# Small Business Programs Advisory Committee (SBPAC)

## Meeting 14: August 28, 2024

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

# Agenda

| | |
|---|---|
| **1:00 - 1:15** | **Welcome, Agenda**<br>*Jon Frank, Co-chair* |
| **1:15 - 1:30** | **Administrative**<br>*Jon Frank, Co-chair* |
| **1:30 - 1:45** | **NFP Health, LLC Introduction**<br>*Michael Hurley, Vice President* |
| **1:45 - 2:00** | **MHC-SB Enrollment Portal Updates**<br>*Mimi Hailegeberel, Small Business Program Manager* |
| **2:00 - 2:50** | **Discussion** |
| **2:50 - 3:00** | **Public Comment** |

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# Administrative

# Approve Meeting Minutes

- July meeting minutes were emailed to members on 8/19/2024.

# Co-Chair Vote

Nominees:

- Amber Hyde
- Rick Weldon
- Others?

# Vote on SBPAC Charter Amendment

Vote to approve term limit increase.

**Term limits:**

A member (with exception to issuer representatives) is eligible to serve for two (2) consecutive terms of two (2) years each, and then must vacate the committee for at least one (1) year prior to nomination to the committee for another term.

# SBP Updates

# Premium Billing & Aggregation Vendor

| 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 Approved-NFP Health, LLC | 8/19/2024 |
| Kick-Off Meeting | 9/3/2024 |

# NFP Health, LLC Introduction

# MHC-SB Enrollment

| Employers by Carrier | | |
|---|---|---|
| **Issuer** | **No. of Employers** | **Percentage** |
| Aetna/CVS | 9 | 7.0% |
| CAREFIRST BCBS | 57 | 44.2% |
| Kaiser Health Plans MAS | 33 | 25.6% |
| UnitedHealthcare | 30 | 23.3% |
| **Total** | **129** | **100.0%** |
| Total Unique Employers | 126 | |
| Employers with Employee's Choice | 3 | |

| **August 2024** | | |
|---|---|---|
| **Distribution of Covered Lives by Carrier** | | |
| **Carrier Name** | **Count** | **Market Share** |
| Aetna/CVS | 27 | 4.2% |
| UnitedHealthcare | 165 | 25.8% |
| Kaiser Health Plans MAS | 175 | 27.3% |
| CareFirst BCBS | 273 | 42.7% |
| **Total** | **640** | **100%** |

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# 2025 Small Group Rate Requests

The small group market overall filed average annual rate change is an increase of 6.1%.

| Small Group Carrier | Type of Network | Avg. Rate Change |
|---|---|---|
| Aetna Health Insurance Inc. | HMO | 18.5% |
| Aetna Life Insurance Inc. | PPO | 23.0% |
| CareFirst BlueChoice Inc. | HMO | 4.9% |
| CareFirst CFMI/GHMSI | PPO | 7.5% |
| Kaiser | HMO | 8.1% |

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Source: ACA Press Release for 2025 Rates.

# 2025 Small Group Rate Requests, Cont…

| Small Group Carrier | Type of Network | Avg. Rate Change Request |
|---|---|---|
| UnitedHealthcare of the Mid-Atlantic | HMO | 11.9% |
| UnitedHealthcare (Optimum Choice) | HMO | 5.7% |
| UnitedHealthcare Insurance Co. | PPO | 5.2% |
| UnitedHealthcare (MAMSI Life and Health Insurance Co.) | EPO | 5.0% |

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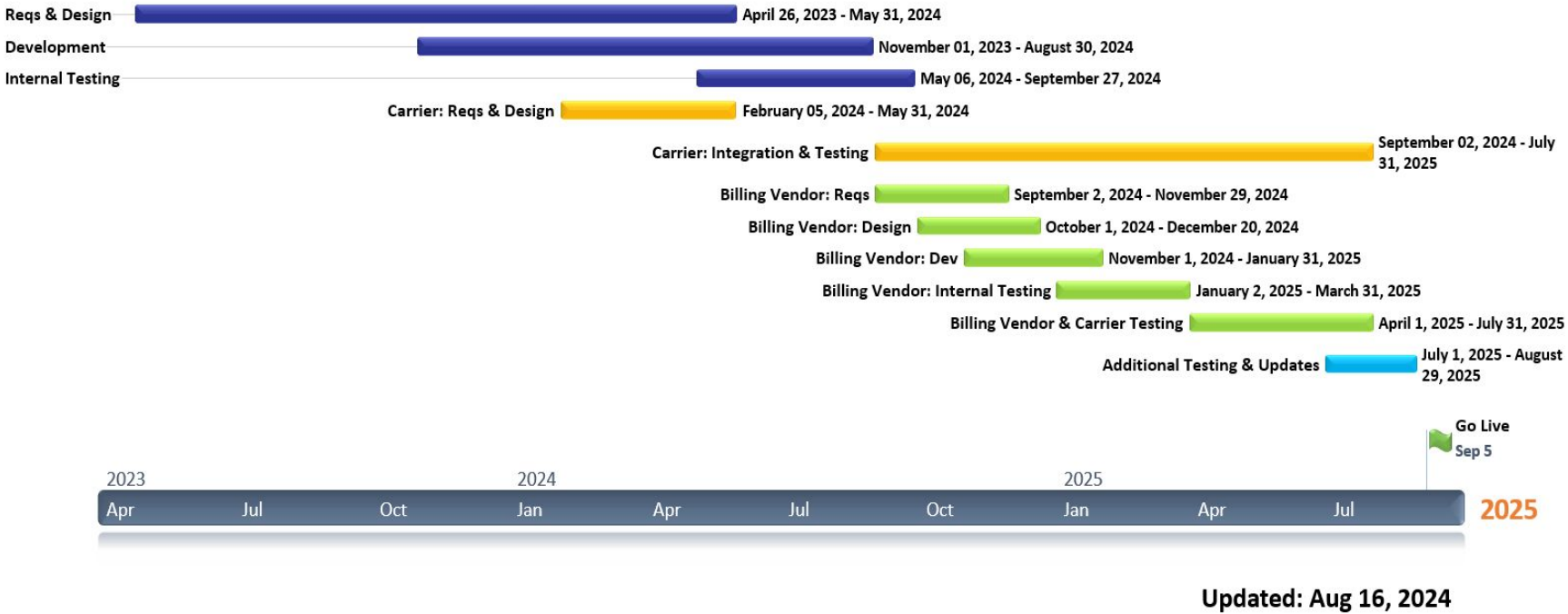
Source: ACA Press Release for 2025 Rates.

