

# Small Business Programs Advisory Committee (SBPAC)

Meeting 12: June 26, 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 - 1:15**

## **Welcome, Agenda, Meeting Minutes**

*Jon Frank, Co-chair*

**1:15 - 1:30**

## **Small Group Tobacco Rating**

*Mimi Hailegeberel, Small Business Program Manager*

**1:30 - 2:00**

## **Enhanced Enrollment Portal Design**

*Dinesh Ganesan, Sr. IT Technologist*

**2:00 - 2:50**

## **Discussion**

**2:50 - 3:00**

## **Public Comment**

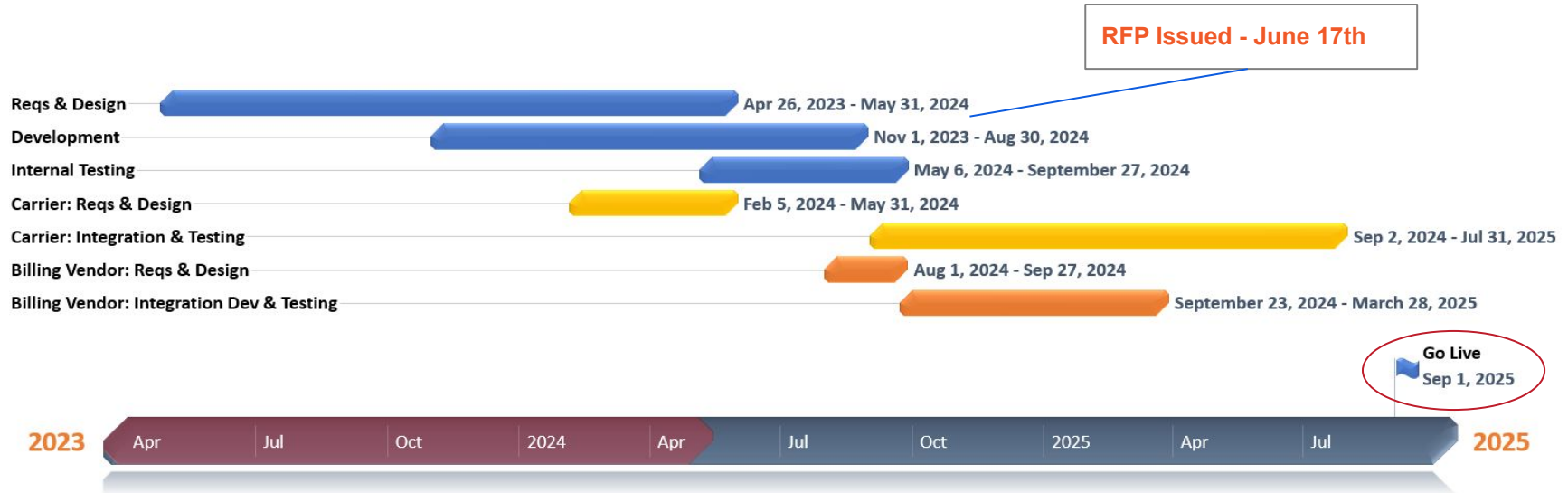
# Approve Meeting Minutes

- May meeting minutes were emailed to members on 6/21/2024.



# SBP Updates

# Enhanced Enrollment Platform Status



RFP Link: [Small Business-Aggregation & Billing \(BPM043384\)](#)

Updated: May 9, 2024



# **Small Group- Tobacco Rating**

# Tobacco Rating 101

- The tobacco rating factor applies to legal users of tobacco products, generally those 18 and older, and includes all tobacco products
- The maximum surcharge allowed, under the ACA, is 50%.
  - At his age, John's premiums would be \$600/month. But he smokes. He can be charged:  $\$600 + \$300 \text{ tobacco surcharge} = \$900$
- As of 2024, eleven states and the District of Columbia have restricted or eliminated tobacco surcharges, with Virginia recently joining this list.
- Maximum limit on tobacco rate-ups in the individual and small group markets – 1.5/1.
- Small group- avoid rate-up if you participate in smoking cessation through wellness program.

# Stats

- Tobacco use is the largest cause of preventable illness in the United States.
- Smokers living in states with high tobacco surcharges are less likely to have health insurance.
- In 2022, 9.6% of adults in Maryland smoked cigarettes, which is lower than the national average of 14%.
- Smoking rates also vary by gender, with 3.7% of women and 19.4% of men reporting that they were current smokers.
- State tobacco surcharge policy may have a substantial impact on whether tobacco users choose to remain insured and consequently their ability to receive care critical for preventing and treating tobacco-related disease.

Source: [Tobacco use in Maryland 2023 - Truth Initiative](#)



# ACA Implementation Guidance

The ACA requires that health insurance plans cover:

- Screening: Screening of all patients for tobacco use.
- Counseling: Four tobacco cessation counseling sessions of at least 10 minutes each, including telephone, group, and individual counseling.
- Medications: All FDA-approved tobacco cessation medications, including both prescription and over-the-counter medications, for a 90-day treatment regimen.
- Attempts: At least two tobacco cessation attempts per year.
- No prior authorization or cost-sharing for treatments.

