



Maryland Health Benefit Exchange Board of Trustees

August 18, 2015
1:00pm – 2:50pm
Maryland Health Care Commission
4160 Patterson Avenue
Baltimore, MD 21215

Members Present

Van Mitchell
Tony McCann
Kenneth Apfel, MPA

Linda Sue Comer
Ben Steffen, MA
Michelle Gourdine, MD

Members Absent

Al Redmer
Sam Malhotra
Thomas Saquella

Also in attendance: Carolyn Quattrocki, Executive Director at the Maryland Health Benefit Exchange (MHBE).

Opening

Van Mitchell, Secretary of the Maryland Department of Health and Mental Hygiene (DHMH), welcomed everyone to the Board meeting.

General Updates

Ms. Quattrocki announced personnel and organizational updates to the MHBE:

- Michele Eberle was appointed as the Chief Operating Officer.
- Michelle Wojcicki was appointed as the Director of Policy.
- Andrew Ratner, formerly the Director of Marketing and Communications, is now the Director of Marketing and Strategic Initiatives, as the training unit was moved under marketing and communications.
- Aaron Jacobs was appointed as the Director of Administration.
- Tamara Cannida-Gunter, the head of the MHBE Appeals and Grievances Unit, is also taking on constituent services.
- Nicole Edge will be the lead Appeals Coordinator.

Ms. Quattrocki announced that exchange enrollment exceeded 600,000. She also announced two small procurements: (1) a duo security contract for \$15,000 that is part of a larger project to increase security of the IT system, and (2) a \$10,000 contract with Corrigan Sports Enterprises, a sponsor of the Baltimore Running Festival, to advertise during open enrollment.

Due to scheduling conflicts, Ms. Quattrocki discussed a proposal to change MHBE Board meetings to the third Monday of each month, as well as reducing the number of meetings annually from 12 to 9, with no meetings held in March, August, and December. Mr. Apfel said some Board members may not be able to attend the first few meetings of the new schedule. He motioned to approve the new schedule; Dr. Gourdine seconded the motion. The Board voted unanimously to approve the new meeting schedule.

Approval of Meeting Minutes

The Board reviewed the minutes for the July 21, 2015 meeting; no amendments were made. Secretary Mitchell motioned to approve the minutes; Dr. Gourdine seconded the motion. The Board voted unanimously to approve the July 21, 2015 minutes.

Update: Standing Advisory Committee

Mr. Apfel provided an update of the Standing Advisory Committee (SAC) and its membership and policy topics for fiscal year (FY) 2016. He explained that the goals of the SAC are to bring together stakeholders to discuss topics and to give the Board information and guidance before the Board acts on important issues. He said the desire of the SAC is to choose policy topics that would be helpful to the Board.

Mr. Apfel discussed the membership of the SAC, which has dropped from 25 members to 14 members due to turnover. Secretary Mitchell asked Mr. Apfel and Dr. Gourdine to lead a sub-committee to gain nominations for SAC membership from the community and to review the selections to ensure that they include all stakeholders; Mr. Apfel and Dr. Gourdine agreed.

Secretary Mitchell encouraged the Board members to send their thoughts on the SAC policy topics and the order in which they are discussed to Mr. Apfel. Secretary Mitchell stated that financial sustainability should be discussed in earlier meetings, and two to three meetings should be devoted to this topic.

Ms. Quattrocki explained that some policy topics are large enough with enough stakeholders and expertise that the MHBE created separate workgroups for them, such as network adequacy and essential community providers (ECP). She suggested that health literacy, selective contracting, and value-based insurance design have its own workgroups. Ms. Quattrocki also suggested the Certified Application Counselor Program as a policy topic for discussion. She mentioned that the contracts for the current third-party administrators running the SHOP Program end in June, so in order to have enough time for a request for proposal (RFP), if that is what the Board decides, the Board will need input from the SAC well in advance.

Mr. Steffen said it would be helpful if the questions that will be discussed for each SAC policy topic were explained to the Board members. Mr. Apfel agreed and explained the questions regarding network adequacy and ECP. Examples of the questions are:

- How should the MHBE create a better provider directory?
- How should the MHBE inform consumers when they cannot find a provider?

Questions regarding the Connector Entity program include:

- What is the scope of the Connector Entity program and should it change?
- What is the population focus, and are there needs that the MHBE is not addressing?

Ms. Quattrocki explained the questions for meaningful difference:

- What is meaningful consumer choice?
- What are the pros and cons of using a different approach to the current standards?

For SHOP, the questions are:

- Should the SHOP program look like it is now?
- Should any features change?

Mr. Apfel described the questions for financial sustainability:

- What resources does the MHBE need, and how do we obtain them?
- How should the MHBE look at both revenues in and expenses out?

