

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 resolve enrollment issues 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 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
 - o 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 only escalate System Error and Commissions 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.

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.
 - o The carrier shall process a reinstatement transaction from MHC.
- When a consumer is denied reinstatement by MHBE after termination due to nonpayment of premium, the consumer will be referred to the MIA for additional assistance.
- MHBE is ordered to reinstate the enrollee by the Maryland Insurance Administration, Office of Administrative Hearings, or a state or federal court.
- Consumers who are part of the Medicaid to Private Plan Enrollment Program and have missed the 60 day Loss of MEC SEP between March 31, 2023 and July 31, 2024.

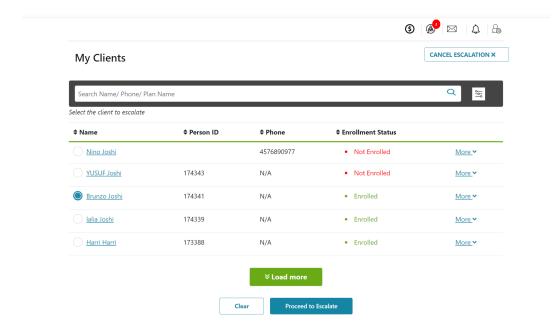


Escalation Instructions

1. For System Error, select the "Escalate" button (**proceed to step 2**). For commission issues, select the \$ icon (**proceed to step 8**).

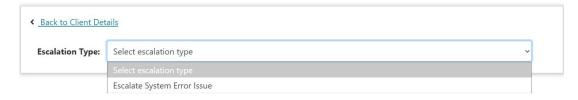


- 2. For Consumer System Error issues:
 - i. search for the consumer
 - ii. select the radio button to choose the consumer
 - iii. select the "Proceed to Escalate" button



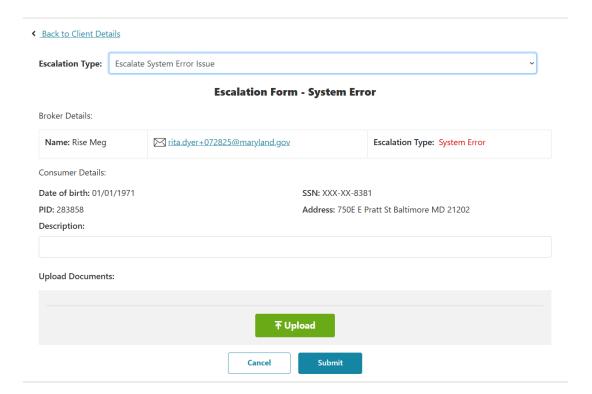
3. Select System Error within the Escalation Type drop down

Escalate Issues

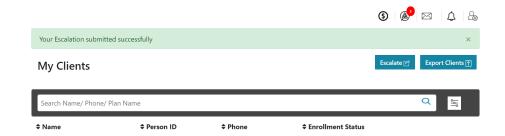




 Brokers should verify the correct consumer was selected by reviewing the PII shown. Then, type a description, upload any additional documents (if applicable), and select Submit



5. After submission, a confirmation message will appear





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

From: Case Auto Reply [noreply.mhbetestspt@gmail.com] Sent: 5/28/2020 11:52 AM

To: jignesh.joshi+217030@maryland.gov

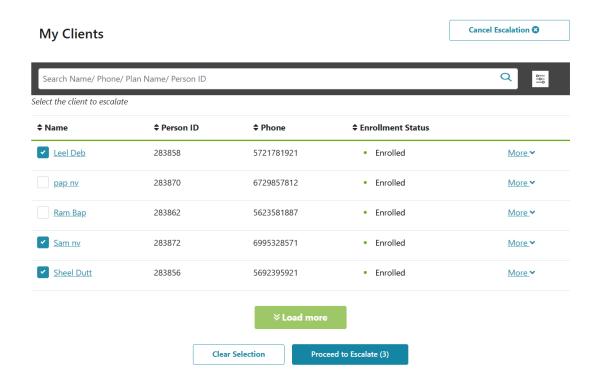
Subject: Escalated Case: Enrollment.PID #:174097

Hi sam amsung,

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

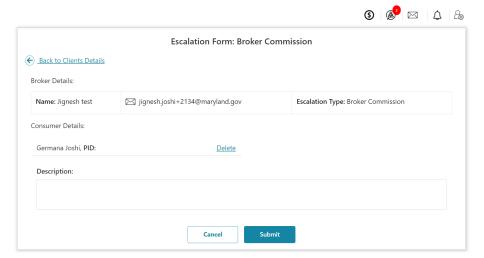
Thanks
MHBE Escalated caseworkers Team
ref:_00Dr01aQ5._500r06HRvE:ref

- 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 (#)."

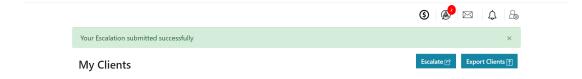




Brokers should verify the correct consumers were selected. Then, enter a description and select "Submit"



10. After submission, a confirmation message will appear



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.