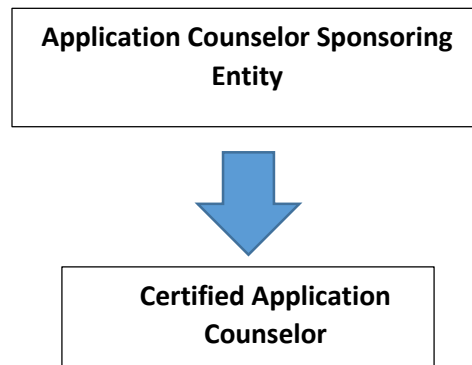


ACSE Program Overview

In 2015, over 289,000 Marylanders became newly insured as a result of expanded Medicaid eligibility and the availability of subsidized insurance products offered through Maryland Health Connection. To successfully enroll these individuals in coverage, the State has developed a number of consumer assistance programs to assist with eligibility and enrollment. Among these is the Application Counselor Sponsoring Entity program. Pursuant to the Application Counselor Sponsoring Entity COMAR regulations, the MHBE may designate community-based organizations, health care providers, units of State or local government, or other entities within specific regions of the State to perform enrollment activities through certified Application Counselors. Specifically, certified Application Counselors are employed or engaged by these designated Application Counselor Sponsoring Entities to assist individuals with the application process for determining eligibility for Medicaid, Maryland Children's Health Program, advance premium tax credits and cost-sharing subsidy applications, and may facilitate individuals in enrolling in Qualified Health Plans and Qualified Dental Plans offered through Maryland Health Connection.



Statutory & Regulatory Authority: The Maryland Health Progress Act of 2013 established the Application Counselor Sponsoring Entity program. It is built on the Patient Protection and Affordable Care Act (PPACA) and PPACA's implementing regulations. Further, on June 8, 2015 the MHBE published and the Board of Trustees adopted procedures implementing the Application Counselor Sponsoring Entity program.

Application Counselor Sponsoring Entity Duties: ¹

- A. A designated application counselor sponsoring entity may employ or engage certified application counselors to:
 - (1) Provide information to consumers about the full range of qualified health plan and qualified dental plan options and insurance affordability programs, including advance premium tax credits and cost-sharing subsidies, the Maryland Medical Assistance Program, and the Maryland Children's Health Program, for which they are eligible;
 - (2) Assist consumers with the application process for determining eligibility for insurance affordability programs, including advance premium tax credits and cost-sharing subsidies, the Maryland Medical Assistance Program, and the Maryland Children's Health Program;
 - (3) Facilitate plan selection and enrollment of eligible individuals in qualified health plans, qualified dental plans, and access to advance premium tax credit and other cost-sharing subsidies; and

¹ COMAR 14.35.12.04

- (4) Provide to consumers uniform, factual, and unbiased information approved by the Maryland Medical Assistance Program about all participating managed care organizations, including report cards, lists of enhanced benefits and covered services, and participating providers.
- B. A designated application counselor sponsoring entity may not permit certified application counselors to:
- (1) Enroll Maryland Medical Assistance Program/Maryland Children's Health Program eligible individuals into managed care organizations; or
 - (2) Express a personal or professional assessment about which Maryland Medical Assistance Program/Maryland Children's Health Program managed care organization may be most appropriate for an eligible individual, may not make a managed care organization selection on the applicant's behalf, and may not otherwise counsel an applicant about the selection of a managed care organization.
- C. Where a Maryland Medical Assistance Program/Maryland Children's Health Program eligible consumer seeks further counseling or additional assistance in choosing a managed care organization, a designated application counselor sponsoring entity shall instruct the certified application counselor to refer the consumer to the Consolidated Services Center or to an Individual Exchange navigator, an assister, or a caseworker unaffiliated with the certified application counselor's designated application counselor sponsoring entity.
- D. An Individual Exchange connector entity may also be a designated application counselor sponsoring entity only under the following conditions:
- (1) No agent, employee, or volunteer of the Individual Exchange connector entity may hold more than a single certification as either an Individual Exchange navigator, an assister, or a certified application counselor;
 - (2) All Individual Exchange connector entity grant funds must be wholly segregated from certified application counselor program funding;
 - (3) No certified application counselor may be compensated in whole or in part from Individual Exchange connector entity grant funding, and no Individual Exchange navigator or assister may be compensated in whole or in part from application counselor program funding;
 - (4) All utilities, computer systems, and other components of operations which are utilized jointly by both the Individual Exchange connector and application counselor programs, including executive and administrative staff, shall be cost allocated as directed by the Maryland Health Benefit Exchange and Department of Health and Mental Hygiene in relation to the percentage of consumers served by the entity who are determined eligible for Maryland Medical Assistance Program/Maryland Children's Health Program, advance premium tax credits, or cost-sharing subsidies, and who are enrolled in qualified health plans and managed care organizations; and
 - (5) No individuals seeking assistance in enrolling in a managed care organization may be referred by a certified application counselor engaged by an Individual Exchange connector entity to an Individual Exchange navigator or assister employed by the same individual exchange connector entity, and no consumers served by an Individual Exchange connector entity, Individual Exchange navigator, or assister may be referred to or served also by a certified application counselor retained by the same Individual Exchange connector entity.

