



Maryland Health Benefit Exchange Board of Trustees

October 19, 2020

2 p.m. – 4 p.m.

Meeting Held via Video Conference

Members Present:

Robert R. Neall, Chair

S. Anthony (Tony) McCann, Vice Chair

Dr. Rondall Allen

Kathleen A. Birrane

Mary Jean Herron

Ben Steffen, MA

Dana Weckesser

K. Singh Taneja

Robert D'Antonio, PhD

Also in Attendance:

Michele Eberle, Executive Director, Maryland Health Benefit Exchange (MHBE)

Andrew Ratner, Chief of Staff, MHBE

Venkat Koshanam, Chief Information Officer, MHBE

Betsy Plunkett, Director, Marketing & Web Strategies, MHBE

Heather Forsyth, Director, Consumer Assistance, Eligibility & Business Integration, MHBE

Sharon Stanley Street, Principal Counsel, Office of the Attorney General

Welcome and Introductions:

Vice Chair McCann opened the meeting and welcomed all in attendance. He expressed the Board's thanks to the Maryland Department of Health and all the local health departments in the state for their efforts during the pandemic emergency.

Public Comment

Mr. McCann invited members of the public to offer comment. No comments were offered.

Approval of Meeting Minutes

The Board reviewed the minutes of the September 21, 2020 open meeting. The Board voted unanimously to approve the minutes of the September 21, 2020 open meeting.

Executive Update

Michele Eberle, Executive Director, MHBE

Ms. Eberle began her remarks by noting that the state's COVID-19 numbers are on the rise, adding that the "Masks On Maryland" campaign has the full support of the MHBE.

Next, Ms. Eberle explained that the special enrollment period (SEP) for COVID-19 that began on March 16, 2020 will continue through December. Over 78,000 people have visited the MHBE's portal, Maryland Health Connection (MHC), during the SEP as of October 15. While 67 percent of those using the SEP qualified for Medicaid, approximately 500 people per week continue to enroll in qualified health plans (QHPs) from private insurers.

Ms. Eberle continued by describing the success of the Maryland Easy Enrollment Health Insurance Program SEP that ended on July 15, 2020. Over 40,000 households containing more than 53,000 individuals "checked the box" to indicate their interest in the program. Over 9,000 eligible individuals—roughly 17 percent of those who "checked the box"—applied for coverage under the SEP, and 7,600 enrolled. Most of the enrolled population (76 percent) went to Medicaid, with the remainder purchasing QHPs. Eighty-seven percent of QHP enrollees qualified for financial assistance. She added that the MHBE will outreach to those individuals who enrolled under the SEP to encourage them to return to MHC during open enrollment to renew their coverage.

Next, Ms. Eberle announced that the MHBE has made its first reinsurance payments for the 2019 plan year. More than \$352 million was paid to insurers, with both CareFirst and Kaiser Permanente receiving payments. The entire amount paid was covered by federal funds.

Ms. Eberle then described the work undertaken by the recently convened Individual Subsidy Workgroup established by the Maryland General Assembly. The group is meeting weekly to deliberate and prepare a report that is due on December 1, 2020. She added that the report will be presented to the Board at a future meeting.

Next, Ms. Eberle noted the addition of a few new items on the MHBE's stakeholder website, marylandhbe.com, including:

- The agency's monthly data report for September. She noted that the data show 22 percent of all Marylanders obtaining their coverage through MHC.
- Two items are posted for public comment: proposed plan certification standards for the 2022 plan year and an analysis by Lewis & Eillis, the MHBE's actuarial services contractor, of the impact of subsidies on the individual market. The two comment periods end on October 30 and November 2, respectively.
- A small procurement for a BlazeMeter subscription is posted, closing on October 22.

Ms. Eberle then noted that code freeze is now in effect for all MHC systems through the end of open enrollment.

Mr. Steffen asked whether the MHBE has income information about those who came to MHC during the SEPs but who did not enroll and whether the agency can model whether or not those individuals would have qualified for subsidies. Ms. Eberle replied that the MHBE does have their income information. Mr. Steffen encouraged that the MHBE engage with those individuals well ahead of open

enrollment and alert them to their likely qualification for subsidies. Ms. Eberle noted that the initial communication with this population included the possibility of subsidy qualification but did not include an amount. She added that communication to these individuals is ongoing.