# Aetna: Small Group Market Exit

| If your group's current effective date is… | Renewal | New Group |
|---|---|---|
| 9/1/2024<br>10/1/2024<br>11/1/2024<br>12/1/2024 | Renew as is or choose a different plan with Aetna until the next renewal in 2025, or select another issuer. Groups may add new employees until the plan year ends. Aetna groups will not renew at the group's annual renewal in 2025. | New groups may enroll with Aetna until February 15, 2025 with a March 1, 2025 effective date. The plan will be effective for one year. |
| 1/1/2025<br>2/1/2025<br>3/1/2025 | Renew as is or choose a different plan with Aetna until the next renewal in 2026, or select another issuer Groups may add new employees until the plan year ends. Aetna plans will not renew at the group's annual renewal in 2026. | New groups may enroll with Aetna until March 15, 2025 with a March 15, 2025 effective date. The plan will be effective for one year. |
| 4/1/2025 onward | Existing Aetna groups will not renew. Groups that have not renewed may add new employees until they cancel their policy or at the end of the plan year. | New group submissions will not be accepted. |

# MHC-SB Enrollment Portal Updates

# Project Timeline




**Updated: Aug 16, 2024**

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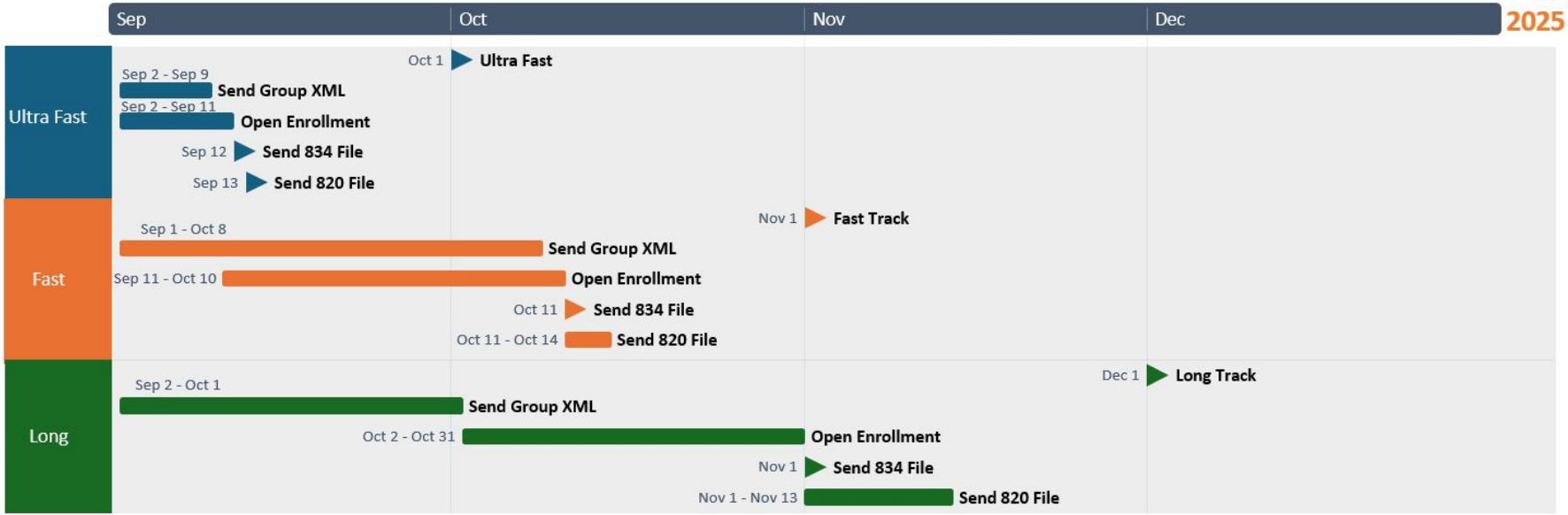
# New Group Enrollment Timeline

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# MHC-SB Enrollment Portal

- Internal stakeholder testing underway.
- Coordinate external stakeholder testing with Top Small Business Brokers.
- Update the Submission Deadline Calculation: Instead of counting back 18 days from the effective date, align the submission deadline to ensure that it meets the 13th of each month standard. This may involve recalibrating how your system calculates deadlines to fit the new requirement.
- Training materials and user guides are updated to reflect the new deadline and procedures.

# Discussion

# Public Comment