



# Standing Agenda

Welcome and Introductions

Meeting Minute Approval

Feedback from the Field

## 2019 PMSC Meeting Schedule

- ✦ March 7<sup>th</sup>-2018 Renewals & OE Recap, IT/EDI Overview, MD SHOP, 2019 Legislation
- ✦ May 2<sup>nd</sup>-Plan Certification, Legislative Updates, 2019 Renewals, Business Improvement Survey
- ✦ July 11<sup>th</sup>-Plan Management, Testing and Renewals Schedule, Video and Consumer Assistance Information
- ✦ September 5<sup>th</sup>-Open Enrollment Readiness, Marketing Plan (Buys and Engagement)
- ✦ November 7<sup>th</sup>-2020 Carrier Reference Manual, 2021 Annual Letter to Issuers and Plan Certification Standards, 2020 Regulatory Focus



## Staff Updates

Welcome Hadassa Thadigiri who will assist in carrying out carrier engagement/management with respect to IT/EDI.



## Stand Alone Dental Updates

In an effort to expand the stand alone dental space on Maryland Health Connection(MHC), providing increased access to dental products, MHBE is currently reviewing the possibility of a process by which consumers will be able to enroll in an On Exchange dental plan offered outside of Open Enrollment. Additional drivers of this discussion are:

- ✦ Limited SEPs for dental enrollment.
- ✦ Consumers who gain/lose Medicaid eligibility outside of OE.
- ✦ Increase awareness and importance of dental care.

## Stand Alone Dental Updates

*Initial Steps.* On June 21, 2019, MHBE engaged carriers that currently provide stand alone dental products on MHC in a information gathering discussion. The purpose of this discussion was to gather carrier insights into:

- ✦ Operational changes at the carrier level if MHBE were to institute year round dental enrollment.
- ✦ Feasible timeline (pre/post OE).
- ✦ Carrier's current process for off exchange dental enrollment.
- ✦ Is there by-in?

We appreciate the feedback and comments provided during this initial discussion.

## Stand Alone Dental Updates

*Next Steps.* A follow up discussion will be scheduled with invitations forthcoming. We ask carriers to bring all input and ideas from all staff that are involved or have insight into the dental space off exchange. These insights are critical for us to consider as we move forward with discussions and planning.

## Plan Shopping Experience

MHBE looks to enhance the plan shopping experience by incorporating an out-of-pocket cost calculator and an enhanced prescription drug search. Policy and Plan Management are currently working with our IT/Development teams on implementing two additions to the plan shopping experience. These tools will assist consumers with making more informed choices when it comes to selecting a plan for enrollment.

## Out-of-Pocket Cost Calculator

The out of pocket cost calculator is a decision support tool that will allow consumers to estimate their annual out-of-pocket costs prior to selecting a plan. Current considerations for development include:

- ✦ Incorporation of claims data to inform co-pays, coinsurance, doctors visits based on utilization (low, medium, high end user of healthcare)
- ✦ Individual market specific analysis
- ✦ Timeline
- ✦ Carrier Input

## Prescription Drug Search

MHBE seeks to include a more robust prescription drug search as a means for consumers to select plans based on their health needs. The goal is to allow consumers to enter a particular drug in order to find plans that will cover that drug and possible associated costs. Some considerations for the implementation of this tool are:

- ✦ Maintaining data integrity (formulary changes within a plan year, new requirements, etc.)
- ✦ Submission process
- ✦ Reduce carrier burden
- ✦ Timeline (pre/post OE)

## 2021 Plan Certification Standards

In an effort to provide carriers with an optimal amount of time to prepare for upcoming plan years MHBE will institute a new time line for plan certification standards. The following timeline will be implemented this year:

- ✦ July 2019-Introduction of draft certification standards.
- ✦ September 2019-Presentment of certification standards at MHBE Board meeting.
- ✦ October 2019-Finalization of certification standards.



## Plan Certification

PY 2020 certification process is currently underway. Here are a few key reminders to make sure we continue to meet all target dates and deadlines:

- ✦ Certification materials have been sent out to carrier contacts.
- ✦ Certification checklist outlines required submissions and due dates.
- ✦ Please take care to submit all consumer assistance and additional information requested.

