



Escalated Cases Guide

Brokers, as a service to their clients, are involved in trying to resolve enrollment issues between Maryland Health Connection and their client's insurance carrier. Brokers can seek assistance with these issues from the Broker Operations Team, the Broker Support Hotline, or through the Broker Portal.

The intention of this guide is to provide brokers a detailed resource on how to get enrollment issues resolved through the escalation process while protecting Personally Identifiable Information (PII). This is an evolving document and may be subject to change at any point. However, it is intended to provide a basic framework on how best to assist your clients.

Important Contacts

Authorized Brokers should utilize the following contacts for assistance when working with Maryland Health Connection / Maryland Health Benefit Exchange. Each resource and their respective role will be explained in detail in the following section. Broker Operations does not recommend brokers go to each resource about the same issue as it tends to exacerbate as well as duplicate issues.

Administration Teams

- **Broker Operations Team** – this team is your resource for authorization questions and general policy questions. You can contact Broker Operations at mhbe.brokers@maryland.gov. Please note this team is not designed to handle your enrollment support issues. Please contact the Broker Support Hotline or escalate through the broker portal to address enrollment concerns. This contact is the best resource for questions such as:
 - Current Authorization Status
 - Renewal of Authorization
 - Broker Portal Password Resets
 - Status of training
 - General policy questions
- **MHBE Training Support** – this team is your resource for issues accessing or completing your authorization training or annual training. You may contact this team at mhc.trainingsupport@maryland.gov.



Enrollment Support Teams

- **Broker Support Hotline** – This is a hotline designated specifically for brokers to assist their clients with enrollment questions or issues. The phone number is 1-844-224-6761. This is the best place to start with enrollment questions or if you find a problem with a client's enrollment. Enrollment issues can be escalated via this phone number. Do not share this number with your clients.

Interacting with the Broker Support Hotline

This support hotline should be your first contact for any specific consumer issues. As mentioned above, the phone number is **1-844-224-6761**. When calling the Broker Support Hotline, you should limit the number of consumers to no more than three. Brokers should be prepared to provide their name and NPN as well as provide identifying information for their clients during the phone call. The Broker Support Hotline may be able to resolve your question or enrollment issue during the phone call. If resolution is not able to be provided, the team member may have to escalate the case to ask for assistance from our escalated cases team. It is very important to maintain the incident number of the original escalation request as this should be used to follow-up on the issue.

Escalating through Broker Portal

Brokers can also escalate issues through the broker portal. If you are unable to access your account, you should email mhbe.brokers@maryland.gov for assistance – do not include any consumer information in your email. Using the step-by-step instructions found in this guide, the following issues can be escalated through the Broker Portal:

- Consumer Enrollment Issue
- Determination Issue
- System Error Issue
- Termination Issue
- 1095-A Issue
- Commission Issue

After the issue is escalated, brokers will receive an automated email with the Person ID (if applicable) and incident number. Brokers will receive an additional email response from either the Broker Support Hotline team or the Broker Operations team with resolution or next steps; you will be able to reply to this email, but you should not include any PII in your response.



Escalation Information

Enrollment. This policy applies to enrollment in a private health plan through MHC. A consumer enrolled in a Qualified Health Plan (QHP) may be responsible for all or part of the monthly premium pursuant to the household's eligibility determination in MHC, less any credit provided by a premium tax credit or young adult subsidy. Premium tax credit applies to that portion of the premium which covers Essential Health Benefits (EHBs), as such all consumers have a premium responsibility of a minimum of \$1.00 per person per month to cover non-EHB benefits. All policies must be effectuated with a binder payment equal to the first month's premium payable by the first of the month or within 10 days of the premium invoice date, whichever is later. Thereafter, unassisted enrollments have a grace period for 31 days (or until the end of the coverage month) and assisted enrollments have a grace period of 90 days (or until the end of three coverage months).

Termination. Coverage in a private health plan may be terminated due to:

- Loss of eligibility
- Error or mistake by exchange, carrier, or consumer assistor
- Death
- Decertification of QHP
- Non-payment of premium

Except in case of death, the last day of coverage is effective the end of the month, the end of the month of the unassisted grace period, or the end of the first month of the assisted grace period.

