

Small Business Programs Advisory Committee (SBPAC)

Meeting 10: March 27, 2024



maryland  health
connectionSM
for small business

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

Agenda

1:00 - 1:15

Welcome, Agenda, Meeting Minutes

Jon Frank, Co-chair

1:15 - 1:30

MHC for Small Business Portal Updates

Dinesh Ganesan, Sr. IT Technologist

1:30 - 1:45

Professional Employer Organizations (PEOs)

Mimi Hailegeberel, Small Business Program Manager

1:45 - 2:00

Discussion

2:50 - 3:00

Public Comment

Approve Meeting Minutes

- January meeting minutes were emailed to members on 2/23/2024.

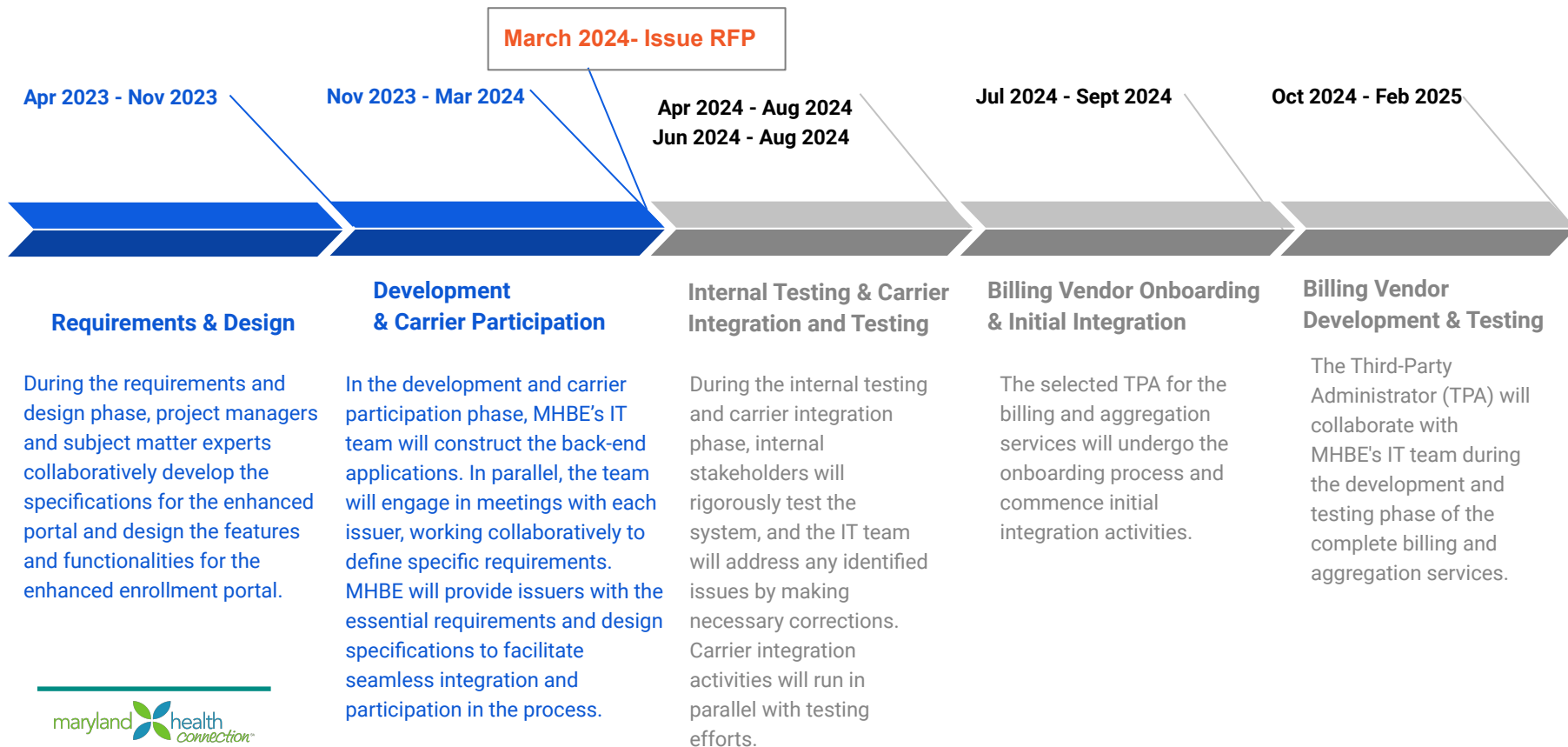
