

Maryland Easy Enrollment Health Insurance Program Advisory Workgroup

September 16, 2019

Agenda

- Welcome and Introductions
- Charter Ratification
- Workgroup Chair Designation
- 502 Tax Form Discussion
- Phase 1 Implementation Action Plan
- Metrics for Measure
- Phase 2 Implementation Action Plan
- Future Meeting Planning
- Public Comment
- Adjournment

Maryland Easy Enrollment Health Insurance Program Advisory Workgroup Members

Name	Organization
Alverta Steinwidel	Board Member of Maryland Society of Accounting and Tax Professionals
Benjamin Fulgencio-Turner	Primary Care Coalition of Montgomery County
Betty McGarvie-Crowley	Unitarian Universalist Legislative Ministry of Maryland
Debbie Harrison	National Business Group on Health
Deborah Rivkin	CareFirst
Evan Leiter-Mason	CASH Campaign of Maryland
Iana Capers	Centene
Jeananne Sciabarra	HealthCare Access Maryland
Jeffrey Lawson	Maryland Association of Certified Public Accountants
Jen Brock-Cancellieri	United Healthcare Workers
Kim Cammarata	Health Education and Advocacy Unit, Office of the Attorney General
Maansi Raswant	Maryland Hospital Association
Margaret Murray	Association for Community Affiliated Plans
Melissa Hurtt	Mother Earth Designs
Stephanie Klapper	Maryland Citizens Health Initiative
Shaunteria Scott	Kaiser Permanente
Stan Dorn	Families USA
Tanya Schwartz	Harbage Consulting
Teressa Healey-Conway	MedChi; AAHMCS PGCCMS
Wandra Ashley-Williams	NAACP
Debora Gorman	MD Comptroller's Office
Anne Klase	MD Comptroller's Office

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.

Workgroup Responsibilities

Under Md. TAX-GENERAL Code Ann. 2-115(C)(5):

- Provide advice to the Office of the Comptroller on:
 - a) The language used to implement the checkoff boxes under Md. TAX-GENERAL Code Ann. § 2-115(C)(2) & (3); and
 - b) 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.

Workgroup Responsibilities

Under Section 2. of HB 814/SB 802:

- On or before December 31, 2022, report to the General Assembly
 - a) The effectiveness of the MEEHP; and
 - b) 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
 - c) 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.

Draft Charter Walkthrough

- Draft Maryland Easy Enrollment Health Insurance Program (MEEHP) Advisory Workgroup Charter:



DRAFT MEEHP
Advisory Workgroup Charter

Options for Charter Ratification

- OPTION 1: Propose modifications and vote in-person
- OPTION 2: Propose modifications and vote via email at a later time.

The background is a solid teal color. In the center, there is a stylized graphic of a flower or a fan-like shape composed of four overlapping, rounded, petal-like segments. The segments are a lighter shade of teal than the background, creating a subtle watermark effect.

Workgroup Co-Chair Designation

Workgroup Co-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.

Options for Workgroup Co-Chair Election

- Option 1: Nominations and vote in-person.
- Option 2: Nominations in-person. Vote at a later time.

502 Tax Form Discussion

Phase 1

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

*Advisory Workgroup Meeting
September 16, 2019*



Tax Year 2019 Forms

MARYLAND
FORM
502

RESIDENT INCOME
TAX RETURN



195020149

2019
Page 2

NAME

SSN

**MARYLAND
HEALTH CARE
COVERAGE**

See Instruction 30.

Check here if you do not have health care coverage

DOB (mm/dd/yyyy) ▶ _____

Check here if your spouse does not have health care coverage

DOB (mm/dd/yyyy) ▶ _____

Check here I authorize the Comptroller of Maryland to share information from this tax return with the Maryland Health Benefit Exchange for the purpose of determining pre-eligibility for no-cost or low-cost health care coverage.

E-mail address ▶ _____

1. Adjusted gross income from your federal return.....▶ 1. _____

*Advisory Workgroup Meeting
September 16, 2019*



Tax Year 2019 Forms

MARYLAND FORM 502B Dependents' Information
(Attach to Form 502, 505 or 515.)