Reinstatement. An individual's enrollment shall be reinstated only if:

- MHBE determines an error was made by the Exchange, Carrier, or Consumer Assistance Worker (call center representative, navigator, application counselor, producer, caseworker, or MHBE staff) that led to an improper termination or cancellation.
 - MHC shall make this determination after investigation of its own systems and processes and with information from the consumer, consumer assistance worker, and carrier, as appropriate.
 - The carrier shall process a reinstatement transaction from MHC
- **When a consumer is denied reinstatement by MHBE after termination due to non-payment of premium, do not refer to the Maryland Insurance Administration or the Maryland Health Benefits Exchange Appeals.**
- **Consumer will be eligible to apply and enroll into coverage during open enrollment for next coverage year, or if they have an SEP.**



Escalation Instructions

1. For Enrollment, Determination, System Error, Termination, and 1095 A issues, select the “Escalate” button (proceed to step 2). For commission issues, select the \$ icon (proceed to step 8).

A screenshot of a web application interface titled "My Clients". At the top right, there is a horizontal bar with several icons: a red arrow, a gear, a user profile, a mail icon, a bell, and a person icon. Below this, the title "My Clients" is centered. To the right of the title are two buttons: a blue "Escalate" button with a white arrow icon, and a grey "Export Clients" button with a document icon. A red arrow points to the "Escalate" button.

2. For Consumer Enrollment, Determination, System Error, Termination, and 1095 A issues:
 - i. search for the consumer
 - ii. select the radio button to choose the consumer
 - iii. select the “Proceed to Escalate” button

A screenshot of a web application interface titled "My Clients". At the top right, there is a horizontal bar with several icons: a red arrow, a gear, a user profile with a red notification badge, a mail icon, a bell, and a person icon. Below this, the title "My Clients" is centered. To the right of the title is a "CANCEL ESCALATION X" button. A search bar at the top says "Search Name/ Phone/ Plan Name" with a magnifying glass icon. Below the search bar is a table header: "Select the client to escalate". The table has columns: "Name", "Person ID", "Phone", and "Enrollment Status". The data rows are:

Name	Person ID	Phone	Enrollment Status
<input type="radio"/> Nino Joshi	4576890977	N/A	• Not Enrolled More
<input type="radio"/> YUSUF Joshi	174343	N/A	• Not Enrolled More
<input checked="" type="radio"/> Brunzo Joshi	174341	N/A	• Enrolled More
<input type="radio"/> Ialia Joshi	174339	N/A	• Enrolled More
<input type="radio"/> Harri Harri	173388	N/A	• Enrolled More

At the bottom of the table is a green "Load more" button. Below the table are two buttons: "Clear" and "Proceed to Escalate".



3. Select the Escalation Type from the drop down

The screenshot shows the 'Escalate Issues' page. At the top right are user icons. Below them is a header 'Escalate Issues'. A 'Back to Clients Details' link is on the left. An 'Escalation Type' dropdown is open, showing a list of options: 'Select escalation type', 'Escalate Consumer Enrollment Issue', 'Escalate Determination Issue', 'Escalate System Error Issue', 'Escalate Termination issue', and 'Escalate 1095A Issue'. The footer contains the Maryland Health Benefit Exchange logo and copyright information.

4. Brokers should verify the correct consumer was selected by reviewing the PII shown. Then, type a description, upload any additional documents (if applicable), and select Submit

The screenshot shows the 'Escalate Issues' page with the 'Escalation Type' dropdown set to 'Escalate Consumer Enrollment Issue'. The 'Broker Details' section shows a Name and Email. The 'Consumer Details' section shows a Date of birth, SSN, PID, and Address. The 'Description' field contains the text 'Test'. The 'Upload Documents' section has a 'Upload' button. At the bottom are 'Cancel' and 'Submit' buttons.



