

Small Business Programs Advisory Committee (SBPAC)

Meeting 5: June 28, 2023

Maryland Open Meetings Act disclaimer: Meetings are recorded and posted on MHBE's website along with meeting minutes and presentation slides

Agenda

- | | |
|--------------------|---|
| 1:00 - 1:10 | Welcome, Agenda, Meeting Minutes
<i>Jon Frank & Lane Levine, Co-chairs</i> |
| 1:10 - 1:30 | MHC for SB Enrollment Platform
<i>Elvina Moras, Director IT Policy / Requirements, Operations & Quality</i> |
| 1:30 - 2:15 | MHC for SB Proposed Curriculum
<i>Mimi Hailegeberel, Small Business Programs Manager</i> |
| 2:15 - 2:50 | Discussion |
| 2:50 - 3:00 | Public Comment |



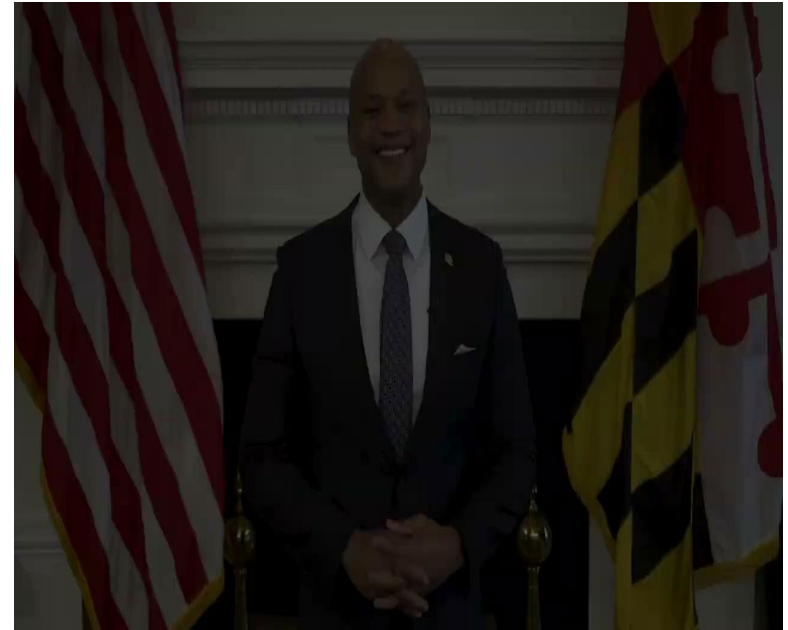
Approve Meeting Minutes

April 26 Meeting Minutes

- Meeting minutes were emailed to members on May 10th.
- Member comments/feedback on meeting minutes.
- Motion to approve minutes.

Broker Awards Recap

- Virtual award ceremony
- Event details
- Attendees: MHBE Leadership, Board Members, Carriers and Brokers
- A message from Governor Wes Moore



Broker Awards Recap, Cont...



2023 Broker Achievement Awards



**Congratulations to the
top brokers for 2023!**



Broker Awards Recap, Cont...



Small Business Outreach Updates

Marketing update on Small Business state agencies and external stakeholders outreach program.

- Regional meetings are currently in progress and scheduled with the twelve representatives of the MD Dept of Commerce's Business Development Regional Team.
- We are planning a MHC for Small Business and MarylandSaves (retirement savings) joint webinar for the fall, featuring executive directors Michele Eberle and Glenn Simmons.
- A Small Business owner's success using MHC for Small Biz will be featured in an article in Expanding Opportunities magazine, published by the Governor's Office of Small, Minority, Business Affairs.
- Attended B'more BOLD Business Conference - Small business education and outreach opportunities.

Small Business Program Updates

- Collaborating with our CFO to revise MHBE's RFP templates, setting a precedent for other state agencies in terms of health insurance coverage.
- Implementing changes in federal RFP contracts pose challenges for MHBE.

MHC for Small Biz Enrollment Platform

Overview: Current Small Business Portal

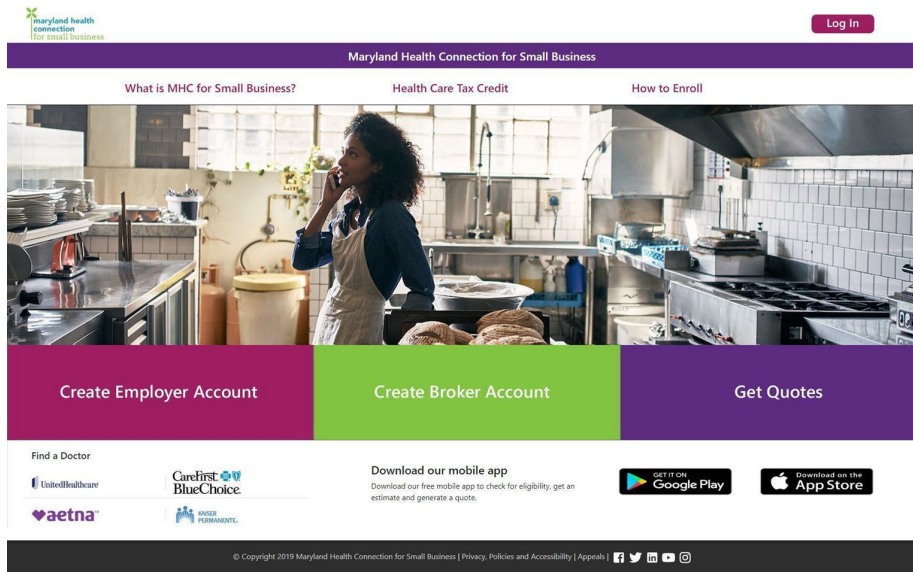
- Brief review of the existing MHC-SB system, highlighting its strengths and identifying areas for improvement.
 - Direct to carrier enrollment process with assistance from brokers and TPA/GA
 - Forms and required documentation

maryland health connection™			
Maryland Health Connection for Small Business - 2023 Direct Enrollment Employer / Carrier Enrollment Application (not an Employer Eligibility Application)			
			Group Number
Company Information			
Legal Company Name	Doing Business As (if Applicable)		
Physical Street Address (PO Box not acceptable)	City	State	ZIP
Billing Address (if different from physical)	City	State	ZIP
Mailing Address (if different from physical or billing)	City	State	ZIP
Phone Number	Fax Number		
Does this business have multiple locations? If so, please attach sheet with all locations with Street Address, City, State and ZIP and number of employees at each broken down by Full-time, Part-time, Retired, COBRA or State Continuees, 1099, Union, Seasonal, Other.			

maryland health connection™			
Maryland Health Connection for Small Business - 2023 Direct Enrollment			
EMPLOYEE ELIGIBILITY AND ELECTION FORM			
New Hire/Rehire	Coverage Change	Special Enrollment	Waiver
Information Update	COBRA/State Continuation	Termination/Cancellation of Coverage	Open Enrollment
1. EMPLOYER INFORMATION Employer Section Only (Include Applicable Effective Dates)			
Employer Name:			
Employer Physical Address:			
Employer City:		State:	Zip Code:
Employer Phone Number:		Group Number:	

MHC for Small Business Functionality

Users begin by creating an employer account options found on the home page and filling out the create account form.



The screenshot shows the 'Create Account' form. It includes fields for 'First name *', 'Last name *', 'Email address *', 'Re-enter email *', 'User ID *', 'Password *', and 'Re-enter password *'. Below these fields is a note: 'Please enter 6-20 characters (A-Z, a-z, 0-9, and ! \$ % ...)' and a checkbox for 'Yes, I accept the User Acceptance Agreement, which specifies how my information will be kept confidential and secure. [Click here to view the User Acceptance Agreement.](#)'. There is also a checkbox for 'I'm not a robot' with a CAPTCHA icon. At the bottom right are 'Back' and 'Create' buttons. The footer contains the same copyright notice as the homepage.

