

Maryland Easy Enrollment Health Insurance Program Advisory Work Group Meeting

October 14, 2022

Agenda

12:00 - 12:05 | Welcome

Stan Dorn and Deb Rivkin, Co-Chairs

12:05 - 12:20 | Review of Year 3 (2022) Results

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

12:20 - 12:35 | Department of Labor Update

Johanna Fabian-Marks

12:35 - 1:00 | 2022 Report to the General Assembly - Draft Review

Johanna Fabian-Marks

1:00 - 1:45 | Discussion

1:45 - 1:50 | Next Steps

1:50 - 2:00 | Public Comment

2:00 | Adjournment

Year 3 (2022) Results

Conversion rates to enrollment among eligible consumers who “checked the box”

Year	Eligible Individuals who “Checked the Box”	Total Enrolled During Tax Time SEP		Total Enrolled During Tax Time SEP and Following Open Enrollment Period	
		Number	As % of Eligible Individuals	Number	As % of Eligible Individuals
2020	53,146	4,015	7.6%	4,901	9.2%
2021	27,223	2,989	11.0%	3,889	14.3%
2022	19,916	1,477	7.4%	TBD	TBD
Total 2020-2022	100,285	8,481	8.5%	10,267*	10.2%*

Tax Time SEP Enrollment by Eligibility Type, Age, Race, and Ethnicity

Year	Eligibility Type	Total Eligible	Total Enrolled	Conversion Rate	Enrollee Breakdown					
					Under 18	18-34	Race	Race	Race	Ethnicity
							Other	Black	White	
2020	With APTC	7,439	841	11%	<1%	39%	28%	24%	33%	8%
	Unassisted	25,915	126	<1%	9%	51%	21%	17%	43%	8%
	Medicaid/MCHP	19,792	3,048	15%	36%	38%	32%	31%	25%	12%
2021	With APTC	9,418	701	7%	3%	35%	29%	24%	33%	11%
	Unassisted	6,411	110	2%	11%	52%	28%	22%	43%	11%
	Medicaid/MCHP	11,394	2,178	19%	40%	34%	41%	25%	25%	23%
2022*	With APTC	4,949	348	7%	0%	44%	36%	28%	37%	11%
	Unassisted	6,629	68	1%	6%	54%	26%	16%	57%	10%
	Medicaid/MCHP	8,338	1,061	13%	36%	34%	37%	31%	32%	15%



Department of Labor Implementation

Program Update

- MHBE and the Department of Labor launched an easy enrollment process for unemployment claimants in late May 2023.

1 Process Weekly Certification 2 Disclaimer 3 Initial Questions 4 Questionnaire 5 Availability 6 Job Contact and Reemployment Activity Log 7 Review and Submit 8 Confirmation

Process Weekly Certification

Initial Questions

Claimant Information

Claimant Name: [REDACTED] Claimant ID: [REDACTED] Claim ID: [REDACTED]
Benefit Year Begin Date: [REDACTED] Benefit Year End Date: [REDACTED] Last Week Filed: N/A

Initial Questions

Week of Sunday, 06/05/2022 through Saturday, 06/11/2022

1. Were you able and available to work in your occupation without restrictions during the week?
This means you were physically and mentally able to work and available to work all hours on any day that are customary for your occupation. * Yes No
2. Did you attend school or training during the week? * Yes No
3. Did you actively search for work during the week? * Yes No
4. Did you work either full time or part time during the week? * Yes No
5. Did you receive any commission earnings during the week? * Yes No
6. Did you receive your first payment from a pension that you have not already reported? Do not include Social Security benefits. * Yes No
7. Do you authorize the Maryland Department of Labor to share information from your unemployment claim with Maryland Health Connection so that Maryland Health Connection can contact you to help you enroll in free or low-cost health insurance? * Yes No

Previous Next Finish

7. Do you authorize the Maryland Department of Labor to share information from your unemployment claim with Maryland Health Connection so that Maryland Health Connection can contact you to help you enroll in free or low-cost health insurance?

