

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 2018, 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	2013 Act.	2014 Act.	2015 Act.	2016 Act.	2017 Est.	2018 Est.	2019 Est.
Number of Marylanders enrolled in Medicaid	N/A	89,622	949,751	1,174,883	1,038,177	1,141,995	1,141,995
Number of Marylanders enrolled in a Qualified Health Plan	N/A	81,553	126,252	162,652	157,637	149,755	149,755
Number of Marylanders enrolled in a Stand Alone Dental Plan	N/A	N/A	N/A	30,313	51,218	56,340	56,340
Percent of young adults (18-34) among total QHP enrollees	N/A	29%	27%	30%	29%	30%	30%
State of Maryland Uninsured Rate	10%	8%	7%	7%	6%	6%	6%

Goal 2. Deliver effective consumer assistance.

Obj. 2.1 By fiscal year 2018, consumer assistance will be delivered to 140,000 consumers via Connector Entities and the Consumer Service Center.

Performance Measures	2013 Act.	2014 Act.	2015 Act.	2016 Act.	2017 Act.	2018 Est.	2019 Est.
Number of in-person navigators	202	268	164	144	125	125	125
Number of consumer encounters with Connector Entity staff	N/A	N/A	140,572	150,720	114,078	115,000	115,000
Percent of first call resolution	N/A	N/A	N/A	N/A	90%	90%	90%
Average call handle time (minutes)	N/A	17	17	18	15	13	13
Average quality percent rating	N/A	80%	82%	90%	92%	92%	92%
Number of unique visitors to MHC website (thousands)	N/A	N/A	1,363	1,528	811	1,600	1,600
Number of unique mobile application downloads	N/A	N/A	N/A	N/A	133	145	145
Total number of enrollments completed by mobile application	N/A	N/A	N/A	N/A	23	25	25
Percent of mobile application enrollment by young adults (18-34)	N/A	N/A	N/A	N/A	62%	62%	62%

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 2018, the average silver plan quality rating is 3 or greater, and the average premium expense as a percent of Maryland's average wage is less than 10 percent.

Performance Measures	2013 Act.	2014 Act.	2015 Act.	2016 Act.	2017 Est.	2018 Est.	2019 Est.
Plan quality rating	N/A	4	4	4	3	3	3
Average total single person premium for all QHPs divided by the Maryland average wage with the Advance Premium Tax Credit (APTC)	N/A	7%	8%	7%	9%	9%	9%
Average cost of small group plan as percent of affordability cap	N/A	9%	6%	8%	8%	8%	8%
Average single person premium for individual silver plan as percent of Maryland's average wage without APTC	N/A	7%	7%	8%	9%	9%	9%
Average single person premium for small group silver plan as percent of Maryland's average annual wage	N/A	8%	8%	8%	9%	9%	9%
Total APTC/cost share (millions)	N/A	\$136	\$200	\$225	\$275	\$275	\$275
Average APTC/cost share per household among enrollees	N/A	\$2,450	\$2,650	\$2,925	\$3,500	\$3,500	\$3,500
Number of Health issuers in the Individual Market	N/A	4	5	5	3	4	4
Number of Health issuers in the Small Group Market	N/A	6	6	5	5	5	5
Number of Managed Care Organization issuers in the Medicaid Market	N/A	8	8	8	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 2018, the MHBE information technology (IT) system will reduce manual processing by 10 percent and increase State-wide efficiencies through integration efforts.

Performance Measures	2013 Act.	2014 Act.	2015 Act.	2016 Act.	2017 Act.	2018 Est.	2019 Est.
Number of new enhancements made to the IT system	N/A	N/A	22	106	133	100	100
Number of quality improvement items implemented in the system	N/A	N/A	192	380	564	200	200
Number of Maintenance & Operational items implemented	N/A	N/A	12	47	57	60	60
Number of technical modernization projects executed	N/A	N/A	N/A	N/A	1	1	1
Number of special projects implemented	N/A	N/A	N/A	N/A	3	3	3

NOTES

¹ Fiscal year 2017 data is estimated because it is reported on a calendar year basis.

