



# Maryland Health Benefit Exchange

Mid-Atlantic Association for Community  
Health Centers

August 22, 2013

A service of Maryland Health Benefit Exchange

# Enrollment – What to Expect?



- ✦ **On Line** – [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov)
- ✦ **In Person** – Connector Program or at Local Health Departments or Local Departments of Social Services
- ✦ **Telephone** – Consumer Support Center (toll free) 855-MHC-8572
- ✦ Apply via **Paper Application**

- ✦ Open Enrollment Period – October 1 thru March 31
- ✦ Effective January 1<sup>st</sup> for those that enroll Oct 1 thru Dec 18
- ✦ QHP only – effective the 1<sup>st</sup> of the next month if payment processed by the 18<sup>th</sup> of the month

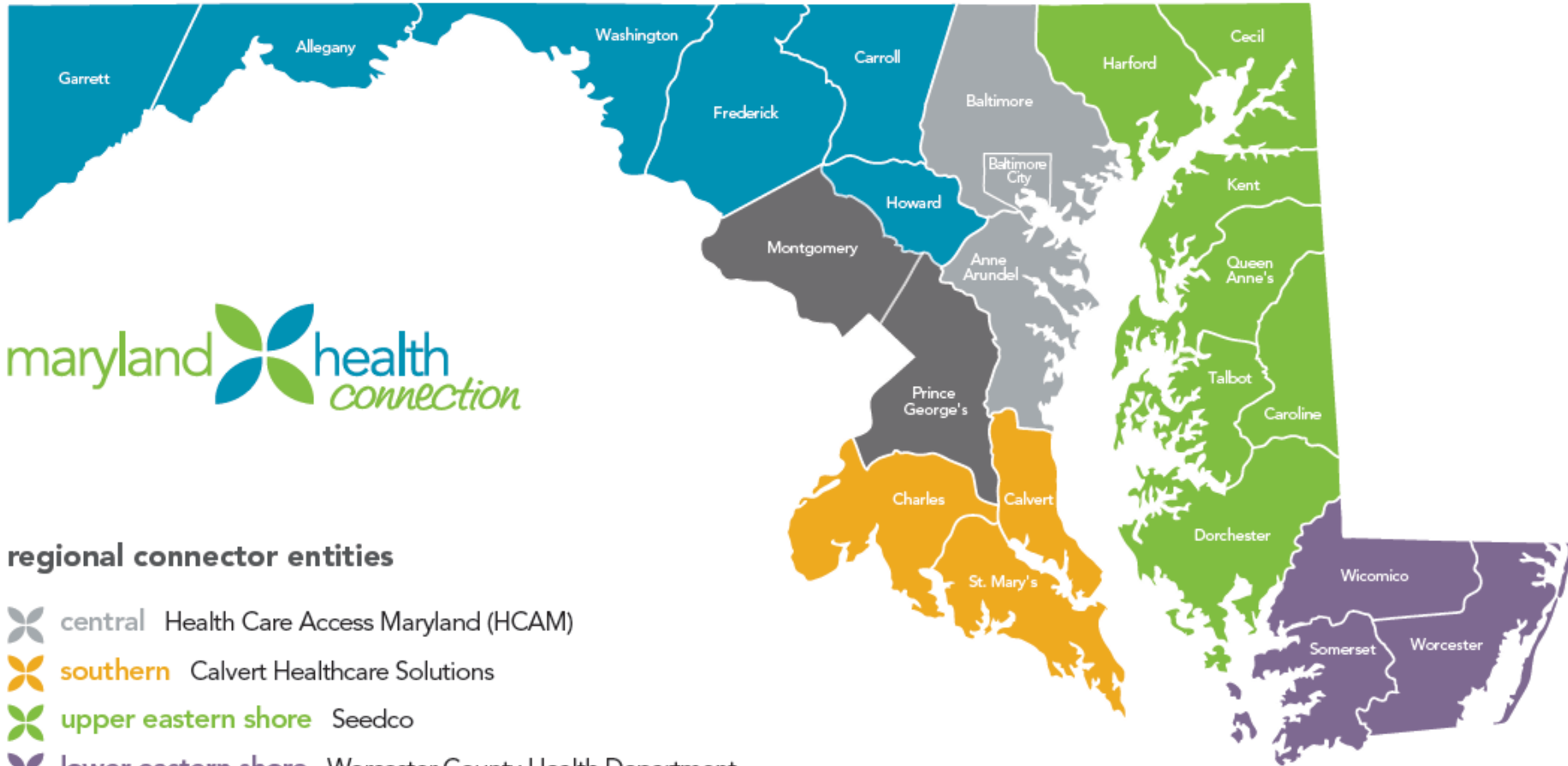
# What Should Consumers Expect?

- ✦ Process takes at least 30 minutes to complete
  
- ✦ Need to know important information about persons who are applying – SSN, Salary, Employment Information, etc.
  