19502B049

2019

Dependents (If a dependent listed below is age 65 or over, check both 4 and 5.)

▶ 1.	First Name _____	MI _____	▶	Last Name _____					Check here ▶ <input type="checkbox"/> if this dependent does not have health care coverage
▶ 2.	Social Security Number _____	Relationship _____		Regular _____	65 or over _____	DOB (MM/DD/YYYY) ▶	_____		

▶ 1.	First Name _____	MI _____	▶	Last Name _____					Check here ▶ <input type="checkbox"/> if this dependent does not have health care coverage
▶ 2.	Social Security Number _____	Relationship _____		Regular _____	65 or over _____	DOB (MM/DD/YYYY) ▶	_____		

*Advisory Workgroup Meeting
September 16, 2019*

Instruction 3 Text

MARYLAND HEALTHCARE COVERAGE

The Maryland General Assembly enacted Chapter 423 in the 2019 Session requiring the collection of certain information, including whether an individual is uninsured at the time the tax return is filed and whether the individual is interested in having the Maryland Health Benefit Exchange (“the Exchange”) determine whether an individual may be eligible for insurance affordability programs, such as no-cost or low-cost minimum essential health care coverage. The Exchange is the agency that runs Maryland Health Connection.

Check the appropriate box on Form 502 for you and/or your spouse if you are uninsured as of the date you file your return. If you would like the Exchange to determine pre-eligibility for health insurance affordability programs for any uninsured member of your household, you must also check the box on Form 502 indicating you authorize the Comptroller to share information from your tax return with the Exchange.

*Advisory Workgroup Meeting
September 16, 2019*



Instruction 3 Text (*cont'd*)

You must provide the date of birth for any uninsured individual who is interested in obtaining minimum essential health coverage.

If you authorize information sharing, we will share the following information with the Exchange:

- Name, SSN, and date of birth of each uninsured individual;
- Your current mailing address, email address, and phone number;
- Number of individuals in your household identified on your return; and
- Your federal adjusted gross income amount from Line 1.

Information shared with the Exchange will be used ONLY to determine eligibility for insurance affordability programs or to assist with enrollment in health coverage. If you would like more information about the health insurance affordability programs or health care coverage enrollment, please visit the Exchange's website at www.marylandhealthconnection.gov/MEEHP. Please note, individuals aged 65 or older are not eligible for this program.

*Advisory Workgroup Meeting
September 16, 2019*



Instruction 3 Booklet View

- d. If you are a dependent taxpayer, add to your total federal income any Maryland additions and subtract any Maryland subtractions. See Instructions 12 and 13. **This is your Maryland gross income.**
- e. You must file a Maryland return if your Maryland gross income equals or exceeds the income levels in the MINIMUM FILING LEVEL TABLE 1.
- f. If you or your spouse is 65 or over, use the MINIMUM FILING LEVEL TABLE 2.

IF YOU ARE NOT REQUIRED TO FILE A MARYLAND RETURN BUT HAD MARYLAND TAXES WITHHELD

To get a refund of Maryland income taxes withheld, you must file a Maryland return.

Taxpayers who are filing for refund only should complete all of the information at the top of Form 502 and the following lines:

- 1-15
- 22*, 29*
- 35-44
- 46, 48

*Enter a zero unless: (i) you claim an earned income credit on your federal return, or (ii) you do not meet the minimum age requirement under the federal credit, but are otherwise eligible for the federal credit, for those without a qualifying child.

Sign the form and attach withholding statements (all W-2 and 1099 forms) showing Maryland and local tax withheld equal to the withholding you are claiming. Your form is then complete.

2 USE OF FEDERAL RETURN.

First complete your 2019 federal income tax return.

You will need information from your federal return to complete your Maryland return. Complete your federal return before you continue beyond this point. Maryland law requires that your income and deductions be entered on your Maryland return exactly as they were reported on your federal return. If you use federal Form 1040NR, visit www.marylandtaxes.gov for further information. All items reported on your Maryland return are subject to verification, audit and revision by the Maryland State Comptroller's Office.

