

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%
¹ Number of unique visitors to MHC website (thousands)	1,139	1,054	1,027	762	753	700	700
¹ Number of unique mobile application downloads (thousands)	116	107	128	74	76	70	65
¹ Total number of enrollments completed by mobile application (thousands)	25	26	38	31	51	50	40
¹ Percent of mobile application enrollment by young adults (18-34)	55%	55%	58%	55%	53%	53%	53%
¹ Enrollments through Tax Time Easy Enrollment	4,234	2,020	1,955	2,566	2,670	2,500	2,500
¹ Enrollments through Unemployment Insurance Easy Enrollment	N/A	3,250	10,595	18,879	32,661	30,000	33,000

Maryland Health Benefit Exchange

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

¹ 2025 data is estimated.