

# Maryland Easy Enrollment Health Insurance Program Advisory Work Group Meeting

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April 13, 2022

# Agenda

## **3:00PM-3:05PM**

- Welcome
  - Stan Dorn and Deb Rivkin, Co-chairs of MEEHP Work Group

## **3:05PM-3:25PM**

- Review of Years 1 & 2 (2020-2021) and Year 3 (2022) Progress
  - Johanna Fabian-Marks, Director of Policy and Plan Management, MHBE

## **3:25PM-3:50PM**

- Updates: Easy Enrollment Phase 2 Implementation; CMS Requirements for Citizenship and Income
  - Johanna Fabian-Marks and Stan Dorn

## **3:50PM-4:20PM**

- 2022 Report to the General Assembly - Requirements and Vision
  - Johanna Fabian-Marks and Stan Dorn

## **4:20PM-4:45PM**

- Review of other states' efforts: autoenrollment, individual mandates
  - Johanna Fabian-Marks and Stan Dorn

## **4:45PM-5:00PM**

- Next meeting and meeting schedule

## **4:50PM-5:00PM**

- Public Comment

## **5:00PM**

- Adjournment

# Review of Results (Years 1, 2 & 3)

# Overview of 2020 and 2021 Enrollment Rates

Year	Eligible Individuals who "Checked the Box"	Total enrolled during Tax Time SEP		Total enrolled during Tax Time SEP + Following OEP	
		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%	TBD	TBD
<i>As of early April 2021</i>	16,378				
2022*	12,252	726	6.0%	TBD	TBD

\*2022 data as of 4/4/22

# Enrollment Rates by Year

Year	Eligible Individuals who "Checked the Box"	Total enrolled during Tax Time SEP		Total enrolled during Tax Time SEP + Following OEP	
		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	14,082	1,055	7.5%	TBD	TBD

\*2022 data as of 5/3/22

# Breakdown of Enrollment Rates by Year for Tax Time SEP

Year	Eligibility Type	Total Eligible	Total Enrolled	Conversion Rate	Under 18	18-34	Race Other	Race Black	Race White	Ethnicity Hispanic
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	2,988	144	4.8%	1.4%	54.9%	23.6%	32.6%	34%	9%
	Unassisted	3,686	40	1.1%	15%	47.5%	22.5%	25%	40%	7.5%
	Medicaid/MCHP	5,578	542	9.7%	37.3%	37%	30.8%	27.1%	28.6%	17%

# Enrollment by Age and Race (Tax Time SEP)

Enrollment by Age Group (Years)						
Age	2022*				2021	2020
	QHP	Medicaid	Total	% of Total	% of Total	% of Total
<18	8	202	210	30%	30%	28%
18-25	35	96	131	18%	13%	16%
26-34	63	104	167	23%	22%	23%
35-44	38	54	92	13%	13%	14%
45-54	15	45	60	8%	10%	10%
55-64	20	38	58	8%	11%	9%
65+	5	3	8	1%	1%	1%

Enrollment by Race						
	2022*		2021		2020	
	Count	%	Count	%	Count	%
AA/PI	81	11%	283	9%	457	11%
Black	204	28%	745	25%	1,182	29%
White	220	30%	819	27%	1,106	28%
Native American	7	<1%	24	1%	24	1%
Other	210	29%	1,112	37%	1,246	31%

# 2022\* Enrollment by County (Tax Time SEP)

Enrollment by County		
Allegany	4	<1%
Anne Arundel	70	10%
Baltimore	119	16%
Baltimore City	64	9%
Calvert	9	1%
Caroline	5	<1%
Carroll	15	2%
Cecil	13	2%
Charles	24	3%
Dorchester	2	<1%
Frederick	39	5%
Garrett	3	<1%
Harford	24	3%
Howard	27	4%
Kent	2	<1%
Montgomery	104	14%
Prince George's	119	16%
Queen Anne's	1	<1%
Saint Mary's	17	2%
Somerset	3	<1%
Talbot	1	<1%
Washington	38	5%
Wicomico	18	2%
Worcester	5	<1%