3 MARYLAND HEALTHCARE COVERAGE

The Maryland General Assembly enacted Chapter 423 in the 2019 Session requiring the collection of certain information, including whether an individual is uninsured at the time the tax return is filed and whether the individual is interested in having the Maryland Health Benefit Exchange ("the Exchange") determine whether an individual may be eligible for insurance affordability programs, such as no-cost or low-cost minimum essential health care coverage. The Exchange is the agency that runs Maryland Health Connection.

Check the appropriate box on Form 502 for you and/or your spouse if you are uninsured as of the date you file your return. If you would like the Exchange to determine pre-eligibility for health insurance affordability programs for any uninsured member of your household, you must also check the box on Form 502 indicating you authorize the Comptroller to share information from your tax return with the Exchange.

For each dependent identified on Form 502B, check the appropriate box to indicate if that dependent is an uninsured individual as of the date the return is filed.

You must provide the date of birth for any uninsured individual who is interested in obtaining minimum essential health coverage.

If you authorize information sharing, we will share the following information with the Exchange:

- Name, SSN, and date of birth of each uninsured individual;
- Your current mailing address, email address, and phone

number;

- Number of individuals in your household identified on your return; and
- Your federal adjusted gross income amount from Line 1.

Information shared with the Exchange will be used ONLY to determine eligibility for insurance affordability programs or to assist with enrollment in health coverage. If you would like more information about the health insurance affordability programs or health care coverage enrollment, please visit the Exchange's website at www.marylandhealthconnection.gov/HEHP. Please note, individuals aged 65 or older are not eligible for this program.

4 NAME AND ADDRESS.

Print using blue or black ink.

Enter your name exactly as entered on your federal tax return. If you changed your name because of marriage, divorce, etc., be sure to report the change to the Social Security Administration before filing your return. This will prevent delays in the processing of your return.

Enter your current address using the spaces provided. On Current Mailing Address Line 1, enter the street number and street name of your current address. If using a PO Box address, enter "PO Box" and the PO Box number on Current Mailing Address Line 1. On Current Mailing Address Line 2, if applicable, enter the floor, suite, or apartment number for your current mailing address. If using a PO Box address, leave Current Mailing Address Line 2 blank.

Enter City or Town, State and ZIP Code + 4. If using a foreign address, enter the city or town and state or province and ZIP Code or postal code on the Current Mailing Address Line 2. Enter the name of the country on the "City or Town" line. Leave the "State" line and "ZIP Code + 4" line blank.

5 SOCIAL SECURITY NUMBER(S) (SSN).

It is important that you enter each Social Security Number in the space provided. You must enter each SSN legibly because we validate each number. If not correct and legible, it will affect the processing of your return.

The Social Security Number(s) (SSN) must be a valid number issued by the Social Security Administration of the United States Government. If you or your spouse or dependent(s) do not have a SSN and you are not eligible to get a SSN, you must apply for an Individual Tax Identification Number (ITIN) with the IRS and you should wait until you have received it before you file and enter it wherever your SSN is requested on the return.

A missing or incorrect SSN or ITIN could result in the disallowance of any credits or exemptions you may be entitled to and result in a balance due.

A valid SSN or ITIN is required for any claim or exemption for a dependent. If you have a dependent who was placed with you for legal adoption and you do not know his or her SSN, you must get an Adoption Taxpayer Identification Number (ATIN) for the dependent from the IRS.

If your child was born and died in this tax year and you do not have a SSN for the child, complete just the name and relationship of the dependent and enter code 322, on one of the code number lines located to the right of the telephone number area on page 3 of the form; attach a copy of the child's death certificate to your return.

6 MARYLAND POLITICAL SUBDIVISION INFORMATION (REQUIRED).

Fill in the lines for your Maryland physical address of taxing area as of December 31, 2019, including political

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
- **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

Comment Submission

Comments on the language for the checkoff boxes and return instructions may be submitted via email to:

EasyEnrollment@comp.state.md.us

*Advisory Workgroup Meeting
September 16, 2019*



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 presented on amended returns to avoid duplicate records.

Communication and Outreach:

- Comptroller and Exchange communications teams working in collaboration on messaging.