- ✦ Must have the ability to make payment. Forms of payment include:
  - Credit/Debit Card
  - Check
  - Money Order
  - ACH

# Connector Entities



# Connector Entities



## regional connector entities

-  **central** Health Care Access Maryland (HCAM)
-  **southern** Calvert Healthcare Solutions
-  **upper eastern shore** Seedco
-  **lower eastern shore** Worcester County Health Department
-  **western** Healthy Howard
-  **capital** Montgomery County Department of Health & Human Services

## Central Region: Health Care Access Maryland (HCAM)

Anne Arundel Medical Center	Mental Health Association of Maryland
Baltimore City Health Department	Mercy Hospital
Baltimore Healthy Start	Mosaic Community Services
Baltimore Medical System	Park Heights Community Alliance
Charm City Clinic	Planned Parenthood
Chase Brexton	St. Stephens AME Church
Chatman, LLC	The Coordinating Center
Healthcare for the Homeless	The Maryland Medical Society (MedChi)
Maryland Navigators MSO	
Independent Marylanders Achieving Growth Through Empowerment, Inc.	



# Local Partnerships



## Southern Region: Calvert Healthcare Solutions

Health Partners, Inc.	Walden Sierra
Greater Baden Medical Services	

## Upper Eastern Shore Region: Seedco

Cecil County Health Department	Harford Community Action Agency, Inc.
Choptank Community Health Systems, Inc.	Harford County Health Department
Eastern Shore Area Health Education Center	Triangle Health Alliance

## Lower Eastern Shore Region: Worcester County Health Department

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## ✦ **Local Health Departments (LHD) and Local Department of Social Services (LDSS):**

- Facilitate eligibility determination for subsidies, Medicaid, and MCHP
- Work closely with Connector Entities

## ✦ **Application Counselors:**

- New role introduced by U.S. HHS to allow for additional resources to assist
- Facilitate enrollment in health plans
- Act in the best interest of the enrollee
- Disclose any potential conflicts
- Receive no funding from the MHBE

## ✦ **Insurance Producers (Agents/Brokers):**

- Serve an important role in the Exchange
- Continue to work directly with small group customers
- Register to become authorized to sell QHP inside the Exchange
- Be compensated directly by the carriers (as they currently are)
- Receive training from the



# Navigator Hiring and Training

- ✦ Assister Role: outreach and education; facilitate enrollment into Medicaid/MCHP
- ✦ Includes 5 hours of web-based training
- ✦ 5 days of Instructor Lead Training
- ✦ Exam must be passed at the end of the training
- ✦ Training to begin in September

- ✦ Individual Navigator Role: outreach and education; facilitate enrollment into Medicaid/MCHP and QHP
- ✦ Includes 5 hours of web-based training
- ✦ 7 days of Instructor Lead Training
- ✦ Exam must be passed at the end of the training
- ✦ Training to begin in September



# Consolidated Service Center

- ✦ Provided by Maximus Health Services
- ✦ Oracle 'Right Now' Customer Relationship Management (CRM)
  - Database
  - Knowledgebase
- ✦ Interactive Intelligence Customer Interaction Center (CIC)
  - IVR/Call flow/ACD Call Distribution
  - Workforce Management (WFM)
  - Quality Monitoring



- ✦ Soft Launch – August 1, 2013
- ✦ 25 Initial Staff at Maximus Location
- ✦ New Center Opens September 3, 2013
- ✦ 1 South Street, Baltimore, MD
- ✦ 125 Staff October 1, 2013
- ✦ English/Spanish
- ✦ Command Center – Forecasting, WFM, Service Levels
- ✦ Resource Center – Leads/Escalation
- ✦ Supervisors/Manager
- ✦ Quality Assurance/Trainers

## Call Center

- ✦ Tier 1 and Tier 2 Representatives
- ✦ Issued 'Permits'
  - Eligibility Determinations
  - Enrollment in Quality Health Programs
- ✦ Medicaid and MCHP Support
- ✦ Eligibility Appeals – Informal Resolution
- ✦ Help Desk – Tier 1 Support for Consumer/Internal HIX Users
- ✦ Billing and Payment Services
  - Initial Premium Billing for Consumers
  - Ongoing SHOP Billing
- ✦ Language Line (200 languages available)

## Fulfillment Center

- ✦ Inbound/Outbound Mail
- ✦ General Mail Correspondence
- ✦ Appeals Process
- ✦ Paper Applications
- ✦ HIX Generated Notices

## Contact Information

- ✦ Main - 855-642(MHC)-8572
- ✦ TTY - 855-642(MHC)-8573
- ✦ FAX – 855-642(MHC)-8574
  
- ✦ Correspondence Address:  
Maryland Health Connection  
PO Box 857  
Lanham, MD 20703

## ✦ Open Enrollment (October 1, 2013 – March 31, 2014)

- Monday – Friday, 8:00 am – 8:00 pm
- Saturday, 8:00 am – 6:00 pm
- Sunday, 8:00 am – 2:00

## ✦ Non-Open Enrollment

- Monday – Friday, 8:00 am – 6:00 pm
- Saturday, 8:00 am – 12:00 pm
- Sunday, Closed

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Director of Operations

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