

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)	2018 Act.	2019 Act.	2020 Act.	2021 Act.	2022 Est.	2023 Est.	2024 Est.
Number of Marylanders enrolled in Medicaid through Maryland Health Connection	1,062,345	1,076,175	1,080,666	1,171,471	1,237,742	1,180,453	1,100,00
Number of Marylanders enrolled in a Qualified Health Plan	153,584	156,963	158,600	166,038	181,603	185,000	189,000
Number of Marylanders enrolled in a Stand Alone Dental Plan	39,334	39,720	40,330	51,505	66,634	52,000	55,000
Percent of young adults (18-34) among total QHP enrollees	30%	30%	29%	28%	27%	29%	29%
¹ State of Maryland Uninsured Rate	6%	6%	6%	6%	6%	6%	6%

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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	2018 Act.	2019 Act.	2020 Act.	2021 Act.	2022 Act.	2023 Est.	2024 Est.
Number of consumer encounters with Connector Entity staff	120,263	114,846	90,555	87,022	62,481	90,000	90,000
Percent of first call resolution	98%	98%	93%	94%	95%	95%	95%
Average call handle time (minutes)	11.0	10.5	11.3	11.3	11.4	10.5	10.5
Average quality percent rating	92%	94%	94%	95%	93%	95%	95%
² Number of unique visitors to MHC website (thousands)	1,083	1,032	929	1,139	640	1,000	1,100
² Number of unique mobile application downloads (thousands)	121	102	128	116	83	100	110
² Total number of enrollments completed by mobile application (thousands)	27	20	32	25	21	25	26
Percent of mobile application enrollment by young adults (18-34)	55%	57%	56%	55%	56%	58%	58%
Enrollments through Tax Time Easy Enrollment	N/A	N/A	N/A	N/A	1,945	2,000	2,000
Enrollments through Unemployment Insurance Easy Enrollment	N/A	N/A	N/A	N/A	2,051	2,500	2,500

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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)	2018 Act.	2019 Act.	2020 Act.	2021 Act.	2022 Est.	2023 Est.	2024 Est.
³ Plan quality rating	3.0	3.0	N/A	4.3	4.3	4.0	4.0
Average total single person premium for all QHPs divided by the Maryland average wage with the Advance Premium Tax Credit (APTC)	3.0%	2.0%	1.1%	0.8%	1.3%	1.4%	1.1%
Average total single person premium for all QHPs divided by the Maryland average wage without the APTC	13.1%	11.2%	9.5%	8.1%	8.0%	7.9%	7.9%
Average cost of small group plan as percent of affordability cap	7.8%	7.6%	6.9%	8.3%	7.8%	7.8%	7.8%
Average single person premium for individual silver plan as percent of Maryland's average wage without APTC	14.0%	11.0%	10.7%	9.5%	9.2%	9.6%	9.7%
Average single person premium for individual silver plan as percent of Maryland's average wage with APTC	2.1%	1.7%	1.2%	1.1%	1.2%	1.4%	1.0%
Average single person premium for small group silver plan as percent of Maryland's average annual wage	7.2%	6.9%	6.1%	7.3%	6.4%	6.4%	6.4%
Total APTC (millions)	\$705	\$690	\$678	\$619	\$602	\$630	\$630
Average APTC per household among enrollees	\$8,845	\$7,998	\$7,268	\$6,515	\$6,125	\$7,000	\$7,000
Number of Health issuers in the Individual Market	2	2	2	3	3	3	3
Number of Health issuers in the Small Group Market	4	4	4	4	4	4	4
Number of Managed Care Organization issuers in the Medicaid Market	9	9	9	9	9	9	9

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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	2018 Act.	2019 Act.	2020 Act.	2021 Act.	2022 Act.	2023 Est.	2024 Est.
Number of new enhancements made to the IT system	61	103	93	77	58	85	85
Number of quality improvement items implemented in the system	316	372	191	850	488	350	350
Number of Maintenance & Operational items implemented	185	219	150	277	201	275	275
Number of technical modernization projects executed	13	4	6	14	8	10	10
Number of special projects implemented	8	14	11	26	33	10	10

NOTES

¹ Fiscal year 2021 and 2022 data are estimated.

² Fiscal year 2022 data is estimated because it is reported on a calendar year basis.

³ The Centers for Medicare & Medicaid Services did not update the plan quality ratings for 2020 due to the pandemic.

