

Maryland Easy Enrollment Health Insurance Program Advisory Work Group Meeting

June 27, 2023



This meeting will be recorded

Agenda

3:00 - 3:05 | Welcome

Stan Dorn and Deborah Rivkin, Co-Chairs

3:05 - 3:15 | Filing Season Update

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

3:15 - 3:25 | Comparison of Maryland Uninsured and Tax Time Easy Enrollment Participants

Stan Dorn

3:25 - 3:35 | Unemployment Insurance Easy Enrollment Update

Johanna Fabian-Marks

3:35 - 4:00 | Tax Time Easy Enrollment Phase 2 Updates

Johanna Fabian-Marks

Alyssa Brown, Director, Innovation, Research, and Development, Office of Health Care Financing, MDH

Stan Dorn

4:00 - 4:45 | Discussion

4:45 - 4:50 | Next Steps

4:50 - 5:00 | Public Comment

5:00 | Adjournment

The background is a solid teal color. In the center, there is a stylized graphic of a flower or a four-petaled star. Each petal is a light blue color and overlaps the center. The text "Filing Season Update" is centered over this graphic.

Filing Season Update

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

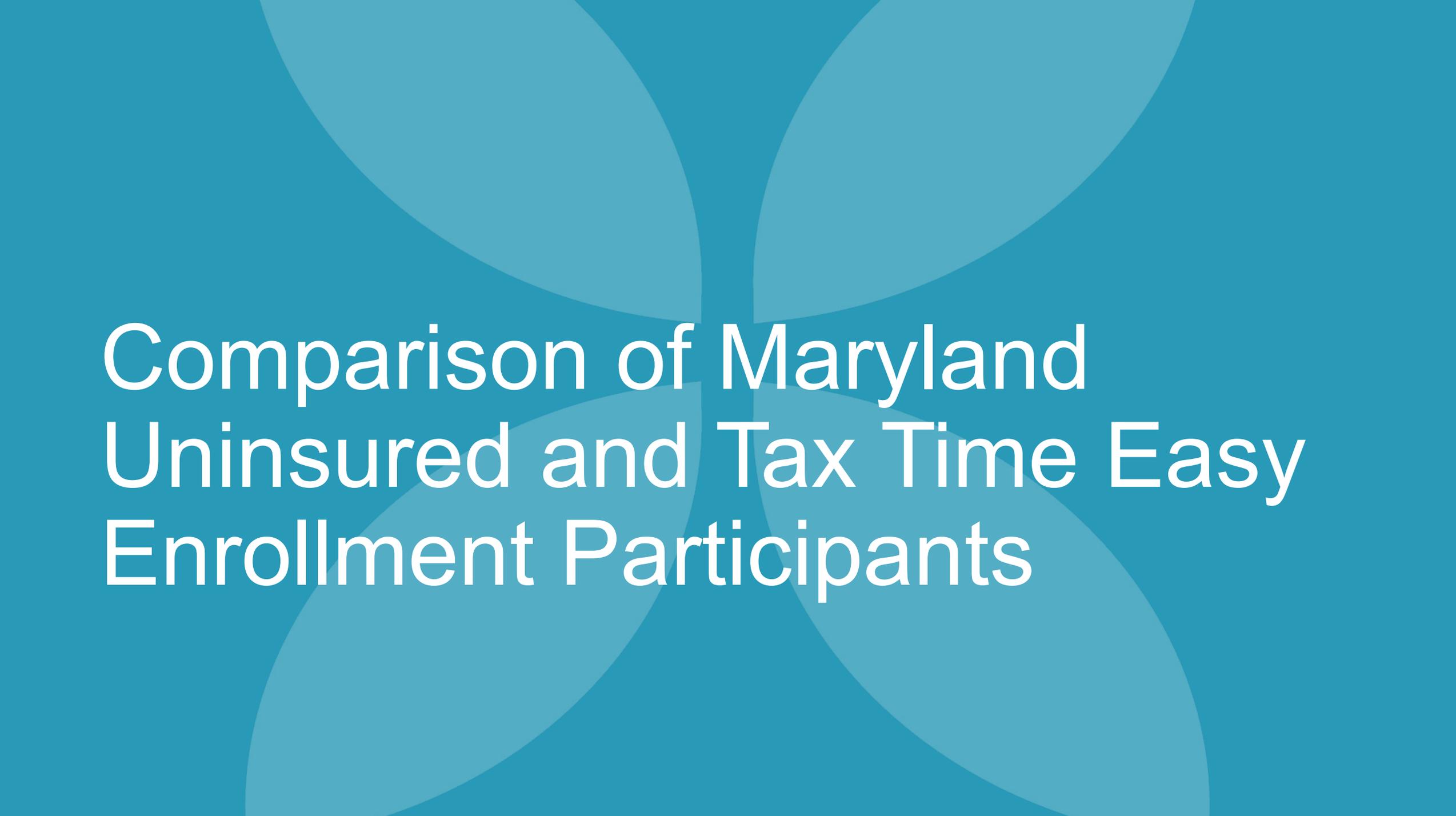
Year	Eligible Individuals who “Checked the Box”	Total Enrolled During Tax Time SEP		Total Enrolled During Tax Time SEP and Following Open Enrollment Period	
		Number	As % of Eligible Individuals	Number	As % of Eligible Individuals
2020	53,146	4,015	7.6%	4,901	9.2%
2021	27,223	2,962	10.9%	3,111	11.4%
2022	19,916	1,481	7.4%	1,555	7.8%
2023*	16,847	1,493	8.9%	TBD	TBD
Total 2020-2023	117,132	9,951	8.5%	9,567**	8.2%**

