



January 6, 2022

The Honorable Delores G. Kelley
Chair
Senate Finance Committee
Miller Senate Office Building, 3 East
11 Bladen Street
Annapolis, MD 21401

The Honorable Shane E. Pendergrass
Chair
Health and Government Operations
Committee
House Office Building, Room 241
6 Bladen Street
Annapolis, MD 21401

Re: 2019 Regular Session - Senate Bill 36 / House Bill 127 Special Enrollment Period for
Pregnancy Report

Dear Chairs Kelley and Pendergrass:

Pursuant to Senate Bill 36 / House Bill 127 for the 2019 Session, the Maryland Health Benefit Exchange (MHBE) submits this report on the use of the special enrollment periods for health coverage purchased through the Maryland Health Benefit Exchange.

If you have any questions regarding this report, please contact Becca Lane, Health Policy Analyst at becca.lane@maryland.gov.

Sincerely,

A handwritten signature in black ink that reads "Michele Eberle".

Michele Eberle
Executive Director



Report to the Senate Finance Committee and the House Health and Government Operations Committee:

Report on the use of the pregnancy special enrollment period for health
coverage purchased through the Maryland Health Benefit Exchange

Maryland Health Benefit Exchange

January 6, 2022

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I. Background

In April of 2019, the Governor approved House Bill 127, establishing a special enrollment period (SEP) for individuals who are confirmed to be pregnant by a health care practitioner. Individuals who become pregnant are eligible for this SEP whether they seek coverage on the Individual Exchange, the small group market, or off-exchange market. This report focuses on the implementation and performance of the pregnancy SEP on the Individual Exchange.

In the spring of 2020, Senate Bill 183 introduced an amendment that would allow consumers to attest to their pregnancy status and to choose between the first of the month of their pregnancy confirmation or the first of the month of plan selection for their coverage effective date, as long as the chosen date falls within the 90-day SEP. This amendment did not pass.

II. Special Enrollment Period details

Pursuant to Md. Ins. Code §15-1316 (c)(2), an individual or individual's dependent is eligible for a special enrollment period if they become pregnant, as confirmed by a health care practitioner. The consumer has 90 days from the date that a health care practitioner confirms their pregnancy to enroll in a qualified health plan (QHP).¹ Coverage is retroactively effective as of the first day of the month in which the consumer is confirmed to be pregnant by a health care practitioner.²

III. Implementation

MHBE has implemented the pregnancy SEP in accordance with HB 127 of 2019 to the extent possible. The detailed design document for integrating the new SEP onto the Individual Exchange platform ("HBX") process may be found in Appendix A. This early design plan, which was drafted before the failure of SB 183, assumes less stringent attestation requirements, and allows consumers a choice of effective dates.

The technical requirements to verify consumer pregnancy status before enrollment represent a challenge to full alignment between HBX and HB 127 because all other SEPs open upon attestation of the qualifying life event. Implementing a confirmation requirement pre-enrollment presents an especially difficult technical challenge. Appendix B details MHBE's interim procedure to work towards adherence with HB 127. Due to the pandemic, MHBE is not currently dis-enrolling consumers for failing to provide documentation confirming their pregnancy within the verification period.

IV. Enrollment Data

The pregnancy SEP has so far enabled 762 pregnant individuals who were not eligible for Medicaid to enroll in health coverage outside of Open Enrollment. This allowed them to access prenatal health care when they needed it.

In comparison with other SEPs however, the pregnancy SEP is not used as often: it comprised less than one percent of monthly SEP enrollments (an average of 0.39% per month). The share was higher in December, likely due to Open Enrollment driving down the number of SEPs overall.

¹ Md. Ins. Code §15-1316(E)

² Md. Ins. Code §15-1316(F)(2)

The share of pregnancy SEP enrollments is low enough that MHBE anticipates negligible impact from easing verification requirements during the pandemic and while technical challenges are being resolved.