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Summary of Maryland Health Benefit Exchange

	2022 Actual	2023 Appropriation	2024 Allowance
Number of Authorized Positions	67.00	67.00	67.00
Salaries, Wages and Fringe Benefits	8,627,957	9,007,246	9,577,158
Operating Expenses	478,842,886	557,873,897	605,855,301
Net General Fund Expenditure	0	0	3,550,548
Special Fund Expenditure	37,198,420	52,325,185	143,492,207
Federal Fund Expenditure	446,204,928	514,555,958	468,389,704
American Rescue Plan Act of 21 Expenditure	490,891	0	0
Reimbursable Fund Expenditure	3,576,604	0	0
Total Expenditure	<u>487,470,843</u>	<u>566,881,143</u>	<u>615,432,459</u>

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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 the Maryland Department of Health (MDH), 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 MDH, the 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

	2022 Actual	2023 Appropriation	2024 Allowance
Number of Authorized Positions	67.00	67.00	67.00
01 Salaries, Wages and Fringe Benefits	8,627,957	9,007,246	9,577,158
03 Communications	110,192	121,300	107,500
04 Travel	19,941	32,500	15,000
08 Contractual Services	19,831,482	18,015,301	25,388,855
09 Supplies and Materials	3,765	23,286	11,500
11 Equipment - Additional	190	0	0
12 Grants, Subsidies, and Contributions	9,401,665	10,000,000	10,000,000
13 Fixed Charges	870,829	910,022	924,830
Total Operating Expenses	<u>30,238,064</u>	<u>29,102,409</u>	<u>36,447,685</u>
Total Expenditure	<u>38,866,021</u>	<u>38,109,655</u>	<u>46,024,843</u>
Net General Fund Expenditure	0	0	3,550,548
Special Fund Expenditure	19,469,320	19,369,583	19,604,875
Federal Fund Expenditure	18,905,810	18,740,072	22,869,420
American Rescue Plan Act of 21 Expenditure	490,891	0	0
Total Expenditure	<u>38,866,021</u>	<u>38,109,655</u>	<u>46,024,843</u>
Special Fund Expenditure			
D78302 Maryland Health Benefit Exchange Fund	<u>19,469,320</u>	<u>19,369,583</u>	<u>19,604,875</u>
Federal Fund Expenditure			
93.778 Medical Assistance Program	<u>18,905,810</u>	<u>18,740,072</u>	<u>22,869,420</u>
American Rescue Plan Act of 21 Expenditure			
93.525E State Planning and Establishment Grants for the Affordable Care Act (ACA)'s Exchanges- ARPA	<u>490,891</u>	<u>0</u>	<u>0</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	2022 Actual	2023 Appropriation	2024 Allowance
03 Communications	3,399	0	0
08 Contractual Services	40,775,375	40,608,000	39,058,000
09 Supplies and Materials	1,415	0	0
11 Equipment - Additional	1,030,189	475,000	415,000
13 Fixed Charges	65,135	30,000	30,000
Total Operating Expenses	<u>41,875,513</u>	<u>41,113,000</u>	<u>39,503,000</u>
Total Expenditure	<u><u>41,875,513</u></u>	<u><u>41,113,000</u></u>	<u><u>39,503,000</u></u>
Special Fund Expenditure	11,141,389	12,955,602	12,395,125
Federal Fund Expenditure	27,157,520	28,157,398	27,107,875
Reimbursable Fund Expenditure	<u>3,576,604</u>	<u>0</u>	<u>0</u>
Total Expenditure	<u><u>41,875,513</u></u>	<u><u>41,113,000</u></u>	<u><u>39,503,000</u></u>
Special Fund Expenditure			
D78302 Maryland Health Benefit Exchange Fund	<u>11,141,389</u>	<u>12,955,602</u>	<u>12,395,125</u>
Federal Fund Expenditure			
93.778 Medical Assistance Program	<u>27,157,520</u>	<u>28,157,398</u>	<u>27,107,875</u>
Reimbursable Fund Expenditure			
M00A01 Maryland Department of Health	<u>3,576,604</u>	<u>0</u>	<u>0</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	2022 Actual	2023 Appropriation	2024 Allowance
08 Contractual Services	406,729,309	487,658,488	529,904,616
Total Operating Expenses	<u>406,729,309</u>	<u>487,658,488</u>	<u>529,904,616</u>
Total Expenditure	<u><u>406,729,309</u></u>	<u><u>487,658,488</u></u>	<u><u>529,904,616</u></u>
Special Fund Expenditure	6,587,711	20,000,000	111,492,207
Federal Fund Expenditure	<u>400,141,598</u>	<u>467,658,488</u>	<u>418,412,409</u>
Total Expenditure	<u><u>406,729,309</u></u>	<u><u>487,658,488</u></u>	<u><u>529,904,616</u></u>
Special Fund Expenditure			
D79306 Maryland Health Insurance Plan	<u>6,587,711</u>	<u>20,000,000</u>	<u>111,492,207</u>
Federal Fund Expenditure			
93.423 1332 State Innovation Waiver	<u>400,141,598</u>	<u>467,658,488</u>	<u>418,412,409</u>

