

Small Business Programs Advisory Committee (SBPAC)

Meeting 13: July 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 - 1:15

Welcome, Agenda, Meeting Minutes

Jon Frank, Co-chair

1:15 - 1:30

SBP Updates

Mimi Hailegeberel, Small Business Program Manager

1:30 - 2:00

PEO Study

David Cooney, Associate Commissioner, Maryland Insurance Administration

2:00 - 2:30

Enhanced Enrollment Portal Design

Dinesh Ganesan, Sr. IT Technologist

2:30 - 2:50

Discussion

2:50 - 3:00

Public Comment

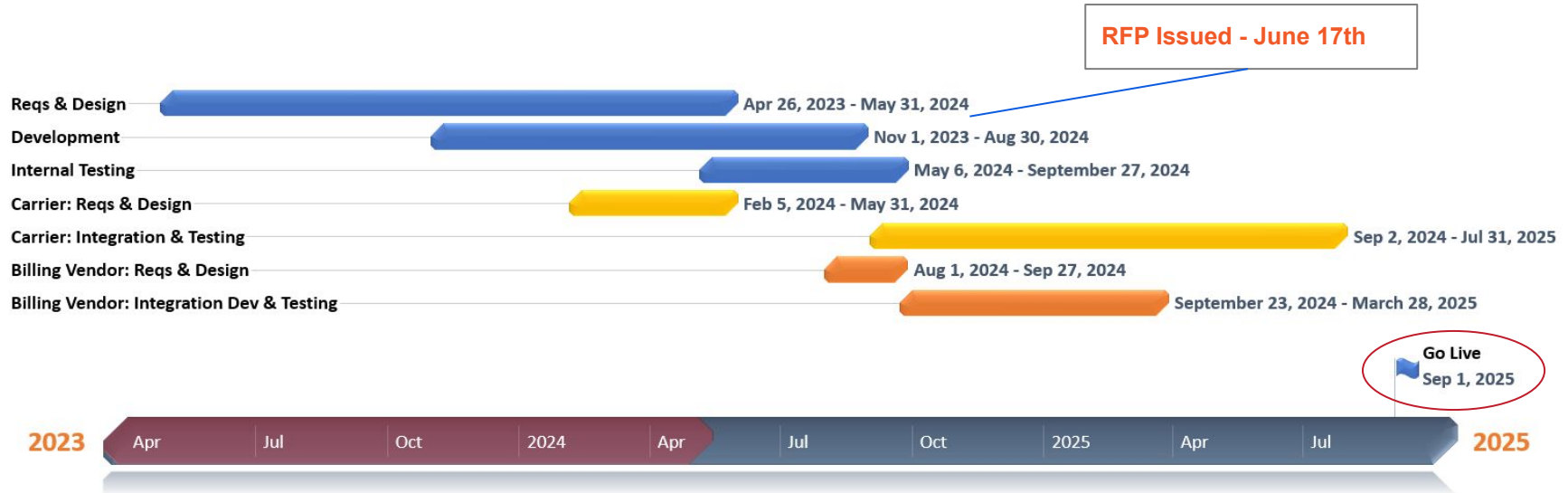
Approve Meeting Minutes

- June meeting minutes were emailed to members on 7/15/2024.

SBP Updates

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. These shapes are a lighter shade of teal than the background, creating a subtle, decorative effect.

Enhanced Enrollment Platform Status



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

Updated: May 9, 2024

RFP Timeline

High-level procurement timeline for a Billing & Aggregation Contractor.

Task	Date
Publish Date on eMMA	6/14/2024
Pre-Proposal Conference	6/26/2024
Emma Posting ending	7/26/2024
Evaluation Period	7/30/2024 - 8/5/2024
Oral Presentations	TBD
Recommendation for Award	8/9/2024
Board Approval	8/19/2024

Maryland Tobacco Rating

- Brokers and carriers oppose starting tobacco rating in the small group market (verbal and written feedback from last month's meeting).
- MHBE will not introduce tobacco rating for the 2025-2026 plan years due to lack of interest from insurance companies in implementing tobacco rates in the small group market.