Table 1. SEP Enrollment by Month

Month-Year	Total SEP Enrollees	Pregnancy SEP Enrollees	% Pregnancy SEP Enrollees
Feb-20	7017	44	0.63%
Mar-20	11711	32	0.27%
Apr-20	9539	47	0.49%
May-20	5949	28	0.47%
Jun-20	6935	35	0.50%
Jul-20	6452	39	0.60%
Aug-20	5799	31	0.53%
Sep-20	5679	28	0.49%
Oct-20	6202	29	0.47%
Nov-20	7378	37	0.50%
Dec-20	5321	16	0.30%
Jan-21	10344	27	0.26%
Feb-21	7948	33	0.42%
Mar-21	9800	26	0.27%
Apr-21	13316	29	0.22%
May-21	9692	17	0.18%
Jun-21	8058	31	0.38%
Jul-21	7944	26	0.33%
Aug-21	8527	33	0.39%
Sep-21	4891	47	0.96%
Oct-21	5098	42	0.82%
Nov-21	7123	52	0.73%
Dec-21	824	33	4.00%

Appendix A – Pregnancy SEP Design Plan for Maryland Health Connection (HBX)

[See next page.]



MH-34744-Create 2 new SEPs for Pregnancy and Off to On Exchange for Income Change

Requirements Document

Release 29.0

Version 2.0

11/04/2019

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1. Overview

1.1 Business Purpose

MHBE would like to add two new front end Special Enrollment Periods (SEPs) for consumers. The two SEPs are pregnancy and off exchange to on exchange due to income change.

1.2 Functional Purpose

Consumers will be eligible to receive a SEP if they have either of these qualifying life events.

1.3 Stakeholders

Stakeholder Name	Organization
Heather Forsyth	MHBE
John-Pierre Cardenas	MHBE

2. Assumptions/Constraints/Risks

2.1 Assumptions

Listed below are the assumptions that guided the identification and development of the requirements stated in this document. These assumptions are intended to promote mutual understanding, partnership, and quality communication between MHBE and the project team.

- The two new SEPs for Pregnancy and Off to On Exchange will be integrated into the existing list of SEPs in HBX.

2.2 Constraints

Listed below are the constraints that exist for this project. These constraints may prevent or restrict reaching the desired results (e.g., satisfying requirements, meeting project goals and priorities, achieving measures of success) stated in this document.

- Maryland legislation requires that pregnancy be verified for the Pregnancy SEP. Creating a new VCL to implement the Pregnancy SEP would cause a delay in providing benefits to pregnant women who would need coverage. This project will be implemented without the pregnancy VCL, the system will just accept self-attestation for pregnancy at this time.
-

2.3 Risks

Listed below are the risks that can create issues for the project. These risks may create issues that have an uncertain effect on the project, which in turn effect achieving the desired results (e.g., satisfying requirements, meeting project goals and priorities, achieving measures of success) stated in this document.

- No risks identified.
-

3. Business Requirements & Rules

3.1 Business Requirement 1: HBX shall create an SEP for women attesting pregnancy

Rule #	Business Rule
3.1.1	A new front end SEP shall be created to allow women who are pregnant and chooses QHP for health insurance in HBX.
3.1.1.1	HBX shall open the Pregnancy SEP for a period of 90 days from the date the applicant enters as the date she found out she was pregnant.
3.1.2	If the pregnancy information is completed on the Pregnancy Screen and the pregnancy due date is greater than the current date, a pregnancy question on the Special Enrollment Questions page shall display.
3.1.2.1	A new question shall be added to the Special Enrollment Questions page in the worker portal and consumer portal, which shall say: Are any of these people currently pregnant? Consumer's name_/None of these people_. When did ----- find out she was pregnant? [date field]
3.1.2.2	If the pregnancy information is not completed on the pregnancy screen, the pregnancy question will not display on the SEP Questions page.
3.1.3	HBX shall open a Pregnancy SEP only when the pregnancy question on the SEP Questions page is selected and the date the applicant found out she was pregnant is within the last 90 days.
3.1.4	HBX shall send the code PRG to the carrier on the 834 transaction for the Pregnancy SEP.
3.1.5	Only the pregnant consumer and currently enrolled QHP members will be eligible for the Pregnancy SEP and will be able to plan shop.
3.1.6	HBX shall give the applicant a choice of coverage effective start date – either the 1 st of the current month or the first of the month in which she found out she was pregnant.
3.1.6.1	If existing QHP household members choose to enroll in a new plan with the pregnant woman, HBX shall send CHANGE transaction on the 834 with