Results as of October 3, 2022

Category (From 5/26/22 to 10/3/22)	Total
Households that checked the box on Unemployment Insurance form to authorize Maryland Health Connection for help to get insured	23,765
Households that received UI EE SEP Eligible Notice (checked box with in-state and in-country address)	21,886
Households that received UI EE SEP ineligibility Notice (checked box with out-of-state but in-country address)	1,644

DOL Enrollment Data

Enrolled or reported a change after receiving SEP notice	Newly Enrolled Consumers	Already Enrolled Consumers Who Reported a Change	Total
Individuals enrolled in Medicaid	1,102	3,849	4,951
Individuals enrolled who qualified for federal tax credit subsidy	136	96	232
Individuals enrolled who did not qualify for federal tax credit subsidy	65	24	89
Total enrolled	1,303	3,969	5,272

2022 Report to the General Assembly



Workgroup Report

The Advisory Workgroup shall report to the General Assembly by Dec. 31, 2022 on:

- The **effectiveness** of easy enrollment;
- Recommendations as to whether implementing an **individual responsibility amount** or implementing **automatic enrollment of individuals in a qualified health benefit plan** in the individual market is feasible and in the best interest of the State; and
- **if** the Workgroup determines that 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.

Contents

- Executive Summary
- Introduction
- Background
 - Legislation
- Implementation
 - Current implementation
 - Outreach efforts
 - Future implementation
- Easy Enrollment Program Advisory Work Group
- Results: First Three Years
- Easy Enrollment for Unemployment Claimants
- Health Policy Developments in Other States
- Recommendations

Recommendations

1. Implement Easy Enrollment as envisioned in statute
2. Reinvigorate Easy Enrollment Outreach
3. Reconvene Workgroup in 2024 for additional evaluation and recommendations

1. Implement Easy Enrollment as Envisioned in Statute

- Maryland has not yet fully implemented Easy Enrollment as envisioned in law.
 - Challenges: the pandemic, federal law.
- Implementing Easy Enrollment as envisioned could result in a significantly higher percentage of individuals who check the box gaining coverage.
 - Statute requires MHBE and MDH to determine eligibility for Medicaid, MCHP, and APTCs, and to enroll eligible individuals in managed care organization plans, in addition to conducting outreach to box-checkers.
- The workgroup recommends that MHBE, MDH, and the Comptroller's office take the following actions in 2023 in order to launch a process that fulfills the statutory direction in 2024:
 - Work with CMS to explore opportunities to overcome federal challenges, including applying for any necessary waivers from the federal government.
 - Work together to update, as necessary, the tax instructions, tax forms, and data transmission, to implement the program as envisioned in statute.

2. Reinvigorate Easy Enrollment Outreach

- Based on the program's performance so far, marketing and outreach appears to be positively associated with box-checking and enrollment in health insurance.
- If feasible in future program years, MHBE and stakeholders should conduct more marketing to raise awareness of the program.
- Additionally, concerted outreach to tax preparers should occur annually to ensure they understand the importance of the program and of explaining the additional questions on the tax form to their clients.

3. Reconvene Workgroup in 2024 for Additional Evaluation and Recommendations

- The workgroup recommends that:
 - The program collect an additional full year of data and results in 2023
 - The workgroup reconvene in 2024 to:
 - Review results
 - Review the state's progress in implementing the program as described in statute
 - Assess lessons learned from other states, to the extent such information becomes available.
- It is difficult to judge the program given the significant unexpected impacts to the policy environment since 2020.
- The workgroup stresses the need to collect program data over the course of at least one year with fewer of these anomalies before developing recommendations on whether implementing an individual responsibility payment or automatic enrollment of individuals in a qualified health benefit plan in the individual market is feasible and in the best interest of the state.

Discussion

- Is the draft report missing anything?
- Other feedback?



