

# MHBE 2024 Consumer Decision Support (CDS) Workgroup

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Meeting 3 – August 27, 2024

# Members

Member	Affiliation
Lisa Barrows	CareFirst BlueCross BlueShield
Cara Chang	Optum/Dartmouth
Steven Doman	UnitedHealthcare
Shelly Eldridge	Shelly The Confidence Coach
Robyn Elliott *	Maryland Dental Action Coalition
Ruth Getachew	Maryland Insurance Administration
Erika Halsey **	Kaiser Permanente
Thomas Hamel	Aetna
Diana-Lyn Hsu	Maryland Hospital Association
Stephanie Klapper	Maryland Citizens' Health Initiative
Carmen Larsen	Hispanic Chamber of Commerce Montgomery County

Member	Affiliation
Allison Mangiaracino	Kaiser Permanente
Arianna Meehan **	Aetna
Joan Painter	Seedco
Shlomo Rosenstein	Premier Financial
Seth Sevenski-Popma **	UnitedHealthcare
Lisa Skipper *	Mountain Laurel Medical Center



Meeting will be recorded

# Agenda

12:30 - 12:35 | Welcome and Approve August 14 Minutes  
*Robyn Elliott and Lisa Skipper, Workgroup Co-Chairs*

12:35 - 1:00 | Consumer Assistance Panel Discussion  
*Amelia Marcus, MHBE Health Policy Analyst*  
*Anthony Guzman, MHBE Special Project Manager*

1:00 – 1:40 | Discussion - First Half of Plan Shopping Tool  
*All Members*

1:40 | Public Comment

1:45 | Adjournment

# August 14 Meeting Minutes

- Vote to approve August 14, 2024 Consumer Decision Support Workgroup Minutes

The background features a solid teal color with a pattern of overlapping circles in a lighter shade of teal, creating a stylized floral or sunburst effect.

# Panel Discussion with MHBE Consumer Assistance Team

# Panel Discussion

Goal of this panel is to collect feedback from MHC assisters on the functionality of current MHC decision support tools, perspectives on the consumer experience, and areas for improvement

## **Panel Members**

- Rochelle Briscoe
- Tylia Gregory

# Panel Questions

1. What do consumers tend to need the most help with when reaching out for in-person assistance for help with comparing or choosing health plans?
2. What factors do consumers consider when making a decision? Among them, what tends to be the most important?
3. **Other questions**



The background of the slide features a solid teal color. Overlaid on this are four large, semi-transparent teal circles that overlap each other in the center, creating a flower-like or pinwheel pattern. The text is positioned to the left of the center, overlapping the circles.

# Content Review and Discussion

# Discussion

- **First half of Get an Estimate plan shopping tool**
  - First page with consumer inputs
  - Estimated financial assistance page
  - Health care utilization page. shopping page
- **Reminders/Considerations:**
  - While we're discussion MHC private plan shopping, the first page of this tool also helps determine potential eligibility for Medicaid - considerations for information that is displayed in first page of consumer info questions (e.g. the pregnancy question)

# Review of July 31 (mtg #1) Discussion

## **Discussion and feedback specific to first part of tool:**

- Tools that ask questions about what's most important to a consumer (premium, network, specific service costs?)
- Online training or tutorial for consumers using the plan shopping tool
- Immigrant consumers specifically, and how they access information

# Review of August 14 (mtg #2) Discussion

## Discussion and feedback specific to first part of tool:

- “Select the coverage you need” dropdown:
  - Educating consumers on dental coverage requirements and stand-alone dental plans
  - Do consumers understand “no coverage” option in terms of household size and financial assistance
- Pregnancy question - do consumers understand why this is asked?
- Edit “income sources” sidebar to say “**gross**” wages, salaries and tips” on first page
- Chat bot functionality and whether the plan shopping tool should more prominently display it
  - And/or make options for various forms of free assistance (call center, brokers, navigators) more prominently displayed
- Illustrative examples, video tutorials, videos of examples scenarios.

