



MHBE Operations Update

Joint Oversight Committee
September 16, 2014

A service of Maryland Health Benefit Exchange

✦ Plans for 2nd Open Enrollment (OEP)

- Certification of 2015 Plans and State's Benchmark Plan
- Re-enrollment for current MHBE consumers
- Consumer Assistance
 - Call Center
 - Connector Entities
 - Insurance Producers
 - Certified Application Counselors
- Marketing and Outreach

✦ Small Business Health Options Program (SHOP)

Certification of 2015 Plans

- ✦ **MIA approval** of forms and rates:
 - August 22, 2014;
 - Among lowest rates in the country.

- ✦ **Carriers' plan templates:** submitted to SERFF

- ✦ **MHBE QHP certification:** completed by end of month

- ✦ **Carrier Reference Manual:**
 - MIA approved 9/8;
 - Publication in process.

- ✦ **2015 QHP information for consumer assistance workers:** under development with expected completion by end of month

MHC 2015 Benchmark Plan

✦ Definition and function of benchmark plan:

- State's 2nd lowest silver plan within specific rating area;
- Benchmark plan's rates used to determine amount of consumer's advanced premium tax credit;

✦ Maryland's 2015 benchmark plans:

- MHC will offer 18 different silver plans from 5 carriers;
- Three will serve as benchmark plans for 2015:
 - *Evergreen Health HMO Silver HAS/HRA 1700 plan* for Rating Areas 1 and 2 (BA City, BC, Harford, Howard, AA; St. Mary's, Charles, Calvert, Cecil, Kent, QA's, Talbot, Caroline, Dorchester, Wicomico, Somerset, Worcester)
 - *CareFirst BlueChoice HAS Silver \$1,300 plan* for Rating Area 3 (Montgomery and Prince George's)
 - *Kaiser Permanente MD Silver 1750/25%/HAS/Dental/Ped Dental Plan* for Rating Area 4 (Garrett, Allegany, Washington, Frederick)

Re-enrollment for Current MHC Consumers: It's How to Get the Best Deal

✦ Outreach and Tracking Program:

- Beginning mid-September, outreach to make sure everyone has a plan and assistance with re-enrollment this fall.
- Brokers and navigators will then work with consumers after open enrollment has begun.

✦ Key Message:

- If you do not re-enroll, no financial assistance available in 2015.

Consumer Support Center (call center)

- ✦ **Facility expansion and new phone system installation**
 - Better customer service expected
- ✦ **Consumer Assistance Representatives' (CSR) preparedness**
 - Staffing level and process flows
 - Training
- ✦ **New Level 2 Help Desk planned**
 - Enhanced support for navigators, assisters, caseworkers
- ✦ **MHBE constituent services**

Connector Entities

✦ Year 2

- Same structure with 6 umbrella organizations and community-based partners in 6 regions of State;
- FY '15 contracts executed.

✦ Navigators and Assisters' preparedness

- Mapping navigators and assisters to new HBX roles;
- Credentialing, and system provisioning for certified staff on track;
- Statewide training to begin 10/6/14.

✦ Enrollment fairs

- Increased number to be held during 2nd OEP

Insurance Producers: Enhanced Broker Engagement

✦ New Resources

- New system has well-functioning broker portal, with consumers able to request broker assistance and authorize broker to assist with application on their behalf;
- MHBE call center recently launched producer hotline, i.e. dedicated line for producers to obtain assistance;
- Additional training support planned for OE2 and new system.

✦ Expanded Producer Referral Program

- Pivotal role in re-enrollment outreach and assistance;
- Producer engagement meeting 9/23/14.

Application Counselor Program

✦ Application Counselor Sponsoring Entities

- Four new entities to be designated 9/16.

Marketing and Outreach

✦ 2nd OEP marketing and communications plan

- based on surveys and focus groups;
- Will communicate value of insurance;
- Kick-off week to begin November 9 with anonymous browsing;
- New, front-end, consumer information website in English and Spanish

✦ Social media campaign

- Kick-off 9/16 to promote re-enrollment, enrollment, and value of coverage;
- Videos and tutorials of testimonials of current and new enrollees underway.

✦ SHOP Direct Enrollment

- 185 applications as of 9/2/14;
- 1,065 covered lives as of 8/30/14.

✦ 3-Phase Third-Party Administrator approach

- *Phase One*: TPAs adapt existing infrastructure to offer SHOP plans and provide broker-assisted employee choice;
- *Phase Two*: TPAs develop employer/employee portals;
- *Phase Three*: TPA-administered, fully automated SHOP;
- Milestone payments to TPAs;
- Significant reduction in cost of developing and operating SHOP.

✦ SHOP Implementation

- Three TPAs approved by MHBE Board at 8/19/14 meeting: Kelly Services, Group Benefit Services, and Benefit Mall;
- Planning among TPAs, carriers, and MHBE on track;
- SHOP plans to be certified after MIA approval of forms and rates.

CONCLUSION

- ✦ MHBE operations on target for successful open enrollment season;
- ✦ Tremendous interest in quality and affordable coverage in Maryland.