	coverage effective dates following the 15 th of the month rule for the entire household.
3.1.6.2	If the pregnant woman is added to an existing QHP household, HBX shall send an ADD transaction on the 834 with coverage effective start date the first of the month she applies or the first of the month in which she found out she was pregnant.
3.1.7	HBX shall allow 90 days from the date the woman attests to finding out she was pregnant to shop for health insurance. At the end of the 90 days, the SEP will close and the consumer will not be able to shop for a plan.

3.2 Business Requirement 2: HBX shall create an SEP for individuals in Off Exchange plans who want to apply for On Exchange plans

Rule #	Business Rule
3.2.1	A new SEP shall be created in HBX to allow consumers insured off the Exchange and who report a change in income, to apply and shop for insurance in HBX.
3.2.1.1	The Off to On Exchange SEP shall be open for a period of 60 days from the date which their income has changed.
3.2.2	The Off to On Exchange SEP shall open plan shopping for the consumer who is attesting the change in income and all household members moving onto the Exchange and any currently enrolled household members.
3.2.3	A new question shall be added to the Special Enrollment Question page in the worker and consumer portals, to ask the consumer if their income has changed in the past 60 days.
3.2.3.1	The new questions in the worker and consumer portals shall say: Are any of these people enrolled in individual health care coverage outside the marketplace but have experienced an income change within the last 60 days making them newly eligible for APTC? Consumer's name _/None of these people_ When did [Consumer's name] income change?: XX/XX/XXXX
3.2.3.2	If the consumer does not answer the income question in 3.2.3.1 on the Special Enrollment Question page, HBX shall not open an SEP for Off to On Exchange.
3.2.4	HBX shall send the code OFX on the 834 transaction to the carrier for the Off to On Exchange SEP.

3.2.5	HBX shall apply the 15 th of the month rule for coverage dates for the Off to On Exchange SEP.
3.2.6	HBX shall allow 60 days from the date of the income change to select the SEP and shop for a plan. At the end of the 60 days, HBX shall close the SEP and the consumer will no longer be able to shop for a plan.

4. Functional Requirements

4.1 Worker Portal

Req #	Functional Requirement	Associated Business Rule
4.1.1	HBX shall allow the worker to request a Pregnancy SEP as long as the pregnancy questions within the application have been completed.	3.2.1, 3.1.2.2
4.1.2	HBX shall allow the worker to request an Off to On Exchange SEP.	3.2.1

4.2 Consumer Portal

Req #	Functional Requirement	Associated Business Rule
4.2.1	HBX shall allow the pregnant woman to request a Pregnancy SEP from the Consumer Portal as long as the pregnancy questions have been completed.	3.2.1, 3.1.2.1
4.2.2	HBX shall allow the consumer to request an Off to On Exchange SEP from the Consumer Portal.	3.2.1, 3.2.3.1

4.3 Plan Management

Req #	Functional Requirement	Associated Business Rule
	NA	

4.4 Eligibility

Req #	Functional Requirement	Associated Business Rule
4.4.1	The Pregnancy SEP coverage dates shall be the 1st of the current month in which the pregnant woman applies or the 1st of the month she found out she was pregnant, at her option.	3.1.6
4.4.2	For existing h.h. members, changes due to addition of pregnant woman will the 15 th of the month rule.	3.1.6.1
4.4.3	The Off to On Exchange SEP shall follow the 15 of the month rule for the individual attesting and, qualifying household members.	3.1.2, 3.1.5
4.4.4	HBX shall follow the specified hierarchy for the SEPs.	3.1.1.3

