

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)	2015 Act.	2016 Act.	2017 Act.	2018 Act.	2019 Est.	2020 Est.	2021 Est.
Number of Marylanders enrolled in Medicaid through Maryland Health Connection	949,751	1,174,883	1,038,177	1,062,345	1,076,175	1,086,936	1,097,805
Number of Marylanders enrolled in a Qualified Health Plan	126,252	162,652	157,637	153,584	156,963	157,000	157,000
Number of Marylanders enrolled in a Stand Alone Dental Plan	N/A	30,313	51,218	39,334	39,720	40,000	40,000
Percent of young adults (18-34) among total QHP enrollees	27%	29%	30%	30%	30%	30%	30%
State of Maryland Uninsured Rate	7%	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	2015 Act.	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Est.	2021 Est.
Number of in-person navigators	164	144	125	139	135	135	135
Number of consumer encounters with Connector Entity staff	140,572	150,720	114,078	120,263	120,000	120,000	120,000
Percent of first call resolution	N/A	N/A	90%	98%	98%	92%	95%
Average call handle time (minutes)	17	18	15	11	10	10	10
Average quality percent rating	82%	90%	92%	92%	94%	94%	95%
Number of unique visitors to MHC website (thousands)	1,363	1,528	811	1,368	769	900	900
Number of unique mobile application downloads (thousands)	N/A	N/A	133	110	80	90	90
Total number of enrollments completed by mobile application (thousands)	N/A	N/A	23	22	15	16	18
Percent of mobile application enrollment by young adults (18-34)	N/A	N/A	62%	63%	58%	57%	57%

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 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)	2015 Act.	2016 Act.	2017 Act.	2018 Act.	2019 Est.	2020 Est.	2021 Est.
Plan quality rating	4	4	3	3	3	3	3
Average total single person premium for all QHIPs divided by the Maryland average wage with the Advance Premium Tax Credit (APTC)	8%	7%	9%	3%	2%	2%	2%
Average cost of small group plan as percent of affordability cap	6%	8%	8%	7%	7%	7%	7%
Average single person premium for individual silver plan as percent of Maryland's average wage without APTC	7%	8%	9%	14%	11%	11%	11%
Average single person premium for small group silver plan as percent of Maryland's average annual wage	8%	8%	9%	8%	8%	8%	8%
Total APTC (millions)	\$200	\$225	\$275	\$711	\$629	\$650	\$680
Average APTC per household among enrollees	\$2,650	\$2,925	\$3,500	\$1,930	\$1,792	\$1,800	\$1,810
Number of Health issuers in the Individual Market	5	5	3	2	2	2	2
Number of Health issuers in the Small Group Market	6	5	5	4	4	4	4
Number of Managed Care Organization issuers in the Medicaid Market	8	8	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	2015 Act.	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Est.	2021 Est.
Number of new enhancements made to the IT system	22	106	133	61	103	80	85
Number of quality improvement items implemented in the system	192	380	564	316	372	400	400
Number of Maintenance & Operational items implemented	12	47	57	185	219	220	220
Number of technical modernization projects executed	N/A	N/A	1	13	4	10	15
Number of special projects implemented	N/A	N/A	3	8	14	15	15

NOTES

¹ Fiscal year 2019 data is estimated because it is reported on a calendar year basis.

Maryland Health Benefit Exchange

Summary of Maryland Health Benefit Exchange

	2019 Actual	2020 Appropriation	2021 Allowance
Number of Authorized Positions	67.00	67.00	67.00
Number of Contractual Positions	0.00	0.00	5.98
Salaries, Wages and Fringe Benefits	7,620,155	7,837,520	8,185,629
Technical and Special Fees	10,921	11,786	165,435
Operating Expenses	63,244,780	73,298,936	536,407,428
Special Fund Expenditure	28,808,289	34,128,494	123,604,365
Federal Fund Expenditure	42,067,567	47,019,748	421,154,127
Total Expenditure	70,875,856	81,148,242	544,758,492

