2020
Annual Report

maryland ✕ health connection ℠

What is MHBE?

The Maryland Health Benefit Exchange (MHBE), a public corporation and independent unit of state government, was established in 2011. It administers Maryland Health Connection (MHC), the state-based marketplace for Marylanders to shop and enroll in health and dental insurance, as well as determine eligibility for Medicaid and the Maryland Children's Health Program (MCHP). It is the only place where Marylanders can access financial help such as tax credits to make coverage more affordable. The purpose of the Maryland Health Benefit Exchange is to:

Flora, shown masked on the cover, is the AI chatbot on MarylandHealthConnection.gov. Since its launch in late 2018, it has answered 400,000 questions from consumers.

- Reduce the number of uninsured in the state.

- Facilitate the purchase and sale of qualified health plans in the individual market in the state by providing a transparent marketplace.

- Assist qualified employers in the state in facilitating the enrollment of their employees in qualified health plans in the small group market in the state and in accessing small business tax credits.

- Assist individuals in accessing public programs, premium tax credits, and cost-sharing reductions.

- Supplement the individual and small group insurance markets outside of the marketplace.

A nine-member Board of Trustees oversees MHBE. It includes the secretary of the Maryland Department of Health, the Maryland Insurance commissioner and the executive director of the Maryland Health Care Commission. The governor appoints three members representing employer and individual consumer interests, with the advice and consent of the Senate, and three additional board members.

MHBE Board of Trustees

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Michele Eberle
Executive Director, Maryland Health Benefit Exchange

IN § 31-119(d)
HB 228/Ch. 159, 2013
MSAR # 9717

Table of Contents

Executive Director's Message

This year has presented innumerable challenges for the Maryland Health Benefit Exchange (MHBE) just as it has for all Marylanders. Even in the midst of a pandemic, I continue to find inspiration not only from front-line medical staff but also from my remotely working colleagues who rose to meet immense need during the past year. In March, with support from Governor Larry Hogan, the Maryland Insurance Administration and our insurance carriers (CareFirst BlueCross BlueShield and Kaiser Permanente), MHBE quickly responded to the COVID-19 pandemic. We launched a special enrollment period to ease the ability of Marylanders to get health insurance. MHBE staff and all our consumer assistance channels worked tirelessly to ensure continuity of services and access to health coverage. More than 80,000 Marylanders have signed up for health coverage during the longest special enrollment period in the country.

While the coronavirus cast a long shadow over 2020, MHBE had several other initiatives that prospered despite the new norms inflicted by the pandemic. The Easy Enrollment Program, launched Feb. 26, was the first of its kind in the nation to use state tax filings to help uninsured Marylanders find affordable health coverage. About 4,000 enrolled in coverage through the program. We applaud the Office of the Comptroller and the Maryland Department of Health for their collaborative work in making the first year of the program successful, and for working to improve it.

In addition, we continue to develop ways to make understanding and applying for health insurance easier through system improvements and training efforts. The enrollment application got a complete overhaul, a new, more mobile-friendly website design was completed, and our consumer assistance training revised. We continue to promote health literacy through our robust social media channels.

For 2021, we are very pleased to welcome the return of UnitedHealthcare to Maryland's individual health insurance market, bringing greater choice to Marylanders. Also in 2021, for the third straight year, average monthly premiums will decline. In fact, on average, rates have declined 31.4% since 2018. As more Marylanders recover from loss of income and health coverage, MHBE will direct its efforts to educate the uninsured about the low cost options available. We will strengthen our relationship with newly enrolled consumers, guiding them to use their health coverage effectively.

The coronavirus data helped to further expose long-standing racial inequities. Black and Brown communities are more likely to suffer from poorer health, shorter lives and less access to health care. MHBE remains focused on how we can better respond to remedy these disparities. Through our work, our policies, our outreach and messaging, and our partnerships, we commit to the goal of equity in health care.

