



MHBE Plan Management Stakeholder Committee
September 6, 2018
2:00 pm – 4:00 pm
Meeting Minutes
Maryland Health Benefit Exchange
750 East Pratt Street, 6th Floor, Baltimore, MD 21202
Call-in: 877-431-1883
ID: 6876841631

In Attendance

Nicole Edge
Elizabeth Leo
Natasha Murphy
Rita Dyer
JP Cardenas
Carol Ball
Kimberly Edwards
Tasha Woodberry
Melissa (Phone)

Larry (Phone)
Nabila Rahman (Phone)
Amanda Ballard (Phone)
Sheebani Patel (Phone)
Mark Haraway (Phone)
Stephanie Clapper (Phone)
Hema (Phone)
Cindy (Phone)
Shaunteria Scott

Welcome and Introductions

Nicole Edge, Manager-Plan Management, welcomed everyone and initiated opening introductions by all parties present.

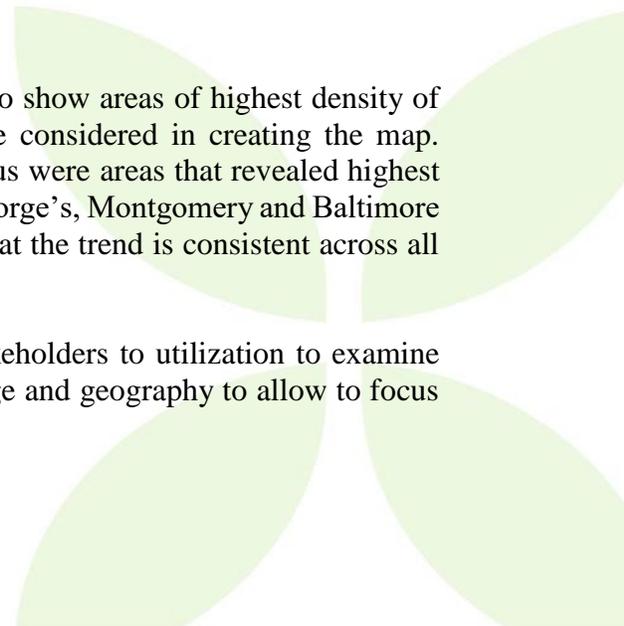
July, 2018 meeting minutes were approved.

Nicole Edge provided an overview of the updates to the PMSC schedule for 2018.

Uninsured Marylanders by Zip Code - E. Leo

Elizabeth Leo provided an overview of the heat map created to show areas of highest density of uninsured persons. She discussed the methods and rationale considered in creating the map. Additionally she informed the committee that the areas of focus were areas that revealed highest need in health insurance. Those areas are as follows, Prince George's, Montgomery and Baltimore Counties and Baltimore City. Ms. Leo informed all present that the trend is consistent across all income levels.

Next, Ms. Leo reviewed the new data source created for stakeholders to utilization to examine trends for the uninsured. The data set was broken down by age and geography to allow to focus





on particular age ranged. She conducted a user presentation on how to use the ArcGIS data tool created for carriers. She advised everyone that the spreadsheet is available on MHBE's partner website for further review. Furthermore, the spreadsheet provide the opportunity for issuers to create their own tables for analysis from the provided data set.

Plan Certification - K. Edwards

Kim Edwards provided an update on carrier reauthorization. Effective September 6, 2018 all carriers with the exception of one has been reauthorized. Notifications will be release by EOB September 7, 2018.

Next she informed that all dental plans have been certified. The notices will be sent out by EOB September 7, 2018. All other plans (individual and shop plans) should be certified within the next two weeks or so. She advised that plan certification is contingent upon carrier authorization.

Plan Management Updates – N. Edge

Nicole Edge provided plan management updates. Renewal updates for stand-alone dental plans will be automatically renewed for 2019 plan year. All consumers currently enrolled in stand-alone dental plans will be automatically renewed.

