

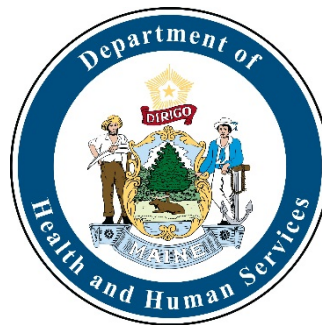


Update from Maine DHHS

Health Coverage, Insurance, and Financial Services Committee

October 21st, 2019

Meg Garratt-Reed
Senior Advisor for Coverage and Affordability



Context

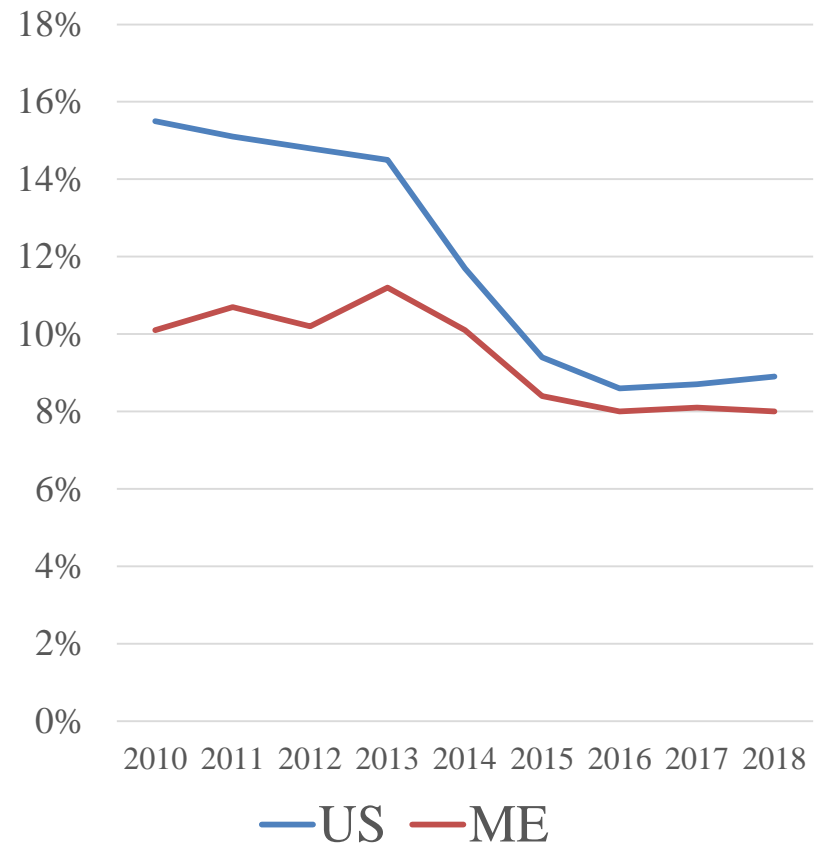
Level setting:

- Huge progress since passage of the ACA
 - Progress recently reversed

Progress made in 2019:

- ✓ L.D. 1 – ACA consumer protections enshrined in Maine law
- ✓ Drug pricing reform bills
- ✓ MaineCare expansion implemented

