

# Medicaid Transition Easy Enrollment

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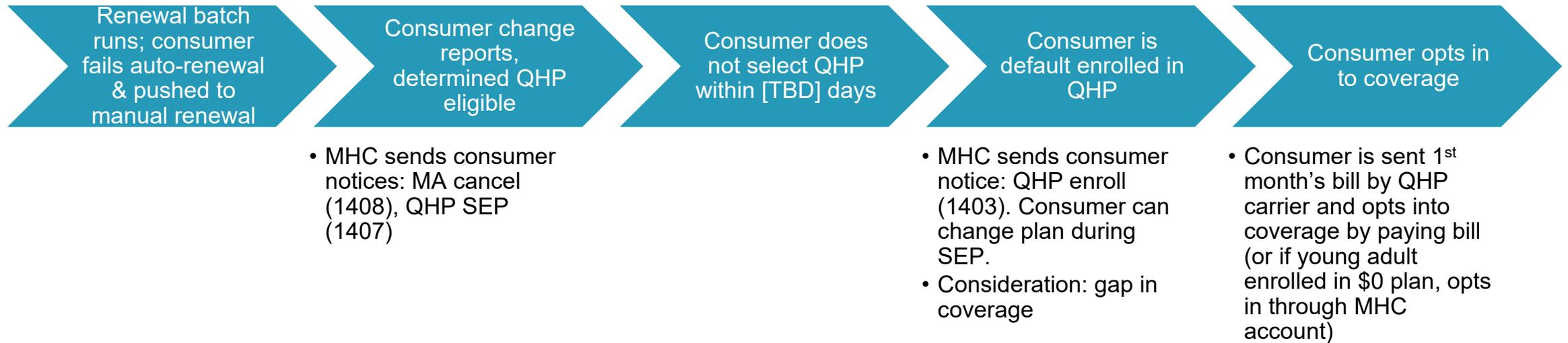
# Background

- Medicaid terminations have been suspended during the Public Health Emergency. Terminations will resume this spring, with the first notices going out in April for coverage ending May 31.
- Easy enrollment goals:
  - Simplify enrollment process/coverage transition for Medicaid enrollees becoming QHP eligible
  - Increase individuals who maintain coverage

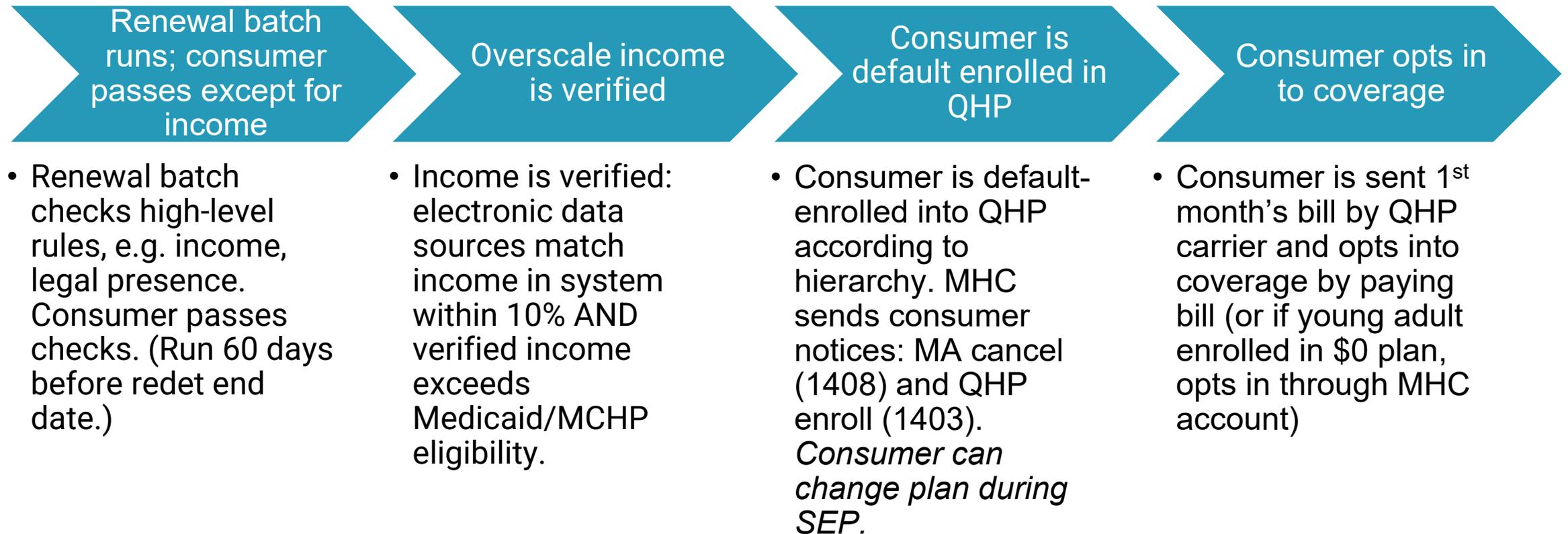
# Proposed Eligible Populations

1. Medicaid enrollees who are determined QHP eligible during a redetermination (once redeterminations resume) and do not select a QHP within a certain period of time
2. Medicaid enrollees who:
  - reported income exceeding the Medicaid eligibility threshold during the public health emergency,
  - did not return to MHC to update their information during their redetermination, and
  - MHC verifies their most recent attested income using electronic data sources.