*Advisory Workgroup Meeting
September 16, 2019*



Tax Practitioner Outreach

- Representatives from the Comptroller's Office will speak at 14 separate practitioner events between October 2019 and January 2020 throughout Maryland, Delaware, the District of Columbia, Pennsylvania, and Virginia.
- In total, we expect to reach approximately 2100 practitioners through these events.
- We will solicit feedback from the tax practitioner community to determine additional means of delivering guidance, such as Tax Alerts, online FAQs, pamphlets, etc.

*Advisory Workgroup Meeting
September 16, 2019*



Next Steps

- The Comptroller welcomes suggestions for engaging with the tax preparation and taxpayer community to share information about the program and forms changes.
- 2019 Minimum filing levels for taxpayers under 65: Single = \$12,200; Joint = \$24,400; Married Filing Separate = \$12,200; Head of Household = \$18,350. Aside from tax returns, what other channels should the Advisory Workgroup consider in order to reach others in the uninsured population?
- What additional changes will be requested in Phase 2 so that the Exchange can determine an uninsured individual's eligibility for insurance affordability programs based on information included in the individual's tax return?

*Advisory Workgroup Meeting
September 16, 2019*



Contact Us

E-mail:

easyenrollment@comp.state.md.us

Website:

www.marylandtaxes.gov

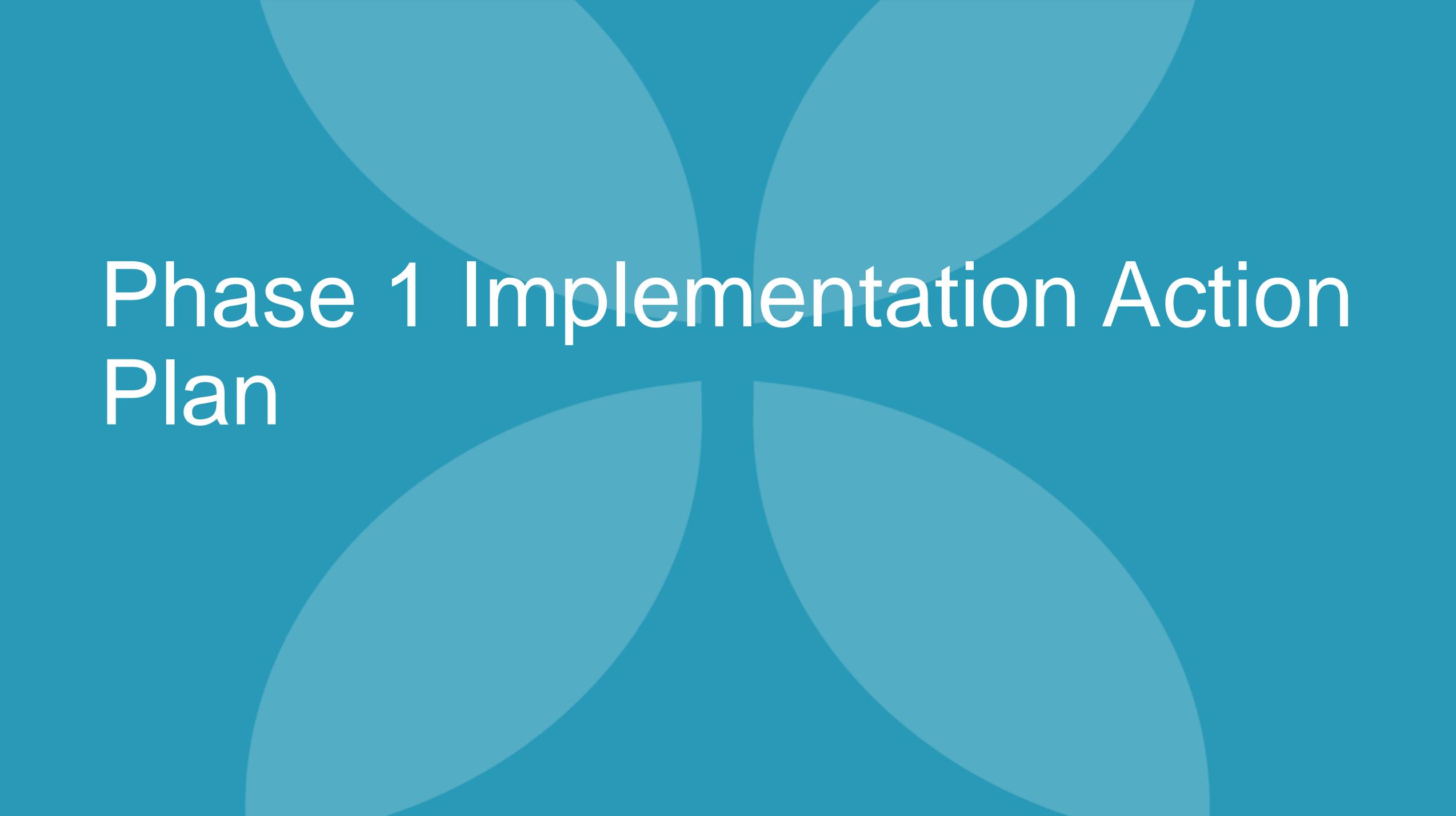
Advisory Workgroup Members:

