



Maryland Health Benefit Exchange Board of Trustees Meeting Minutes

November 8, 2013
2:00 PM – 4:00 PM
UMBC Tech Center
1450 South Rolling Road
Baltimore, MD 21227

The materials presented in the meeting are listed on the Maryland Health Benefit Exchange (MHBE) webpage: <http://marylandhbe.com/exchange-board/board-meetings/>

Members Present

Joshua M. Sharfstein, M.D.
Darrell Gaskin, Ph.D.
Thomas Saquella, M.A.
Georges Benjamin, M.D.

Kenneth Apfel, M.P.A.
Jennifer Goldberg, J.D., LL.M.
Enrique Martinez-Vidal, M.P.P.
Ben Steffen, M.A.

Members Absent

Therese Goldsmith, J.D., M.S.

Also present: Executive Director, Rebecca Pearce, M.B.A.

Opening and General Updates

Chairman Sharfstein welcomed everyone and discussed the various challenges the Maryland Health Benefit Exchange (MHBE) has experienced, specifically regarding information technology (IT). The Exchange Board will hold another meeting on Tuesday, November 12th.

Business Process Discussion

Ms. Pearce, Executive Director at the MHBE, welcomed everyone and explained how the purpose of today's meeting was to outline the MHBE's path to success going forward. She commented on the continued interest in the Maryland Health Connection (MHC). Over 50,000 accounts have been created with verified identity and over 30,000 applicants have had their eligibility determined.

Ms. Pearce explained how Marylanders have been able to use the website. However, many are frustrated by the technical challenges. She emphasized that the MHBE is still not satisfied with the user experience. The MHBE continues to have discussions with its prime IT vendor, Noridian Healthcare Solutions, about specific items in order to improve the MHC user experience. In addition, subcontractors have incorporated additional resources for testing to ensure that the MHC experiences continued improvement. The MHBE is focusing on incremental change, which includes a nightly maintenance window where web portal access is closed from 11pm to 5am. The MHBE has been able to use this window to improve system functions, such as update server capacity. Ms. Pearce explained that additional resources are focused on addressing performance and software gaps in the system. She provided examples of areas to address, which include **(1)** slow speeds during off-peak usage, **(2)** difficulty for some users to see health plans, and **(3)** consistent end-to-end experience for all supported browsers.

Ms. Pearce discussed the MHBE's aims to assure eligibility. When the MHC launched, the MHBE gave examples of certain scenarios that were found to be inaccurate. The MHBE has completed significant testing of existing eligibility determinations with a high level of confidence. The MHBE continues to have regular reviews, additional upgrades to the software, and other steps underway. Speaking to supporting enrollment transactions, Ms. Pearce explained that, with support from the carrier community, the modified 834 file format will reflect the Centers for Medicare and Medicaid Services (CMS) version 1.6 (released

September 2013). The file will be sent to carriers by mid-November. Ms. Pearce then explained a series of proposed recommendations to ensure a successful, positive user experience. These included delaying the start date of the SHOP Exchange, foregoing the collection of the first premium payment from applicants, incorporating the provider directory into the MHC's plan shopping experience, and adding a Spanish-speaking component to the MHC front-end website.

SHOP Exchange

Ms. Pearce reviewed issues that were under consideration by the MHBE. With regard to the Small Business Health Options Program (SHOP) Exchange, Ms. Pearce discussed the recommendation to delay the launch of the SHOP Exchange until April 1st. She explained that waiting until this date would allow the MHBE to properly test the IT solution internally and externally and give third-party administrators (TPAs) time to build their IT solutions to work with the SHOP Exchange system.

Forego Collection of First Payment

Ms. Pearce explained the MHBE's recommendation to forego collection of the first payment at this time with the caveat to incorporate this process when it is feasible for the MHBE. She explained that, under the Affordable Care Act (ACA), this is not a required function of Exchanges. Furthermore, the ACA requires the ability for individuals to directly pay carriers. Though the Board made the policy decision in 2012 to collect the first premium payment, the MHBE decided to recommend foregoing collection of the first payment at this time.

Provider File

Ms. Pearce explained the MHBE's recommendation to have the development team continue to work to implement the provider search tool on the MHC website. Behind this work, the MHBE needs to complete the required core functions. Ms. Pearce emphasized this function is not required of state-based Exchanges (SBEs). The MHBE is working with the Chesapeake Regional Information System for our Patients (CRISP) to develop a consolidated provider file that will be included in the plan shopping process within the MHC.

Spanish Translation

Ms. Pearce explained the MHBE's recommendation to implement the MHC's front page Spanish version of the website as soon as possible, but to hold off on providing an entire online application in Spanish. As users who selected to view the landing page in Spanish move to the application, the MHC website would notify them that the application is in English. For applicants needing further assistance in areas where it is English only, the MHBE would establish processes to direct users to the call center—with Spanish-speaking representatives—or to Connector Entities (CEs) with Spanish-speaking navigators. The MHBE would supplement these resources as possible.

Upon review of the recommendations, Ms. Pearce took questions from the Board.