MHBE is on track to receive active enrollment list from participating dental carriers. Weekly touchpoint calls with dental carriers has been implemented to walk through processes, testing and renewals process to ensure enrollment goes smoothly. MHBE is leveraging member level reports to ensure all active members are captured to flush out current discrepancies and assist with enrollment efforts throughout the year. Messaging will be included in open enrollment notices that consumers are aware of the automatic renewals.

Revised Non Exchange Entity Agreement (NEEA) with requirements binding any Non-Exchange Entities (NEE) to same security, privacy standards and obligations pursuant to the carrier business agreements (CBA). This is to ensure that MHBE and carriers are aligned with confidentiality, privacy, data and security access by carriers or exchange between carriers and MHBE.

Advisement given to stakeholders to be diligent in ensuring that all PII data elements that MHBE transmit to carriers or any subcontractors are captured. MHBE authorize NEE to sell Qualified Health Plans (QHP) and provide enrollment services pursuant to CBA. MHBE is ensuring that corrected language is included in the NEEA. She informed that all relevant changes are on page 1 of the revised agreement. Redline copies will be sent to carriers with the revised agreement.

The projected timeline for completion is prior to January 1, 2019. Once submitted carriers will have 30 days for review by counsel. A consecutive 30 day period will begin after time expires for review by counsel. The purpose of the timeline review is to allow sufficient time for feedback and edits prior to effectuation.



Overview was provided on 2019 rates and plan reconciliation which included approval of 1332 Waiver application. She informed all parties that the rate hearing is scheduled for September 17, 2019. Maryland Insurance Administration (MIA) is expected to approve the new rates by September 21, 2019. MHBE will complete the process of loading plans and new rates upon MIA approval. MHBE will work close with carriers to ensure extracts display clean and accurate data. Plan loading with new rates is expected to be completed by September 21, 2018 depending on MIA's approval timeline.

Shebani asked how is the new plan going to affect notices to consumers. How will the testing timeline be affected? Shaunteria expanded asking what the expected timeline for site testing is.

Nicole Edge answered the MHBE is working to stay as close as possible to the original timeline. Not much change is expected with respect to the timelines. Notices with new rates will not change therefore notices are not required. All timelines will remain the same.

Shebani asked if MHBE can provide a timeline schedule to consumers.

Nicole Edge agreed that MHBE will release timeline schedules to consumer and carriers.

Nicole Edge announced the upcoming policy priorities for plan certification standards for 2020 are as follows:

- Administrative burden reduction of out of pocket cost relief
- Maximizing advanced premium tax credit purchasing power and unsubsidized affordability
- Essential Community Providers petition process and verification

Those are the key areas of focus with respect to policy priorities. Stakeholders were advised that MHBE welcomes any feedback or contributions on any that are mentioned or unmentioned.

She provide a summary of the stakeholder timeline for all to examine. Nicole encouraged stakeholder's feedback.

Renewals Update – Nicole Edge for Jon Evans

Nicole Edge provided updates on behalf of Jon Evans on renewal updates. She advised that there was a changed to duplicate inmate termination file sent to carriers as being one of the changes. The other change is moving passive renewals to September 29th. The updated timeline was presented for review. The member slide did not include the updated slide presented at the meeting; the revised version will be sent to carriers.

Open Enrollment Review – N. Edge

Training efforts are about to begin for all consumer assistance workers (CAWs). Training modules has been revised to ensure MHBE capture new policy changes at state and federal levels. CAWs are currently reviewing the training modules. Testing for CAWs will begin



on September 12, 2018; testing is a rolling testing to begin up and through open enrollment. Call center staff will begin testing on September 5, 2019.

Updates given on producer operations are as follows: There are 480 participating producers currently active. Forty participating brokers are anticipated to participate in the BAT phone for open enrollment 6. The BAT phone has been operating successfully. Annual training is in process and producers are currently using LMS for training and credentialing.

Rita Dyers emphasized that there will be 40 BAT phone users. She advised that there was a good response to the initiative.

