A State-Based Marketplace for Maine
MDF Policy Leaders Academy
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Commissioner
Affordable Care Act:
• Health Insurance Marketplace
  – New way to buy insurance
• Insurance Reforms (in LD1)
  – Guaranteed access – no denials based on pre-existing conditions
  – Essential health benefits
  – Set levels of coverage: Bronze, Silver, Gold, and Platinum
• Premium Tax Credits:
  – Limit premiums paid for people with income from 100 to 400% of the federal poverty level
• Medicaid expansion
  – For people with income < 138% of FPL
  – Optional due to 2012 Supreme Court
The Remaining Uninsured in Maine

106,000 Uninsured:
- 36,000 eligible for MaineCare
- 51,000 eligible for Marketplace subsidies
- 82% are in working families
- Adults in rural counties are more likely to be uninsured

Income Distribution of Uninsured, 2018

- Above 400% FPL: 17%
- Below 138% FPL: 34%
- 250-400% FPL: 21%
- 138-250% FPL: 27%

Sources: https://www.cbpp.org/research/health/fact-sheet-who-are-the-remaining-uninsured#states;23
MaineCare Expansion in 2019

Enrollment by County, 1/2/2020

Total: 43,829

Enrollment by Age, 1/2/2020


Enrollment by Sex, 1/2/2020

- Adults Without Children: Total: 35,636
- Parent/Caretaker Relative: Total: 7,653

Expansion Impact, 10/31/2019

<table>
<thead>
<tr>
<th>Service</th>
<th>Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breast Cancer Screenings</td>
<td>1,900</td>
</tr>
<tr>
<td>Colorectal Cancer Screening</td>
<td>1,222</td>
</tr>
<tr>
<td>Treatment for Diabetes</td>
<td>2,952</td>
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<tr>
<td>Treatment for Hypertension</td>
<td>2,402</td>
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<tr>
<td>Mental Health Treatment</td>
<td>16,398</td>
</tr>
<tr>
<td>Substance Use Disorder Treatment</td>
<td>6,532</td>
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<tr>
<td>Opioid Use Disorder Treatment*</td>
<td>4,797</td>
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</tbody>
</table>

*Members receiving Opioid Use Disorder Treatment data is included within members receiving Substance Use Disorder Treatment Data

Source: DHHS Automated Client Eligibility System (ACES)
Fall 2019 Outreach and Enrollment

Open Enrollment:

- People can sign up for Marketplace coverage from November 1 to December 15
  - Prevents people from waiting until they are sick to buy coverage

- New CoverME effort:
  - MaineCare applications up > 70% compared to last year
  - 62,013 people signed up for Marketplace Coverage

- Problems with Federally-facilitated Marketplace
  - Support for ME cut by 80%
  - Website problems on first / last day of open enrollment
What Is a Health Insurance Marketplace

- The “Marketplace” is a shopping and enrollment service for medical insurance created by the Affordable Care Act in 2010.
- In most states, the federal government runs the Marketplace (sometimes known as the “exchange”) for individuals and families. On the web, it's found at HealthCare.gov.
- Some states run their own Marketplaces at different websites.
- People can shop for and enroll in affordable medical insurance online, by phone, or with in-person help from a trained assister or an agent or broker.
- People can fill out a Marketplace application and to find out if they qualify for lower monthly premiums or savings on out-of-pocket costs based on income. They may also find out of they qualify for MaineCare.

Source: HealthCare.gov glossary
# Marketplace Model Options

<table>
<thead>
<tr>
<th>Model</th>
<th>State conducts plan management</th>
<th>State conducts marketing, outreach, and consumer assistance</th>
<th>State runs online platform, call center, conducts eligibility and enrollment</th>
<th>States using each model</th>
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<tbody>
<tr>
<td>Federally-Facilitated Marketplace (FFM)</td>
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<td>State Partnership Marketplace</td>
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<td>State-Based Marketplace – Federal Platform (FP)</td>
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<tr>
<td>State-Based Marketplace (SMB)</td>
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Adapted from: https://www.commonwealthfund.org/blog/2019/states-looking-to-run-their-own-health-insurance-marketplace-see-opportunity
Marketplace Landscape

Maine Department of Health and Human Services

Transitioning to State-based Marketplace
Why Move to a State-run Model?

✓ Opportunity to tailor marketing and outreach for Maine
✓ Additional flexibility (e.g., longer open enrollment periods)
✓ Potentially a better consumer experience
✓ Protection from uncertainty at the Federal level

Funding a State-Based Marketplace

**Current model: FFM**

- Gross Individual Market Premiums × 3.0% → Federal Government

**SBM-FP**

- Gross Individual Market Premiums × 2.5% → Federal Government
- Gross Individual Market Premiums × 0.5% → Maine’s Marketplace

**SBM**

- Gross Individual Market Premiums × 3.0% → Maine’s Marketplace
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

Determine feasibility, cost of becoming a full SMB

2020

Apply, develop website, other functions

2021

2022

January 2022: Earliest possible start for a full SBM

SBM

Maine Department of Health and Human Services