

Maryland Health Benefit Exchange

MISSION

The Maryland Health Benefit Exchange (MHBE), an independent unit of state government, provides accessible, affordable health coverage to Marylanders.

VISION

All Marylanders will have and use the health coverage that is best for them.

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 By fiscal year 2021, more than 1 million Marylanders annually will be enrolled in a Qualified Health, Stand Alone Dental Plan, or Medicaid plan through Maryland Health Connection, reducing the uninsured rate to less than 6 percent.

Performance Measures (Calendar Year)	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Est.	2021 Est.	2022 Est.
Number of Marylanders enrolled in Medicaid through Maryland Health Connection	1,174,883	1,038,177	1,062,345	1,076,175	1,080,666	1,085,157	1,089,648
Number of Marylanders enrolled in a Qualified Health Plan	162,652	157,637	153,584	156,963	158,934	159,000	159,000
Number of Marylanders enrolled in a Stand Alone Dental Plan	30,313	51,218	39,334	39,720	40,214	42,000	42,000
Percent of young adults (18-34) among total QHP enrollees	29%	30%	30%	30%	29%	30%	30%
State of Maryland Uninsured Rate	6%	6%	6%	6%	6%	6%	6%

Goal 2. Deliver effective consumer assistance.

Obj. 2.1 By fiscal year 2021, consumer assistance will be delivered to 140,000 consumers via Connector Entities and the Consumer Service Center.

Performance Measures	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Est.	2022 Est.
Number of in-person navigators	144	125	139	135	135	135	130
Number of consumer encounters with Connector Entity staff	150,720	114,078	120,263	114,846	90,555	120,000	120,000
Percent of first call resolution	N/A	90%	98%	98%	93%	94%	94%
Average call handle time (minutes)	18	15	11	10	11	11	11
Average quality percent rating	90%	92%	92%	94%	94%	94%	94%
¹ Number of unique visitors to MHC website (thousands)	1,528	811	1,083	1,032	804	1,100	1,100
¹ Number of unique mobile application downloads (thousands)	N/A	133	121	102	96	100	100
¹ Total number of enrollments completed by mobile application (thousands)	N/A	23	27	20	24	25	25
¹ Percent of mobile application enrollment by young adults (18-34)	N/A	62%	55%	57%	59%	58%	58%

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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 2021, the average silver plan premium expense as a percent of Maryland's average wage will be less than 10 percent.

Performance Measures (Calendar Year)	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Est.	2021 Est.	2022 Est.
² Plan quality rating	4	3	3	3	N/A	3	3
Average total single person premium for all QHPs divided by the Maryland average wage with the Advance Premium Tax Credit (APTC)	7.4%	8.5%	3.0%	2.0%	1.2%	1.4%	1.4%
Average total single person premium for all QHPs divided by the Maryland average wage without the APTC	7.8%	9.3%	13.1%	11.2%	9.8%	8.1%	8.2%
Average cost of small group plan as percent of affordability cap	9.7%	8.3%	7.6%	7.6%	7.0%	7.0%	7.0%
Average single person premium for individual silver plan as percent of Maryland's average wage without APTC	8.4%	9.0%	14.0%	11.0%	11.0%	9.2%	9.4%
Average single person premium for individual silver plan as percent of Maryland's average wage with APTC	2.5%	2.9%	2.1%	1.7%	1.3%	1.6%	1.6%
Average single person premium for small group silver plan as percent of Maryland's average annual wage	8.3%	8.5%	8.3%	8.3%	6.0%	6.0%	6.0%
Total APTC (millions)	\$279	\$370	\$705	\$690	\$674	\$690	\$690
Average APTC per household among enrollees	\$4,104	\$5,332	\$8,845	\$7,998	\$7,262	\$7,900	\$7,900
Number of Health issuers in the Individual Market	5	3	2	2	2	3	3
Number of Health issuers in the Small Group Market	5	5	4	4	4	4	4
Number of Managed Care Organization issuers in the Medicaid Market	8	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 2021, the MHBE information technology (IT) system will reduce manual processing by 10 percent and increase State-wide efficiencies through integration efforts.

Performance Measures	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Est.	2022 Est.
Number of new enhancements made to the IT system	106	133	61	103	93	80	85
Number of quality improvement items implemented in the system	380	564	316	372	191	200	200
Number of Maintenance & Operational items implemented	47	57	185	219	150	150	150
Number of technical modernization projects executed	N/A	1	13	4	6	5	5
Number of special projects implemented	N/A	3	8	14	11	10	10

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NOTES

¹ Fiscal year 2020 data is estimated because it is reported on a calendar year basis.

² The Centers for Medicare & Medicaid Services is not updating the plan quality ratings for 2020 due to the pandemic. Quality rating updates will resume in 2021.

