

MHBE Broker Advisory Committee

February 13, 2024

Maryland Open Meetings Act disclaimer: Meetings are recorded and posted on [MHBE's website](#) along with meeting minutes and presentation slides

Agenda

1:00

Welcome

1:05

Agenda

1:10

MHC for Individuals

Rita Dyer, Producer Operations Manager

1:30

MHC for Small Business

Mimi Hailegeberel, Small Business Program Manager

2:00

Discussion

2:25

Public Comment

Members

Member	Affiliation	Member	Affiliation
Christopher Keen	Keen Insurance Associates	Wonde Desalegn	Spring Financial Group
Jon Levine	Viking Benefits	Gregory Dunlap	Dunlap Financial Services
Herbert Baumgarten (Co-chair)	Baumgarten Insurance Group	Sandy Walters	Kelly Benefits
Ted Pedzich	Pedzich Financial Services	Eugene Poole (Co-chair)	Aligned Benefits Group
Amber Hyde	All About Benefits	Jennifer Carroll	Insurance Marketing Center
Mark Khatib	Employee Benefits Corp of America (EBCA)	Sallie Turnbaugh	Health Quote Insurance Services
Brandy Guy	Avery Hall Benefit Solutions	Carl Williams	Insuraty

2nd Annual Broker Achievement Awards

Award Categories:

- BATPhone Top Producer
- Individual Market Top Producer
- Small Business Top Producer
- New Producer with highest number of enrollments

Qualifying Criterias

1. Achieve Top Producer status in 2023 Open Enrollment
2. Residency requirement: Brokers must be based in Maryland.
3. Authorization Status: Maintain active MHBE authorization in Individual, Small Business, or both markets without lapses while participating in MHBE activities.
4. Privacy Incidents: Maintain a clean record with no privacy incidents or violations in the past year during MHBE participation.
5. Individual Marketplace Requirement: Enroll a minimum of 100 subscribers from Private Health Plans and/or Medicaid.
6. Small Business Market Requirement: Manage at least three active groups in the Small Business Market.

2024 Broker Achievement Award Categories

**Top Broker:
Individual Market**



**Top Broker:
Small Business**



**Top Broker:
Broker Assistance Transfer
(BATPhone)**



Top New Broker



Broker Achievement Award- Spring 2024



Date: May 6, 2024
Time: 11 am -2 pm



Attendees: 120
Top Brokers, MHBE
Board, Sponsors



Location: Maryland Live!
7002 Arundel Mills Circle,
Hanover, MD 21076



Host: MHBE Executive
Director, Michele Eberle

MHC for Individuals - Updates & Information

Individual Market Updates

We held the first quarterly Broker Operations meeting January 17, 2024. The focus of this meeting was primarily escalated cases. Next quarterly meeting is scheduled for April 17, 2024 at 12p. The agenda is under development.

From the meeting, issues were identified &/or discussed, as follows:

- Lag time in broker portal – The IT team is actively working on improvements in this area.
- Escalated Cases visibility – A ticket was opened in late 2023 to implement an Escalated Cases dashboard within Broker Portal, with integration with the Salesforce CRM. Updates scheduled to be implemented before the next Open Enrollment period.
- Tango Simplification - A ticket was opened in late 2023. Updates scheduled to be implemented before the next Open Enrollment period.

Individual Market Updates continued

Other Issues/Concerns gathered by Broker Advisory Committee Chairmen from members:

- Keeping “enroll” option open for dental after consumer enrolls in health plan – A ticket will be opened.
- In the consumer dashboard home, the listed broker should be clearly identified with their contact information – A ticket will be opened.
- CSRs removing brokers of record - This is a training issue that arises during BATPhone. We will continue to work with the Call Center team. We are also pursuing listing BOR in Salesforce CRM, in addition to in HBX, so that the CSC staff can see it in multiple places.
- More transparency in the doc verification process – This is unlikely as documents aren’t verified by MHBE. However, brokers can see the reason that VCL documents are failed in the case comments inside of Broker Portal.
- Consumers should have the ability to print their insurance cards – This may be outside of MHBE’s scope.
- Create Broker assistant accounts that give limited administrative access to consumer accounts- We have started discussions on an agency portal.