* Data as of 6/16/23.

** Does not include individuals who enrolled during open enrollment after checking the box in 2023.

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

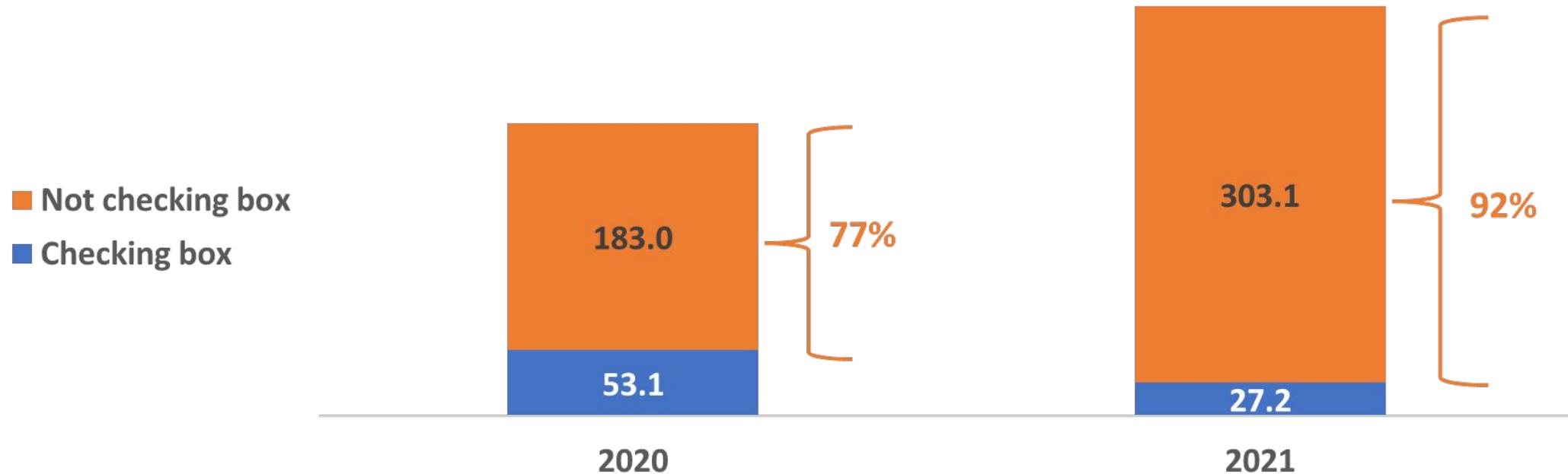
					Enrollee Breakdown					
Year	Eligibility Type	Total Eligible	Total Enrolled	Conversion Rate	Under 18	18-34	Race Other	Race Black	Race White	Ethnicity Hispanic
2020	With APTC	7,439	841	11%	<1%	39%	28%	24%	33%	8%
	Unassisted	25,915	126	<1%	9%	51%	21%	17%	43%	8%
	Medicaid/MCHP	19,792	3,048	15%	36%	38%	32%	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	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%
2023*	With APTC	4,192	387	9%	1%	49%	41%	24%	35%	17%
	Unassisted	6,129	93	1.5%	8%	55%	27%	24%	49%	5%
	Medicaid/MCHP	6,478	986	15%	38%	36%	26%	36%	38%	14%