Register Business & Find a Broker

Welcome John Smith

Register Business

General Information

Business Name *
John's Business

Employer Identification Number (EIN) *
12-3456789

Business Email *
gurusasad.gatamamni1+1@maryland.gov

Business Phone *
(123)-456-7890

Cell Phone
(123)-456-5411

Maryland Office Site Address

Search Address
750 waas Pratt stw

Address Line 1 *
6th floor

Address Line 2

City *
baltimore

State *
Maryland

ZIP code *
21202

County *
Baltimore City

Mailing Address

☐ Different Mailing Address from Office Address

Date for coverage to begin *
08/01/2020

Do you have an insurance broker?
☐ Yes ☒ No

Would you like additional assistance to enroll in coverage? Adding a broker is optional and free.
☐ Yes ☒ No

[Proceed](#)

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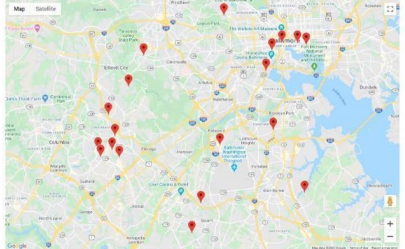
Find a Broker

Search for a broker by name, company, NPN, city or ZIP code.

[Find](#)

Items per page: 5 1 - 2 of 2

Diem-Phuong Ton-Nu Eden Financial & Accounting Services, Inc. (703) 533 - 9610 diemphuong.tonnun@verizon.net Languages spoken: English, Spanish NPN: 123456789	0.0 mi	Request Broker
Diem-Phuong Ton-Nu Eden Financial & Accounting Services, Inc. (703) 533 - 9610 diemphuong.tonnun@verizon.net Languages spoken: English, Spanish NPN: 123456789	0.0 mi	Request Broker
Diem-Phuong Ton-Nu Eden Financial & Accounting Services, Inc. (703) 533 - 9610 diemphuong.tonnun@verizon.net Languages spoken: English, Spanish NPN: 123456789	0.0 mi	Request Broker



Confirm Broker

You have selected a broker. You may contact the broker using the information below.

Name	Diem-Phuong Ton-Nu
Organization	Eden Financial & Accounting Services, Inc.
Address	6763 Wilson Blvd. STE. 2, Falls Church, VA, 22044
Website	diemphuong.tonnun@verizon.net
Email	(703) 533 - 9610
Phone	

Once you click the submit button, your request for assistance will be sent to the Broker you selected along with your name and contact information. Once the broker accepts your request, your broker will have access to all of the information in your Maryland Health Connection account. You can remove or change your broker at any time. To continue and authorize your broker to access your account, select "Submit." To go back, select "Back."

[Back](#) [Submit](#)

Eligibility Determination Tool

Employers can determine their eligibility by selecting “Find out if you’re eligible” to determine eligibility for small business coverage.

The screenshot shows the home page of the Maryland Health Benefit Exchange's Eligibility Determination Tool. At the top, it says "Welcome John Smith". Below this is a large image of a family with a text box that says "Welcome Test Business. Find out if your business is eligible to enroll in coverage. Find out if you're eligible". A progress bar shows three steps: "Register a Business" (completed), "Determine Eligibility" (current step), and "Get a Quote". Below the progress bar are two sections: "Profile" and "Broker". The "Profile" section shows "Test Business" with a phone number and email address. The "Broker" section says "You haven't added a broker for free assistance in enrolling into coverage." and has a "Find a Broker" button. At the bottom, there is an "Inbox" section with a message from "MHC" dated "07/02/2020" and a "Quote History" section that says "You haven't generated any quotes yet." and has a "Get a Quote" button. A "Set Date" button is at the bottom right.

The screenshot shows the "Determine Eligibility" page of the Maryland Health Benefit Exchange's Eligibility Determination Tool. It says "Welcome Amanda May". The page title is "Determine Eligibility". Below the title, it says "Confirm whether your business meets the following eligibility requirements:". There are four questions, each with a "Yes" button and a "No" button. The first question is "This business has from 1 to 50 full-time equivalent (FTE) employees or has participated in MHC for Small Business last year." The second question is "This business has a business address in Maryland and either - elects to provide coverage through MHC for Small Business to all eligible employees, wherever employed; or - elects to provide coverage through MHC for Small Business to all eligible employees who are principally employed in Maryland." The third question is "All full-time employees of the business will be offered MHC for Small Business coverage." The fourth question is "This business has at least one employee enrolling in coverage who isn't an owner or business partner, or the spouse of the owner or business partner." Below the questions, there is a checkbox that says "I attest this information is correct and I understand that Maryland Health Connection for Small Business has the right to request verification of this information." At the bottom, there is a "Disclaimer" section that says "An eligible employer must meet the following participation requirements." and lists two requirements. At the bottom right, there are "Cancel" and "Submit" buttons.

Employer Eligibility Notice Letter



Maryland Health Connection
P.O. Box 857
Lanham, MD 20703-0857

Important Notice: Determination of Eligibility for Maryland Health Connection for Small Business

**PLEASE MAINTAIN A COPY OF THIS LETTER FOR TAX FILING
PURPOSES.**

VIA e-mail: info@ABC.COM

ABC Financial LLC
123 Wisconsin Avenue
Bethesda, Montgomery MD 20814

MHC for Small Business ID# 6211

Notice Date: 05/03/2023

To Whom It May Concern:

Good news for ABC Financial LLC with Employer Identification Number:
832130000

You are eligible to purchase a small business health plan certified by Maryland Health Connection (MHC) for Small Business.¹ If you have indicated that you are working with a broker on your application, your broker will also receive notice of your eligibility.

Get a Small Group Quote

Employee Information Show Plans View Quote

Enter Employee Information Clear Details

#	Name	Date of Birth	Relationship	Action
1	Employee One First Nam	04/27/1967	Full-time	Add Family Member ✕
	Employee One Spouse F	01/26/2005	Spouse	✕
	Employee One Child On	09/11/1991	Child	✕
	Employee Two Child On	09/09/1950	Child	✕
	Employee Three Child O	08/21/1985	Child	✕
	Employee Four Child On	10/01/2017	Child	✕
2	Employee Two First Nam	11/16/1974	Full-time	Add Family Member ✕
	Employee Two Spouse F	01/01/1980	Spouse	✕
	Employee Two Child On	12/09/1962	Child	✕
3	Employee Three First Na	09/03/1973	Full-time	Add Family Member ✕
	Employee Three Spouse	05/21/1983	Spouse	✕

Welcome John Smith

Employee Information Show Plans View Quote

Sort By: Annual Deductible Per Page: 10

Select your benefit options from the 61 health plans

Selected: ☒ Full Time * EMPLOYER CONTRIBUTION

Employees: 50% Spouse: 50% Children: 50%

☒ Part Time (Optional) Employees: 50% Spouse: 50% Children: 50%

KP MD Platinum 0/10/Dental METAL LEVEL: Platinum Details

TOTAL COST PER MONTH	ANNUAL DEDUCTIBLE	ANNUAL OUT-OF-POCKET MAX	URGENT CARE CENTER	PRIMARY CARE CO-PAY	H.S.A. Certified
\$2,675.73	\$0 per person \$0 per group	\$2000 per person \$4000 per group	\$30.00 Copay	\$10.00 Copay	No

