Plan Management Stakeholders Committee

July 11, 2024

Welcome

Meeting Minutes

2024 PMSC Schedule

- March 7th – 2024 Plan Certification Timeline, MHC for Small Business, 2024 IT/EDI Roadmap

- May 2nd - Plan/Carrier Certification Process, Legislative Wrap-up and Impact, 2024 Renewals Update, ECP Updates

- July 11th - Testing Schedule, Renewals Schedule, Plan Shopping/HBX updates

- September 5th - Open Enrollment Schedule and Updates, Marketing Plan (Buys and Engagement), Renewals check-in, MHBE Policy Focus for CY 2025

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Plan Management Updates

Plan Certification

- Target for extracts to be sent to carriers is during the week of July 15th.

- Carrier webinars are due by August 26, 2024.

- Carrier UAT scheduled for Monday, August 26 – Friday, August 30, 2024.

- Carrier URLs should be live by Friday, September 20, 2024.

- Anonymous browsing scheduled to go live October 1, 2024.

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Additional Resources

The following additional resources should be submitted to Plan Management by the dates specified below.

Requests:	Due Date:	QHP/QDP/QVP
Updated payment guide language	August 19, 2024	Medical, Dental and Vision Carriers
Educational & wellness program resources	August 19, 2024	Medical, Dental and Vision
Premium payment threshold policy	August 19, 2024	Medical, Dental and Vision
Copy of mock insurance cards & envelope	August 19, 2024	Medical, Dental and Vision
Copy of mock invoice & envelope	August 19, 2024	Medical, Dental and Vision
Mock 2022 Renewal letter	August 19, 2024	Medical Only
Updated call center handoff process	August 19, 2024	Medical, Dental, and Vision
Third party payer policy	August 19, 2024	Medical Only

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PY 2025 Plan Shopping Updates

- Value Plan indicator change

Current Display

New Design

Plan Shopping Updates

Provider search directory taxonomy has been updated, as a result the provider's name field has been separated by first name and last name. Both fields are not required for a provider search.

Enrollment Updates

The Failure to Reconcile (FTR) process will resume during the running of renewals into plans for PY 2025. MHBE will align with CMS' recommendations for checking, rechecking, and removing APTC for impacted enrollments. The process is as follows:

- Those identified as failing to file and reconcile APTC for one tax year will be classified with "one year status" and a warning notice will be generated.

- Those identified as failing to file and reconcile APTC for two years will be classified with "two-year status" and a notice will be generated.

- A recheck batch will run in February of each year and the status will be updated for those who have reconciled.

- A second recheck batch will run in April, APTC will be removed for remaining two-year status FTR. APTC will be removed effective May 1st.

- Consumers are able to attest to reconciling in their MHC account during this process. APTC will be restored for those that attest to reconciling.
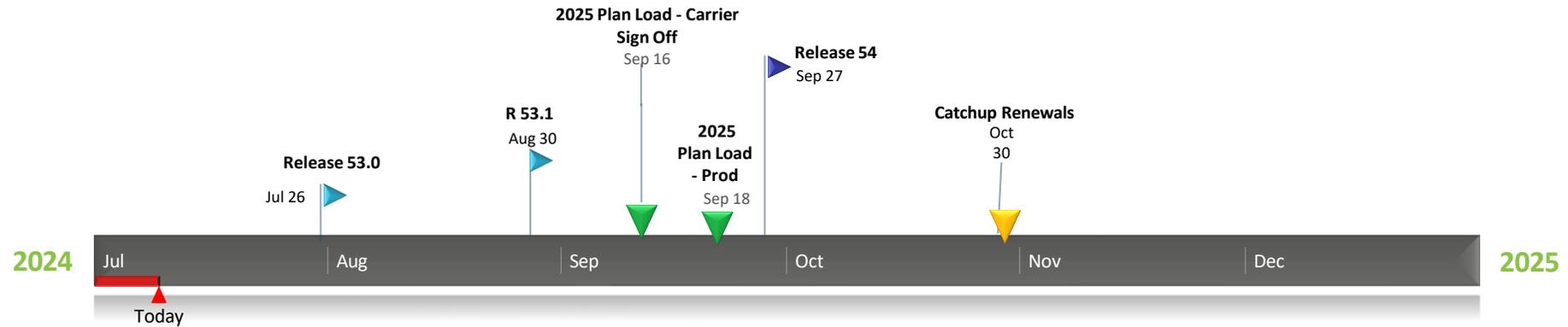
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Loss of Medicaid SEP

MHBE will open a special enrollment period (SEP) for those disenrolled from Medicaid. Enrollment into a QHP will be allowed within 120 days of disenrollment from Medicaid. The SEP is scheduled for implementation in August 2024. The proposed SEP reason in the 834 is "MA Disenrollment."