5. After submission, a confirmation message will appear

A screenshot of a web application interface titled "My Clients". At the top, there is a navigation bar with icons for search, notifications (with a red '0' badge), email, and bell. Below the bar, a green success message box displays the text "Your Escalation submitted successfully". To the right of the message box are two buttons: "Escalate" and "Export Clients". The main content area has a dark header with search and filter options: "Search Name/ Phone/ Plan Name", "Name", "Person ID", "Phone", and "Enrollment Status".

Your Escalation submitted successfully

Escalate | Export Clients

My Clients

Search Name/ Phone/ Plan Name

Name Person ID Phone Enrollment Status

6. Brokers will also receive an automated email with incident number and person ID:

From: Case Auto Reply [noreply.mhbtestsp@gmail.com]

Sent: 5/28/2020 11:52 AM

To: jignesh.joshi+217030@maryland.gov

Subject: Escalated Case: Enrollment.PID #:174097

Hi sam amsung,

We have received your inquiry. The assigned incident number is 200528-2866868. You can expect a reply within 2 business days.

Thanks
MHBE Escalated caseworkers Team
ref_00Dr01aQ5_500r06HRvE:ref

7. Once the issue has been resolved, or if additional information is needed, the Escalated Cases team will reach out to the broker by email with instructions.



8. For Commission issues, brokers can escalate multiple consumers. Search for the consumer (or carrier) and select the checkbox next to the name(s). The Escalate button will change to Proceed to Escalate (#). If additional consumers need to be added to the escalation, use the search function, then select the checkbox next to the name(s), and “Proceed to Escalate (#).”

The screenshot shows a user interface for managing clients. At the top, there are several icons: a dollar sign, a person with a red notification dot, an envelope, a bell, and a user profile. Below these are the sections "My Clients" and "CANCEL ESCALATION X". A search bar at the top allows users to "Search Name/ Phone/ Plan Name" with a magnifying glass icon. A link to "Help & Support" is also present.

Select the client to escalate

♦ Name	♦ Person ID	♦ Phone	♦ Enrollment Status	
<input checked="" type="checkbox"/> Nino Joshi	4576890977		• Not Enrolled	More ▾
<input checked="" type="checkbox"/> Asifa Joshi	3564753467		• Not Enrolled	More ▾
<input type="checkbox"/> Giup Joshi	174707	N/A	• Enrolled	More ▾
<input checked="" type="checkbox"/> Lucian Joshi	174706	N/A	• Not Enrolled	More ▾
<input checked="" type="checkbox"/> YUSUF Joshi	174343	N/A	• Not Enrolled	More ▾
<input checked="" type="checkbox"/> Brunzo Joshi	174341	N/A	• Enrolled	More ▾
<input checked="" type="checkbox"/> Jalia Joshi	174339	N/A	• Enrolled	More ▾
<input checked="" type="checkbox"/> Harri Harri	173388	N/A	• Enrolled	More ▾

Load more

Clear **Proceed to Escalate (!)**



9. Brokers should verify the correct consumers were selected. Then, enter a description and select "Submit"

Escalation Form: Broker Commission

Broker Details:

Name: Jignesh test	Email: jignesh.joshi+2134@maryland.gov	Escalation Type: Broker Commission
--------------------	--	------------------------------------

Consumer Details:

Germana Joshi, PID: [Delete](#)

Description:

[Cancel](#) [Submit](#)

10. After submission, a confirmation message will appear

Your Escalation submitted successfully

My Clients

[Escalate](#) [Export Clients](#)

11. Brokers will also receive an automated email with incident number

From: Case Auto Reply [noreply.mhbetestprod@gmail.com]
Sent: 5/28/2020 11:53 AM
To: jignesh.joshi+217030@maryland.gov
Subject: Producer Operations. Escalate Issue. Broker Commission.Date case created:05/28/2020

Hi sam amsung,

We have received your inquiry. The assigned incident number is 200528-2866869. You can expect a reply within 2 business days.

Thanks
MHBE Broker Operations Team
ref_00Dr01aQ5_500r06HRwH:ref

12. Once the issue has been resolved, or if additional information is needed, the Broker Operations team will reach out to the broker by email with instructions.