Welcome New Members

Name	Organization
Amber Hyde	All About Benefits, LLC
Stephanie Klapper	Maryland Citizens' Health Initiative
Dr. Armel Simo	Petro Health, LLC

The background is a solid teal color. Overlaid on this background is a stylized, symmetrical pattern resembling a flower or a four-petaled star. The pattern is composed of four large, rounded, teardrop-like shapes that meet at the center. Each shape is a lighter shade of teal than the background, creating a subtle, elegant design.

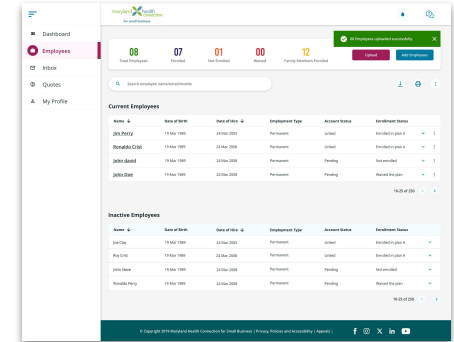
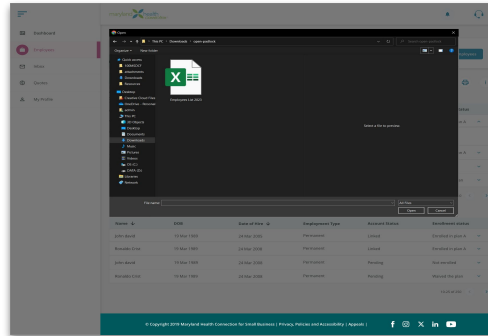
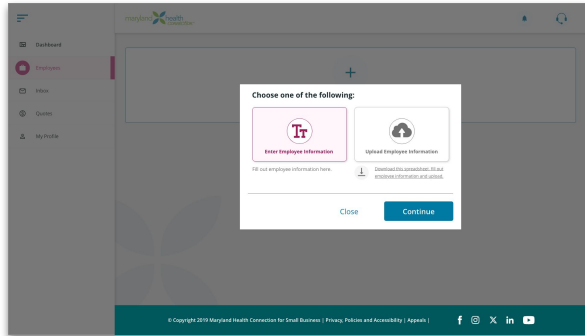
Updates

