

***Easy Enrollment Advisory Committee
September 8th, 2021
3:00 PM to 5:00 PM***

Committee Members Present: Amber Egbert, Marivel Klueckman, Allison Neswood, Zach Pietrocarlo, David Sullivan, and Monica VanBuskirk

Committee Members Absent: Jared Colturi, Jeanine Draut, Melanie Herrman, Deb Judy, and Tanya Trujillo

Staff Present: Leslie Chadwick, Sara Chiasson, Bailey Dvorak, Suzy Fitzgerald, Danny O'Neil, Emma Oppenheim, Molly McClurg, Kevin Patterson, Hannah Sieben, Jessalyn Hampton, Katie Shannon, and Nina Schwartz

I. Welcome & Introductions

- Monica VanBuskirk called the meeting to order at 3:04pm and welcomed those in attendance.
- The opening remarks included the introduction of a new Committee member, Zach Pietrocarlo.
- Marivel Klueckman performed roll call.
- Monica VanBuskirk briefly reviewed the Advisory Committee's Guiding Principles.
- The minutes from the July 7th Advisory Committee meeting were reviewed and approved.

II. Auto-enrollment Considerations

Staff shared a presentation regarding the feasibility assessment of auto-enrollment. The results of the assessment are intended to reflect both the Exchange coverage as well as Medicaid. The presentation included potential avenues for identification and enrollment as well as the data required by The Exchange for auto-enrollment and eligibility determination. The information required by the Department of Health Care Policy and Financing (HCPF) for Medicaid and CHP+ auto-enrollment was also reviewed.

Information required from both the Exchange and HCPF includes:

- All income information (earned, unearned) and deductions
- Citizenship or immigration status
- Tax filing information and household composition (filing status, marital status and tax relationships)
- Other insurance information (access to or enrollment in coverage for all members, including costs, Parent/Caretaker category, and CHP+)
- Non-financial factors such as residential address, incarceration status, AI/AN status, immigration status, age/disabled indicators and smoker designation

Staff presented certain legal guardrails regarding auto-enrollment such as declarations and signatures, the tax reconciliation risk associated with receiving APTC, and consent. The Committee discussed the possibility of preliminary eligibility assessments and the potential roadblocks of presumptive eligibility for Medicaid coverage.

Staff briefly shared data regarding some of the challenges the State of Maryland faced for auto-enrollment into Medicaid. The challenges included lack of needed fields in tax filing forms, the concern with tax liability for APTC, the inability to gain final step signatures from tax filers, and concerns about preparers being liable if they didn't receive consent from customers to check the box.

Staff shared ideas for selecting the correct plan for a customer when there are multiple \$0 options available. The Exchange could enroll the customer into the highest actuarial value plan, a plan with the lowest deductible, or randomly select among the \$0 plan options.

Given the data gaps and legal considerations identified by the Exchange, auto-enrollment is not feasible for PY22 or PY23. The next steps include the staff to work with the Exchange's Board Policy Committee to identify potential options and whether auto-enrollment should be prioritized as a part of long-term research data.

The Committee discussed analogous examples of different feasibility options for auto-enrollment including enrolling customers during a visit to the DMV, a potential program that that State of Colorado is currently working on that uses Medicaid to automatically register people to vote, and adding an election signature on tax forms to be enrolled. An issuer perspective is still needed to determine what would be required for the feasibility of auto-enrollment.

III. Implementation Update

Staff provided a brief implementation update to the Committee. The Exchange completed development to allow customers to select the Tax Time Enrollment qualified life change event, which will be available starting in January 2022. The projects that the Exchange is currently working on include:

- Developing rules logic to allow customers to shop with the new Special Enrollment Period (SEP)
- Finalizing data schema for Easy Enrollment related data sent by the Department of Revenue (DOR)
- Developing Easy Enrollment notices

DOR provided an update on implementation that included the following:

- The DOR contracts team created a draft data sharing agreement to the Exchange for review
- Currently testing connectivity and security between DOR and the Exchange for systems development
- Easy Enrollment form and instructions have been released to vendors

- DOR working with Internal Revenue Service (IRS) to complete data schemas for Modernized eFile (MeF) and once approved but IRS, will be released to MeF vendors.

IV. Update on Tax Time Enrollment

Staff shared updates on the Exchange’s new Tax Time Enrollment webpage. The Exchange used the Committee’s feedback from the May Advisory Committee Meeting to add language about how customer data is protected. The footer of the Exchange’s website includes a link to the Exchange’s Privacy Policy and will be accessible on the new Tax Time Enrollment webpage and updated with more information about the Easy Enrollment Program. The footer also contains links displayed in the top 15 languages spoken in Colorado that informs customers who to call for support in their language. The new webpage will also be available in English and Spanish by January 1st, 2022. The Exchange plans to review the Tax Time Enrollment webpage with stakeholders.

The Committee provided the staff with feedback regarding formatting on the new Tax Time Enrollment webpage and clearer direction for customers using the “Let Us Guide You” tool.

Action Item

The staff to provide mobile screenshots of the webpage at the next Advisory Committee Meeting and determine webpage FAQs.

V. Public Comment

None.

Respectfully submitted,

Monica VanBuskirk
Committee Co-Chair

Amber Egbert
Committee Co-Chair