

Open Enrollment Year 11 Updates

Broker Operations Meeting
October 18, 2023

Open Enrollment Dates and Features



Maryland Health Connection – OE Dates and Times

- ✧ OE will open at 5:00 am on **Wednesday, November 1st** and close at 11:59 pm on **Monday, January 15th (MLK Holiday)**
- ✧ HBX system maintenance window is between 1:00 am and 5:00 am daily during OE
- ✧ Consumers in line at midnight on **Monday, January 15th** will receive a website message to call the Call Center on next business day (Tuesday Jan 16)
- ✧ Consumers in phone queue will receive call back on next business day (Tuesday Jan 16)

marylandhealthconnection.gov

Call Center – OE 11 Dates and Times

Consumer Support Center:
1-855-642-8572

General Business Days – Hours of Operation

Wednesday, November 1, 2023 to Monday, January 15, 2024

Monday through Friday: 8:00 am – 6:00 pm EST

Saturday: 8:00 am – 2:00 pm EST

Critical Business Days – Hours of Operation

- ❖ **Friday, December 15, 2023 – 8:00 am to 8:00 pm**
- ❖ **Friday, December 29, 2023 – 8:00 am to 8:00 pm**
- ❖ **Saturday, January 13, 2024 – 8:00 am to 2:00 pm**
- ❖ **Sunday, January 14, 2024 – 8:00 am to 2:00 pm**
- ❖ **Monday, January 15, 2024 – 8:00 am to 8:00 pm**

Note: The Last day of OE is MLK holiday, Monday, January 15

Call Center closes at 8:00 pm

Call Center is
CLOSED
Thanksgiving,
Christmas &
New Year's Day

Call Center will
be **OPEN**
Election Day,
Veterans Day
and
Black Friday

2024 Coverage Effective Dates

- ✧ QHP Enrollments completed by December 31st have an effective date of January 1, 2024
- ✧ QHP Enrollments completed January 1 thru January 15 have an effective date of February 1, 2024

HBX System – PAY NOW Feature

- ✕ PAY NOW feature is only in Consumer Portal
- ✕ PAY NOW feature is only available at INITIAL plan selection
- ✕ ALL CARRIERS, including dental, have PAY NOW feature

2024 Young Adult Subsidy

- ✧ Young Adult Subsidy is given to 18–**37**-year-olds less than 400% of Federal Poverty Level
- ✧ Amount will vary based on income, family size and ZIP code
- ✧ A household could receive multiple subsidies based on the number of household members in the age range
- ✧ Subsidy is auto-applied to 2024 renewals; dollars are in addition to APTC
- ✧ \$0 premiums are allowed because it is a State-funded initiative

Additional APTC for higher incomes continued through 2025

- ✧ Additional APTC for marketplace consumers ushered in during the pandemic (ARPA, 2021) has been extended to PY 2025 by the Inflation Reduction Act passed in August of 2022
- ✧ The law allows consumers in higher income brackets to receive APTC
- ✧ The Maryland HBX system will continue to calculate and include these savings for Maryland consumers for plan years 2024 and 2025.

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Open Enrollment 2024 QHP Auto-Renewals & Policy Reminders

QHP Consumers Renewal Notices for 2024

RENEWAL NOTICES WENT TO CONSUMERS BETWEEN LATE SEPTEMBER & EARLY OCTOBER

“If you have a private health plan through Maryland Health Connection, you can change or renew your plan Nov. 1–Jan. 15.”

“You will receive a notice in the mail or your online account to choose a new plan or take any special steps to avoid losing coverage. Otherwise, you will be renewed automatically into your current plan or similar coverage for the following year.”

CONSUMERS GET RENEWAL NOTICES FROM MHBE and THEIR CARRIER

QHP Consumers 2024 Renewal *Exceptions*

Does Not Auto-Renew

- Age-Outs (turned 26 this year)
- Turned 65 and eligible for Medicare

Does Not Renew with Assistance

- EXPIRED Permission to ping the data HUB (1-5 years)
- QHP to Medicaid
- Outstanding Income VCL and No HUB income available

Note: Excluding for failure to reconcile APTC on tax return (FTR)
will resume in 2024 for plan year 2025 renewals

QHP Consumers Usual Permission Expirations

- ✕ During application process, consumer provides authorization for the HBX system to recheck FDSH data hub for 0-5 years
- ✕ If permissions have expired at renewal time and HBX is unable to check data, the consumer will be renewed without assistance
- ✕ During OE, the consumer can come in and recheck the permission box to regain APTC and reset the clock
- ✕ ANY change report during the year restarts the clock for the period originally selected

The background features a solid teal color with a pattern of overlapping circles in a lighter shade of teal, creating a floral or mandala-like effect. The text is centered over this pattern.

System Enhancements & Outreach Opportunities

System Enhancements to Improve Broker Experience

- Enhancements to broker portal:
 - We implemented the ability to search by Person ID.
 - Brokers can now view the suffix for household members on the Broker Portal & on notices
 - Brokers can now securely upload documents in the commission escalation path.
 - Brokers now have access to view case notes to see comments entered by workers.
 - Brokers can customize which notifications they want to receive in their Broker Portal.
- Other system updates:
 - Broker of Record information was added to both renewals notices & PHE Unwinding notices
 - “Find a Broker” tool has been added to MHC for Small Business
 - Broker Portal now available in MHC mobile app

Outreach Opportunities

- We continue to offer brokers lists of Person IDs of their consumers affected by the PHE unwinding, along with outreach guidance developed by the MHBE Marketing team.
- We will offer brokers lists of Person IDs of their consumers who are moving from aQHP to uQHP for 2024, along with outreach guidance developed by the MHBE Marketing team.

Questions?

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