MHC-SB Enrollment Portal Status



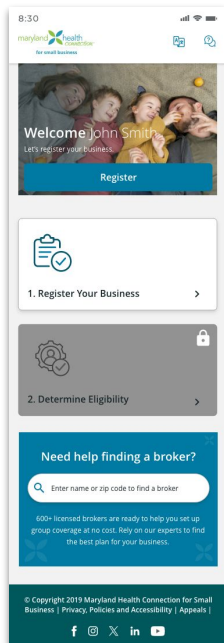
MHC-SB Portal Updates

- Supports Upload employees details



MHC-SB Portal Updates

- Supports Mobile Experience

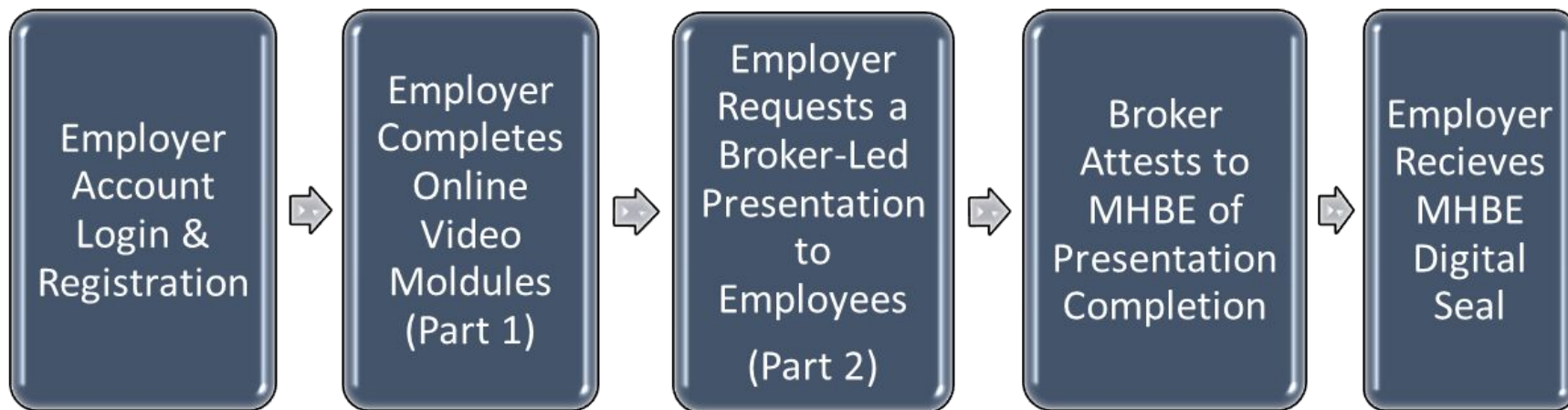


MHC-SB Portal Updates

- Health & Wellness information communication as part of MHC-SB portal will be added in the future release.

Outreach & Education Update

- Proposed process flow for and outreach and education program targeting employers and employees of small businesses.



Professional Employer Organizations (PEOs)

HB 827

- If the bill passes, the Maryland Insurance Administration (MIA) will be mandated to conduct a study on professional employer organizations (PEOs) in the state, with a report due by December 31, 2024, to the House Health and Government Operations Committee and the Senate Finance Committee.
- Requirements include; (1) compare federal and state regulations on PEOs, (2) assess historical and industry changes, (3) examine PEO health plans, (4) review membership requirements for businesses in PEO arrangements, (5) analyze regulatory structures in other states for co-employed individuals in PEOs, and (6) evaluate the potential impact of proposed statutory changes on PEO health coverage in the small group market.

PEOs

PEOs are co-employers.

The PEO relationship involves a contractual allocation and sharing of employer responsibilities between the PEO and the client. This shared employment relationship is called co-employment. As co-employers, PEOs contractually assume substantial employer rights, responsibilities and risk through their employer relationships with their clients' workers.

- Provides integrated services to manage critical human resource responsibilities and employer risks;
- Establishes and maintains an employer relationship with the employees at the client's work site (share employees);
- Contractually assumes certain employer rights, responsibilities and risk.
- Different PEOs have different pricing structures, often charging per-employee per-month fees or a percentage of each payroll run.



Md. Code Regs. 09.32.01.26 - Professional Employer Organizations

- Maryland allows Professional Employer Organizations (PEOs) to operate within the state.
- Upon acquiring a client company's workers, a PEO is classified as a successor employer, while the client company is classified as a predecessor employer.
- The PEO must notify the Secretary within 30 days of placing workers on its payroll, providing specific information about the PEO, client company, acquisition date, and the number of workers acquired.
- PEOs must submit an annual report to the Secretary by December 31, listing their client companies.



