



## MHBE

# Small Business and Nonprofit Health Insurance Subsidy Workgroup Session 5

September 13, 2022

1:00PM – 3:00PM

Via Google Meets

### **Members Present:**

Jon Frank, Co-Chair  
Rick Weldon, Co-Chair  
Stephanie Klapper  
Amber Hyde  
Glenn Arrington  
Lane Levine  
Neil Bergsman  
Bob Morrow  
Bruce Fulton  
Trina Palmore  
Catherine Grason (substituting for Deborah Rivkin)  
Dana Davenport  
Mark Kleinschmidt  
Henry Nwokoma  
Janet Ennis  
Stephanie Klapper  
Cindy Hipwell (substituting for David Brock)

### **Staff**

Johanna Fabian-Marks  
Becca Lane  
Makeda (Mimi) Hailegeberel  
Theresa Battaglia  
Michele Eberle  
Betsy Plunkett

### **Members of the Public:**

Matthew Celentano  
Allison Taylor  
Nic Nemec  
Philemon Kendzierski  
Neal Karkhanis  
Anne Vicari  
Jason Kowalski  
Missy Davis  
Rachel Clark

### **Welcome**

Jon Frank, Co-Chair, welcomed attendees.

Mimi Hailegeberel, Small Business Programs Manager at the Maryland Health Benefit Exchange (MHBE), reviewed the topics covered at the last meeting and stated that the Workgroup indicated a preference for an education and outreach approach as opposed to a direct subsidy. She reviewed the agenda for today's meeting.

### **Education, Awareness, and Marketing Presentation and Discussion**

Betsy Plunkett, Director of Marketing and Web Strategies at the MHBE, presented on the strategy that would be used to funnel additional funds into marketing health insurance for small businesses. Detailed slides are available in the presentation for this

meeting. The MHBE would partner with twenty to thirty Maryland organizations serving small businesses to get their perspectives on how best to reach this audience. Partners would include large-scale organizations with members who are brokers or small business owners, state agencies, trade associations, and social media influencers. These partners would help facilitate outreach in the forms of participation in conferences and events, direct mail through partners' mailing lists, social media, and coverage by trade-focused publications and media outlets. Additionally, a broker engagement plan would be developed to help with hyper-local outreach.

Neil Bergsman asked that his organization, Maryland Nonprofits, be listed by name in the report as a partner. He highlighted the organization's partnerships with important stakeholders. Ms. Plunkett responded that the MHBE has worked with his organization and would be happy to partner with them.

Dana Davenport asked in the chat about including local nonprofit associations in partnerships and advertising. Ms. Plunkett responded that the MHBE would consider it and that they would work with brokers, small business owners, and members of the Workgroup to develop lists of who to contact, but she noted that limited resources may make the MHBE unable to engage these associations with partnerships.

Ms. Plunkett stated that paid print and digital advertising would also be used, perhaps at key times of the year when businesses tend to make benefits decisions.

Lane Levine asked about the target audience and the call to action within the messaging, expressing concern about whether they will encourage employees to enroll in the individual market. Ms. Hailegeberel responded that the target audience is small businesses. She noted that the messaging will communicate that businesses should choose the best option for them, whether that means encouraging their employees to enroll in an individual plan or offering a plan through the group market. Ms. Plunkett agreed.

Ms. Plunkett continued, explaining that educational materials would be produced and distributed to small business and nonprofit owners and their employees at events and through partners. These materials would include fact sheets, branded folders containing additional materials, and giveaways at events. Video content would also be produced to help educate small business owners on how to enroll their employees in coverage and on the benefits of Maryland Health Connection for Small Business overall.

Trina Palmore suggested focusing on the verification checklist within the educational materials.

Glenn Arrington urged that the advertising should allow for participation by brokers and should facilitate connections between potential clients and their local brokers by advertising how to find a broker. He agreed with Ms. Palmore's suggestion about focusing on verification. He also argued for working to retain the same broker that people with existing policies are already using.

Ms. Plunkett presented a slide breaking down how \$3 million would be distributed for marketing, noting that funds were distributed similarly for marketing the individual market and that those efforts were successful. Effectiveness would be measured through the following metrics: new enrollments, website traffic, clicks and views on digital ads, the uninsured rate, and general awareness, as indicated by social media engagement, partnerships secured, and research findings.

Ms. Plunkett concluded by encouraging Workgroup members to send comments on the proposal to Ms. Hailegeberel.

**Discussion:**

Ms. Hailegeberel stated that there was a suggestion from a Workgroup member that there should be financial incentives for employers to help their employees sign up for individual coverage. She opened the floor for discussion on this point, as well as asking Workgroup members to share feedback on the proposal and any additional education and outreach activities they would like to see added.