Michele Eberle

Michele Eberle
Executive Director

Leadership

Andrew Ratner
Chief of Staff

Heather Forsyth
Director, Consumer Assistance, Eligibility & Business Integration

JasCiel Stamp
Director, Organizational Effectiveness & Human Resources

Venkat Koshanam
Chief Information Officer

Tony Armiger
Chief Financial Officer

Caterina Pañgilinan
Chief Compliance Officer & Chief Privacy Officer

Betsy Plunkett
Director, Marketing & Web Strategies

Johanna Fabian-Marks
Director, Policy & Plan Management

Social Injustice and Health Care

We asked the MHBE staff to provide the name of a book, a movie or any other creative work that speaks to them about social and structural injustice, and why. Their answers appear throughout this report.

We know that structural injustice has long been an obstacle to affordable and accessible health coverage. The objective of our work is to be a solution.

Getting Marylanders Covered

In Maryland, 94% of all residents had health insurance according to the latest figures from the U.S. Census Bureau. That was the highest percentage ever, although it has likely fallen since the coronavirus emergency struck in March 2020.

Prior to the Affordable Care Act of 2010 and the creation of the Maryland Health Benefit Exchange in 2011, roughly 750,000 Marylanders were estimated as lacking health coverage. That had fallen to about 400,000 in December 2019, according to MHBE analysis. An estimated 190,000 of those would be eligible for free or low-cost coverage. About 9 out of 10 enrollments through Maryland Health Connection receive financial help.

Qualified Health Plans

Enrollment in Qualified Health Plans (QHP) through Maryland Health Connection rose 1% in 2020 from 2019 to its highest level in four years. 2020 was also the second consecutive year for growth, putting Maryland among the top quarter of all states.

Total QHP Enrollees
157,667

	2019	2020
Renewal	67%	62%
New	33%	38%

■ New ■ Renewal
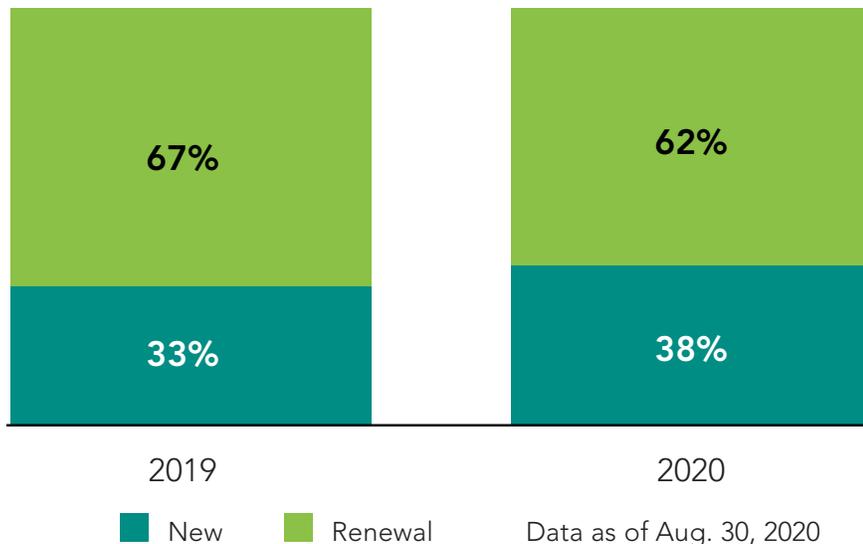
Data as of Aug. 30, 2020 unless noted otherwise.

WE ♡ FREE SCREENINGS

Throughout this report, you will see examples of our social graphics to help capture the past year.