Application Counselor Sponsoring Entity Goals and Target Population

The primary goal of the Application Counselor Sponsoring Entity program is to enroll all eligible and uninsured individuals into health coverage, including facilitating enrollment into Medicaid, Maryland Children's Health Program, Qualified Health Plans, and Qualified Dental Plans. Application Counselor Sponsoring Entities must demonstrate an extensive history of reaching uninsured individuals in their communities.

MHBE Infrastructure to Support Certified Application Counselors

MHBE has developed an infrastructure to support consumers learning about and enrolling in health insurance. Certified Application Counselors will leverage these resources to assist consumers, and Application Counselor Sponsoring Entities will in turn report this information to the MHBE. Below is a summary of the infrastructure and specific capabilities and resources available to the Application Counselor Sponsoring Entities and certified Application Counselors:

- **Maryland Health Connection (www.marylandhealthconnection.gov)**

Maryland Health Connection is a full service website and marketplace that provides consumers with one-stop shopping for health insurance coverage. Individuals will use the website to research health coverage options, determine eligibility for insurance affordability programs, and enroll in a health plan. The website will be available in English and Spanish. The system will securely store consumers' information, eliminating the need to collect the same information more than once throughout the enrollment process, even if the consumer switches between assistance entities.

To access the Maryland Health Connection eligibility and enrollment system, certified Application Counselors will need computers that are connected to the Internet with one of the following minimum browser requirements:

- Chrome 14+
- Internet Explorer 9 or 10

Certified Application Counselors also must have printing and scanning capabilities in order to scan identification and validation documentation and print completed applications and proof of enrollment.

Application Counselor Sponsoring Entities will be required to have the ability to monitor the performance of employed or engaged certified Application Counselors.

- **The Consolidated Services Center**

The Consolidated Services Center (CSC) will provide a spectrum of services to enable a seamless experience for consumers, including: responding to basic questions, providing eligibility and enrollment support services, providing website access support, and providing navigator and assister support services. The CSC will assist consumers with telephonic applications, and provide advice and support to those enrolling online or through the mail. The CSC also will support interpreter services for consumers, offering a language line for enrollment and customer support. During open enrollment, CSC hours are 8 AM to 8 PM, Monday through Friday. Weekend hours will be 8 AM to 6 PM on Saturdays and 8 AM-2 PM on Sundays.

The CSC will accept referrals from Certified Application Counselors. Certified Application Counselors also may utilize the CSC for technical assistance.

- **Managed Care Organization Materials**

As has always been the case, the Maryland Medical Assistance Program will provide pre-approved, uniform, factual, and unbiased information about all Managed Care Organizations participating in the Medicaid program, including report cards, lists of enhanced benefits and covered services and participating providers which certified Application Counselors may solely provide consumers during the Managed Care Organization selection process. Application Counselor Sponsoring Entities will be responsible for the cost of all printing, customization (graphic design) and distribution of marketing materials (shipping, delivery) to meet their outreach and education needs.

- **Connector Entity**

The Connector Entities engage or employ certified Individual Navigators and In-Person Assistors who assist with eligibility determination and facilitate enrollment into a Qualified Health Plan or Medicaid or MCHIP (Maryland Children's Health Program). There is one Connector Entity for each of the six regions as outlined on the map on page 8. Each ACSE shall affiliate with at least one Connector Entity. The CE will provide support to the ACSE and its Certified Application Counselors to help leverage resources, augment training, share best practices and/or information, etc.