Next Steps

Next Steps

- Please send report feedback by Friday, October 21
- Next meeting to be scheduled for early November

Appendix



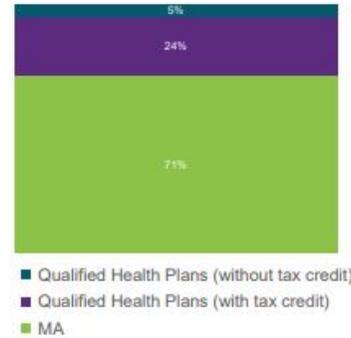
Appendix 1: MHBE August Tax Time Easy Enrollment Dashboard

Households processed based on the tax files sent from Comptroller:

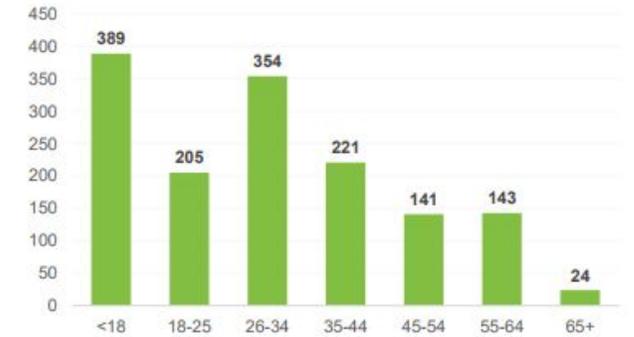
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Total Enrollees

