

Plan Management Stakeholder Committee

July 2, 2020

Standing Agenda

Welcome and Introductions

Meeting Minutes Approval

Feedback from the Field

Plan Management Updates



Plan Certification Reminders

- ✦ Carrier binders should be submitted to SERFF by Monday, July 6, 2020. Plan management will begin binder review and reconciliation once binders are received and will communicate with carriers via SERFF and email if there are any objections or changes required.
- ✦ Three rounds of extracts will be sent for carrier review and feedback. Carriers are asked to provide acknowledgment and feedback within one week of receiving extracts.
- ✦ UAT environment will be available for medical and dental carriers to review plans prior to plans being published in production.
- ✦ Prior to plan publishing, carriers should provide via SERFF the final rate template, if there are any changes from the initial rate template MHBE receives in July. Carriers will also be asked to provide sign off acknowledging that the rate template in SERFF reflects the finalized MIA approved rates.

Additional Resources from Carriers

The following additional resources allow our training and consumer assistance colleagues to provide more information about plans and products available from each carrier. MHBE asks that carriers provide these resources by the date outlined in the table below:

Requests:	Due Date:
Updated payment guide language	September 1, 2020
Educational & wellness program resources	September 1, 2020
Copy of mock insurance cards & envelope	September 1, 2020
Copy of mock invoice & envelope	September 1, 2020
Mock 2021 Renewal letter	September 1, 2020
Updated call center handoff process	September 1, 2020
Third party payer policy	August 3, 2020

Quality Rating Display

MHBE will continue to display 2019 quality ratings on the MHC plan shopping page during the 2021 plan year. This decision is in response to the suspension of quality rating data collection. Text will be displayed that notifies consumers that they are viewing 2019 ratings.

Additions to Plan Shopping Display

MHBE is looking to provide an additional layer of awareness and information to consumers who utilize prescription drug coupons by adding a drug coupon field to the prescription drug OOP and deductible fields on the plan detail page during plan shopping. This field will provide:

- ✦ Whether coupons are applicable or not applicable for a specific plan.
- ✦ Text that provides a generic explanation of whether utilization of a coupon may count towards out of pocket costs.

This display information will not address whether only the portion paid by the consumer or the entire amount paid towards the drug (inclusive of the entire value of the coupon) count towards the OOP cost.

MHBE asks that carriers provide this information to the plan management team via email. Carriers will be able to view this information during the UAT session.

Consumer Assistance & Educational Resources

In an ongoing effort to provide plan and benefit specific resources to consumers and consumer assistance workers, MHBE asks that carriers provide any additional educational resources germane to wellness programs and chronic disease management they would like to make available to consumers. This can include:

- ✦ Print material
- ✦ Member links
- ✦ Contact or dedicated resource line

Termination Notices

2021 Payment Notice Update to Termination Notice Requirements

- Under existing 45 CFR § 156.270(b)(1), issuers have been required to send termination notices, including the termination effective date and reason for termination, to enrollees only for terminations due to (1) loss of eligibility for QHP coverage, (2) non-payment of premiums, and (3) rescission of coverage.
- Updates in the 2021 Payment Notice require issuers to send termination notices to enrollees for **all termination events, regardless of who initiated the termination**, to help streamline issuer operations and reduce confusion.
- This change will help promote continuity of coverage by ensuring that enrollees are aware that their coverage is ending, as well as the reason for its termination and the termination effective date, so that they can take appropriate action to enroll in new coverage, if eligible.
- The updated federal regulations are effective July 13, 2020.
- MHBE Plan Management will be asking each carrier to provide the date they expect to come into compliance with the updated requirement.

Federal Regulatory Language

§ 156.270 Termination of coverage or enrollment for qualified individuals.