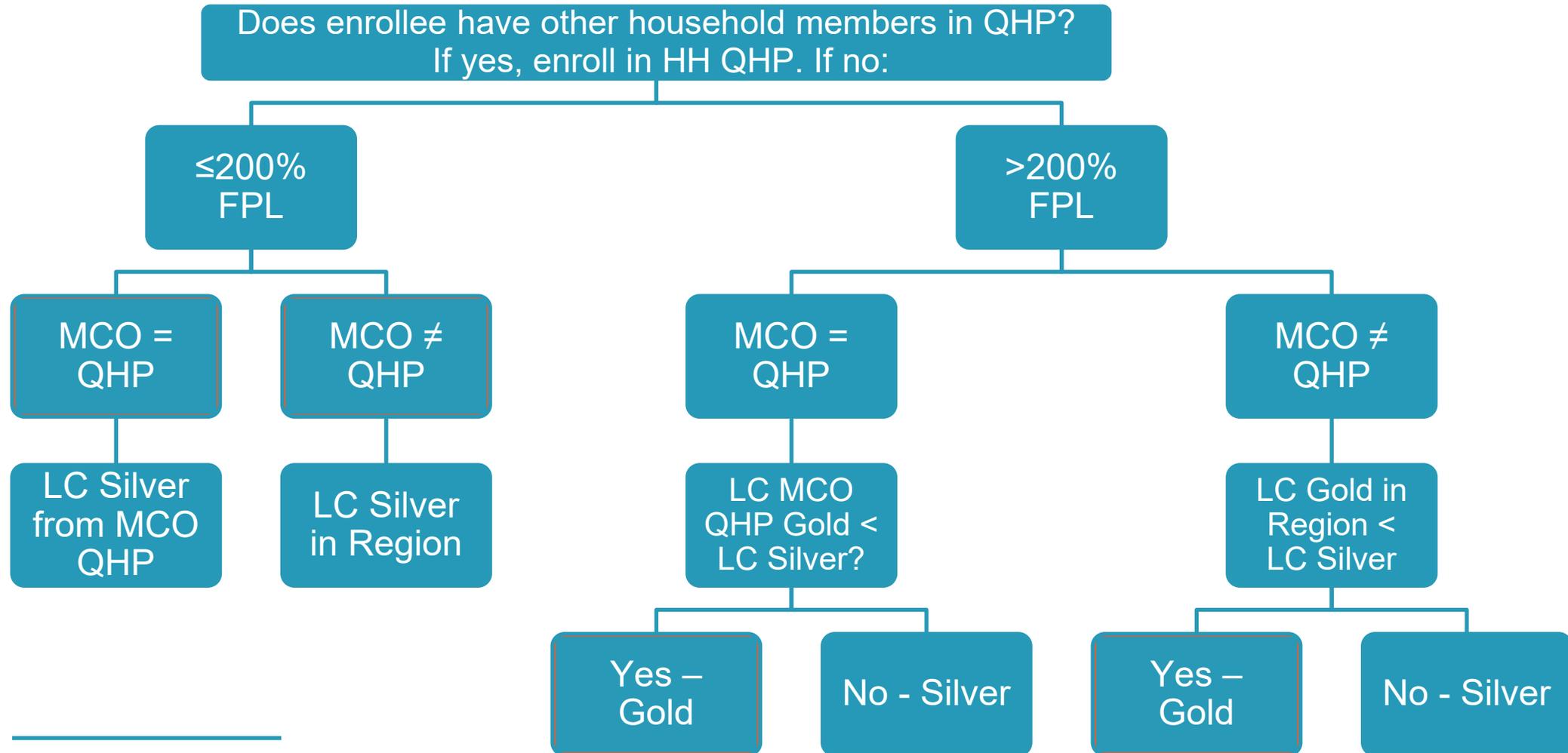
# Process: Individuals Determined QHP-Eligible During Redetermination