PEO Study Bill

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.”

Parameters of the Study

- Identifying and comparing the Regulation of PEO's under federal law and state law in other states.
- Reviewing the History of PEO activities in the State of Maryland and elsewhere along with changes to the PEO industry over time.
- Reviewing PEO health plans and benefit designs.
- Reviewing requirements that businesses must meet to participate in PEO arrangements and access health plans.
- Examining the regulatory structures for health insurance and PEO's in other states and under federal law that allow individuals who are co-employed through a PEO arrangement and have a workplace employer that is a small employer to participate in the PEO's large group plan.
- Addressing any potential impacts of proposed statutory changes in the State relating to the offering of health coverage by PEO's on the small group market.

Discussion Questions

- 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. What makes Maryland a unique landscape?
- What factors should MIA consider in their report to the legislature?
- What are the implications of PEOs entering the small group market?
- What are the impacts on consumers?
- What regulatory controls will be proposed if PEOs are allowed to enter the market?

Enrollment Portal Updates

Dinesh Ganesan



COBRA

Employer & Employee UX Demo

- Employer Experiences
 - Enroll
 - Renew
 - Disenroll
- Employee Experiences
 - Enroll
 - Renew
 - Disenroll



Discussion



Public Comment



Appendix

The background is a solid teal color. Overlaid on this background is a stylized, symmetrical floral or leaf-like pattern. This pattern is composed of several overlapping, rounded, teardrop-shaped segments that radiate from a central point, creating a six-petaled flower effect. The segments are a slightly lighter shade of teal than the background.

Small Group- Tobacco Rating

Tobacco Rating 101

- The term tobacco surcharge means any allowable differential that is charged for insurance in the SHOP Exchange that is attributable to tobacco use as the term tobacco use is defined in 45 CFR 147.102(a)(1)(iv).
- The tobacco rating factor applies to legal users of tobacco products, generally those 18 and older, and includes all tobacco products (except religious or ceremonial use of tobacco).
- 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
- Small group- avoid rate-up if you participate in smoking cessation through a wellness program.
- Currently, insurance companies are not tobacco rating in Maryland.

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

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.

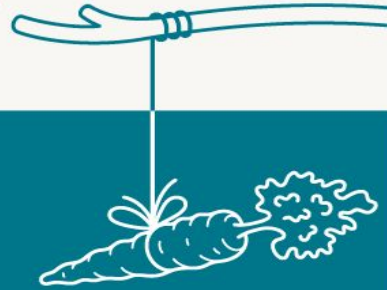
Source: [Tobacco use in Maryland 2023 - Truth Initiative](#)

ACA Implementation Guidance

The CMS Guidelines 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.

Some states **prohibit or restrict** the use of tobacco surcharges



California, Massachusetts, New Jersey, New York, Rhode Island, Vermont, Virginia and Washington, D.C.

- ▶ Prohibit tobacco surcharges completely

Connecticut

- ▶ Only prohibits tobacco surcharges for health plans sold in the state's health insurance exchange (Access Health CT).

Kentucky, Arkansas, and Colorado

- ▶ Allow a lower premium differential than federal law. Colorado limits the tobacco surcharge to 15%. Arkansas limits it to 20%, and Kentucky limits it to 40%.



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 Crist	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 Crist	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

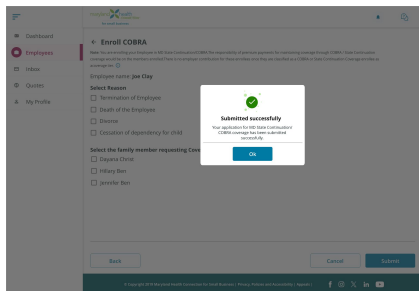
- ☐ Termination of Employee
- ☐ Death of the Employee
- ☐ Divorce
- ☐ Cessation of dependency for child

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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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