* * * * *

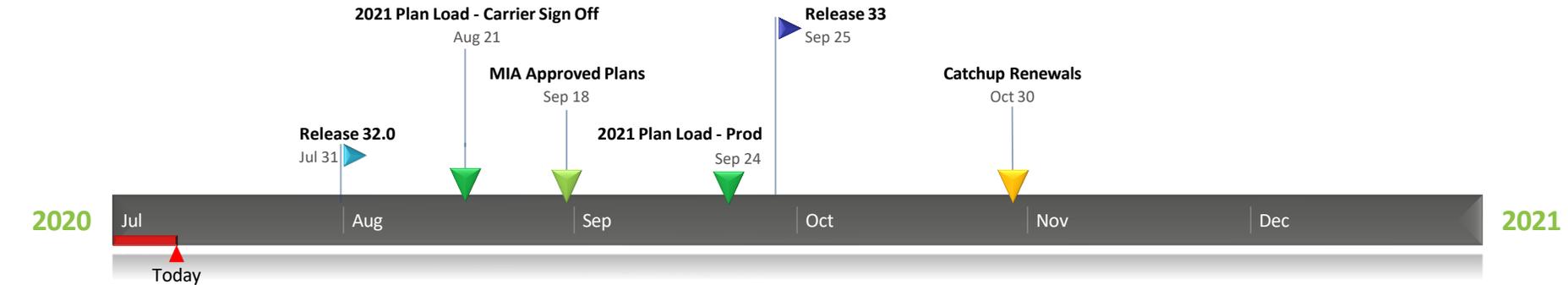
(b) *Termination of coverage or enrollment notice requirement.* If a QHP issuer terminates an enrollee's coverage or enrollment in a QHP through the Exchange in accordance with § 155.430(b) of this subchapter, the QHP issuer must, promptly and without undue delay:

(1) Provide the enrollee with a notice of termination that includes the termination effective date and reason for termination.

PMSC Presentation from MHBE IT

July 02, 2020

2021 Plan Load and Renewals Timeline



Carrier Testing Jun 30 – Jul 27

2021 Plan Load - User Acceptance Testing Aug 17 – Aug 21

2021 Plan Load Stage - Sign Off Sep 21 – Sep 24

QHP Automated Renewals Oct 1 – Oct 7

Open Enrollment Nov 1 - Dec 15

Carrier Renewal Testing Schedule

Testing Task	Planned Start Date	Planned End Date
Carrier Test Case Preparation	06/30	07/02
Carrier Review and feedback	06/30	07/02
Test Bed Preparation for Carrier Testing	07/06	07/09
Carrier Cycle 1 Testing	07/13	07/17
Carrier Cycle 2 Testing	07/20	07/24
Carrier Sign Off	07/27	07/27

Questions & Comments

The background is a solid light green color. On the left side, there are four stylized, overlapping leaf shapes in a slightly darker shade of green, arranged in a cross-like pattern. The text "SHOP-MHC for Small Business" is centered horizontally and positioned in the middle of the page.

SHOP-MHC for Small Business

SHOP Updates

The updated Maryland Health Connection for Small Business plan shopping platform for SHOP is currently live. The updated platform gives employers the ability to:

- ✦ Create Accounts
- ✦ Upload employee rosters to inform more accurate quotes
- ✦ Search and select brokers

&

- ✦ Brokers can create accounts
- ✦ View their attached businesses

Training materials and job aides are being designed by the MHBE training team and will be available for distribution in the coming months.

Maryland Health Connection for Small Business



Create Employer Account

Create Broker Account

Get Quotes

Find a Doctor



Download our mobile app

Download our free mobile app to check for eligibility, get an estimate and generate a quote.