The background is a solid teal color with several overlapping, semi-transparent circles of varying shades of teal, creating a pattern that resembles a stylized flower or a cluster of bubbles.

Comparison of Maryland Uninsured and Tax Time Easy Enrollment Participants

Gap #1: Most uninsured tax filers do not check the box

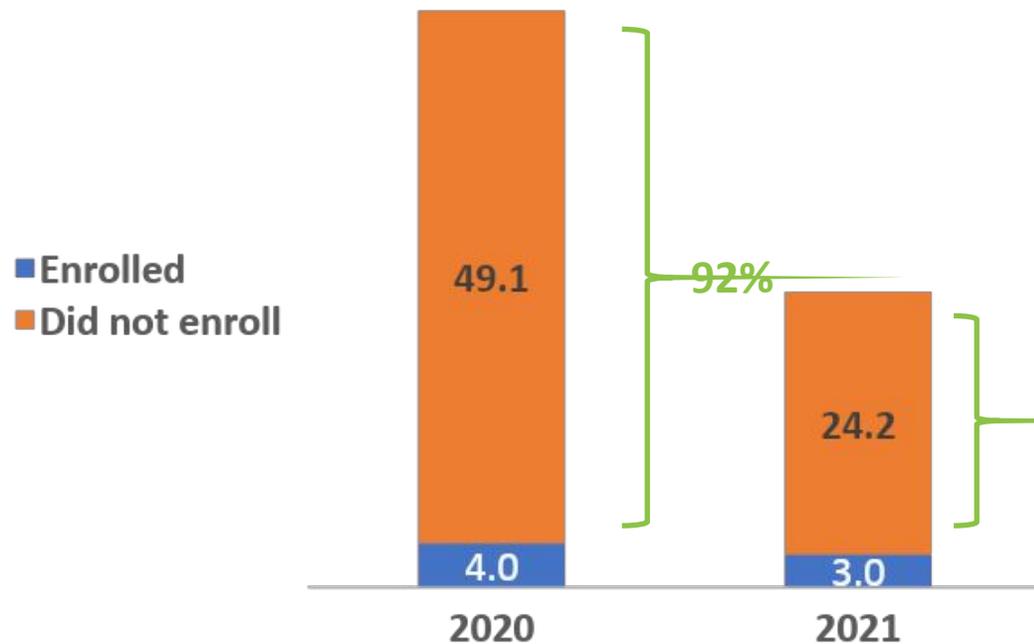
Uninsured tax filers in Maryland, by check-box status: 2020-2021
(thousands)



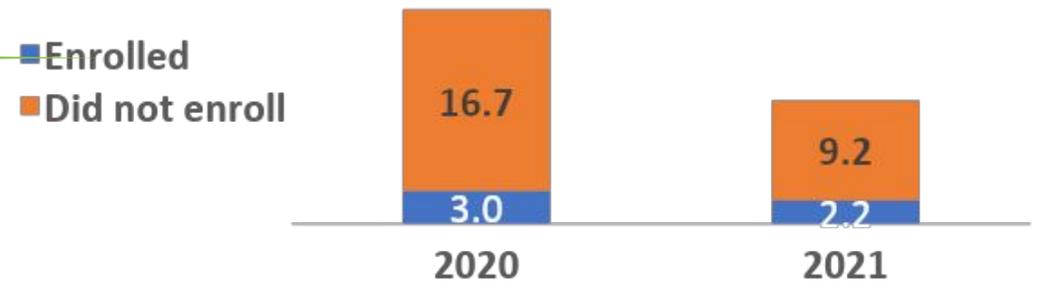
Sources: UnidosUS analysis of Current Population Survey (CPS) data for 2020 and 2021 federal income tax filing, accessed via IPUMS-CPS, University of Minnesota, www.ipums.org; Maryland Health Benefit Exchange, 2023.

