

# Plan Management Stakeholder Committee

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May 7, 2020

# Standing Agenda

- Welcome and Introductions
- Meeting Minute Approval
- Committee Feedback

## 2020 PMSC Meeting Schedule

- March 5<sup>th</sup>- PMSC Charter Ratification, Off Exchange Enrollment Reporting, 2020 HBX Release Schedule, OOP Cost Calculator, Staffing Updates, Program Integrity Rule, Individual and Small Business HRAs
- May 7<sup>th</sup>- Plan Certification, Legislative Wrap Up and Next Steps, Renewals Update, Uninsured Analysis
- July 2<sup>nd</sup>- Plan Management Schedule, Renewals Timeline, Testing Schedules
- September 3<sup>rd</sup>- Open Enrollment Schedule and Updates, Marketing Plan (Buys and Engagement), Renewal Update, New Open Enrollment Functionality, Plan Certification Standards, Draft Issuer Letter, Legislative Agenda

A decorative graphic on the left side of the slide, consisting of four overlapping, stylized leaf shapes in a light green color, arranged in a cross-like pattern. The background is a solid, medium green color.

# Plan Management

## PY 2021 Plan Certification

The plan certification requirements and submission dates remain unchanged from those outlined in the annual letter to issuers. MHBE would like to highlight the following for the 2021 plan certification period:

- ✦ Carrier application is now available on our [carrier page](#) of marylandhbe.com
- ✦ Please supply all URLs in the URL template.
- ✦ Logos are not required unless there is a change from the previous submission.
- ✦ Plan certification packet (instructions and checklist) will be sent out during the first week of June.
- ✦ ECP template for dental and medical will be available Monday, May 11, 2020.

## Stand Alone Dental SEPs

MHBE is currently working on expanding the special enrollment periods (SEPs) for which a consumer can enroll in dental coverage. A discussion with carriers will be scheduled during the coming week and in preparation, SADP carriers are asked to please review the chart below the list the suggested SEPs that are being considered.

| Qualifying Life Event   | Trigger Date            | Shopping Window      | Policy Effective Date              | Individual or Household                                |  |
|-------------------------|-------------------------|----------------------|------------------------------------|--|--|
| Birth or Adoption       | DOB or date of adoption | 60 days from trigger | Choice                             | Household  |  |
| Marriage                | Date of Marriage        | 60 days from trigger | 1 <sup>st</sup> of following month | Household  |  |
| Move                    | Date of Move            | 60 days from trigger | 1 <sup>st</sup> of following month | Individual/s who moved and current enrollees           |  |
| Newly Eligible for APTC | Date of income drop     | 60 days from trigger | 15 <sup>th</sup> of the month rule | Whoever is moving from off to on and current enrollees |  |

# PMSC Presentation from MHBE IT

May 7, 2020

## Upcoming Releases – Release 31.0 and 32.0

### R 31.0 – 5/29/2020



Out of Pocket Calculator

### R 32.0 – 7/31/2020



Year around Dental SEP

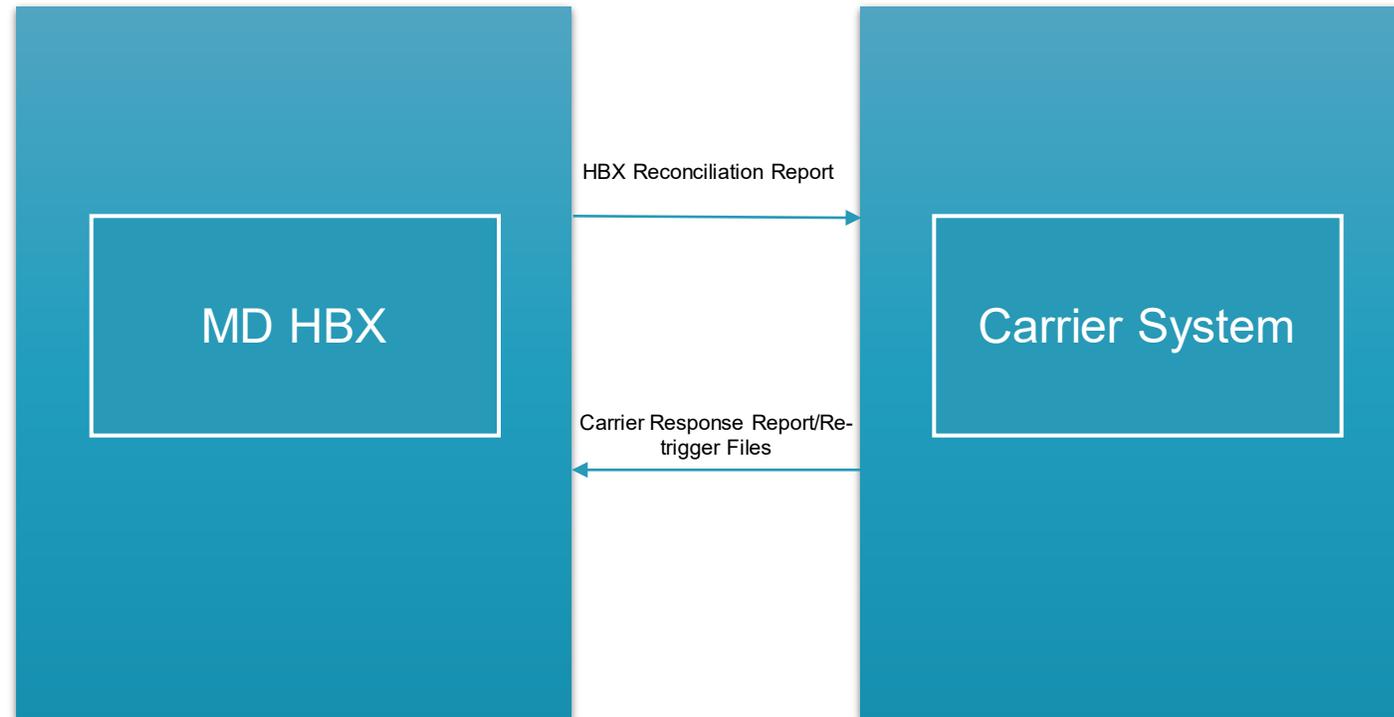
Passive Renewal Indicator on Catchup Batch files