Discussion



Public Comment



Appendix

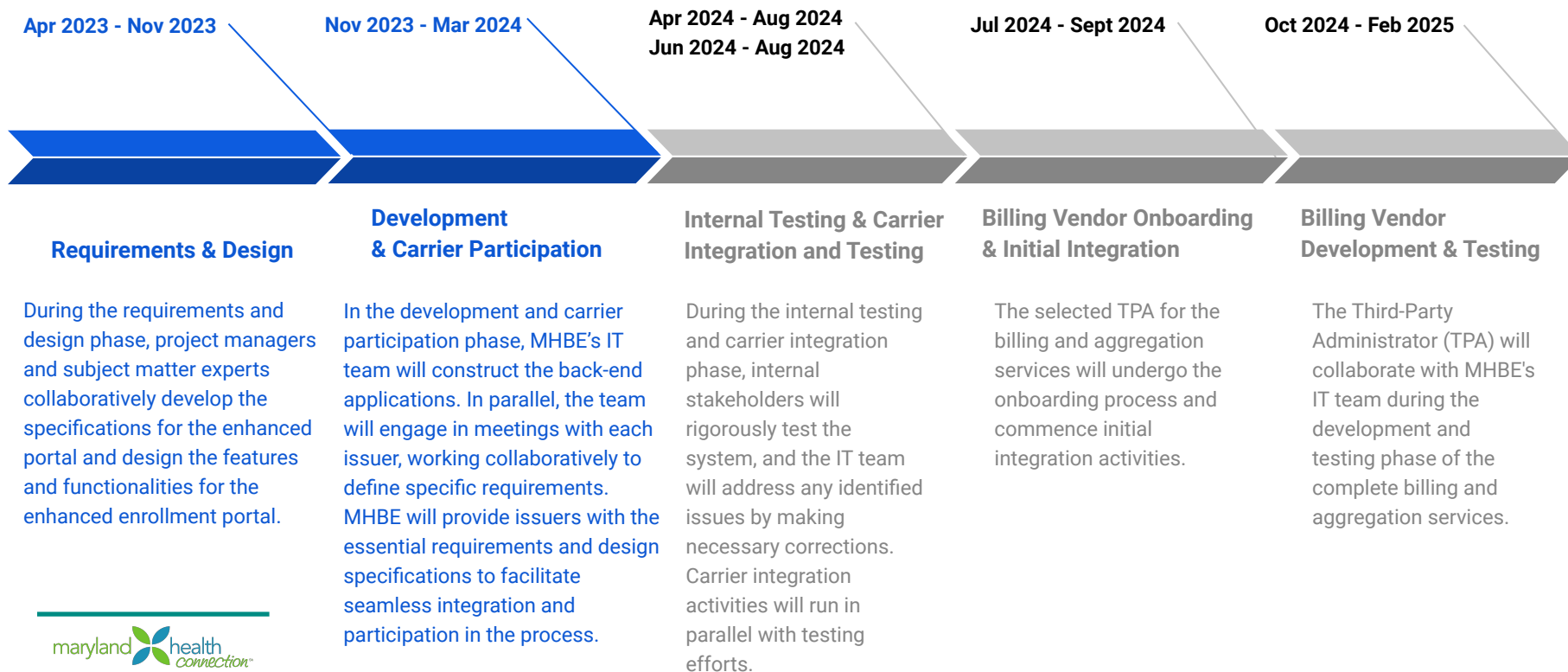
2024 Objectives

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.

