



MAINE EASY ENROLLMENT ADVISORY GROUP - INITIAL MEETING

SEPTEMBER 27, 2024

The background is a solid green color with a pattern of wavy, horizontal lines in various shades of green and teal. Interspersed among these lines are small, light-colored dots, creating a textured, organic feel.

AGENDA AND INTRODUCTIONS

AGENDA

- **Welcome and Introductions** (10 min)
- **Easy Enrollment Background** (5 Min)
- **Implementation Progress to Date** (15 min)
- **Input Requested** (25 min)
- **Feedback and Questions** (15 min)

ADVISORY GROUP MEMBERS

Hilary Schneider, Office of Health Insurance Marketplace, co-chair	Joanne Rawlings-Sekunda, Bureau of Insurance, co-chair
Debra Bartlett, DAFS, Bureau of Revenue Services	Tom Bell, Bureau of Insurance
Ian Yaffe, Office of Family Independence	Beth Campbell, United Way of Southern Maine
Laura Harper, CoverME.gov Member	Patty Lovell, Western Maine Community Action
Kate Ende (primary), Consumers for Affordable Health Care	Marge Kilkelly, Dragonfly Cove Farm
Ceilidh Shea (alternate), Consumers for Affordable Health Care	Hibo Omer, New Mainers Public Health Initiative
Megan Hannan, Maine Community Action Partnership	Robert "Bobby" Martin, Maine Primary Care Association
Theresa Cochran, Wabanaki Public Health and Wellness	Dan Demeritt, Maine Association of Health Plans
Melissa Moody, MaineHealth Access to Care	Dan Colacino, National Association of Benefits and Insurance Providers

The background features a series of wavy, horizontal lines in various shades of green, ranging from light to dark. Interspersed among these lines are small, semi-transparent dots in similar green tones, creating a textured, organic feel.

BACKGROUND

APPROVED
MAY 3, 2022
BY GOVERNOR

CHAPTER
715
PUBLIC LAW

STATE OF MAINE

IN THE YEAR OF OUR LORD

TWO THOUSAND TWENTY-TWO

H.P. 1024 - L.D. 1390

An Act To Maximize Health Care Coverage for the Uninsured through Easy Enrollment in the MaineCare Program or in a Qualified Health Plan in the Marketplace

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 22 MRSA §5412 is enacted to read:

§5412. Easy enrollment program

The easy enrollment program is established under this chapter to identify residents of this State who are uninsured but qualify for benefits under the MaineCare program or a qualified health plan in the marketplace.

1. Tax checkoff. A person filing a tax return in this State pursuant to Title 36, chapter 803 who has marked the relevant check-off boxes on the state income tax form as described in Title 36, section 5294 is identified as a person who may be provisionally assessed as eligible for benefits under the MaineCare program or to enroll in a qualified health plan in the marketplace. The department, in conjunction with the superintendent and the Department of Administrative and Financial Services, Bureau of Revenue Services, shall

EASY ENROLLMENT LAW

- Passed by Legislature and signed into [law](#) by Governor Mills in May 2022
- Goal of legislation by sponsor: “meet people where they are;” “for Maine to be more innovative and more proactive in addressing the plight of the uninsured,...as well as those who have lost their jobs and job-related health insurance...[and] identify people who may qualify for low cost or no cost coverage of which they may be completely unaware.”
 - “Access should be as seamless, targeted and streamlined as possible.”
- [Fiscal note:](#)
 - Allocations for MRS to add check-off box and ongoing data collection
 - Allocation for medical claims for new MaineCare members
 - Allocation of existing OHIM funds for technology changes, postage, supplies, i.e., within existing resources

MAJOR COMPONENTS OF LAW

- **ME income tax check-off** box
- **Eligibility determination**
 - MaineCare or CoverME.gov
- **Outreach**
 - **OHIM notice to households** with info about CoverME.gov and/or MaineCare
- **Public education**
 - **OHIM and DHHS**, in consultation with **BOI**, jointly develop targeted educational materials and programming
- **Advisory Group**
 - **DHHS BOI** co-chairs; convene and appoint members to advise on implementation of program
- **Data Collection and Annual Report**
- **Cross Agency Information Sharing**
- **Rulemaking** – DHHS and DAFS