Maryland Health Connection for Small Business

Employer Dashboard

Welcome Amanda May

Welcome Cody Ben.
You haven't added a broker for free assistance in enrolling into coverage.
[Find a broker](#)

Register Business — Determine Eligibility — Get a Quote

Profile [View More](#)
ABC Corporation
EIN 123456789
abc@email.com
(410) 555 - 5456
750 E. Pratt St.
Baltimore, MD 21201

Broker [View More](#)
You haven't added a broker for free assistance in enrolling into coverage.
[Find a Broker](#)

Inbox [View More](#)

Message	Date	From	Attachments
Welcome to MHC for Small Business	06/26/2019	MHC	
Eligibility Notice	06/26/2019	MHC	eligibilitynotice.pdf
Request to be Broker	07/01/2019	Broker Joe	

Quote History [View More](#)
You haven't generated any quotes yet.
[Get a Quote](#)

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Employer Inbox

Welcome Cody Ben

Inbox

Subject: Start date: End date: [Search](#)

Message	Date	From	Attachments
Welcome to MHC for Small Business	08/01/2019	MHC	
Request to be Broker	10/01/2019	Jane Doe	
Detailed quote	02/01/2020	MHC	detailedquote.pdf
Renewal Notice – 120 days	03/01/2020	MHC	renewalnotice.pdf

22 Found, Displaying 1 - 10 [«](#) [»](#) [1](#) [2](#) [3](#) [»»](#)

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Maryland Health Connection for Small Business

Broker Account

Welcome Amanda May

Welcome Joe Broker.
You have a new request from XYZ LLC to be a broker.
[View Request](#)

My Businesses [View More](#)

Business Name	Phone Number	Email	Address	EIN	Action
ABC Corporation	410 837 5465	manager@abc.com	1240 Maryland Ave. Baltimore MD 21201	123456789	Manage Remove
LMN LLC	410 837 5465	manager@abc.com	1240 Maryland Ave. Baltimore MD 21201	123456789	Manage Remove
XYZ Corporation	410 837 5465	manager@abc.com	1240 Maryland Ave. Baltimore MD 21201	123456789	Manage Remove

Inbox [View More](#)

Message	Date	From	Attachments
Welcome to MHC for Small Business	06/26/2019	MHC	
Request to be Broker	07/01/2019	ABC Corporation	

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Broker Dashboard

Welcome Amanda May

You are viewing the dashboard for ABC Corporation. Click "X" to return to your dashboard.

Welcome Cody Ben.
Get an estimate on how much healthcare coverage will cost and generate a quote by viewing available plans.
[Get a Quote](#)

Register Business Determine Eligibility Get a Quote

Profile [View More](#)

ABC Corporation
EIN 123456789
abc@email.com
(410) 555 - 5456
750 E. Pratt St. Baltimore, MD 21201

Broker [View More](#)

John Miller
ABC Agency
(201) 384 9391
miller@broker.com
123 Terry Rd. Baltimore City, MD 21210
NPN: 16398372
Languages spoken: Spanish
[REMOVE](#)

Inbox [View More](#)

Message	Date	From	Attachments
Welcome to MHC for Small Business	06/26/2019	MHC	
Request to be Broker	07/01/2019	Broker Joe	eligibilitynotice.pdf

Quote History [View More](#)

Quote 04/01/2020

Reference Plan	KP MD 0/10/Dental
Coverage Year	2020
Offered To	FTE Family, PTE Employee
Total Number of Employees	35
Company Name	Kaiser Permanente
Metal Level	Platinum
Total Cost	\$1,157.83
Employer Cost	\$1,000.83 per month
Employee Cost	\$157.00 per month

Quote 04/01/2020

Reference Plan	KP MD 0/10/Dental
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[Get a Quote](#)

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Policy

Policy Updates

Reinsurance

- 2020 Annual Forum was held June 17th. Presentation and recording will be posted to our website shortly.
- MHBE Board will set final 2021 reinsurance parameters at July, or possibly August, Board meeting
- Carrier Accountability Report guidance for 2019 reporting year is still being finalized

Program Integrity Rule

- MHBE guidance on grace periods and terminations is still being finalized

Easy Enrollment Program

- Interim report to the legislature will be submitted July 15

Questions & Comments are Welcome