Nicole informed that the Consolidated Service Center (CSC) has implemented computer telephony integration to improve call handle time. She announced CSC was currently hiring to ramp up staff for the upcoming open enrollment period. The goal is to onboard approximately 285 customer service representatives for the upcoming enrollment period. Additionally work is being conducted to finalize updates to the IVR messaging and call flow to ensure they are directed to the appropriate CSC.

The escalation team in the process of providing updated reporting capacity for sharper insight. Daily reporting will be sent to all stakeholders in the escalation process to ensure all escalations are resolved. Monthly post case reports will be generated in effort to keep a close look on escalations. Announcement was made that hiring is underway for the escalation team to ensure there is sufficient staff to handling the volume of escalations. Data collection deployment, syncs with EDI with escalation cases and allow for quicker enrollment fixes.

With respect to connector entity, Nicole Edge provided updates that the State of Maryland was not negatively impacted by the recent reduction in the federal navigator program. The consumer assistance program navigators are operating at full capacity. She presented a map showing the areas that 144 total navigators working in all regions of the state. She advised parties that the map is available for review on Maryland Health Connection website. A timeline was presented for statewide enrollment events, beat the rush initiatives and last chance.

Marketing and outreach priorities are to increase enrollment in QHPs among the African American, Latino and Young Adult Marylander population. The populations targeted are identified are hard to reach uninsured. Second, they are looking to increase understanding of the value of Maryland Health Connection. Finally, increase awareness of enrollment in the SHOP program. A map was presented that identifies the targeted populations.

Looking forward Marketing is focusing on strategies to implement advertising, creative and market research, online marketing, digital design, social media, outreach, collateral materials and user testing.

Marketing conducting testing using 40 interviews with uninsured Marylanders focusing on target audiences, including small business owners and self-employed Marylanders. There was a mixed



of urban and rural, Hispanic and African American and Young Adults. The goal was to get feedback on why that demographic of individuals chose to forgo health insurance.

Next Meeting, Action Items, Public Comments & Closing Remarks – N. Edge

Nicole Edge reviewed key areas of research are as follows: Exploring beliefs and attitudes about health insurance. Access MHC available enrollment information, conducting campaign testing and content delivery. Testing outreach materials including in person assistance and financial assistance. Finally, investigate the health insurance decision making process for uninsured small business owners and the self-employed.

Next she discussed upcoming initiatives to test website user experience. MHBE will observe 10 Marylanders using the website to enroll in health coverage. Two of the workers will be observed on the mobile application. The goal is to get accurate and informative insight on user experience.

MHBE will be focus on providing a broadcasting MHC's narrative. During pre-enrollment MHBE will communicate successes, coordinating editorial board materials and educating the small business community on the SHOP program. She informed that during open enrollment the focus is to ensure consumer understand the process and awareness of open enrollment deadlines. Additional focus for post open enrollment is ensuring successes, stories and coordination of forms for feedback.

MHBE is focused on establishing partnerships with leadership that have major influences in areas of need across the state. The goal is to allow consumer to make local connections. MHBE is preparing to coordinate 2 state wide community events to increase awareness on health insurance offered through MHBE. Focus on MHBE SHOP to encourage small business to advocate for the program.

Past year performance measures were reviewed.

John-Pierre Cardenas provided a few important notes, a chat bot release due in September. Assurance provided that the chat bot will improve with time. Automation of the hardship exemption is being instituted to provide open access to catastrophic plan. He informed that he will discuss regulation of the reinsurance program as the September board meeting. Also, he will discuss the chapter regulations being proposed relative to reinsurance program. The board will determine the future of the SHOP program. MHBE must submit information to CMS relative to the reinsurance program prior to the end of September to determine with the final amount. That notice will be presented to MHBE prior to October 1st. The amount will be shared with stakeholders once that information is received.

Nicole Edge thanked all present for attending.

Meeting adjourned at 3:05 p.m.