\*2022 data as of 4/4/22

The background is a solid green color with a faint, stylized pattern of overlapping leaf shapes in a lighter shade of green. The text is centered and reads:

# Updates: Easy Enrollment Phase 2 and Department of Labor Implementation

# Program Updates

- **Easy Enrollment Phase 2:**
  - MHBE has paused work on pre-populating applications with data from the state income tax return due to operational challenges
  - Federal hurdles to auto enrollment in Medicaid or QHPs (citizenship, income)
- **Easy Enrollment with the Department of Labor:** MHBE continues to work with the Department of Labor to launch an easy enrollment process for unemployment claimants

# 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.

The background is a solid light green color. On the left side, there is a decorative graphic consisting of four large, overlapping, teardrop-shaped leaves arranged in a cross pattern around a central vertical stem. The leaves are a slightly darker shade of green than the background. The text "Takeaways from Other States" is centered horizontally and vertically on the page.

# Takeaways from Other States

# Auto Enrollment

	California	Rhode Island
Plan selection	Lowest-cost silver plan OR continue with same MCO carrier	Second-lowest cost silver plan (SLCSP); Silver 87 & 94 CSRs. Will enroll with previous Medicaid carrier when possible.
First month's payment	Paid by consumer by last day of first month of coverage. Retroactively disenrolled if premium not paid.	RI to pay first month's premiums to effectuate coverage
Launch date & duration	July 2022; permanent	Length of PHE unwinding only; not permanent
Eligibility	Losing eligibility for Medicaid or other insurance affordability program	Losing Medicaid eligibility; CSR-eligible; <200% FPL
Opt-out / plan-switching	Allowed	60-days to opt out / use SEP to switch plans
Monthly premiums	-	\$0 - \$20
Legal considerations	-	All enrollees accept APTC liability in terms and conditions regardless of whether they end up in Medicaid or QHP
Cost	N/A	\$450,000 to effectuate coverage; \$400,000 for administration
Notice	Notices will be sent (mail, email, etc) with information on auto enrollment, opting out and plan switching	Notice will include link to HSRI webpage with more detailed information
Data-sharing	-	Integrated eligibility system

# 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



Next Steps

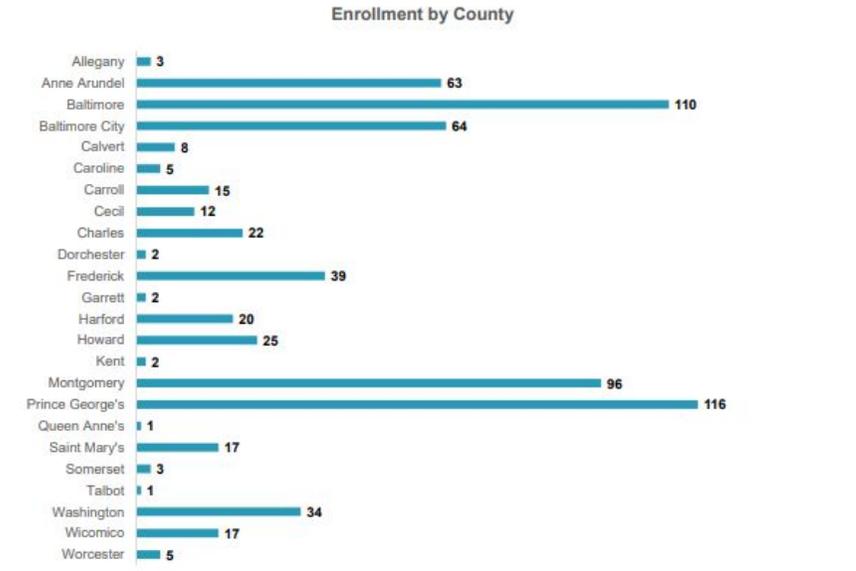
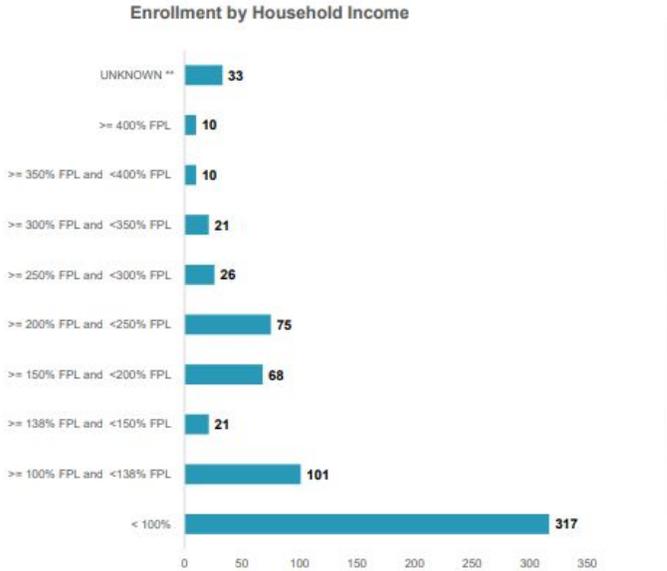
# Appendix

