



MHBE SHOP Advisory Committee

July 24, 2019

10 a.m. – 12 p.m.

Location: MDOT TSO – Harry Hughes Conference Room 3, 7201 Corporate Center Drive, Hanover, MD 21076

Members Present:

- Stephanie Carter, SCB Management Consulting
- David Brock, Aetna
- Nabila Rahman, CareFirst
- Sean Mulcahey, Seedco
- Sandy Walters, Kelly
- Al Silverstein, Talbot Chamber of Commerce
- Tyler Hoblitzell, Maryland Insurance Administration
- Ken Brannan, Maryland Special Olympics

Calling in:

- Eugene Poole, Aligned Benefits Group
- Sheebani Patel, KP
- John Fleig, UHC
- Connie Peterson, Aetna
- Joy StClair Aetna
- Missy Davis, Aetna
- Alexis Hippe, CareFirst
- Walkiria Pool, CAF

Others:

- Laura Spicer, Hilltop
- Alexis Smirinow, Hilltop

MHBE Staff:

- Michele Eberle
- John-Pierre Cardenas
- Taylor Kasky
- Becky Sullivan

Welcome and introductions:

John-Pierre Cardenas opened the meeting with an introduction to the overall intent, purpose, and goals of the SHOP Advisory Committee. Michele Eberle expressed the positive impact the SHAC members' feedback and input will have on the SHOP portal and 1332 Waiver.

The individuals present introduced themselves, and SHAC members provided feedback on why they joined the committee and how experience will help inform the committee. General feedback included desire to increase the impact of the small group market, increasing overall access, availability, and participation.

Agenda:

SHAC Agenda 7-24-2019

- **Introductions**
- **SHOP overview**
- **Charter overview**
- **Future meeting dates**
- **Platform overview**

SHAC Charter Overview

John-Pierre Cardenas provided a brief overview of the charter, outlining expectations for the workgroups and outcomes for the committee as a whole.

John-Pierre asked the group to develop a mission statement for the committee to help guide the overall work. John-Pierre requested the members come to the next meeting with some ideas to help craft the mission statement.

MHBE recognizes there are unique issues facing small group enrollment, and a main priority of the SHAC is to develop equally unique solutions. The goal of the SHAC is to create solutions such as; reducing administrative costs and burdens, increasing access and competition with in the market, increasing overall affordability, providing outreach and education to employers – all from a small business centric perspective.

Future Meetings

At this time, it is anticipated that the SHAC will meet once per month, with 2 hours allotted to each workgroup. More frequent meetings may be requested as needed.

Platform Overview

As part of the platform overview, MHBE walked through the process employers, employees, and brokers go through to set up and register an account.

Account creation and registration features include:

1. Basic account set-up/creation requirements, including user role selection (employer, employee, or broker)
2. Portal defaults to electronic notices – options for text alerts and paper notices etc.
3. Emails are required for registration

- a. Discussion on what to do when an employer doesn't collect emails; if employees don't have email; other potential verification mechanisms
4. How early in the process can a broker link to an account?

Comments from committee members:

| Topic | Member Comments & Answers Provided |
|--|---|
| Location of the portal | <ul style="list-style-type: none"> • CareFirst asked if the SHOP portal will be located at the marylandhealthconnection.gov portal. MHBE confirmed that it will be located at the same website under the small business section. |
| No Duplicate Email Addresses | <ul style="list-style-type: none"> • CareFirst asked if someone moving from the individual to the SHOP Exchange would have issues with duplicate emails. MHBE confirmed that this will not be an issue – the individual and small group portals are separate and independent systems. |
| Email Notifications to Employers and Employees | <ul style="list-style-type: none"> • CareFirst asked if the email notifications go to an actual email or if the recipient receives a notification that there is an email in their inbox on MarylandHealthConnection.gov. MHBE confirmed the notification will be sent via text/email/other method in addition to appearing in inbox section of the user's dashboard. • CareFirst and other members requested high priority messages, including late payment or cancelation notices, be sent to both the employee and employer where applicable. |
| Create Account & Registration | <ul style="list-style-type: none"> • MHBE advised that the initial registration and account creation features are the same for each role (employee, employer, broker). Employers must go through the additional steps of completing the eligibility determination. • Sandy Walters noted that the system should probably provide a method by which a broker can provide assistance with the process from registration to enrollment. • David Brock asked if the account creation and subsequent attestation would have any impact on the Small Business Health Care Tax Credit and other IRS related filings. MHBE confirmed that the SHOP account information is not linked to the IRS filing information. • CareFirst asked if the system provided any address verification. MHBE indicated that there would be address verification functionality. • Stephanie Carter stated it would be helpful to provide employers with more information re: what specifically is meant by "Maryland physical business address." |
| Enrollment Timeframes | <ul style="list-style-type: none"> • Al Silverstein confirmed that the system will account for actual enrollment dates – when an employer selects the date they would like to state coverage – to ensure that employers are not able to select an unrealistic start date. • MHBE stated there will be functionality to restrict dates to an allowable timeframe. • Stephanie Carter requested that the system provide information on the enrollment timeline, to help guide a group/broker while they are completing the registration and enrollment process. CareFirst wanted tooltips to help users through the process. MHBE confirmed some iteration of this will be available. |