# Requirements

- Rating would apply to people who use tobacco products four or more times a week within the previous six months.
- Includes all tobacco products, except that tobacco use does not include religious or ceremonial use of tobacco.
- Users would be expected to self-identify when they enroll in their health insurance plan.
- Under the Affordable Care Act (ACA), insurance companies are required to provide tobacco users with the opportunity to avoid the tobacco surcharge by participating in a tobacco cessation program or meeting certain alternative standards during a 12-month period of benefits coverage

# What are other states doing?

- Three states have set a maximum tobacco surcharge of less than 50%:
  - Arkansas: 20%
  - Colorado: 15%
  - Kentucky: 40%
- States that banned or placed a limited ban on tobacco surcharges:

- California
- District of Columbia
- Massachusetts
- New Jersey
- New York
- Rhode Island

- New Mexico (new as of 2023; only for the individual market, but not small group)
- Virginia (Banned for 2024 and 2025)
- Connecticut: Banned for health plans sold in the state's health insurance exchange
- Vermont



# Enrollment Portal Updates

# COBRA Enrollment Experience

The dashboard displays the following statistics:

- Total Employees: 35
- Enrolled: 30
- Not-enrolled: 02
- Waived: 03
- Family members enrolled: 40

**Current Employees**

Name	Date of Birth	Date of Hire	Employment Type	Account Status	Enrollment Status
Jim Perry	19 Mar 1989	24 Mar 2005	Permanent	Linked	Enrolled in plan A
Ronald Cris	19 Mar 1989	24 Mar 2008	Permanent	Linked	Enrolled in
John David	19 Mar 1989	24 Mar 2008	Permanent	Pending	Not enrolled
John Doe	19 Mar 1989	24 Mar 2008	Permanent	Pending	Waived the

**Inactive Employees**

Name	Date of Birth	Date of Hire	Employment Type	Account Status	COBRA/ MD State continuation
Joe Clay	19 Mar 1989	24 Mar 2005	Permanent	Linked	Enrolled
Roy Cris	19 Mar 1989	24 Mar 2008	Permanent	Linked	Not yet Enrolled
John Steve	19 Mar 1989	24 Mar 2008	Permanent	Pending	Not yet Enrolled
Ronald Perry	19 Mar 1989	24 Mar 2008	Permanent	Pending	Not yet Enrolled

**Enroll COBRA**

Note: You are enrolling your Employee in MD State Continuation/COBRA. The responsibility of premium payments for maintaining coverage through COBRA / State Continuation coverage would be on the members enrolled. There is no employer contribution for these enrollees since they are classified as a COBRA or State Continuation Coverage enrollee as coverage tier.

Employee name: Joe Clay

**Select Reason**

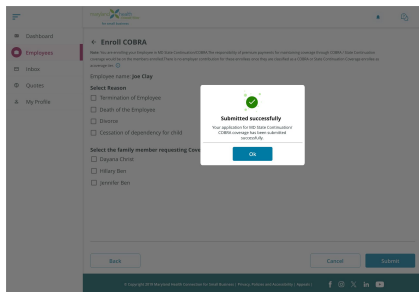
- ☐ Termination of Employee
- ☐ Death of the Employee
- ☐ Divorce
- ☐ Cessation of dependency for child

**Select the family member requesting Coverage.**

- ☐ Dayana Christ
- ☐ Hillary Ben
- ☐ Jennifer Ben

Buttons: Back, Cancel, Submit

# COBRA - Cont...



Dashboard

Employees

Inbox

Quotes

My Profile

35

Total Employees

30

Enrolled

02

Not enrolled

03

Waived

40

Family members enrolled

Upload

Add Employees

Current Employees

Name	Date of Birth	Date of Hire	Employment Type	Account Status	Enrollment Status
Jim Perry	19 Mar 1989	24 Mar 2005	Permanent	Linked	Enrolled in plan A
John David	19 Mar 1989	24 Mar 2008	Permanent	Pending	Not enrolled
John Doe	19 Mar 1989	24 Mar 2008	Permanent	Pending	Waived the plan
Chloe Decker	19 Mar 1989	24 Mar 2008	Permanent	Pending	Waived the plan

10-25 of 250

Inactive Employees

Name	Date of Birth	Date of Hire	Employment Type	Account Status	COBRA/MD State continuation
Banabala Crist	19 Mar 1989	24 Mar 2008	Permanent	Linked	Enrolled
Joe Clay	19 Mar 1989	24 Mar 2005	Permanent	Linked	Enrolled
Ray Crist	19 Mar 1989	24 Mar 2008	Permanent	Linked	Not yet Enrolled
John Stave	19 Mar 1989	24 Mar 2008	Permanent	Pending	Not yet Enrolled

10-25 of 250

COBRA/MD State Continuation Enrollees

Enrollee Name	Employee Name	Relationship	Enrollment Date	COBRA/MD State continuation
Deyana Christ	Joe Clay	Spouse	24 Mar 2023	Enrolled

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# Discussion



# Public Comment





# Appendix

# Broker Achievement Awards



MARYLAND  
HEALTH BENEFIT  
EXCHANGE

## 2024 BROKER ACHIEVEMENT AWARDS

Monday, May 6, 2024  
**Live!** Casino & Hotel Maryland

[Marylandhbe.com](https://Marylandhbe.com)

#BrokerAwardsMHBE24



[Maryland Health.mp4](https://MarylandHealth.mp4)