Please contact Nicole Edge, [nicole.edge@Maryland.gov](mailto:nicole.edge@Maryland.gov) or Kimberly Edwards, [Kimberly.Edwards@Maryland.gov](mailto:Kimberly.Edwards@Maryland.gov) with any questions regarding plan certification.

## Carrier User Acceptance Training (UAT)

Carrier testing in UAT environment will be held on Monday, August 12, 2019 at MHBE in the training room. Carriers are invited to preview plans and the impact of changes made to plan display as a result of the template working sessions. Testing times are available in the morning 10:00am-1:00pm and the afternoon from 1:00pm-4:00pm. We will work with each carrier to coordinate time and number of staff that will participate in training.



## Maryland Easy Enrollment Health Insurance Program (MEEHP)

Beginning January 2020, Maryland Health Connection will work in conjunction with the Maryland Comptroller's Office to identify tax filers who select that they wish to enroll in health coverage on their Maryland state tax return. Tax filers who elect to find out if they are eligible for assistance while completing their Maryland tax return will be sent from the comptrollers office to Maryland Health Connection where a preliminary eligibility determination will be made.

## Maryland Easy Enrollment Health Insurance Program (MEEHP)

MEEHP will be implemented in two phases:

- ✦ Phase 1-completed by January 2020

- Preliminary eligibility determination.
- Notice sent to consumers and begins clock on 35 day SEP.
- Consumers must complete an application to determine true eligibility.

- ✦ Phase 2 timelines and implementation plan is yet TBD.

## Maryland Easy Enrollment Health Insurance Program (MEEHP)

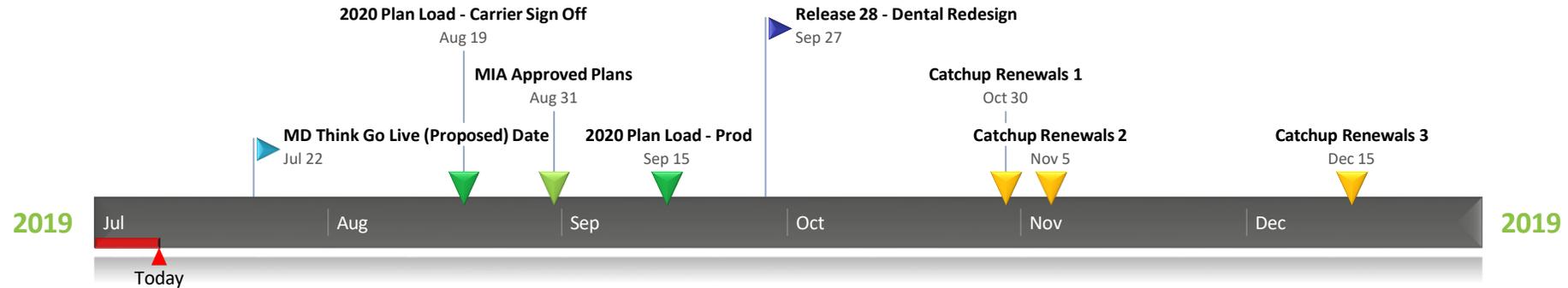
For carrier consideration:

- ✦ Increased enrollment between January-April of each year.
- ✦ 834s will be sent with reason code TX identifying tax reason SEP

# PMSC Presentation from MHBE IT

July 11, 2019

# 2020 Plan Load and Renewals Timeline



## Dental Redesign – Testing Schedule

**834 Dental Redesign is implemented to address outstanding issues with 834 generation:**

- With redesign, 834 Dental files reflect the latest state of the application at the time of batch execution, thereby addressing the consolidation issues
- With this implementation all transactions will be sent on the same day in the right sequence (Ordered by Timestamp)