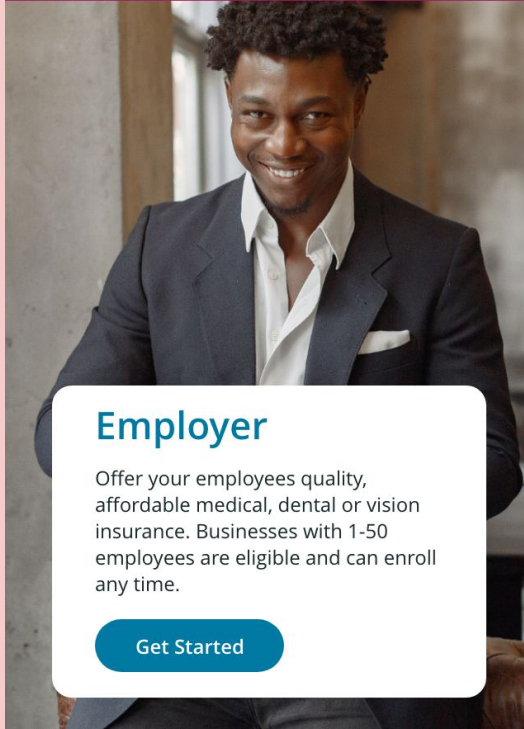
MHC-SB Enrollment Portal Status





Enhanced Enrollment Portal Design

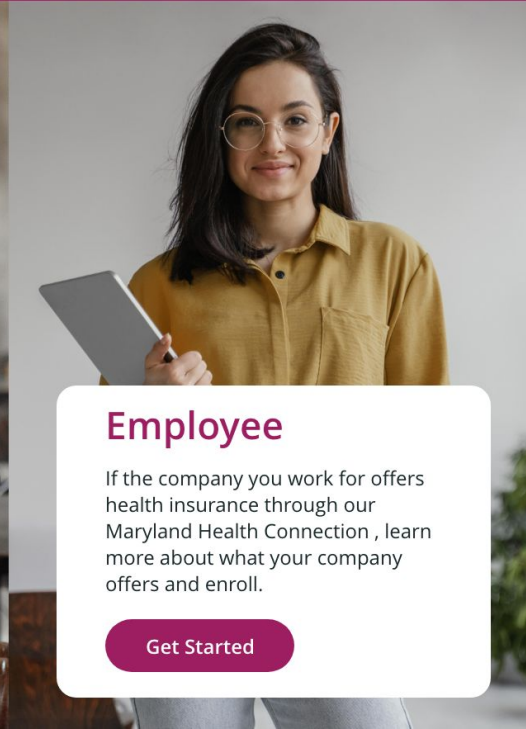
Maryland Health Connection for Small Business



Employer

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

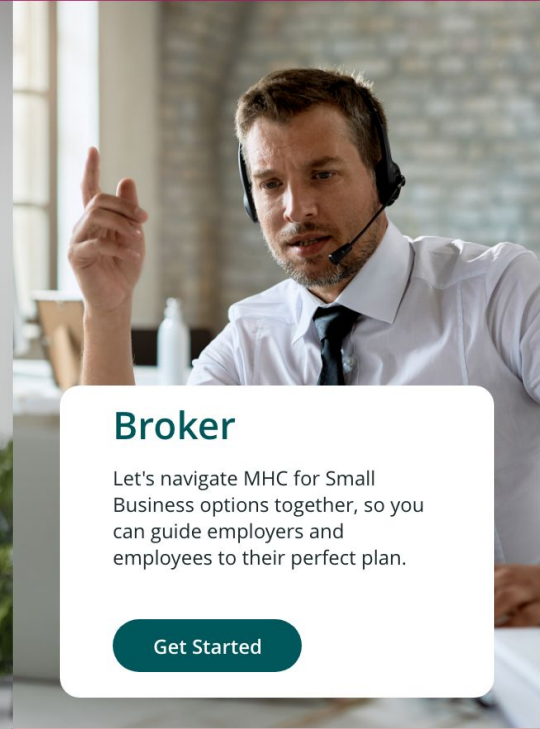
[Get Started](#)



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

Welcome John Doe

~we empower your small business with health insurance solutions tailored for success and well-being~