Briefing: 1095A and 1095B Reports

Jonathan Kromm, MHBE Deputy Executive Director, and Michelle Wojcicki, MHBE Director of Policy, provided an overview of tax forms 1095-A and 1095-B. The Maryland Health Connection (MHC) is required to send Form 1095-A to any individual enrolled in coverage through MHC for any month in the previous calendar year. Last year, 56,000 forms were mailed to households. This is the first year that MHC will be required to provide Form 1095-B. Form 1095-B will be sent to any individual enrolled in Medicaid or the Maryland Children's Health Program for any month in the previous calendar year. DHMH estimates that 700,000 forms will be mailed to households. Secretary Mitchell asked if states are required

to mail the forms. Mr. Kromm responded that it is a federal requirement to send the forms through mail and no later than January 31, 2016.

Households will use Form 1095-A to calculate their eligibility for premium tax credits and to reconcile any advanced premium tax credit (APTC) received during the previous tax year. Households will use Form 1095-B to confirm that they were enrolled in minimum essential coverage. Mr. Kromm described the data elements and the process for creating the 1095 forms. The MHC application file has financial information verified by the carriers and the MHC database. Information from the application file is automatically entered into 1095-A forms, which are then sent to the fulfillment center and printed and shipped out. For 1095-B forms, data from the Maryland Medicaid Management Information System (MMIS) is automatically populated into the forms, which are also then sent to the fulfillment center for printing and shipping. If a household has an issue or question about their 1095 forms or they need a form re-sent, they can contact the MHC Call Center. The Call Center can view a household's forms through an electronic portal.

Secretary Mitchell asked if the Call Center will be prepared to answer questions and issues about the 1095 forms. Mr. Kromm said that for this year, they received less calls than expected. Most of the calls were received in April, and consumers were referred to the IRS 800-number for assistance, when applicable. Secretary Mitchell suggested reaching out to the Maryland Association of CPAs to see how they can assist with the 1095 forms.

Mr. Kromm explained that other states have made it easier to manage the 1095 forms; for example, a consumer can request an additional form through their online account instead of through the Call Center. He said that this is an area MHC is looking into for next year and building that into the 2017 IT budget. Secretary Mitchell said it would be helpful to see the cost of that functionality versus the savings. Also, he suggested finding ways to have tax preparers answer consumer questions about the forms, which would help the Call Center. Mr. Steffen said that questions and issues will likely be higher and more significant for 1095-A forms instead of 1095-B forms. Mr. Kromm agreed and said that the MHBE is working with DHMH to create simple scripting so the calls about 1095-B forms will be easier to handle.

Broker Pilot

Michele Eberle, MHBE Chief Operating Officer, and Chris Yeiser, MHBE Manager of Producer Operations, provided an update on the Broker Assistance Transfer (BAT) pilot. BAT is a virtual call center of authorized producers, in which a consumer service representative (CSR) from the Call Center can transfer a consumer to a broker who is on the phone and ready to assist with plan shopping. This process works through phone software installed on a broker's computer. Brokers would log into the software, and the Call Center would set up a special queue in the software where brokers are waiting to assist consumers. After a CSR determines a consumer's eligibility and offers the consumer help from a broker, the CSR dials the broker queue and begins a three-way call with the consumer, the CSR, and the broker. The CSR then hangs up, and the broker is still on the line with the consumer and helps the consumer with plan enrollment.

Secretary Mitchell asked if the CSR is aware of how many brokers are waiting in the queue. Mr. Yeiser said that this is a feature they are negotiating with Maximus right now. Secretary Mitchell asked if the CSR would know if all brokers are assisting consumers at the moment. Mr. Yeiser said the CSR would hear a message that says, "All available agents are assisting other customers." Then, a procedure would be set-up where the CSR can complete plan enrollment with the consumer or the CSR can record the consumer's contact information and have a broker get back to them. Ms. Eberle added that it has not been decided yet how broker assignment will take place if a broker is not available on the phone. Mr. Apfel said that it is important that a broker contacts the consumer quickly.

Ms. Eberle discussed the BAT project phases. Phase 3 is the pilot, in which 25 brokers will participate. To select the 25 brokers, MHBE will consider the broker's experience using MHC, their proximity in case they need on-site IT support, and their availability. Secretary Mitchell asked for clarification on the definition of a broker. Ms. Eberle responded that a broker is one person and not an office. Mr. McCann asked about the number of brokers. Mr. Yeiser responded that, as of July 31, there were about 1,100 authorized

producers, but they differ in the performance, as 25 percent of total producer-assisted enrollments were performed by 20 producers.

Ms. Quattrocki said that having a virtual broker call center would be very innovative and cost-efficient. She and Secretary Mitchell thanked Maximus, producers, and the MHBE team for their work. Ms. Quattrocki said an issue is the number of licenses to use the software. The MHBE needs an additional 25 licenses, and they cost \$1,680 each for a full year. They are hoping to lower the cost by purchasing the licenses for just open enrollment instead of a full year. Currently, the MHBE is purchasing the licenses, but in future years, the brokers would buy the licenses. Ms. Eberle added that if the BAT is successful, it can be expanded to include other experts on the phone such as navigators, caseworkers, and SHOP administrators.

