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STATE OF MAINE
ONE HUNDRED AND THIRTY-FIRST LEGISLATURE
COMMITTEE ON HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

April 24, 2023

Senator Craig V. Hickman, Senate Chair
Representative Jessica L. Fay, House Chair
Government Oversight Committee
Maine State Legislature
82 State House Station
Augusta, Maine 04333-0082

Dear Senator Hickman and Representative Fay,

Thank you for your March 17, 2023 letter conveying the concerns raised by Senator Richard Bennett and discussed at your March 10, 2023 meeting regarding the Office of the Health Insurance Marketplace (OHIM) and CoverME.gov, Maine's health insurance marketplace platform. After receiving your letter, we requested that the Office of the Health Insurance Marketplace respond to the concerns and questions outlined in your letter. On April 12, 2023, our committee scheduled a meeting and Sara Gagne-Holmes, Deputy Commissioner of the Department of Health and Human Services, presented OHIM's responses. A copy of the presentation is attached.

After hearing the presentation, we are writing to express our finding that OHIM has been working appropriately to address customer service inquiries and to resolve complaints. While OHIM acknowledged that improvements were needed in this area after the first year of enrollment in CoverME.gov, OHIM has implemented measures that demonstrate increases in customer satisfaction scores for their interaction with the program. The committee requested that OHIM continue its efforts related to customer service, particularly with regard to resolving complex inquiries from insurance brokers and others. The committee also asked that OHIM specifically incorporate this information into its annual reporting to the committee that is required by Title 22, section 5411.

Further, we noted one aspect of health insurance coverage through CoverME.gov that can cause confusion or "surprise" for consumers following enrollment. Individuals enrolled in coverage through CoverME.gov are eligible for financial assistance in the form of premium subsidies, or advanced premium tax credits, based on their income. Since these are advanced premium tax credits, there is a reconciliation process that occurs when an individual prepares and files their

tax returns. In order to make sure that advanced premium tax credits are accurate and do not result in tax reconciliation requiring a repayment, individuals are required to update their enrollment and report changes in income to CoverME.gov on a timely basis. In reviewing the information provided currently on the website, committee members felt that the information should be disclosed in a more prominent and direct manner. We urged OHIM to make enhancements to the CoverME.gov website to improve communication to the public about the premium subsidies, or advanced premium tax credits, available to enrollees in health coverage and the potential implications of the reconciliation process for those tax credits on an enrollee's taxes when filing tax returns.

As the policy committee with oversight over OHIM, we want to assure you that we will work diligently to monitor the office and its administration of CoverME.gov so that the concerns you have raised are resolved and that any other issues brought to our attention are promptly addressed. We have requested that OHIM resolve these issues before the next open enrollment period for health coverage through CoverME.org and to report back to our committee in their annual report due in February 2024.

Sincerely,



Sen. Donna A. Bailey
Senate Chair



Rep. Anne C. Perry
House Chair

Enc. OHIM Presentation

cc: Joint Standing Committee on Health Coverage, Insurance and Financial
Services
Peter Schleck, Director, Office of Program Evaluation and Governmental
Accountability