4.5 Notices

Req #	Functional Requirement	Associated Business Rule
N/A	N/A	N/A

4.6 Verifications

Req #	Functional Requirement	Associated Business Rule
N/A	N/A	N/A

4.7 Interfaces

Req #	Functional Requirement	Associated Business Rule
4.7.1	HBX shall send the Reason Code: PRG as an ADD transaction on the 834 for the Pregnancy SEP. The coverage effective dates shall be the first of the current month of application or	3.1.6

	first of the month the woman finds out she's pregnant.	
4.7.1.1	If the pregnant woman is added to an existing QHP household, HBX shall send an ADD transaction on the 834 with the coverage effective dates for the 1 st of the month in which she applied or the 1 st of the month she found she was pregnant.	3.1.6
4.7.1.2	If there are existing household members who want to shop for insurance on the Pregnancy SEP, HBX shall send a CHANGE transaction on the 834, for the new plan with coverage dates effective based on the 15 of the month rule for the entire household.	3.1.6.1
4.7.2	HBX shall send the Reason Code: OFX as an ADD transaction on the 834 for the Off to on Exchange SEP. The coverage effective dates shall follow the 15 of the month rule for the off exchange household members moving to HBX.	3.2.2
4.7.2.1	If there are existing household members who want to shop for insurance on the Off to On Exchange SEP, HBX shall send a CHANGE transaction with coverage effective dates for the 15th of the month rule for the entire household.	3.2.5

4.8 Batches

Req #	Functional Requirement	Associated Business Rule
N/A	N/A	N/A

4.9 Mobile Application

Req #	Functional Requirement	Associated Business Rule
4.9.1	HBX shall allow a pregnant woman to request the Pregnancy SEP from the Mobile Application.	3.1.1

4.9.2	HBX shall allow a consumer to request the Off to On Exchange SEP from the Mobile Application.	3.2.1
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4.10 Audit Trail/Application History

Req #	Functional Requirement	Associated Business Rule
N/A	N/A	N/A

5. Non-Functional Requirements

5.1 Performance Requirements/Performance Engineering

Req #	Non-Functional Requirement	Associated Business Rule
N/A	N/A	N/A

5.2 Security

Req #	Non-Functional Requirement	Associated Business Rule
N/A	N/A	N/A

5.3 Privacy

Req #	Non-Functional Requirement	Associated Business Rule
N/A	N/A	N/A

5.4 Section 508

Req #	Non-Functional Requirement	Associated Business Rule
N/A	N/A	N/A

5.5 Archiving Requirements

Req #	Non-Functional Requirement	Associated Business Rule
N/A	N/A	N/A

5.6 Reporting Requirements

Req #	Non-Functional Requirement	Associated Business Rule
N/A	N/A	N/A

5.7 Other Non-Functional Requirements

Req #	Non-Functional Requirement	Associated Business Rule
N/A	N/A	N/A

6. Use Cases

6.1 Pregnancy SEP at Application

6.1.1 Primary Use Case

6.1.1.1 Precondition

Pregnant woman filing an initial application for QHP outside of Open Enrollment in the consumer portal and receiving a Pregnancy SEP.

6.1.1.2 Trigger

The pregnant woman completes the Pregnancy screen in HBX with information about her pregnancy, which triggers the Pregnancy question on the Special Enrollment Questions screen. Once the pregnant woman reaches the Special Enrollment Questions page, the pregnancy question should appear: **Are any of these people currently pregnant?** The pregnant woman should complete the question to open a Pregnancy SEP.

6.1.1.3 Expected Result

. The pregnancy SEP should display on the Special Enrollment Questions page.

6.1.1.4 Steps

Table 1: Pregnancy SEP at application

Step	Description
1.	The pregnant woman files an application for QHP, because she is pregnant and completes the Pregnancy page in HBX.
2.	HBX will trigger the Pregnancy question on the Special Enrollment page.
3.	Consumer selects the Pregnancy SEP and provides a confirmation date.
4.	System opens the SEP and determines the consumer eligible for QHP.
5.	Consumer selects QHP with APTC.
6.	The system will allow the consumer to shop and enroll in a plan.