Questions & Comments

Policy Updates
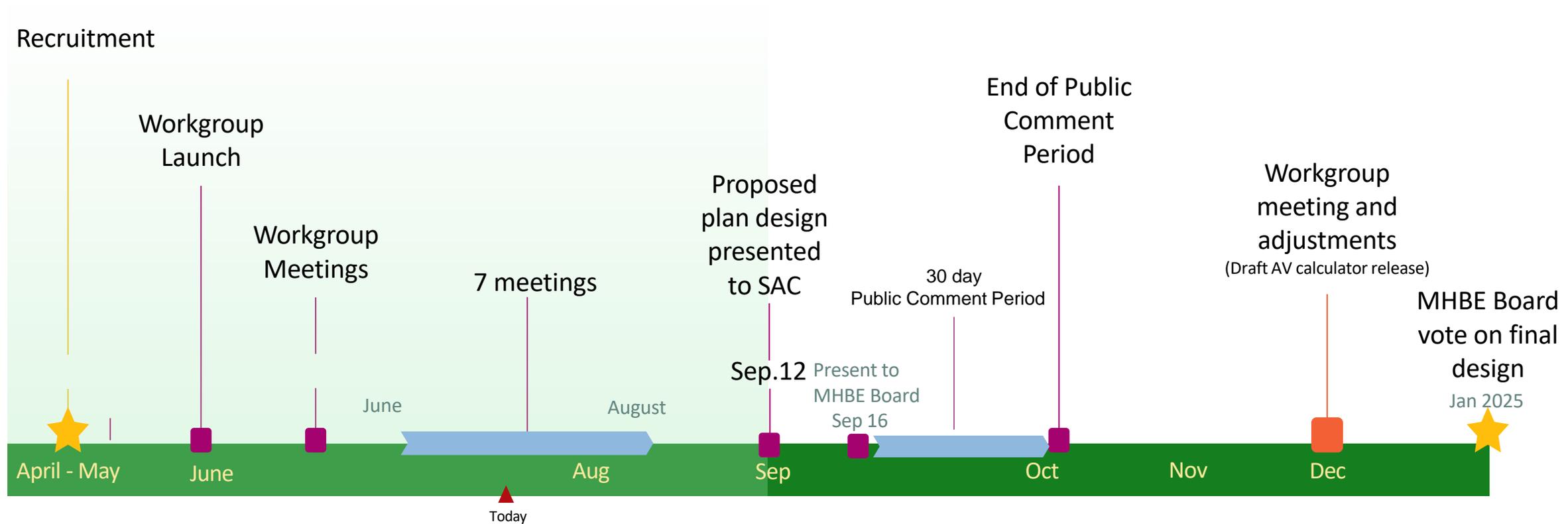
Value Plan Workgroup

Goals:

- Evaluate 2024 Value Plan performance to inform 2026 approach
- Design 2026 Value Plans
    - Standardized cost-sharing
    - Pre-deductible coverage
    - Cost-sharing for health equity (diabetes, other high-disparity conditions)

Stakeholders: Carriers, producers, navigators, clinicians, consumer advocates, academics, state agency representatives

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VSP Vision Plan Analysis

Pooja Singh

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Enrollment overview

Individual total enrollment	County with highest enrollment	Membership tier with highest enrollment
596	**Montgomery**	**M-individual plan**