- Professor Apfel asked whether delaying the SHOP Exchange would cause issues with termination notices being sent by small group plans. Ms. Pearce emphasized that a small group market still exists outside of the Exchange. As a result, the MHBE does not expect the recommendation to have an impact. Chairman Sharfstein discussed meetings that he and Mr. Saquella had with small employers. From these meetings, he emphasized that most small employers have a good understanding about the need to shift the starting date to allow for additional testing to ensure the SHOP Exchange is ready.
- Mr. Martinez-Vidal asked whether the delay of the SHOP Exchange would mean that employers and employees could get coverage that begins on May 1st. Ms. Pearce explained that plans would be effective, at the earliest, on June 1st. She further commented that this would ensure successful establishment of processes with regard to carrier data transfers. Ms. Pearce explained that there has not been pushback from the Center for Consumer Information and Insurance Oversight (CCIIO) with regard to delaying the SHOP Exchange.

- Chairman Sharfstein asked about the MHBE's priorities with regard to making the functionalities of the MHC website realistic. Ms. Pearce explained that there is significant reliance on the main contractor, as well as subcontractors to ensure the core functionalities are created. Chairman asked whether the various vendors understand the priorities. Ms. Pearce discussed that the MHBE has spent significant time with Noridian directly to discuss what can be delivered and related delivery dates.
- Mr. Steffen asked about the timeline for the Spanish-speaking component of the website. He explained that Hispanics comprise an estimated 50 percent of the uninsured in Maryland. Ms. Pearce discussed that additional work is needed to ensure that the consumer experience for Spanish-speaking applicants is the same. There will be 13 new assisters/navigators that speak Spanish to facilitate these applicants.
- Dr. Gaskin asked whether there are current assisters that speak Spanish. Ms. Pearce explained that there are call center representatives fluent in Spanish, but that this option has not been heavily utilized.
- Professor Apfel asked about the process components to ensure that eligibility determinations are correct. Ms Pearce discussed that the subcontractor Curam has an update that will enable specified eligibility changes to take effect and address all outlier cases. In addition, the MHBE and Curam will run tests to ensure accuracy.
- Mr. Martinez-Vidal asked about further insight into the steps CRISP is taking to improve the provider directory data for the MHBE. Chairman Sharfstein noted that the provider files come directly from carriers. He emphasized how this process has allowed users and the MHBE see the various concerns with provider data, to include ensuring providers are aware of their own networks.
- Ms. Goldberg asked how notices and appeals are fitting into the eligibility and appeals process. Ms. Pearce explained that the MHBE expects electronic notices to be generated by December 15th. The MHBE is looking into a manual process to generate notices before this date. With regard to appeals, the system is supposed to have the appeals module in place. The MHBE is now working on a manual process (by which a consumer calls the call center or appeals team directly, or via email or mail). An appeals team is in place at the MHBE and will be able to address eligibility questions. Ms. Goldberg asked about the timeframe for notices with regard to Medicaid. Ms. Pearce explained that there is a timeframe to ensure individuals have coverage effective January 1st.
- Mr. Steffen asked whether the 834 files are still planned to be transmitted on a weekly basis. Ms. Pearce discussed how the goal is for transmittals to occur on a nightly basis.
- Professor Apfel asked for a sense of the average day for a call center representative. Leslie Lyles-Smith, Director of Operations at the MHBE, explained that the call center has 100 representatives. She described the challenges that occur on a daily basis. Due to the IT systems difficulties, representatives have had to create workarounds in addition to being nimble in their communication with consumers. Ms Lyles-Smith discussed how the biggest challenge has been received calls where representatives cannot help. These outstanding tickets are forwarded to Noridian. The call center receives about 1,800 calls on a daily basis. The call center is open until 8:00pm. She explained that volume on the weekends has been consistently lower. Professor Apfel commended the intense work of the call center staff.
- Mr. Saquella asked about the Spanish version of the MHC landing pages. Ms. Pearce explained that messaging would appear to notify the individual how the rest of the application process would

continue in English. To mitigate language issues at that point, the messaging would contain call center information, so that the individual could reach out to call center staff fluent in Spanish.

- Mr. Saquella commented that a silver lining with most small employer representatives is that there were some newly-discovered issues with the minimum participation requirements. Chairman Sharfstein explained how the issue of minimum participation requirements will be brought up at a future Board meeting.
- Mr. Saquella asked if the MHBE could provide a list of all the contractors now working on the MHC website. Ms. Pearce noted that the MHBE would provide this information to the Board. She explained that the front MHC web pages were completed by Weber Shandwick, and that the prime contractor for the MHC website is Noridian.

Ms. Pearce reviewed next steps and emphasized that the MHBE will keep stakeholders informed on key decisions and progress. She further commented how the Board will be informed of any major changes.

Chairman Sharfstein asked whether there was a general concurrence with the MHBE's recommendations. Professor Apfel motioned to adopt the MHBE's recommendations. Mr. Saquella seconded the motion. The Board voted unanimously to adopt the MHBE's recommendations.

Adjournment

Chairman Sharfstein discussed the next Board meeting, which is scheduled for Tuesday, November 12th. He commended the continued work of the MHBE and adjourned the meeting.