TOTAL EMPLOYER COST PER MONTH: \$1,337.86 TOTAL EMPLOYEE COST PER MONTH: \$1,337.87

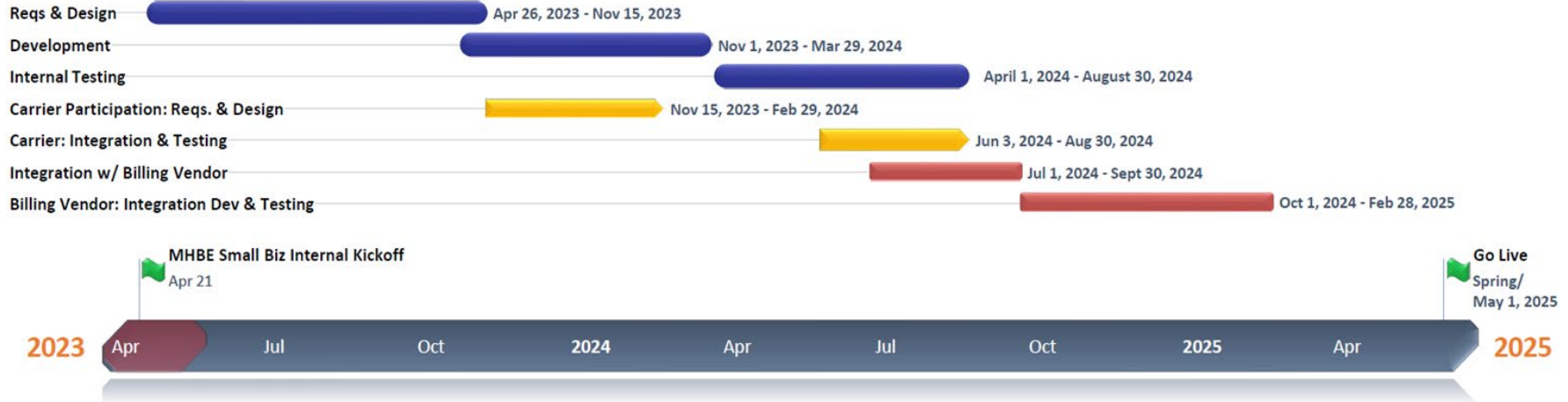
Important Plan Information Plan Costs & Benefits Prescription Drug Search

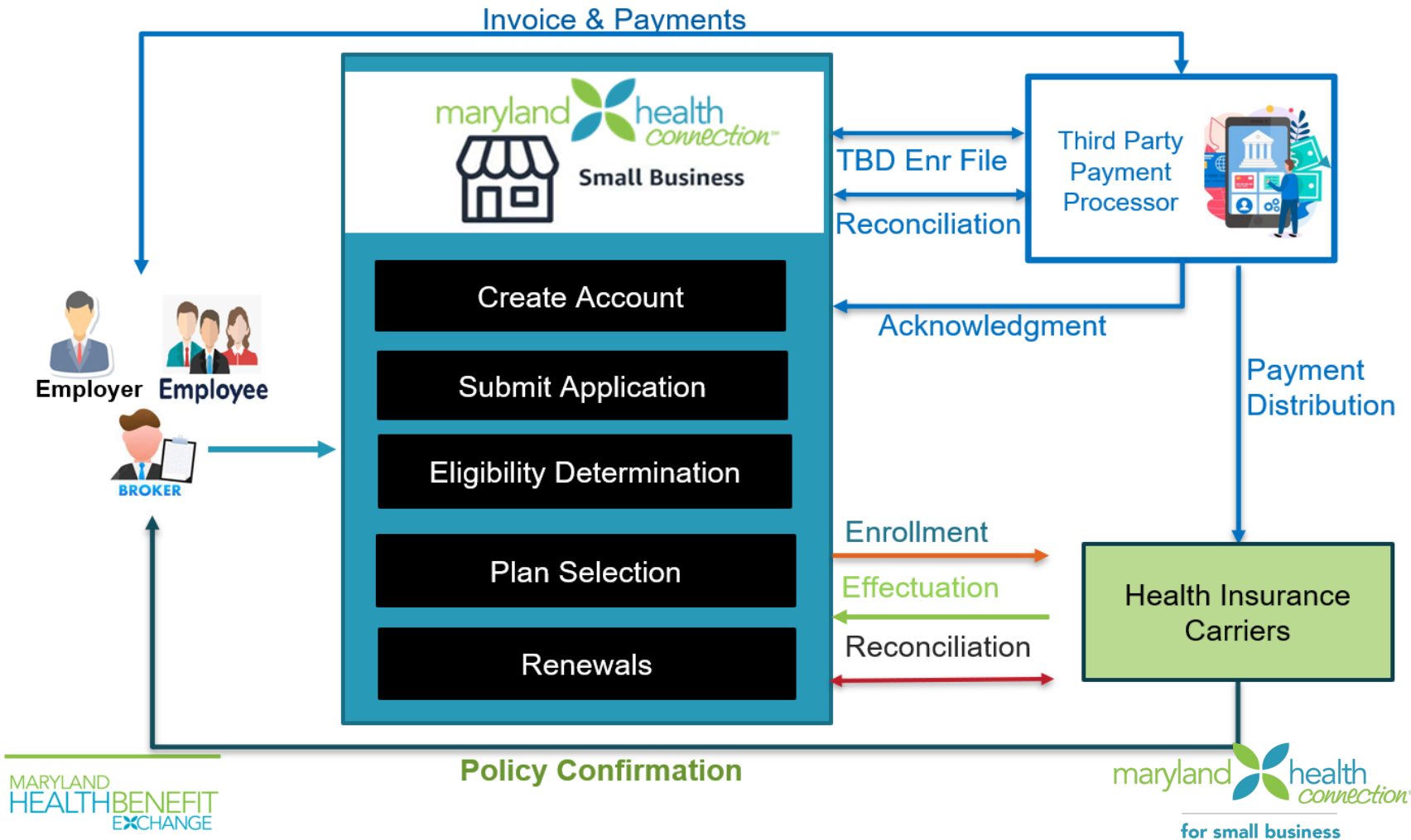
See Monthly Rate Breakdown Add to Quote

UHC Choice Plus HSA Bronze 6700-2 METAL LEVEL: Bronze Details

TOTAL COST PER MONTH	ANNUAL DEDUCTIBLE	ANNUAL OUT-OF-POCKET MAX	URGENT CARE CENTER	PRIMARY CARE CO-PAY	H.S.A. Certified
\$1,936.25	\$6700 per person \$13400 per group	\$6700 per person \$13400 per group	No Charge after deductible	No Charge after deductible	Yes

Enrollment Functionality Project Timeline







Questions?



MHC for SB Curriculum

MHBE Employer & Employee Education

To effectively conduct outreach and education to employers and employees of small businesses we present the following materials:

- Target Audience
- Proposed curriculum flow
- Training materials and delivery method
- Employer and Employee certificates/badges

Target Audience

- **Sole Proprietorships:** Self-employed individuals who run their own small businesses, such as consultants, freelancers, or independent contractors.
- **Microenterprises:** Very small businesses with a limited number of employees, often operating with fewer than 10 employees. This can include small retail shops, local service providers, or home-based businesses.
- **Non-Profit Organizations:** Charitable organizations, community groups, and non-governmental organizations (NGOs) that employ a small staff.
- **Family-Owned Businesses:** Small businesses that are owned and operated by family members, such as family restaurants, local stores, or small agricultural enterprises.
- **Small businesses of any size, currently not offering health insurance to their employees**

Target Audience, Cont...

- **Small Business Owners:** The primary target audience comprises small business owners who have not yet implemented health insurance coverage for their employees.
- **Human Resources Personnel:** HR managers or personnel responsible for employee benefits and welfare within small businesses can be a crucial audience. They play a significant role in evaluating and selecting health insurance options for their organizations.
- **Decision-Makers and Key Stakeholders:** Individuals within small businesses who have decision-making authority or influence over employee benefits, such as CEOs, CFOs, and business managers, are important targets. Their engagement and understanding are essential for the adoption of health insurance coverage.
- **Small Business Employees:** While the primary focus is on the small business owners and decision-makers, engaging employees in the process can help generate interest and support for implementing health insurance coverage within their organizations.

MHBE Small Business Health Insurance Outreach & Education: Employer Guide

1. Introduction to MHC for Small Business
2. Understanding Small Business Health Insurance
 - Group Coverage Eligibility & Employer Contribution
 - Health Insurance Tax Credit
 - Enrollment and Enrollment Periods
3. MHC Employer Options
 - Traditional Small Group Plans
 - ICHRA Plans
 - Marketplace Private Health Plans
 - Offered Medical Carriers/Issuers
4. Need to Know for Employers
5. Maintaining Compliance with Regulations
6. Resources and Support



1. Introduction to Health Insurance

- Overview of MHC for Small Business
- Importance of health insurance for individuals and businesses
- Basic terminology (premiums, deductibles, copayments, out-of-pocket maximums, etc.)
- Overview of the different types of health insurance plans (HMO, PPO, POS, etc.)