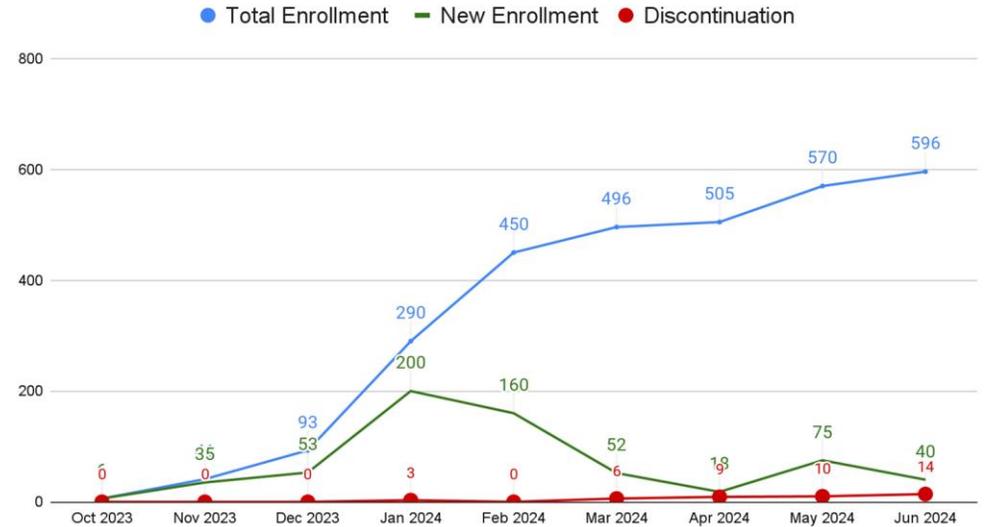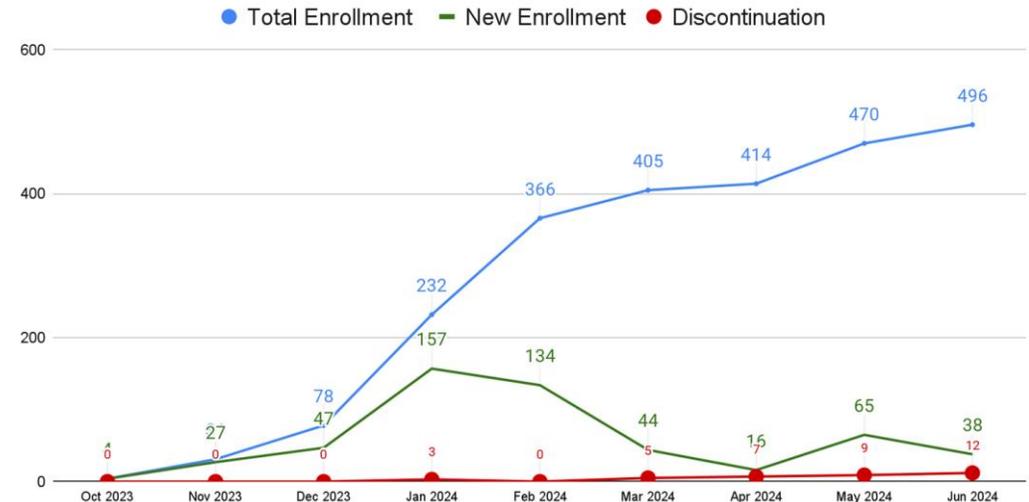| Household total enrollment	Age group with highest enrollment	Plan with highest enrollment
496	**26-34 years**	**Standard**

Total Enrollment Overview

- Total enrollment has **steadily increased**

- New enrollment and increase in enrollment is **highest in January** (open enrollment period) as expected

- New enrollment rose until January and again in May

- The no. of coverage **termination increased slightly (1.75% in May, 2.35% in June)**