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Summary of Maryland Health Benefit Exchange

	2020 Actual	2021 Appropriation	2022 Allowance
Number of Authorized Positions	67.00	67.00	67.00
Number of Contractual Positions	0.00	2.44	0.00
Salaries, Wages and Fringe Benefits	8,065,002	8,228,380	8,213,111
Technical and Special Fees	0	62,464	11,786
Operating Expenses	68,047,368	532,800,255	453,230,677
Special Fund Expenditure	31,462,738	119,919,701	35,000,000
Federal Fund Expenditure	44,649,632	421,171,398	426,455,574
Total Expenditure	76,112,370	541,091,099	461,455,574

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D78Y01.01 Maryland Health Benefit Exchange

Program Description

The Maryland Health Benefit Exchange (MHBE) was established as a public corporation and independent unit of State government in 2011. The MHBE has a nine-member Board of Trustees that includes the Secretary of Maryland Department of Health, the Maryland Insurance Commissioner, the Executive Director of the Maryland Health Care Commission, three members appointed by the Governor representing employers and individual consumer interests, and three other board members appointed by the Governor. Working with the Maryland Department of Health (MDH), Department of Human Services (DHS), and the Maryland Insurance Administration (MIA), the MHBE has created a marketplace called Maryland Health Connection. Through Maryland Health Connection, Maryland residents can shop for health insurance plans; compare rates; and determine their eligibility for tax credits, and public assistance programs such as Medicaid and the Maryland Children's Health Insurance Program. Once an individual, family or small business selects one of the many Qualified Health Plans or available programs, they enroll in that program directly through Maryland Health Connection. This "no wrong door" approach ensures access to affordable health insurance, continuity of care, and seamless transitions for individuals and small businesses.

Appropriation Statement	2020 Actual	2021 Appropriation	2022 Allowance
Number of Authorized Positions	67.00	67.00	67.00
Number of Contractual Positions	0.00	2.44	0.00
01 Salaries, Wages and Fringe Benefits	8,065,002	8,228,380	8,213,111
02 Technical and Special Fees	0	62,464	11,786
03 Communications	105,011	114,681	105,624
04 Travel	45,485	24,332	45,485
08 Contractual Services	20,699,896	22,959,918	25,083,008
09 Supplies and Materials	15,375	12,932	8,000
12 Grants, Subsidies, and Contributions	9,664,893	10,000,000	10,000,000
13 Fixed Charges	873,676	901,442	921,145
Total Operating Expenses	<u>31,404,336</u>	<u>34,013,305</u>	<u>36,163,262</u>
Total Expenditure	<u>39,469,338</u>	<u>42,304,149</u>	<u>44,388,159</u>
Special Fund Expenditure	19,035,327	19,745,476	22,627,773
Federal Fund Expenditure	20,434,011	22,558,673	21,760,386
Total Expenditure	<u>39,469,338</u>	<u>42,304,149</u>	<u>44,388,159</u>
Special Fund Expenditure			
D78302 Maryland Health Benefit Exchange Fund	<u>19,035,327</u>	<u>19,745,476</u>	<u>22,627,773</u>
Total	<u>19,035,327</u>	<u>19,745,476</u>	<u>22,627,773</u>
Federal Fund Expenditure			
93.778 Medical Assistance Program	<u>20,434,011</u>	<u>22,558,673</u>	<u>21,760,386</u>
Total	<u>20,434,011</u>	<u>22,558,673</u>	<u>21,760,386</u>

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D78Y01.02 Information Technology Operations

Program Description

This program includes all expenses to operate, maintain, develop, enhance and support the "Maryland Health Connection" Websites, "EnrollMHC" Mobile App, the Salesforce Customer Resource Management (CRM) solution, and all associated systems and technical services. The Websites and the Mobile Apps are used for Marylanders to determine eligibility and obtain health insurance through the private market, Medicaid assistance and/or SHOP (Small Business Health Options Program).

Appropriation Statement	2020 Actual	2021 Appropriation	2022 Allowance
08 Contractual Services	36,456,889	36,568,700	38,599,656
09 Supplies and Materials	1,619	0	0
10 Equipment - Replacement	125,765	0	0
11 Equipment - Additional	5,400	475,000	475,000
13 Fixed Charges	53,359	9,750	52,759
Total Operating Expenses	<u>36,643,032</u>	<u>37,053,450</u>	<u>39,127,415</u>
Total Expenditure	<u><u>36,643,032</u></u>	<u><u>37,053,450</u></u>	<u><u>39,127,415</u></u>
Special Fund Expenditure	12,427,411	11,569,860	12,372,227
Federal Fund Expenditure	24,215,621	25,483,590	26,755,188
Total Expenditure	<u><u>36,643,032</u></u>	<u><u>37,053,450</u></u>	<u><u>39,127,415</u></u>
Special Fund Expenditure			
D78302 Maryland Health Benefit Exchange Fund	12,427,411	11,569,860	12,372,227
Total	<u>12,427,411</u>	<u>11,569,860</u>	<u>12,372,227</u>
Federal Fund Expenditure			
93.778 Medical Assistance Program	24,215,621	25,483,590	26,755,188
Total	<u>24,215,621</u>	<u>25,483,590</u>	<u>26,755,188</u>

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D78Y01.03 Reinsurance Program

Program Description

This program reflects health reinsurance administered by the Maryland Health Benefit Exchange.