QHP Consumers by Age Group

Age Group	Consumers
<18	7,490
18-25	14,752
26-34	29,897
35-44	27,012
45-54	30,288
55-64	41,345
65+	6,883
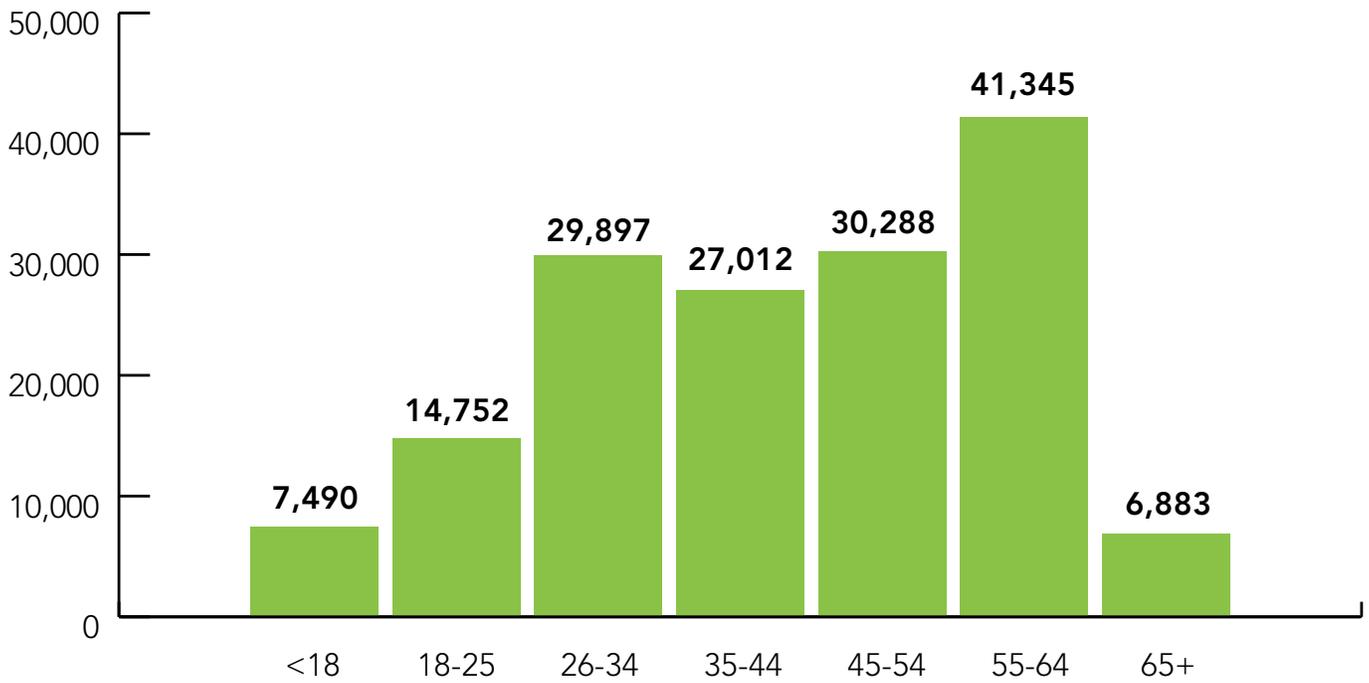
Target Enrollment for 18-34-year-olds: 30%
Current Enrollment for 18-34-year-olds: 28%

Make the most of your health plan!

Financial Help

18%

82%
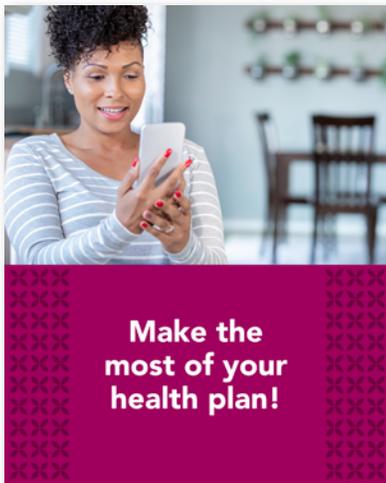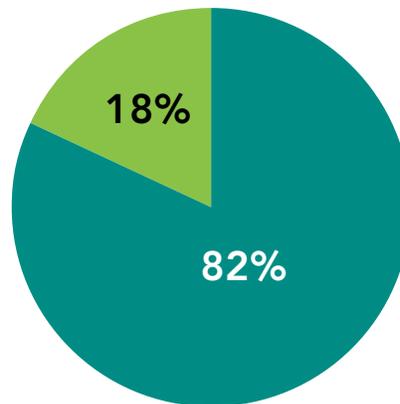
■ With Tax Credits
■ Without Tax Credits

QHP Consumers by Carrier

35%

65%

KAISER PERMANENTE.