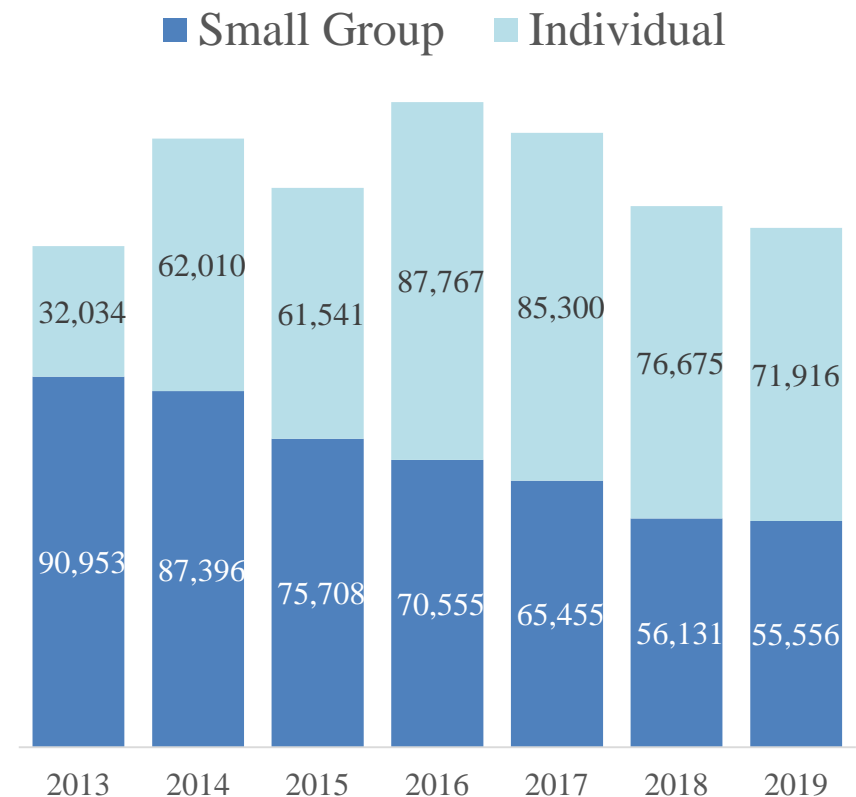
Uninsured Rate



Challenges Remain

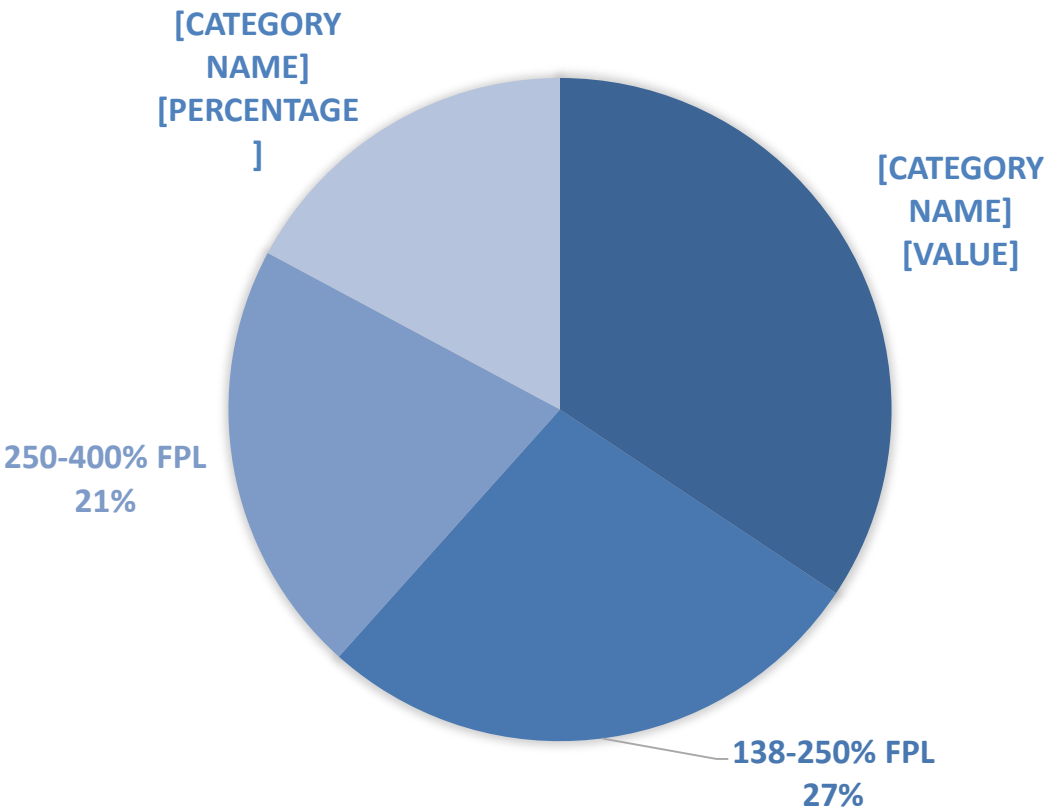
- Significant affordability challenges remain
 - Trends significant for the small group market
- Uncertainty continues at the federal level
- States can address some – but not all – problems

Enrollment in Private Markets



The Remaining Uninsured in Maine

Income Distribution of Uninsured



105,000 remain uninsured:

- 36,000 eligible for MaineCare
- 51,000 eligible for Marketplace subsidies
- 58% have a high school diploma or less
- 82% are in working families
- Adults in rural counties are more likely to be uninsured

Sources: <https://www.cbpp.org/research/health/fact-sheet-who-are-the-remaining-uninsured#states:23>
<https://www.census.gov/library/stories/2019/04/health-insurance-rural-america.html>

Fall 2019 Outreach and Enrollment



- Promoting MaineCare and Marketplace coverage
- Advertising: television, digital, and social media
- Partnership with MeHAF to support direct outreach and enrollment assistance
- Research about how Maine can best enroll and serve our expansion population

Setting a Course for What's Ahead

Governor's Forum on Coverage and Affordability



Watch the forum here:

<https://www.maine.gov/dhhs/coverage-and-affordability.shtml>

Why Move to a State-run Model?







