



Maryland Health Benefit Exchange Board of Trustees

June 21, 2021

2 p.m. – 4 p.m.

Meeting Held via Video Conference

Members Present:

Dennis Schrader, Chair

S. Anthony (Tony) McCann, Vice Chair

Michele Eberle

Mary Jean Herron

Kathleen A. Birrane

Dana Weckesser

Ben Steffen, MA

K. Singh Taneja

Members Excused:

Robert D'Antonio, PhD

Dr. Rondall Allen

Also in Attendance:

Andrew Ratner, Chief of Staff, MHBE

Anthony Armiger, Chief Financial Officer, MHBE

Venkat Koshanam, Chief Information Officer, MHBE

Sharon Merriweather, Principal Counsel, Office of the Attorney General

Johanna Fabian-Marks, Director, Policy & Plan Management, MHBE

Betsy Plunkett, Director, Marketing & Web Strategies, MHBE

Heather Forsyth, Director, Consumer Assistance, Eligibility & Business Integration, MHBE

Raelene Glasgow, Procurement Manager, MHBE

Lourdes Padilla, Secretary, Maryland Department of Human Services

Welcome and Introductions:

Vice Chair McCann opened the meeting and welcomed all in attendance.

Approval of Meeting Minutes

The Board reviewed the minutes of the May 17, 2021 open meeting. Mr. Taneja requested that the minutes be updated to include the cost variance¹ he mentioned when comparing the use of staff through the indefinite delivery, indefinite quantity (IDIQ) contracting vehicle to state employees. The Board voted unanimously to approve the minutes of the May 17, 2021 open meeting as amended.

Executive Update

Michele Eberle, Executive Director, MHBE

Ms. Eberle began her remarks by noting that this is the Annual Meeting of the Board of Trustees that occurs every June during which the Board approves the schedule of meetings for the coming year.

Next, Ms. Eberle explained that the MHBE has transitioned to the Zoom platform for Board meetings, allowing members of the public to see the meetings in progress whereas the prior system allowed them only to listen. She added that the MHBE's website has been updated and asked that Board members alert the agency to any issues on the newly redesigned site.

Ms. Eberle then noted that the MHBE has been in existence for ten years, adding that the recent Supreme Court decision upholding the Affordable Care Act (ACA) means the agency will remain in operation for the foreseeable future.

Next, Ms. Eberle shared highlights from the May 2021 data report now available on the agency's website. Private insurance enrollment is up 7 percent year-over-year, while Medicaid enrollment is up 6 percent over the same period. She cautioned that the Medicaid enrollment growth is at least partially due the suspension of terminations during the federal public health emergency and that many of those currently enrolled in Medicaid will undergo eligibility redetermination and likely transition into commercial plans at the end of the year. She noted that enrollment by those without any financial assistance is up 3 percent year-over-year.

Ms. Eberle then discussed the end of the public health emergency in Maryland, as declared by the Governor. The COVID-19 special enrollment period (SEP) will end on August 15 while the tax filing SEP will end July 15 alongside the state extension of the tax deadline.

Next, Ms. Eberle noted that the agency will not request any changes to the procurement policy this year and that two open procurements are currently listed on the website.

Ms. Eberle concluded her remarks by announcing that MHBE leadership will return to onsite work at least one day per week beginning July 6 with all staff returning to the office on a hybrid model after Labor Day.

Mr. Taneja asked whether the benchmark quote requested by the Chair in a previous meeting is included in the monthly data report. Ms. Eberle replied that she was unsure and would investigate the matter.

FY 2022 Board Meeting Schedule

¹ During its July 19, 2021 meeting, the Board approved a modification of the minutes of the May 7 and June 21, 2021 meetings to clarify that Mr. Taneja specified a cost variance of between 5 and 10 million dollars between the contracting and employment approaches.

Michele Eberle, Executive Director, MHBE

Ms. Eberle proposed that the Board of Trustees hold its open meetings for 2022 on January 18, February 22, April 18, May 16, June 20, July 18, September 19, October 17, and November 21.

Commissioner Birrane asked when the Board will hold a retreat and planning session to decide on its focus and priorities for 2022. Ms. Eberle replied that the agency has customarily held that meeting on the first Friday in January, the 7th, right before the beginning of the Maryland legislative session.

Ms. Weckesser asked whether the Board will meet in person during 2021. Ms. Eberle replied that the tentative plan is to begin meeting in person at the September 2021 meeting.