Appropriation Statement

	2020 Actual	2021 Appropriation	2022 Allowance
08 Contractual Services	0	461,733,500	377,940,000
Total Operating Expenses	0	461,733,500	377,940,000
Total Expenditure	0	461,733,500	377,940,000
Special Fund Expenditure	0	88,604,365	0
Federal Fund Expenditure	0	373,129,135	377,940,000
Total Expenditure	0	461,733,500	377,940,000
Special Fund Expenditure			
D79306 Maryland Health Insurance Plan	0	88,604,365	0
Total	0	88,604,365	0
Federal Fund Expenditure			
93.423 1332 State Innovation Waiver	0	373,129,135	377,940,000
Total	0	373,129,135	377,940,000

3 Year Position Summary

Classification Title	FY 2020 Positions	FY 2020 Expenditures	FY 2021 Positions	FY 2021 Appropriation	FY 2022 Positions	FY 2022 Allowance
D78 - Maryland Health Benefit Exchange						
D78Y0101 - Maryland Health Benefit Exchange						
Accountant Advanced	1.00	53,440	1.00	56,357	1.00	68,124
Admin Officer II	1.00	34,892	1.00	53,451	1.00	53,451
Admin Officer III	10.00	498,603	9.00	512,259	7.00	381,718
Admin Prog Mgr I	4.00	354,902	5.00	395,564	5.00	395,564
Admin Prog Mgr II	1.00	66,705	1.00	70,347	1.00	70,347
Admin Prog Mgr III	0.00	0	0.00	0	1.00	64,565
Admin Prog Mgr IV	1.00	100,991	1.00	106,504	1.00	89,808
Admin Spec III	1.00	47,228	1.00	49,808	1.00	49,808
Administrative Mgr I	2.00	68,726	1.00	72,479	1.00	72,479
Administrative Mgr Senior II	1.00	108,635	1.00	114,565	1.00	114,565
Administrator I	3.00	179,109	4.00	256,534	4.00	256,534
Administrator II	4.00	277,678	5.00	351,079	5.00	321,054
Administrator III	2.00	143,959	1.00	82,199	2.00	167,597
Administrator IV	1.00	64,518	2.00	145,061	2.00	145,061
Agency Procurement Spec II	1.00	64,083	0.00	0	0.00	0
Asst Attorney General VI	2.00	184,004	2.00	194,050	2.00	192,122
Computer Network Spec II	1.00	52,892	1.00	55,780	1.00	55,780
Exec Assoc I	2.00	43,794	1.00	46,185	1.00	46,185
Exec IX	1.00	116,164	1.00	122,508	1.00	122,508
Exec VIII	1.00	107,972	1.00	113,869	1.00	113,869
Executive Senior	1.00	187,077	1.00	197,295	1.00	197,295
Fiscal Services Admin II	1.00	78,572	1.00	82,861	1.00	82,861
Fiscal Services Admin VI	1.00	111,972	1.00	118,085	1.00	118,085
Hlth Benefit Exchange Exec XI	2.00	305,737	2.00	322,441	2.00	322,441
Hlth Policy Analyst Advanced	2.00	96,293	1.00	80,641	1.00	65,375
Hlth Policy Analyst II	1.00	52,556	1.00	61,269	2.00	110,091
HR Administrator II	1.00	49,845	1.00	73,876	1.00	69,762
IT Asst Director I	1.00	73,360	1.00	77,365	1.00	77,365
IT Asst Director IV	2.00	92,576	1.00	97,629	0.00	0
IT Quality Assurance Spec	1.00	62,848	1.00	69,215	1.00	69,215
IT Systems Technical Spec	2.00	123,584	1.00	73,876	1.00	73,876
Prgm Mgr I	1.00	74,185	1.00	78,236	1.00	78,236
Prgm Mgr II	1.00	92,130	1.00	97,159	1.00	97,159
Prgm Mgr III	2.00	98,295	1.00	103,661	1.00	103,661
Prgm Mgr Senior I	1.00	103,747	1.00	109,411	1.00	109,411
Prgm Mgr Senior II	1.00	112,865	2.00	197,530	1.00	119,027
Prgm Mgr Senior III	1.00	203,976	2.00	256,856	3.00	368,015
Prgm Mgr Senior IV	2.00	375,408	3.00	401,913	3.00	401,913
Principal Counsel	1.00	122,807	1.00	129,511	1.00	129,511
Procurement Officer I	0.00	0	1.00	72,133	1.00	72,133
Procurement Officer III	0.00	0	1.00	78,859	1.00	78,859
Pub Affairs Officer II	2.00	92,245	2.00	119,531	2.00	102,175
Total D78Y0101	67.00	5,078,373	67.00	5,697,952	67.00	5,627,605