- ✓ Better access to data
- ✓ Opportunity to tailor marketing and outreach for Maine
- ✓ Protection from uncertainty at the Federal level

Two options:

SBM - FP = State Based Marketplace on the Federal Platform

SBM = “Full” State Based Marketplace

Marketplace Model Options

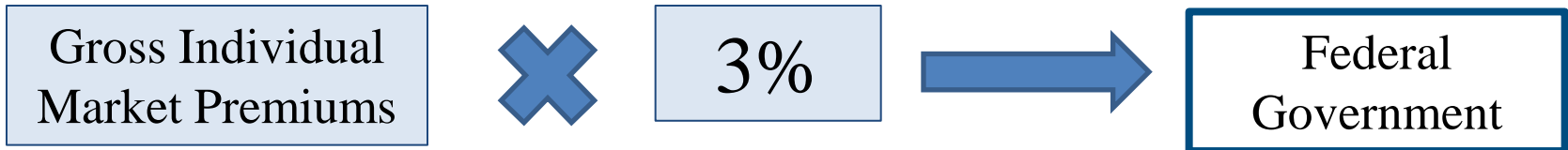
Model	State conducts plan management	State conducts marketing, outreach, and consumer assistance	State runs online platform for eligibility and enrollment	States using each model
FFM				17*
SBM-FP				5
SBM				12

<https://www.commonwealthfund.org/blog/2019/states-looking-to-run-their-own-health-insurance-marketplace-see-opportunity>

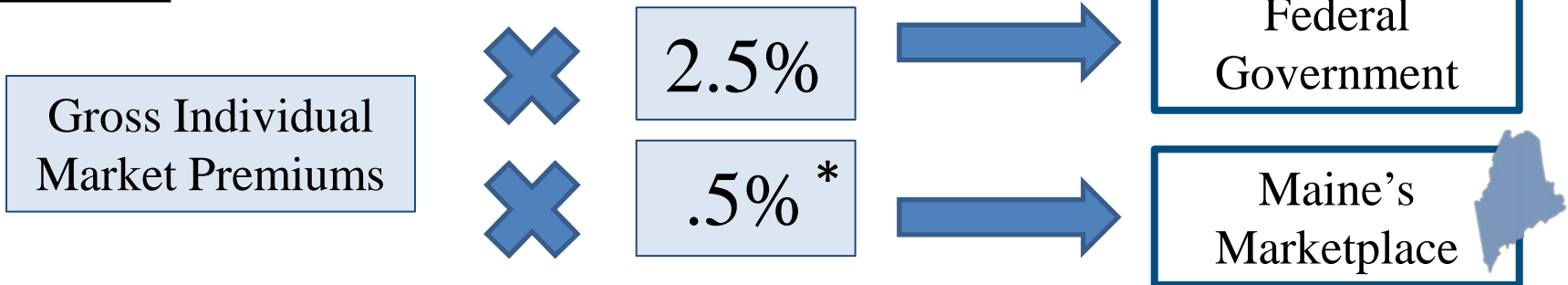
*An additional 17 states use the FFM and have the federal government conduct plan management

Funding a State-Based Marketplace

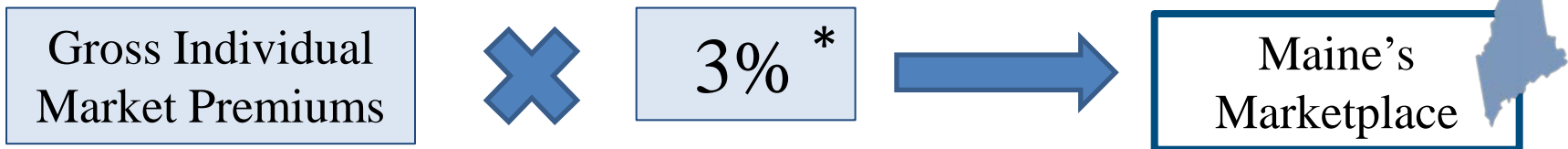
Current model: FFM



SBM-FP



SBM



*Illustrative - state user fee percentage would be determined in authorizing legislation

What Will Change: SBM-FP



Landing Page



Marketing & Outreach



Navigator Oversight



Hotline

Timeline

CoverME

Fall 2019: Open Enrollment includes new support for outreach, marketing, and advertising

SBM-FP

Fall 2020: State SBM-FP responsible for Navigators, landing page, hotline, outreach and marketing

January 2021 and beyond: SBM-FP is officially operational

2019

2020

2021

2022

Thank You

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<https://www.maine.gov/dhhs/coverage-and-affordability.shtml>