2. Understanding Small Business Health Insurance

- Explaining the Small Business Health Options Program (SHOP)
- Eligibility requirements for small business health insurance
- Employer contribution and employee participation rules
- Open enrollment periods and special enrollment periods
- Deadlines for enrolling in health insurance and enrollment periods

Small Business Healthcare Tax Credit

- Facts about the tax credit
- Income and group size eligibility guidelines
- Application process

3. MHC Employer Options

Evaluating Health Insurance Plans

- Factors to consider when choosing a health insurance plan
- Coverage options and benefit summaries
- Comparing costs: premiums, deductibles, and copayments

Available Plans & Carriers/Issuers

- Traditional Small Group Plans (Employer Choice vs. Employee Choice)
- ICHRA Plans
- Marketplace Private Health Plans
- Aetna, CareFirst BCBS, Kaiser Permanente, United Healthcare

4. Need to Know for Employers

Managing Health Insurance Costs

- Controlling premiums and out-of-pocket costs
- Understanding cost-sharing mechanisms (deductibles, copayments, coinsurance)
- Utilizing Health Insurance Benefits

Network providers and out-of-network services

- Understanding pre-authorization and referrals
- In and Out of network providers and services

Adding or removing employees from coverage

- Reporting changes in income or employment status
- SEP/ Qualifying events

Wellness and Preventive Care

- Importance of preventive care services
- Utilizing wellness programs and resources
- Promoting a healthy lifestyle and well-being

5. Compliance, Resources and Support

- Overview of relevant laws and regulations
- Reporting requirements for small businesses
- Understanding the consequences of non-compliance

6. Resources & Support

- Online tools and resources for researching health insurance options
- Small Business Healthcare Tax Credit Calculator
- FTE Calculator
- Utilizing insurance brokers and consultants

MHBE Small Business Health Insurance Outreach & Education: Employee Guide

1. Introduction to Health Insurance & MHC for Small Business
2. Your Small Business Health Insurance Plan
3. Understanding Coverage and Benefits
4. Navigating the Enrollment Process
5. Need to Know for Employees
6. Resources and Support



1. Introduction to Health Insurance

- Overview of MHC for Small Business
- Importance of health insurance for individuals and families and employer offered coverage
- Basic terminology (premiums, deductibles, copayments, out-of-pocket maximums, etc.)
- Overview of the different types of health insurance plans (HMO, PPO, POS, etc.)

2. Your Small Business Health Insurance Plan

- Overview of the health insurance plan offered by the employer
 - Traditional Small Group Plans
 - ICHRA Plans
 - Marketplace Private Health Plans
 - Aetna, CareFirst BCBS, Kaiser Permanente, United Healthcare
- Plan benefits, coverage options, and limitations
- Explanation of the employee's contribution and employer's contribution

3. Understanding Coverage and Benefits

- In-network vs. out-of-network providers
- Essential health benefits and preventive care services
- Aetna, CareFirst BCBS, Kaiser Permanente, United Healthcare
- How does your plan work
 - Traditional Employer Choice or Employee Choice Offering
 - ICHRA plans
 - Individual plans through your employer

4. Need to Know for Employees

Managing Health Insurance Costs

- Controlling out-of-pocket costs
- Understanding cost-sharing mechanisms (deductibles, copayments, coinsurance)
- Utilizing Health Insurance Benefits

Network providers and out-of-network services

- Understanding pre-authorization and referrals
- In and Out of network providers and services

Wellness and Preventive Care

- Importance of preventive care services & Wellness Programs
- Promoting a healthy lifestyle and well-being

5. Navigating the Enrollment Process

- Enrollment periods and deadlines
- Required documentation for enrollment
- Making changes to coverage (adding or removing dependents, etc.)
- Loss of Coverage/Certificate of Coverage

6. Resources and Support

- Provide list of resources and contact information
- Online tools for researching healthcare providers and costs
- Explaining how to contact carriers, MHC customer service and ask questions

Training Materials and Delivery Method

- Broker Guided In-Person Training
- Video Modules
- Soft copy (PDF) guides
- Hard copy (printed)

Once employer and/ or employees complete their training, employees will receive a certificate of completion and employer will also receive an MHC electronic badge they can place on their website and business cards and/or place on their business front.

The screenshot shows a web form titled "Maryland Health Connection for Small Business Education & Outreach Request Form". At the top is the logo for "maryland health connection for small business" with a green leaf icon. Below the title, the email "makeda.hailegeberel@maryland.gov" is listed with a "Switch account" link and a "Not shared" status. A red asterisk indicates required questions. The first question is "Are you a Small Business with 2-50 employees?" with radio buttons for "Yes" and "No". Below this is a section labeled "Untitled Title". The second question is "Do you currently offer health insurance to your employees?" with radio buttons for "Yes", "No", and "If yes, provide details". The third question is "Do you have an agent/broker?" with checkboxes for "Yes", "No", and "If yes, please provide the name of your broker".



Discussion

Discussion

- Based on the information presented today, would the curriculum presented help employers understand and obtain coverage for his/her employees?
- Should there be additional criteria for our target audience?
- What other delivery methods should be used to deliver the information? (slide # 34 mentions video modules, in person training with a broker, etc)
- What steps should an employer have to take to obtain an MHC for Small Business badge showing their support for employee's health insurance coverage?
- Should there be an option for brokers to report back to MHBE on their meeting employers and/or employees to educate them about their options (in order for the employer to get their badge)?



Public Comment



Appendix

Small Business Owners' Views on Health Coverage and Costs (National Perspective)

- In 2019, the Commonwealth Fund conducted a national survey of small employers to better understand their perspectives on rising health care costs and prices
- “Outside of costs, which one of the following do you consider the **biggest challenge** when it comes to providing health care coverage to your employees?”
(1st & 2nd choices combined)
- “Indicate [which] solution would be **helpful for you to reduce** health care **costs**.”
(Response of very or somewhat helpful)