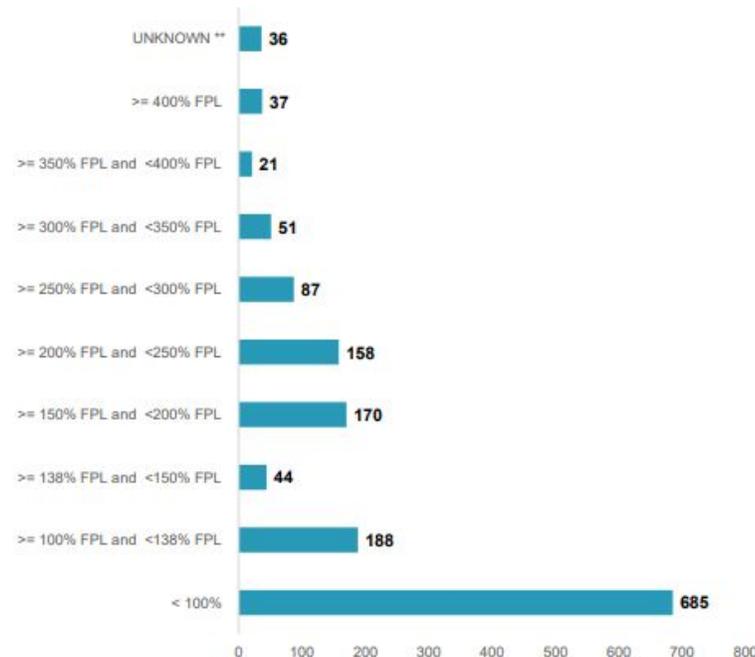
1,477



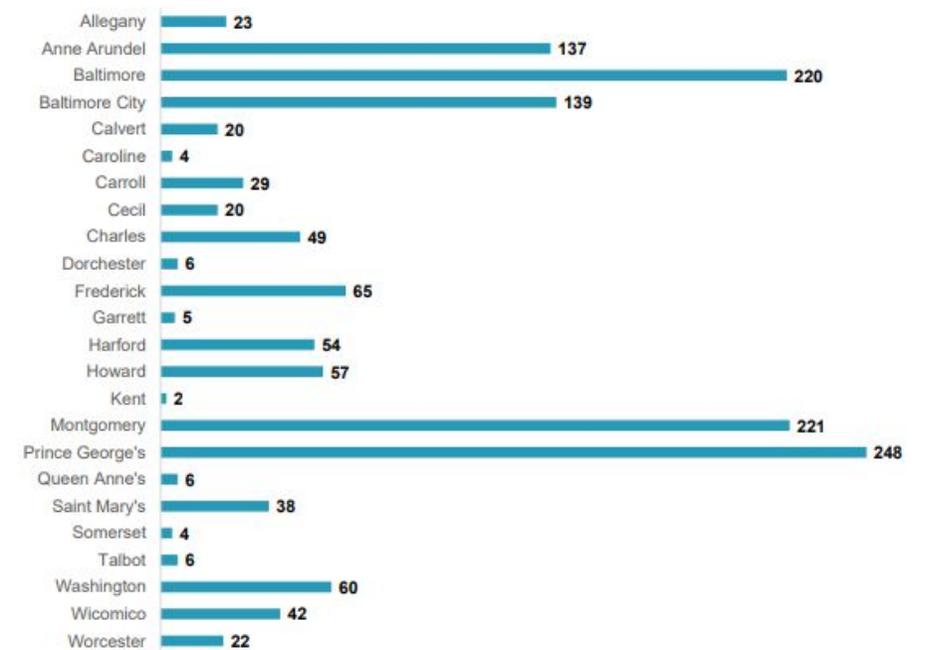
Consumers by Age Group



Enrollment by Household Income



Enrollment by County



<https://www.marylandhbe.com/wp-content/uploads/2022/09/MHBE-Executive-Report-08-31-2022.pdf>



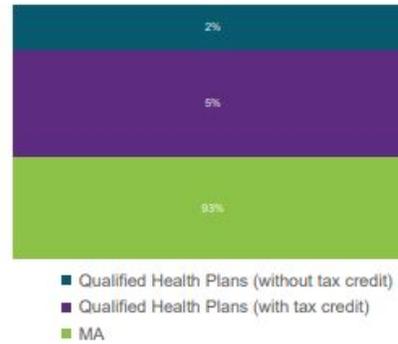
**Enrollees who did not submit household income information and thus were not eligible for financial help. Household income eligibility based on percentages above the Federal Poverty Level, defined as \$12,140 for an individual and \$25,100 for a family of four.

Period is from Jun 02, 2022 to the end date on report cover.

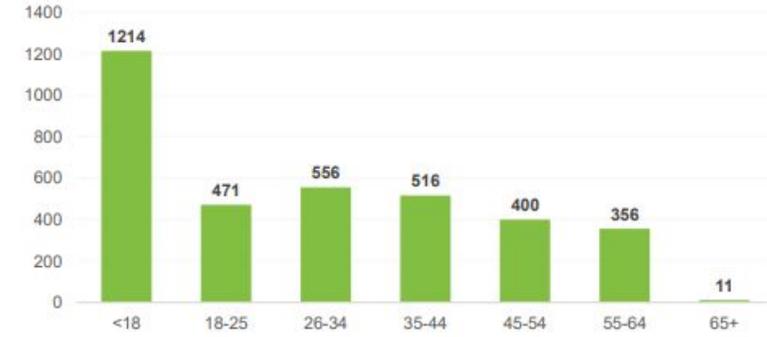
Appendix 2: MHBE August Department of Labor Easy Enrollment Dashboard