ADVISORY GROUP STATUTORY AUTHORITY

An advisory group is established to advise the department on:

- State income tax changes including the format of check-off boxes on income tax forms pursuant to [Title 36, section 5294](#)
- Effectiveness of the easy enrollment program under [section 5412](#)
- Feasibility of automatic enrollment in health care plans,
- Improvements to outreach materials
- Issues related to necessary information required for establishing eligibility while maintaining confidentiality
- Proposed changes to improve the program

Structure of the advisory group:

- The commissioner's and superintendent's designees are co-chairs and convene the advisory group
- The chairs shall jointly appoint members to the advisory group, and members must include the stakeholders described in [section 5404, subsection 2, paragraph B](#) and representatives of the Department of Administrative and Financial Services, Bureau of Revenue Services and professional tax preparers
- The advisory group shall meet at least 3 times a year and as often as necessary to carry out its advisory duties

The background features a series of concentric, wavy green lines that create a sense of motion and depth. Interspersed among these lines are small, light-colored dots, some of which are slightly blurred, giving the overall design a dynamic and modern feel.

PROGRESS TO DATE

INITIAL IMPLEMENTATION ACTIVITIES

Maine Income Tax Form (Form 1040ME) update complete

- DAFS/MRS with input/feedback from OHIM

Oct-Dec 2023



Jan-Feb 2024



DHHS regulatory agenda updated to include Easy Enrollment rulemaking for summer 2024



March 2024



Information gathering from other states' experience

- OHIM meeting with SHVS (see resources slide)
- OHIM input from leadership that implemented Easy Enrollment in PA – on contract with OHIM
- OHIM research

Internal stakeholder group convened 3/1/24

ME INCOME TAX CHECK-OFF

[2023 Form 1040ME page 3](#)

HEALTH CARE COVERAGE

See the instructions and check each box that applies.

35a. I would like the Maine DHHS, Office of the Health Insurance Marketplace ("[CoverME.gov](#)") to contact me to see if I or my household qualify for free or reduced-cost health coverage. I authorize MRS to share the information indicated in boxes 35b through 35e with [CoverME.gov](#).

35b. I **do not** have health care coverage

35c. My spouse **does not** have health care coverage.

35d. One or more of my dependent(s) **do not** have health care coverage

35e. My preferred method of contact is (select one):

Mailing address listed on page 1

Phone number listed on page 1

Email address listed below

ME INCOME TAX CHECK-OFF INSTRUCTIONS

[2023 Form 1040ME instructions \(p. 5\)](#)

Lines 35a-35e. Easy Enrollment Health Insurance Program. Complete this section if you live in Maine and you, your spouse (if married), or any of your dependents do not have health insurance coverage and would like to be contacted by the Maine Department of Health and Human Services, Office of the Health Insurance Marketplace ("[CoverME.gov](#)") to determine whether you and/or your household are eligible for MaineCare or a [CoverME.gov](#) qualified health plan. Check all boxes that apply. You must check box 35a to authorize MRS to share your information with [CoverME.gov](#). Be sure to include the necessary contact information (your mailing address or phone number on Form 1040ME, page 1, or your email address on Form 1040ME, page 3).

RECENT ACTIVITIES

Advisory group

- OHIM/BOI identified potential members
- Appointments made



Spring 2024



Summer 2024



MOU signed between MRS and DHHS for data sharing



Received initial transmission of data from MRS 8/23/24



Fall 2024

Develop Outreach Materials

- Postcard
- Email
- CAC Phone Script

Rulemaking

- OHIM rule drafted and submitted to AG and DHHS for Review
- Rule includes parameters of SEP and outreach
- Currently with DHHS Commissioner for approval

OHIM AND MRS COLLABORATION

- MRS and OHIM developed a Memorandum of Understanding to outline data sharing process and procedures. It includes the following:
 - MRS will share name, insured status for tax filer and household members and contact information tax filer designated as preferred method of communication.
 - Data will be shared three times a year: March 15, May 15 and August 15
 - Shared via secure file transport process through OIT
 - All OHIM vendors with access to data must sign confidentiality agreement
 - MOU is for one year period, and will be renewed annually