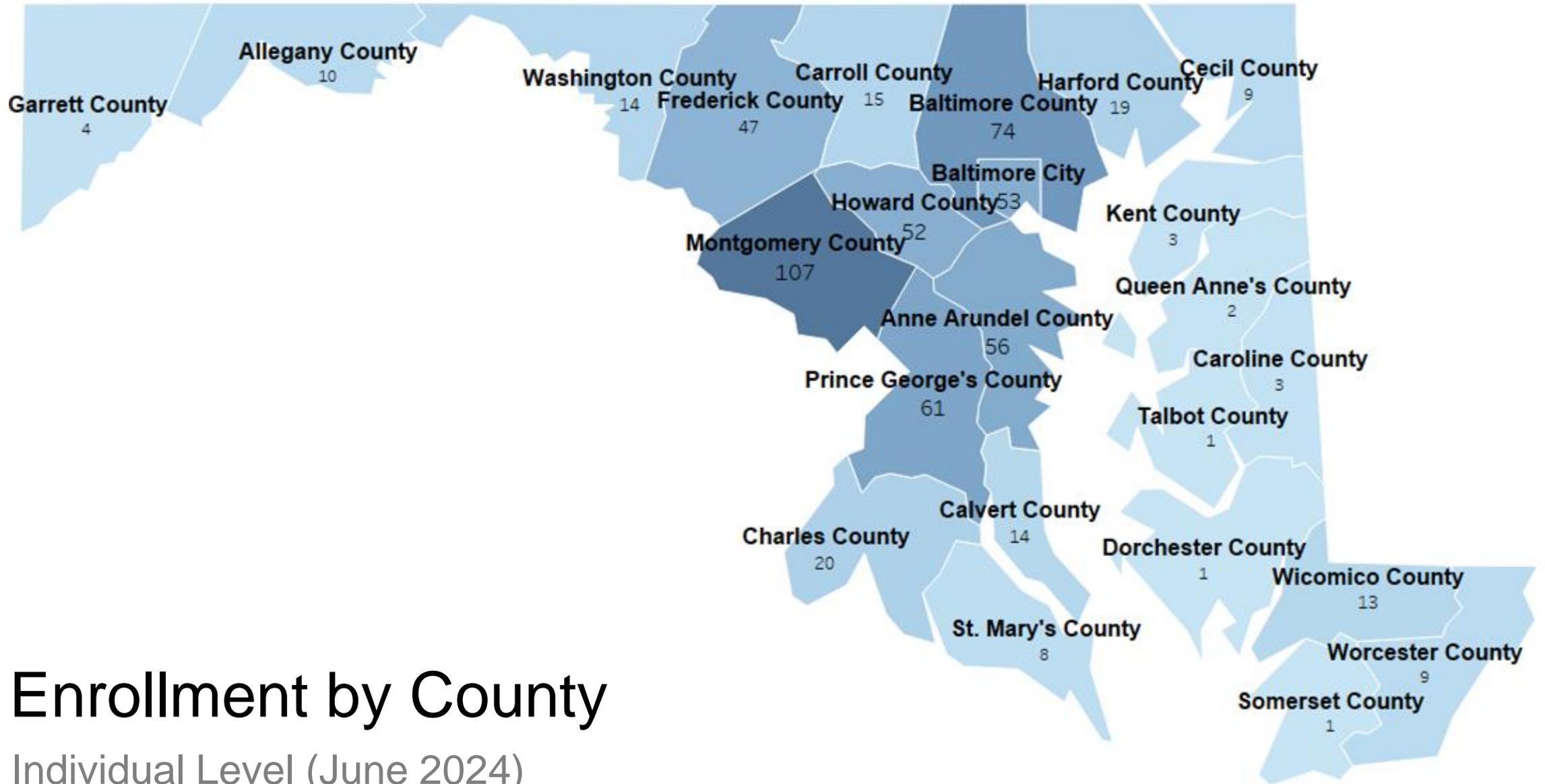- Individual and household enrollment trends are similar