# Review of August 14 (mtg #2) Discussion - cont'd

- Improve how information about estimated financial assistance is displayed
  - More explanation of tax credits/cost sharing reductions
  - Suggestion to include a link with simple, clear explanations
- Improve explanation of expected health care utilization question, understanding potential costs of unexpected hospitalization or care with lower value plans
  - Suggestion for this page to provide an example of the out-of-pocket difference between plans in cases of unexpected medical expenses
  - Suggestion to add checkboxes for certain conditions on the healthcare utilization page

# Review of other Evidence-Supported Decision Aids (Hilltop Literature Review)

## **Specific to first part of tool:**

- Front-and-center, clear information explaining:
  - Preventive primary care must be covered at no additional cost under all plans
  - Affordability provisions available for consumers who qualify, such as cost-sharing reductions.
- Specially developed digital decision support tools that help educate consumers on health insurance concepts
- Narratives about health insurance situations and how others have made their plan choices

# Examples from other SBMs (cont'd)

## Decision support tools that help educate consumers on health insurance concepts

- **Minnesota:**

Shop and Compare

About the Plans

Compare Plans and Estimate Costs

▶ How to Choose the Right Plan

Drug Preferences List

Plan Quality Ratings

Insurance Companies and Networks

## How to Choose the Right Plan

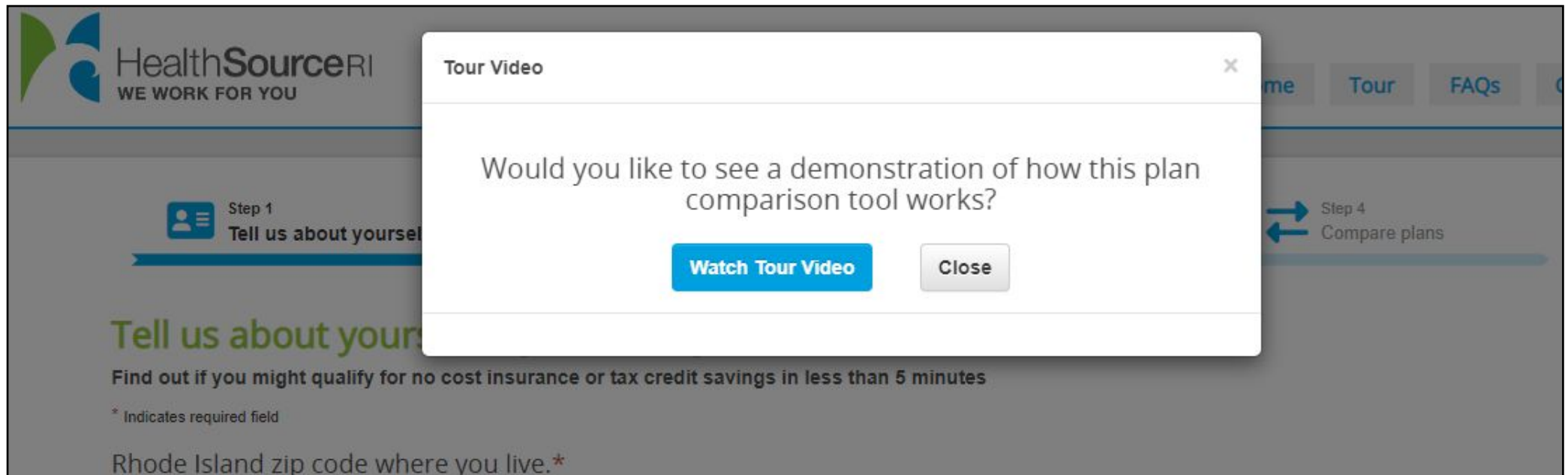
Picking the plan with the lowest premium may not be the best choice. Depending on your health care needs, it may end up costing you more. Here are some things to consider as you [compare plans](#).

- + [Decide if you want to apply for financial help](#)
- + [Know your health care costs](#)
- + [Learn about the plans](#)
- + [Check that your providers are in-network](#)
- + [Compare drug lists and plan ratings](#)
- + [Check the "summary of benefits" for each plan](#)
- + [You can always get help from an expert](#)
- + [I still don't know which plan to choose, can someone help me pick a plan?](#)