Maryland Health Benefit Exchange

Summary of Maryland Health Benefit Exchange

	2017 Actual	2018 Appropriation	2019 Allowance
Number of Authorized Positions	67.00	67.00	67.00
Salaries, Wages and Fringe Benefits	7,213,127	7,710,709	7,690,820
Technical and Special Fees	691	10,921	10,921
Operating Expenses	109,667,891	96,023,334	75,458,718
Special Fund Expenditure	72,156,069	56,284,035	35,000,000
Federal Fund Expenditure	44,725,640	47,460,929	48,160,459
Total Expenditure	116,881,709	103,744,964	83,160,459

Maryland Health Benefit Exchange

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, cost sharing reductions 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

	2017 Actual	2018 Appropriation	2019 Allowance
Number of Authorized Positions	67.00	67.00	67.00
01 Salaries, Wages and Fringe Benefits	7,213,127	7,710,709	7,690,820
02 Technical and Special Fees	691	10,921	10,921
03 Communications	105,170	76,884	77,715
04 Travel	10,471	19,360	19,360
08 Contractual Services	31,238,373	33,205,176	33,337,342
09 Supplies and Materials	29,645	43,818	30,500
10 Equipment - Replacement	10	0	0
11 Equipment - Additional	1,828	0	0
12 Grants, Subsidies, and Contributions	8,971,141	10,000,000	10,000,000
13 Fixed Charges	880,472	777,092	888,917
Total Operating Expenses	41,237,110	44,122,330	44,353,834
Total Expenditure	48,450,928	51,843,960	52,055,575
Special Fund Expenditure	23,226,764	24,908,876	25,296,510
Federal Fund Expenditure	25,224,164	26,935,084	26,759,065
Total Expenditure	48,450,928	51,843,960	52,055,575
Special Fund Expenditure			
D78302 Maryland Health Benefit Exchange Fund	23,226,764	24,908,876	25,296,510
Total	23,226,764	24,908,876	25,296,510
Federal Fund Expenditure			
93.778 Medical Assistance Program	25,224,164	26,935,084	26,759,065
Total	25,224,164	26,935,084	26,759,065

Maryland Health Benefit Exchange

D78Y01.02 Major Information Technology Development Projects

Program Description

This program reflects Major Information Technology Projects for the Maryland Health Benefit Exchange.

Appropriation Statement		2017 Actual	2018 Appropriation	2019 Allowance
08	Contractual Services	28,642,938	30,601,004	30,766,365
11	Equipment - Additional	77,583	0	337,500
13	Fixed Charges	168,704	0	1,019
	Total Operating Expenses	<u>28,889,225</u>	<u>30,601,004</u>	<u>31,104,884</u>
	Total Expenditure	<u><u>28,889,225</u></u>	<u><u>30,601,004</u></u>	<u><u>31,104,884</u></u>
	Special Fund Expenditure	9,387,749	10,075,159	9,703,490
	Federal Fund Expenditure	<u>19,501,476</u>	<u>20,525,845</u>	<u>21,401,394</u>
	Total Expenditure	<u><u>28,889,225</u></u>	<u><u>30,601,004</u></u>	<u><u>31,104,884</u></u>
Special Fund Expenditure				
D78302	Maryland Health Benefit Exchange Fund	<u>9,387,749</u>	<u>10,075,159</u>	<u>9,703,490</u>
	Total	<u><u>9,387,749</u></u>	<u><u>10,075,159</u></u>	<u><u>9,703,490</u></u>
Federal Fund Expenditure				
93.778	Medical Assistance Program	<u>19,501,476</u>	<u>20,525,845</u>	<u>21,401,394</u>
	Total	<u><u>19,501,476</u></u>	<u><u>20,525,845</u></u>	<u><u>21,401,394</u></u>

Maryland Health Benefit Exchange

D78Y01.03 Reinsurance Program

Program Description

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

Appropriation Statement

	2017 Actual	2018 Appropriation	2019 Allowance
08 Contractual Services	39,541,556	21,300,000	0
Total Operating Expenses	39,541,556	21,300,000	0
Total Expenditure	<u>39,541,556</u>	<u>21,300,000</u>	<u>0</u>
Special Fund Expenditure	39,541,556	21,300,000	0
Total Expenditure	<u>39,541,556</u>	<u>21,300,000</u>	<u>0</u>
Special Fund Expenditure			
D79306 Maryland Health Insurance Plan	39,541,556	21,300,000	0
Total	<u>39,541,556</u>	<u>21,300,000</u>	<u>0</u>