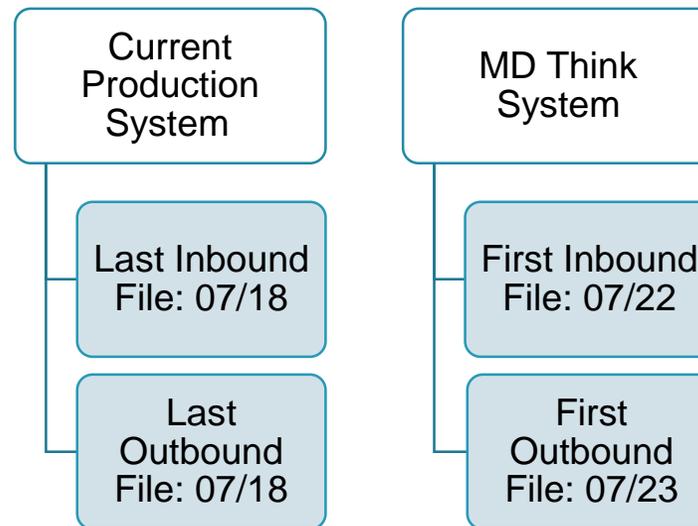
| Testing Task                             | Planned Start Date | Planned End Date |
|--|--------------------|------------------|
| Carrier Test Case Preparation            | 08/19              | 08/20            |
| Carrier Review and feedback              | 08/21              | 08/23            |
| Test Bed Preparation for Carrier Testing | 08/23              | 08/26            |
| Carrier Cycle 1 Testing                  | 08/26              | 09/04            |
| Carrier Cycle 2 Testing                  | 09/05              | 09/12            |
| Carrier Sign Off                         | 09/13              | 09/13            |

# MD THINK Update

**Scheduled Go Live Date – July 22, 2019** (Pending Go/No Go Decision)

## Cut Over Plan (Tentative) -

- MHBE current production system is scheduled to be down between **07/19 to 07/21**, to ensure smooth transition to MD Think System
- Last Inbound File Sent from Issuers to MHBE - **07/18**
- Next Inbound File from Issuers to MHBE (MDTHINK system) – **07/22**
- Last Outbound File Sent from Current MHBE system – **07/18**
- Next File from MHBE to Issuers (MDTHINK System) – **07/23**



## MD SHOP Update



## **SHOP Employer and Employee Choice Process Review**

- MHBE allows groups to offer plans through one carrier (Employer Choice) and multiple carriers (Employee Choice).
- In the past, our SHOP Administrator sent enrollment files to carriers for enrollment to carriers and took the ownership that participation levels were met across the carriers. In the current Direct Enrollment Model, MHBE is responsible for calculating participation levels on Employee Choice groups while participation levels are calculated by the carriers directly for Employer Choice groups. Groups (through their authorized insurance broker) that are new or renewing with Employee Choice should be sending a copy of the submission to the carriers to MHBE SHOP as well.

### **SHOP Employer and Employee Choice Process Review**

- MHBE will advise carriers of any Employee Choice group submissions and the participation calculation the latter of 5 business days of receipt or by close of business on that month's deadline day for the coverage effective month.
- If carriers need any information on an Employee Choice group and the participation determination, please contact Maryland SHOP at [mhbe.shop@Maryland.gov](mailto:mhbe.shop@Maryland.gov) for assistance.
- The participation determination for all groups – Employer or Employee Choice – does not apply during the waiver period of November 15<sup>th</sup> to December 15<sup>th</sup> for SHOP groups.

## SHOP Reporting

- MHBE SHOP thanks the carriers for amending their reporting to the requested new format.
- All carriers have listed the broker information on monthly reports. MHBE authorizes brokers individually so we do not collect business entity NPN information. We are seeking information from carriers to determine if they collect individual broker information under the agency level. If so, can this be reported on the monthly reports?
- Question to carriers – do you currently collect and record information on Employer or Employee Choice choices made at initial group implementation or at renewal?

### **SHOP Portal / SHOP Advisory Committee**

- MHBE SHOP is in the process of portal development for the SHOP program. To obtain development insight, MHBE has developed a SHOP Advisory Committee to get stakeholder feedback on the development as it moves forward. The first meeting is scheduled for July 24<sup>th</sup> at MDOT in Hanover, Maryland.
- At this first meeting, MHBE will demonstrate the development progress, set up committee operation parameters and begin a stakeholder discussion on ideal SHOP portal components.

- Carriers to provide SHOP any feedback or questions on the Employer or Employee Choice process prior to close of business Monday, August 12, 2019 so MHBE SHOP can work with the carriers to improve functionality.
- Carriers to provide SHOP responses as well as any feedback or questions on SHOP Reporting prior close of business Monday, August 12, 2019.
- Carriers to attend our upcoming SHOP Advisory Committee and provide follow-up as requested by that committee.

Questions or Comments?