Note: Household enrollment includes data for each membership policy, which may cover one or more individuals, including dependents and family members. It represents the primary subscriber's information and each plan. In contrast, individual enrollment accounts for all covered individuals, regardless of whether they are under the same plan. Total enrollment refers to the number of people enrolled during the period, while new enrollment includes individuals who started their plan coverage in that month.
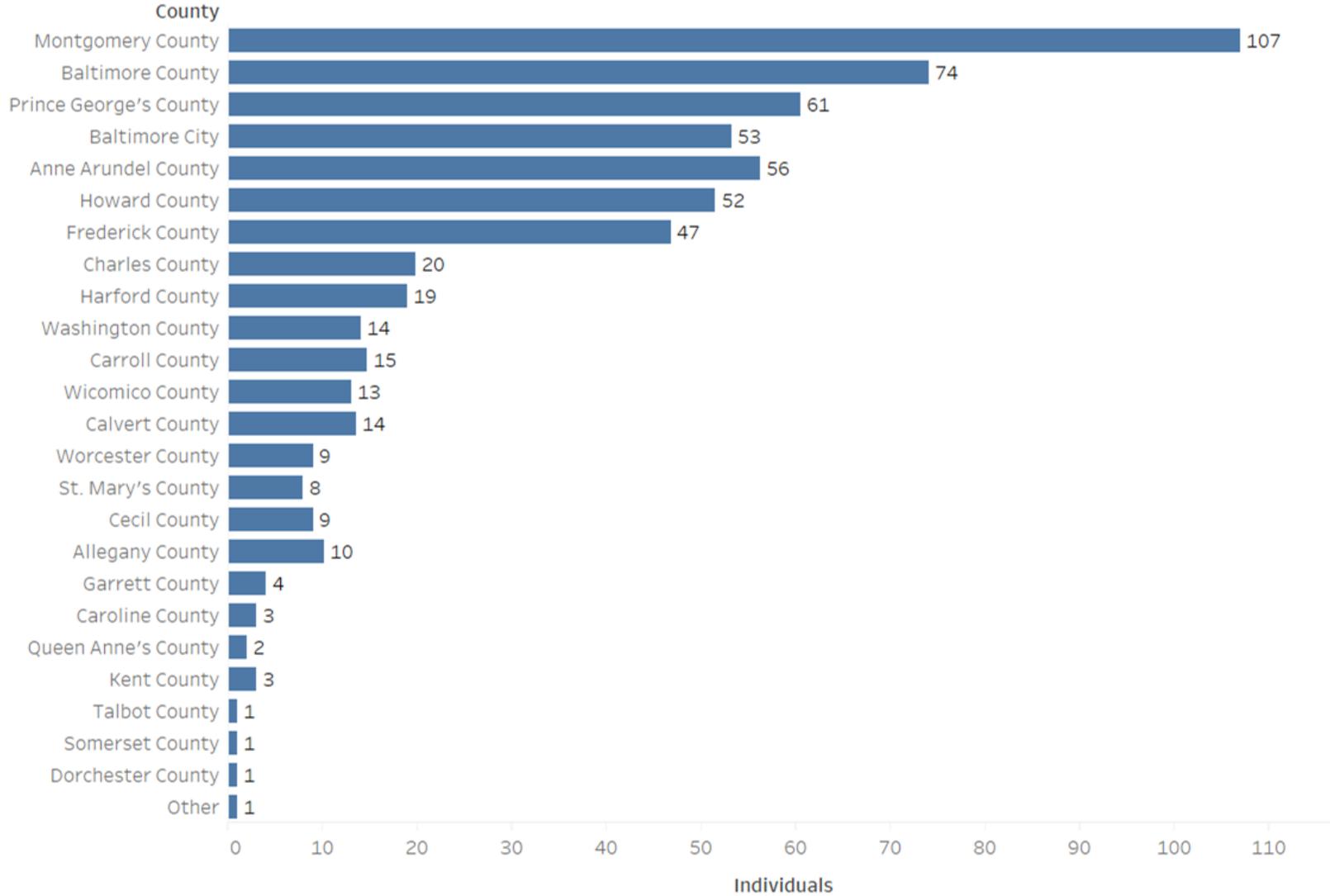