Ms. Herron moved to approve the meeting dates for 2022 as proposed. Mr. McCann seconded. The motion passed unanimously.

[Standing Advisory Committee New Member Approval](#)

Dana Weckesser, Board Liaison to the Standing Advisory Committee

Ms. Weckesser began her remarks by noting the statutory requirement that the Board convene a Standing Advisory Committee (SAC) that is diverse in gender, race, ethnicity, and geography and that includes a cross section of stakeholders who live in Maryland or who are affiliated with an organization with substantial contact with the state. During April and May, the agency received six applications for membership in the SAC, all of whom are presented for the Board's approval. The 2021 applicants include:

- Jonathan McKinney of the NAACP Mid-Atlantic Region
- Ligia Peralta of Casa Ruben Inc.
- Maansi Raswant of the Maryland Hospital Association
- Dylan Roby of the University of Maryland School of Public Health
- Alyssa Sinagra of Avery Hall Benefit Solutions
- Kathlyn Wee of United Healthcare

Ms. Weckesser asked the Board to approve all six proposed new SAC members.

Ms. Herron, noting that SAC members from the Eastern Shore of Maryland had their terms extended in prior years due to lack of other candidates from the region, asked whether those members would have their terms further extended. Johanna Fabian-Marks, Director, Policy & Plan Management, MHBE confirmed that two SAC members from the region had extended terms, but that those terms will expire at the end of the year. She added that Ms. Sinagra is from the Eastern Shore and is intended to replace those members.

Ms. Herron asked whether the representative of United Healthcare would present a possible conflict. Ms. Fabian-Marks replied in the negative, noting that the SAC is required by statute to include representatives of health plans.

Commissioner Birrane asked for details regarding the process of soliciting applications for SAC membership. Ms. Fabian-Marks replied that the agency posts the openings on its website, asks existing members to reach out to their networks, and advertise on social media.

Commissioner Birrane asked whether the six proposed new members are selected from a larger pool of applicants. Ms. Fabian-Marks replied in the negative, noting that the six proposed members were the only applicants. Commissioner Birrane asked whether the six were self-selected or recruited by the agency. Ms. Fabian-Marks answered that the group of proposed members were a mix of those methods.

Secretary Padilla asked whether the SAC includes any representatives from the patient/consumer population. Ms. Fabian-Marks noted that several SAC members come from consumer advocacy organizations, but no members form the actual MHBE user population. She added that the agency would find that a valuable addition. Ms. Eberle committed to more targeted recruitment.

Ms. Weckesser asked that Board members help publicize openings on the SAC during the next recruitment period.

Ms. Weckesser moved to approve the appointment of Jonathan McKinney, Ligia Peralta, Maansi Raswant, Dylan Roby, Alyssa Sinagra, and Kathlyn Wee to the Standing Advisory Committee as presented. Ms. Herron seconded the motion. The motion was carried.

[Finance/Compliance Subcommittee Report](#)

K. Singh Taneja, Board Committee Chair

Mr. Taneja provided an update on the activities of the subcommittee, including a quarterly finance and audit compliance meeting on June 11 that included Ms. Herron. He thanked Ms. Herron for her active input. Discussions included IDIQ staffing versus direct employment, review of financial reports through April, and the quarterly compliance report. He noted that discussions are ongoing and that the agency is under budget in nearly all categories. He thanked all those involved for their efforts.

[Quarterly IT Update](#)

Venkat Koshanam, Chief Information Officer, MHBE

Mr. Koshanam gave the Board an overview of information technology (IT) accomplishments, ongoing efforts, and future directions. He noted that all IT efforts are on track to complete on time, including the Department of Labor real-time wages check to allow the system to obtain the latest available income information on consumers. He added that the interim database solution originally designed to allow the Department of Human Services (DHS) to edit transaction data on its way from MHBE to the Department of Health (MDH) is no longer necessary and will be phased out, and that efforts are underway to merge the eligibility systems for those who qualify for Medicaid based on factors other than income with that for individuals who qualify based on their modified adjusted gross income (MAGI).

Next, Mr. Koshanam explained that all efforts from the first quarter of 2021 have been completed with the exception of the notice redesign, scheduled to take place during July and August. All projects for

the second quarter are complete as well, including replacing 20 separate stakeholder reports with a single QlikSense dashboard.