# Examples from other SBMs (cont'd)

## Illustrative examples, video tutorials, videos of examples scenarios

- **Rhode Island:** Demonstration of how to use the plan shopping tool

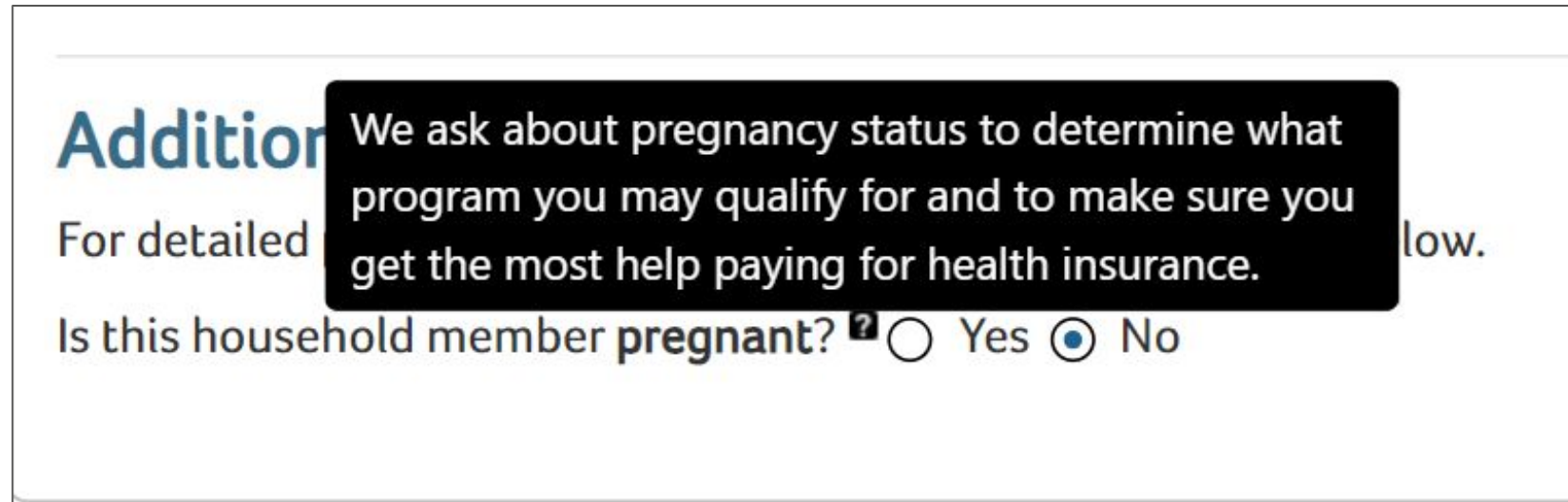




# Examples from Other State-Based Marketplaces (SBMs)

## Pregnancy Question

- **Connecticut:** example of hover box with explanation of this question



The screenshot shows a user interface for a health benefit exchange. It features a question about pregnancy status with a hover box providing additional context. The text is as follows:

**Addition** We ask about pregnancy status to determine what program you may qualify for and to make sure you get the most help paying for health insurance. low.

For detailed

Is this household member pregnant? ☐ Yes ☒ No

# Examples from other SBMs (cont'd)

## Understanding Household Size

- **Colorado:**

To help us calculate your financial help, tell us if there are others in your household, that you include on your tax return, who DO NOT need health insurance? ?

☐ Yes

☒ No

- **Massachusetts:**

**Number of people in household, including people who may not need coverage: \* ?**

*Include yourself, your spouse (if you're married), and anyone you'll claim as a tax dependent this year. [Learn more here about who to include in your household](#)*



# Examples from other SBMs (cont'd)

## Reminder of various forms of free assistance

- **Massachusetts:**

You can apply anytime, even if the results on the next page say that you may not qualify for coverage. If you need help or have questions, go to the [Help Center](#) to find a local Navigator organization to help you apply.

CANCEL

CONTINUE

- **Colorado:** Link to assistance clearly displayed

 Want advice or have questions?  
Talk to a certified expert >

# Examples from other SBMs (cont'd)

## Display of estimated financial assistance - more explanation of tax credits/cost sharing reductions

- **Colorado:**

Based on what you told us, it looks like you and your household may qualify for the following financial help.

| Amelia



### Lower monthly premium

You could be eligible for a **Premium Tax Credit** that, if taken in advance, could lower your monthly insurance bill by:

## Save \$335 per month

We will include these savings when we show you your plans and costs. *NOTE: The amount above is an estimate. To get the exact amount of your Premium Tax Credit, complete an application.*



### Lower out-of-pocket-costs

You may also be eligible for Cost-Sharing Reductions. These will reduce the **copays**, **deductibles**, and **coinsurance** you pay when you receive care. To use Cost-Sharing Reductions you must select a **silver level plan**. We will include these savings when we show you plans and rates available to you. When you compare plans, you'll see that the Silver plans have lower out-of-pocket costs.

# Examples from other SBMs (cont'd)

## Expected health care utilization questions

- Connecticut:

Your total cost includes:

Monthly Premiums

Your monthly premium payment x 12 months  
(reduced by any premium tax credit you qualify for)

+

Yearly Deductible

The amount you pay each year before the plan pays anything.  
From \$0 to several thousand dollars, depending on the plan.

