

Small Business Programs Advisory Committee (SBPAC)

Meeting 9: January 31, 2024



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

Jon Frank, Co-chair

1:15 - 1:45

Enhanced Enrollment Portal Design

Dinesh Ganesan, Sr. IT Technologist

1:45 - 2:15

MHC for Small Business Policy

Mimi Hailegeberel, Small Business Program Manager

2:15- 2:50

Discussion

2:50 - 3:00

Public Comment

2024 SBPAC Members

Member	Affiliation	Member	Affiliation
Jon Frank (Co-chair)	Small Business Insurance Advisor	Vennard Wright	Wave Welcome
Rob Cohen	Alliance Benefits, LLC	Rob Poli	BenefitMall
Michael Rachesky	United Healthcare	Ainisa Broadway	Small Cakes Maryland, LLC
Alvin Helfenbein	Helfenbein Insurance Agency	Brandon Burbage	Kaiser Permanente
Glenn Arrington	Group Benefit Strategies, LLC	Sandy Walters	Kelly Benefits
Mark Khatib	Employee Benefits Corporation of America	Cynthia Levitt	CareFirst BCBS
R. Nicole Sharp	Griffin Consulting Partners, LLC	Ileana Gonzales	Independent Broker
Rick Weldon	Frederick County Chamber of Commerce	John Barker	Maryland Nonprofits
Lane Levine	A Friendly Bread	Judith Walker	Nurse Lynx Inc
Daniel Koroma	MCG- Office of the County Executive	Scott Brainard	Ecosse Salon
		Kathy Sweely	Aetna CVS

Meeting Minutes

- November meeting minutes were emailed to members on November 14, 2023.

Follow-Up

- Following the SBPAC meeting in October, MHBE has decided not to pursue the sponsorship of a legislative bill focused on implementing a Special Enrollment Period (SEP) for newly hired employees within small businesses.

