

Plan Management Stakeholder Committee

March 4, 2021

Standing Agenda

- Welcome and Introductions
- PMSC Charter
- Committee Feedback

Plan Management



2021 PMSC Schedule

- ✦ March 4th -2021 PMSC Charter, 2021 IT/EDI Overview, Plan Certification, Federal/State Legislative Updates/ACA impact, Plan Management Review Tools, MHC for Small Business.
- ✦ May 6th - Plan Certification Process, Legislative Updates & Operations Impact, Renewals Timeline, Template Updates/Requirements, Plan Shopping Display Updates.
- ✦ July 1st- 834 Testing Schedule Review, UAT Schedule, Plan Certification Schedule, Plan Management System Updates.
- ✦ September 2nd- Open Enrollment Schedule/Updates, Open Enrollment Marketing Plan (Buys & Engagement), Renewals Timeline Review, HBX System Functionality Updates, Plan Certification Standards, Issuer Letter, 2022 Regulatory Outlook.

Open Enrollment Plan Year 2022

In order to maintain consistency with previous Open Enrollment periods and establish a recognizable enrollment season for consumers MHBE plans to continue the Open Enrollment period of November 1st- December 15th.

Annual Carrier Reviews

Plan management thanks all carriers for their participation in our carrier review discussions. We are working with our internal stakeholders on the following takeaways and will provide continuous updates on the outcomes:

- ✦ Continued focus on reducing orphans.
- ✦ PayNow availability for dental enrollments.
- ✦ Accommodate end of July (around July 27th) 834 testing date.
- ✦ Increase number of days for UAT.
- ✦ Increased advance notice of MHBE plan shopping window date.

Plan Certification Updates

The following are important changes to observe for this year's plan certification process:

- ✦ Plan binder submission due date is now the first Monday in June. This year's submissions are due Monday, June 7, 2021.
- ✦ The Transparency in Coverage template is mandatory and should be submitted with all required templates during binder submission.
- ✦ Excel testing/review tools are required for carriers to utilize during plan UAT.

UAT Review Tools

The excel tools are designed to guide and standardize the testing process during the UAT period. Utilization of this tool will assist plan management and MHBE development team in identifying and correcting display errors. Plan management asks that carriers review the draft and provide responses and feedback by Friday, March 12, 2021.

UAT Review Tools

Test two drugs from each tier at minimum. Testing requires carriers utilize the MHC drug search functionality.				
NIH_RxCUI	LABEL_NAME	Tier	Pass/Fail	Comments

UAT Review Tools

Please review each variant for a minimum of two plans per metal level per license (if applicable). Actual and expected outcome should be completed in the event of a failed outcome.

Do Not Input Values for services in Column B

	<Plan ID> <Variant ID> <Plan Name>	Pass/Fail	Actual Outcome	Expected Outcome (Values)	New template required (Fail scenarios)	Comments
Plan Type	<Plan Type>					
Plan Level	<Metal Level>					
Deductible	In Network: <In Network Individual Deductible Value>					
	Out of Network: <Out of Network Individual Deductible Value>					
Prescription Drug Deductible	In Network: <In Network Individual Prescription Drug Deductible Value>					
	Out of Network: <Out of Network Individual Prescription Drug Deductible Value>					
Out-of-Pocket Maximum	In Network: <In Network Individual Out of Pocket Maximum Value>					
	Out of Network: <Out of Network Individual Prescription Drug Out of Pocket Maximum Value>					

The background features a stylized graphic of four green leaves arranged in a cross-like pattern, with two leaves pointing upwards and two pointing downwards. The leaves are semi-transparent and overlap each other. The text is centered horizontally and positioned in the middle of the page.

MHC for Small Business Updates

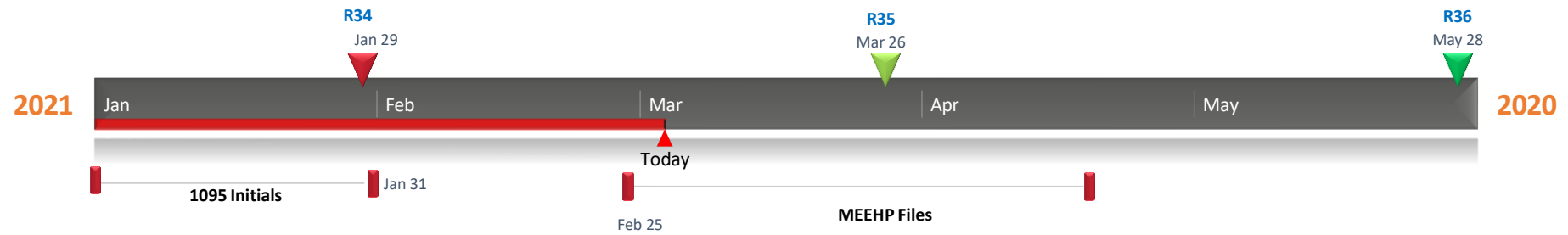
MHBE for Small Business

MHBE continues to monitor and discuss the steps for the next phase of the MHBE for Small Business platform. MHBE will update carriers on developments and looks forward to resuming planning once a new timeline is approved. In the interim, SHOP carriers can reach out to plan management or email mhbe.shop@maryland.gov for any questions or feedback relating to the current display of plans on the mhcsmallbiz.marylandhealthconnection.gov site.

