

Update from Maine DHHS Health Coverage, Insurance, and Financial Services Committee October 21st, 2019

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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



Context





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



The Remaining Uninsured in Maine



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 Maine Department of Health and Human Services

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



STATE OF MAINE. OFFICE OF THE GOVERNOR 1 STATE HOUSE STATION AUGUSTA, MAINE 04333-0001

August 29, 2019

Deputy Administrator & Director Center for Consumer Information and Insurance Oversight Centurs for Medicare and Medicaid Services 200 Independence Avenue SW, Suite 739H

I am writing to express the intent of the State of Maine to implement a State-Based Health Benefit Exchange on the Fodural Hatform effective plan year 2021, and to potantially transition to a fully operational State-Based Exchange effective plan year 2022.

My Administration is committed to improving the affordability of health care onverses for Maine people. I believe that creating an Exchange (Marhatplace) designed to meet the specific needs of our State is a Toundational step to accomplish that goal. We will work closely with consumers, health insurance cleriers, navigators and brokers, and other stakeholders to develop a labapatint and transition plan that will minimize disruption while ensuring the longterm success, efficiency, and stability of the exchange.

To that end, I am pleased to designate Jeanne Lambress, Commissionar of the Department of rhealth and Human Services, as Maine's point of contact negarding this transition. Commissioner Lembrew is authorized to formally bird the State, and to sign the Exchange Blueprint Application. She will work in close collaboration with the Bureou of Insurance which currently provides plan management for the Markatplace. Maine further acknowledges that the Maine Department of Health and Human Services and the State may agree to amend this declaration latter to include additional information receivery to establish the Eschange.

Thank you for your consideration, and I look forward to working with you to ensure a soccassful

Maine Department of Health and Human Services

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 <u>Two options</u>:

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 Maine Department of Health and Human Services

Funding a State-Based Marketplace



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

Maine Department of Health and Human Services

What Will Change: SBM-FP



Maine Department of Health and Human Services

Timeline



Why Consider a Full State Based Marketplace?

State Health Insurance Marketplace Types, 2019: Marketplace Type, 2019

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SOURCE: Kaiser Family Foundation's State Health Facts.

Thank You

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