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	2019 Actual	2020 Appropriation	2021 Allowance
Number of Authorized Positions	67.00	67.00	67.00
Number of Contractual Positions	0.00	0.00	5.98
01 Salaries, Wages and Fringe Benefits	7,620,155	7,837,520	8,185,629
02 Technical and Special Fees	10,921	11,786	165,435
03 Communications	109,433	101,318	114,681
04 Travel	24,332	22,360	24,332
08 Contractual Services	22,253,345	25,976,461	26,516,894
09 Supplies and Materials	26,628	58,616	63,129
10 Equipment - Replacement	250	0	0
11 Equipment - Additional	47,186	0	0
12 Grants, Subsidies, and Contributions	9,532,904	10,000,000	10,000,000
13 Fixed Charges	974,975	889,162	901,442
Total Operating Expenses	<u>32,969,053</u>	<u>37,047,917</u>	<u>37,620,478</u>
Total Expenditure	<u>40,600,129</u>	<u>44,897,223</u>	<u>45,971,542</u>
Special Fund Expenditure	19,070,849	22,616,536	23,430,140
Federal Fund Expenditure	21,529,280	22,280,687	22,541,402
Total Expenditure	<u>40,600,129</u>	<u>44,897,223</u>	<u>45,971,542</u>
Special Fund Expenditure			
D78302 Maryland Health Benefit Exchange Fund	19,070,849	22,616,536	23,430,140
Total	<u>19,070,849</u>	<u>22,616,536</u>	<u>23,430,140</u>
Federal Fund Expenditure			
93.423 1332 State Innovation Waiver	266,500	0	0
93.778 Medical Assistance Program	21,262,780	22,280,687	22,541,402
Total	<u>21,529,280</u>	<u>22,280,687</u>	<u>22,541,402</u>

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	2019 Actual	2020 Appropriation	2021 Allowance
08 Contractual Services	29,678,142	35,900,000	36,568,700
09 Supplies and Materials	2,702	0	0
10 Equipment - Replacement	336,111	0	0
11 Equipment - Additional	256,056	350,000	475,000
13 Fixed Charges	2,716	1,019	9,750
Total Operating Expenses	<u>30,275,727</u>	<u>36,251,019</u>	<u>37,053,450</u>
Total Expenditure	<u><u>30,275,727</u></u>	<u><u>36,251,019</u></u>	<u><u>37,053,450</u></u>
Special Fund Expenditure	9,737,440	11,511,958	11,569,860
Federal Fund Expenditure	<u>20,538,287</u>	<u>24,739,061</u>	<u>25,483,590</u>
Total Expenditure	<u><u>30,275,727</u></u>	<u><u>36,251,019</u></u>	<u><u>37,053,450</u></u>
Special Fund Expenditure			
D78302 Maryland Health Benefit Exchange Fund	<u>9,737,440</u>	<u>11,511,958</u>	<u>11,569,860</u>
Total	<u><u>9,737,440</u></u>	<u><u>11,511,958</u></u>	<u><u>11,569,860</u></u>
Federal Fund Expenditure			
93.778 Medical Assistance Program	<u>20,538,287</u>	<u>24,739,061</u>	<u>25,483,590</u>
Total	<u><u>20,538,287</u></u>	<u><u>24,739,061</u></u>	<u><u>25,483,590</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

	2019 Actual	2020 Appropriation	2021 Allowance
08 Contractual Services	0	0	461,733,500
Total Operating Expenses	0	0	461,733,500
Total Expenditure	0	0	461,733,500
Special Fund Expenditure	0	0	88,604,365
Federal Fund Expenditure	0	0	373,129,135
Total Expenditure	0	0	461,733,500
Special Fund Expenditure			
D79306 Maryland Health Insurance Plan	0	0	88,604,365
Total	0	0	88,604,365
Federal Fund Expenditure			
93.423 1332 State Innovation Waiver	0	0	373,129,135
Total	0	0	373,129,135

