Web-Based Entities Advisory Committee Meeting  
July 25, 2013  
Minutes taken by: Jesse Kopelke

Attendees:  
Dr. Joshua Sharfstein  
John Condrat  
Wesley Mace  
Dr. Patrick Richard  
Samuel Gibbs  
Tara Pellet  
Megan Mason  
Mary Lou Fox  
Vickie Cosby  
Kim Camarrata  
Kevin Yang  
Tequila Terry  
Melanie Green (phone)  
Jim Bendel (phone)

Summary of Committee Comments

The meeting opened with Frank Kolb, Director of Policy and Government Relations, giving an overview of the advisory committee: its history, procedures, and purpose. Tequila Terry, Kevin Yang, and Dr. Joshua Sharfstein presented background information for the Committee.

Dr. Sharfstein also gave an overview, explaining that the board saw potential value in partnership with WBES and that the advisory committee would help provide input to see how we might realize that value. The potential value would be in helping more individuals make the decision and purchase health insurance coverage in Maryland.

In response to a question from Dr. Richard about rates in Maryland, Dr. Sharfstein explained that there are a lot of points to make about rates, but perhaps even more important than rates is getting people signed up for insurance. He stated that we need to think creatively about how to do that outside of just rates.

Samuel Gibbs shared a guiding principle from the start-up days at e-Health, which was: Does what we’re doing work for the consumer? Does it work for the small business owner? He pointed out that this was a critical component of efforts such as these.

Wesley Mace asked if there was a goal for WBES. Dr. Sharfstein replied that we don’t yet have a goal, as we haven’t decided to move forward with WBES yet. However, if we do move forward, we will have performance metrics. Dr. Sharfstein stated that it may be helpful at the next meeting to give a brief overview of the market and who we expect to enroll through Maryland Health Connection.

Mary Lou Fox stated that consumers having access to insurance is very important. However, another item of critical importance is managing confusion for consumers. She indicated that the State would not want all of the new options to cause confusion and, thus, be ineffective.
In response to a presentation on TPAs, John Condrat stated that TPAs bring to the small group market similar advantages as WBEs would bring to the individual market.

The question was presented as to whether or not other states were doing TPA integration at Maryland’s level. Tequila Terry explained that Maryland was the first, and since then, surrounding areas (such as the District of Columbia) have started looking into such an approach.

Mary Lou Fox asked if the method of how the Exchange would undertake technical integration with WBEs has been determined feasible. She further inquired if there was a federal standard. Kevin Yang responded that there was not one set standard, and it would in part depend on the functionality. The state’s experience with TPAs will be helpful.

Members of the public were invited to make comments and pose questions. The first individual stated that there needs to be a streamlined process for verifying income along with the enrollment process. The second reiterated this point, and stressed the importance of individuals having many avenues through which to enroll. The final member of the public brought up two points. The first was the importance of knowing where the application and enrollment process begins and ends regarding the HIX vs. WBE portals. The second was the importance of message consistency across entities to avoid confusion in outreach and education.

It was proposed that committee members and members of the public submit questions for future meetings, such that all necessary components of the issue are addressed.

Megan Mason explained the role the Maryland Insurance Administration (MIA) plays in this process, which is the licensure of anyone selling, soliciting, or negotiating insurance in the state of Maryland. She said that this may mean producers at WBEs need to go through a licensure process, if they haven’t already. MIA also tends to be the enforcement authority over those individuals; they handle complaints and investigations.

Vickie Cosby expressed interest in talking through the roles WBEs could play moving forward.