43%

Lack of
choices in
health care
plans



32%

Inability to
get clear,
unbiased
information/
data to make
purchasing
decisions



27%

Time required
for
administration
/paperwork

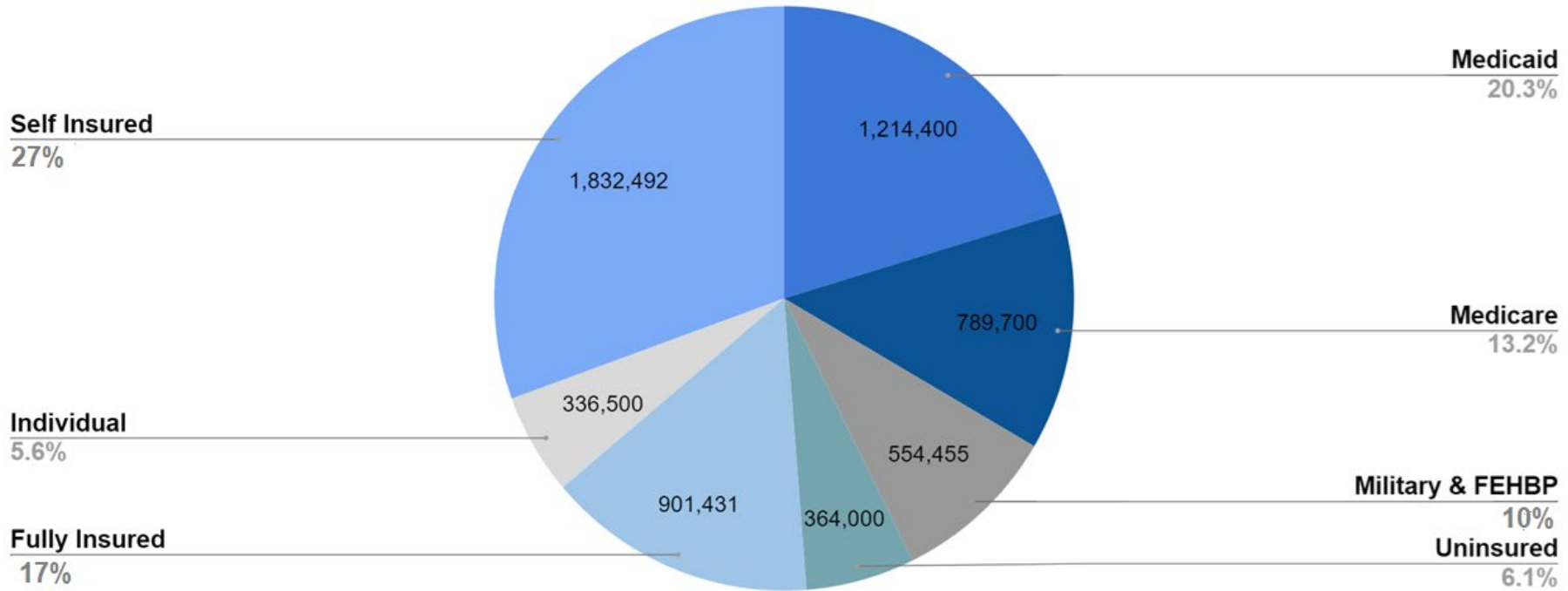


91%

Provide
employers
unbiased
information

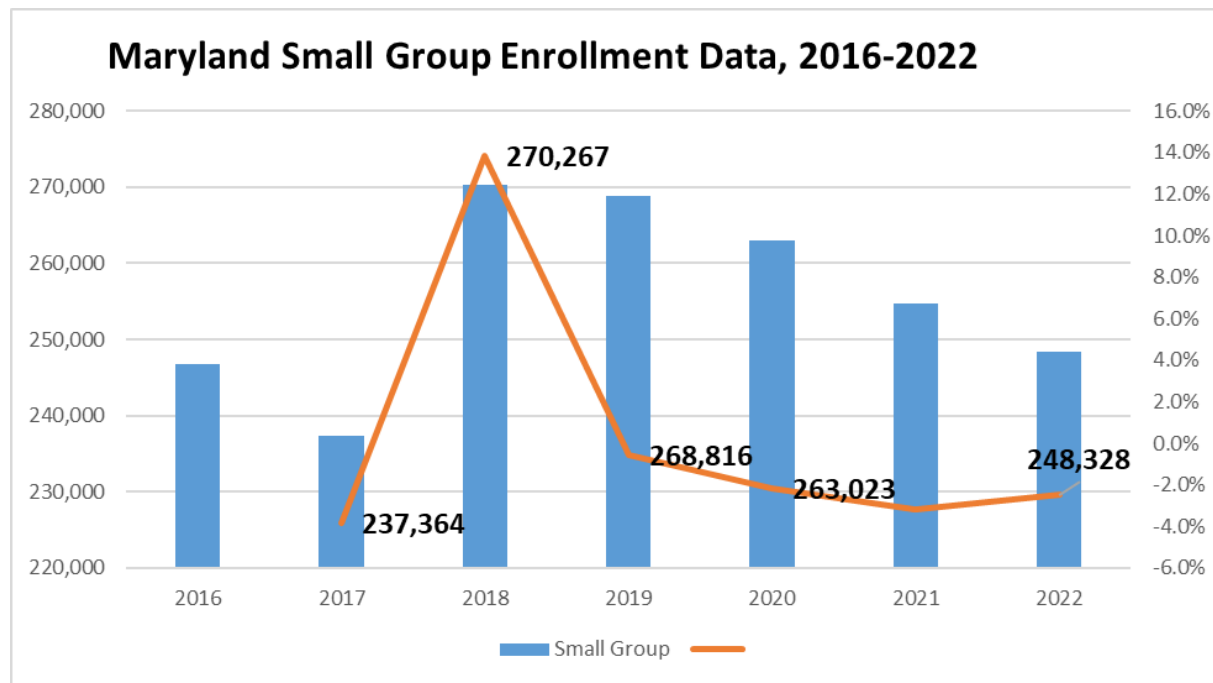
<https://www.commonwealthfund.org/publications/issue-briefs/2019/sep/small-business-owners-views-health-coverage-costs>

Maryland 2021 Health Insurance Landscape



Maryland Small Group Enrollment

- On and off Exchange traditional Small Group enrollment peaked in 2018 and has decreased by an average of 2% per year since 2019.



Maryland Small Group Enrollment

Date	Enrolled #	Enrolled %
3/31/2016	246,814	0
3/31/2017	237,364	-3.8%
6/30/2018	270,267	13.9%
7/31/2019	268,816	-0.5%
6/30/2020	263,023	-2.2%
6/30/2021	254,654	-3.2%
3/31/2022	248,328	-2.5%

Avg Approved Rate Changes

Date	Avg %
2016	-1.8%
2017	3.3%
2018	1.9%
2019	5.0%
2020	3.0%
2021	2.3%
2022	5.0%
2023	7.6%

*About 248,000 Marylanders are impacted by the approved small group rates

*The primary driver of 2023 increase is higher than anticipated trend levels

UNINSURED MARYLANDERS

6,165,129



Total 2021 Population

5,869,237



Lawfully Present Individuals

259,901 OR 4.4%



Uninsured

**4.4% uninsured among lawfully present individuals*

140,000



Undocumented

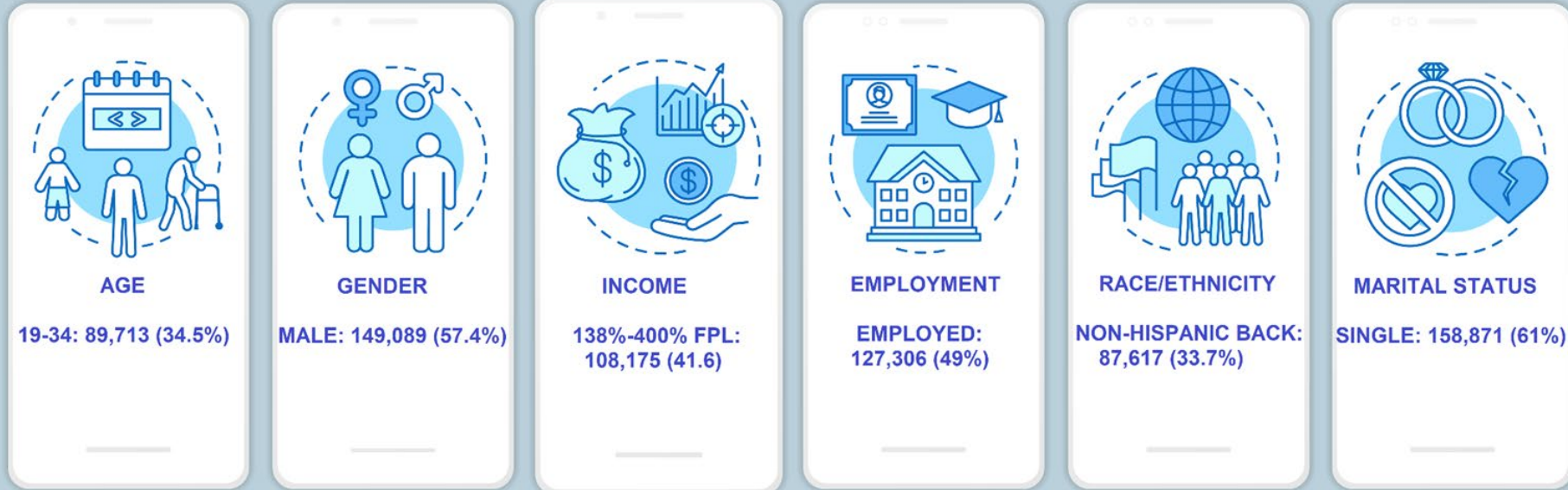
Characteristics of Lawfully Present Individuals without Health Insurance Coverage in Maryland

- The Hilltop Institute provided a sociodemographic characteristics of the **4.4%** uninsured, lawfully present individuals in Maryland without health insurance coverage
- 2021 American Community Survey (ACS) 1-year samples for the estimates.
- Applied MHBE's standard definition of lawfully present or documented individuals, and also present a 95% confidence interval for each estimate and proportion based on the survey design.