6.1.2 Alternate Use Case #1 – Pregnancy SEP does not open outside of Open Enrollment

6.1.2.1 Precondition

Pregnant woman is filing an application outside of Open Enrollment for QHP. Because the pregnant woman does not complete the pregnancy question on the Special Enrollment page, the Pregnancy SEP does not open.

6.1.2.2 Trigger

The pregnant woman completes the Pregnancy screen in HBX with information about her pregnancy, which triggers the Pregnancy question on the Special Enrollment Questions screen. Pregnant woman skips the Special Enrollment page, submits and confirms application.

6.1.2.3 Expected Result

The Pregnancy SEP does not open and the pregnant woman's application for QHP is denied.

6.1.2.4 Steps

Table 2: Pregnancy SEP not selected

Step	Description
1.	Consumer newly applies for coverage.
2.	Consumer completes the pregnancy information.
3.	System displays Pregnancy question on SEP Questions page.
4.	Consumer does not select the Pregnancy SEP.
5.	Consumer is found ineligible for QHP because it is outside open enrollment and no qualifying life event was selected.

6.1.3 Alternate Use Case #2 – Pregnancy SEP at Change Report

6.1.3.1 Precondition

Pregnant woman previously not part of the household, is filing for QHP on an existing application and requesting a pregnancy SEP in the consumer portal outside of Open Enrollment.

6.1.3.2 Trigger

Login to existing application and check add a household member and change the pregnancy status for the household. Once the pregnant woman completes the pregnancy screen a Pregnancy SEP should open on the Special Enrollment Questions screen.

6.1.3.3 Expected Result

The new member should be added to the household and a pregnancy SEP should open and allow the new member and existing hh members to shop for insurance.

6.1.3.4 Steps

Table 3: Pregnancy SEP at Change Report

Step	Description
1	The user should login to the existing application and add pregnant woman to the application. Make all necessary changes to income, citizenship, pregnancy screen etc.
2	Once the user goes to the Special Enrollment Questions page the system will display the pregnancy question: Are any of these people currently pregnant?

3	Once the user completes the pregnancy question and gives a confirmation date, The Eligibility Determination page will show eligibility for aQHP.
4.	The consumer selects aQHP and confirms eligibility. The system will allow the consumer to click on Proceed to Enrollment, to shop for insurance.
5.	The system will allow the consumer and existing hh members to shop and enroll in a plan.

6.1.4 Alternate Use Case #3: No Pregnancy SEP at Change Report

6.1.4.1 Precondition

Pregnant woman previously not part of the household, is filing for QHP on an existing application and requesting a pregnancy SEP in the consumer portal outside of Open Enrollment. The pregnant woman does not complete the question on the Special Enrollment page and is not eligible for the Pregnancy SEP.

6.1.4.2 Trigger

Login to existing application and check add a household member and change the pregnancy status for the household. Pregnant woman adds information to the Pregnancy Screen, which triggers the pregnancy question on the Special Enrollment page. Nothing is selected on the SEP Questions page.

6.1.4.3 Expected Result

The Pregnancy SEP does not open and the pregnant woman is ineligible for QHP.

6.1.4.4 Steps

Table 4: No Pregnancy SEP

Step	Description
1	The user should login to the existing application and add pregnant woman to the application. Make all necessary changes to income, citizenship, pregnancy screen etc.
2.	Consumer does not select the Pregnancy SEP or any other SEP on the SEP Questions page.
3.	The consumer is determined ineligible for QHP.
4.	No one is allowed to plan shop.

6.2 Off to On Exchange due to Change in Income

6.2.1 Primary Use Case

6.2.1.1 Precondition

Consumer filing a new application outside of Open Enrollment because decrease in income. Consumer has off Exchange insurance.

6.2.1.2 Trigger

Consumer completes the question on the Special Enrollment Questions page for an income change within the last 60 days.