Mr. Levine argued for setting aside money to reward employers based on how many of them sign up and for incentivizing employers to help their employees sign up. He expressed concern that employers who learn about the individual market through this campaign do not have a way of effectively communicating about it to employees, especially given that most do not have the means to set aside time to help employees get signed up. He argued for creating an event to be offered by brokers or the MHBE dedicated to helping people get signed up. He stated that employers should be incentivized to set aside the time to participate.

Mr. Frank noted that the function of this type of event would be to deliver an educational curriculum. He stated that it may be more effective to compensate the people providing the educational service and working to get employees signed up than to pay the business owner for participating.

Mr. Levine agreed that educators should be compensated, but he noted that the original intent of the Workgroup was partially to help employers. He stated that employers need to be incentivized as a substitute for the subsidy that is no longer on the table.

Johanna Fabian-Marks, Director of Policy and Plan Management at the MHBE, asked whether the following form of proactive outreach would be persuasive to an employer, even without compensation: the employer indicates that they are interested in getting health insurance for their employees, and a broker offers to come to their workplace, bring refreshments, and speak to the employer and the employees separately about options.

Mr. Levine responded that being compensated would be better but that the proactivity is a plus, as many employers would not conceive of hosting an enrollment workshop themselves. He also noted that it could show employees that their employer cares about

their well-being. He stated that this option would be good but would not pack a huge punch.

Mr. Frank noted that producers are always looking to meet clients' needs because they want the business. As such, he stated that producers will likely call small businesses and suggest these types of workshops without employers having to inquire about them.

Ms. Hailegeberel observed agreement from several Workgroup members with Mr. Levine's suggestion, noting that the idea will likely be included in the report.

Ms. Davenport argued for convening a focus group of for-profit and nonprofit businesses to meet annually and shape the marketing toward what will reach the target audience most effectively.

### **Final Report Recommendations**

Ms. Hailegeberel shared MHBE staff's proposed recommendations for the Workgroup's report, noting that they have been tweaked based on feedback that members provided on a draft report distributed to Workgroup members before the meeting. There are two proposed recommendations.

Recommendation 1: "The legislature should ensure MHBE has sufficient funding to significantly expand marketing and outreach to small employers and their employees to provide education regarding, and facilitate enrollment in, existing coverage options."

Recommendation 2: "MHBE should re-engage stakeholders to discuss the possibility of a small business and nonprofit premium subsidy in the future, if it appears likely that the enhanced premium tax credits in the individual market will expire."

Ms. Hailegeberel asked for feedback on these proposed recommendations and on the draft report that was distributed to the Workgroup.

Mr. Arrington expressed support for Mr. Levine's suggestion about holding enrollment workshops, noting that similar events exist for some Medicare programs, but he asked how the MHBE would ensure that all brokers are given equal opportunity to be involved.

Ms. Fabian-Marks stated that the MHBE would undertake this process in close partnership with brokers, who play a key role in explaining coverage and enrolling people. She noted that the message may be, "A broker can help you find the coverage that is best for your business." Mr. Frank agreed that this will be enough, noting that brokers are competitive and will want to take advantage of this opportunity.

Ms. Hailegeberel added that a pilot program that refers clients to licensed brokers was launched earlier this year on the individual market, and MHBE hopes to run a similar program for the small group market.

Ms. Palmore noted that Washington, DC hosts annual events for all brokers. She stated that MHBE could speak with DC about how they do their all-broker rollout. Ms. Hailegeberel stated that this has already been in discussion internally.

Mr. Arrington noted that, if a similar event were conceived in Maryland, it would have to incorporate on- and off-exchange products. Ms. Palmore expressed that it could be tailored to Maryland.

**Next Steps:**

Ms. Hailegeberel explained the next steps for the Workgroup. Members have until September 16 to send suggested edits for the final report, which will be sent out on September 20. The Workgroup will then be asked to vote to approve the final report at the final meeting on September 27.

Ms. Davenport asked about adding a rough timeline to Recommendation 2, such as July 2024, noting that it may not be ideal to recommend action in the future without time constraints. Ms. Hailegeberel responded that a July 2024 timeline can be added.

Mr. Levine stated that a badge or certification that businesses can use in their marketing materials that says something like “health-insurance-friendly company” could be an incentive in lieu of money for employers to host education and enrollment events. Ms. Hailegeberel expressed support for this idea. Rick Weldon, Co-Chair, added that the Maryland chambers of commerce are working on a designation like this; it is an action item for the September 23 meeting of the Maryland Association of Chamber of Commerce Executives.

Ms. Davenport asked if money would need to be set aside for implementation of the kind of badge Mr. Levine suggested. Ms. Fabian-Marks responded that this could be worked into the proposal that Ms. Plunkett put forward and use the same funding.

Mr. Weldon stated that the badge would not represent a significant financial obligation.

Ms. Davenport asked whether 2024 is the most appropriate timeframe, noting that time for planning should be worked in after the expiration of the enhanced premium tax credits in the individual market. Mr. Frank agreed that this is an important question, especially given the different enrollment schedules on which the individual market and the small group market operate.

