Small Business Programs Advisory Committee (SBPAC)

Meeting 10: March 27, 2024

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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

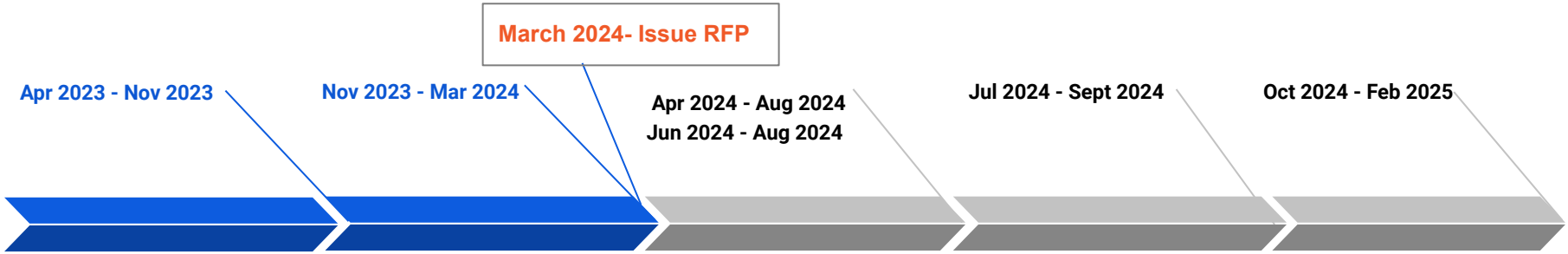
- January meeting minutes were emailed to members on 2/23/2024.

Welcome New Members

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

Updates

MHC-SB Enrollment Portal Status



Requirements & Design

During the requirements and design phase, project managers and subject matter experts collaboratively develop the specifications for the enhanced portal and design the features and functionalities for the enhanced enrollment portal.

Development & Carrier Participation

In the development and carrier participation phase, MHBE's IT team will construct the back-end applications. In parallel, the team will engage in meetings with each issuer, working collaboratively to define specific requirements. MHBE will provide issuers with the essential requirements and design specifications to facilitate seamless integration and participation in the process.

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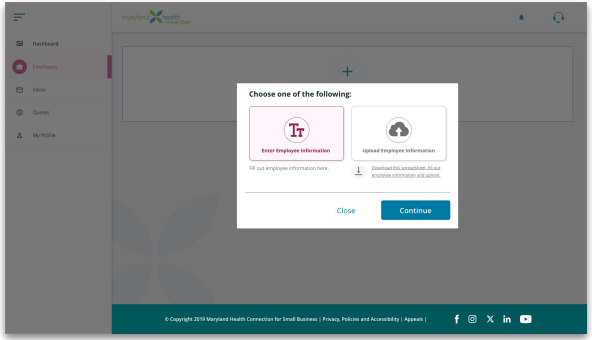
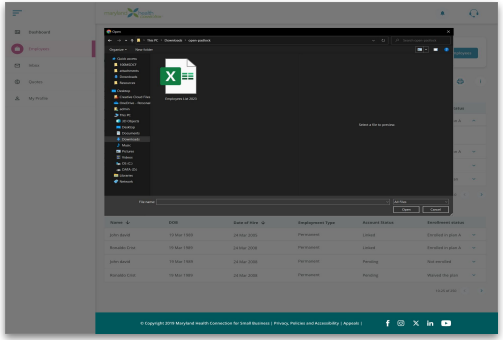
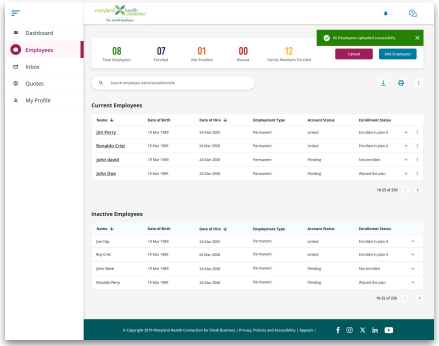
MHC-SB Portal Updates