Caveats On Uninsured Data

- All figures and proportions are estimates from national surveys and should not be construed as exact counts or percentages.
- The CPS ASEC survey on firm size asked respondents about the number of employees at their workplace in the previous year.
- The CPS ASEC has a significantly smaller pool of respondents than the ACS.
- The survey is not adequately weighted for sub state-level category analyses.

Maryland Uninsured Demographic



Uninsured Population: Additional Information

Uninsured individuals:

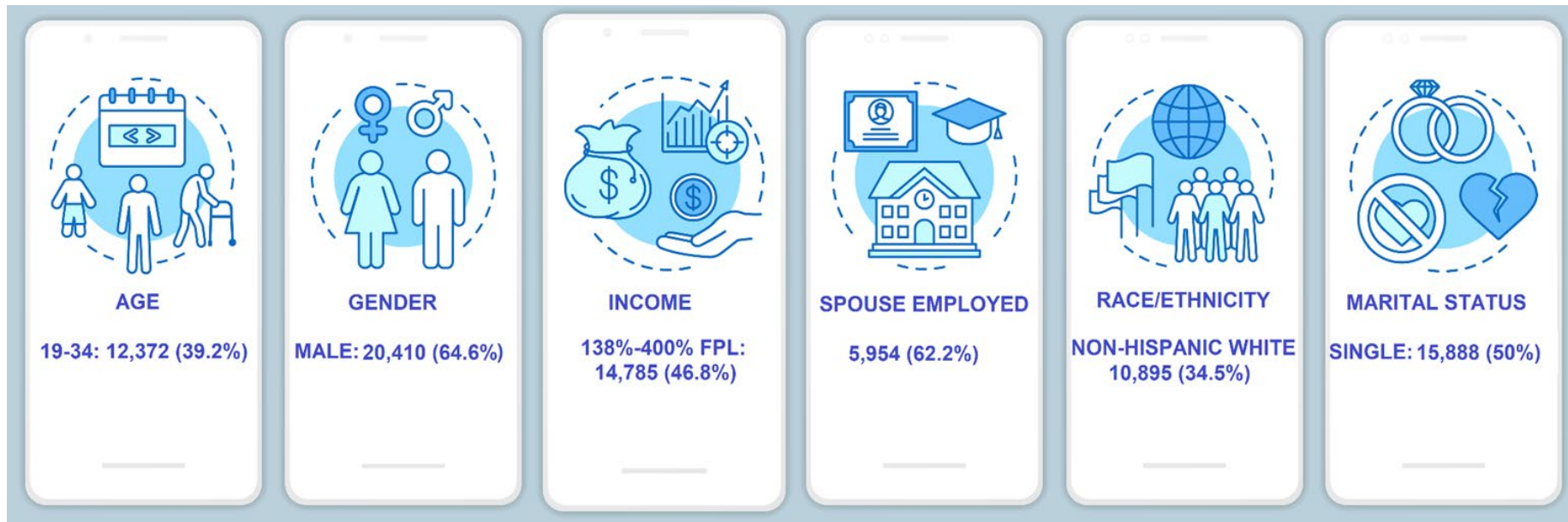
- Speak some English or speak English fairly well
- They're likely to not be military veterans
- Not likely to have a cognitive, ambulatory, self-care, vision or hearing difficulty

Gig-Economy Workers Nationally

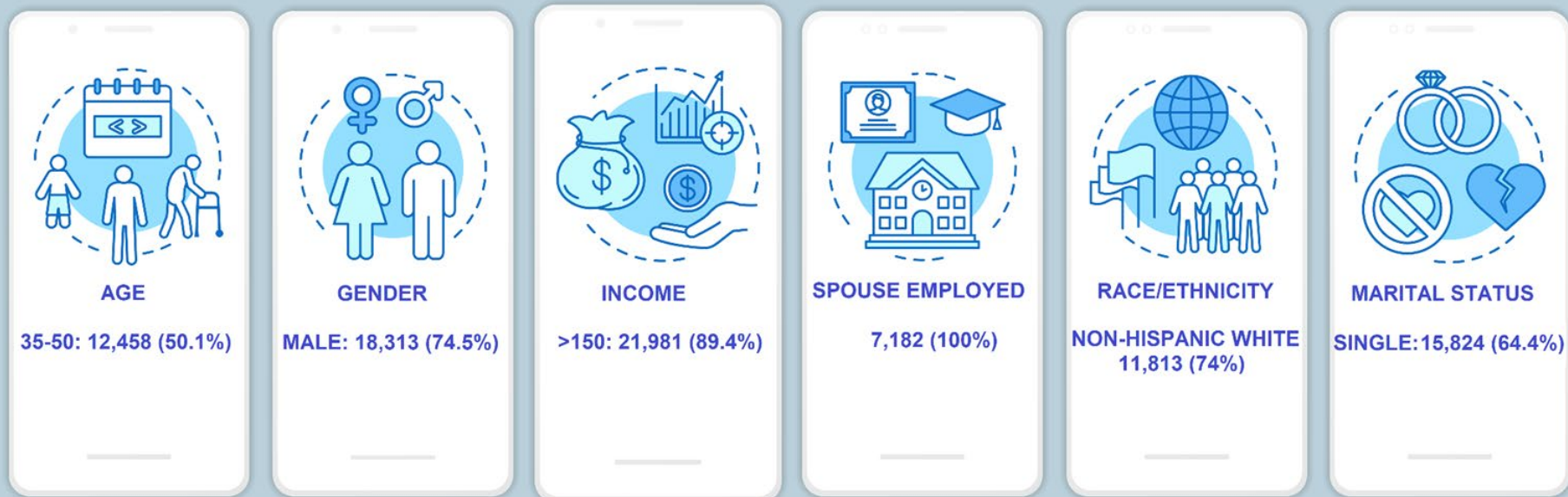
- Almost a quarter of gig workers say they do not have health insurance.
- Among uninsured workers, nearly six in 10 said lack of affordability is the main reason they decided not to enroll in a health plan this year.
- Gig workers who identify as Hispanic or Latino are more likely to be uninsured (31%), compared to those who identify as Black or African American (24%), or White (22%).
- A survey of more than 4,000 gig workers, from insurance broker Stride Health, also found that almost half of those with coverage did not pay a premium for their plans this year.
- The insurance broker for companies including Uber, DoorDash, Instacart, Amazon, GrubHub and Etsy said more than 50 million independent and gig workers do not have coverage through an employer-sponsored plan.

Source: [healthcaredrive.com](https://www.healthcaredrive.com) (11/15/22)

Maryland Gig-Economy Worker Demographic



Highest Uninsured in Small Business by Category



Small Business Workers Data Summary



Special note: Due to the small size of survey respondents, data is averaged for the overall 5-year span.

Legislative Update

Legislative Updates

- **SB59/HB107 Outreach for small employers about health coverage.** Senator Katie Fry Hester and Delegate Robbyn Lewis are sponsoring legislation to appropriate \$5 million per year for five years to the Maryland Health Benefit Exchange to do outreach to help small businesses get their employees enrolled in health care plans.
- **Health care subsidies for young adults.** In 2021 Senator Brian Feldman and Delegate Ken Kerr sponsored a subsidies law which invested \$20 million per year for two years to help lower-income young adults ages 18-34 purchase health coverage. In 2023 they will take the lead to continue those subsidies.

Legislative Updates, Cont...

- **SB365/HB588 Access to Care Act.** Senator Clarence Lam and Delegate Bonnie Cullison have introduced legislation to allow people to purchase private health coverage from the Maryland Health Benefit Exchange regardless of immigration status
- **HB363 Study.** Delegate Cullison has introduced legislation to study options for making health coverage affordable to Marylanders regardless of immigration status through Medicaid, CHIP, and private health coverage through the Maryland Health Benefit Exchange.
- **SB26/HB111 Enroll SNAP recipients into Medicaid.** Senator Malcolm Augustine and Delegate Lorig Charkoudian put in legislation to automatically enroll recipients of SNAP into Medicaid who are eligible but not yet enrolled.

