

MARYLAND HEALTH BENEFIT EXCHANGE

Maryland Health Benefit Exchange Standing Advisory Committee

Thursday October 11, 2018

2:00 – 4pm

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

Members Present

Alvin Helfenbein (Co-Chair)

Robyn Elliot (Co-Chair)

David Stewart

Laurence Polsky

Leni Preston

Lisa Skipper

Sheebani Patel

Tony McCann

Vincent DeMarco

Those Calling In

Beth Sammis

Evalyne Bryant Ward

Michele Eberle

Karl Cooper

Brad Boban

Sanford Walters

Shirley Blair

Kathy Ruben

Chris Keen

Todd Switzer

Others Present

Andrew Ratner

John-Pierre Cardenas

Laura Spicer

Stephanie Klapper

Kimberly Cammarata

Patty Ciotta

Joseph Fitzpatrick

Matthew Celentano

Welcome & Introductions

Robyn Elliot called the meeting the Standing Advisory Committee to order. Robyn introduced Andrew Ratner, who provided an Executive update for MHBE.

MHBE Executive Update

Mr. Ratner noted that Michele Eberle was on the road, and therefore was unable to provide the Executive Update. He began by announcing that recruitment for a new Board Member had begun, and also noted that a new privacy and compliance analyst had recently been hired at MHBE. Saiqa Atta returns to MHBE as a full time employee after previously supporting both the MHBE OAG and Compliance offices as a contract attorney. She holds a law degree from the University of Maryland and was a law clerk for the Honorable Judge Ronald Silkworth at the Circuit Court for Anne Arundel County.

Mr. Ratner noted that MHBE had recently participated in a food drive that had raised over \$1,000 in a couple of days for the organization Beans & Bread located in Fells Point, Maryland.

On the Policy and Plan Management side, Mr. Ratner reminded the committee that public comments are still being accepted for Draft Plan Certification Standards for Plan Year 2020, after MHBE staff had decided to extend the deadline to beginning of November. Mr. Ratner then provided an update on items related to open enrollment, including a new marketing outreach campaign called “Think Again” which was designed to encourage shopping for new plans after the Reinsurance Program was implemented. Mr. Ratner also added that MHBE’s budget had recently been submitted for the FY 2020.

To conclude, Mr. Ratner provided an update on the Maryland Department of Health Service’s new integration platform, MD THINK, which is designed as a data repository that will make it easier to share information across departments. Robyn Elliot had a general time frame question on MD THINK, and Mr. Ratner noted that an MOU with DHS agrees that MHBE will be integrated onto the platform near the end of this month. Leni Preston asked which services were moving onto the platform during the first phase of implementation, and Mr. Ratner replied that the first phase will be fairly technical and he does not have specific details of which aspects will reside on the platform. David Stewart asked how the new platform will change the day to day environment for a frequent HBX user, and what it would mean for navigators on the ground. Mr. Rather stated that he will be cognizant of these concerns, as well as data sharing concerns and report them to DHS in future meetings. Mr. Ratner concluded with a note that MHBE will begin working with the University of Maryland Horowitz Center for Health Literacy in the near future.

At the conclusion of the Executive Update, Vincent DeMarco asked what MHBE’s plans were to deal with the proposed public charge rule, and how will concerns be addressed during Open Enrollment. Mr. Ratner stated that it was important that MHBE hear from stakeholders concerning this issue and make sure MHBE has a full understanding of possible impacts on all parties involved. David Stewart noted that even if the proposed rule changes, the federal government will still be able to get the information they need, and everyone should be cognizant of educating consumers on the risks. Robyn noted that the committee will work with John-Pierre and Mr. Ratner to discuss this issue further.

Open Enrollment Readiness

Mr. Ratner then provided an update on MHBE’s Open Enrollment preparation. He noted that open enrollment runs from Thursday November 1st –live at 5AM—through Saturday December 15, 2018. A question was asked about possibly extending Open Enrollment again, as the Board had done in future years.

Mr. Ratner next discussed the impacts of the Reinsurance program on Open Enrollment, noting that there was an average 13.2% rate decrease for 2019 plans on the Individual Market.