- Supports Upload employees details







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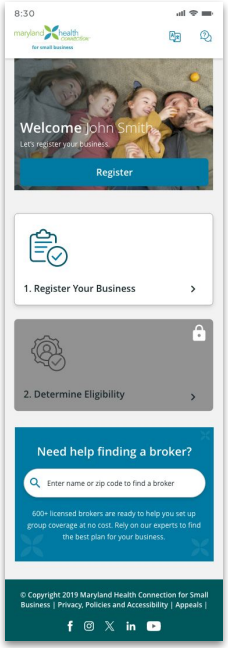
MHC-SB Portal Updates

- Supports Mobile Experience



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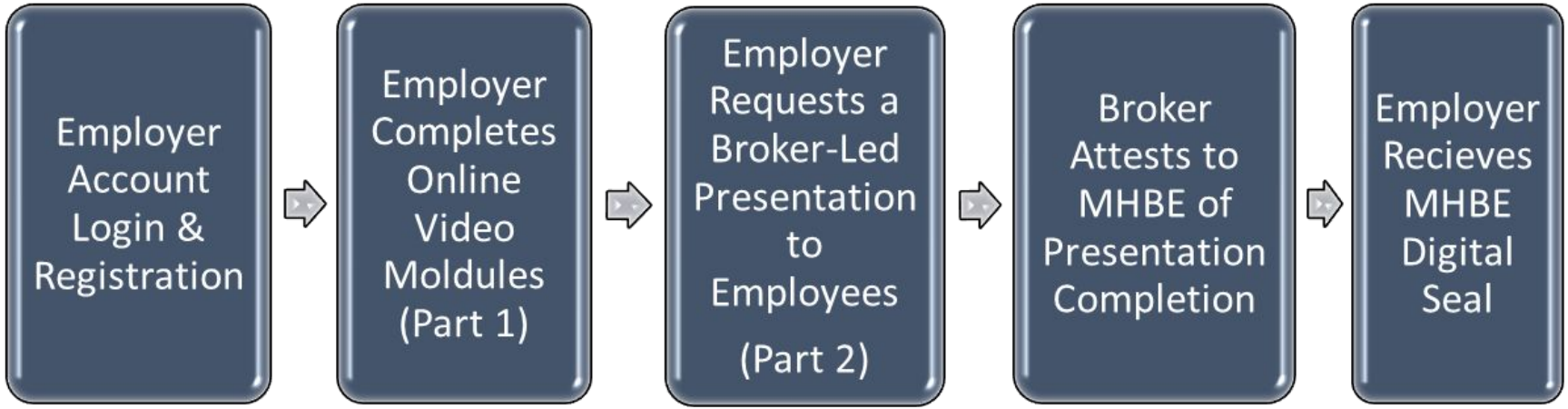
MHC-SB Portal Updates

- 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.



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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

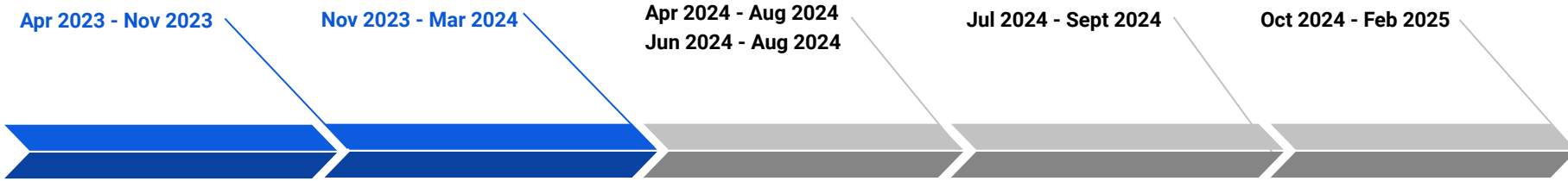
Appendix

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



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Enhanced Enrollment Portal Design