EASY ENROLLMENT RULE MAKING

Statute includes provision for routine technical rulemaking by OHIM and MRS

OHIM has drafted a rule that addresses the following:

- Parameters of the Special Enrollment Period
 - Outreach requirements
-

SPECIAL ENROLLMENT PERIOD (SEP)

- **Easy Enrollment Tax Referral SEP**
 - Begins on date of tax filing and ends 35 days from date the consumer contacts the marketplace after receiving initial outreach
 - Applied to consumer's account by CAC or OHIM
 - Coverage is effective 1st day of month after date plan is chosen

COVERME.GOV

Consumer Information Under “Learn>How to Enroll>Special Enrollment Periods”

1-866-636-0355 TTY: 711
Mon-Fri, 8 a.m. to 5 p.m.

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

HOME ▾ LEARN ▾ SHOP ▾ SUPPORT ▾ SIGN IN

The Easy Enrollment Tax Referral Program

The Easy Enrollment Tax Referral Program is the “check the box” option on your Maine state tax return form 1040ME to opt-in to receive more information about the health insurance options available to you. When you opt-in, you authorize the Maine Revenue Services to share your name and contact information with CoverME.gov. We will use this information to send you a communication about how to get enrolled.

How it works

- **Check all boxes on form 1040ME that apply to your household.** Let us know that you’d like more information about health insurance coverage, who the coverage would be for, and how you prefer to be contacted. By checking the boxes, you give the Maine Revenue Services permission to share your contact information with CoverME.gov. Here’s an example:

- **File your taxes.** After you file your taxes, the Maine Revenue Services will share your contact information with CoverME.gov so we can contact you with more information.
- **Watch for the CoverME.gov communication.** Once we receive your information, CoverME.gov will contact you by mail, phone or email to explain how to enroll in health coverage. You’ll have 35 days from the date we contact you to sign up.
- **Get enrolled.** Call 1-866-636-0355, TTY: 711 or visit CoverME.gov to create an account and start your application using the Special Enrollment Period “Easy Enrollment Tax Referral.” If you need help, find a free [Broker or Maine Enrollment Assister](#) near you.

Advisory Committee Information Under “Home>About Us”

1-866-636-0355 TTY: 711
Mon-Fri, 8 a.m. to 5 p.m.

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

HOME ▾ LEARN ▾ SHOP ▾ SUPPORT ▾ SIGN IN

The Easy Enrollment Tax Referral Program Advisory Group

In May 2022, the Maine State Legislature passed, and Governor Mills signed into [law](#), a new act which is designed to make it easier to connect uninsured Mainers with MaineCare or a marketplace plan. It allows the Maine Revenue Services to share tax filer names and contact information with the Office of Health Insurance Marketplace if they agree by checking off a few boxes on their individual income tax form 1040ME.

- **Advisory Group Information**
 - CoverME.gov is holding an Advisory Group meeting on Friday, September 27 at 9am. Contact [OHIM](#) for information on how to attend or download the [agenda](#). A recording of the session will be available here after the meeting.
- **Advisory Group Members**
 - Hilary Schneider, Office of Health Insurance Marketplace, co-chair
 - Joanne Rawlings-Sekunda, Bureau of Insurance, co-chair
 - Tom Bell, Bureau of Insurance
 - Debra Bartlett, DAFS, Bureau of Revenue Services
 - Ian Yaffe, Office of Family Independence
 - Beth Campbell, United Way of Southern Maine
 - Laura Harper, CoverME.gov member
 - Patty Lovell, Western Maine Community Action
 - Kate Ende (primary) and Ceilidh Shea (alternate), Consumers for Affordable Health Care
 - Marge Kilkelly, Dragonfly Cove Farm
 - Megan Hannan, Maine Community Action Partnership
 - Hibo Omer, New Mainers Public Health Initiative
 - Theresa Cochran, Wabanaki Public Health and Wellness
 - Robert “Bobby” Martin, Maine Primary Care Action
 - Melissa Moody, MaineHealth Access to Care
 - Dan Demeritt, Maine Association of Health Plans
 - Dan Colacino, National Association of Benefits and Insurance Providers

