MHBE Plan Management Stakeholder Committee

March 7, 2024
2 p.m. – 3 p.m.
Virtual Meeting

Carriers & Agencies Represented:

CareFirst	**Maryland Insurance Administration**
Aetna	**Maryland Physician's Care**
Kaiser Permanente	**Maryland Citizens' Health Initiative**
UnitedHealthcare	
Dominion Dental	
Delta Dental	
Alpha Dental	

Others:

Welcome and introductions:

Nicole Edge, Manager of Plan Management welcomed everyone and confirmed that members received and reviewed the 2024 charter.

Agenda:

Topic	Member Comments
No comments or feedback from the field to begin the meeting.	

Marketing Presentation	Open Enrollment (OE) 11 Website Traffic Report and OE 11 Social and Email Marketing Strategies were shared by Maggie Church, Deputy Director of Marketing and Tim Cooke, Digital Media Specialist. No questions or comments from the field.
Plan Certification Updates	The following updates were shared: - Plan Management will send out Plan Year (PY) 2025 certification packets by the end of April. Applications and additional materials are due back to Plan Management by Monday, June 3, 2024. - SERFF binders for PY 2025 should be submitted into SERFF no later than Monday, June 3, 2024. - Telehealth Templates should be submitted via SERFF under the Supporting Documentation section. - Plan Management will not be able to accept the CMS Change Reporting Template to document template changes in SERFF. Carriers will need to add a comment explaining template changes when new templates are submitted. - Plan Management is working to add a Telehealth Template that will capture Out of Pocket costs for telehealth services. The template is in development but will be modeled after the current Plan and Benefits Template. Carriers were asked to provide which benefits and services they would like to see captured on the new template. - A certification statement signed by a member of each carrier's actuarial team will be required to confirm that final Rate Templates reflect the final rates as approved by the MIA. Plan Management will share the statement language. This acknowledgment is due at the end of the plan certification period when carriers are asked to sign off. The certification document will need to be submitted via SERFF under the Supporting Documentation section.

| | **Comments/Feedback from participants**:

Dave Brock, of Aetna inquired if there will be any changes to the Telehealth Template? Per Nicole Edge, there will be no changes to the Telehealth Template this year. |
| --- | --- |
| **Plan Management Updates** | The following updates were shared:

- Nicole Edge provided an overview of the upcoming change to some of the effective dates for several special enrollment periods in order to align with federal recommendations included in the 2025 Proposed Notice of Benefit and Payment Parameters. This change will take effect during an IT release scheduled for August 30, 2024. The following special enrollments will allow a coverage effective date of the first of the month after a plan is selected. This eliminates the 15th of the month rule where a consumer that enrolls between the 15th and the end of the month have an effective date of the first of the following month.

  1. Divorce and legal separation.
  2. New immigration status.
  3. Gain or loss of APTC.
  4. Change in CSR.
  5. American Indian/Native American.

Any change to this process will be reported to carriers by Plan Management.

- An update to the Public Health Emergency (PHE) unwinding special enrollment will remove the auto enrollment logic for consumers with a net premium of more than $0. Effective 4/1/2024, the new logic will auto enroll consumers eligible under the PHE SEP to be auto enrolled if the net premium is over $20. Any consumer with a net premium of $20 or less will be required to log into their MHC account and confirm their enrollment or change plans before enrollment is sent to a carrier. Notices and messaging have been updated to reflect this change.

- The carrier interchange will enter planning for Phase II. Development discussions include increased functionality for carriers. Carriers were asked to send a list of functionalities or enhancements they would like to see that would help ease the escalation process. Requests should be sent to the MHBE carrier inbox by Friday, March 15, 2024. |

	Comments/Feedback from participants: Dave Brock, of Aetna, inquired if the number of licenses each carrier has for the carrier interchange will increase? Per Nicole, this is under review and MHBE is hoping to increase the number of licenses this year. Dave Brock, of Aetna, inquired if there will be any type of administrative access for carriers in the carrier interchange? Per Nicole, if allowed there will be level of administrative access. Follow up with carriers will be provided throughout the development process.
EDI/IT Update	Hadassa Thadigiri, EDI Lead, presented the following updates: • The process and calendar for how carriers should approach SBMI reconciliation was presented. • Reconciliation improvement goals **Comments/Feedback from participants**: No questions or comments from the field.
MHC for Small Business	Mimi Hailegeberel, Manager of Small Business, presented the following updates: • Current Small Business enrollment portal status and timeline • Billing vendor RFP is tentatively scheduled to be posted to EMMA the week of March 18, 2024. • Draft guides for employers are under review by stakeholders. • Plans for who will lead outreach and education training and materials for the Small Business portal. • Mock screens for the landing page of the Small Business portal. Mimi also discussed the establishment of the Broker Achievement Awards. This year's event will be held on Monday, May 6, 2024, from 11am-2pm at Maryland Live. The Maryland Insurance Administration is a partner for this year's event.

	Comments/Feedback from participants.
	Nikki Blake, CareFirst, inquired if testing for April is still on target? -Mimi responded that the testing is internal, and more information would be provided by the IT team during carrier calls. Allison Mangiaracino, of Kaiser Permanente, added a concern that the timeline for implementation of the Small Business portal seems aggressive. -Mimi acknowledged the concern and suggested discussing these during the carrier calls. - Nicole Edge encouraged carriers to draw up internal timelines based on the documents shared by MHBE and submit them to MHBE for review. MHBE and carrier timelines will be compared so possible issues can be addressed.

Discussion: No additional comments or questions to end the meeting.

Adjournment:
Meeting Adjourned 3:01 pm