+

Copayments & Coinsurance

Charges (a set dollar amount or percentage) each time you visit a doctor, get care, or buy a prescription drug.

=

Total Cost Estimate

Total estimated cost based on answers about expected care and prescriptions

Plans with the lowest monthly payment (premium) aren't always the cheapest plan for you and your family. Let us know how you think you and your family might use your plan in 2023. Your answers will not impact your payments and will **never** be shared or stored.

Medical Service	Anticipated Use
Expected Doctor Office Visits:	<div>Preventative Care Only</div> <div>1-2</div> <div>3-4</div> <div>5+</div>
Expected Lab and Imaging Tests:	<div>Preventative Care Only</div> <div>1-2</div> <div>3-4</div> <div>5+</div>
Expected Surgeries or Procedures:	<div>0</div> <div>1-2</div> <div>3-4</div> <div>5+</div>
Expected Nights in Hospital:	<div>0</div> <div>1-2</div> <div>3-4</div> <div>5+</div>
Expected Prescription Drugs Used Per Month:	<div>Limited use for an acute illness</div> <div>1-2</div> <div>3-4</div> <div>5+</div>



# Examples from other SBMs (cont'd)

## Expected health care utilization questions

- **DC:** Drop down list of common procedures consumers expect they'll need coverage for

The screenshot shows a portion of a web-based application form. At the top, there is a header with "5465 / TTY: 711" and a "Send" button. Below this, there are tabs for "BROKERS" and "ASSISTERS". The main heading is "Individual & Family". A green shopping cart icon is visible. Below the heading, there is a section titled "Tell us" with a question: "In general, would you say the health of this person is: (optional) ?". Below this question is a dropdown menu currently set to "Good". To the right of this dropdown is a larger dropdown menu that is open, displaying a list of medical procedures. The list includes: "None", "Angioplasty (with Balloons/Stents)", "Aortic Reconstruction (abdominal)", "Cardiac (Heart) Valve Surgery", "Childbirth - Cesarean Delivery (C-Section)", "Childbirth - Vaginal Delivery", "Coronary Artery Bypass", "Gallbladder Removal (Laparoscopic)", "Hip Replacement (Total)", "Hysterectomy", "Kidney Removal" (which is highlighted in blue), "Knee Replacement (Total)", "Large Bowel Resection", "Lung Resection", "Prostate Removal", "Spine - Cervical Laminectomy/Fusion", and "Spine - Lumbar Laminectomy/Fusion". At the bottom of the form, there is another dropdown menu set to "Kidney Removal" and a checkbox.

5465 / TTY: 711 | [Send](#)

[BROKERS](#) | [ASSISTERS](#)

**Individual & Family**

**Tell us**

In general, would you say the health of this person is: (optional) ?

Good ▼

Kidney Removal ▼

☐

- None
- Angioplasty (with Balloons/Stents)
- Aortic Reconstruction (abdominal)
- Cardiac (Heart) Valve Surgery
- Childbirth - Cesarean Delivery (C-Section)
- Childbirth - Vaginal Delivery
- Coronary Artery Bypass
- Gallbladder Removal (Laparoscopic)
- Hip Replacement (Total)
- Hysterectomy
- Kidney Removal**
- Knee Replacement (Total)
- Large Bowel Resection
- Lung Resection
- Prostate Removal
- Spine - Cervical Laminectomy/Fusion
- Spine - Lumbar Laminectomy/Fusion

# Examples from other SBMs (cont'd)

## Explanation of separate dental coverage

- **Nevada:** Optional question about (pediatric) dental coverage, and whether this is important to the consumer

(Optional) Please answer the questions below: (4/4)

[Skip to View Plans](#)

Are any of these optional benefits important to have as part of your qualified health plan?

Note: Some qualified health plans include children's dental and some do not. If you would like to put qualified health plans that include children's dental coverage at the top of the list, please check the box. If you select a qualified health plan that does not include children's dental, you will have the option to buy a stand-alone children's dental plan.

# Examples from other SBMs (cont'd)

## Cost preference questions (1)

- **California:**

Choose which is more important to you.



**A lower premium (monthly cost), with higher costs when you get care**

Recommended for members with few health care needs



**A higher premium (monthly cost), with lower costs when you get care**

Recommended for members with many health care needs



# Examples from other SBMs (cont'd)

## Cost preference questions (2) and narratives about varying cost-sharing under different plans

- **New Mexico:** preference question with three options:
  - **Plan A)** low monthly payments, **Plan B)** Costs are easier to predict (ie higher monthly payments but can rely on low out-of-pocket costs), **Plan C)** costs somewhere in between.
  - Also asks question - "If you needed costly medical care, what is the largest bill you could afford to pay in a year?"