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. The left sidebar contains 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' (selected), 'All Plans from One Insurance Company', and 'Plans from All Insurance Companies'. Each option has a brief description. Below this, a section titled 'Select a Insurance Company' displays logos for Carefirst BlueChoice, Kaiser Permanente, Aetna, and United Healthcare. The next section, 'Reference Plan', instructs the user to 'Select one health insurance plan as your reference plan. The reference plan determines the amount you will contribute toward employees' premiums.' It features a large button labeled '+ Choose a Plan'. At the bottom, there 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 displays the Maryland Health Connection dashboard for a small business. The top navigation bar includes links to Dashboard, Employees, Inbox, Quotes, and My Profile. The main content area features a 'Welcome' message with a 'Get a Quote' button. A red box highlights the 'Employee Enrollments and Waivers' section, which shows that 30 out of 35 employees have enrolled or waived coverage, and 05 or more are needed by 01-30-2024 to meet the minimum requirement. Below this is the 'Employee Management' section, which shows 35 employees, 30 enrolled, 02 not enrolled, 03 waived, and 40 family members enrolled. The 'Best Benefit Package' section displays the Kaiser Permanente KP MD Gold 6150/50/POS/Dental plan for \$760/monthly covering 30 employees, with a payment deadline of 01-30-2024.

Section	Value
Employee Enrollments and Waivers	30 out of 35 have enrolled or waived coverage
Employee Enrollments and Waivers	05 or more needed by 01-30-2024 to meet minimum requirement
Employee Management	35 Employees
Employee Management	30 Enrolled
Employee Management	02 Not Enrolled
Employee Management	03 Waived
Employee Management	40 Family Members Enrolled
Best Benefit Package	\$760/Monthly
Best Benefit Package	Covering 30 Employees
Best Benefit Package	Payment Deadline: 01-30-2024

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.

Renew Plan

This plan is no longer offered. [Choose new plan](#)

This is your Benefit Package for 2023 which will expire on Dec 31 2023. [Click here to View Plan Shopping Details.](#)

KAISER PERMANENTE
KP MD Gold 6150/50/POS/Dental ★ 4.5 Quality Rating

\$760/ Monthly Total Cost Details	\$250/ Monthly For Employees	\$510/ Monthly For Employers	\$990/ Person \$990/ 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

[Important Plan Information](#) [Plan Costs & Benefits](#) [Prescription Drug Details](#) [See Detailed Monthly Rate Breakdown](#) [Find a Doctor](#)

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 \$760	Total Employees Cost per Month \$250	Total Employer Cost per Month \$510
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[Back](#)

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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.

The screenshot shows the 'Renew plan' page in the Maryland Health Connection portal. A notification states: '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
Kaiser Permanente KP MD Gold 6150/50/POS/Dental	Kaiser Permanente KP MD Gold 6150/50/POS/Dental
Total Cost \$760	Total Cost \$360
Total Employees Cost per Month \$250	Total Employees Cost per Month \$110
Total Employers Cost per Month \$510	Total Employers Cost per Month \$250
Annual Deductible \$9900/person \$9900/group	Annual Deductible \$1320/person \$1320/group
Annual Out of Pocket \$9900/person \$9900/group	Annual Out of Pocket \$1320/person \$1320/group
Urgent Care Center 40% Coinsurance	Urgent Care Center 40% Coinsurance
Primary Care Copay 40% Coinsurance	Primary Care Copay 40% Coinsurance
H.S.A. Qualified Yes	H.S.A. Qualified Yes
Plan Overview Health Care Provider Search	Plan Overview Health Care Provider Search
Plan Level Gold	Plan Level Gold
Plan Type PPO	Plan Type PPO
Enrollee Experience Sample data	Enrollee Experience Sample data
H.S.A. Qualified Yes	H.S.A. Qualified Yes
Clinical Quality & Management Example Type	Clinical Quality & Management Example Type
Plan Efficiency Affordability & Management Sample data	Plan Efficiency Affordability & Management Sample data
Details See Detailed Monthly Rate Breakdown	Details See Detailed Monthly Rate Breakdown

Navigation buttons: Back, Cancel, Next.