3 Year Position Summary

Classification Title	FY 2019 Positions	FY 2019 Expenditures	FY 2020 Positions	FY 2020 Appropriation	FY 2021 Positions	FY 2021 Allowance
D78 - Maryland Health Benefit Exchange						
D78Y0101 - Maryland Health Benefit Exchange						
Accountant Advanced	1.00	53,440	1.00	55,799	1.00	55,799
Admin Aide	1.00	0	1.00	46,324	0.00	0
Admin Officer II	0.00	34,892	0.00	0	1.00	52,921
Admin Officer III	10.00	498,603	10.00	540,887	9.00	507,181
Admin Prog Mgr I	4.00	354,902	4.00	314,936	5.00	391,645
Admin Prog Mgr II	1.00	66,705	1.00	69,650	1.00	69,650
Admin Prog Mgr IV	1.00	100,991	1.00	105,449	1.00	105,449
Admin Spec III	0.00	47,228	0.00	0	1.00	49,314
Administrative Mgr I	2.00	68,726	2.00	173,803	1.00	71,761
Administrative Mgr II	1.00	0	1.00	89,198	0.00	0
Administrative Mgr Senior II	1.00	108,635	1.00	95,599	1.00	113,430
Administrator I	3.00	179,109	3.00	194,964	4.00	253,993
Administrator II	4.00	277,678	4.00	280,620	5.00	347,600
Administrator III	1.00	143,959	1.00	81,385	1.00	81,385
Administrator IV	1.00	64,518	1.00	86,842	2.00	143,624
Agency Procurement Spec II	1.00	64,083	0.00	0	0.00	0
Asst Attorney General VI	2.00	184,004	2.00	192,127	2.00	192,127
Computer Network Spec II	1.00	52,892	1.00	55,227	1.00	55,227
Database Specialist II	2.00	0	2.00	131,963	0.00	0
Exec Assoc I	3.00	43,794	3.00	131,268	1.00	45,727
Exec IX	1.00	116,164	1.00	121,295	1.00	121,295
Exec VIII	1.00	107,972	1.00	112,742	1.00	112,742
Executive Senior	1.00	187,077	1.00	195,342	1.00	195,342
Fiscal Services Admin II	1.00	78,572	1.00	82,040	1.00	82,040
Fiscal Services Admin VI	1.00	111,972	1.00	116,915	1.00	116,915
Hlth Benefit Exchange Exec X	1.00	0	1.00	173,123	0.00	0
Hlth Benefit Exchange Exec XI	2.00	305,737	2.00	302,393	2.00	319,248
Hlth Policy Analyst Advanced	2.00	96,293	2.00	137,290	1.00	79,842
Hlth Policy Analyst II	1.00	52,556	1.00	73,375	1.00	60,662
HR Administrator II	1.00	49,845	1.00	73,144	1.00	73,144
IT Asst Director I	0.00	73,360	0.00	0	1.00	76,599
IT Asst Director IV	2.00	92,576	2.00	216,693	1.00	96,662
IT Quality Assurance Spec	1.00	62,848	1.00	68,529	1.00	68,529
IT Systems Technical Spec	1.00	123,584	1.00	73,144	1.00	73,144
Prgm Mgr I	0.00	74,185	0.00	0	1.00	77,461
Prgm Mgr II	0.00	92,130	0.00	0	1.00	96,197
Prgm Mgr III	2.00	98,295	2.00	182,861	1.00	102,634
Prgm Mgr Senior I	1.00	103,747	1.00	116,915	1.00	108,327
Prgm Mgr Senior II	1.00	112,865	1.00	101,194	2.00	195,573
Prgm Mgr Senior III	1.00	203,976	1.00	107,984	2.00	254,312
Prgm Mgr Senior IV	2.00	375,408	2.00	268,676	3.00	397,932
Principal Counsel	1.00	122,807	1.00	128,228	1.00	128,228
Procurement Officer I	0.00	0	1.00	71,418	1.00	71,418
Procurement Officer III	0.00	0	0.00	0	1.00	78,078
Pub Affairs Officer II	2.00	92,245	2.00	118,347	2.00	118,347
Webmaster II	1.00	0	1.00	49,476	0.00	0
Total D78Y0101	67.00	5,078,373	67.00	5,537,165	67.00	5,641,504