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# Appendix 1: MHBE March Easy Enrollment Dashboard

## MARYLAND EASY ENROLLMENT HEALTH INSURANCE PROGRAM DASHBOARD

Period is from Feb 09, 2022 to the end date on report cover.

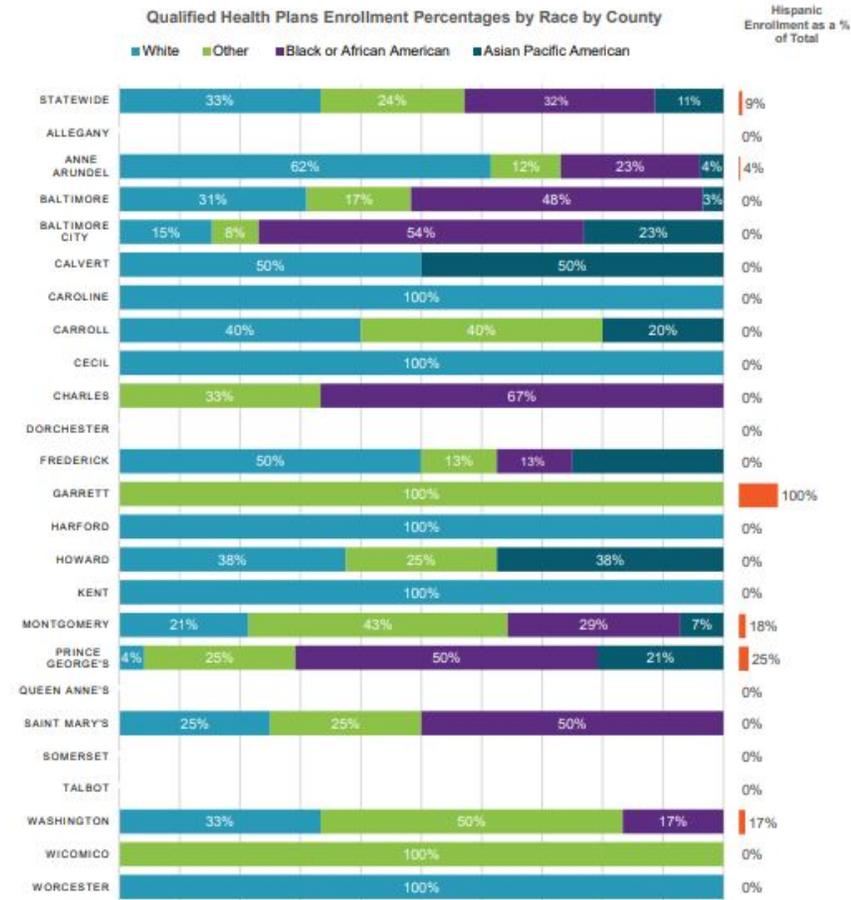


\*\*Enrollees who did not submit household income information and thus were not eligible for financial help. Household income eligibility based on percentages above the Federal Poverty Level, defined as \$12,140 for an individual and \$25,100 for a family of four.