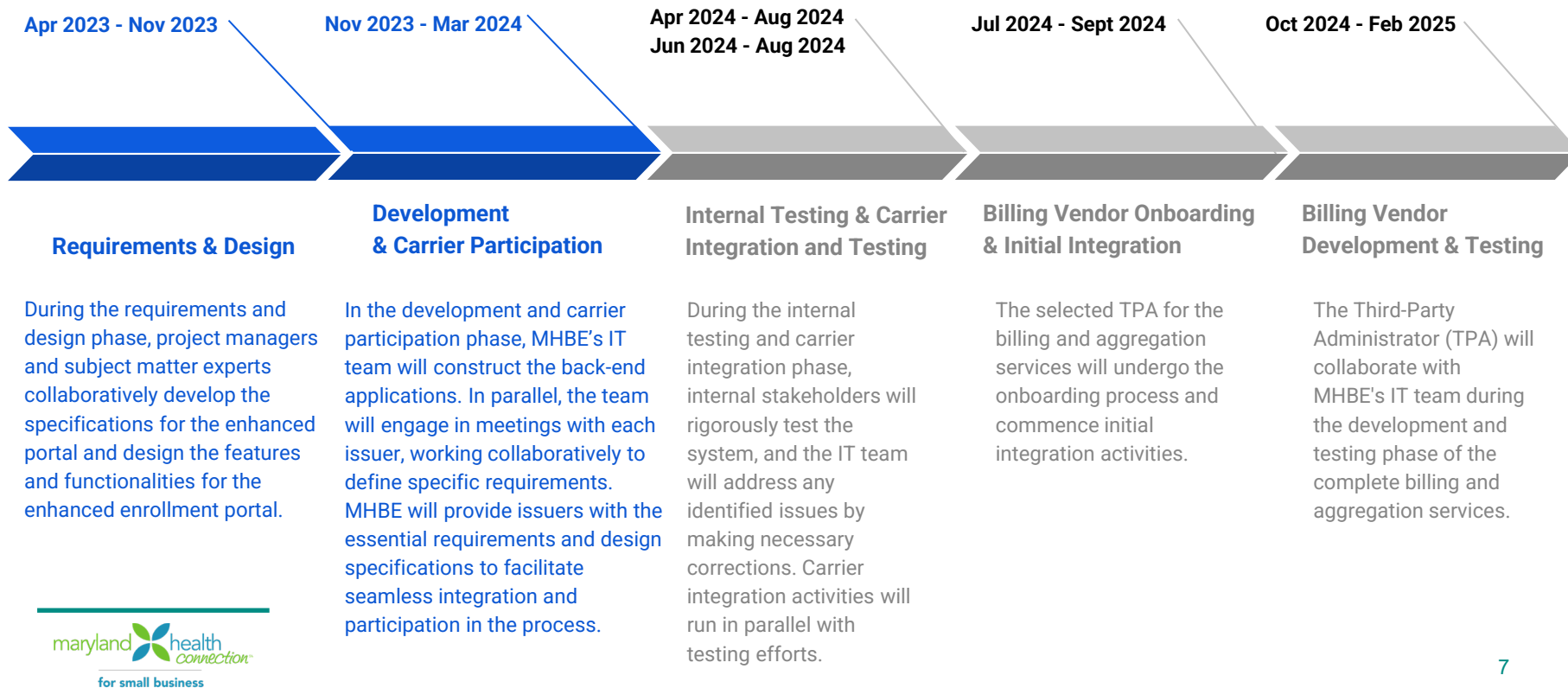
2024 Objectives

1. MHC for Small Business Enrollment Portal.
2. Small Business Policy/Regulation changes.
3. Marketing Initiatives.



Do you have any additional objectives to suggest for the upcoming year? Your input is welcomed and encouraged.


MHC-SB Enrollment Portal Status





Enhanced Enrollment Portal Design


Maryland Health Connection for Small Business



Employer

Offer your employees quality, affordable medical, dental or vision insurance. Businesses with 1-50 employees are eligible and can enroll any time.


[Get Started](#)



Employee

If the company you work for offers health insurance through our Maryland Health Connection , learn more about what your company offers and enroll.

[Get Started](#)



Broker

Let's navigate MHC for Small Business options together, so you can guide employers and employees to their perfect plan.

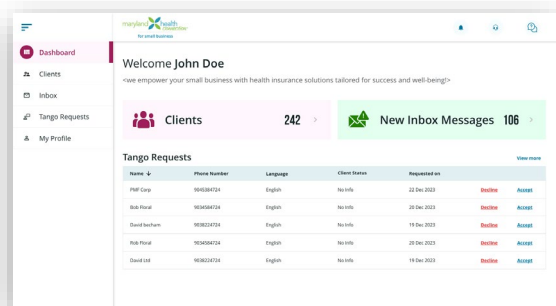
[Get Started](#)

Self-Service Digital Portal

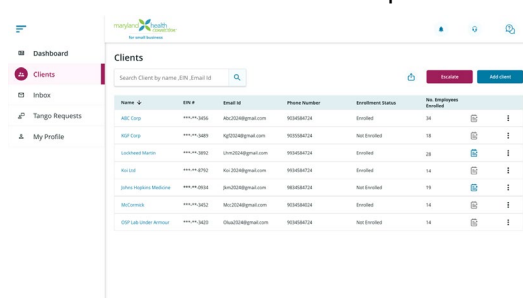
Contemporary Digital Self-Service Portal for Small Business Owners, Employees, and Insurance Brokers

For
Brokers

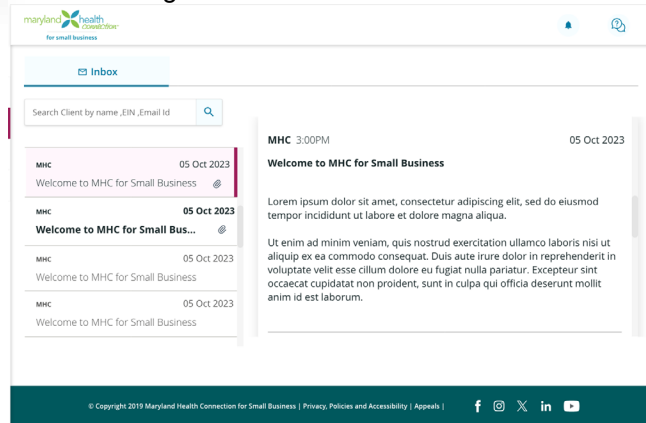
Dashboard with actionable buttons



Search tool with Smart Grid capabilities

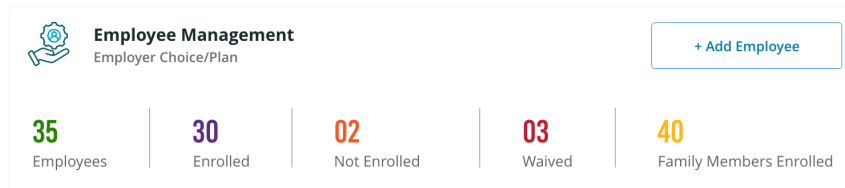


Integrated Inbox for communication



For Small Business Owners

Dashboard



Reference Plan & Cost

Best Benefit Package

KAISER PERMANENTE
KP MD Gold 6150/50/POS/Dental
Plans By: Plans Offered by One Carrier