3 Year Position Summary

Classification Title	FY 2022 Positions	FY 2022 Expenditures	FY 2023 Positions	FY 2023 Appropriation	FY 2024 Positions	FY 2024 Allowance
D78 - Maryland Health Benefit Exchange						
D78Y0101 - Maryland Health Benefit Exchange						
Accountant Advanced	1.00	75,232	1.00	79,396	1.00	83,760
Admin Officer II	1.00	79,940	2.00	107,330	1.00	61,518
Admin Officer III	7.00	334,484	6.00	363,893	7.00	456,418
Admin Prog Mgr I	5.00	390,562	5.00	433,694	5.00	473,196
Admin Prog Mgr II	1.00	74,235	1.00	78,269	1.00	90,859
Admin Prog Mgr III	1.00	53,607	0.00	0	1.00	93,365
Admin Prog Mgr IV	1.00	120,422	2.00	176,890	2.00	231,746
Admin Spec III	1.00	0	0.00	0	0.00	0
Administrative Mgr I	1.00	75,630	1.00	79,147	1.00	90,139
Administrative Mgr Senior II	1.00	118,938	1.00	126,302	1.00	134,530
Administrator I	4.00	229,145	4.00	246,847	3.00	188,479
Administrator II	5.00	317,229	6.00	410,492	5.00	425,400
Administrator III	2.00	173,747	2.00	183,118	3.00	282,840
Administrator IV	2.00	180,859	3.00	250,309	3.00	285,490
Asst Attorney General VI	2.00	131,934	2.00	179,702	2.00	227,430
Computer Network Spec II	1.00	58,255	1.00	63,796	1.00	66,667
Computer Network Spec Supr	0.00	0	0.00	0	1.00	105,072
Div Dir Ofc Atty General	0.00	20,690	0.00	0	1.00	156,314
Exec Assoc I	1.00	48,205	1.00	51,751	1.00	75,903
Exec IX	1.00	148,131	1.00	135,206	1.00	141,290
Exec VIII	1.00	157,473	1.00	125,672	1.00	131,327
Executive Senior	1.00	204,228	1.00	217,747	1.00	227,546
Fiscal Services Admin II	1.00	91,469	1.00	97,418	1.00	101,802
Fiscal Services Admin VI	1.00	130,473	1.00	137,790	1.00	145,417
Hlth Benefit Exchange Exec XI	2.00	333,777	2.00	355,864	2.00	371,878
Hlth Policy Analyst Advanced	1.00	26,692	1.00	59,703	1.00	76,752
Hlth Policy Analyst II	2.00	104,163	2.00	133,780	2.00	164,209
HR Administrator II	1.00	72,547	1.00	76,183	1.00	85,112
IT Asst Director I	1.00	81,803	1.00	85,298	1.00	94,409
IT Quality Assurance Spec	1.00	71,624	1.00	75,579	0.00	0
IT Systems Technical Spec	1.00	76,955	1.00	81,446	1.00	90,139
Prgm Mgr I	1.00	81,361	1.00	85,439	1.00	95,450
Prgm Mgr II	1.00	100,578	1.00	106,212	1.00	112,091
Prgm Mgr III	1.00	73,287	1.00	114,441	0.00	0
Prgm Mgr IV	0.00	36,310	0.00	0	1.00	127,637
Prgm Mgr Senior I	1.00	113,218	1.00	119,469	1.00	133,561
Prgm Mgr Senior II	1.00	123,171	1.00	131,221	1.00	137,126
Prgm Mgr Senior III	3.00	381,661	3.00	404,464	3.00	432,156
Prgm Mgr Senior IV	3.00	418,468	3.00	440,404	3.00	490,838
Principal Counsel	1.00	117,629	1.00	142,792	0.00	0
Procurement Officer I	1.00	75,695	1.00	79,513	1.00	86,450
Procurement Officer III	1.00	71,641	1.00	86,946	1.00	99,898
Pub Affairs Officer II	2.00	40,109	1.00	63,395	1.00	66,875
Total D78Y0101	67.00	5,615,577	67.00	6,186,918	67.00	6,941,089