3 Year Position Summary

Classification Title	FY 2017 Positions	FY 2017 Expenditures	FY 2018 Positions	FY 2018 Appropriation	FY 2019 Positions	FY 2019 Allowance
D78 - Maryland Health Benefit Exchange						
D78Y0101 - Maryland Health Benefit Exchange						
Accountant Advanced	0.00	13,610	1.00	52,846	1.00	52,846
Admin Aide	1.00	43,869	1.00	43,872	1.00	43,872
Admin Officer III	10.00	446,982	10.00	512,262	10.00	512,262
Admin Prog Mgr I	4.00	274,634	4.00	298,269	4.00	298,269
Admin Prog Mgr II	1.00	40,745	1.00	65,964	1.00	65,964
Admin Prog Mgr IV	0.00	85,737	1.00	99,869	1.00	99,869
Administrative Mgr I	2.00	163,840	2.00	164,606	2.00	164,606
Administrative Mgr II	1.00	83,680	1.00	84,479	1.00	84,479
Administrative Mgr IV	1.00	11,258	0.00	0	0.00	0
Administrative Mgr Senior II	1.00	89,682	1.00	90,541	1.00	90,541
Administrative Mgr Senior III	1.00	115,763	0.00	0	0.00	0
Administrator I	3.00	184,029	3.00	184,647	3.00	184,647
Administrator II	3.00	236,909	4.00	265,769	4.00	265,769
Administrator III	1.00	76,338	1.00	77,078	1.00	77,078
Administrator IV	1.00	78,574	1.00	82,247	1.00	82,247
Agency Procurement Spec II	1.00	63,366	1.00	63,371	1.00	63,371
Asst Attorney General VI	2.00	181,947	2.00	181,961	2.00	181,961
Computer Network Spec II	0.00	7,822	1.00	52,304	1.00	52,304
Database Specialist II	2.00	117,364	2.00	124,979	2.00	124,979
Exec Assoc I	3.00	108,860	3.00	124,320	3.00	124,320
Exec IX	1.00	136,723	1.00	136,888	1.00	136,888
Exec VIII	1.00	22,711	1.00	111,180	1.00	111,180
Executive Senior	1.00	46,965	1.00	167,144	1.00	167,144
Fiscal Services Admin I	2.00	8,195	0.00	0	0.00	0
Fiscal Services Admin II	1.00	77,693	1.00	77,699	1.00	77,699
Fiscal Services Admin VI	1.00	109,212	1.00	110,729	1.00	110,729
Hlth Benefit Exchange Exec X	1.00	163,759	1.00	163,957	1.00	163,957
Hlth Benefit Exchange Exec XI	2.00	308,944	2.00	341,934	2.00	341,934
Hlth Policy Analyst Advanced	1.00	110,627	2.00	130,024	2.00	130,024
Hlth Policy Analyst II	2.00	88,915	1.00	69,492	1.00	69,492
HR Administrator II	1.00	68,610	1.00	69,273	1.00	69,273
IT Asst Director IV	3.00	234,864	2.00	205,227	2.00	205,227
IT Functional Analyst I	0.00	626	0.00	0	0.00	0
IT Functional Analyst II	1.00	41,457	0.00	0	0.00	0
IT Quality Assurance Spec	1.00	62,556	1.00	64,902	1.00	64,902
IT Systems Technical Spec	1.00	60,374	1.00	69,273	1.00	69,273
Prgm Mgr III	2.00	171,524	2.00	173,185	2.00	173,185
Prgm Mgr Senior I	1.00	110,725	1.00	110,729	1.00	110,729
Prgm Mgr Senior II	1.00	81,129	1.00	95,840	1.00	95,840
Prgm Mgr Senior III	0.00	68,863	1.00	102,270	1.00	102,270
Prgm Mgr Senior IV	1.00	129,662	2.00	254,461	2.00	254,461
Principal Counsel	1.00	98,228	1.00	121,444	1.00	121,444
Pub Affairs Officer II	2.00	99,257	2.00	112,084	2.00	112,084
Webmaster II	1.00	65,844	1.00	46,857	1.00	46,857
Total D78Y0101	67.00	4,792,472	67.00	5,303,976	67.00	5,303,976