# Enrollment Portal Updates

# MHC for Small Business Vision



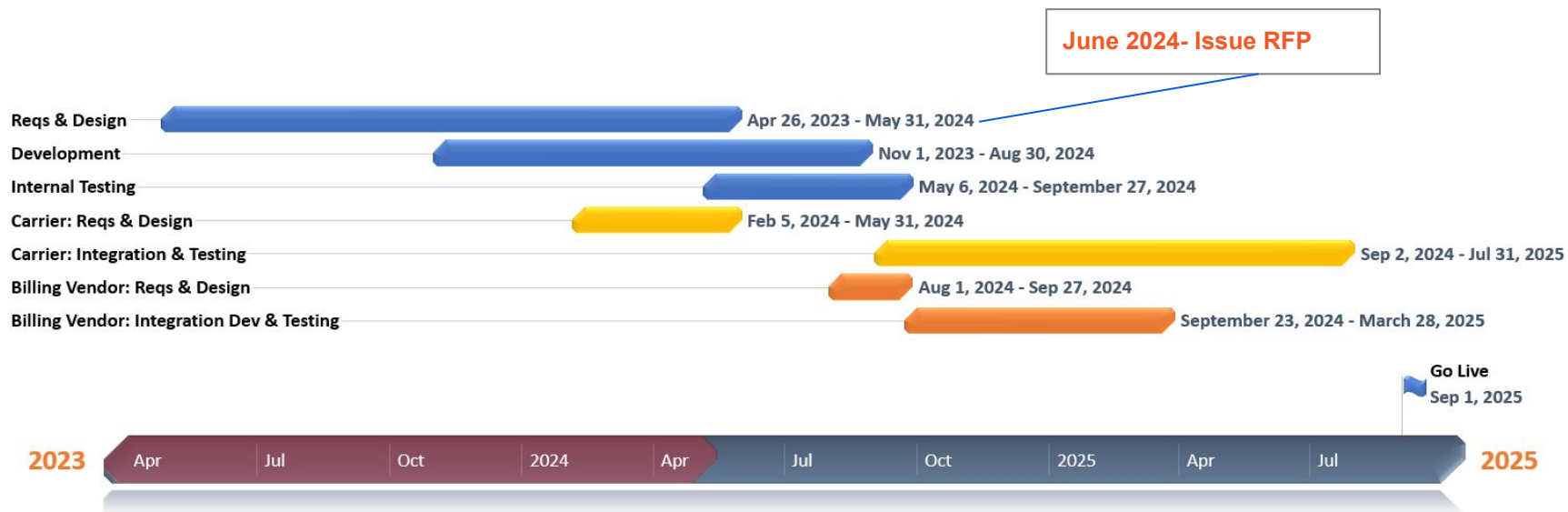
- **Mission:** Reduce the Maryland uninsured rate to less than 5.5 percent.
- **Target Audience:** Small Businesses with less than 10 employees.
- **Enrollment Goal:** Enroll approx. 10,000-15,000 in the first 5 years, post-launch.
- **Legal Obligation:** Fulfill our statutory mandate to serve small businesses (Md. Code Ann. §31–102 (c)(3)).
- **Action Plan:** Implement a robust marketing strategy pre-launch.

# Carrier Integration Timeline



Updated: May 9, 2024

# Enhanced Enrollment Platform Status



Updated: May 9, 2024

# Plan Selection

## Employer Plan Selection Options

- A Single Plan.
  - No reference plan.
- Employer Choice: All plans from one insurance company.
  - Employer chooses a reference plan.
- Employee Choice: Plans from all insurance companies.
  - Employer chooses a reference plan.

The screenshot shows the 'Choose Plan' page in the Maryland Health Connection portal for small businesses. On the left is a sidebar with navigation links: Dashboard (selected), Employees, Inbox, Quotes, and My Profile. The main content area is titled 'Choose Plan' and features two tabs: 'Select Package' (active) and 'Choose Plan'. Below the tabs, a heading reads 'Please choose from one of the three benefit package models'. There are three radio button options: 'Single Plan' (with subtext 'Choose one plan from one insurance company'), 'All Plans from One Insurance Company' (with subtext 'Choose one insurance company. Employees can choose any plan from that insurance company.'), and 'Plans from All Insurance Companies' (with subtext 'Choose one or two consecutive metal levels. Employees can choose any plan from any insurance company in the selected metal levels.'). Below these is a section 'Select a Insurance Company' with logos for Carefirst BlueChoice, Kaiser Permanente, Aetna, and United Healthcare. The next section is 'Reference Plan', with subtext 'Select one health insurance plan as your reference plan. The reference plan determines the amount you will contribute toward employees' premiums.' It contains a large box with a '+ Choose a Plan' button. At the bottom are 'Back', 'Cancel', and 'Next' buttons.

# Minimum Participation Requirement

- Employee Enrollments & Waivers section displayed until OE end date.
- Employers send OE reminders to employees via “Notify” button.
- Access Employee Management from dashboard to add or upload employees anytime before or after creating benefit package.
- Dashboard displays total Employees, Enrolled, Not Enrolled, Waived, and Total Dependents.

