



**Maryland Health Benefit Exchange
Standing Advisory Committee**

Thursday January 11, 2018

2:00 – 4:00pm

Maryland Department of Transportation
7201 Corporate Center Drive, Hanover, MD 21076

Members Present

Robyn Elliott
Ken Brannan
Shirley Blair
Alvin Helfenbein

Vincent DeMarco
Deborah Rivkin
Anna Davis

Karen Nelson
Lisa Skipper
Evalyne Ward

Others Present

John-Pierre Cardenas
Joseph Fitzpatrick
Kathy Ruben

Kimberly Cammarata
Anthony McCann

Andrew Ratner
Matthew Siegler

Welcome & Introductions

Alvin Helfenbein called the meeting to order. A vote to approve the minutes for the December 14, 2017, SAC meeting was held and approved, provided that the “Open Enrollment” section was edited to reflect “OE5” instead of “OE4.”

Mr. Helfenbein then introduced Andrew Ratner, who provided an Executive Update for MHBE and a review of open enrollment.

MHBE Executive Update and Open Enrollment Review

Mr. Ratner noted that 153,571 Marylanders enrolled in private QHP coverage during this past year’s open enrollment period, a result which exceeded MHBE’s expectations. For comparison, this figure represents only a 2.6% decrease from 2017’s total enrollment. Mr. Ratner pointed to both thousands of non-tax credit, silver-plan holders being encouraged to shop off-exchange, and rate increases on the non-subsidy eligible population above 400% of FPL as contributing factors. Mr. Ratner did note, however, that the total enrollment number may decrease if policy holders who were auto-enrolled cancel their coverage.

Mr. Ratner reported how technology continued to improve and enhance user experience with the Exchange. Mobile app visitors totaled 287,378, nearly doubling the number of users from a year prior. The number of visitors to the Maryland Health Connection website increased more than 20% from last year's longer open enrollment period. Also, Mr. Ratner indicated that a more efficient pipeline and active BATphone improved user experience, and led to more enrollments per day on average.

Finally, in a review of whether the MHBE's internal goals were met, Mr. Ratner reported that MHBE either maintained or improved on key metrics. First, MHBE met its goal to at least maintain the uninsured rate at 6.1%. Second, while MHBE didn't improve young adult enrollment by percentage (5th in the U.S. last year), it did maintain those numbers. Third, MHBE successfully met its goal to improve rural health coverage by percentage, which was already fourth in the U.S. last year. Finally, MHBE met its goal to narrow the gap in minority coverage.

2018 MHBE Priorities

Anthony McCann led a discussion on the MHBE's priorities for 2018. Mr. McCann noted that it was important for the Exchange to improve innovative technological approaches, and be nimble in regard to developments in the federal government and the General Assembly.

2018 Legislative Session and Review

Before John-Pierre Cardenas began his presentation, Vincent DeMarco offered a quick review of the recently-introduced legislation that would create a state-level individual mandate for Maryland. Other members of the SAC also posed questions regarding reinsurance models and assistance for individuals who are above 400% FPL.

Mr. Cardenas then began his presentation, which reviewed the Exchange's history in regard to coverage and rates, and offered a primer on market stabilization efforts. Mr. Cardenas noted how the number of issuers and QHPs offered on the Exchange has decreased since the creation of the Exchange. Mr. Cardenas also noted the difference between the rate of premium change between the individual and small group markets. Mr. Cardenas then offered an overview on market stabilization in general, identified how different initiatives can improve stabilization in different areas of the market (*i.e.*, issuer-, consumer-, market-, or cost-focused plans). Mr. Cardenas finished his presentation by demonstrating how reinsurance efforts at the both the federal and state level have had a considerable effect on lowering premiums.

Meeting Adjourned