

Health Equity Workgroup Recommendations

June 21, 2022

Dania Palanker, Workgroup Co-chair and
Center on Health Insurance Reforms, Georgetown University

Johanna Fabian-Marks, Director of Policy and Plan Management, MHBE

The image features a solid teal background. In the center, there is a graphic consisting of four overlapping, semi-transparent teal circles that form a flower-like shape. Overlaid on this graphic is the word "Recommendations" in a clean, white, sans-serif font.

Recommendations



Background

- August - December 2021
- 20 members (consumer advocates, navigators, physicians, insurers, state agencies, hospitals, and universities; geographic diversity)
- Eight meetings
 - Topics prioritized by members
 - Expert guest speakers on most topics
 - Presentations from each QHP issuer
 - Models from other states
 - Member expertise and feedback
- **Recommendations unanimously approved** by responding members

Health Equity Workgroup Members

| Member | Affiliation |
|----------------------|--|
| Richard Amador | HealthCare Access MD |
| William Ashley | LifeBridge Health System |
| Noel Brathwaite | MDH Office of Minority Health & Health Disparities |
| Alyssa Brown | MDH Office of Health Care Financing |
| Shari Curtis | Prince George's Healthcare Action Coalition |
| Bryan Gere | University of Maryland Eastern Shore |
| Diana Hsu | Maryland Hospital Association |
| Kim Jones-Fearing | Kim Jones-Fearing MD LLC |
| Stephanie Klapper | Maryland Citizens' Health Initiative |
| Nicole Mallette | Maryland Insurance Administration |
| Allison Mangiaracino | Kaiser Permanente |

| Member | Affiliation |
|-------------------------|--|
| Jomy Mathew | United Healthcare |
| Joshua Morris | HealthCare Access MD |
| Marie-Therese Oyalowo | University of Maryland Eastern Shore |
| Dania Palanker* | Center on Health Insurance Reforms, Georgetown University |
| Ligia Peralta | Casa Ruben, Inc. |
| Megan Renfrew | Health Services Cost Review Commission |
| Patricia Swanson | CareFirst BlueCross BlueShield |
| Barbara Tighe | HealthCare Access MD |
| Nikki Highsmith Vernick | The Horizon Foundation |
| Sheila Woodhouse* | University of Maryland Medical Capital Region Health Medical Group |

*Co-chairs

Race & Ethnicity Data Collection

- **Redesign race and ethnicity questions on MHC application**
 - Current response rate: <70%
 - Best practices:
 - Adding a “prefer not to say” response option
 - Requiring a selection
 - Adding more specific race & ethnicity response options
- Follow-up recommendations:
 - Convene data-focused workgroup
 - Support targeted marketing/outreach strategy
 - Collaborate with insurers on race/ethnicity enrollment goals
 - Redesign sex and gender MHC application questions

NCQA Multicultural Health Care Distinction

- **Plan certification standard for PY2024: Carriers achieve distinction in Multicultural Health Care from the National Committee for Quality Assurance**
 - DC and CA have this requirement (MD & DC individual markets share carriers)
 - Note: NCQA shifting from Multicultural Health Care Distinction to Health Equity Accreditation

“NCQA evaluates how well an organization complies with standards for:

- *Collecting race/ethnicity and language data.*
- *Providing language assistance.*
- *Cultural responsiveness.*
- *Quality improvement of culturally and linguistically appropriate services (CLAS).*
- *Reduction of health care disparities.”*

Health Insurance Literacy

- **Partner with community organizations to develop or offer health insurance literacy curriculum**
- **Enhance MHBE website to assist with plan choice and use of benefits**
 - Program chatbot and add tooltips to explain key insurance terms, plan shopping considerations
 - Add pages on how to use benefits to MHC
 - Conduct focus groups with consumers to test accessibility of materials/resources
- **Audit MHC and MHBE websites for accessibility by consumers whose primary language is not English (particularly Spanish-speakers)**
 - Website copy translation
 - Search engine optimization

Support Financing of Community Health Workers

- **MHBE and insurers should continue discussing alternative payment models (APMs) that support community health workers (CHWs)**
 - Support navigators and CHWs to share resources and refer clients to each other
 - MHBE challenge– limited authority at the point of care

Reduce Cost-Sharing for High-Disparity Conditions

- **Apply 2022 value plan standards for diabetes supplies to all private plans on MHC starting in PY2024 (eliminate insulin and glucometer cost-sharing)**
 - Diabetes disproportionately impacts Black Marylanders
 - Follow DC's model
- **Continue exploring the feasibility of reducing cost-sharing for high-disparity conditions**
 - Start with small changes that minimize impact to actuarial value and do not increase patient cost-sharing
 - Affordability Workgroup to discuss this spring

Implicit Bias

- **Establish regular implicit bias training for MHBE staff**
- **Support other state implicit bias work**
 - MHHD: developing list of approved implicit bias training
 - MIA: incorporating implicit bias into network adequacy regulations
- **Continue to explore the extent of QHP carriers' efforts around implicit bias**

Partnership & Collaboration

- **Hold listening sessions with connector entities, other community partners that work directly with consumers, consumers themselves. Use insights to inform strategy.**
 - Compensate participants
- **Continue coordinating with MIA and other state agencies**
- **Form new partnerships with community organizations**



Implementation

Implementation Status

| Item | Status |
|---|---|
| Race & ethnicity data collection | Redesigned question implemented |
| NCQA Multicultural Health Care Distinction | Will include in proposed '24 plan cert. standards |
| Health insurance literacy | |
| Partner with community organizations to develop or offer health insurance literacy curriculum | FY23 strategic plan action item |
| Enhance MHBE website to assist with plan choice and use of benefits (enhance chatbot, update/add fact sheets on how to use benefits, conduct consumer focus groups) | FY23 strategic plan action item |
| Audit MHC and MHBE websites for accessibility by Spanish speakers (including search engine optimization) | FY23 & 24 strategic plan action items |

Implementation Status

| Item | Status |
|--|--|
| Support financing of community health workers | FY24 strategic plan action item |
| Reduce cost-sharing for high-disparity conditions | Will include in proposed '24 plan certification standards for Board consideration in September |
| Implicit Bias - Establish regular implicit bias training for MHBE staff | FY23 strategic plan action item |
| Partnership & Collaboration - listening sessions, partnerships with community organizations | FY23 strategic plan action item |