TPA/GA Roles

- Individual Market
 - Commissions
- Small Business
 - Direct Enrollment process includes GA assistance with group paperwork, collection of premiums, submission to carrier, and commission payment and escalations.
 - Enhanced Portal will allow GA access to view groups and broker account

CareFirst Broker Hotline Follow-Up

- Brokers with dedicated Client Relationship Managers (CRM) should communicate directly with them via email or direct phone line
- All others who utilize the phone line should utilize the Broker Service mailbox at: brokerserviceteam@carefirst.com.
- Concerns with broker login capabilities or concerns granting access to new team members, please reach out to the Portal Support Team for assistance at:

Portal Support Phone Number:

1-877-556-8947

Portal Support email:

SBUPortalSupport@carefirst.com

CareFirst Broker Hotline Follow-Up

Utilize the CareFirst self-service capabilities available in various self-service access points, including Broker Portal such as:

- Download and/or print marketing materials in the new Small Group tab.
- Pull Contracts.
- Member Eligibility – viewing, printing, and requesting ID cards.

The background is a solid light green color. On the left side, there are four stylized, overlapping leaf shapes in a slightly darker shade of green, arranged in a cross-like pattern. The word "Questions?" is written in white, sans-serif font, centered horizontally and slightly above the vertical center.

Questions?

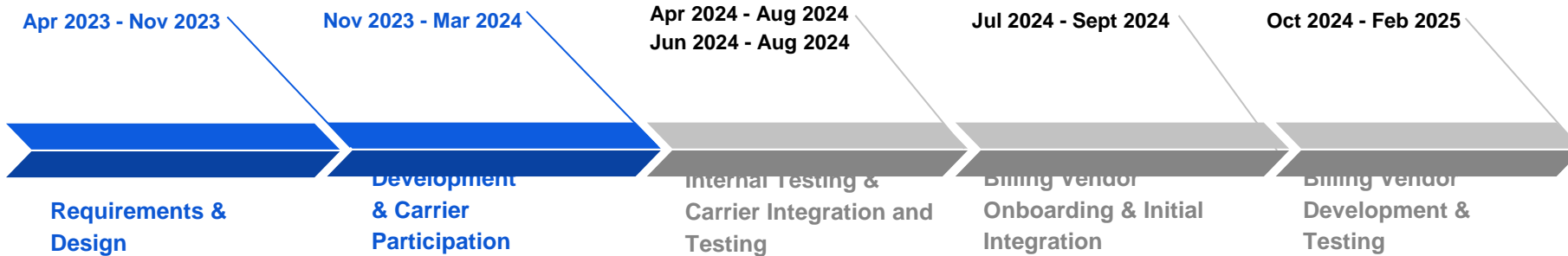
MHC for Small Business



maryland  health
connectionSM

for small business

MHC-SB Enrollment Portal Status



During the requirements and design phase, project managers and subject matter experts collaboratively develop the specifications for the enhanced portal and design the features and functionalities for the enhanced enrollment portal.

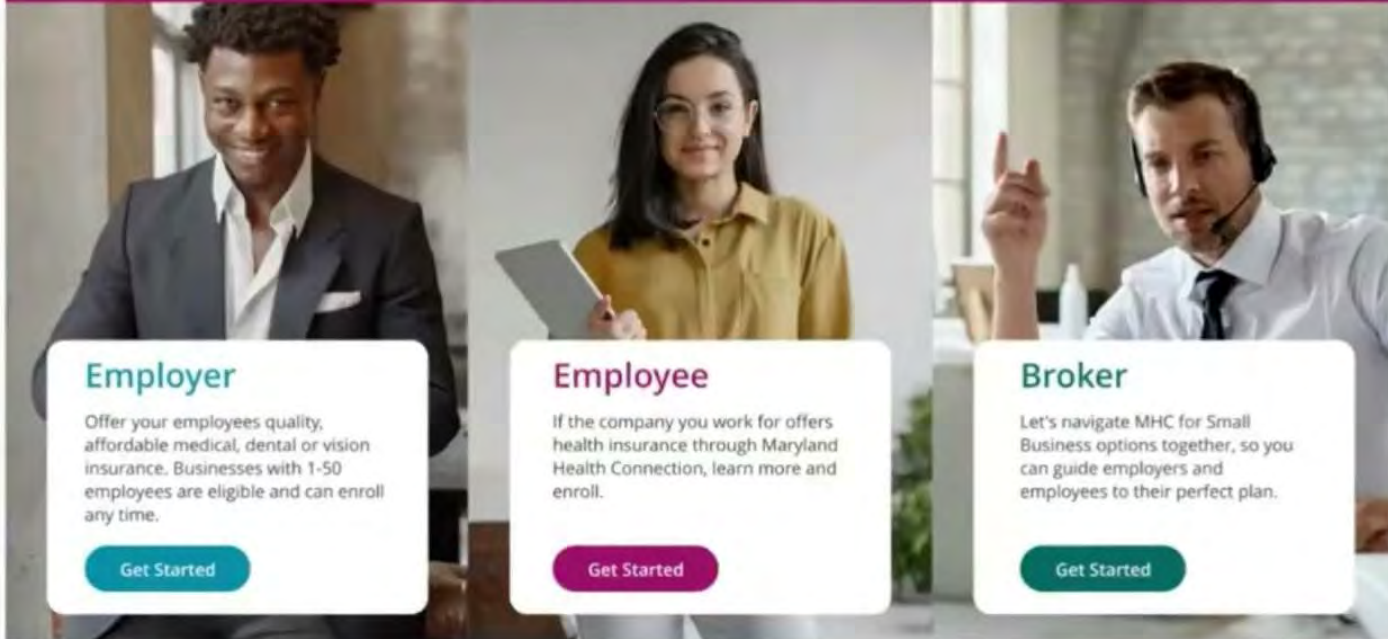
In the development and carrier participation phase, MHBE's IT team will construct the back-end applications. In parallel, the team will engage in meetings with each issuer, working collaboratively to define specific requirements. MHBE will provide issuers with the essential requirements and design specifications to facilitate seamless integration and participation in the process.