Marketing Update

Communication Tools to Promote Small Biz Video Content

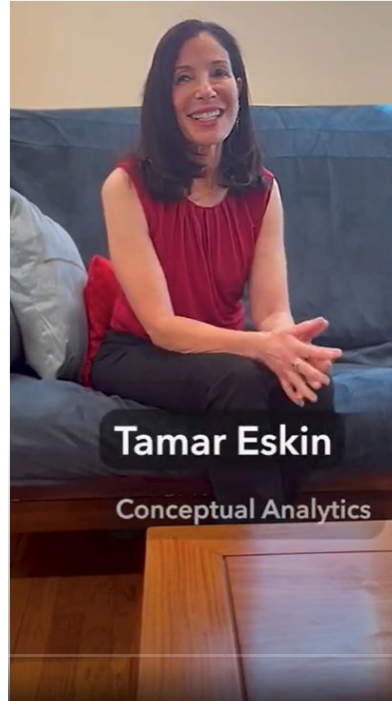
- **What is MHC for Small Business?** English and Spanish
- **Small Business tax credits**
- **How to get help** (promoting free authorized broker support)
- **Testimonial** broker and small business testimony - owner/employees



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

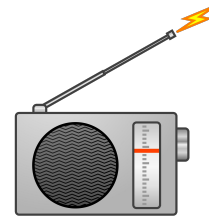
Facebook, Instagram, LinkedIn & YouTube

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
- **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:

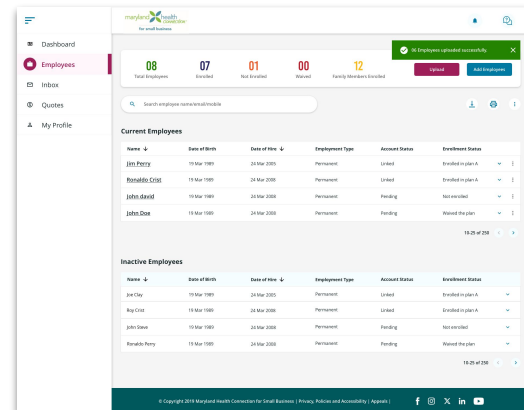
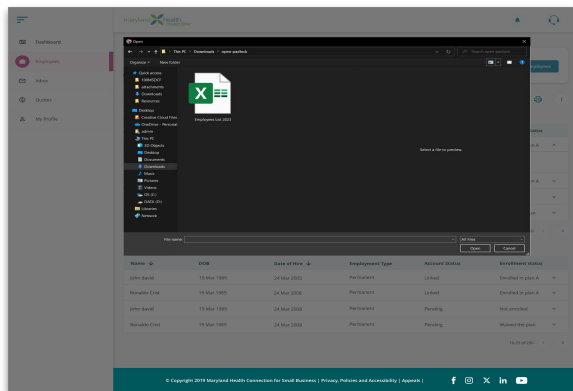
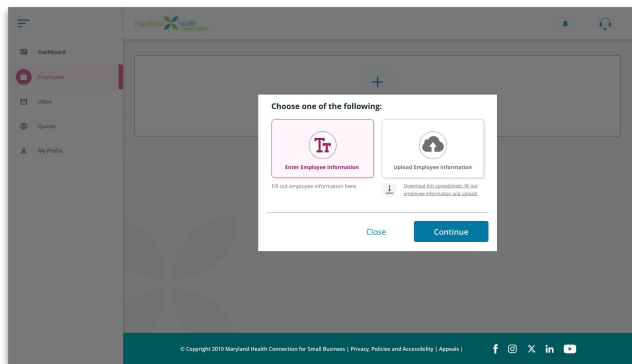
1. Change the employee minimum participation rate (MPR) for a qualified employer's SHOP eligibility to "at least 60%" uniformly.
2. Reduce the wait period a small employer may set for a qualified employee to no more than 60 days. Current regulation allows up to 90 days.