OUTREACH

OHIM will conduct outreach to households identified on the 1040ME form **using their preferred means of communication (mail, email or telephone)**



Outreach will include:

Notify household they may be eligible for health coverage	Information about: <ul style="list-style-type: none">• Easy Enrollment Tax Referral SEP available through CoverME.gov• MaineCare	Consumer will need to complete an application to determine eligibility
---	---	--



INITIAL OUTREACH EFFORTS

- Beginning the week of September 23, 2024, we will begin outreach efforts to the 4,149 individuals completed the Easy Enrollment section on their 2023 1040ME
 - 2,024 individuals provided email addresses – these individuals will receive an email from CoverME.gov
 - 512 provided phone numbers – these individuals will be contacted directly by outbound call from the Consumer Assistance Center
 - 1,613 provided mailing addresses – these individuals will receive a postcard mailing

ENROLL IN A PLAN THAT FITS AT A PRICE THAT WORKS.

Earlier this year, you indicated on your Maine State tax return that you'd like more information about health insurance options from **CoverME.gov**, the only place Mainers can get financial savings to help lower monthly health insurance costs. Our plans offer comprehensive coverage that covers doctor's visits, prescriptions, emergency care, and more!

We offer an **Easy Enrollment** program to connect uninsured Mainers with private health and dental insurance plans. This program qualifies you for the **Easy Enrollment Tax Referral Special Enrollment Period (SEP)**.

ENROLL NOW! THE EASY ENROLLMENT SEP IS ONLY AVAILABLE FOR A LIMITED PERIOD.

Visit CoverME.gov

Call (866) 636-0355; TTY 711.

For languages other than English, choose option 4.

coverME.gov
AFFORDABLE HEALTH
COVERAGE FOR MAINE



CURRENT AND FUTURE EFFORTS

CoverME.gov operational updates

- SEP creation
- Website content
- Postcard
- Email
- CAC scripting

Annual Report to Legislature

- HCIFS & HHS Committees
- Recommendations for Improvement

First Advisory Group meeting 9/27/24

August-Sept 2024

Sept-Oct 2024

November 2024

Outreach to consumers began 9/23/24

Rule Posted
30 Day Comment Period
Rule Finalized

The background is a solid green color with a pattern of wavy, horizontal lines in various shades of green and teal. Interspersed among these lines are small, light-colored dots, creating a dynamic, organic feel.

INPUT REQUESTED

2024 TAX SEASON OUTREACH PLAN



Beginning after PY 2025 Open Enrollment will launch an Easy Enrollment Check Off Box educational campaign with two target audiences that will run through April 15

Uninsured Consumers
Tax preparers



We will look to you for feedback on materials and specific groups and organizations to connect with



Will solicit feedback on an earned media plan

FUTURE FEEDBACK

- Possible changes or adjustments to format of check-off boxes on state income tax forms
- Effectiveness of the easy enrollment program
- Improvements to outreach materials
- Improvements or adjustments to statute
- Issues related to necessary information required for establishing eligibility while maintaining confidentiality
- **Proposed changes to better achieve goals of program – ideas from other states: state unemployment insurance systems, facilitated enrollment (disenrollment from health insurers, transitions from Medicaid, effectuated enrollment consent)**
- **Feedback on legislative report**

MARYLAND HEALTH BENEFITS EXCHANGE

- Maryland has both a Tax Time Easy Enrollment program and a collaboration with their Department of Labor for an Unemployment Claim Easy Enrollment program.
- Both created by statute
- Reach different populations
- Have seen different challenges and levels of success
- [2022 Report on Maryland Easy Enrollment Programs](#)

LEGISLATIVE REPORT

- DHHS responsible
- Delivered to HCIFS and HHS Committees
- Must include:
 - Number of persons who marked check-off boxes on tax returns
 - Number provisionally assessed as eligible for MaineCare or QHP
 - Number who enrolled in MaineCare
 - Number who enrolled in QHP through CoverME.gov
 - How many eligible for financial assistance
 - Demographic data on enrollment
- Due by Nov 15 annually (beginning in 2024)
- Data based on previous calendar year tax return





OVERALL FEEDBACK

- What challenges or opportunities are we not thinking of?
- What are we missing?
- What other resources would be helpful?