Platform Overview: Employer Eligibility

John-Pierre outlined employer eligibility requirements and attestations and provided examples for system development. Eligibility is based on a series of qualifying questions to which employers must attest. Carriers will verify EINs. MHBE may conduct additional verification, but only under certain circumstances.

Comments from committee members:

| Topic | Member Comments & Answers Provided |
|--|--|
| Communication of Eligibility Information | <ul style="list-style-type: none">MHBE requested that committee members provide feedback on how best to convey eligibility requirements to employers within the system. |
| Transition of In-Force Groups to the SHOP Portal | <ul style="list-style-type: none">CareFirst requested that MHBE plan out how to help groups transition well in advance in order to ease the administrative burden and improve communication of the transition process.Stephanie Carter indicated that the communication process done by eMaryland Marketplace was very effective. MHBE will look into the methods used. |
| Current Worker-Owner Groups | <ul style="list-style-type: none">Eugene Poole advised that under VA law, worker-owner groups have been permitted to enroll in Kaiser Permanente in MD, in spite of only having one common law employee.MHBE indicated that this would not be allowed under the SHOP Portal as they would not be considered eligible without an additional common law employee. |
| Broker role | <ul style="list-style-type: none">Question about the role a broker can play in employer attestation – what else would be needed to ensure the broker has the authority to attest on behalf of the employer? |

Platform Overview: Minimum Participation Requirement

John-Pierre outlined the minimum participation rate (MPR) requirements. Providing in-depth definitions and explanations of how MPR is calculated. MPR will be an on-going discussion topic.

Comments from committee:

| Topic | Member Comments & Answers Provided |
|---|---|
| Wage & Tax Documentation | <ul style="list-style-type: none">Sandy Walters asked if the system will require Wage & Tax information to help inform the MPR calculation needed to be done. MHBE advised that this would not be required as we are developing a systematic check of this rate that will not require this documentation. |
| Change in Employer Census/Roster | <ul style="list-style-type: none">Sean Mulcahey asked if a group who loses their common law employee would be able to maintain coverage. MHBE advised that they could do so until renewal time. If no common law employees are employed at that time, the coverage may end. |
| Display of the MPR Calculator Information | <ul style="list-style-type: none">Sandy Walters requested that the MPR calculator information and related tooltips are displayed prominently in the attestation section, not just on a separate page. Several other committee members agreed with this advice. |
| Employer Contribution Warning on Employer Eligibility Attestation Section | <ul style="list-style-type: none">Sandy Walters indicated that in addition to the MPR information provided during the attestation section, MHBE should provide information on requirements of employer contributions, with respect to the receipt of the tax credit. |

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| Waiver of Minimum Participation Rate requirement | <ul style="list-style-type: none"> Aetna indicated that MHBE should make sure that the system displays the effective date of groups this waiver period applies to – i.e. Aetna feels that it applies to January 1st groups only. MHBE confirmed the need for further discussion of the waiver period. Question raised of whether this date can be changed or extended to align with open-enrollment. Another possibility is to institute two waiver periods. |
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Platform Overview: Employer Dashboard

John-Pierre walked through the employer dashboard, and provided screen-shots of the platform in its current development phase. He covered key features of the Employer Roster.

Employers would need to decide whom they provide coverage to under their plan. For example, full-time employees, part-time employees and 1099 contractors.

Employers will be able to upload their employee roster information via a standardized form. Employers must elect whether they're providing coverage to out of state employers.

Comments from committee:

| Topic | Member Comments & Answers Provided |
|----------------------------------|--|
| Additional Categories of Members | <ul style="list-style-type: none"> MHBE requested feedback on additional categories of employees to include. Several committee members indicated that COBRA/State Continuation employees would be a category. A brief discussion was conducted on ways to account for members like this – including waiver reasons, etc. |
| 1099 Contractors | <ul style="list-style-type: none"> UnitedHealthcare indicated that they do not feel that 1099 contractors should be a category for whom coverage is offered, since they do not meet the definition of common law employee. MHBE indicated that a further discussion will be conducted regarding inclusion of this category. |
| Employee Roster | <ul style="list-style-type: none"> Clarify how employees will be categorized, e.g. "tier type" or develop other language for category of employee. Potential to have an active/inactive roster so that employee information can be stored in case of re-hired etc. |
| Add Chatbot | <ul style="list-style-type: none"> It was noted that the addition of the chatbot would be a helpful inclusion for the SHOP platform. |

Platform Overview: Employee Registration & Dashboard

John-Pierre discussed the employee registration process, the employee dashboard, and provided examples of how the system will operate.