The screenshot shows the Maryland Health Connection dashboard for ABC Corporation. The left sidebar contains navigation links: Dashboard, Employees, Inbox, Quotes, and My Profile. The main content area includes a 'Welcome' message with a 'Get a Quote' button. Below this is the 'Employee Enrollments and Waivers' section, which is highlighted with a red box. This section shows that 30 out of 35 employees have enrolled or waived coverage, and a 'Notify' button is present. Below this is the 'Employee Management' section, which shows counts for Employees (35), Enrolled (30), Not Enrolled (02), Waived (03), and Family Members Enrolled (40). The 'Best Benefit Package' section displays the Kaiser Permanente KP MD Gold 6150/50/POS/Dental plan, priced at \$760/monthly for 30 employees. It also shows the Open Enrollment (OE) period from 01-15-2024 to 01-30-2024, the Payment Deadline of 01-30-2024, and an 'Auto-Renew' toggle switch.

**Dashboard**

- Employees
- Inbox
- Quotes
- My Profile

**ABC Corporation**  
410-999-4597  
abc2024@gmail.com  
456 Berry Rd, Baltimore City Md - 21210  
Switch Account

**Broker Information**  
Vilson Mody  
ABC Agency  
View More

**Welcome**  
You are one click away! Tap to know your Benefit cost  
[Get a Quote](#)

**Employee Enrollments and Waivers**  
30 out of 35 have enrolled or waived coverage  
05 or more needed by 01-30-2024 to meet minimum requirement  
[Notify](#)  
Important: You have until 01-30-2024 for your employees to sign up, or waive coverage

**Employee Management**  
Employer Choice/Plan  
[+ Add Employee](#)

35 Employees | 30 Enrolled | 02 Not Enrolled | 03 Waived | 40 Family Members Enrolled

**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-renewal on: 08:35 PM | 01 Jan 2024  
Auto-Renew ☒  
[Change Package](#)



# Crosswalked Plans & Auto-Renewals

- Crosswalked plans are plans that are identified as similar or comparable to an individual's existing plan.
- Currently, individuals are given the option to choose a new plan from the crosswalked options provided by the carrier.
- When the previous plan is no longer offered, MHC-SB will send a notice to the Employer's inbox that will detail the renewal package along with the crosswalked plan.

# Notices

## Go paperless!

Visit [Maryland Health Connection for Small Business](#) to select paperless delivery. It's a fast, easy, and secure way to view and keep your important plan documents.

## Important Notice: Employee Plan Renewal

Employee Application ID: <<Application ID>>

Employer: <<Employer/Group Name>>  
MHC for Small Business Employer ID# «Entry\_Id»  
Notice Date: «Month Date, Year»

Dear <<Employee FN MN LN Suffix>>|

Good News! <<Employer Name>> has chosen to renew the offer of health insurance coverage to employees through MHC for Small Business. Your open enrollment period begins on <<Renewal OE Start Date>>.

### Your Coverage Will Automatically Renew

Since you already enrolled in employer-sponsored coverage through MHC for Small Business, your current plan, if available, will automatically be renewed. If your current plan is no longer available, you will be automatically enrolled in the most similar plan. You can choose a different plan during your open enrollment period between <<Renewal OE Start Date>> and <<Renewal O/E End Date>>. Coverage will begin on <<Coverage Start Date>>.

Decide if you want to stay in this plan or choose another one by <<Renewal O/E End Date>>.

### Your New Plan and Cost Information

Your Medical Coverage	Current Plan Coverage Dates: (<<Current Plan Effective Date>> - <<Current Plan End Date>>)	New Plan Coverage Dates: (<<Renewal Plan Effective Date>> - <<Renewal Plan End Date>>)
Covered Individual(s)	<<Employee Name>> <<Dependent 1>> <<Dependent 2>> <<Dependent 3 etc>>	<<Employee Name>> <<Dependent 1>> <<Dependent 2>> <<Dependent 3 etc>>

Plan Information		
Plan	<<Current Carrier Name>> <<Current Plan Name>>	<<Renewal Carrier Name>> <<Renewal Plan Name>>
Coverage Date	Coverage ends: <<Current Coverage End Date>>	Coverage begins: <<Renewal Plan Effective Date>>
Cost Information		
Total Monthly Premium	Employee Pays: <<Employee Premium>> Employer Pays: <<Employer Premium for Employee Household>>	Employee Pays: <<Employee Premium>> Employer Pays: <<Employer Premium for Employee Household>>

### You Can Change Your Plan Selection during Open Enrollment

You must make any changes to your employer-sponsored coverage through MHC for Small Business by <<renewal O/E end date>>. If you no longer want coverage through <<Employer Name>> you must go into your MHC for Small Business employee account and "waive" coverage for the upcoming plan year.

# Renewals

- When the previous plan is no longer offered, MHC-SB will send a notice to the Employer's inbox that will detail the renewal package along with the crosswalked plan.
- The Employer will be prompted to choose a new plan.

The screenshot shows the 'Renew Plan' interface for the Kaiser Permanente KP MD Gold 6150/50/POS/Dental plan. A red banner at the top states 'This plan is no longer offered' with a 'Choose new plan' button. Below this, a message indicates the current benefit package for 2023 expires on Dec 31, 2023, and provides a link to 'View Plan Shopping Details'.