CareFirst

QHP Enrollment by Plan Type

200,000		
	151,954	
150,000		
100,000		
50,000		5,713
0		
POS	HMO	EPO PPO

QHP Enrollment by Metal Level

3,225

34,413

59,040

59,053

1,936

0   10k   20k   30k   40k   50k   60k

- **Catastrophic:** Available only to people under 30 and some with limited income
- **Bronze:** Insurer pays 60% of health care costs, consumer 40%
- **Silver:** Insurer pays 70%, consumer 30%
- **Gold:** Insurer pays 80%, consumer 20%
- **Platinum:** Insurer pays 90%, consumer 10%

QHP Enrollment by Plan Choice

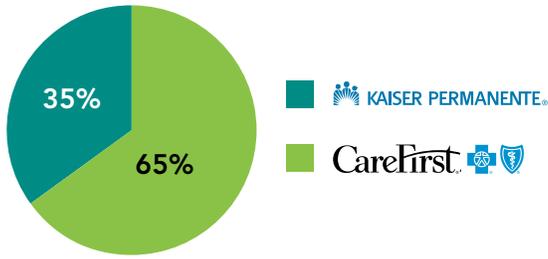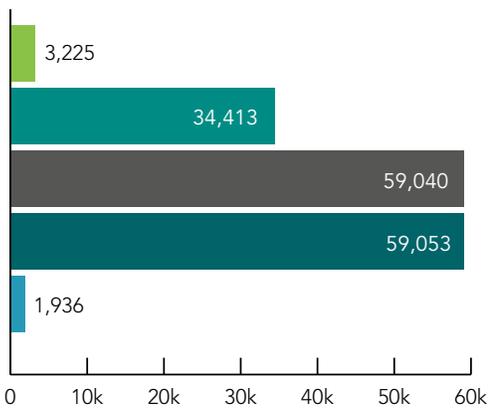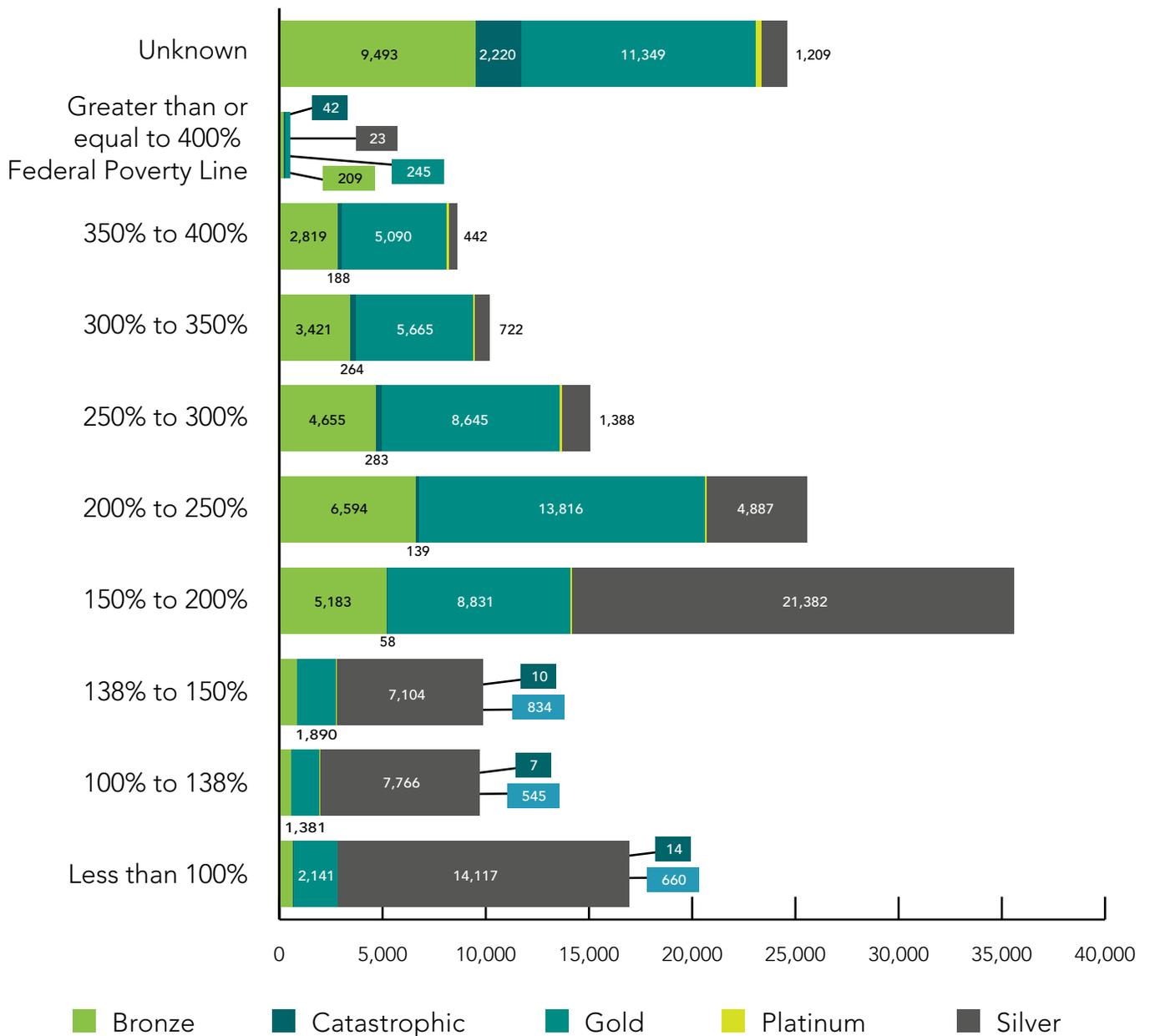| Plan	Enrollment
HMO BlueChoice HMO Gold $1,750	33,492
HMO Blue Choice HMO Value Silver $2,250 VisionPlus	24,275
HMO KP MD Silver 0/5/CSR/Dental (6000)	17,755
HMO BlueChoice HMO Bronze $7,900	11,692
HMO BlueChoice HMO Value Gold $1,000	10,757
HMO KP MD Silver 0/15/CSR/Dental (6000)	9,268
HMO BlueChoice HMO Value Bronze $6,000	8,310
HMO KP MD Bronze 6200/20%/HSA/Dental	7,368