## Your Cost Preferences

Part of picking a health plan is figuring out how much risk you're comfortable with.

What type of health plan costs do you prefer?



### Plan A

Low monthly payments

*"I would rather have low monthly payments, and then pay more out-of-pocket if I need expensive health care, like a surgery."*

Example: You pay \$250 per month (\$3,000 per year), but you would pay \$3,500 out-of-pocket if you needed surgery. With Plan A, you'd pay \$6,500 if you needed surgery, but only \$3,000 if you didn't.



### Plan B

Costs are easier to predict

*"I would rather pay more every month, so I don't have to worry about paying more out-of-pocket if I need expensive health care, like a surgery."*

Example: You pay \$475 per month (\$5,700 per year), but you would pay \$0 out-of-pocket if you needed surgery. With Plan B, you'd pay \$5,700 whether or not you ended up needing surgery.



### Plan C

Costs are somewhere in between

*"I would rather have costs that are somewhere in between. I'm okay taking on some risk to help keep my costs lower, but not too much."*

Example: You pay \$375 per month (\$4,500 per year), but you would pay \$1,500 if you needed surgery. With Plan C, you'd pay \$6,000 if you needed surgery, but only \$4,500 if you didn't.

If you needed costly medical care, what is the largest bill you could afford to pay in a year?

Select



# Examples from other SBMs (cont'd)

## Notice about Provider Directory

- **California:**

### About Your Search Results

We update the health plan provider lists monthly but our list may be incomplete. Check with the health plan to be sure the provider you choose works with the plan.

- **Colorado:**



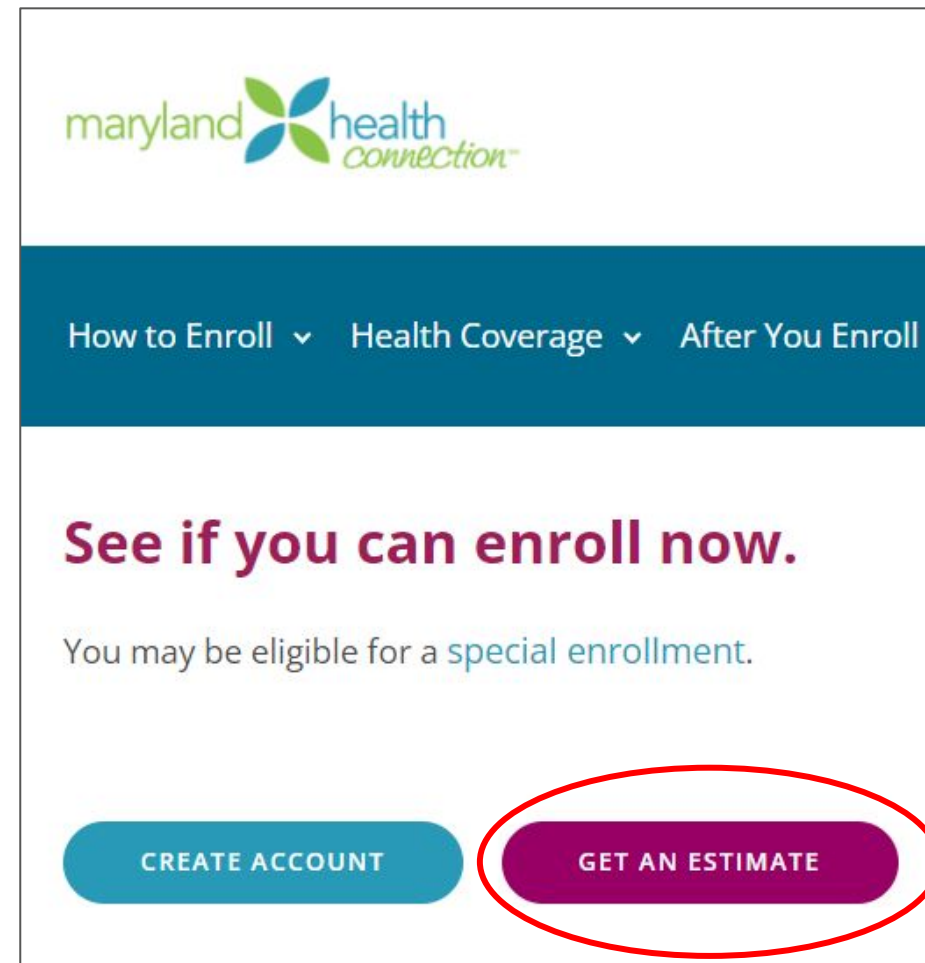
### 3 things you should know - Always check with the health insurance company:

1. **Doctors change networks frequently.** Confirm that your doctor is in-network (covered) with the plan you are considering.
2. **Location matters.** Confirm that your doctor is in-network (covered) at the location you prefer with the insurance plan you are considering. A plan may cover your doctor at some locations, but not necessarily all.
3. **Networks change from plan to plan.** If your doctor is in-network (covered) with one health insurance company's plan, do not assume that he/she is covered by ALL plans offered by that insurance company.

***Don't worry:** The information displayed in this tool is provided by the health insurance companies and updated on a continual basis.*

# Walkthrough of MHC Plan Shopping Tool

- Walkthrough of MHC '[Get an Estimate](#)' plan shopping tool



# Links to SBM Plan Shopping Tools

- **California:** <https://apply.coveredca.com/lw-shopandcompare/>
- **Colorado:** <https://planfinder.connectforhealthco.com/home>
- **Connecticut:** <https://www.accesshealthct.com/AHCT/official/famInfo/loadFamilyInfo>
- **DC:** <https://dc.checkbookhealth.org/hie/dc/2023/>
- **Maine:** <https://me24.checkbookhealth.org/#/>
- **Massachusetts:** <https://betterhealthconnector.com/get-an-estimate>
- **Minnesota:** <https://www.mnsure.org/shop-compare/>
- **Nevada:** <https://enroll.nevadahealthlink.com/hix/preeligibility#/?fromHome=1>
- **New Jersey:** <https://enroll.getcovered.nj.gov/hix/preeligibility#/>
- **New Mexico:** <https://getcovered.bewellnm.com/individual/prescreenNav/beginNewApp>
- **New York:** <https://info.nystateofhealth.ny.gov/cost-estimator>
- **Pennsylvania:** <https://enroll.pennie.com/hix/preeligibility#/?fromHome=1>
- **Rhode Island:** <https://ri24.checkbookhealth.org/#/>
- **Vermont:** <https://info.healthconnect.vermont.gov/compare-plans/plan-comparison-tool>
- **Washington:** [https://www.wahealthplanfinder.org/HBEWeb/Annon\\_ViewIndividualPlans?request\\_locale=en](https://www.wahealthplanfinder.org/HBEWeb/Annon_ViewIndividualPlans?request_locale=en)



Next Steps

# Next Steps

- **Next meeting: Wednesday, September 18, 12:30 - 1:45 PM**
  - Tentative Agenda:
    - Guest Speaker: Washington Health Benefit Exchange to discuss Smart Choice Plans (tailored plan recommendations)
    - Workgroup discussion session #4: Discussion of plan shopping page - plan tile display, plan comparison display, filter/sorting settings
- July - October: Seven regular meetings
  - 6<sup>th</sup> meeting: draft report of workgroup recommendations for review and discussion
  - 7<sup>th</sup> and final meeting: Vote to finalize workgroup recommendations
- November 14<sup>th</sup>: MHBE staff present workgroup recommendations to MHBE Standing Advisory Committee