The plan details are presented in a grid format:

KAISER PERMANENTE®			
KP MD Gold 6150/50/POS/Dental			
★ 4.5 Quality Rating			
<b>\$760/</b> Monthly Total Cost <a href="#">Details</a>	<b>\$250/</b> Monthly For Employees	<b>\$510/</b> Monthly For Employers	<b>\$990/</b> Person <b>\$990/</b> Group Annual Deductible
Annual Out of Pocket Maximum \$990 / person \$990 /group	Primary Care Co-Pay 40% Coinsurance	Urgent Care Center 40% Coinsurance	H.S.A Certified Yes
<a href="#">Important Plan Information</a>	<a href="#">Plan Costs &amp; Benefits</a>	<a href="#">Prescription Drug Details</a>	<a href="#">See Detailed Monthly Rate Breakdown</a>
<a href="#">Find a Doctor</a>			

Below the plan details, key dates and offerings are listed:

- Coverage Effective Date:** 01-01-2024
- Open Enrollment (OE) Date:** Start Date 01-15-2024 | End Date 01-30-2024
- Waiting Period:** 90 days
- Coverage Offering:** Employer Choice/Plans Offered by One Company
- Coverage Model:** Plans Offered Across All Companies Plans

**Contribution Amounts:**

KAISER PERMANENTE®		
KP MD Gold 6150/50/POS/Dental		
Total Cost per Month <b>\$760</b>	Total Employees Cost per Month <b>\$250</b>	Total Employer Cost per Month <b>\$510</b>

A 'Back' button is located at the bottom of the plan details section.

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# Auto-Renew (Crosswalk)

- If the group selects auto-renew and does not actively review and select a new plan, they will be crosswalked into a similar plan.

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Dashboard

Employees

Inbox

Quotes

My Profile

← Renew plan

Your plan Kaiser Permanente 1 has been replaced with a similar plan, Kaiser Permanente 2. This will be your Benefit Package for 2024. It will expire on Dec. 31, 2024.

You are saving \$400 with this New Plan!

Current Plan	New Plan
<div>Kaiser Permanente</div> <div>KP MD Gold 6150/50/POS/Dental</div> <div>Total Cost</div> <div>\$760</div> <div>Total Employees Cost per Month</div> <div>\$250</div> <div>Total Employers Cost per Month</div> <div>\$510</div> <div>Annual Deductible</div> <div>\$9900/person \$9900/group</div> <div>Annual Out of Pocket</div> <div>\$9900/person \$9900/group</div> <div>Urgent Care Center</div> <div>40% Coinsurance</div> <div>Primary Care Copay</div> <div>40% Coinsurance</div> <div>H.S.A. Qualified</div> <div>Yes</div>	<div>Kaiser Permanente</div> <div>KP MD Gold 6150/50/POS/Dental</div> <div>Total Cost</div> <div>\$360</div> <div>Total Employees Cost per Month</div> <div>\$110</div> <div>Total Employers Cost per Month</div> <div>\$250</div> <div>Annual Deductible</div> <div>\$1320/person \$1320/group</div> <div>Annual Out of Pocket</div> <div>\$1320/person \$1320/group</div> <div>Urgent Care Center</div> <div>40% Coinsurance</div> <div>Primary Care Copay</div> <div>40% Coinsurance</div> <div>H.S.A. Qualified</div> <div>Yes</div>
<div>Plan Overview</div> <div>Health Care Provider Search</div> <div>Plan Level</div> <div>Gold</div> <div>Plan Type</div> <div>PPO</div> <div>Enrollee Experience</div> <div>Sample data</div> <div>H.S.A. Qualified</div> <div>Yes</div> <div>Clinical Quality &amp; Management</div> <div>Example Type</div> <div>Plan Efficiency Affordability &amp; Management</div> <div>Sample data</div> <div>Details</div> <div>See Detailed Monthly Rate Breakdown</div>	<div>Plan Overview</div> <div>Health Care Provider Search</div> <div>Plan Level</div> <div>Gold</div> <div>Plan Type</div> <div>PPO</div> <div>Enrollee Experience</div> <div>Sample data</div> <div>H.S.A. Qualified</div> <div>Yes</div> <div>Clinical Quality &amp; Management</div> <div>Example Type</div> <div>Plan Efficiency Affordability &amp; Management</div> <div>Sample data</div> <div>Details</div> <div>See Detailed Monthly Rate Breakdown</div>

Back

Cancel

Next

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# Marketing Update

# Communication Tools to Promote Small Biz Video Content

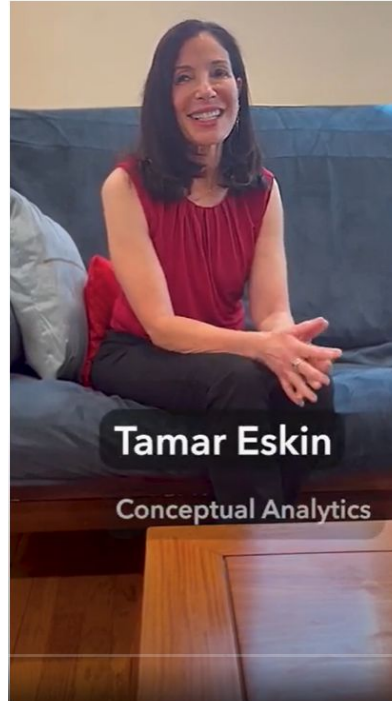
- **What is MHC for Small Business?** English and Spanish
- **Small Business tax credits**
- **How to get help** (promoting free authorized broker support)
- **Testimonial** broker and small business testimony - owner/employees



