to reach communities

Phase 1 Implementation Action Plan

Phase 1 is year 2020, tax year 2019:

- File taxes, authorize Exchange to determine pre-eligibility
 - Send notice
 - Phase 2 will be complete eligibility determination
 - Application will already be auto-populated

Questions:

- Tanya: So for phase 1 the application will not be pre-populated?
 - No, it will not be
- Sandy: how quickly will the consumer be contacted
 - Will receive the information on the daily basis, launch notice by the next day
- Stephanie: Is there any way to notify consumers any other way

- Auto enrollment into Medicaid
 - Or determine eligibility for QHP
 - SEP of 35 days
- Teresa: What happens if there are individuals who are not insured, and do not qualify for anything
 - Will still encourage people to come in and see the prices for other plans
- Stan: Will everyone still qualify for an SEP even if you are not eligible for tax credit?
 - Yes
- Shaunteria: If the consumer does not provide DOB, will the Exchange still be able to calculate eligibility?
 - We will process the information as much as we can. If someone is left out, we will still be able to process the household, but financial assistance may be incorrect
 - Wanda: By not providing that information, will the calculations be incorrect?
 - Giving an estimate should encourage people more than just saying they are eligible
- Teresa: What address are they giving
 - Receiving filing address

2020 Implementation Action Plan

- Filers receiving a preliminary eligibility determination notice will be able to sign up for coverage through a special enrollment period
 - The special enrollment period is rolling, will beginning on the date of the filing and through 35 days from when MHBE mails the notice
 - Coverage under the SEP is effective on the first of the following month from the date of enrollment
 - MHBE HBX will verify applicants under the SEP with identifying data provided from the Comptroller data file

Questions

- Jen: 35 days does not seem like enough time
 - Consumers need to be enrolled in coverage as soon as possible
 - The effective date is the first of the following month following enrollment
- Evan: what happens if the period expires?
 - They will have to wait until Open Enrollment
- Evan: should there be another notice sent out to those who didn't apply, but did indicate they wanted coverage
 - Yes
- Tanya: how quickly are people enrolled into QHPs
 - For this SEP, they will be enrolled the first day of the following month of their completed application

- Jen: Can a navigator follow up with a phone call?
- Maansi: If you can create the work flow for this population to have this SEP, why can't all SEP's have the same timeline?
 - This is something that will need to be explored with broader stakeholder group, and with the carriers
- Sandy: If children file, and parents file, and then are duplicates, will there only be one notice?
 - We will be checking duplicates
- Kim: What happens with premium payment interactions and effectuate dates?
 - Carriers will honor payments 10 days after the first of the month

Vote: Work Group Members will provide comments on the Notices by September 30th

Agenda Items Not Covered:

- Metrics for Measure
- Phase 2 Implementation Plan

Future Meeting Planning

Work group members will send in their availability for an October meeting

Public Comment

No public comments

Adjournment

Meeting was adjourned at 12:10PM