PMSC Presentation from MHBE IT

March 4, 2021

2021 Roadmap



Questions & Comments

APTC Expansion

Agenda

1. Background
2. MHBE Implementation Timeline
3. Implementation Discussion Items
4. Next Steps

Background – APTC Expansion

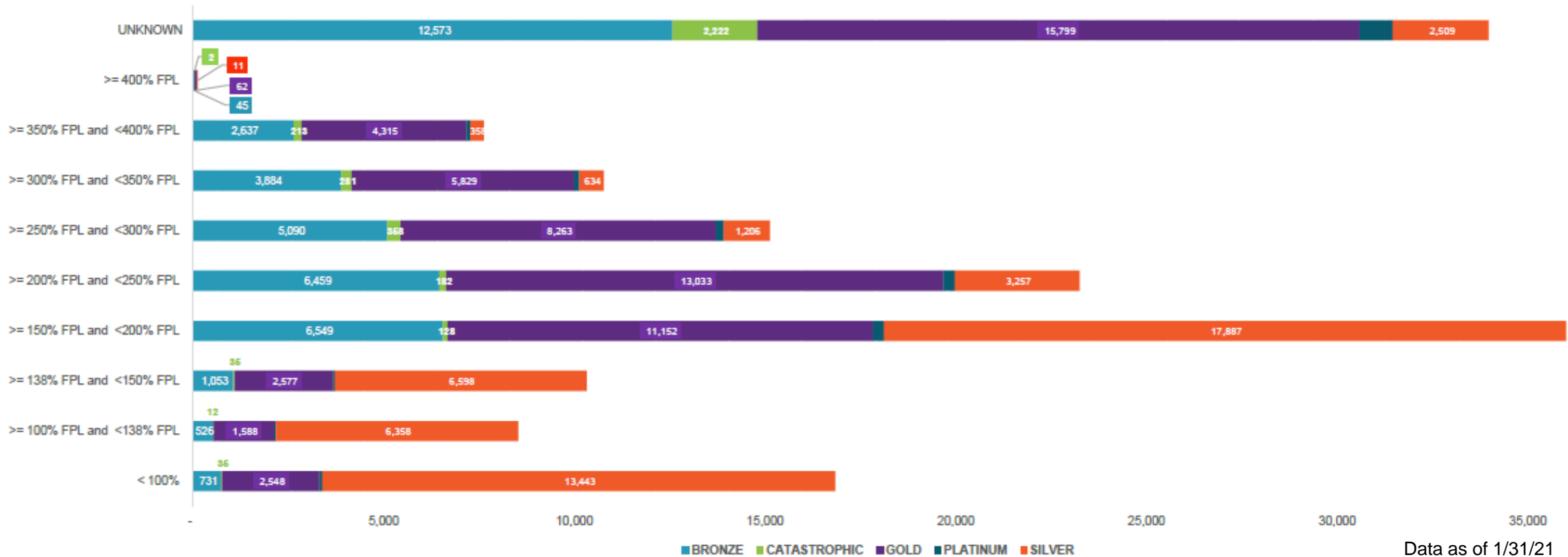
1. Increase premium tax credits for most currently eligible people and
 2. Expand eligibility to people with incomes greater than 400 percent of the FPL
- Increase/expansion lasts through the end of 2022. Hopefully Congress would make these changes permanent before they lapsed.

Income Range (Percent of FPL)	Range of Maximum Income Contribution Percent of Income) ^a	
	Under Current Law	Under Section 9661
100 – 133	2.07	0
133 – 150	3.10 – 4.14	0
150 – 200	4.14 – 6.52	0 – 2.07
200 – 250	6.52 – 8.33	2.07 – 4.14
250 – 300	8.33 – 9.83	4.14 – 6.21
300 – 400	9.83	6.21 – 8.79
400+	--	8.79

Source: Congressional Budget Office.
 FPL = federal poverty level.
 a. [irs.gov/pub/irs-drop/rp-20-36.pdf](https://www.irs.gov/pub/irs-drop/rp-20-36.pdf)