Ms. Fabian-Marks noted that a more general timeline of “Summer 2024” is appropriate given that this will give the legislature ample time to prepare for the 2025 legislative session, wherein they would need to take action if the enhanced credits are to expire at the end of 2025.

Mr. Weldon noted that the Workgroup has completely changed direction based on facts, stating that their work epitomizes why the legislature creates workgroups like this. He thanked Workgroup members and MHBE staff. Mr. Frank agreed.

Ms. Hailegeberel thanked members of the Workgroup and adjourned the meeting. The final meeting will take place on Sept 27.

### **Public Comment**

None offered.

### **Adjournment**

The meeting adjourned at 1:55 pm.

### **Chat record:**

00:05:50.061,00:05:53.061

Dana Davenport: Regarding partnerships/advertising, can you specifically include local nonprofit associations as well? There are various local organizations that may not be part of Chambers nor statewide associations.

00:12:59.327,00:13:02.327

Rick Weldon: Sorry for being late. We're having an IT tech challenge today. My video is very unstable.

00:13:30.562,00:13:33.562

Makeda Hailegeberel -MHBE-: Sorry to hear that Rick. Glad you are here

00:27:08.592,00:27:11.592

Dana Davenport: I agree with money set aside for sign up events with assistance. I hesitate to incentivize with money because of where the money goes (to the business? to the individual?). I wouldn't want an incentive to be based on # of people signed up because that may or may not shift for an employer even when people get insured (i.e., employee has insurance through a spouse and keeps it rather moving to their employer's plan).

00:27:54.022,00:27:57.022

Dana Davenport: ...or at least not strictly based on the # of people signed up.

00:28:14.251,00:28:17.251

Anonymous Person: I agree with Lane.

00:29:31.763,00:29:34.763

Anonymous Person: Perhaps to save money we could lump groups into one meeting.

00:29:43.701,00:29:46.701

Lane Levine: yes definitely!

00:31:14.807,00:31:17.807

Neil Bergsman: I like the idea of modest rewards for an employer who conducts a health insurance awareness program that meets certain simple requirements, plus a further modest 1-time reward for each employee who becomes insured within x months of the awareness program

00:32:41.054,00:32:44.054  
Anonymous Person: Yes, I agree.

00:33:35.641,00:33:38.641  
Anonymous Person: DC has a model for Lane's idea.

00:34:08.719,00:34:11.719  
Anonymous Person: DC sends out mass email blasts to a Brokers.

00:34:21.943,00:34:24.943  
Anonymous Person: All Brokers

00:34:44.714,00:34:47.714  
Dana Davenport: For recommendation #2, can we put a rough timeline in there, such as "on or about July 2024?" To say "in the future" without a ballpark date could lend itself to some issues.

00:38:20.772,00:38:23.772  
Lane Levine: just to throw out another idea related to my suggestions earlier - in lieu of financial incentive to hold signup workshops, employers could receive a certification or badge that can be put on their marketing materials that says "health-insurance friendly company" or something else that indicates that the company will support its employees in accessing benefits.

00:39:42.039,00:39:45.039  
Stephanie Klapper: Great idea

00:39:54.588,00:39:57.588  
Dana Davenport: I like the certification/badge more than the financial incentive.

00:40:09.101,00:40:12.101  
Neil Bergsman: Yes, Lane's idea is great!

00:40:57.307,00:41:00.307  
Lane Levine: very glad to hear that is happening!!

00:42:06.051,00:42:09.051  
Lane Levine: also, employers that already provide insurance should get the badge too!

00:45:06.798,00:45:09.798  
Dana Davenport: Agreed about employers already providing insurance being eligible for a badge too.

00:45:08.553,00:45:11.553  
Neil Bergsman: Md Nonprofits has a lot of experience with badges and "seals of approval" and such from our "Standards for Excellence" accreditation program, so we can provide some technical assistance if needed.

00:45:50.799,00:45:53.799  
Dana Davenport: Thanks for confirming re: ballpark timeline

00:46:49.184,00:46:52.184

Neil Bergsman: Yes! Hurray for our staff! Y'all are an all-star team.

00:47:06.577,00:47:09.577

Makeda Hailegeberel -MHBE-: Thank you Neil

00:47:18.114,00:47:21.114

Stephanie Klapper: Thank you to the MHBE staff!!

00:47:53.902,00:47:56.902

Lane Levine: you all facilitated equitably and smoothly - thank you so much.

00:47:54.040,00:47:57.040

Mark Kleinschmidt: Good closing comments Rick!! Thanks Becca and Mi Mi. We done good!!

00:47:57.521,00:48:00.521

Dana Davenport: Thank you

00:48:08.238,00:48:11.238

Amber Hyde: Thank you