



Small Business and Non-profit Health Insurance Subsidies Workgroup

Workgroup Charter

WORKGROUP RESPONSIBILITIES UNDER SB632

The Maryland Health Benefit Exchange shall convene a workgroup to study and make recommendations relating to the establishment of a Small Business and Nonprofit Health Insurance Subsidies Program to provide subsidies to small businesses and nonprofit employers and their employees for the purchase of health benefit plans.

The workgroup shall study and make findings and recommendations regarding:

- (1) the health insurance coverage needs of small employers, nonprofit employers, and their employees
- (2) objectives and target metrics for the Program
- (3) the optimal scope and design features of a Small Business and Nonprofit Health Insurance Subsidies Program, including:
 - a. whether subsidies under the Program should be available for the purchase of qualified health plans offered to small employers on the Exchange and the purchase of health benefit plans offered to small employers outside the Exchange
 - b. subsidy eligibility and payment parameters for the Program
 - c. the administrative structure and infrastructure investments required for implementation of the Program, including any requirements for the Exchange, health insurance carriers, and any other entities involved in the implementation of the Program; and
 - d. the duration of the Program
- (4) the cost to administer the Program, including the cost to provide subsidies and operational costs
- (5) the sources and levels of funding needed to support the Program

On or before October 1, 2022, the Exchange shall submit a report to the Governor and, in accordance with § 2–1257 of the State Government Article, the Senate Finance Committee and the House Health and Government Operations Committee that includes the findings and recommendations of the workgroup required under this section.

WORKGROUP MEETINGS

The below sections contain information relevant to the business of the Workgroup meetings. All meetings of the Workgroup are open to the public.

Location, Time, and Notice The work group will meet on the following dates and locations:

- DATES, TIMES TBD
via Google Meets

Reasonable notice of all meetings, stating the time and place, shall be given to each Member by mail or electronic mail. Reasonable notice of all meetings shall be provided to the public by posting on the MHBE website.

Webpage [new link TBD]

Order of Business Generally, the agenda/order of business at meetings of the Workgroup shall be as follows:

- (a) Calling the meeting to order
- (b) Consideration and approval of minutes of previous Workgroup meeting
- (c) Consideration of the topic/questions presented before the Workgroup
- (d) Determination of recommendations from the general Workgroup body – including identification of consensus recommendations
- (e) Public comments
- (f) Adjournment

Quorum A simple majority of the Members shall constitute a quorum at any meeting for the conduct of the business of the Workgroup.

Voting Each Member shall be entitled to one vote. There shall be no voting by proxy. A quorum being present, a majority vote shall rule. Voting by mail or electronically is permitted, provided that the action to be voted upon and the results of the vote shall be fully set forth at a meeting and reflected in the minutes when required by the Open Meetings Act.

CO-CHAIRS

The members of the Workgroup shall elect two Co-chairs. Elected Co-chairs' terms shall last for the duration of the Workgroup term. In addition to presiding at meetings, Co-chairs shall take an active role in determining the recommendations from the general body, preside over vote counting for recommendations, and shall work with MHBE to determine actions items required of MHBE support resources.

MEMBERSHIP & MEMBER RESPONSIBILITIES

The below sections contain information relevant to membership and membership responsibilities of the Workgroup meetings. Members are expected to lend their expertise, in

good faith, to meet the goals of the Workgroup. MHBE will make resources available to provide technical/administrative assistance to the Workgroup.

Membership The Workgroup consists of seventeen representatives in total with representation as follows:

- (1) Four individuals affected by small group insurance to include the following:
 - a. A small business owner/employer
 - b. A small business employee
 - c. A non-profit business owner/employer
 - d. A non-profit business employee
- (2) Four individuals representing insurers currently participating in the small group market
- (3) Four licensed small group insurance producers representing different areas of the State
- (4) Three individuals representing following organizations:
 - a. Chamber of Commerce or other small business group
 - b. Non-profit community
 - c. Consumer Advocacy community
- (5) Two representatives selected from persons who expresses interest in participating in the workgroup

The Maryland Health Benefit Exchange has sole discretion for final committee selection.

Participation in Meetings Members will attend meetings via web conference. Members participating by such means shall count for quorum purposes, and their support for recommendations shall be included so long as their participation is included in attendance.

AMENDMENT OF CHARTER

The Workgroup members, in consultation with MHBE, may amend this Charter at any meeting, by an affirmative vote of a minimum of two thirds of Members.