

March 21, 2023

The Honorable Joseline A. Peña-Melnyk
Chair, House Health and Government Operations Committee
Room 241, House Office Building
6 Bladen St.
Annapolis, MD 21401

Re: Letter of Information – SB 26 – Maryland Medical Assistance Program, Maryland Children’s Health Program, and Workgroup on Low-Income Utility Assistance

Dear Chair Peña-Melnyk and Members of the House Health and Government Operations Committee:

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of information for Senate Bill (SB) 26 – Maryland Medical Assistance Program, Maryland Children’s Health Program, and Workgroup on Low-Income Utility Assistance. SB 26 will require the Maryland Department of Health (MDH) to establish an Express Lane Eligibility (ELE) program by January 1, 2025, and require MDH to designate the Supplemental Nutrition Assistance Program (SNAP) as the express lane agency (ELA) to use eligibility findings from SNAP to expedite the determination and renewal process for children in Maryland Medicaid or Maryland Children’s Health Program (MCHP). The bill also authorizes MDH to apply for one or more federal 1115 waivers with the Centers for Medicare and Medicaid in order to effectively implement an ELE program in Maryland.

MHBE is generally supportive of state-wide efforts to simplify the enrollment process for residents into health insurance coverage, and has worked with relevant state agencies to implement other programs that simplify and streamline the process. Over the last few years MHBE has partnered with the Maryland Office of the Comptroller, and more recently the Maryland Department of Labor, to implement the Easy Enrollment Programs to facilitate and streamline enrollment in health coverage for individuals who file their taxes during tax season or receive unemployment benefits at any time in the year.

The uninsured rate for Maryland children age 0-18 was 4.3 percent in 2021, accounting for around 46,000 of the 248,000 total uninsured individuals in the state.¹ ELE supports continuous coverage for children by simplifying the renewal process and reducing barriers to enrolling and re-enrolling in coverage, and could contribute to lowering the uninsured rate for Maryland children.

MHBE serves most Medicaid enrollees in the state, around 1.25 million individuals, through the Maryland Health Connection which allows residents to compare health insurance plans and determine eligibility for and enroll in public assistance programs like Medicaid and MCHP. In this role, MHBE is prepared to work with MDH and the Department of Human Services to assist with the implementation, as appropriate, of an Express Lane Eligibility program for Medicaid and MCHP enrollees in Maryland.

¹ Kaiser Family Foundation, State Indicators: [Health Insurance Coverage of Children 0-18](#) (2021).



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For further discussions or questions on MHBE's potential role in implementation of SB 26, please contact Johanna Fabian-Marks, Director of Policy and Plan Management at johanna.fabian-marks@maryland.gov.

Sincerely,

A handwritten signature in black ink that reads "Michele Eberle".

Michele Eberle
Executive Director