6.2.1.3 Expected Result

A frontend SEP will open for the consumer to shop for insurance on the Exchange.

6.2.1.4 Steps

Table 5: Off Exchange to On Exchange - Initial

Step	Description
1	Consumer is filing an initial application. On the Special Enrollment Questions page the consumer checks the question: Are any of these people enrolled in individual health care coverage outside the marketplace but have experienced an income change within the last 60 days making them newly eligible for APTC?
2	The system will open a frontend SEP.
3	The Eligibility Determination page will show eligibility for aQHP. The consumer selects aQHP and confirms eligibility.
4	The system will allow the consumer to click on Proceed to Enrollment, to shop for insurance.
5	The system will allow the consumer and all hh members to shop and enroll in a plan.

6.2.2 Alternate Use Case #1 – Off to On Exchange – Change Report: Steps

Consumer is filing a change report for a household member to apply for an insurance plan on the Exchange.

6.2.2.1 Precondition

Mom, Dad and child are in the household. Mom and child qualify for aQHP and have an insurance plan. Dad is insured with an off exchange carrier and has a decrease in income.

6.2.2.2 Trigger

Household reports an income change on the Reason for Change page and goes to the Special Enrollment page to complete the income question: **Are any of these people enrolled in individual health care coverage outside the marketplace but have experienced an income change within the last 60 days making them newly eligible for APTC?**

6.2.2.3 Expected Result

A frontend SEP should open for Dad.

6.2.2.4 Steps

Table 6: Off to On Exchange – Change Report

Step	Description
1	Household reports a change in income and request to add the Dad to the household.
2	The consumer should complete all the necessary screens for the income and household changes. The consumer should go to the Special Enrollment Questions page answer the question: Are any of these people enrolled in individual health care coverage outside the marketplace but have experienced an income change within the last 60 days making them newly eligible for APTC?
3	The system should open a frontend SEP. The Eligibility Determination page should show eligibility for QHP for the Dad. The QHP eligibility should be selected and confirmed.
4	The system will allow the consumer to click on Proceed to Enrollment, to shop for insurance.
5	The system will allow the consumer and all hh members to shop and enroll in a plan.

6.3 Plan Shopping Window remains open

6.3.1 Primary Use Case

6.3.1.1 Precondition

QHP eligible consumer is shopping for a plan and exits before completely enrolling into the plan. The SEP has not expired.

6.3.1.2 Trigger

The consumer completes the application for QHP and clicks on “**Proceed to Enrollment**” the consumer has 15 days before the SEP expires. On the Plan Shopping page, the consumer exits the Plan Shopping page, logs out and comes back 5 days later.

6.3.1.3 Expected Result

The consumer should be able to login and go to the Plan Shopping page to enroll in a plan without reporting a change.

6.3.1.4 Steps

Table 7: Plan Shopping window remains open

Step	Description
1.	The consumer completes an application and requests an SEP for either Pregnancy or Off to on Exchange. (Reminder: Pregnancy is a 90 day SEP and Off to On Exchange is a 60 day SEP)
2.	HBX determines the consumer eligible for aQHP on the EDD screen and the consumer selects the eligibility.
3.	The consumer is able to click “ Proceed to Enrollment ” to shop for a plan.
4.	The consumer is able to view all of the available plans but does not select a plan. The consumer logs out of the Plan Shopping.
5.	Five days later the consumer logs into HBX to complete the enrollment process by selecting Enroll in Coverage and is able to go to the Plan Shopping page without reporting a change.
6.	The consumer completes enrollment successfully.

6.3.2 Alternate Use Case #1 – Plan Shopping window closes

6.3.2.1 Precondition

QHP eligible consumer is shopping for a plan and exits before completely enrolling into the plan. The SEP period has expired.

6.3.2.2 Trigger

The consumer completes the application for QHP and clicks on “Proceed to Enrollment” the consumer has 1 day before the SEP expires. On the Plan Shopping page, the consumer exits the Plan Shopping page, logs out and comes back 5 days later.