Laurence Polsky asked if program funding was contingent on rates stabilizing over the years. John-Pierre stated that the way the program was funded, premiums are offset fully in the first year and then decline steadily over the remaining years. He noted that unless there was a new infusion of money by the third year, rates may increase again. Mr. Ratner stated that the Reinsurance Program will also impact some existing consumers, who now may find better deals with other plans. He stated that it would be important for brokers to help costumers shop, and also reminded the committee of the new “Think Again” campaign. Mr. Ratner also mentioned new consumer assistance options that would help streamline the application process including the PayNow link, and increased participation in the BATPhone. David Stewart asked why the PayNow link had taken so long to implement, and Michele Eberle answered on the phone that the PayNow link would help improve market stabilization. Sheebani Patel mentioned that the PayNow link would help keep consumers on the exchange by streamlining the payment process for them.

Mr. Ratner then mentioned some new marketing tactics, including doubled paid media, and adding ads on grocery carts and floor decals. Vincent DeMarco mentioned that social media outreach should be increased as well, and suggested increased marketing outreach to parents of children turning 27, who would need now need their own insurance.

As for changes in customer service, Mr. Ratner mentioned a 13% increase in online hours. Sheebani Patel asked why it could not be a 24 hour online window, and Mr. Ratner stated that at least 4 hours are needed for general maintenance. Mr. Ratner then introduced the new AI technology that had been added to the website, a chatbot named FLORA. FLORA will help consumers with general website questions. Kimberly Cammarata asked if the chatbot would answer questions for consumers while they were enrolling or if it would be mainly for website navigation. She mentioned that most chat options have a live person on the other end of the conversation, and conversations are usually recorded so that there is a record for legal reasons. Mr. Ratner answered that the chatbot would mainly be used for website navigation purposed, and enrollment questions would still be directed to the call center.

Mr. Ratner then mentioned the new data mapping MHBE staff had been performing to help identify areas of need. Leni Preston asked if other data was being collected from the carriers, including information those who begin applications but don’t complete them. David Stewart mentioned the usefulness of the new data maps in identifying areas of high uncompensated care.

The presentations concluded with a question from Kimberly Cammarata who asked if there was a place on the website where possible consumers could simply compare plans without having to engage in the full enrollment process. John-Pierre mentioned that the MHBE always requests plan descriptions from the carriers and has that information available to those who ask for it.

Reinsurance Program Update

John-Pierre began his presentation with a general overview of the Reinsurance Program. He noted that there would be two main changes to the consumer experience. The first would be premiums. Changes will take place with cost sharing reduction (CSR) payments due to “silver loading” and advance premium tax credits (APTC). Next he mentioned changes to out-of-pocket costs, including before deductible services, deductibles, plan generosity (Actuarial Value) and an increase in Health Saving Accounts (HSA). He noted the reduction in premiums across most

plans, and noted that consumers will receive less APTC, but still more than otherwise due to “silver-loading”.

John-Pierre also noted that consumers may experience premium decreases or increases depending on plan level, family composition, and income, and consumers will have to be aware of changes in order to choose the best new plan for themselves.

Al Hefenberin asked about a consumer with a high deductible but a low premium and would that be considered adverse selection. John-Pierre noted that it would depend on the consumer and their income as well as family structure. Al also asked about the cost of plans on and off exchange being required to be the same price. John-Pierre noted that it would depend on APTC as well as CSR on those plans. Vincent DeMarco stated that some people may now have APTCs that outweigh premium increases, and John-Pierre agreed and mentioned that this is why it would be important to shop. David Stewart mentioned the difficulties consumers would face with all the changes, and how almost everyone would have to reconsider their plan.

Policy Priorities

John-Pierre began his Draft Plan Certification presentation by reminding committee members that the deadline for stakeholder input had been extended to the beginning of November and the Board would provide input during the November session.

John-Pierre then listed out topics that would be a priority to MHBE when considering Plan Certification Standards. The first is reducing administrative burden through streamlining of the plan certification process. The second is reducing out of pocket costs, and a possible revisit of the standardized benefit design. The next priority would be to maximize APTC purchasing power, as well as increasing affordability for unsubsidized enrollees. MHBE is also focused on improving the Essential Community Provider petition process, and maximizing consumer choice.

Meeting Adjourned

The meeting concluded with a question from Matt about a policy priority package from MHBE for the 2019 Session. John-Pierre mentioned that a package has not been formally announced yet, but will be soon. Al then adjourned the meeting at 4:02PM.