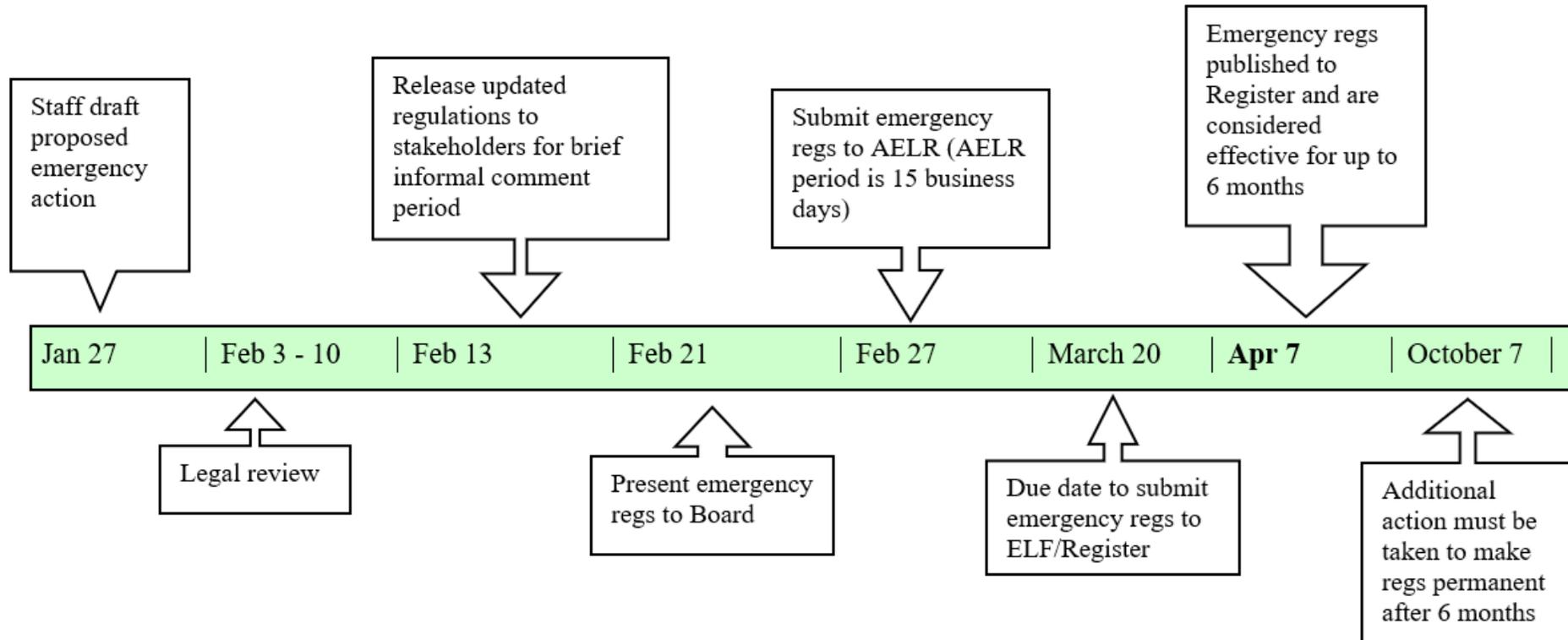
# Process: Over-income Enrollees Verified In Renewal Batch



# Proposed Plan Selection Hierarchy



# Regulations Timeline



# Public Comments (1/2)

Commenter	Comment	MHBE Response
Scott London, London Eligibility	Ensure that new enrollees receive information on premium payment expectations since they may not be familiar with non-Medicaid insurance	MHBE will do its best to provide this information.
Maryland Citizens' Health Initiative	General support for the initiative	N/A
Stan Dorn, Unidos US	Ensure all populations enrolling have a chance to select a plan themselves before MHBE selects one for them	Individuals going through the manual renewal process will have the opportunity to select a plan.
Stan Dorn	Prioritize plan cost over carrier continuity in the enrollment hierarchy	MHBE considered this but in conversation with MDH felt that it was important to maintain carrier continuity.
Stan Dorn	Enroll in a higher-cost plan (whether it's gold or silver 87) if it's within a few dollars of the alternative, lower-AV plan	MHBE will consider incorporating this suggestion during the permanent regulations submittal process

# Public Comments (2/2)

Commenter	Comment	MHBE Response
United HealthCare	Consider overall affordability in enrollment hierarchy	Total costs were considered when designing enrollment hierarchy
United HealthCare	Provide enrollees with information to help them understand non-Medicaid insurance	MHBE will do its best to provide this information.
Kaiser Permanente	Consider possible gaps in coverage	MHBE will consider additional opportunities to minimize gaps in coverage during the permanent regulations submittal process
Kaiser Permanente	Address opt-in/opt-out requirements more thoroughly– by when do enrollees need to confirm the plan, decline the selection, select a different plan?	Enrollee options will be clearly specified in the notices they receive
Kaiser Permanente	What are issuer rights for cancellation and what if an enrollee calls the issuer with a request to change plans?	MHBE will work with issuers on these logistics.
Kaiser Permanente	Various technical details of implementation	MHBE will work to ensure these are resolved

# Request for Adoption of Emergency Regulations and Approval to Submit to AELR

MOTION: I move to [approve/defer/reject] adoption of the Medicaid Transition Easy Enrollment emergency regulations as presented, and authorize MHBE to submit them to the Joint Committee on Administrative, Executive, and Legislative Review for emergency adoption [as presented/as amended].