Debora Gorman dgorman@comp.state.md.us

Anne Klase aklase@comp.state.md.us

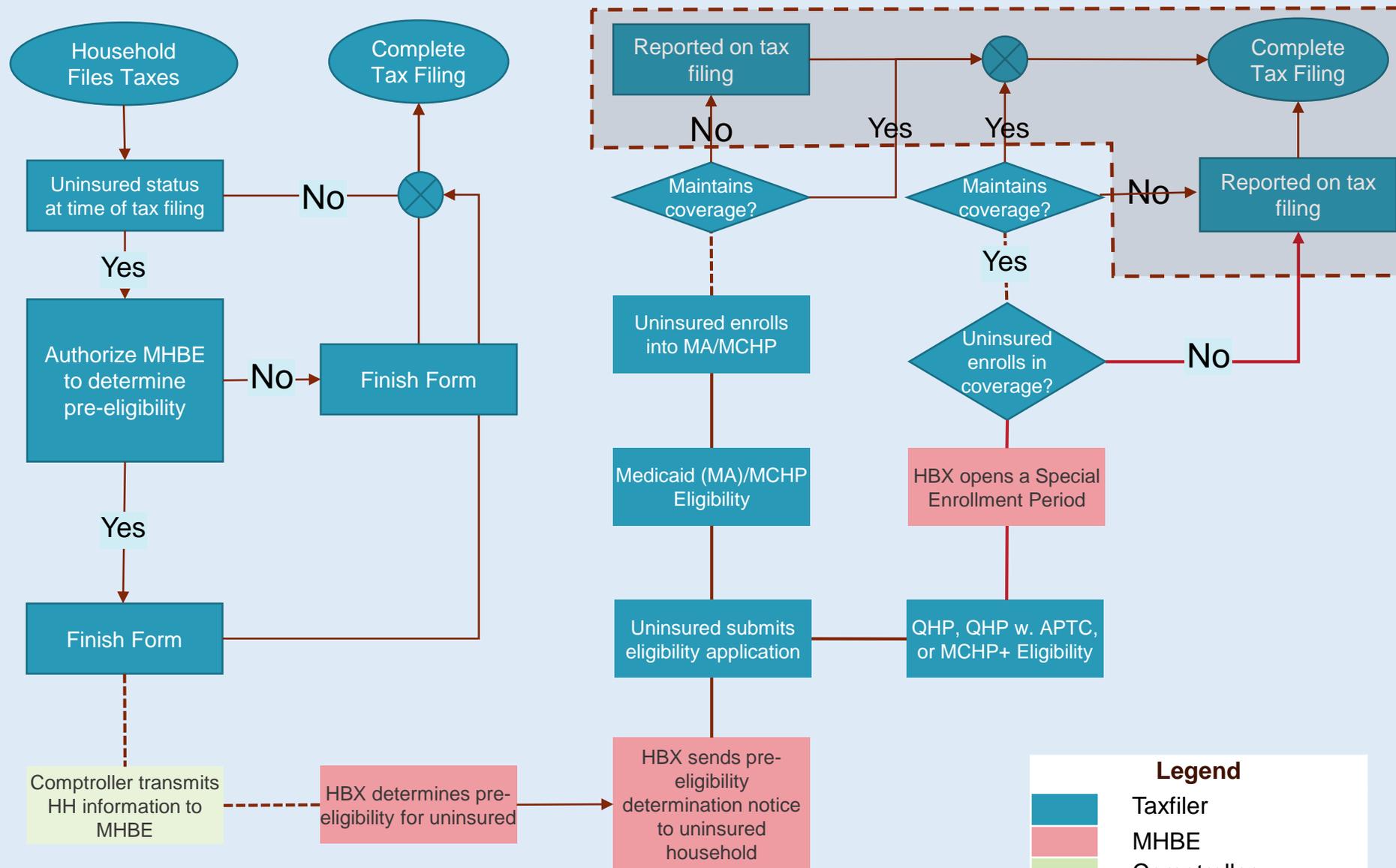
*Advisory Workgroup Meeting
September 16, 2019*