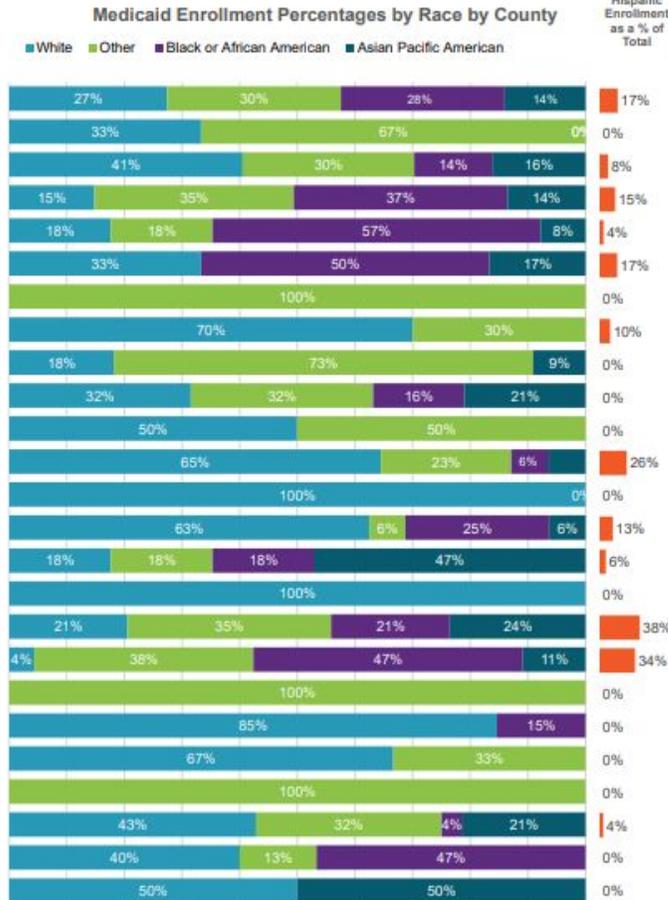
# Appendix 1: MHBE March Easy Enrollment Dashboard

## MARYLAND EASY ENROLLMENT HEALTH INSURANCE PROGRAM RACE AND ETHNICITY

Period is from Feb 26, 2020 to the end date on report cover.



Race/ethnicity is reported voluntarily.



Individuals reporting voluntarily as Hispanic by ethnicity are also counted under race as they reported it.

# 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



# SECTION 6. State Mandate

## The state's newly implemented coverage mandate could help to further reduce RI's uninsured rate

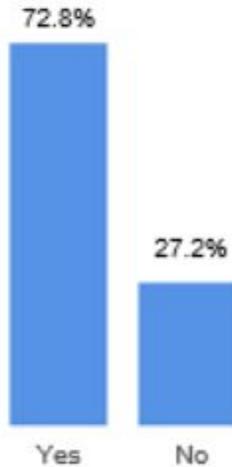
- In 2020, nearly 73% of those who are currently uninsured noted the mandate will influence their decision to obtain coverage in the future.
- It is important to note, nearly half of the uninsured population was not aware of the new state mandate. Additional outreach and educational efforts are recommended.

### Asked of those who are currently uninsured...

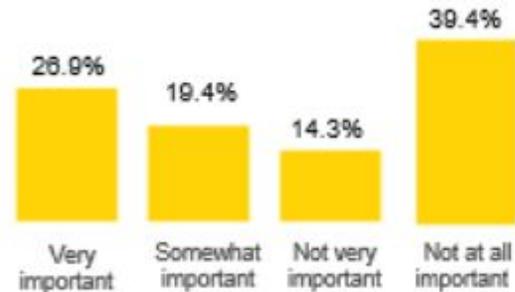
Are you aware of the new state mandate that requires all residents to have health insurance coverage or pay a penalty?



Will the mandate influence your decision to obtain health insurance in the future?



How important was the penalty in your decision to buy (or not buy) health insurance for uninsured family members?



Total Uninsured (count): 42,305