# Testimonials



Pao Kao, Office Manager  
Germantown Allergy & Asthma



Tamar Eskin, Owner  
Conceptual Analytics



Shelly Eldridge, founder  
The Confidence Coach

# Social Media & Testimonials

## Strategies to Target Small Businesses

### Facebook, Instagram, LinkedIn & YouTube

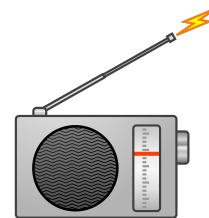
Use social media to target small business owners



- **May is National Small Business Month** - Provide posts to support Small Businesses
  - **MHC for Small Business** celebrates National Small Business Month, not just in May, but year round! Enroll your employees in a private health plan any time of the year. Keep celebrating and thriving!  
[MHCSmallBiz@MarylandHealthConnection.gov](mailto:MHCSmallBiz@MarylandHealthConnection.gov)
- **MHC for Small Business Video** - English & Spanish YouTube, Webinars, Presentations



# Read All About It!



- Develop news stories with statewide media recognizing small business success.
- Hold regional press events to promote MHC with Small Businesses and brokers (on-site) on their success, benefits of the tax incentive program and financial incentives, and employee retention.
- Partner with statewide newspapers and radio stations (schedule interviews called Small Biz Strong MD...Small and Healthy!).



# **Small Business Policy Update**

# MHC-SB Policy Update

- Stakeholders review and feedback were due May 12th 2024.
- Comments from two issuers in support of the changes.

## Changes to COMAR 14.35.18:

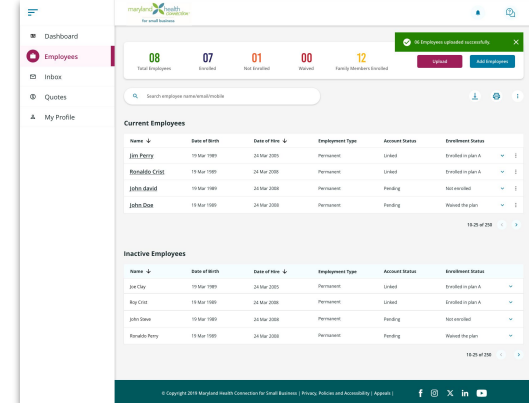
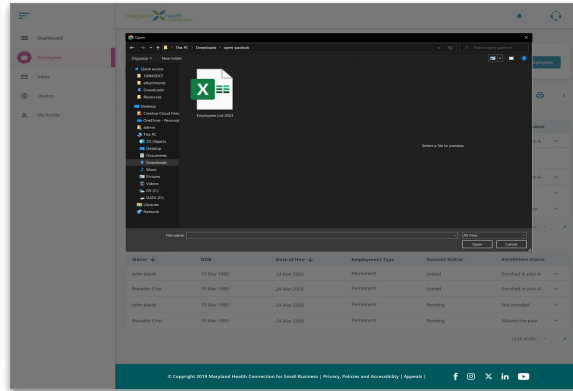
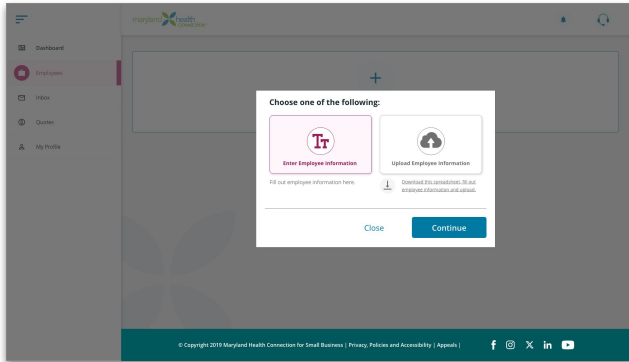
1. Change the employee minimum participation rate (MPR) for a qualified employer's SHOP eligibility to "at least 60%" uniformly.
2. Reduce the wait period a small employer may set for a qualified employee to no more than 60 days. Current regulation allows up to 90 days.

# SHOP MPR and Wait Period Regulatory Updates Timeline



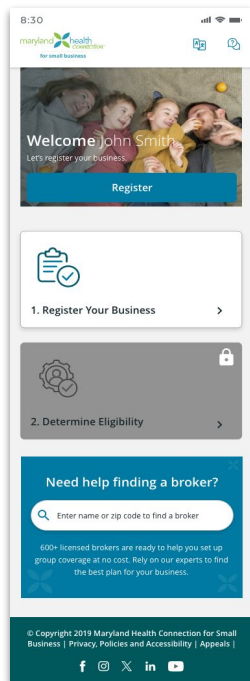
# MHC-SB Portal Updates

- Supports Upload employees details



# MHC-SB Portal Updates

- Supports Mobile Experience



# Professional Employer Organizations (PEOs)

# 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.





# MIA Study Bill - HB 827

- Maryland allows Professional Employer Organizations (PEOs) to operate within the state in certain capacities.
- MIA's statement:

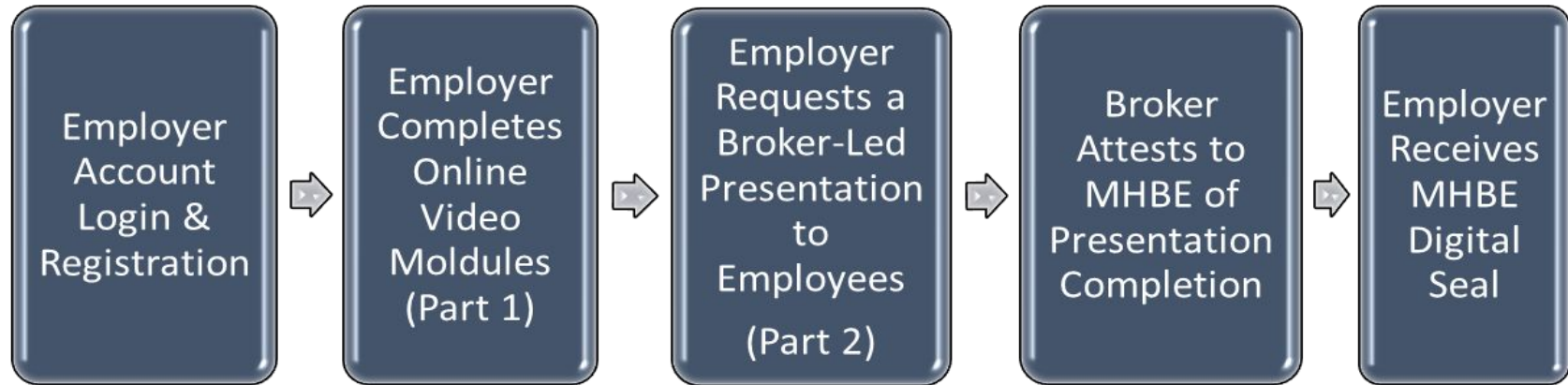
“Currently, Maryland is one of three states in the country that effectively prevent a small employer that has engaged a PEO from participating in the PEO's large group health plan. A Maryland small employer may engage a PEO to perform human resource and payroll services and may take advantage of pension and retirement plans sponsored by the PEO. However, with respect to health insurance, Maryland law looks at the number of people at the workplace employer level in determining whether the health insurance issued to those individuals must meet small group vs large group requirements.”

# MIA Study Bill - HB 827 - Cont...

- 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.

# Outreach & Education Update

- Proposed process flow for and outreach and education program targeting employers and employees of small businesses.
- Do you recommend a different approach for the below outreach and education process flow?



# Welcome New Members

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

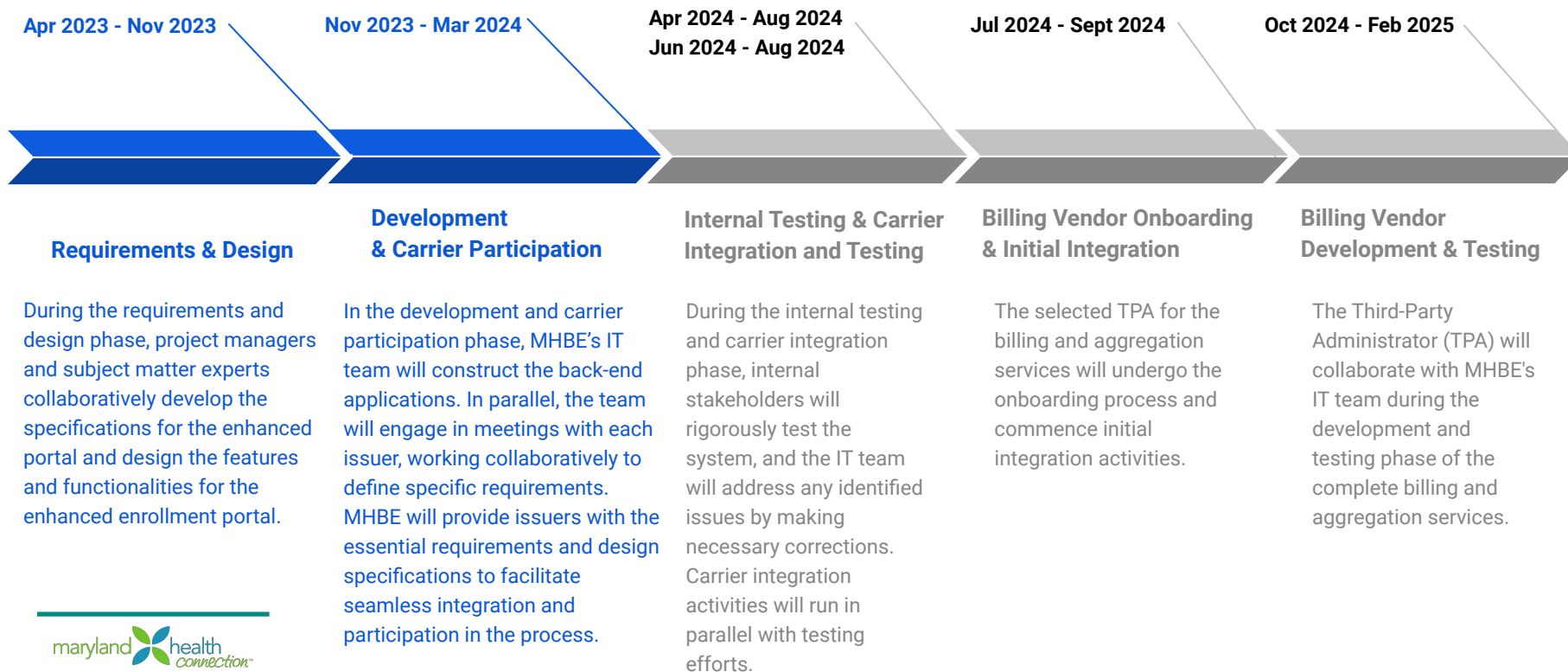
# 2024 Objectives

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.