During the internal testing and carrier integration phase, internal stakeholders will rigorously test the system, and the IT team will address any identified issues by making necessary corrections. Carrier integration activities will run in parallel with testing efforts.

The selected TPA for the billing and aggregation services will undergo the onboarding process and commence initial integration activities.

The Third-Party Administrator (TPA) will collaborate with MHBE's IT team during the development and testing phase of the complete billing and aggregation services.

Maryland Health Connection for Small Business



Employer

Offer your employees quality, affordable medical, dental or vision insurance. Businesses with 1-50 employees are eligible and can enroll any time.

[Get Started](#)

Employee

If the company you work for offers health insurance through Maryland Health Connection, learn more and enroll.

[Get Started](#)

Broker

Let's navigate MHC for Small Business options together, so you can guide employers and employees to their perfect plan.

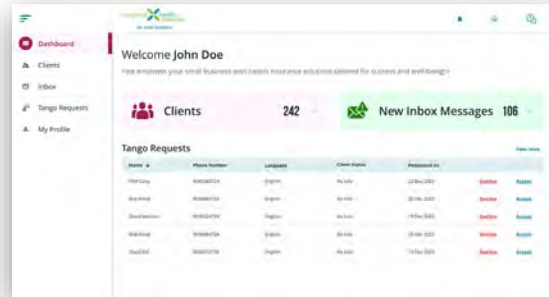
[Get Started](#)

Self-Service Digital Portal

Contemporary Digital Self-Service Portal for Small Business Owners, Employees, and Insurance Brokers

For
Brokers

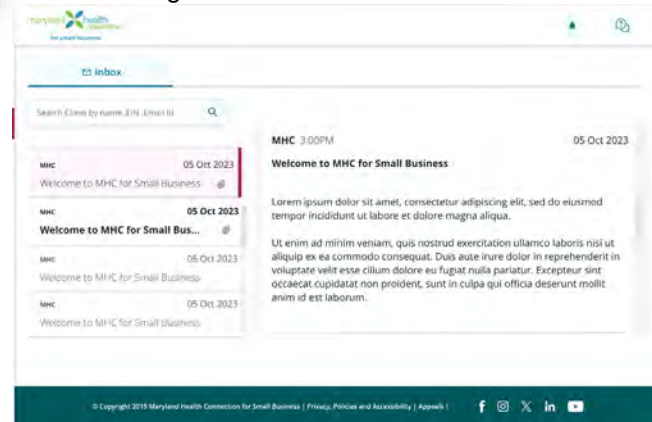
Dashboard with actionable buttons



Search tool with Smart Grid capabilities



Integrated Inbox for communication



For Small Business Owners

Dashboard



Reference Plan & Cost

Best Benefit Package Gold

KAISER PERMANENTE

\$760/ Monthly
Covering 30 Employees

Offered to

- Full Time Employees
- Employee's Spouses

[View More](#)

KP MD Gold 6150/50/POS/Dental
Plans By: Plans Offered by One Carrier

Coverage Year	Plan Type	Open Enrollment (OE) Date	Payment Deadline
2024 <small>Waiting Period: 90 days</small>	PPO	Start Date 01-15-2024 End Date 01-30-2024	01-30-2024

