

Fiscal Year 2023 Budgeting Uncertainties

- American Rescue Plan (ARP) enrollment and expenditure impacts
 - Extension beyond plan year 2022 is uncertain
 - Potential negative impact on enrollments of 10-15%
 - Technology cost for changing subsidies back to prior levels or possibly a double change
- Health Insurance Affordability Fee Enterprise enrollment and expenditure impacts
 - Phase 2 enrollments (qualified individuals – non ACA) open enrollment starts November 2022
 - Subsidies available for up to 9,100 individuals
 - Uncertainty regarding first year enrollment levels
 - Significant costs associated with the technology development, operations and outreach for the program
- Easy E Enrollment Impact – 1st year of program underway, original estimate of 1,000 enrollments based on Maryland’s experience. Expect most enrollments to come through in April and May.
- Impact of State public option program starting in plan year 2023 – one desired impact of the program is to reduce premiums.
- Impact of end of Public Health Emergency – timing and enrollment impacts uncertain
- 2022 legislation impacts still to be determined