Background – Enrollment by Income and Metal Level

QHP Enrollment by Household Income and Metal Level



Data as of 1/31/21

Background – Enrollment by Income and Metal Level

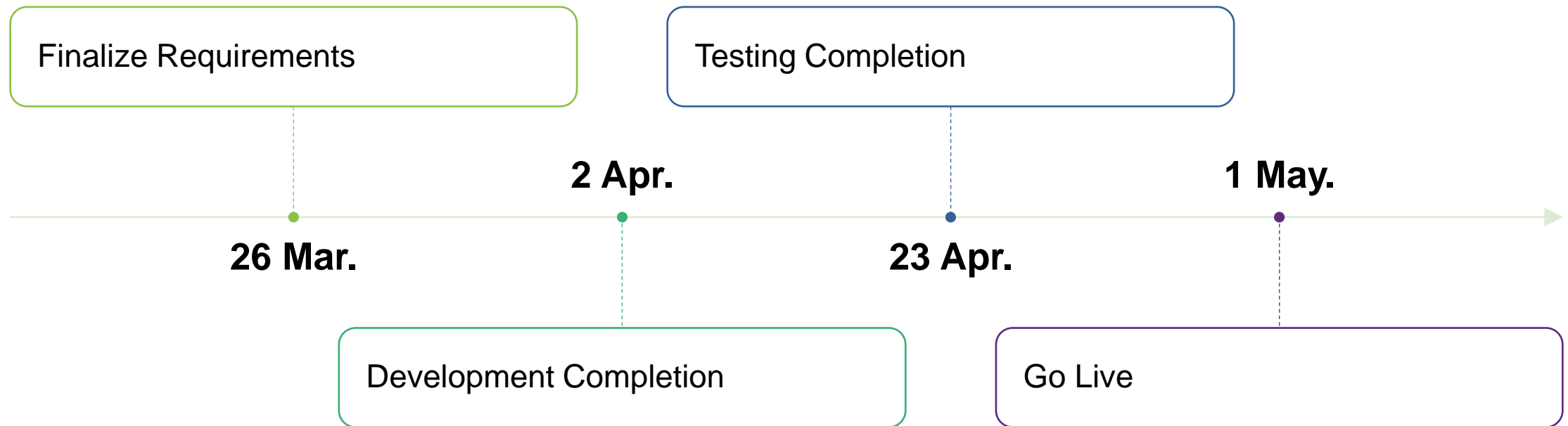
FED POVERTY LEVEL	CATASTROPHIC	BRONZE	SILVER	GOLD	PLATINUM	TOTAL
< 100%	35	731	13,443	2,548	80	16,837
>= 100% FPL and <138% FPL	12	526	6,358	1,588	47	8,531
>= 138% FPL and <150% FPL	35	1,053	6,598	2,577	54	10,317
>= 150% FPL and <200% FPL	128	6,549	17,887	11,152	292	36,008
>= 200% FPL and <250% FPL	182	6,459	3,257	13,033	310	23,241
>= 250% FPL and <300% FPL	358	5,090	1,206	8,263	207	15,124
>= 300% FPL and <350% FPL	281	3,884	634	5,829	140	10,768
>= 350% FPL and <400% FPL	213	2,637	358	4,315	104	7,627
>= 400% FPL	2	45	11	62	2	122
UNKNOWN	2,222	12,573	2,509	15,799	876	33,979
Grand Total	3,468	39,547	52,261	65,166	2,112	162,554

Data as of 1/31/21

Background – APTC for 2021 Unemployment Recipients

- Increases the amount of the premium tax credit for people receiving unemployment benefits for any length of time in 2021.
 - People with household incomes greater than 138 percent of the FPL would receive a premium tax credit as if their income were 138 percent of the FPL in 2021.
 - Medicaid/MCHP eligibility would continue to be determined based on actual household income
 - CSR eligibility would continue to be determined based on actual household income

Implementation Timeline



Implementation Discussion Items: Existing On-Exchange Enrollees

1. We are discussing internally, and welcome your feedback on, the following items:
2. Level of consumer action to require:
 - a. Automatically redetermine APTC for existing enrollees who are currently receiving the maximum APTC that they're eligible for, with appropriate noticing, or
 - b. Provide notice to enrollees that they may be eligible for more APTC, but require them to come back to MHC to increase their APTC?
3. Plan shopping: should existing enrollees be able to change plans due to increase in APTC?
4. Auto-pay: can carriers notify consumers using auto-pay that they need to adjust their auto-pay amounts if premiums change due to increased APTC?
5. Grace periods: should enrollees who are newly eligible for APTC (>400% FPL), and are in a 30-day grace period at the time they gain APTC eligibility, be given a 90-day grace period? How should APTC-eligible consumers <400% FPL who are in a grace period and gain higher APTC be treated – can they be offered a payment plan?

Implementation Discussion Items: Existing Off-Exchange Enrollees

Requested Carrier Actions for Off-Exchange Enrollees

1. Notify off-exchange enrollees that they may be eligible for a reduced premium if they enroll in coverage through MHC
2. Maintain accumulators (deductible, out-of-pocket max) for enrollees that remain with the same carrier



Questions?