Gap #2: Most who check the box do not complete the enrollment process

Uninsured tax filers who checked the box, by enrollment status: 2020-2021 (thousands)

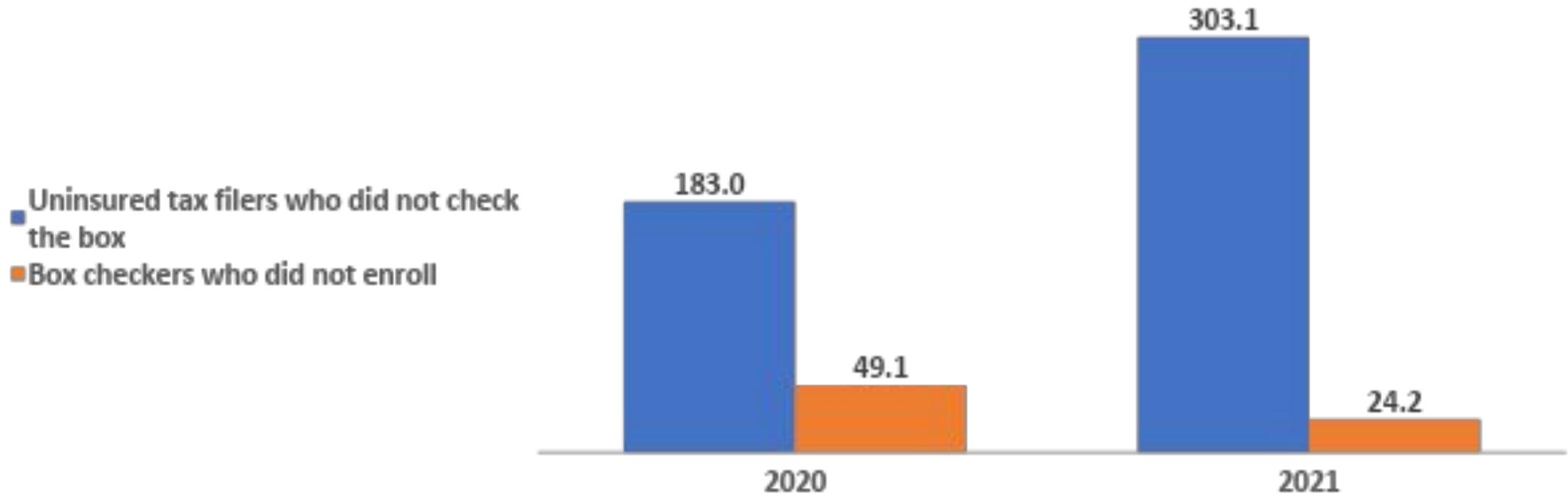


Uninsured tax filers, eligible for Medicaid or CHIP, who checked the box, by enrollment status: 2020-2021 (thousands)



Gap #1 is much larger

Uninsured Maryland tax filers who did not enroll: Those who did not check the box vs. those who checked but did not enroll, 2020-2021 (thousands)



Sources: UnidosUS analysis of CPS data for 2020 and 2021 federal income tax filing, accessed via IPUMS-CPS, University of Minnesota, www.ipums.org; Maryland Health Benefit Exchange, 2023.

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

Unemployment Insurance Easy Enrollment Update

Program Update

- MHBE and the Department of Labor launched an easy enrollment process for unemployment claimants in late May 2022.

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 May 31, 2023

Category (From 5/26/22 to 5/31/23)	Total
Households that checked the box on Unemployment Insurance form to authorize Maryland Health Connection for help to get insured	57,514
Households that received Unemployment Insurance Easy Enrollment SEP Eligible Notice (checked box with in-state and in-country address)	53,007
Households that received Unemployment Insurance Easy Enrollment SEP ineligibility Notice (checked box with out-of-state but in-country address)	4,087

Enrollment Data

Enrolled or reported a change after receiving SEP notice	Newly Enrolled Consumers*	Already Enrolled Consumers Who Reported a Change**	Total	Avg. Monthly Tax Credit
Individuals enrolled in Medicaid	5,374	22,460	27,834	—
Individuals enrolled who qualified for federal tax credit subsidy	1,288	454	1,742	\$530.54
Individuals enrolled who did not qualify for federal tax credit subsidy	302	82	384	—
Total enrolled	6,964	22,996	29,960	—

*All consumers who enrolled after checking the box, including newly-enrolled consumers in the household of someone who was already enrolled also moved from QHP to MA and MA to QHP.