SHOP MPR and Wait Period Regulatory Updates Timeline



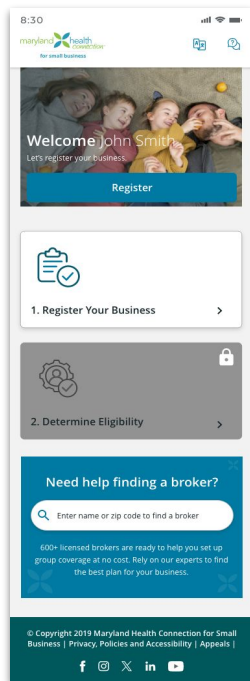
MHC-SB Portal Updates

- 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:

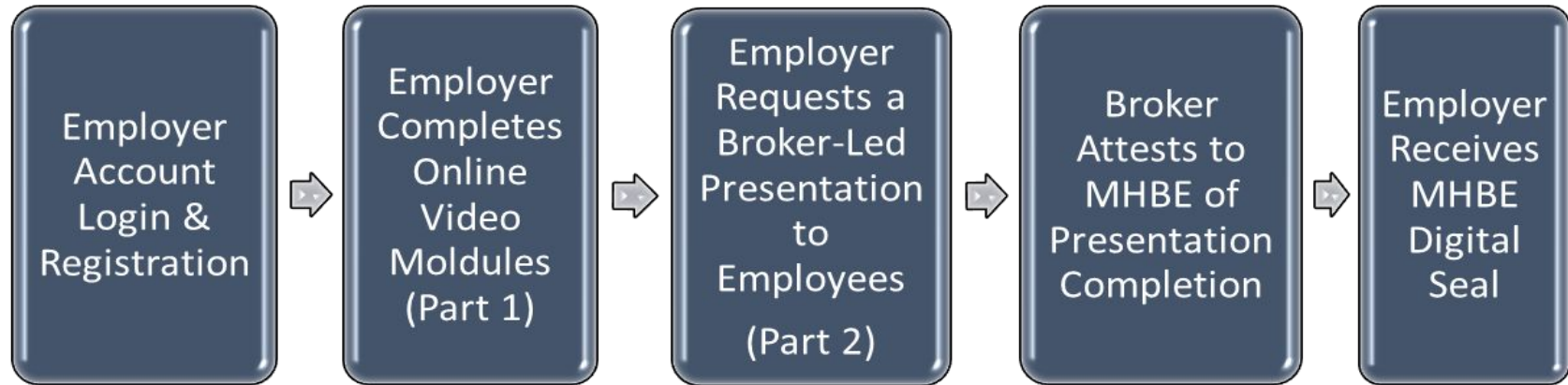
“Currently, Maryland is one of three states in the country that effectively prevent a small employer that has engaged a PEO from participating in the PEO's large group health plan. A Maryland small employer may engage a PEO to perform human resource and payroll services and may take advantage of pension 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