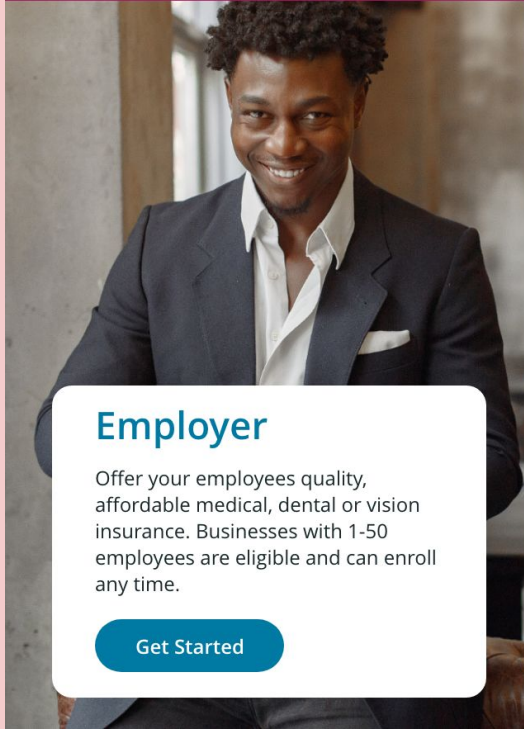
# MHC-SB Enrollment Portal Status





# **Enhanced Enrollment Portal Design**

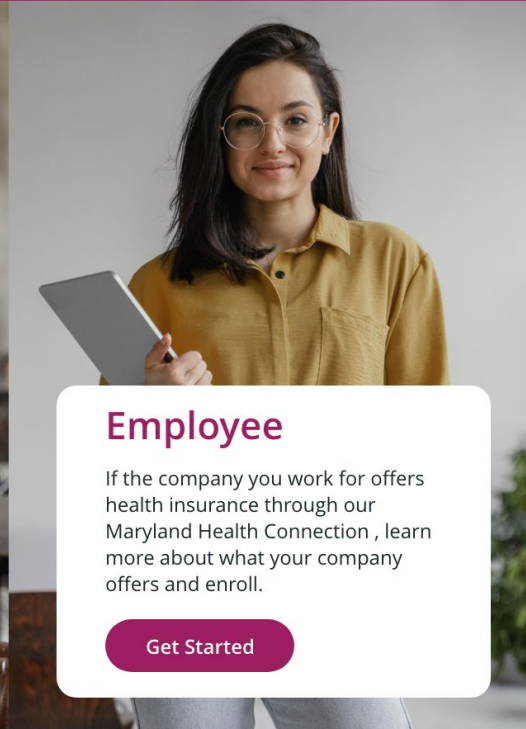
## Maryland Health Connection for Small Business



### Employer

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

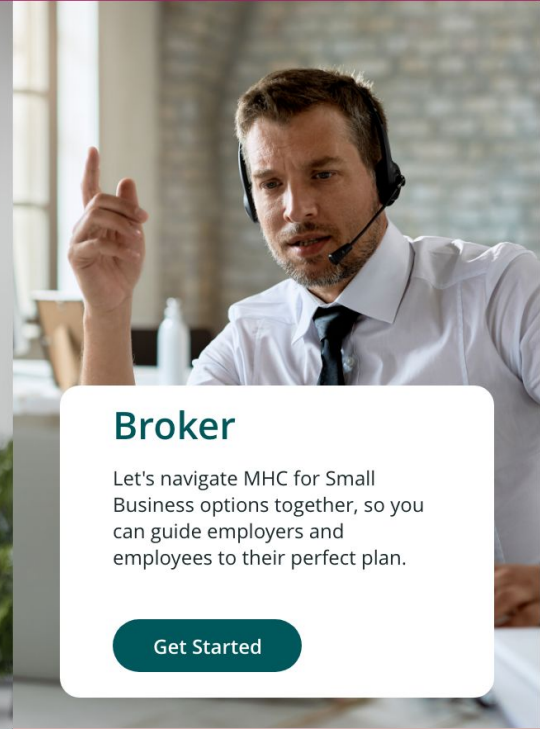
[Get Started](#)



### 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

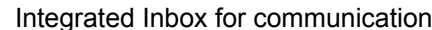
Let's navigate MHC for Small Business options together, so you can guide employers and employees to their perfect plan.

[Get Started](#)



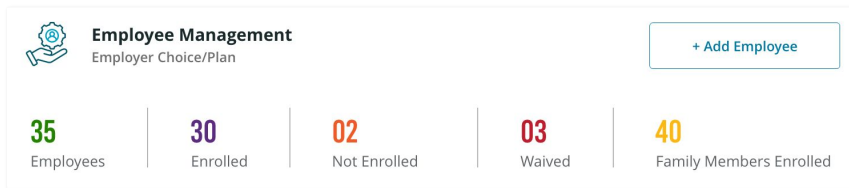
# For Brokers

## Dashboard with actionable buttons



# 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](mailto: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
- 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/MD 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, 410-122-4567, 123 Pratt Street, Baltimore, MD 21119
- Broker:** Robert Dibulan, AIRC 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

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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
<b>Total</b>	<b>59</b>

# 2024 MHC Small Group Plans

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

# 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.