Total Enrollees

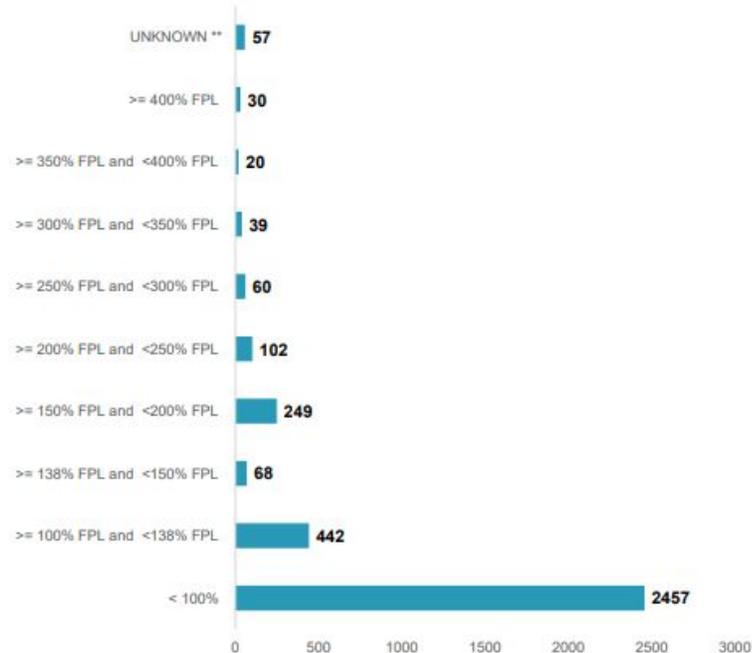
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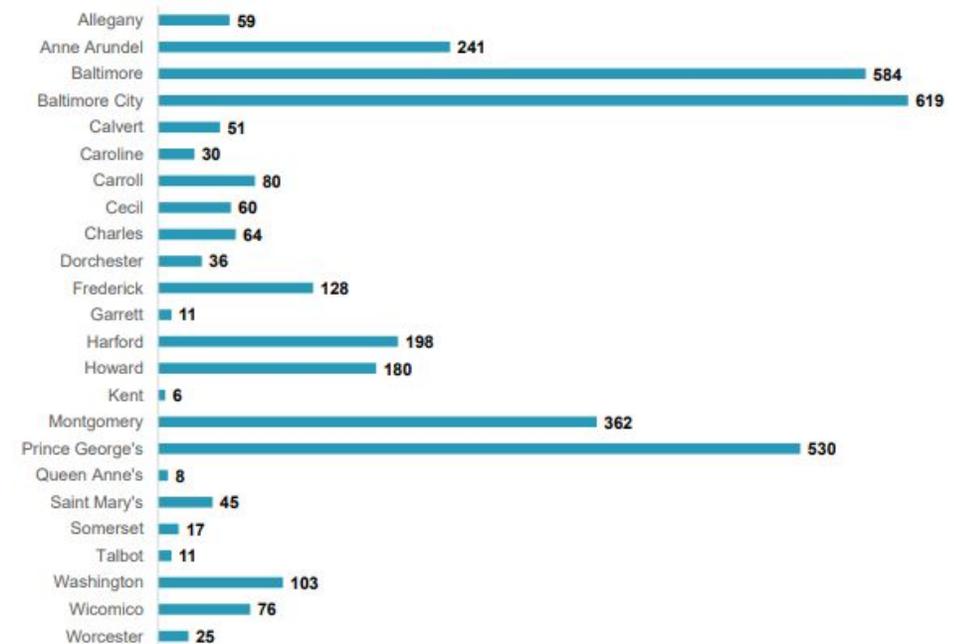
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Enrollment by Household Income