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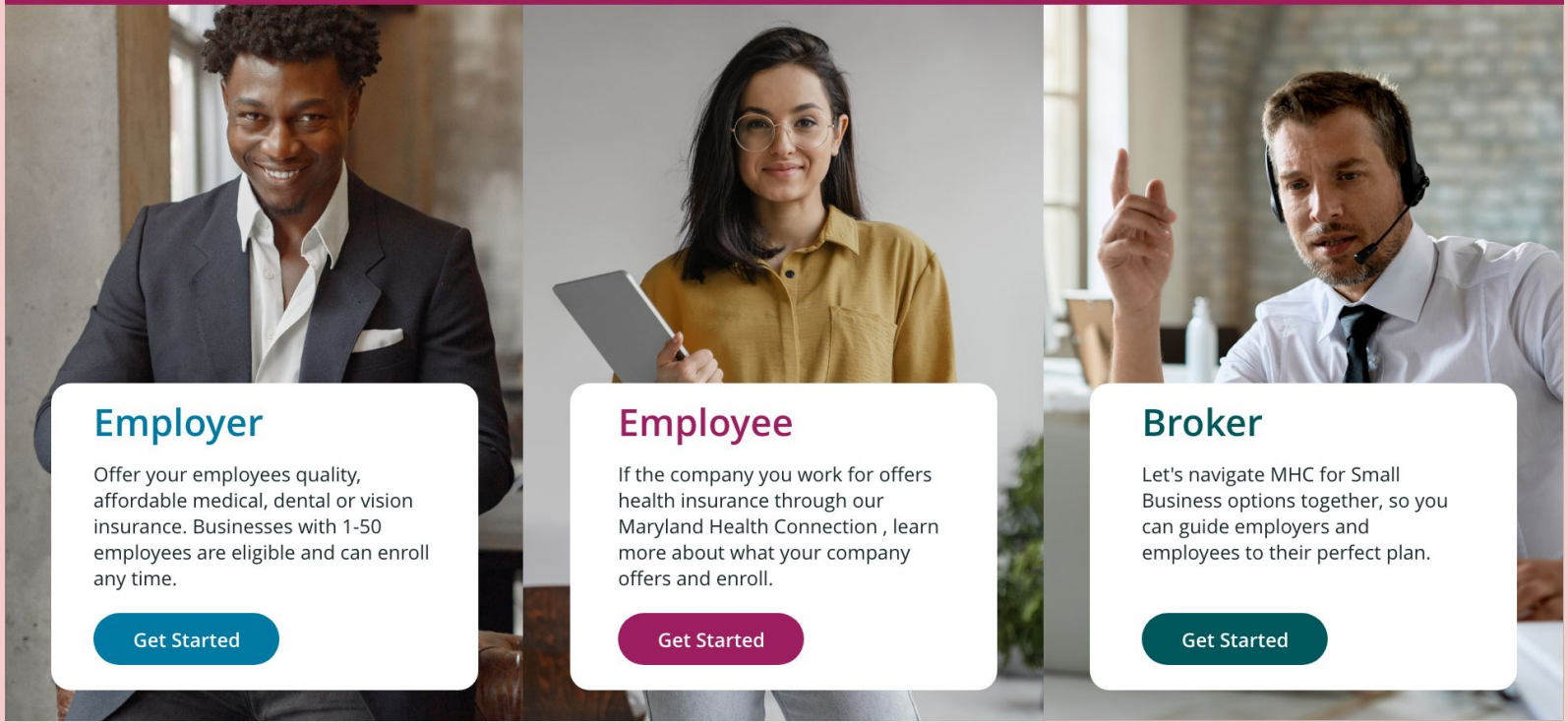

