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



<u>105,000</u> 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

Randy Pate Deputy Administratur & Director Carnter for Consumer Information and Insurance Overlight Carnters for ModiCare and Medicali Services 200 Independence Avenue SW, Suite 7399 Weinforgton, DC 2020E

Dear Mr. Pote,

I am writing to express the interst of the State of Malins to implement a State-Based Health Benefit Eucliange on the Foderal Halform effective plan year 2021, and to potentially transition to a fully operational State-Based Euclineage effective plan year 2022.

My Administration is committed to Improving the afferdability of leadth care coverage for Maina people. I believe that creating an Exchange (Manhoplan) designed to meet the specific meets of our Statis is locateditional step to eccomplish that guid. We will work closely with consumers, health insurance carriers, ranigators and brokers, and other staisehelders to develop a lakeptist and transition plan that will microite drangitors while emscring the lengtern success, efficiency, and stability of the each-rags.

To that end, I am pleased to designate Jeanne Lambrew, Cammissionar of the Department of Health and Human Sarviets, as Maine's point of context negativity this transition. Commissioner Lambrew is authoritist to formally bird the State, and to sign the Dichnege Blueprint. Application, She will work to class callaboration with the Soreau of Insurance which surrently provides plan management for the Markatalace. Maine Surther achievelyings that the Maine Department of Health and Paurate Services and the State may agree to amend this desaution latter to include additional information executary to establish the Schöndigs.

Thank you for your consideration, and I look forward to working with you to ensure a successful transition.

Yours Very Truly,



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



SOURCE: Kaiser Family Foundation's State Health Facts.

Thank You

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