HMO BlueChoice HMO HSA Bronze $4,000	4,647
HMO KP MD Gold Value 0/20/Dental	4,434
HMO KP MD Gold 1500/20/Dental	3,597
HMO KP MD Gold 1000/20/Dental	3,295
HMO BlueChoice HMO Young Adult $8,150	3,129
PPO BluePreferred PPO Gold $1,750	2,328
HMO KP MD Platinum 0/10 Dental	1,936
HMO KP MD Bronze Value 6000/55/Dental	1,864
PPO BluePreferred PPO HSA Silver $3,000 VisionPlus	1,383
HMO KP MD Silver 0/5/CSR/Dental (2500)	1,330
HMP KP MD Silver 3500/35/CSR/Dental (6000)	1,235
PPO BluePreferred PPO Gold $1,750	1,150
HMO KP MD Silver 0/10/CSR/Dental (2500)	855
HMO KP MD Silver 6000/40/Dental	704
HMO KP MD Silver 100/5%/CSR/HDHP/Dental (3200)	648
HMO KP MD Silver 500/10%/CSR/HDHP/Dental (3200)	364
PPO BluePreferred PPO Bronze $7,900	356
PPO BluePreferred PPO HSA Silver $3,000 VisionPlus	320
HMO KP MD Silver Value 2500/35/Dental	303
HMO KP MD Silver 2200/30/CSR/Dental (2500)	251
HMO KP MD Silver 3200/20%/HSA/Dental	177
PPO BluePreferred PPO Bronze $7,900	176
HMO KP MD Silver 1900/20%/CSR/HDHP/Dental (3200)	172
HMO KP MD Catastrophic 8150/0/Dental	96