Mr. Koshanam then laid out the key initiatives for the third quarter. Automatic income document verification will allow document verification without human intervention where possible, making a high percentage of such transactions instant and automatic. The agency intends to require human sign-off on automatic verifications for the month of July as a transition to fully automatic function.

Mr. McCann asked whether the automatic document verification function will be halted by auditors from the Department of Legislative Services or the MDH Inspector General's office. Mr. Koshanam explained that the system is undergoing changes to address cases wherein human workers approve documents that were rejected by the automated system.

Mr. Koshanam concluded his explanation of upcoming tasks by outlining efforts scheduled for the third quarter, including real-time qualified health plan (QHP) enrollment, Department of Labor real-time interface, and activities to prepare for the next open enrollment.

Corticon Upcoming Procurement

Venkat Koshanam, Chief Information Officer, MHBE

Raelene Glasgow, Procurement Manager, MHBE

Mr. Koshanam provided the Board an overview of the agency's use of the Corticon Business Rules Engine, explaining that the system allows end-to-end automation and management of eligibility and enrollment decision making. He noted that the MHBE has consistently evaluated this software against other offerings and has decided to continue using Corticon since it is so closely integrated with existing systems and processes.

Mr. McCann asked whether the Corticon system was instituted in response to the Exchange's failure during its first open enrollment. Mr. Koshanam replied in the affirmative. Mr. McCann asked whether the MHBE would choose Corticon if given a clean slate. Mr. Koshanam replied in the affirmative, adding that future Corticon updates will include features the agency will put to use, and that the DHS Maryland Total Human Services Network (MDTHINK) uses the same software.

Ms. Glasgow then provided a summary of the upcoming procurement, including a two-year renewal period for maintenance and support procured through an invitation to bid. She added that the Board will be asked to approve the contract award during its July meeting.

Mr. McCann asked whether the procurement is structured such that the MHBE specifies the software solution it wants and invites bidders to compete to provide the software. Ms. Glasgow replied in the affirmative.

FY21 in Review

Andrew Ratner, Chief of Staff, MHBE

Mr. Ratner gave the Board an overview of the MHBE's accomplishments during FY 2021. He highlighted the agency's record open enrollment, response to COVID-19, maintaining lower prices, tackling inequities, and efforts to make enrolling easier than ever. Regarding improvements in

customer service, Mr. Ratner described outstanding efforts by Connector Entities, Navigators, and the MHBE Call Center as well as the onboarding of more than two hundred new brokers, vast improvements in appeals and escalated case management, expanded availability of Application Counselors, and the rapid response training for the American Rescue Plan. He underlined the successful completion of an audit conducted entirely by remote session.

Next, Mr. Ratner outlined improvements in accessibility during the year. He noted the deployment of a mobile-friendly application for coverage, extensive marketing for the American Rescue Plan assistance, and the development of an improved agency website. He shared a number of quotes given by Governor Hogan during the year that highlight the MHBE's success.

Mr. Ratner then presented analysis conducted by the MHBE showing the impact of the public health emergency on job loss and health coverage in Maryland. Of the nearly 142,000 Marylanders who lost employer-sponsored coverage and over 45,000 got covered through a spouse's plan, nearly 18,000 got covered through Maryland Health Connection (MHC), leaving over 63,000 uninsured, over 40,000 of whom would be eligible for coverage through MHC. Enrollment gains occurred in all categories during the year, including a six percent rise in Medicaid enrollment and a seven percent increase in private plan enrollment. Within the latter category, he pointed out, enrollment in private plans without financial assistance rose 24 percent year-over-year.

Mr. Ratner concluded his remarks by describing various ways in which the MHBE and its staff were recognized for exemplary efforts during the year. He noted the CIO100 award received by both the agency and by Mr. Koshanam individually and that Ms. Eberle was named a "Health Care Power 30" leader by *The Daily Record*. He shared the winners of the monthly MHBE staff "Pillar" award who are recognized at monthly all-staff meetings.

Commissioner Birrane emphasized the importance of the COVID-19 SEP even beyond those served by the MHBE, explaining that her agency, the Maryland Insurance Administration, was able to exercise emergency powers to maintain coverage for impacted individuals without harming the carriers.

Mr. McCann noted that the MHBE should be commended for maintaining productive working relationships with federal partners throughout an administration that was unfriendly to the ACA.

Ms. Eberle thanked the Board on behalf of the agency for its governance and guidance.

Secretary Schrader concluded by noting that the MHBE is a high quality public utility.

Adjournment

The meeting was adjourned.