**All consumers who were actively enrolled when they checked the box and reported a change on their application after checking the box. Reflects their coverage type after a change report.



Tax Time Easy Enrollment Phase 2 Updates

Calendar Year 2024 Updates

- Accepting Comptroller data through August 15th
- Requested additional data elements
- Form and Instruction Updates – changing references from Maryland Health Benefit Exchange and MHBE to Maryland Health Connection and MHC
- MHBE/Comptroller MOU
- Federal waiver update

Additional Data Elements

1. Names for all members of the tax filer's household (*currently sent only for individuals who indicated they're uninsured*)
2. SSN/ITIN for tax filer regardless of whether they indicated they're uninsured (*currently only sent if tax filer indicated they're uninsured*)
3. DOB for all members of the tax filer's household (*currently sent only for individuals who checked the box*)
4. Relationship to primary taxpayer (self, spouse, or dependent) for each individual included in the return (*not currently sent*)
5. Filing status reported on the return (*not currently sent*)
6. Insured/Uninsured status of each individual included in the return (*not currently sent because data is only sent for individuals who indicated they're uninsured*)

Tentative CY 2025/Tax Year 2024 Tax Form and Instructions Updates

Proposed updates to facilitate expedited Medicaid enrollment (contingent on CMS approval)

- Add language about consenting to autoenroll
- Add additional data elements that MHBE will now receive from the Comptroller's office
- Make language more plain in some instances (“run” vs “regulate;” “see if eligible” vs “determine eligibility;” “free” vs “no-cost”)

Proposed Updates - Form 502

MARYLAND HEALTH CARE COVERAGE

See Instruction 3.

Check here If you do not have health care coverage DOB (mm/dd/yyyy)

Check here If your spouse does not have health care coverage DOB (mm/dd/yyyy)

Check here I authorize the Comptroller of Maryland to share information from this tax return with the Maryland Health Benefit Exchange for the purpose of determining pre-eligibility for no-cost or low-cost health care coverage.

E-mail address



I authorize the Comptroller of Maryland to share information from this tax return with Maryland Health Connection for the purpose of determining pre-eligibility for free or low-cost health care coverage. **If I am found eligible, I consent to be enrolled in a free health plan on Maryland Health Connection, the state's health insurance marketplace.**

Proposed Updates - Instruction Booklet (1/2)

“The Maryland General Assembly enacted Chapter 423 in the 2019 Session requiring the collection of certain information, including whether an individual is uninsured at the time the tax return is filed and whether the individual is interested in having Maryland Health Connection (MHC) determine whether an individual may be eligible for insurance affordability programs, such as free or low-cost minimum essential health care coverage.

Check the appropriate box on Form 502 for you and/or your spouse if you are uninsured as of the date you file your return. If you would like MHC to see if you are eligible for health insurance affordability programs for any uninsured member of your household **and, if eligible, enroll you and/or any household member into a no-cost plan,** you must also check the box on Form 502 indicating you authorize the Comptroller to share information from your tax return with MHC, which is operated by Maryland Health Benefit Exchange.

For each dependent identified on Form 502B, check the appropriate box to indicate if that dependent is an uninsured individual as of the date the return is filed.

Proposed Updates - Instruction Booklet (2/2)

You must provide the date of birth for any uninsured individual who is interested in obtaining minimum essential health coverage. If you authorize information sharing, we will share the following information with MHC:

- Name, SSN/ITIN, and date of birth of each individual identified on your return;
- Your current mailing address, email address, and phone number;
- Filing status reported on your return
- Total number of individuals in your household included in your return
- Insured/uninsured status of each individual included in your return;
- Relationship (self, spouse or dependent) to the primary taxpayer for each individual included in your return;
- Blindness status; and
- Your federal adjusted gross income amount from Line 1.