Future of the Connector Program

Ms. Eberle discussed the future of the Connector program. In order to gain input from stakeholders on the Connector program, a survey was posted on MHBE's website and sent through e-mail. The survey asked about elements of the Connector program, its structure, experiences with the program, and the importance of specific populations to be included in outreach strategies. The questions came with a comment field for responders to provide written feedback. The survey deadline is September 8, 2015.

An RFP will be prepared starting in October and issued in late January 2016. Mr. Apfel commented that the Board should discuss the RFP in November. Secretary Mitchell asked that a copy of the survey be sent to the Board members. He also suggested that MHBE obtain a list of e-mail addresses of stakeholders in rural areas and send the survey to these groups.

Marketing Contract

Andrew Ratner, MHBE Director of Marketing and Strategic Initiatives, and Aaron Jacobs, MHBE Director of Administration, presented the marketing contract for the Board's review and approval. Mr. Ratner reviewed the contract's changes in scope from the previous two open enrollments, such as bringing public relations, social media, and outreach in-house. Mr. Ratner said that the contract review panel included himself, Betsy Charlow, Deputy Director of Marketing and Communications, and representatives from DHMH, the Maryland Department of Business and Economic Development, and the State Highway Administration.

The review panel unanimously picked GMMB to receive the marketing contract. Mr. Ratner explained that GMMB presented innovative ideas and had a great grasp of the marketing needs and challenges ahead for a state marketplace. GMMB also had the strongest use of data, the most detailed media plan, and the most specificity for surveying. In addition, GMMB had a strong emphasis on retaining existing customers and reaching young invincibles.

Secretary Mitchell asked if GMMB suggested a form of media that MHBE has not used before and asked about their ideas for targeting rural areas. Mr. Ratner said they suggested text messaging and Snapchat. They also suggested linking with local radio stations and DJs who are connected with rural communities. Recreation leagues are another method to connect with families, and GMMB thought soccer could be used to outreach to the Hispanic community.

Mr. McCann asked about the marketing budget for the fiscal year. Mr. Ratner said that the final offer from GMMB for this year is \$1,343,190. This contract is for 10 months through June 30. GMMB's proposals for years 2 and 3 were close to year 1 figures after extrapolating to 12 months. Ms. Quattrocki said that the value of the GMMB contract is less than the marketing budget, so some savings will be achieved. Secretary Mitchell asked Mr. Ratner to send GMMB's year 2 and year 3 costs to the Board. Mr. Ratner said he would come back to the Board for approval for the one-year extensions.

Secretary Mitchell motioned to approve GMMB for the 10-month marketing contract; Mr. Apfel seconded the motion. The Board unanimously approved GMMB for the marketing contract.

MHBE Provider Search Tool

Mr. Kromm discussed the proposal options for the MHBE Provider Search Tool, which is managed by the Chesapeake Regional Information System for our Patients (CRISP). First, he noted that the proposal is from September through June, and the amount budgeted for this 10-month period is \$318,000. Second, he discussed the funding mechanism. There is movement in the state to consolidate CRISP's funding under two core agencies that work with the health information exchange: DHMH and the Maryland Health Care Commission (MHCC). These agencies have authority to offer grants to CRISP. Mr. Kromm proposed that the MHBE enter into a memorandum of understanding (MOU) with MHCC and a grant be provided to CRISP through MHCC. By consolidating grants under one agency, the state can better ensure the quality of services received from CRISP. Also, with two agencies managing CRISP, it will be easier to understand all of the capacities and functions that CRISP is providing.

Mr. Kromm discussed the three options for the CRISP proposal. Option 1 is the status quo, while Option 2 is the same as Option 1, but excludes website development and associated CRISP overheads. Option 3 is the same as Option 1, but adds \$80,000 for data correction services. CRISP proposed using Optum data files to help correct errors in the data sent from carriers.

The staff recommendation is to proceed with Option 2, which costs \$239,422. Mr. Kromm said that the funding source is general funds. Secretary Mitchell noted that the budget lists \$188,000 in general funds, so there is about a \$50,000 discrepancy between the amount of general funds and the cost of Option 2. Secretary Mitchell said that the Board needs clarification on the budget and the amount of general funds before a vote can take place. If the proposal needs to be approved soon, Secretary Mitchell said the Board can meet through phone.

Additional Comments

Ms. Quattrocki said that GMMB options for years 2 and 3 are less than year 1, and she will send the exact figures to the Board.

Mr. McCann stated that for future presentations, it is important for the Board to understand what is in the budget for the current year and how it differs for the next year. Ms. Quattrocki agreed.

The next meeting will be September 14, 2015.

Adjournment

Mr. Apfel motioned to adjourn the meeting, which was seconded by Dr. Gourdine. Secretary Mitchell adjourned the meeting.