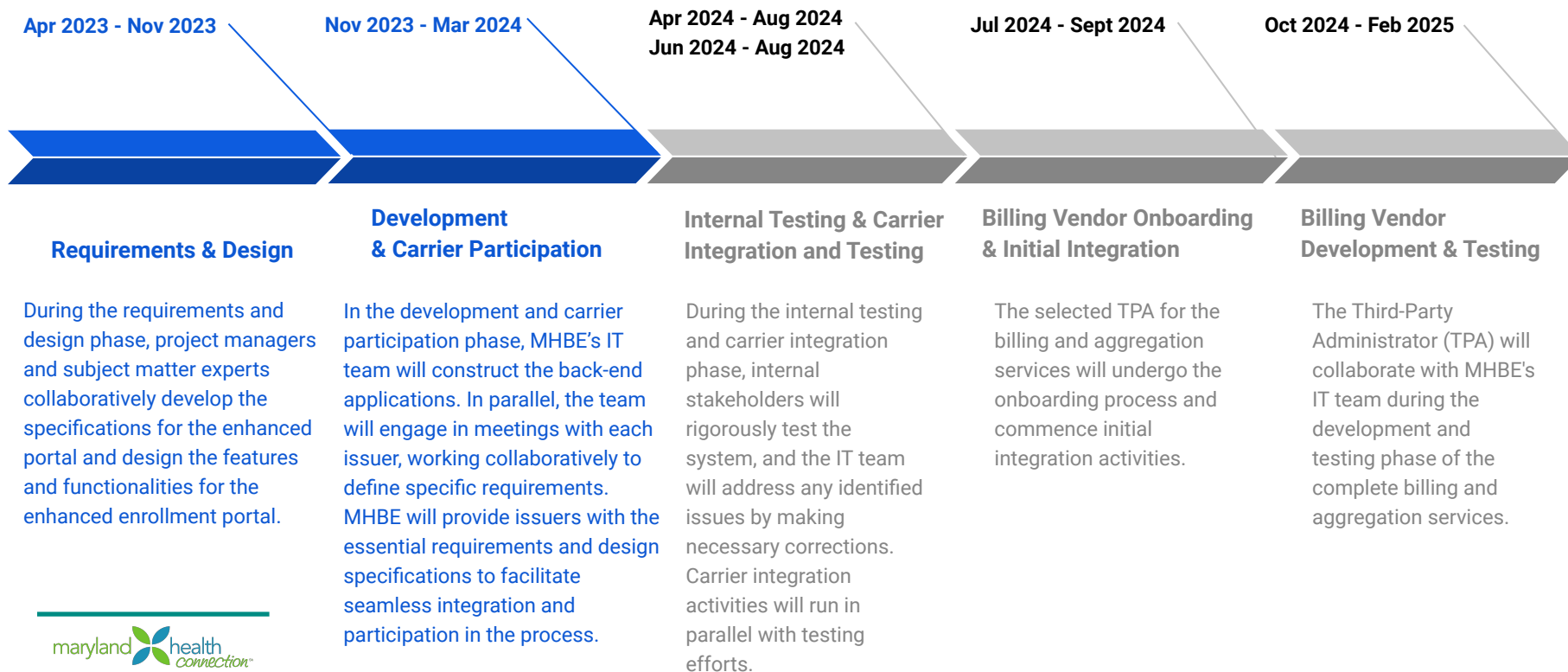
2024 Objectives

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.

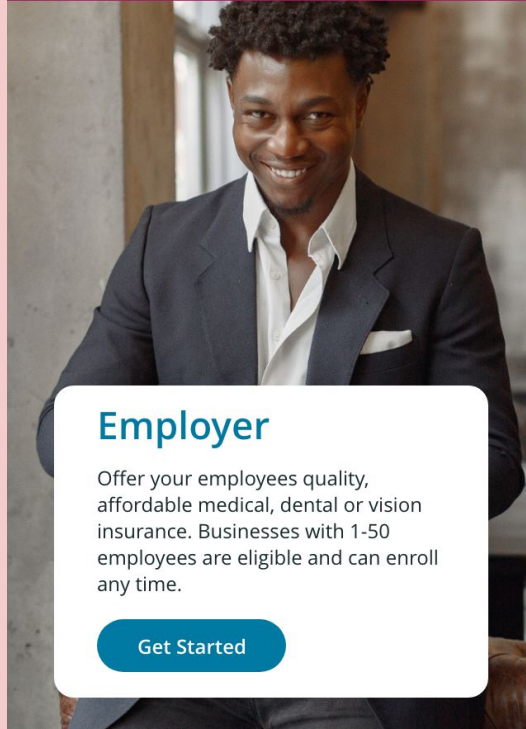
MHC-SB Enrollment Portal Status





Enhanced Enrollment Portal Design

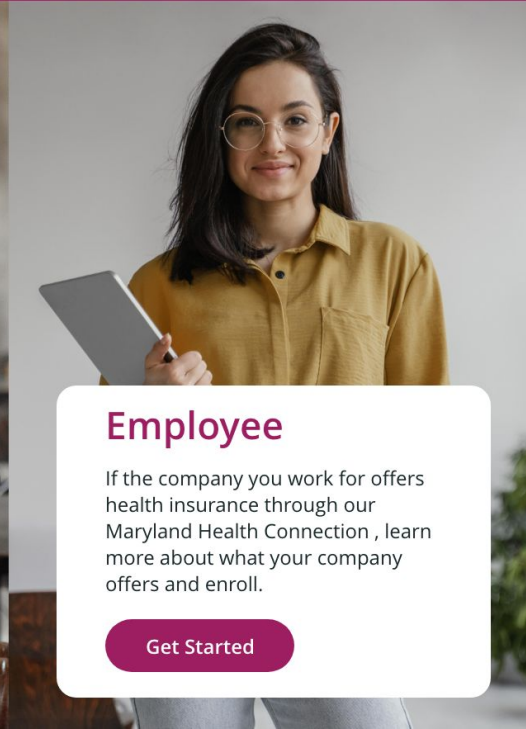
Maryland Health Connection for Small Business