Information shared with MHC may be used to determine eligibility for insurance affordability programs and assist with enrollment in health coverage. MHC will never publicly disclose any personally identifiable information. If you would like more information about health insurance affordability programs or health care coverage enrollment, visit Maryland Health Connection at www.marylandhealthconnection.gov/easyenrollment/



Discussion

Discussion

1. Feedback on the tentative proposed updates to the tax form and instructions?
2. What can we do to increase the number of individuals who check the box?
3. Are there other opportunities/state touch points that Maryland should consider for expanding Easy Enrollment beyond tax filing and registering for unemployment benefits?



Next Steps

Next Steps

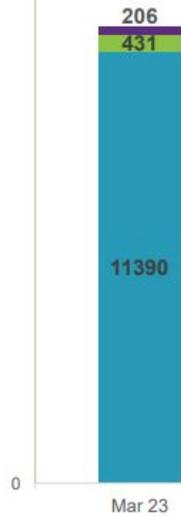
- Next meeting in 6 months

Appendix

The background features a dark teal color with four overlapping, lighter teal circles arranged in a cross pattern, centered around the text.

Appendix 1: MHBE March Tax Time Easy Enrollment Dashboard

20000



■ Checked the box for help to get Insured

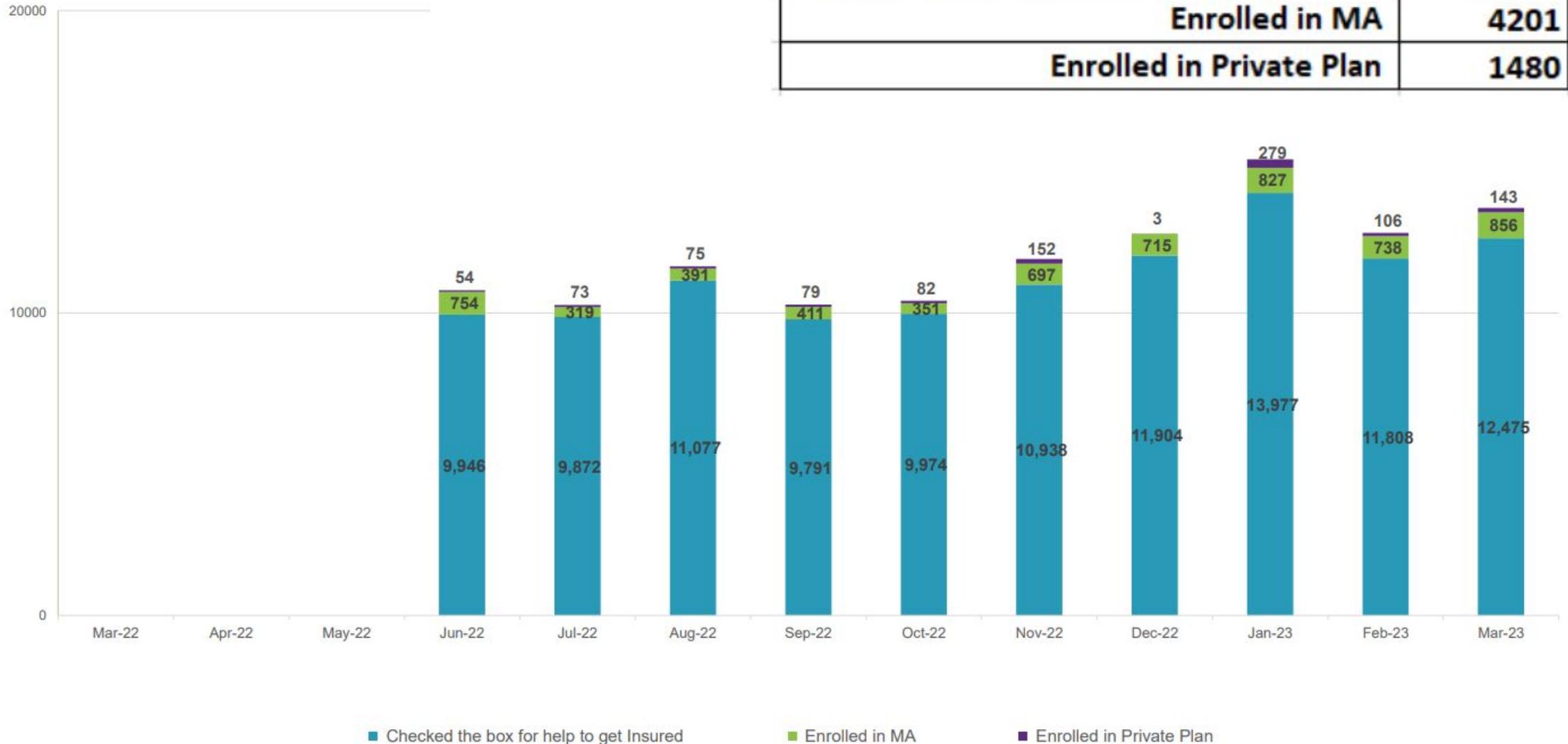
■ Enrolled in MA

■ Enrolled in Private Plan

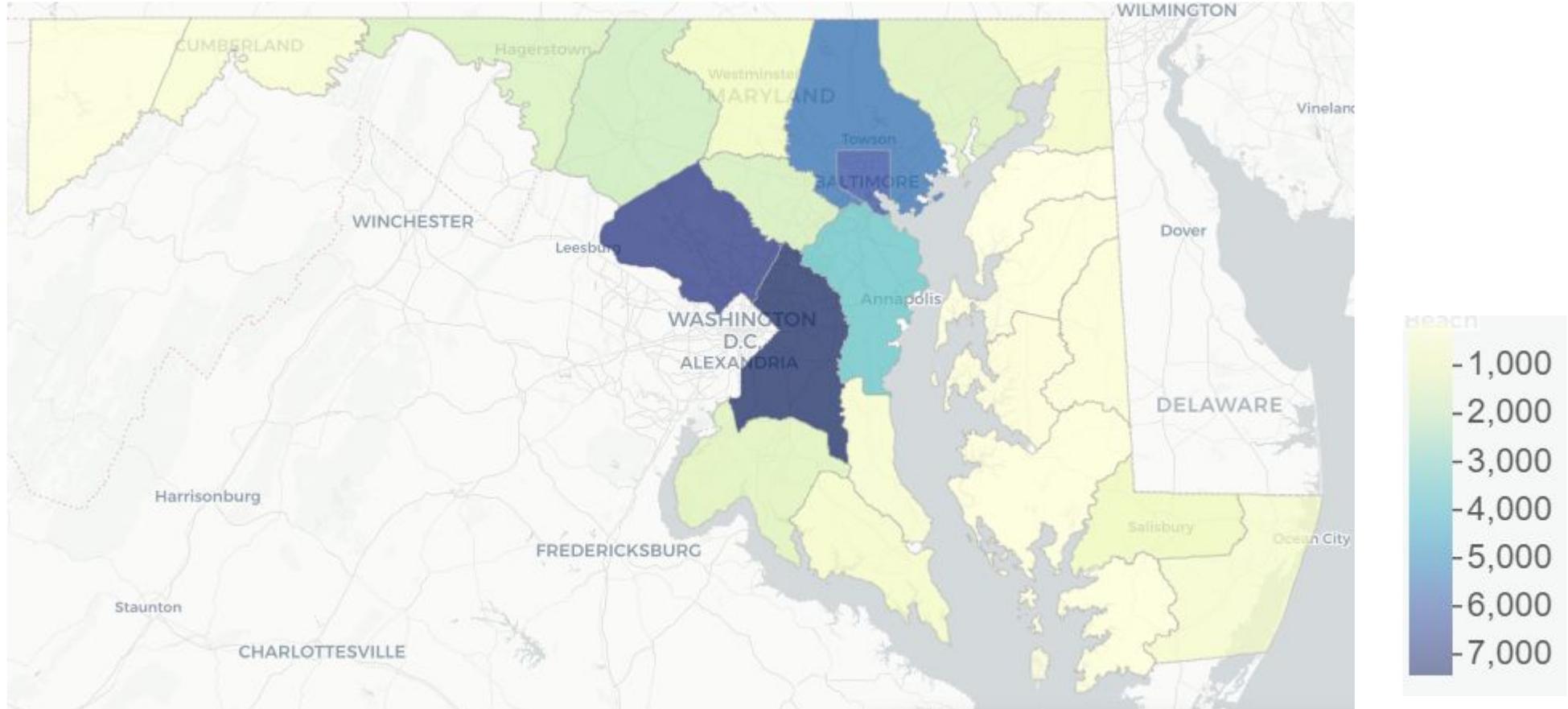
Data as of date on report cover	
Checked the box for help to get Insured	11390
Enrolled in MA	431
Enrolled in Private Plan	206

