

Summary of Standing Advisory Board Discussion Items – August 26, 2020

Proposal to Extend COVID IVL and SHOP SEP:

The Special Enrollment Period (SEP) in the individual (IVL) and small business (SHOP) markets for COVID-19 currently end Sept 15, 2020. This proposal extends the SEP to the end of the District's individual market open enrollment (January 31, 2021). But if the District's Public Health Emergency continues, the SEPs would be continued to the end of the month in which the District's Public Health Emergency expires. Effective date for coverage will be the individual's/employee's choice of 1st of month that a plan is selected or the 1st of the following month. When an individual/employee enrolls with dependents, the dependents receive the same effective date selected by the individual.

Proposal to Extend SHOP Open Enrollment to 2021 and 2022:

In January of 2020, the HBX Executive Board approved SHOP Open Enrollment for calendar year 2020, having taken into consideration the Standing Advisory Board's consensus recommendation.

This proposal extends the SHOP Open Enrollment policy to calendar year 2021 and 2022.

Under federal law, the SHOP marketplace has an annual open enrollment period where minimum contribution and minimum participation requirements do not apply to small businesses seeking to newly offer health insurance coverage to their employees. This annual open enrollment period is only available for businesses enrolling with a January effective date.

DATA from February to July 2020:

From February – July 2020, 11 businesses took advantage of the extended SHOP OE.

- 10 had less than 2/3 participation
- 1 contributes less than 50%

Enrollment was fairly consistent with the exception of May which did not have any:

- 2/1 – 2 businesses
- 3/1 – 3 businesses
- 4/1 – 2 businesses
- 5/1 – 0 businesses
- 6/1 – 2 businesses
- 7/1 – 2 businesses

10 of the 11 businesses offer choice:

- 8 businesses offered all plans available by a single carrier
- 2 businesses offered all plans available at one metal level
- 1 business that did not offer choice and offered one plan

Comparative Data of enrollees and businesses by age, metal level, and business size for the following categories:

- 1) The February to July 2020 businesses using the local SHOP OE flexibility: 11 businesses
- 2) The January businesses using the federal SHOP OE flexibility: 56 businesses (all renewals, no new businesses for 2020)
- 3) All others businesses currently enrolled minus Congress

By Age (number)

COVERED LIVES BY AGE	11 New Sale (Feb-present)	56 January Groups	All Other	TOTAL
< 18	7	57	13,141	13,205
18-25	3	29	7,048	7,080
26-34	9	103	16,388	16,500
35-44	6	77	13,882	13,965
45-54	3	58	10,121	10,182
55-64	1	34	7,919	7,954
65+		4	2,182	2,186
TOTAL	29	362	70,681	71,072

By Age (Percent)

COVERED LIVES BY AGE	11 New Sale (Feb – present)	56 January Groups	All Other	TOTAL
< 18	24%	16%	19%	19%
18-25	10%	8%	10%	10%
26-34	31%	28%	23%	23%
35-44	21%	21%	20%	20%
45-54	10%	16%	14%	14%
55-64	3%	9%	11%	11%
65+	0%	1%	3%	3%
TOTAL	100%	100%	100%	100%

By metal level (number):

COVERED LIVES BY METAL	11 New Sale (Feb – present)	56 January Groups	All Other	TOTAL
Platinum	3	76	31,981	32,060
Gold	18	136	23,355	23,509
Silver	6	93	13,405	13,504
Bronze	2	57	1,940	1,999
TOTAL	29	362	70,681	71,072

By metal level (percent):

COVERED LIVES BY METAL	11 New Sale (Feb – present)	56 January Groups	All Other	TOTAL
Platinum	10%	21%	45%	45%
Gold	62%	38%	33%	33%
Silver	21%	26%	19%	19%
Bronze	7%	16%	3%	3%
TOTAL	100%	100%	100%	100%

By group size (number):

GROUPS BY ROSTER SIZE	11 New Sale (Feb – present)	56 January Groups	All Other	TOTAL
1-9 Employees	9	34	3,682	3,725
10-24 Employees	2	13	1,044	1,059
25-50 Employees	0	7	364	371
51+ Employees	0	2	5	7
TOTAL	11	56	5,095	5,162

By group size (percent):

GROUPS BY ROSTER SIZE	11 New Sale (Feb – present)	56 January Groups	All Other	TOTAL
1-9 Employees	82%	61%	72%	72%
10-24 Employees	18%	23%	20%	21%
25-50 Employees	0%	13%	7%	7%
51+ Employees	0%	4%	0%	0%
TOTAL	100%	100%	100%	100%