# Public Comment

# Appendix





# Evidence-Supported Decision Aids **Currently** in Use on MHC

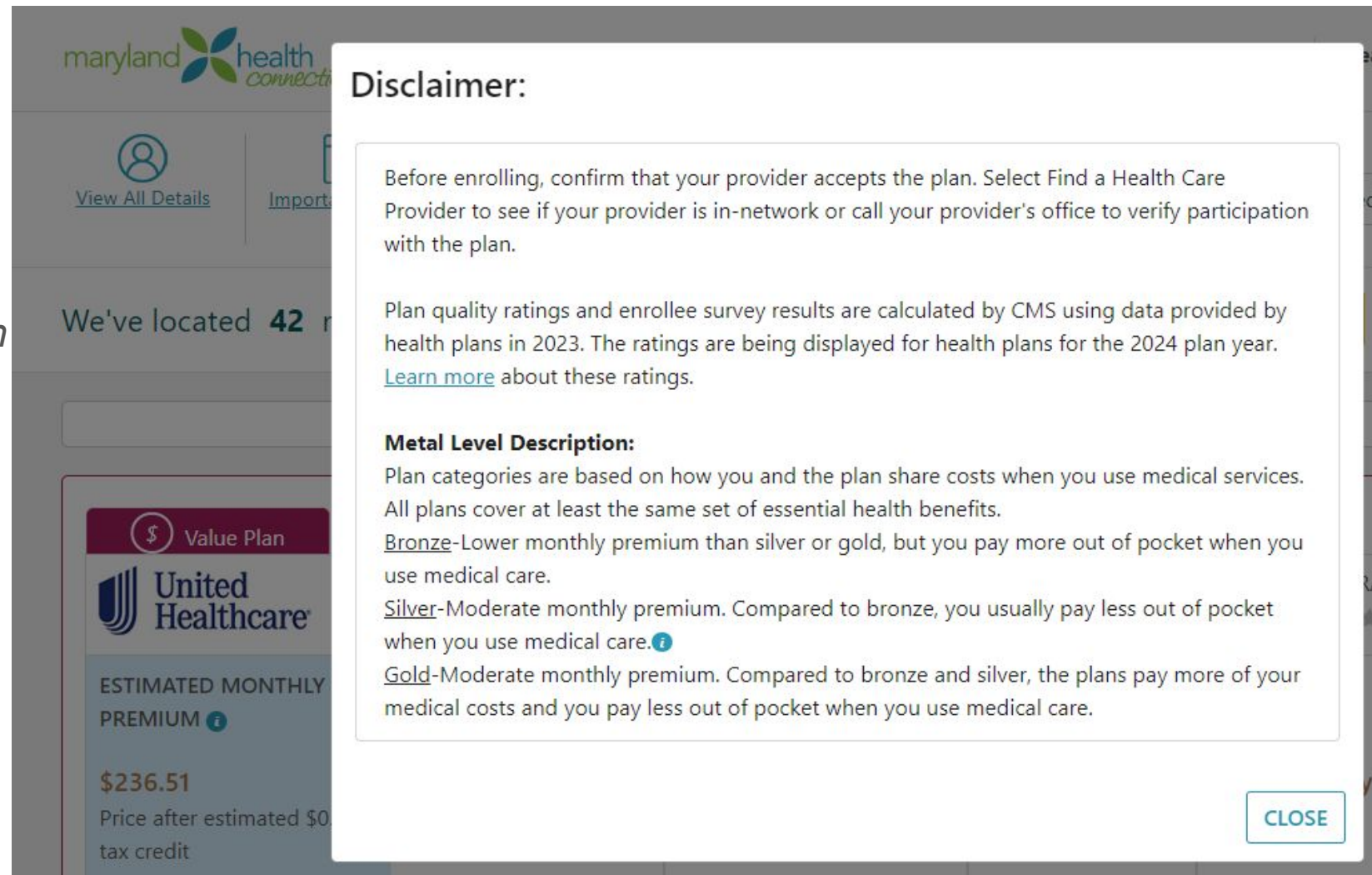
- Decision aids currently in use by MHC and supported by evidence reviewed:
  - Sorting & filtering tools
  - Side-by-side comparison of plans
  - Auto-applying subsidies to premium & CSR estimates
  - Rollover definitions
  - Drug and provider directories
  - Filtering low-income consumers to Silver plans
  - Quality ratings
  - Providing (& sorting by) total estimated cost
    - Observed confusion when OOP cost estimate given without explanation of the factors that contributed to it

# Evidence-Supported Decision Aids **Not** in Use on MHC

- “Smart default” plans, or tailored plan recommendations, based on the consumer’s expected health care costs
- Personal preference questions asking what consumers look for in a plan (ex: premium costs, other costs, coverage of certain provider) to inform tailored plan recommendations (weighted with expected health care costs)
- Highlight the plan attributes that evidence shows consumers tend to care about
- Allow enrollees to sort and filter plans based on up-to-date info on whether plans cover a specific physician or hospital
- Filter option to view only Silver CSR plans

# Evidence-Supported Decision Aids **Not** in Use on MHC (Cont'd)

- Tools to help consumers understand plan pricing
  - *MHC has a pop-up disclaimer that consumers must click out of before plan shopping, which explains metal levels and premium vs. out-of-pocket costs.*



The screenshot shows the Maryland Health Connect website interface. A disclaimer pop-up is overlaid on the plan details for a United Healthcare Value Plan. The background shows a search bar, a profile icon, and a plan listing with an estimated monthly premium of \$236.51. The disclaimer text is as follows:

**Disclaimer:**

Before enrolling, confirm that your provider accepts the plan. Select Find a Health Care Provider to see if your provider is in-network or call your provider's office to verify participation with the plan.