Phase 1 Implementation Action Plan

Maryland Easy Enrollment Program Phase I



Legend

- Taxfiler
- MHBE
- Comptroller
- Subsequent tax year

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 begin on the date of 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.



2020 Implementation Action Plan

- MHBE is in the process of developing a marketing and messaging plan for the MEEHP during the 2020 tax season.

The background features a solid teal color with four large, overlapping circles of a lighter shade of teal. These circles are arranged in a cross-like pattern, with their centers at the corners of a square. The text "Metrics for Measure" is centered horizontally and vertically over the intersection of these circles.

Metrics for Measure

Data Collection & Reporting

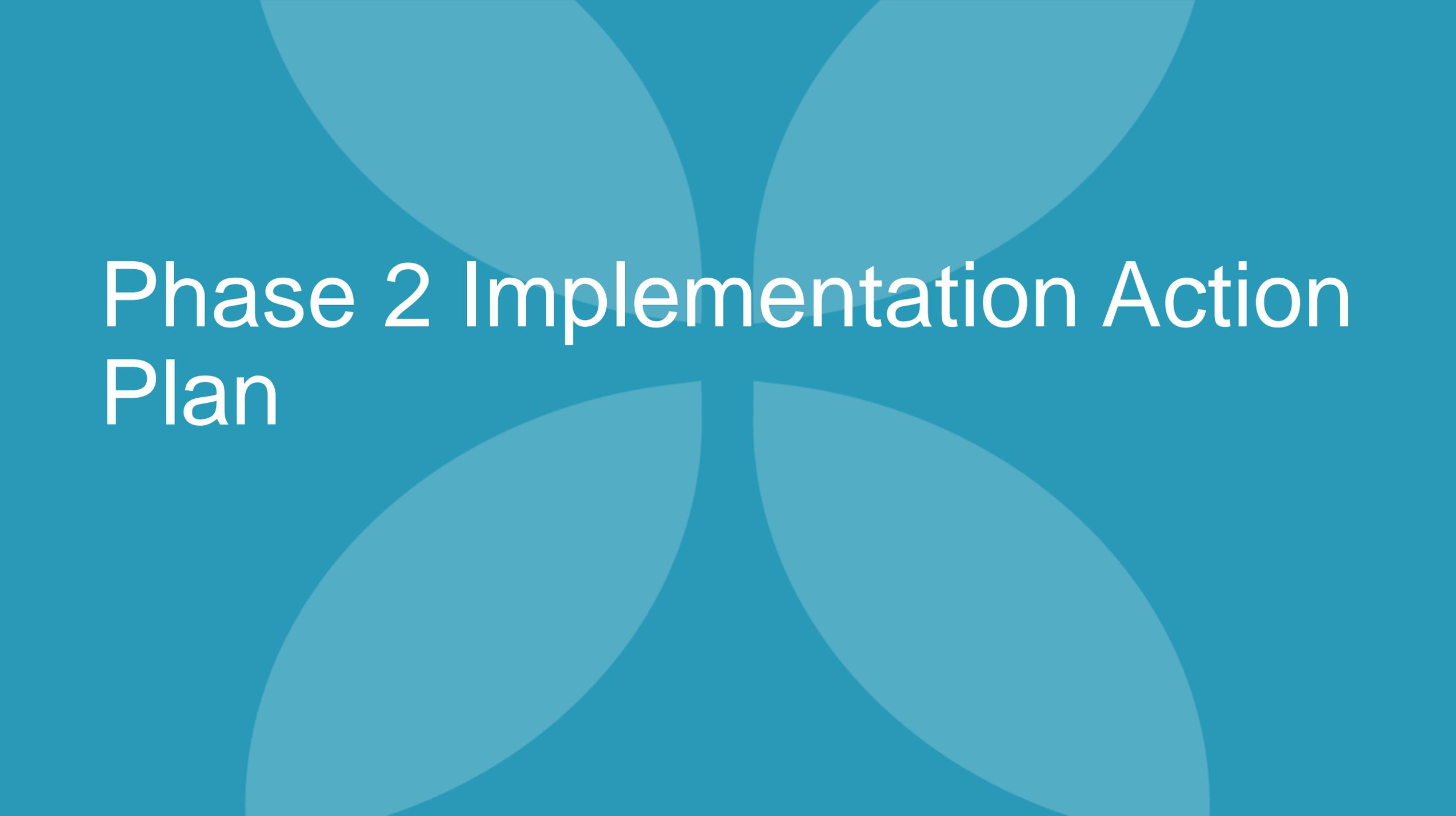
- Goal: Establish demographic profiles of each category to develop a better picture of the remaining uninsured in Maryland
- Data collection categories
 1. Uninsured individuals and households seeking a pre-eligibility determination
 2. Uninsured individuals that enroll in coverage after receiving pre-eligibility determination notice
 3. Uninsured individuals that do not enroll even after receiving their pre-eligibility determination
- Gaps
 1. Uninsured individuals that did not allow their information to be shared with MHBE.