Open Enrollment Readiness

Andrew Ratner, Chief of Staff, MHBE

Venkat Koshanam, Chief Information Officer, MHBE

Heather Forsyth, Director, Consumer Assistance, Eligibility & Business Integration, MHBE

Betsy Plunkett, Director, Marketing & Web Strategies, MHBE

Mr. Ratner began his remarks by showing the new Maryland Health Connection television commercial that will be airing for the upcoming open enrollment period.

Next, Mr. Ratner described what is new for this open enrollment period. UnitedHealthcare will offer plans alongside CareFirst and Kaiser Permanente. Average premiums will fall by 11.9 percent, and value plans will expand their offerings in 2021. He characterized these changes as the result of the MHBE's efforts to increase competition among insurers and reduce costs to consumers.

Mr. Ratner then discussed the impact of COVID-19 on the state, noting that nearly 200,000 Marylanders may have lost employer-sponsored coverage. The agency has found that the public's likelihood to seek insurance has increased, leading to the highest number of October enrollees since the MHBE began operations.

Mr. Ratner concluded his remarks by outlining the goals for the upcoming open enrollment. The MHBE will focus on ensuring a smooth renewal for the newly enrolled, reducing or eliminating barriers to enrollment, and using data to target highly focused marketing and outreach.

Mr. Koshanam outlined the MHBE's technology readiness for open enrollment. He described the items included in the last package of changes to MHC before code freeze and the open enrollment activities including plan validation and loading, auto-renewals, and others. He requested that, in future years, plans would be finalized sooner and thus reduce the likelihood of scheduling changes that affect consumers.

Next, Mr. Koshanam went into more detail about open enrollment readiness, describing the virtual command center, carrier management, security readiness, operational readiness, testing readiness, reporting, and resource readiness. He explained new features to support consumer engagement, operations, functional enhancements, and technology modernization.

Mr. Taneja asked how much traffic the MHC can handle and when the agency expects to need to expand the capacity further. Mr. Koshanam replied that the MHBE does not anticipate a need to expand beyond the current capacity of 5,000 concurrent logins, given that normal traffic on MHC does not rise above 2,000.

Ms. Forsyth then updated the Board on consumer assistance readiness. She outlined the preparation activities underway including events, forums, training, and certification for all categories of consumer assistance workers. She provided notes on the Consolidated Services Center, the MHBE's call

center, pointing out that the entire staff has been working remotely during the pandemic emergency and stands ready for the open enrollment period. Similarly, navigators continue to offer their services in virtual space via video conferencing and screen sharing and will offer extended hours for open enrollment. The roster of authorized producers has increased significantly over last year and producers continue to have access to a dedicated support line at the call center. In contrast to the other channels, she noted, certified application counselors will largely continue to offer in-person assistance during open enrollment.

Mr. McCann asked about the normal wait time for a call at the MHBE call center. Ms. Forsyth replied that, while she did not have the exact figure, she knew it to be less than five minutes currently. She added that the call center is staffed to handle 10 to 15 percent more call volume than is arriving at this time.

Mr. McCann asked for the wait times during the last open enrollment. Ms. Forsyth answered that the wait time averaged roughly 30 minutes during the peak volume period last year.

Mr. McCann asked whether call wait times are expected to increase this year. Ms. Forsyth replied that it is hard to predict. While the pandemic emergency will likely lead to more transitions between Medicaid and QHPs, all Medicaid redeterminations are on hold, which drives down volume.

Ms. Plunkett then offered the Board an overview of marketing and outreach readiness for open enrollment. Among the MHBE's objectives for this open enrollment, she noted that the agency intends to increase enrollment in QHPs with a particular focus on Black, Hispanic/Latino, and young adult Marylanders; retain those who enrolled through a SEP; and address racial disparities. She added that a new priority target audience this year is those in rural areas with high uninsured rates.

Next, Ms. Plunkett described lessons learned from the SEP process and how they will apply to open enrollment. She detailed efforts to gather input from and provide outreach support for the community, including virtual presence and social media content and previewed a newly available social media press kit for partner organizations and others.

Ms. Plunkett then outlined additional outreach tactics involving traditional, as well as innovative methods and channels, and provided a sampling of early media coverage for the open enrollment period. She explained in detail the paid media plan for the entire period, highlighting new efforts to target Black and Hispanic audiences as well as young adults. She concluded her remarks with a discussion of the recent MHC website redesign.

[CIO 100 Video Presentation](#)

Andrew Ratner, Chief of Staff, MHBE

Mr. Ratner played a video of a talk given by Mr. Koshanam in connection with his CIO100 nomination.

[Adjournment](#)

The meeting was adjourned.