6.3.2.3 Expected Result

The consumer is unable go to the Plan Shopping page to enroll in a plan.

6.3.2.4 Steps

Table 8: Plan Shopping window closes

Step	Description
1.	The consumer completes an application and requests an SEP for either Pregnancy or Off to on Exchange. (Reminder: Pregnancy is a 90 day SEP and Off to On Exchange is a 60 day SEP)
2.	HBX determines the consumer eligible for aQHP on the EDD screen and the consumer selects the eligibility.
3.	The consumer is able to click " Proceed to Enrollment " to shop for a plan.
4.	The consumer is able to view all of the available plans but does not select a plan. The consumer's SEP will expire in one day. The consumer logs out of the Plan Shopping.
5.	Five days later the consumer logs into HBX to complete the enrollment process and is unable to go to the Plan Shopping page.
6.	The consumer cannot complete enrollment.

Appendix A: **Acronyms**

Table 9: Acronyms

Acronym	Literal Translation
APTC	Advanced Premium Tax Credit
CSR	Cost Sharing Reduction
EDD	Eligibility Determination
HBX	Health Benefits Exchange
MDH	Maryland Department of Health
MEC	Minimum Essential Coverage
MHBE	Maryland Health Benefit Exchange
MHC	Maryland Health Connection
QHP	Qualified Health Plan
aQHP	Assisted Qualified Health Plan
SEP	Special Enrollment Period

Appendix B: **Referenced Documents****Table 10: Referenced Documents**

Document Name	Document Location and/or URL	Issuance Date

Appendix C: **Approvals**

The undersigned acknowledge that they have reviewed the Requirements Document Template and agree with the information presented within this document. Changes to this Requirements Document Template will be coordinated with, and approved by, the undersigned, or their designated representatives.

Signature: _____ Date: _____

Print Name: Venkat Koshanam _____

Title: CIO _____

Role: _____

Signature: _____ Date: _____

Print Name: Heather Forsyth _____

Title: Director, Consumer Assistance, Eligibility & Business Integration _____

Role: _____

Signature: _____ Date: _____

Print Name: _____

Title: _____

Role: _____

Appendix B – Interim procedure for Pregnancy SEP confirmation

Current Maryland legislation (HB 127 of 2019) regarding SEP for Pregnancy is not in conformity with HBX. These interim procedures will provide a pathway for meeting the requirements of the legislation to the extent possible until HBX is modified or until an amendment to the legislation is successful and will apply to SEP enrollments completed on and after March 26, 2020.

1. Consumers will be able to enroll using the pregnancy SEP as HBX is not set up to handle pre-enrollment confirmation. Pregnancy confirmation will be handled post-enrollment.
2. Reporting team will send a weekly report to Director of Consumer Assistance of all new enrollments using the Pregnancy SEP, with individual details for notice mailing.
3. DCA or her designee will send a manual notice to the consumer requesting confirmation of pregnancy from the health care provider, including timeline, fulfillment address, and assistance contact information.
4. Fulfillment Center will receive the SEP document and upload it to the Appeals Queue in the CRM, thereby creating an incident number. The FC will reference the document, Pregnancy SEP.
5. Appeals and/or Constituent Services will pull the document and verify that it is a pregnancy-confirming document or if it is not sufficient send notice to the consumer that confirmation is still needed. The Appeals/CS team will make every effort to contact and assist the consumer in obtaining and sending in their confirming document. Once a document is verified or time has expired, the incident will be closed in CRM.
6. The document will remain stored in the CRM and will be searchable by consumer name and/or by Pregnancy SEP reference.
7. DCA or her designee will periodically check cases to determine if the status of the document is still unprovided and follow up with the consumer by phone and/or mail to remind the consumer of the deadline and provide additional assistance as needed.
8. If at the end of the verification period the document has not been provided, the consumer will be dis-enrolled at the end of the month and a notice of coverage end date will be sent to the consumer, 834 Term file to the carrier.