Plan shopping for Service Area Changes

Annual Plan Management Changes 2021

Annual Renewal Notice Changes 2021

## Dental Reconciliation



- Carrier Response Files expected to be received within 1 week after HBX reconciliation report is sent
- System updates shall be done after Response file is received which ensures smoother renewal process

## Coronavirus Emergency SEP

- New SEP to help Marylanders in this COVID 19 situation
- Only for new enrolment
- 834 files – SEP code: **CD-COVID 19**
- **SEP rules are as below:**

| Plan Shopping<br>between | Coverage Effective<br>Date |
|--------------------------|----------------------------|
| 3/16/2020 - 4/15/2020    | 4/1/2020                   |
| 4/16/2020 - 5/15/2020    | 5/1/2020                   |
| 5/16/2020 - 6/15/2020    | 6/1/2020                   |

## Questions & Comments



# 2020 Legislative Wrap-Up

Johanna Fabian-Marks, Director of Policy and Plan Management, MHBE

# 2020 Legislative Session

The 2020 Legislative session ended early on March 18th. The legislature had planned to reconvene in May, but recently canceled those plans.

We were closely monitoring the following bills affecting MHBE:

1. HB196 / SB124 - Individual subsidy program
2. HB959 / SB872 - Health insurance consumer protections
3. HB1329 and HB930 / SB977 - Small group subsidy program
4. SB183 - Pregnancy special enrollment clean up

# 2020 Legislative Session

## Passed and Sent to the Governor

1. **HB 196 / SB124 Individual subsidy program** – This bill as originally drafted would have authorized MHBE to repurpose a portion of the state premium tax currently designated to cover the state share of the reinsurance program to instead fund a state subsidy program. The bill was amended to instead mandate that MHBE submit a study of an individual subsidy program to the legislature by December 1, 2020.
2. **HB 959 / SB872 - Health insurance consumer protections** – This bill builds ACA consumer protections, including protections for individuals with pre-existing conditions, coverage up to age 26 on a parent's plan, free preventive services, etc., into Maryland statute.

## Not Passed

1. **HB 1329 and HB 930 / SB 977 Small group subsidy program** – These bills would have allocated state funding to support a small group subsidy program but did not get out of committee.
2. **SB 183 Pregnancy special enrollment clean up** – Legislation in 2019 established a special enrollment period for women who are pregnant as confirmed by a provider. This bill would have authorized the Exchange to accept attestation of pregnancy, rather than provider confirmation, but the bill did not get out of committee.

# New Mandated Studies Due to the Legislature in 2020

1. July 15, 2020: Report on enrollment in Medicaid, MCHP, and QHPs with APTC that result from MEEHP for tax year 2019 filings (Joint Chairmen's Report)
2. Sept. 30, 2020: Report on 2019 reinsurance payments, updated forecast of spending and funding needs over the waiver period, and, if not all budgeted FY 2021 provider assessment funds are needed, the planned use of those funds in FY 2021 (Joint Chairmen's Report)
3. Dec. 1, 2020: Study of an individual subsidy program (HB196 / SB124)
4. Dec. 1, 2020: Report that evaluates the appropriate future State funding level of MHBE (SB190)

# Policy Update

The second Annual Reinsurance Forum is scheduled to be held remotely on June 17, 2020 from 12:30pm-2:30pm.



Comments or Questions?