Employer

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

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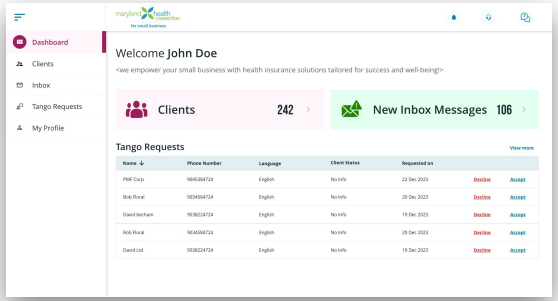
Self-Service Digital Portal

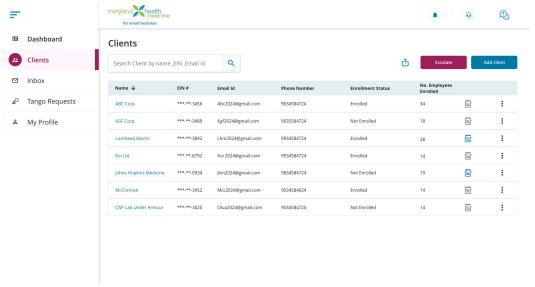
Contemporary Digital Self-Service Portal for Small Business Owners, Employees, and Insurance Brokers

For Brokers

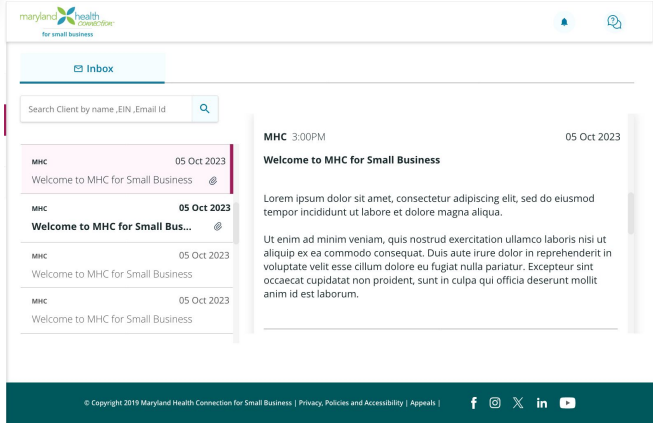
Dashboard with actionable buttons



Search tool with Smart Grid capabilities



Integrated Inbox for communication



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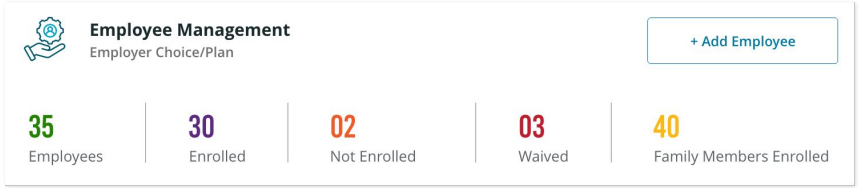
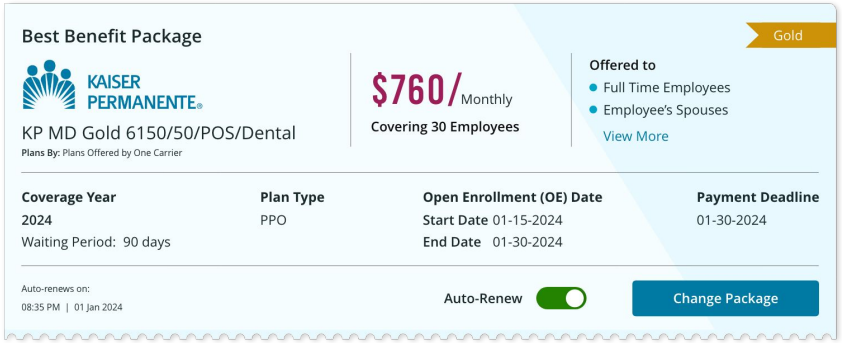
For Small Business Owners