VSP Individual Enrollment

VSP Household Enrollment

Enrollment by County
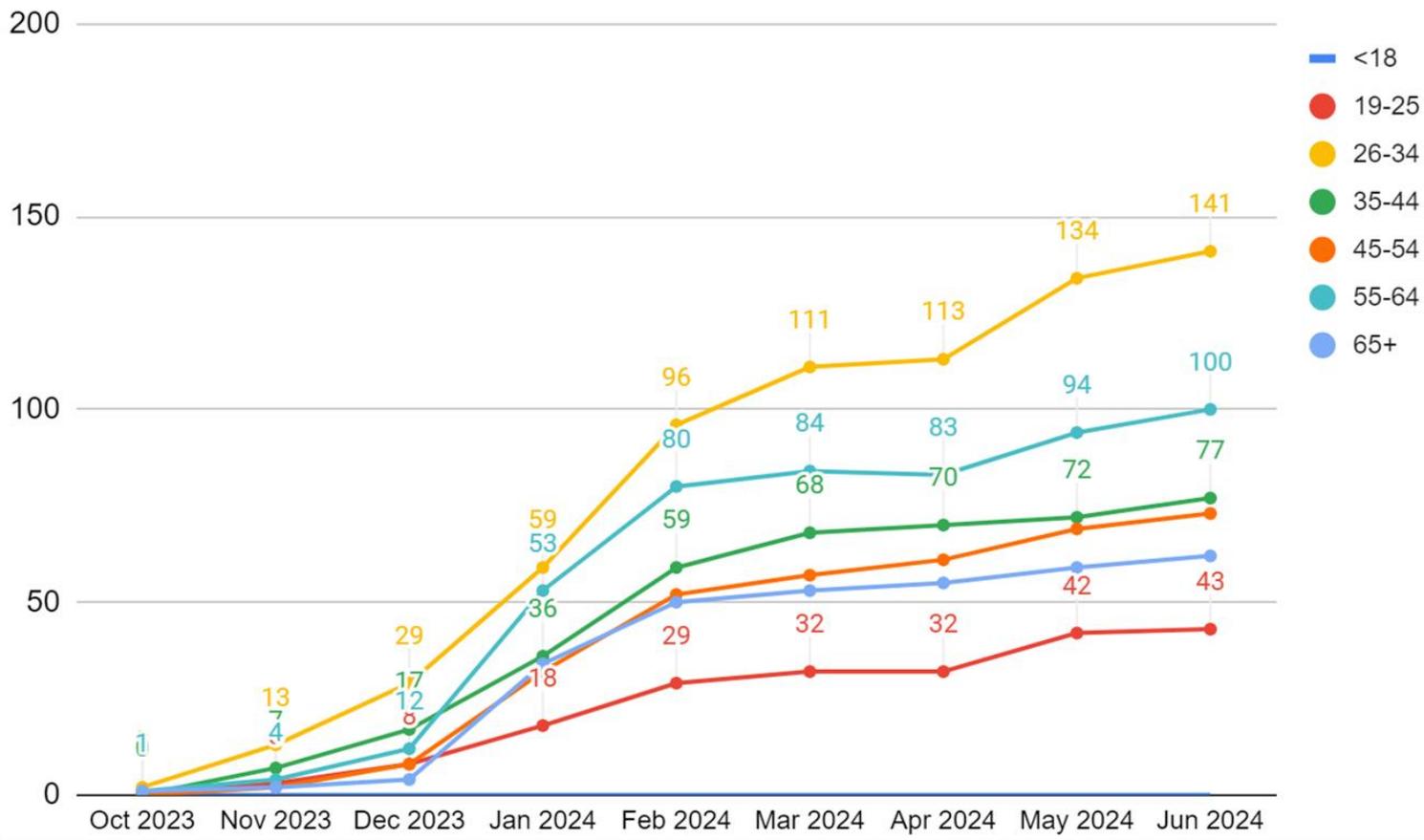
Individual Level (June 2024)

Enrollments by County

As of June 2024,

Montgomery County has the **highest number of enrollees (18%)**.