Key features discussed:

- As currently developed, employees can search employers and request to be linked to their business.
- Employees must use the same email the employer used.
- Employees may edit the email used by the employer following registration.

Comments from committee members:

| Topic | Member Comments & Answers Provided |
|---|---|
| Employees Linking to Businesses | <ul style="list-style-type: none"> Several committee members indicated that allowing employees to “friend request” business could be highly problematic – there are privacy and administrative concerns that many small groups may not be equipped to handle. They suggested that rather than giving employees the capability to search for an employer, the employer could generate an email link/code to send to employees – this would allow a more secure mechanism to link accounts. |
| Email Addresses of Employees and Requirements | <ul style="list-style-type: none"> Stephanie Carter and other members brought up that many small business employees may not have access to an email or at the very minimum may not have access to a computer or other technology to enroll. It was suggested that MHBE consider providing an option for an employer to not require email addresses, but be able to access a website link via a code in order to complete enrollment. This would allow those without access to email, computer or sufficient mobile technology to enroll via access provided by their employer or broker. Other considerations included: how terminated employees can still have access if a work email was used; how to reconcile use of personal emails for account creation vs whatever email employer used. |

Platform Overview: Broker Registration, Broker Dashboard and Broker Linkage Rules

John-Pierre discussed the broker registration process and broker dashboard and provided examples of screens.

Key features discussed:

- The authorization and account access process is the same as on the Individual Marketplace.
- Brokers can link with their clients - as they currently do on the Individual Marketplace.
- Brokers are able to quote specific groups (new and renewing groups) as well do anonymous browsing for SHOP.
- Brokers can search for businesses via their EIN in order to link with their clients.
- Employers can also request a broker be added to their account.

| Topic | Member Comments & Answers Provided |
|---------------|---|
| Broker search | <ul style="list-style-type: none"> MHBE asked for folks to consider for future discussion how the broker search functionality should appear on-screen – what should search criteria be, filter criteria etc. |

Group Installation Timeline

John-Pierre discussed the group installation timeline. MHBE requests feedback on the timeline as presented – will discuss further during future meetings.

Plan Shopping – Shopping Features, Workflow & Plan Set-Up

John-Pierre discussed the current development of the plan shopping functionality, including anonymous browsing and plan set-up features. Potential to rebrand employee/employer choice options.

MHBE requests feedback on the following questions:

- What benefits would you like to see displayed in the plan comparison tool?
- How would you like the plan comparison/quote generator to be structured?
 - A side-by-side comparison with premiums listed at the bottom, or
 - A plan rate table for all member rates by plan
- Should we include an option to prepare a quote comparison page for each employee?
- Would you like to see an option to view quotes based on employer vs employee choice?

MHBE requests that carriers provide a point of contact for discussion on 834 construction to Taylor Kasky via email (taylor.kasky2@maryland.gov).

: Adjournment:

The SHAC meeting was adjourned by John-Pierre Cardenas. MHBE will be in contact regarding future meeting dates and potential new meeting location. This meeting did not cover any policy related topics. The next meeting will be the first policy discussion and the second platform discussion, and will be held as two separate workgroup meetings.

Work Group Members

| Name | Organization | Work Group |
|------------------|---|---------------------|
| Eugene Poole | Aligned Benefits Group, Inc. | Platform |
| Stephanie Carter | SCB Management Consulting | Platform |
| Greg Dawson | Chesapeake Benefit Services, Inc. | Platform |
| Laura Viergever | Aetna | Policy |
| David Brock | Aetna | Platform |
| Nabila Rahman | CareFirst | Platform |
| Deb Rivkin | CareFirst | Policy |
| Sean Mulcahey | Maryland Health Connection-Connector Entity Program | Policy and Platform |
| Sheebani S Patel | KP | Policy and Platform |
| John Fleig | UHC | Policy and Platform |
| Sandy Walters | Kelly | Policy and Platform |
| Ken Brannan | Maryland Special Olympics | Policy and Platform |
| Alan Silverstein | Talbot Chamber of Commerce | Platform |
| Richard Craft | Academy Financial, Inc | Platform |
| Paul Frey | Washington County Chamber of Commerce | Platform |
| Walkiria Pool | Center for Assistance to Families | Platform |
| Linda Starr | Pasternak & Fidis | Platform |