

Rulemaking Fact Sheet

(5 MRS §8057-A)

AGENCY: Department of Health and Human Services, Office of the Health Insurance Marketplace, 10A-MK03

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CHAPTER NUMBER AND RULE TITLE: 10-144 Easy Enrollment Program

TYPE OF RULE (*check one*): Routine Technical Major Substantive

STATUTORY AUTHORITY: 22 M.R.S. §5412 (1) and 22 M.R.S. §5407

DATE, TIME AND PLACE OF PUBLIC HEARING: None planned

COMMENT DEADLINE: (Insert Date Before sending) Friday, November 22, 2024 at 5:00pm

PRINCIPAL REASON(S) OR PURPOSE FOR PROPOSING THIS RULE: [*see* §8057-A(1)(A)&(C)]

The Easy Enrollment Program is established and authorized by 22 M.R.S. §5412 to identify residents of the State of Maine who are uninsured but qualify for benefits under the MaineCare program or a qualified health plan in the marketplace. This rule is being written to establish the processes and procedures to enable the Office of the Health Insurance Marketplace to identify taxpayers and/or members of the taxpayers' household who are uninsured and interested in learning about health coverage options for which they may be eligible or who are provisionally assessed as eligible, including MaineCare or a qualified health plan through the Marketplace.

IS MATERIAL INCORPORATED BY REFERENCE IN THE RULE? ___ YES X NO [§8056(1)(B)]

ANALYSIS AND EXPECTED OPERATION OF THE RULE: [*see* §8057-A(1)(B)&(D)]

This rule will result in more individuals being informed of and potentially qualifying for either MaineCare or health insurance through the marketplace.

BRIEF SUMMARY OF RELEVANT INFORMATION CONSIDERED DURING DEVELOPMENT OF THE RULE (including up to 3 primary sources relied upon) [*see* §§8057-A(1)(E) & 8063-B]

The Department consulted the legislation requiring this rule making, coordinated with Maine Revenue Service on the operational aspects of the rule and analyzed work required to implement the program internally.

ESTIMATED FISCAL IMPACT OF THE RULE: [*see* §8057-A(1)(C)]

The fiscal note for the statute estimated the following costs for the Easy Enrollment program for FY 24-25. These costs would be ongoing and vary based on the number of individuals who apply for and are eligible for coverage both through MaineCare and through the Marketplace.

- \$3855 in ongoing GF expenditures for MRS to capture, collect and report data
- \$272,849 in Other Special Revenue for technology, postage and supplies implement the program with individuals who identify themselves on the tax return
- \$1,211,470 in General Fund and \$2,119,149 in Federal Fund Expenditures was estimated for additional enrollees joining MaineCare as a result of the Easy Enrollment Program

FOR EXISTING RULES WITH FISCAL IMPACT OF \$1 MILLION OR MORE, ALSO INCLUDE:

ECONOMIC IMPACT, WHETHER OR NOT QUANTIFIABLE IN MONETARY TERMS:

[see §8057-A(2)(A)]

As this is a new program it is difficult to know how many people will participate and thus difficult to quantify the economic impact. The program should result in additional individuals applying for and securing health and dental insurance through the Maine marketplace. This will have an economic impact of increasing premiums collected by the insurers on the marketplace, and reducing the amount of uncompensated care and bad debt incurred by medical providers. Insurance brokers could see additional income from assisting consumers in choosing a plan. OHIM could see additional OSR as a result of individuals obtaining coverage. Mainers could see savings on their health care costs if they qualify and accept premium tax credits and cost saving reductions. Overall health care costs could decrease if previously uninsured individuals obtain health insurance through this program, allowing for reductions in delayed care and late-stage disease and condition diagnoses, which often cost more to treat.

INDIVIDUALS, MAJOR INTEREST GROUPS AND TYPES OF BUSINESSES AFFECTED AND HOW THEY WILL BE AFFECTED: [see §8057-A(2)(B)]

Individuals will be impacted by having access to health insurance they were not previously aware of. They may also qualify for premium tax credits and cost sharing reductions that would not be available to them if they did not buy health insurance through the marketplace. Businesses that employ these individuals, especially those that do not offer health coverage to all employees, could benefit in terms of these employees having access to health care coverage for themselves and their household members, which is associated with increased presenteeism and productivity.

BENEFITS OF THE RULE: [see §8057-A(2)(C)]

Maine people will have increased access to health and dental insurance and can apply for savings on the costs of these plans in the form of premium tax credits and cost sharing reductions. The number of uninsured individuals in Maine may decline. Individuals could receive healthcare that improves their lives and enables them to participate more fully in the workforce and in their communities.

Note: If necessary, additional pages may be used.