Enrollment by County



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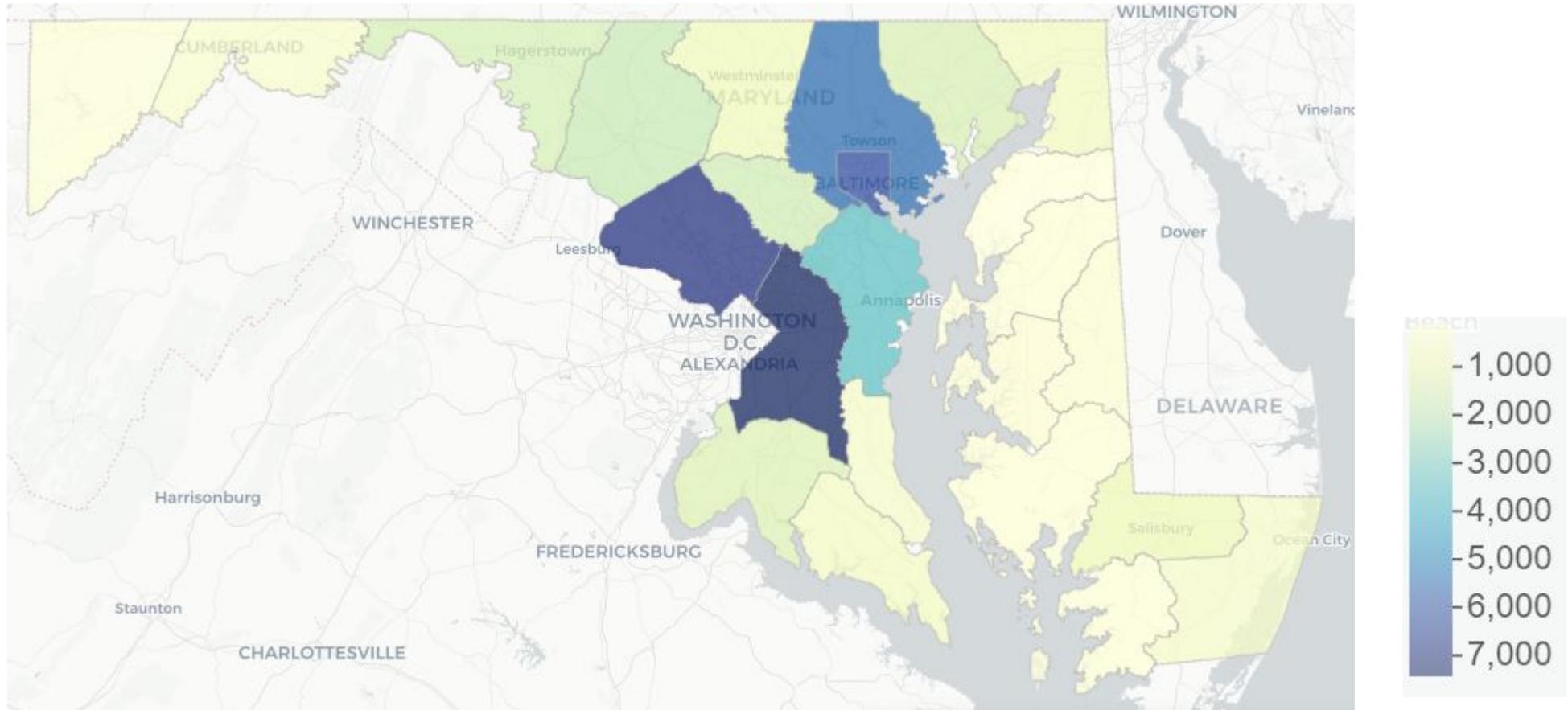