Dorchester, Somerset, and Talbot have the **fewest enrollees (0.2% each)**.
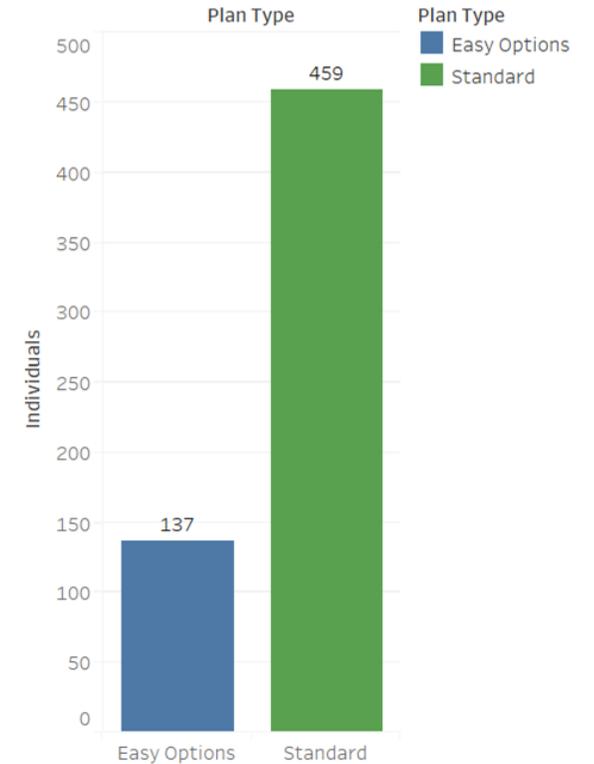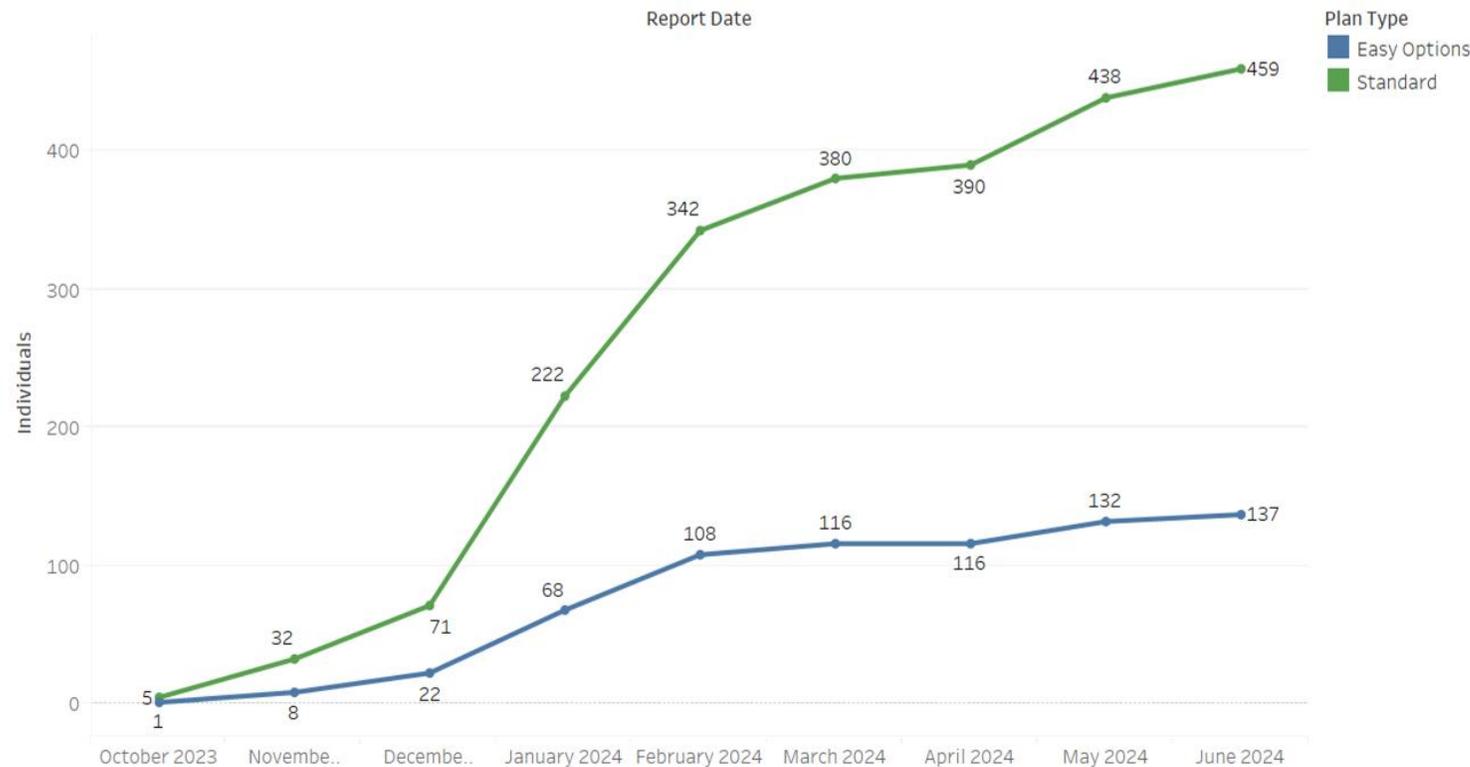
VSP Enrollment Age Distribution (June 2024)		
Age Range	No. of enrollees	Enrollments (%)
<18	0	0%
19-25	43	9%
26-34	141	28%
35-44	77	16%
45-54	73	15%
55-64	100	20%
65+	62	13%
Total	496	100%

Enrollment by Age

- **Highest enrollment:** Age group 26-34 (28%), followed by 55-64 (20%)
- **Lowest enrollment:** Age 25 and younger (9%)
- **Note:**
  - Data represents household enrollment and age of primary subscriber, not dependents or those covered within the family plan.
  - Younger age group typically fall under family or dependent plans.

VSP Enrollment by Plan Type

- **Enrollment in the Standard Plan was higher** than Easy Options
- There was no increase in enrollment in Easy Options plan in the last month (from March to April)
- The lower cost of the standard plan ($12.62/mo) as compared easy options ($26.01/mo) may explain the higher enrollment.

Questions or Comments?