Appendix 2: MHBE March Department of Labor Easy Enrollment Dashboard

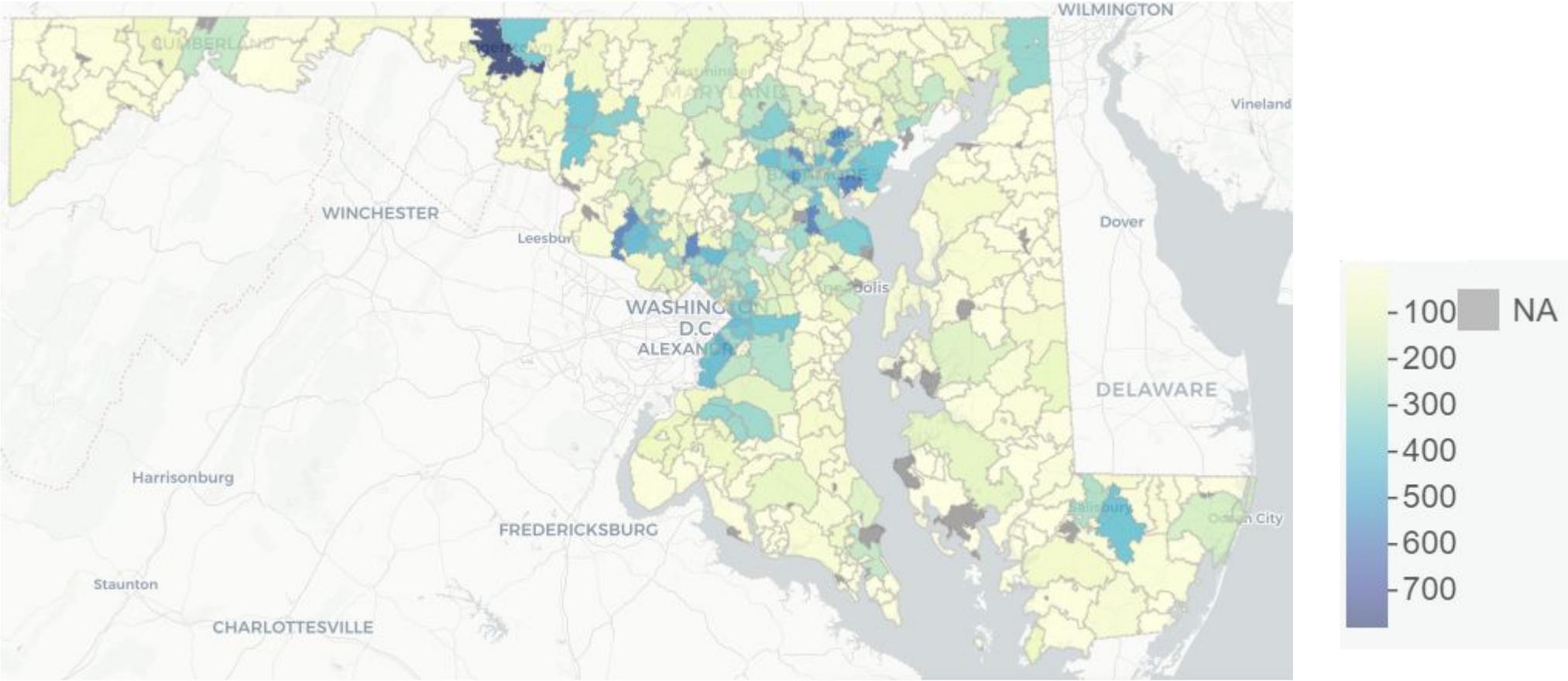
Data as of date on report cover	
Checked the box for help to get Insured	49516
Enrolled in MA	4201
Enrolled in Private Plan	1480



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