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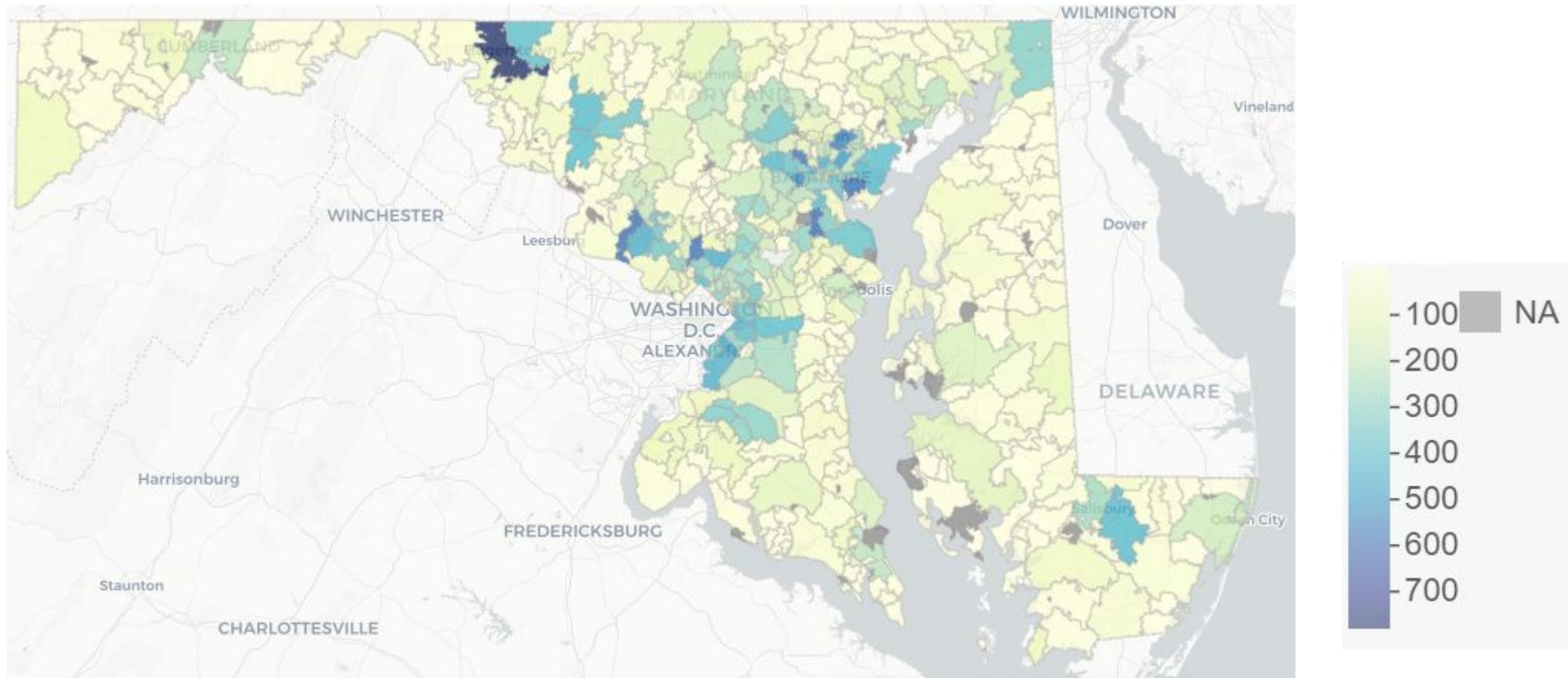
2021 Enrollment by County (Tax Time SEP)

Enrollment by County		
Allegany	24	1%
Anne Arundel	241	8%
Baltimore	360	12%
Baltimore City	333	11%
Calvert	36	1%
Caroline	11	0%
Carroll	42	1%
Cecil	30	1%
Charles	96	3%
Dorchester	18	1%
Frederick	113	4%
Garrett	6	0%
Harford	113	4%
Howard	141	5%
Kent	5	0%
Montgomery	571	19%
Prince George's	586	20%
Queen Anne's	13	0%
Saint Mary's	49	2%
Somerset	12	0%
Talbot	20	1%
Washington	79	3%
Wicomico	56	2%
Worcester	34	1%

Number of Individuals Who Expressed Interest in Health Care Coverage (Checked the Box) on their Taxes, by County



Number of Individuals Who Expressed Interest in Health Care Coverage (Checked the Box) on their Taxes, by Zip Code



State-Based Individual Mandates

- **Rhode Island**
 - In line with federal mandate, adjusted for RI's benchmarks
 - SEP opens when a tax filer pays penalty
 - Penalty funds RI reinsurance program
 - Survey: nearly half of respondents were unaware of the mandate; 73% say penalty will influence future insurance status
- **New Jersey**
 - "...because the state implemented an individual mandate and a reinsurance program, the average rates decreased by more than 9% [instead of increasing by about 13% with no programs]."
 - Governor attributes about 9% decrease to the mandate but difficult to parse
- **Vermont**
 - Filers report insurance status on tax forms
 - No penalty for uninsurance
 - VT does targeted outreach to uninsured
- **Massachusetts, California, Washington DC** also have mandates