\$760/ Monthly
Covering 30 Employees

Gold
Offered to

- Full Time Employees
- Employee's Spouses

[View More](#)

Coverage Year	Plan Type	Open Enrollment (OE) Date	Payment Deadline
2024 Waiting Period: 90 days	PPO	Start Date 01-15-2024 End Date 01-30-2024	01-30-2024

Auto-renews on:
08:35 PM | 01 Jan 2024

Auto-Renew ☒

Change Package

Broker Information

Broker Information

Andria Smith
ABC Agency

410-999-4597
NPN : 154234546

Andriasmith66@gmail.com
456 Berry Rd, Baltimore City Md - 21210
Languages Spoken : Spanish

Remove

For Employees

Employee Dashboard

Quick Action Tools

The dashboard for Cody Ben shows his enrollment in the UHC Bronze Virtual First plan. Key information includes:

- Primary Care:** NA
- Urgent Care:** \$90 Copay
- Mental Health Outpatient:** 40% After deductible
- Medical:** Bronze
- Coverage Effective Date:** 01/01/2023 - 12/31/2023

Monthly Costs:

- Total Monthly Cost: \$461.10
- Employer Monthly Cost: \$230.55
- Your Monthly Cost: \$230.55

Quick Action Tools:

- COBRA/ MID State Continuation
- Report a Change
- Disenroll My Coverage

Plan Details:

Deductible		Annual out of pocket	
Individual	\$4,000	Individual	\$9,000
Family	\$10,000	Family	\$18,000

Find a health care provider
Search for providers by name, specialty, and more

Search for a prescription drug
Click to search prescribed drug

My Employer: Hello Mark, Techno Solutions (HIRE: 12/345)

Broker: Robert Dibulan, AIRCD Agency

Search Tools

The search interface allows users to find providers and prescription drugs. It includes filters for Primary Care, Specialist, Location, and More Filters (Provider Specialty, Distance, Provider State, Language, Provider County).

Search Results 2 Results found.

Robert M Sethy (Physician | Male)
410-9991234
josemsh@gmail.com
123 Pratt Street, Baltimore, MD 21201
1.4 Miles Away

Robert M Sethy (Physician | Male)
410-9991234
josemsh@gmail.com

MHC for Small Business Policy

Crosswalked Plans & Auto-Renewals

- Crosswalked plans are plans that are identified as similar or comparable to an individual's existing plan. The term "crosswalk" suggests a connection or mapping between the old and new plans.
- Currently, individuals are given the option to choose a new plan from the crosswalked options provided by the carrier. This allows them to maintain coverage while accommodating changes in cost-sharing.
- Would you support MHBE proposing that carriers offer the same plans for a minimum of two years to minimize disruptions to small businesses and to provide stability and continuity, particularly for their most popular plans?

2024 MHC Small Group Plans

Issuers	MHC Small Biz Medical Private Health Plans
CareFirst/GHMSI	17
United Healthcare/Optimum Choice/MAMSI	23
Aetna Health CVS	6
Kaiser Permanente	13
Total	59

2024 MHC Small Group Plans

	Kaiser Permanente	CareFirst BlueChoice	GHMSI	CareFirst of MD, Inc	Aetna CVS	UHC	MAMSI	Optimum Choice
Platinum	2	0	0	0	0	1	2	2
Gold	4	3	1	1	2	4	2	2
Silver	4	4	1	1	2	4	2	1
Bronze	3	4	1	1	2	1	1	1
Total	13	11	3	3	6	10	7	6

Regulatory Update: Amendment to COMAR 14.35.15.08C

- Pre-2025: Carriers allowed four plans in each bronze, silver, gold, and platinum metal levels for MHC Individuals and Small Business.
- Post-2025: Limitation to three plans per metal level.
- Rationale: Recommended by the 2022 Affordability Workgroup to address consumer choice overload during plan shopping.
- Result: MHBE has submitted comments to the AG: Limiting SHOP market plans to three per metal level is unnecessary because “choice overload” is not a problem in the SHOP market. This change back to the status quo is in alignment with federal regulations.

COMAR 14.35.18.06: Employee Choice Model

- The proposed change in the Employee Choice Model, from allowing employers to select two consecutive metal tiers to permitting all four metal tiers for employees, has prompted consideration and received public feedback.
- In response to recommendations, we are conducting additional market analysis and stakeholder discussions to carefully assess the implications of altering COMAR 14.35.18.06 - Employee Choice Model Requirements.
- Concerns about potential increased risk selection leading to higher premiums in the small group market, potentially reducing SHOP Exchange appeal to carriers.



Discussion



Public Comment



Appendix