Auto-renews on: 08:35 PM | 01 Jan 2024 Auto-Renew Change Package

Broker Information

Broker Information

Andria Smith 410-999-4597
ABC Agency NPN | 154234546

Andriasmith66@gmail.com

456 Berry Rd, Baltimore City Md - 21210

Languages Spoken : Spanish

[Remove](#)

For Employees

Employee Dashboard

Quick Action Tools

The dashboard displays the following information for user Cody Ben:

- Welcome Cody Ben**
- UHC Bronze Virtual First** - Enrolled
- Primary Care:** NA
- Urgent Care:** 410-Care
- Mental Health Outpatient:** 410-426-1234
- Medical:** Bronze
- Coverage Effective Date:** 07/01/2025 - 01/31/2026

Cost Summary:

Category	Amount
Total Monthly Cost	\$461.10
Employer Monthly Cost	\$230.55
Your Monthly Cost	\$230.55

Quick Action Tools:

- COBRA/MD State Continuation
- Report a Change
- Download My Coverage

Plan Details:

Deductible	Annual out of pocket
\$4,000 Individual	\$10,000 Family
\$9,000 Individual	\$18,000 Family

Find a health care provider | **Search for a prescription drug**

My Employer: Hello Mark, TechPro Solutions, 410-123-4567, 123 Pratt Street, Baltimore, MD 21101

Broker: Robert Dibulan, 410-999-1234, 123-45-6789, 456 Pratt Street, Baltimore, MD 21101

Search Tools

The search tool interface includes:

- Find a provider** header
- Search filters: Primary Care (selected), Specialist
- Search fields: Search Provider, Location (Baltimore, MD)
- More Filters: Provider Specialty, Distance, Provider State, Language, Provider County
- Search Results 2 Results found**
- Results for **Robert M Sechy** (Physician | Male):
 - 410-999-1234
 - robertm@mc.com
 - 123 Pratt Street, Baltimore, MD 21101
 - 1.4 Miles Away
- Map view showing location in Baltimore, MD

Crosswalked Plans & Auto-Renewals

- Crosswalked plans are plans that are identified as similar or comparable to an individual's existing plan. The term "crosswalk" suggests a connection or mapping between the old and new plans.
- Currently, individuals are given the option to choose a new plan from the crosswalked options provided by the carrier. This allows them to maintain coverage while accommodating changes in cost-sharing.
- Would you support MHBE proposing that carriers offer the same plans for a minimum of two years to minimize disruptions to small businesses and to provide stability and continuity, particularly for their most popular plans?

2024 MHC Small Group Plans

Issuers	MHC Small Biz Medical Private Health Plans
CareFirst/GHMSI	17
United Healthcare/Optimum Choice/MAMSI	23
Aetna Health CVS	6
Kaiser Permanente	13
Total	59

2024 MHC Small Group Plans

	Kaiser Permanente	CareFirst BlueChoice	GHMSI	CareFirst of MD, Inc	Aetna CVS	UHC	MAMSI	Optimum Choice
Platinum	2	0	0	0	0	1	2	2
Gold	4	3	1	1	2	4	2	2
Silver	4	4	1	1	2	4	2	1
Bronze	3	4	1	1	2	1	1	1
Total	13	11	3	3	6	10	7	6

Regulatory Update: Amendment to COMAR 14.35.15.08C

- Pre-2025: Carriers allowed four plans in each bronze, silver, gold, and platinum metal levels for MHC Individuals and Small Business.
- Post-2025: Limitation to three plans per metal level.
- Rationale: Recommended by the 2022 Affordability Workgroup to address consumer choice overload during plan shopping.
- Result: MHBE has submitted comments to the AG: Limiting SHOP market plans to three per metal level is unnecessary because “choice overload” is not a problem in the SHOP market. This change back to the status quo is in alignment with federal regulations.

COMAR 14.35.18.06: Employee Choice Model

- The proposed change in the Employee Choice Model, from allowing employers to select two consecutive metal tiers to permitting all four metal tiers for employees, has prompted consideration and received public feedback.
- In response to recommendations, we are conducting additional market analysis and stakeholder discussions to carefully assess the implications of altering COMAR 14.35.18.06 - Employee Choice Model Requirements.
- Concerns about potential increased risk selection leading to higher premiums in the small group market, potentially reducing SHOP Exchange appeal to carriers.



Questions?