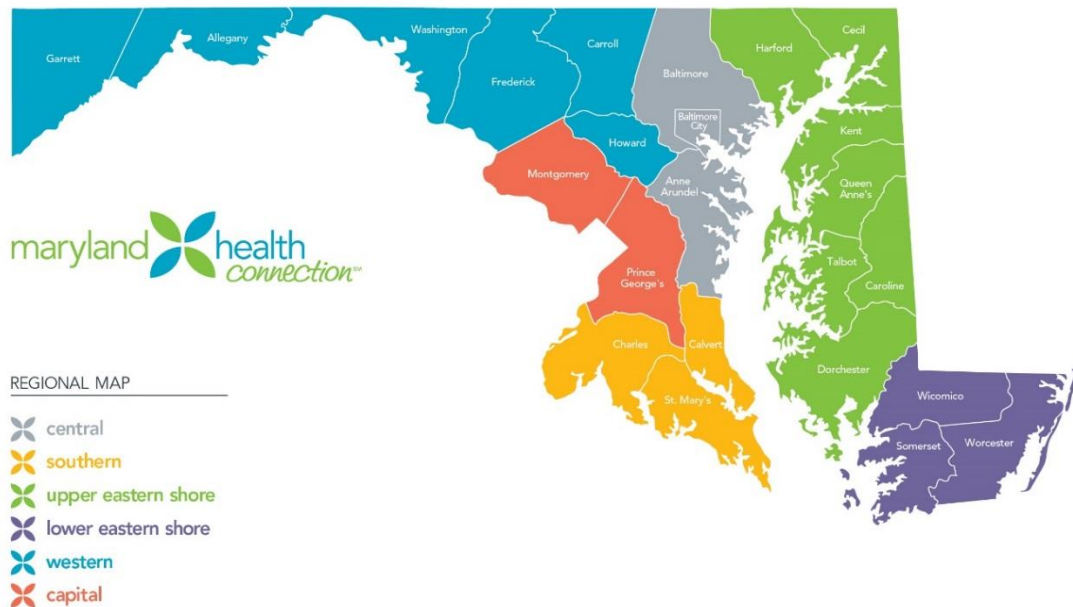
Sustainability

As noted, unlike the Connector Entity program, the designation of an entity as an Application Counselor Sponsoring Entity by the MHBE comes with no State funding. Further, the statutory and regulatory conflict of interest requirements regarding both the certified Application Counselor and the Application Counselor Sponsoring Entity program require that neither receive compensation from a carrier, insurance producer, a third-party administrator or a Managed Care Organization for enrollment services provided by certified Application Counselors. Thus, it is critically important to ensure that an entity seeking designation by MHBE as an Application Counselor Sponsoring Entity is financially viable to support its enrollment efforts.

Regional Application Counselor Sponsoring Entity Distribution

The number of Application Counselor Sponsoring Entities will be determined by MHBE based on its assessment, in consultation with the Insurance Commissioner, of overall outreach and consumer assistance needs/demand, and the State's available resources for the necessary oversight and management of the program. Each Applicant must indicate the number of certified Application Counselors it expects to employ or engage.

The map of regions follows. Entities may seek designation in one or more regions. The MHBE reserves the right to reevaluate the geographic configuration and entity service areas after the program is operational and make adjustments as needed.



Oversight & Compensation

As noted, State and federal law have specific prohibitions on compensation for certified Application Counselors. Specifically, certified Application Counselors may not be compensated by a carrier, insurance producer, or third-party administrator for their services as Application Counselors as stipulated in Insurance Article, § 31-113(r)(2)(v), Annotated Code of Maryland.

Certified Application Counselor Entities must conduct and have on file a successfully passed, current criminal background report for all affiliated certified Application Counselors. Such records are subject to MHBE and MIA review.

Performance Measurement

Application Counselor Sponsoring Entities may be required to report performance metrics on consumer assistance by certified Application Counselors. The following performance measures must be collected and submitted to the MHBE on a quarterly and/or annual basis:

- Number of enrollees determined eligible for Qualified Health Plans
- Number of enrollees determined eligible for Medicaid/Maryland Children's Health Program
- Names and contact numbers of full time and part time certified Application Counselors
- Consumer satisfaction survey results (to be coordinated with the MHBE)
- Number of interactions and type of interaction (*e.g.*, community event, one on one, etc.) per enrollee
- Other performance measures as required by MHBE.