Data Collection & Reporting

Factor	Parameters
Age	0-17, 18-25, 26-34,35-44, 45-54, 55-64, 65+
Income	<100%, >100%FPL and <=138% FPL, >=138% FPL and <150% FPL, >=150% FPL and <200% FPL, >= 200 and < 250% FPL, >= 250% FPL and 300% FPL, >= 300 FPL% and >=400% FPL
Family composition	Number of household members in tax filing household
Geography	Zip code, County, Region (Metro Baltimore, Eastern Shore, etc.)
Race	As available in the HBX

Data Collection & Reporting

Category	Output
Uninsured individuals and households seeking a pre-eligibility determination	Shown in trend-over-time graph during filing season
Uninsured individuals that enroll in coverage after receiving pre-eligibility determination notice	QHP: Average APTC/CSR, Average Premium, Metal level distribution, Age distribution, Carrier distribution, Age and geography, Geographic map of enrollment (% w/ assistance/% w/o assistance), Plan information, broker /navigator assisted enrollment, or self-enrolled, average number of coverage months Medicaid: Geography
Uninsured individuals that do not enroll even after receiving their pre-eligibility determination	Estimated APTC “left on the table.” See above.
Estimated number of uninsured remaining in each zip/county	



Phase 2 Implementation Action Plan

2021 Implementation Action Plan

- In 2021, the Exchange will fully implement the MEEHP by providing a complete eligibility determination for uninsured filers seeking coverage and auto-enrollment into Medicaid/MCHP
- An additional Schedule will be implemented on the MD tax form that will collect additional eligibility information. Information Gaps from 2020 Form 502:
 - Access to Affordable Employer Sponsored Insurance
 - Citizenship/Immigration Status under Md. INSURANCE Code Ann. § 31-204(C)
 - Additional Income Deductions
 - Additional Household Composition Information
- MHBE & MDH are in the process of modifying relevant state agreements with CMS:
 - MHBE – Exchange Blueprint
 - MDH – State Plan

