

# Maryland Health Benefit Exchange

## MISSION

The Maryland Health Benefit Exchange (MHBE), an independent unit of state government, improves the health and well-being of Marylanders by connecting them with high-quality, affordable health coverage through innovative programs, technology, and consumer assistance.

## VISION

High-quality, affordable health coverage for all Marylanders.

## KEY GOALS, OBJECTIVES, AND PERFORMANCE MEASURES

### Goal 1. Enroll eligible Marylanders in individual Qualified Health Plans (QHP) and Medicaid through Maryland Health Connection (MHC).

**Obj. 1.1** Continue to enroll at least one million Marylanders annually in a Qualified Health, Stand Alone Dental Plan, or Medicaid plan through Maryland Health Connection, reducing the uninsured rate to less than 5.5 percent.

| Performance Measures (Calendar Year)  | 2021 Act. | 2022 Act. | 2023 Act. | 2024 Act. | 2025 Est. | 2026 Est. | 2027 Est. |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Number of Marylanders enrolled in Medicaid through Maryland Health Connection | 1,171,471 | 1,237,742 | 1,267,008 | 1,282,050 | 1,212,342 | 1,200,000 | 1,037,342 |
| Number of Marylanders enrolled in a Qualified Health Plan                     | 166,038   | 181,603   | 182,166   | 213,895   | 247,243   | 200,000   | 200,000   |
| Number of Marylanders enrolled in a Stand Alone Dental Plan                   | 51,505    | 66,634    | 65,393    | 74,939    | 92,028    | 90,000    | 90,000    |
| Percent of young adults (18-34) among total QHP enrollees                     | 28%       | 27%       | 27%       | 29%       | 30%       | 27%       | 26%       |
| State of Maryland Uninsured Rate  | 6%        | 6%        | 6%        | 6%        | 6%        | 7%        | 7%        |

### Goal 2. Make enrollment as simple as possible.

**Obj. 2.1** By fiscal year 2028, consumer assistance will be delivered to 85,000 consumers via connector entities, the Consumer Service Center and producers.

| Performance Measures   | 2021 Act. | 2022 Act. | 2023 Act. | 2024 Act. | 2025 Act. | 2026 Est. | 2027 Est. |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Number of consumer encounters with Connector Entity staff                            | 87,022    | 62,481    | 162,124   | 84,110    | 97,874    | 99,240    | 100,860   |
| Percent of first call resolution   | 94%       | 95%       | 93%       | 92%       | 98%       | 97%       | 97%       |
| Average call handle time (minutes)   | 11.3      | 11.4      | 12.0      | 0.5       | 0.5       | 0.5       | 0.5       |
| Average quality percent rating   | 95%       | 93%       | 94%       | 93%       | 95%       | 94%       | 95%       |
| <sup>1</sup> Number of unique visitors to MHC website (thousands)                    | 1,139     | 1,054     | 1,027     | 762       | 753       | 700       | 700       |
| <sup>1</sup> Number of unique mobile application downloads (thousands)               | 116       | 107       | 128       | 74        | 76        | 70        | 65        |
| <sup>1</sup> Total number of enrollments completed by mobile application (thousands) | 25        | 26        | 38        | 31        | 51        | 50        | 40        |
| <sup>1</sup> Percent of mobile application enrollment by young adults (18-34)        | 55%       | 55%       | 58%       | 55%       | 53%       | 53%       | 53%       |
| <sup>1</sup> Enrollments through Tax Time Easy Enrollment                            | 4,234     | 2,020     | 1,955     | 2,566     | 2,670     | 2,500     | 2,500     |
| <sup>1</sup> Enrollments through Unemployment Insurance Easy Enrollment              | N/A       | 3,250     | 10,595    | 18,879    | 32,661    | 30,000    | 33,000    |

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## Goal 3. Improve access to quality, affordable health insurance in Individual and Small Group Exchange markets.

**Obj. 3.1** By fiscal year 2028, the average total single person premium for all QHPs without Advanced Premium Tax Credits (APTC) as a percent of the Maryland average wage will be less than 7.5 percent.

| Performance Measures (Calendar Year)   | 2021 Act. | 2022 Act. | 2023 Act. | 2024 Act. | 2025 Est. | 2026 Est. | 2027 Est. |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Plan quality rating  | 4.3       | 4.3       | 4.2       | 4.4       | 4.4       | 4.4       | 4.4       |
| Average total single person premium for all QHPs divided by the Maryland average wage with the Advance Premium Tax Credit (APTC) | 0.8%      | 1.3%      | 1.5%      | 1.4%      | 1.3%      | 3.9%      | 4.2%      |
| Average total single person premium for all QHPs divided by the Maryland average wage without the APTC                           | 8.1%      | 8.0%      | 8.0%      | 7.5%      | 7.4%      | 8.7%      | 9.1%      |
| Average cost of small group plan divided by the Maryland average wage  | 8.3%      | 7.8%      | 8.8%      | 8.9%      | 9.3%      | 9.4%      | 9.6%      |
| Average single person premium for individual silver plan as percent of Maryland's average wage without APTC                      | 9.5%      | 9.2%      | 9.0%      | 8.3%      | 8.1%      | 9.2%      | 9.6%      |
| Average single person premium for individual silver plan as percent of Maryland's average wage with APTC                         | 1.1%      | 1.2%      | 1.3%      | 0.9%      | 0.8%      | 3.3%      | 3.8%      |
| Average single person premium for small group silver plan as percent of Maryland's average annual wage                           | 7.3%      | 6.4%      | 7.8%      | 8.1%      | 8.6%      | 8.7%      | 8.9%      |
| Total APTC (millions)  | \$619     | \$618     | \$615     | \$785     | \$917     | \$710     | \$710     |
| Average APTC per household among enrollees   | \$6,515   | \$6,091   | \$6,232   | \$6,327   | \$6,516   | \$5,619   | \$5,619   |
| Number of Health issuers in the Individual Market  | 3         | 3         | 3         | 4         | 5         | 4         | 4         |
| Number of Health issuers in the Small Group Market   | 4         | 4         | 4         | 4         | 4         | 3         | 3         |
| Number of Managed Care Organization issuers in the Medicaid Market   | 9         | 9         | 9         | 9         | 9         | 9         | 9         |

## Goal 4. Provide flexible, stable and innovative systems to assist individuals in obtaining insurance, financial assistance and access to public programs.

**Obj. 4.1** By fiscal year 2028, MHBE information technology (IT) system will reduce manual processes by 10 percent compared to FY22 and increase state-wide efficiencies through integration efforts.

| Performance Measures  | 2021 Act. | 2022 Act. | 2023 Act. | 2024 Act. | 2025 Act. | 2026 Est. | 2027 Est. |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Number of new enhancements made to the IT system              | 77        | 58        | 80        | 87        | 68        | 90        | 90        |
| Number of quality improvement items implemented in the system | 850       | 488       | 327       | 304       | 249       | 310       | 310       |
| Number of Maintenance & Operational items implemented         | 277       | 201       | 176       | 223       | 252       | 260       | 260       |
| Number of technical modernization projects executed           | 14        | 8         | 9         | 22        | 33        | 35        | 35        |
| Number of special projects implemented                        | 26        | 33        | 43        | 30        | 53        | 30        | 30        |

# **Maryland Health Benefit Exchange**

## **NOTES**

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<sup>1</sup> 2025 data is estimated.