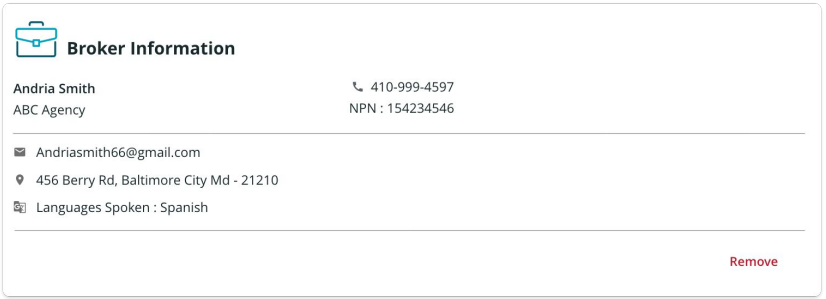
Dashboard



Reference Plan & Cost



Broker Information



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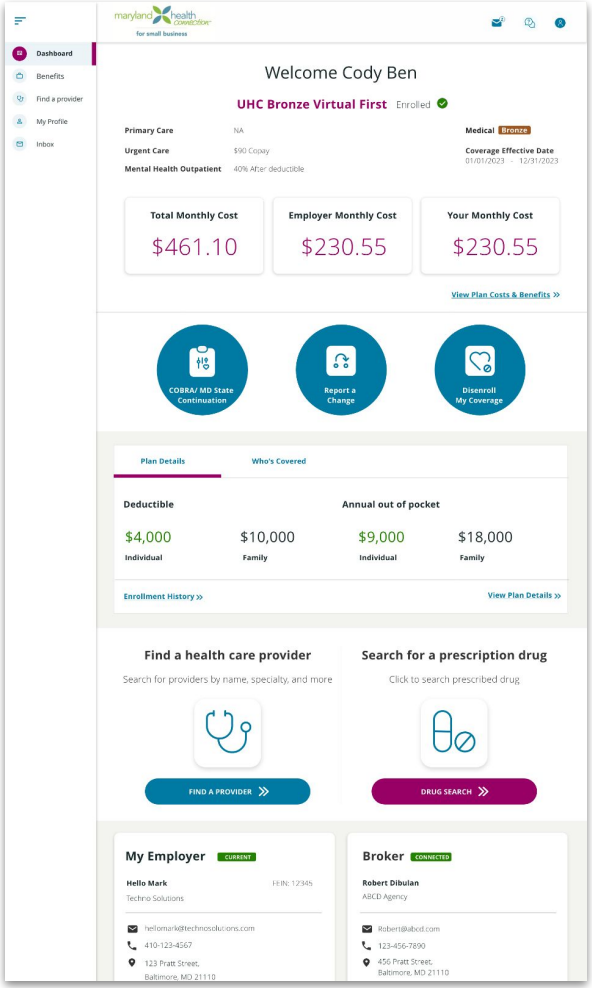
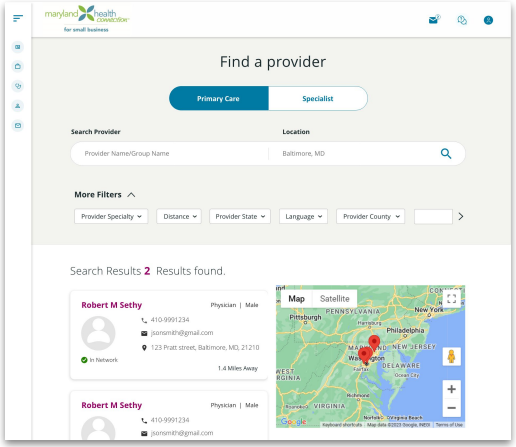
For Employees

Employee Dashboard

Quick Action Tools



Search Tools



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MHC for Small Business Policy
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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**

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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**

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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.