Clients 242 **New Inbox Messages** 106

Tango Requests

Name	Phone Number	Language	Client Status	Requested on	Action
PMF Corp	9083847024	English	No info	22 Dec 2023	Decline Accept
Dub Royal	9083847024	English	No info	28 Dec 2023	Decline Accept
David Ibrahim	9083847024	English	No info	19 Dec 2023	Decline Accept
Rak Road	9083847024	English	No info	28 Dec 2023	Decline Accept
David Ltd	9083847024	English	No info	19 Dec 2023	Decline Accept

Search tool with Smart Grid capabilities

Search Client by name, EIN, Email ID

Name	EIN	Email ID	Phone Number	Enrollment Status	No. Employees
MHC Corp	***-**-1624	Ala12345@gmail.com	9083847024	Enrolled	24
ABC Corp	***-**-3456	Ag12345@gmail.com	9083847024	Not Enrolled	18
Laakheed Health	***-**-2892	Liba12345@gmail.com	9083847024	Enrolled	24
Novel	***-**-4792	Nov12345@gmail.com	9083847024	Enrolled	14
John Hopkins Medicine	***-**-0804	John12345@gmail.com	9083847024	Not Enrolled	19
MedCentral	***-**-1422	Med12345@gmail.com	9083847024	Enrolled	14
OSP Lab Union Annap	***-**-1422	OSP12345@gmail.com	9083847024	Not Enrolled	14

Integrated Inbox for communication

Search Client by name, EIN, Email ID

MHC 05 Oct 2023

Welcome to MHC for Small Business

MHC 05 Oct 2023

Welcome to MHC for Small Business...

MHC 05 Oct 2023

Welcome to MHC for Small Business

MHC 05 Oct 2023

Welcome to MHC for Small Business

MHC 3:00PM 05 Oct 2023

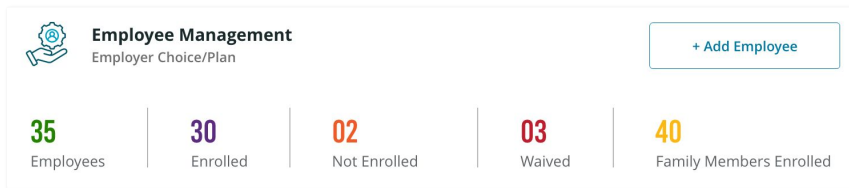
Welcome to MHC for Small Business

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.

Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

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

Offered to

- Full Time Employees
- Employee's Spouses

[View More](#)

Coverage Year
2024
Waiting Period: 90 days

Plan Type
PPO

Open Enrollment (OE) Date
Start Date 01-15-2024
End Date 01-30-2024

Payment Deadline
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 displays the following information:

- Welcome Cody Ben** (UHC Bronze Virtual First, Enrolled)
- Primary Care:** NA
- Urgent Care:** \$90 Copay
- Mental Health Outpatient:** 40% After deductible
- Medical:** Bronze
- Coverage Effective Date:** 01/01/2023 - 12/31/2023
- 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:** \$4,000 (Individual)
 - Annual out of pocket:** \$10,000 (Family)
 - Annual out of pocket:** \$9,000 (Individual)
 - Annual out of pocket:** \$18,000 (Family)
- 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, 410-122-4567, 123 Pratt Street, Baltimore, MD 21119.
- Broker:** Robert Dibulan, AIRCD Agency, 410-999-234, 456 Pratt Street, Baltimore, MD 21110.

Search Tools

The search tool displays the following information:

- Find a provider** (Primary Care, Specialist)
- Search Provider:** Provider Name/Group Name, Location: Baltimore, MD
- More Filters:** Provider Specialty, Distance, Provider State, Language, Provider County
- Search Results:** 2 Results found.
- Robert M Sethy:** Physician | Male, 410-999-234, 123 Pratt Street, Baltimore, MD 21210, 1.4 Miles Away.
- Robert M Sethy:** Physician | Male, 410-999-234, 456 Pratt Street, Baltimore, MD 21110.

MHC for Small Business Policy

maryland  health
connectionSM
for small business

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.