WRAP-UP

Schedule Next Meeting

Cadence

Agenda Items



Other Questions

The background is a solid green color with a pattern of wavy, horizontal lines in various shades of green and teal. Interspersed among these lines are small, light-colored dots, creating a dynamic, organic feel.

RESOURCES

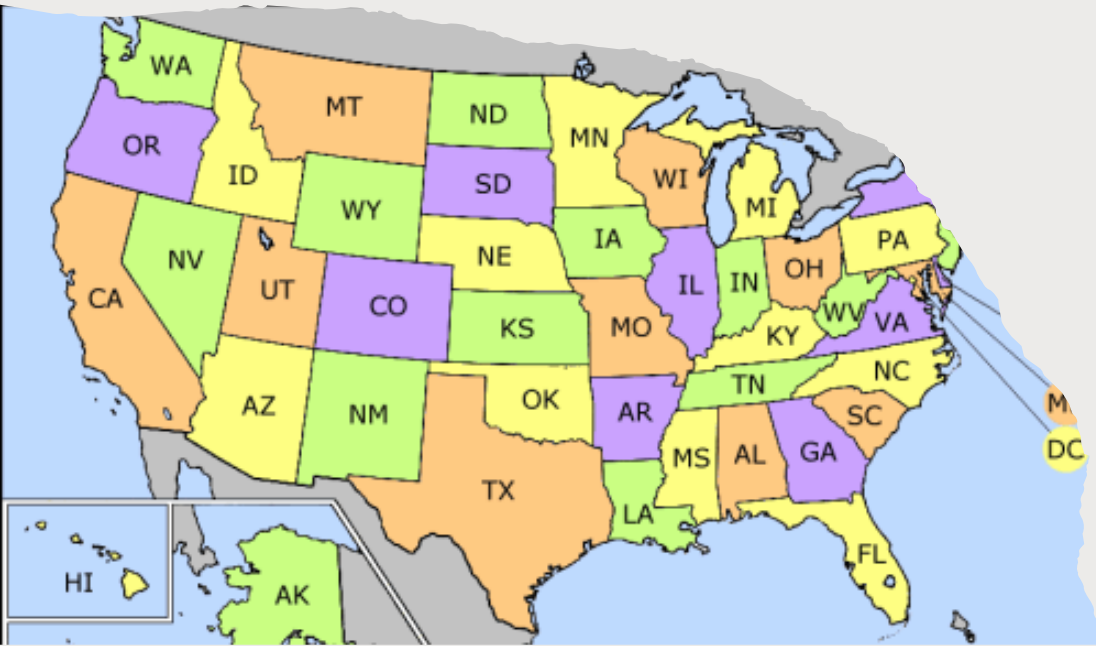


BACKGROUND RESOURCES

- ****State Health and Value Strategies Toolkit:**
<https://www.shvs.org/resource/state-facilitated-enrollment-resources/>
- [Commonwealth Fund Blog](#)
- <https://responsivegov.org/research/easy-enrollment-for-health-insurance/>

OTHER STATES

- Colorado: [HB 20-1236; Tax Time Enrollment, How Tax Time Enrollment Works](#)
- Connecticut: [PA 23-204 Sec 300](#)
- Illinois: [HB 5142](#)
- Maryland: [Md. Code, Ins. § 31-202; Easy Enrollment Program;](#)
- Massachusetts: [Tailored Outreach Letter; Simple Sign-Up Program](#)
- Minnesota: [SF 2995 Sec 7](#)
- New Jersey: [Senate No. 1646](#)
- New Mexico: [HB 95](#)
- Pennsylvania: [Path to Pennie, Path To Pennie Marketing Materials](#)
- Vermont: [H.696 \(Act 182\)](#)
- Virginia: [HB 1884](#)



**THANK
YOU!**