Plan quality ratings and enrollee survey results are calculated by CMS using data provided by health plans in 2023. The ratings are being displayed for health plans for the 2024 plan year. [Learn more](#) about these ratings.

**Metal Level Description:**

Plan categories are based on how you and the plan share costs when you use medical services. All plans cover at least the same set of essential health benefits.

Bronze-Lower monthly premium than silver or gold, but you pay more out of pocket when you use medical care.

Silver-Moderate monthly premium. Compared to bronze, you usually pay less out of pocket when you use medical care. [i](#)

Gold-Moderate monthly premium. Compared to bronze and silver, the plans pay more of your medical costs and you pay less out of pocket when you use medical care.

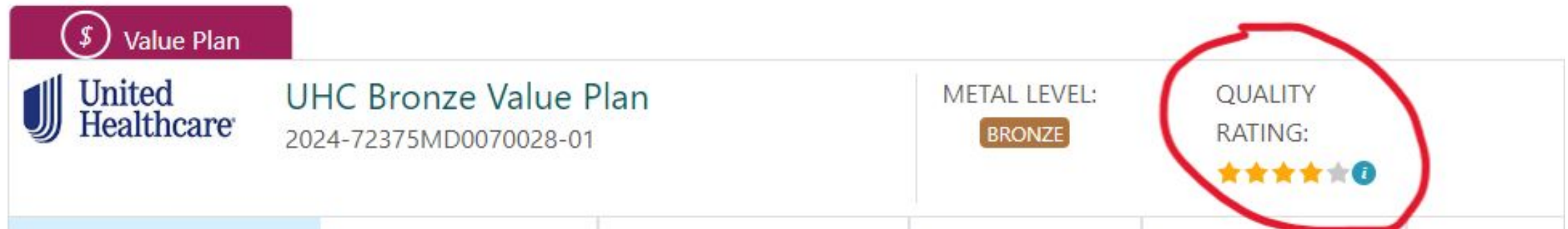
[CLOSE](#)

# Evidence-Supported Decision Aids **Not** in Use on MHC (Cont'd)

- Front-and-center, clear information explaining:
  - preventive primary care must be covered at no additional cost under all plans
  - affordability provisions available for consumers who qualify, such as cost-sharing reductions.
  - Explaining the adult dental insurance marketplace
- Specially developed digital decision support tools that help educate consumers on health insurance concepts
- Prompts to remind consumers to:
  - use all decision support tools at their disposal
  - consider total estimated costs
- Narratives about health insurance situations and how others have made their plan choices
  - Other modes besides written info should be considered (Ex: video tutorials)

## Evidence-Supported Decision Aids **Not** in Use on MHC (Cont'd)

- Use of symbols rather than numbers to represent price level
  - A system of 1 to 4 dollar signs (\$ to \$\$\$\$) was the type of symbol tested in the evidence reviewed
    - *Currently, MHC uses a star symbol rating for quality ratings.*



The screenshot displays a United Healthcare plan card for the "UHC Bronze Value Plan" with ID "2024-72375MD0070028-01". The card includes a "Value Plan" label with a dollar sign icon, the United Healthcare logo, and the "METAL LEVEL: BRONZE" designation. A red circle highlights the "QUALITY RATING:" section, which shows a five-star rating (four yellow stars and one grey star) and an information icon (i).

# Evidence-Supported Decision Aids **Not** in Use on MHC (Cont'd)

- When providing total out-of-pocket cost estimates, clearly explain the factors contributing to the estimates
  - *California is a good example of how they explain total cost estimates for each plan —>*
- Providing total cost estimates for several possible outcomes, such as a typical usage scenario and a worst-case scenario, rather than for just one.
- Graphical depictions of total estimated cost for plan

## Estimated Total Cost

This is an estimate of the total yearly cost of this health plan. We based the estimate on how much health care you plan to use in 2024. Your actual health care use and costs may be different.

You can change your expected health care use in your Preferences. These are your preferences now:

- Health plan use: **Medium**
- Prescription drug use: **Medium**

12 monthly premiums (\$55.76 /month)	\$669.12
Costs for health plan use	\$775.21
3 Primary care visits	
2 Specialist visits	
5 Lab tests	
1 Outpatient visits	
20 Generic prescription drugs	

**Your estimated total cost \$1,444.33**

# References - Hilltop Literature Review

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