2021 Implementation Action Plan

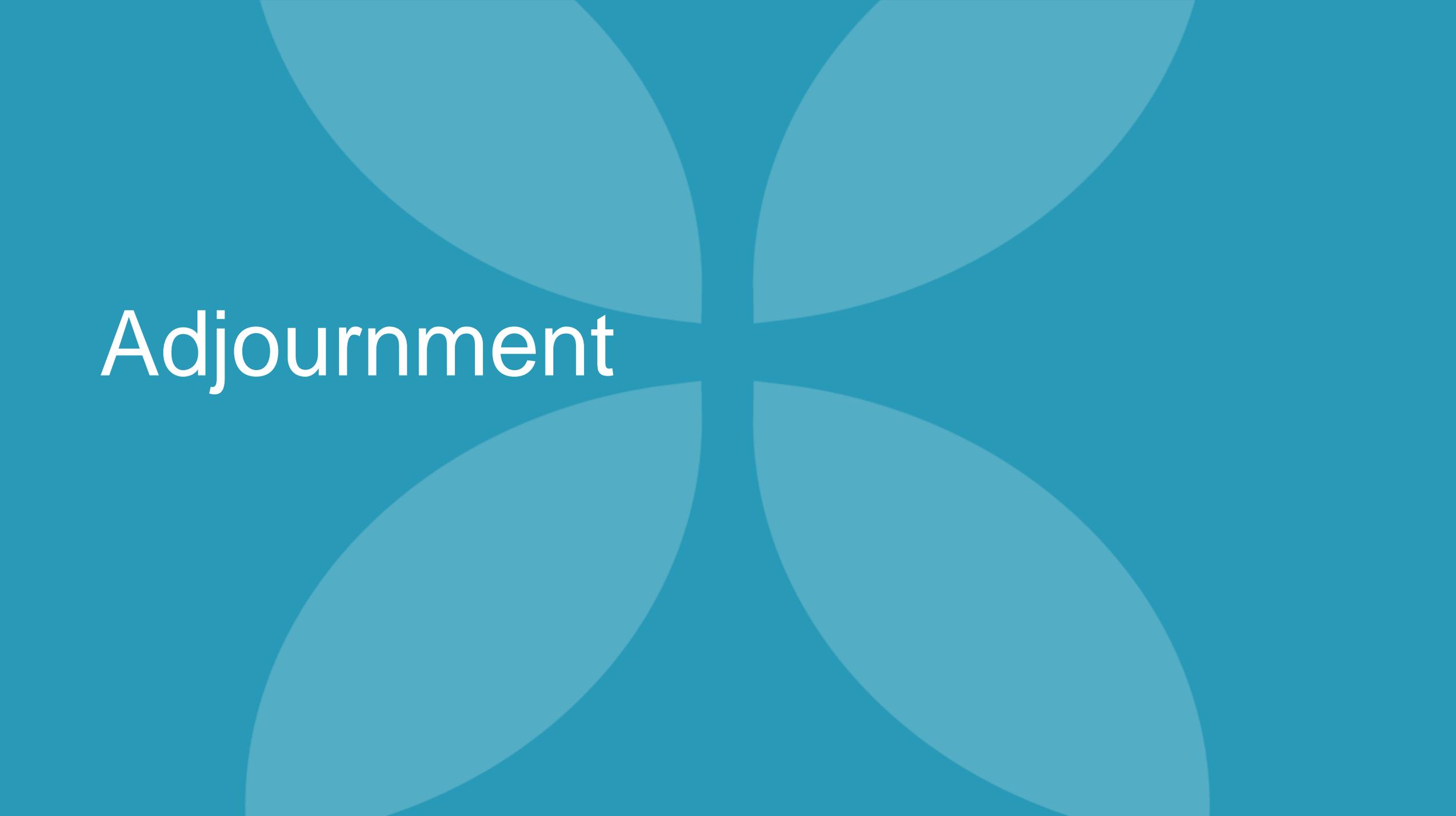
- MHBE must implement significant technological enhancements from 2020 MEEHP functionality:
 - Port external data to establish accounts for the uninsured that seek an eligibility determination.
 - Modify calls to the Federal Data Services Hub
 - Perform automated enrollment into Medicaid programs



Future Meeting Discussion

The background features a solid teal color with four overlapping, semi-transparent teal circles arranged in a cross pattern, centered around the text. The text "Public Comment" is written in a white, sans-serif font, centered horizontally and vertically within the overlapping area of the circles.

Public Comment



Adjournment