Members

Member	Affiliation	Member	Affiliation
Rob Cohen	Alliance Benefits, LLC	Vennard Wright	Wave Welcome
Rob Poli	BenefitMall	Kimberly Prescott	Prescott HR
Cynthia Hipwell	Aetna	Ainisa Broadway	Small Cakes Maryland, LLC
Alvin Helfenbein	Helfenbein Insurance Agency	Richard Huguen	Linshom Medical, Inc
Jon Frank	Small Business Insurance Advisor	Sandy Walters	Kelly Benefits
Glenn Arrington	Group Benefit Strategies, LLC	Cynthia Levitt	CareFirst BCBS
Mark Khatib	Employee Benefits Corporation of America (EBCA)	Ileana Gonzales	AP Benefits dba IMC
R. Nicole Sharp	Griffin Consulting Partners, LLC	Michael Rachesky	United Healthcare
Rick Weldon	Frederick County Chamber of Commerce	Neil Bergsman	Maryland Nonprofits
Lane Levine	A Friendly Bread	Daniel Koroma	Montgomery County Government Office of the County Executive
Brandon Burbage	Kaiser Permanente		

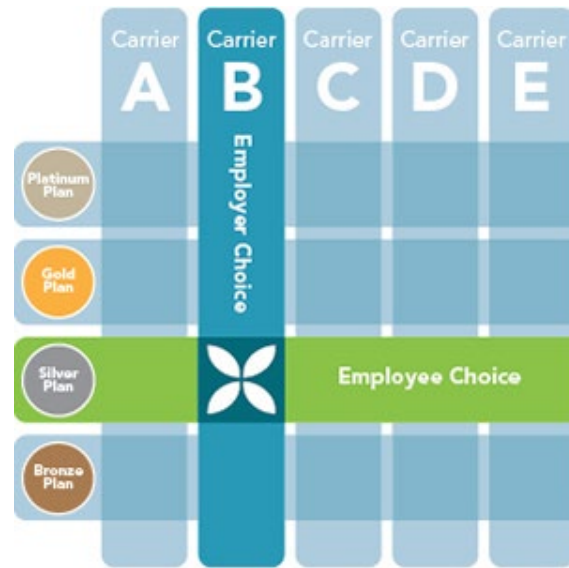
MHBE Small Business Program by Fall 2024

	Full Service Small Business Enrollment Platform	Outreach Marketing and Preferred Broker Program	Integrate ICHRAs/ QSEHRAs into Maryland Health Connection
Description	Build an in-house portal that is a one stop shop: end-to-end shopping, tax credit eligibility, enrollment, support and billing aggregation system	Respond to Small Business & Nonprofit Health Insurance Subsidy Workgroup recommendations to offer marketing and outreach resources, support and incentives for businesses.	Partner with ICHRA administrator(s) and build ICHRA/QSEHRA integration into MHC/MHC for Small Business

MHC Employer Choice & Employee Choice

Employer Choice: Select one insurance company that offers coverage; employers can offer any number of plans: one (1), multiple, or all.

Employee Choice: Select up to two consecutive metal levels of coverage; employees may choose any plan across all the insurance companies that offer plans at those metal levels.



Issuer	MHC Small Biz Medical QHPs
CareFirst BCBS	18
CareFirst GHSMI	3
United Healthcare	18
Optimum Choice	10
Aetna Health	6
Kaiser Permanente	13
Total	68

Federal Small Business Tax Credit

- ACA Federal SHOP (Small Business Health Options Program) Tax credit created to incentivize offering employees coverage
- Requirements to qualify:
 - Business must be located in Maryland
 - < 25 full-time equivalent employees (FTEs) for the taxable year
 - Pay average annual wages of < \$58,000 (adjusted for inflation FY 2022) per FTE employee
 - *Tax credit works on a sliding scale- credit reduced if FTEs >10 , Average wage >\$28,000*
 - Employer maintain a “qualifying arrangement” by paying a uniform percentage for all employees that’s equal to 50% of premium cost of employee only coverage (35% for tax exempt/nonprofit organizations)

Tax Credit (Continued)

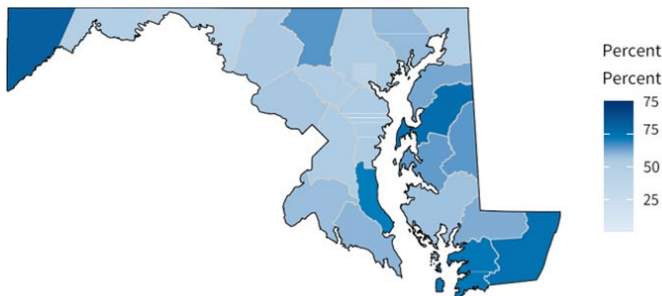
- Federal SHOP tax credit parameters:
 - The maximum credit is 50% of employer's premium payments (35% for tax-exempt organizations)
 - Available for 2 consecutive years
 - Small employers are required to purchase a Qualified Health Plan from a SHOP Marketplace to be eligible to claim the credit
 - Tax Credit can be carrier forward or backward by 2 years

Maryland Small Business Profile

Maryland 2022

634,622 Small businesses
99.5 percent of Maryland businesses

1.2 million Small Business employees
49.4 percent of Maryland employees



No Employees	527,410
1-19 Employees	92,785
20-499 Employees	14,427
Total	634,622

Small business count by size and industry

Industry	No employees	1-19 employees	20-499 employees	All small businesses
Professional, Scientific, and Technical Services	82,298	16,138	2,000	100,436
Transportation and Warehousing	66,788	2,448	422	69,658
Health Care and Social Assistance	52,753	10,468	1,879	65,100
Construction	49,360	12,406	1,602	63,368
Other Services (except Public Administration)	48,029	11,661	1,133	60,823
Real Estate and Rental and Leasing	53,320	4,346	383	58,049
Administrative, Support, and Waste Management	46,575	5,893	1,129	53,597
Retail Trade	33,624	9,380	987	43,991
Arts, Entertainment, and Recreation	31,004	1,615	340	32,959
Educational Services	21,644	1,561	446	23,651
Accommodation and Food Services	9,802	7,073	2,319	19,194
Finance and Insurance	11,638	3,350	393	15,381
Wholesale Trade	5,180	3,086	837	9,103
Information	6,940	977	236	8,153
Manufacturing	4,601	1,977	607	7,185
Agriculture, Forestry, Fishing and Hunting	3,438	179	5	3,622
Utilities	336	39	14	389
Management of Companies and Enterprises	*	66	254	320
Industries not classified	*	187	1	188
Mining, Quarrying, and Oil and Gas Extraction	80	17	12	109
Total	527,410	92,785	14,427	634,622

Small Businesses in Maryland

- Maryland defines a small business as having between 1 and 50 employees
- Sharp decline in small group enrollment in 2021
- Small Group Market size: In Maryland's Small Business Enrollment: 117 active groups with **645 covered lives** (MHBE data as of August 30, 2022)

MHC Small Business Enrollment									
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022
Employers	43	88	113	107	148	152	156	121	117
Covered Lives	263	604	735	588	853	821	878	649	645

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Workgroup Final Recommendations

1. Allocating \$2 to \$4 million per year to MHBE to invest in training, marketing, and outreach to educate small employers and their employees on their health insurance options on- and off-Exchange for a minimum of three years.
1. MHBE should re-engage stakeholders to discuss the possibility of a small business & nonprofit premium subsidy in the future, if it appears likely that the enhanced premium tax credits in the individual market will expire.
1. Financial incentive for small employers and nonprofits hosting events to help their employees obtain coverage and MHBE providing special branding to employers who take advantage of the opportunity, noting that this could boost employee recruitment and retention while also reducing the number of uninsured Marylanders.

Challenges and Opportunities Facing Small Businesses

- “Affordable” Small Group plans impacting employees eligible for enhanced federal subsidies under ARPA
- Opportunity for MHBE to target outreach & education on all coverage options to groups within the top 5 specific industries likely to have employees within 100%-400% of FPL:
 - Professional, Scientific, Management, Administrative, & Waste Management Services
 - Educational Services, Health Care & Social Assistance
 - Construction
 - Wholesale & Retail trade Arts, Entertainment, & Recreation, & Accommodation & Food Services
- Outreach, education and marketing materials and collaboration with producer community to bring awareness to groups with in these industries to offer plans that meet the needs of all of their employees (ICHRA plans, Individual plans vs. Small Group).

