



**Maryland Health Benefit Exchange
Standing Advisory Committee**

Thursday December 14, 2017

2:00 – 4:00pm

Maryland Health Benefit Exchange, 6th Floor
750 E. Pratt Street, Baltimore, MD 21202

Members Present

Robyn Elliott
Ken Brannan
Virginia Alinsao
Mark Haraway
Alvin Helfenbein

Vincent DeMarco
Jacqueline Roche
Bill Wehrle
Shirley Blair
Holly Mirabella

Karen Nelson
Lisa Skipper
Leni Preston
Anna Davis
Evalyne Ward

Others Present

Michele Eberle
Joseph Fitzpatrick

Howard Haft
Anthony McCann

John-Pierre Cardenas

Welcome & Introductions

Dr. Howard Haft called the meeting to order. The minutes for the October 12, 2017, SAC meeting were approved.

Dr. Haft, in his final SAC Meeting as the Interim Executive Director of MHBE, provided opening remarks and an update of the performance of the MHBE. Dr. Haft noted that 2017 was an important year for the MHBE, and credited the work accomplished by the SAC to helping improve the Exchange's operation. Dr. Haft also introduced and welcomed Michele Eberle as the new Director of the MHBE.

Health Insurance Coverage Protection Committee Update

Vincent DeMarco updated the SAC on the Health Insurance Coverage Protection Committee. He informed the SAC that a report should be completed by December 31, 2017, detailing the committee's findings. Mr. DeMarco stressed the importance of Maryland enforcing an individual mandate, but stated that the committee report would not be recommending specific legislation. The SAC also discussed other options, including a reinsurance system involving state and federal funds.

2018 Proposed Plan Certification Standards

John-Pierre Cardenas, the Director of Policy and Plan Management for the MHBE, reviewed the proposed plan certification standards for the 2018 plan year. Topics covered included a review of the plan certification standards timeline, placing certain plan requirements in the MHBE Carrier Manual, and a discussion of the standardized benefit design.

Open Enrollment Update

Lisa Skipper, a navigator from Garrett County, described this period of open enrollment (OE5) as the best she has experienced. She noted there was a general shift from bronze to gold plans due to the defunding of CSR payments.

Following Ms. Skipper's update, Michele Eberle provided an update of the open enrollment data. Total enrollments are up 10%, with initial enrollments up 15%. Changes to existing enrollments are also up nearly 193%, suggesting active involvement among enrollees. Mr. McCann questioned whether the enrollment data is a day-to-day comparison from last year's open enrollment, or if it compares enrollment proportional to the total open enrollment timeline. Michele Eberle informed Mr. McCann that the numbers compare day-to-day, and that the MHBE would provide a proportional comparison after the meeting.

Michele Eberle also noted increases in dental enrollments, website visitors, and mobile app users. While call center volume was up 30% from last year, it was noted that the average call time has been reduced to roughly 12 minutes on average.

Meeting Adjourned

After inviting all of those present at the SAC meeting to attend the MHBE's open house, the meeting was adjourned.