

# MD HBX: News and Updates

## Editor's Note

There are 92 days until the next open enrollment begins Nov. 15. Together we are making progress toward operation of the new MD HBX system. We are encouraged by the level of teamwork between our partner organizations.

In the meantime, thank you for subscribing to the MD HBX newsletter. Our goal is to provide all MD HBX project participants with timely and relevant insight.

To help us to achieve our goal, we would like to increase the number of readers of our newsletter and incorporate your feedback and questions. We invite you to send one list of email addresses of your staff who should receive the updates, as well as your feedback and questions, to [info@marylandhbe.com](mailto:info@marylandhbe.com)

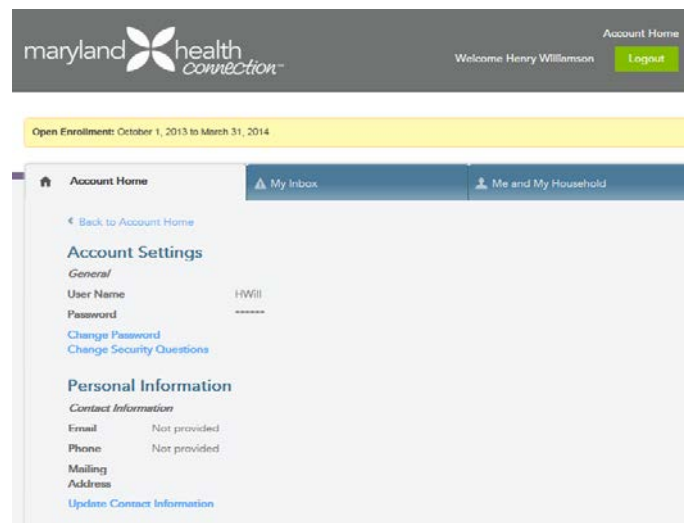
## MD HBX System Sneak Peek

### *Managing Consumer Accounts*

After consumers create an account in the Consumer Portal to apply and enroll in health coverage, they can view, update, and manage these items using the *Account Home* page:

- Password
- Contact information
- Language preferences
- Security questions and answers for password reset
- Email or postal mail notification preference
- Authorized representative for accountholder decision-making

The consumer can link an application completed by a worker to his or her account, after the worker has completed and submitted the application (i.e., after eligibility has been determined).



## We Are Making Progress

### *Late July and Early August*

The MD HBX system implementation is advancing. These notes from the project team detail progress:

#### *Testing Real-Life Scenarios*

Before open enrollment, we are testing the system using mock consumers seeking health coverage, through a process called User Acceptance Testing (UAT). UAT allows the project team to test real-life situations such as adoptions, births, marriage, divorce, separation, elderly parents, and adult children in the household.



### *Preparing the System*

- Updating the MD HBX Eligibility and Enrollment functionalities is nearly complete. Current work includes updating the system for Spanish speakers. We are also working to define how the system will handle Medicaid data errors.
- We are continuing to work with insurance carriers to develop 834 transactions, which enroll consumers in the carrier health plans.

### *Preparing Our People*

- During the Change Agent Network meeting July 29, we conducted a live demonstration of the MD HBX system to leaders from our partner organizations. The audience watched the successful enrollment of a fictional bachelor named Henry in a qualified health plan in the Consumer Portal. Next, they saw the Worker Portal facilitate the successful enrollment of a fictional single mother named Kathy into Medicaid and her daughter into MCHP.
- We have completed outlining training courses and curriculums. The next step is to create the training materials for instructors.

## **MD HBX Frequently Asked Questions**

### ***Question: Is an address required for enrollment in the MD HBX system?***

**Answer:** An address is not needed to enroll in the MD HBX system. This allows Marylanders who are homeless and others without a permanent address to apply for coverage using the system. The system will automatically send notifications and verifications to the nearest Local Health Department (LHD).

### ***Question: Is a phone number required for enrollment in the MD HBX system?***

**Answer:** A phone number is required to enroll in the MD HBX system. This allows the primary applicant to be contacted if there is an issue. People who do not have telephone numbers will enter their local health department's telephone number.

### ***Question: Does an applicant need a Social Security Number (SSN) to enroll in health insurance using the MD HBX system?***

**Answer:** The MD HBX system allows users to proceed without a SSN if they attest that they are applying for a SSN number. The system will temporarily provide them an alternative ID. The consumer will then have 89 days to provide their SSN to the carrier or their coverage will be terminated.

### ***Question: Does everyone who lives in the house have to apply for insurance coverage through MD HBX?***

**Answer:** No. Generally, only individuals who are a part of the same **taxable** household should be on the application, although they do not all need to seek coverage. For example, an applicant's roommate with whom the applicant does not file taxes should not be on the same application.

### ***Question: If a spouse already has insurance through their employer, should they be included on the application?***

**Answer:** If the spouses file taxes together and are requesting a subsidy, they both must be included in the application. However, in the Current Health Insurance section of the application, the spouse with existing insurance coverage must answer "no" when asked if they are requesting coverage and mark that they already receive insurance through their employer. Married applicants must include their spouse and file taxes jointly to receive Advanced Premium Tax Credits (APTC) and cost-sharing reductions.