Employer

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

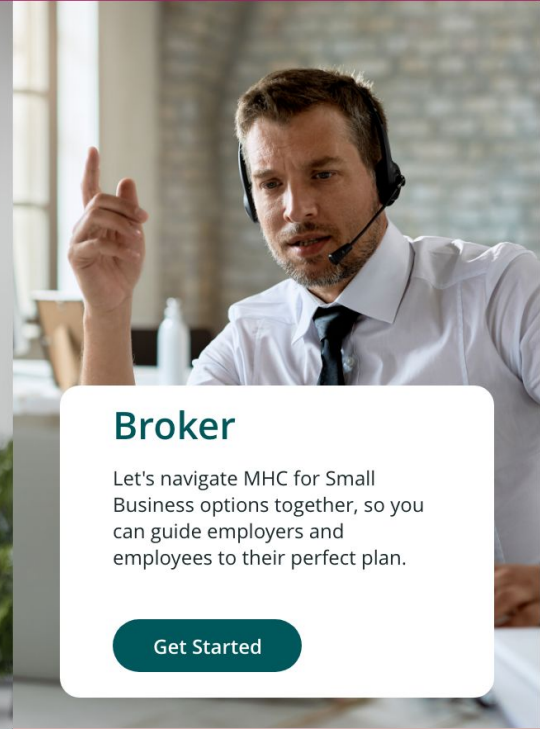
[Get Started](#)



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](#)

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
Laurelwood Health	***-**-2892	Lha12345@gmail.com	9083847024	Enrolled	28
Novell	***-**-4792	Nov12345@gmail.com	9083847024	Enrolled	14
Johns Hopkins Medicine	***-**-0934	Jhm12345@gmail.com	9083847024	Not Enrolled	19
MedCentral	***-**-1422	Med12345@gmail.com	9083847024	Enrolled	14
OSP LLC - Union Airport	***-**-1423	Osua12345@gmail.com	9083847024	Not Enrolled	14

Integrated Inbox for communication

Search Client by name, EIN, Email ID

Inbox

05 Oct 2023

MHC

Welcome to MHC for Small Business

05 Oct 2023

Welcome to MHC for Small Business...

05 Oct 2023

Welcome to MHC for Small Business

05 Oct 2023

Welcome to MHC for Small Business

05 Oct 2023

Welcome to MHC for Small Business

MHC 3:00PM

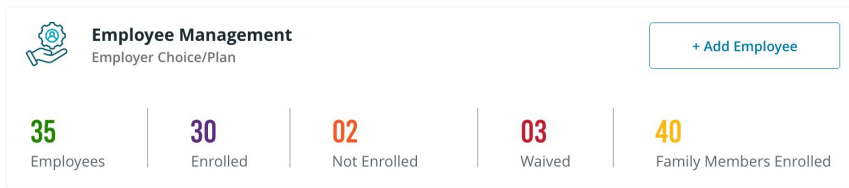
Welcome to MHC for Small Business

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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

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 shows a welcome message for Cody Ben, who is enrolled 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

Cost breakdown:

- 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 (Who's Covered):

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

- 410-999-234
- 123 Pratt Street, Baltimore, MD 21110

Broker (Robert Dibulan, AIRCD Agency):

- 410-999-234
- 456 Pratt Street, Baltimore, MD 21110

Search Tools

The search tool allows users to find providers by name, specialty, and location. The search results show two providers:

- 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.

A map shows the location of the first provider in Baltimore, MD.

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.