Industry Category	Employer Size	FPL Category					
		Eligible (100-400% FPL)		Ineligible (<100 or >400% FPL)		Total	
		#	%	#	%	#	%
Professional, Scientific, Management, Administrative, & Waste Management Services	<10 employees	41,580	35.8%	74,537	64.2%	116,117	100%
	10-24 employees	17,830	23.8%	57,240	76.2%	75,070	100%
	25-99 employees	12,124	24.5%	37,392	75.5%	49,516	100%
	Total	71,534	29.7%	169,168	70.3%	240,702	100%
Educational Services, Health Care & Social Assistance	<10 employees	23,310	40.2%	34,698	59.8%	58,008	100%
	10-24 employees	19,911	36.7%	34,406	63.3%	54,317	100%
	25-99 employees	17,718	38.8%	27,916	61.2%	45,634	100%
	Total	60,939	38.6%	97,020	61.4%	157,959	100%

Industry Category	Employer Size	FPL Category					
		Eligible (100-400% FPL)		Ineligible (<100 or >400% FPL)		Total	
		#	%	#	%	#	%
Construction	<10 employees	31,755	44.6%	39,411	55.4%	71,166	100%
	10-24 employees	18,487	41.2%	26,433	58.8%	44,919	100%
	25-99 employees	8,206	44.1%	10,411	55.9%	18,616	100%
	Total	58,447	43.4%	76,254	56.6%	134,702	100%
Wholesale & Retail trade	<10 employees	22,137	36.4%	38,736	63.6%	60,873	100%
	10-24 employees	14,743	36.1%	26,049	63.9%	40,793	100%
	25-99 employees	4,457	29.1%	10,869	70.9%	15,326	100%
	Total	41,338	35.3%	75,654	64.7%	116,992	100%

Gender

- Men compose a higher proportion of the uninsured than women-making up 57.4% of the estimated uninsured Marylanders
- Other=140K account for undocumented residents

Note: since the figures Hilltop provided from the ACS are estimates, they should not be construed as exact counts

CY 2021		
Gender	Proportion [95% CI]	Estimate [95% CI]
Female	110,812	42.6%
Male	149,089	57.4%
Other	140,099	

Age Group

- 19-34 year olds make up highest percentage of uninsured Marylanders at 34%
- 34-50 year olds are second highest making up 36% of the uninsured Marylanders

CY 2021		
Age	Estimate [95% CI]	Proportion [95% CI]
<19 years	50,624	19.5%
19 - 34	89,713	34.5%
35 - 50	65,248	25.1%
51 - 66	48,604	18.7%
67+	5,712	2.2%

Race & Ethnicity

- African Americans form highest uninsured population, followed by non-hispanic whites
- Hispanics make up third highest with 21% of uninsured individuals
- All individuals reporting Hispanic origin are combined in the category Hispanic. All other race-ethnicity categories are limited to individuals who did not indicate Hispanic origin.

CY 2021		
Race/Ethnicity	Estimate [95% CI]	Proportion [95% CI]
Non-Hispanic White	84,915	32.7%
Non-Hispanic Black	87,617	33.7%
Hispanic	55,205	21.2%
American Indian or Alaska Native	477	0.2%
Asian-American or Pacific Islander	17,678	6.8%
Two major races	10,414	4.0%
Three or more major races	1,546	0.6%
Other	2,049	0.8%

Household Income as % FPL

- The highest number of uninsured individuals have incomes within the 138% - 400% of the FPL threshold

CY 2021		
FPL	Estimate [95% CI]	Proportion [95% CI]
<138% FPL	68,626	26.4%
138% - 400% FPL	108,175	41.6%
>400% FPL	83,100	32.0%

Marital Status

- The highest number of uninsured individuals are single or never married
- Close to 70% of spouses of those who are uninsured are employed

CY 2021		
Marital Status	Estimate [95% CI]	Proportion [95% CI]
Married	67,635	26.0%
Separated, divorced or widowed	33,395	12.8%
Never married or single	158,871	61.1%

Employment Status

- 49% of uninsured Marylanders are employed
- 26% are not in the labor force
- Spouses of uninsured workers are likely to be employed (70%)
- remaining 30% of spouses more likely to not be in the workforce

CY 2021		
Employment Status of Uninsured	Estimate [95% CI]	Proportion [95% CI]
N/A	39,335	15.1%
Employed	127,306	49.0%
Unemployed	23,849	9.2%
Not in Labor Force	69,411	26.7%
Employment Status of Spouse	Estimate [95% CI]	Proportion [95% CI]
Employed	41,505	69.6%
Unemployed	2,284	3.8%
Not in Labor Force	15,826	26.5%

Spouse Health Coverage

- Spouses of uninsured individuals have some form of health insurance coverage
- These counts are limited to lawfully present individuals without health insurance coverage who report being married, and whose spouse was present for the survey.

*Note that a spouse may report multiple sources of health insurance coverage.

CY 2021		
Spouse Health Coverage	Estimate [95% CI]	Proportion [95% CI]
Spouse has any health insurance coverage	31,750	53.3%
Spouse has no health insurance coverage	27,865	46.7%
Spouse has coverage through employer/union	15,546	26.1%
Spouse has private insurance coverage	19,706	33.1%
Spouse has public insurance coverage	14,472	24.3%

Uninsured Population: Additional Information

Uninsured individuals in Maryland:

- Speak some english or speak english fairly well
 - Not applicable to respondents under age 5
- They're likely to not be military veterans
 - Not applicable to respondents under age 17
- Not likely to have a cognitive, ambulatory, self-care, vision or hearing difficulty
 - Not applicable to respondents under age 5

CY 2021		
Additional Categories	Estimate [95% CI]	Proportion [95% CI]
Speak English Well	240,878	92.7%
Not Military veteran	211,861	81.5%
No cognitive, ambulatory or self-care difficulty	246,300	94.8%
No vision or hearing difficulty	252,869	97.3%



Small Business Outreach Program

MHC for Small Business

Goals:

- **Prioritize helping small businesses** and their employees connect to health coverage easily;
 - **Increase** Health Insurance literacy for Maryland small businesses;
 - **Cultivate partnerships with state agencies** to educate small business owners about Maryland Health Connection for Small Business;
 - **Establish and strengthen** relationships with brokers and external stakeholders;.
- **Increase** overall small business enrollment.

State Agencies Collaboration

- Connect and maintain partnerships with state agencies;
- Participate in statewide special events, MHC sponsored conferences, and broker events;
- Guest presenter at state agency webinars, private organizations;
- Social media platforms in print and online communications such as newsletters, blogs, and podcasts to expand our marketing outreach efforts and increase health insurance enrollment among small business and nonprofit employers and employees.

Educational Materials for Employer

- Overview of why employers offer health insurance benefits.
- Financial considerations including taxes, payroll and tax credit.
- What are the administration considerations including enrollment, contracting and compliance.
- What are the strategies Employers use to provide health coverage?
- Provide guidance on next steps/assist employer take action to get employees covered.

MHBE Small Business Health Insurance Outreach & Education: Employer Guide



- Introduction to Maryland Health Connection for Small Business
- Health insurance terms & definitions
- Group Coverage Eligibility
- Employer Contribution
- MHC Employer Options
 - Marketplace Private Health Plans
 - Traditional Small Group Plans
 - ICHRA Plans (Individual Coverage Health Reimbursement Account)
- Health Insurance Tax Credit
- Offered Carriers/Issuers
- Medical
- Dental
- Wellness
- Step by step guide to enrolling
- Work with an MHC authorized broker

MHBE Small Business Health Insurance Outreach & Education: Employee Guide



- Introduction to Maryland Health Connection for Small Business
- Health Insurance 101- Why is health insurance important?
- MHC Employee Coverage Options
- Offered Carriers/Issuers
- Medical
- Dental
- Wellness
- Step by step guide to enrolling