0   5k 10k 15k 20k 25k 30k 35k

QHP Enrollment by Household Income and Metal Level

Household Income	Bronze	Catastrophic	Gold	Platinum	Silver
Unknown	9,493	2,220	11,349		1,209
Greater than or equal to 400% Federal Poverty Line	209	42	245		23
350% to 400%	2,819	188	5,090		442
300% to 350%	3,421	264	5,665		722
250% to 300%	4,655	283	8,645		1,388
200% to 250%	6,594	139	13,816		4,887
150% to 200%	5,183	58	8,831		21,382
138% to 150%	1,890	10	834		7,104
100% to 138%	1,381	7	545		7,766
Less than 100%		14	660		14,117 / 2,141

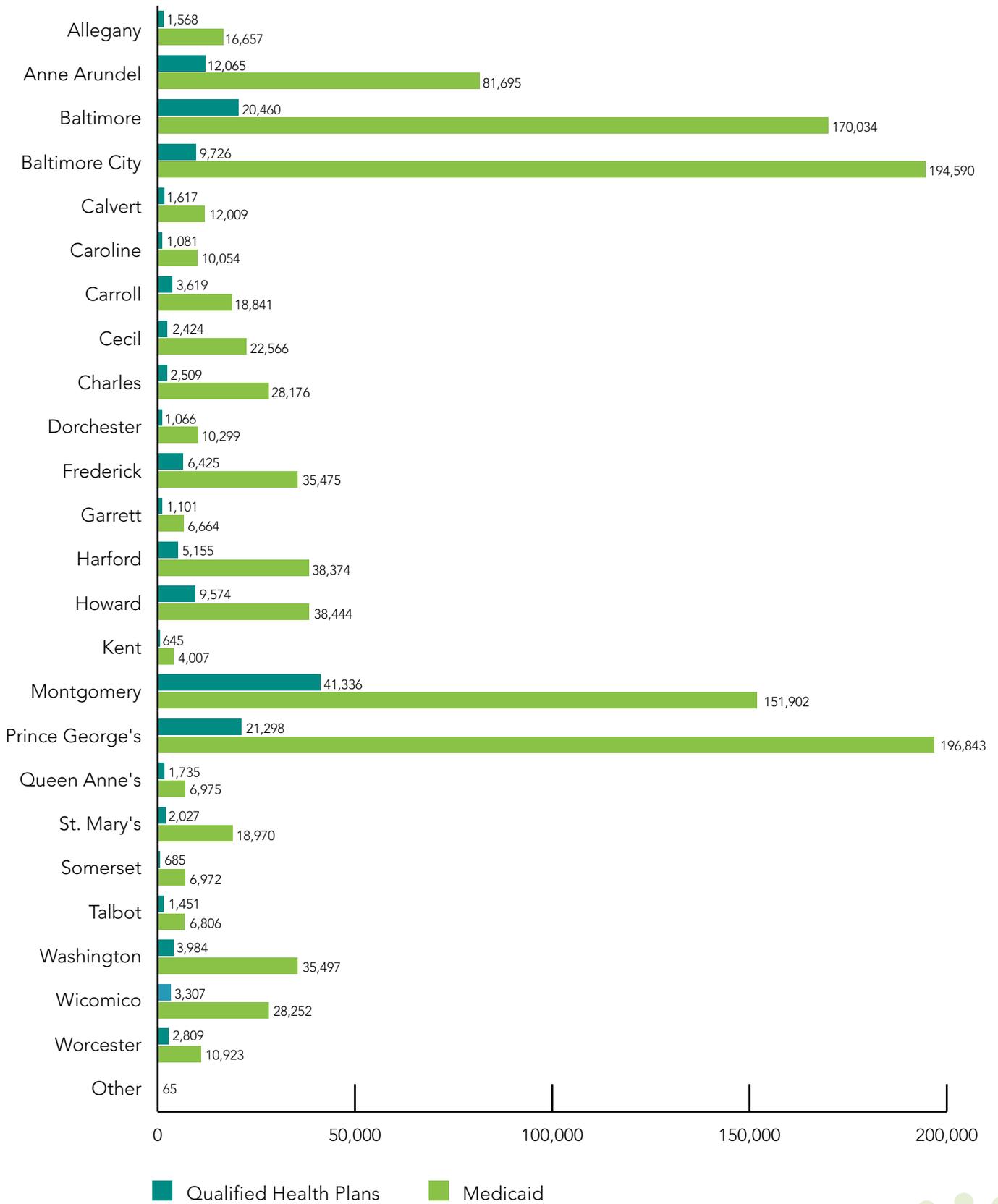Legend: Bronze, Catastrophic, Gold, Platinum, Silver

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"The Murder of Emmett Till," a 2003 PBS documentary film, helped me realize that white people may be compassionate and well-meaning on the issue of systemic racism, yet they are still, for the most part, oblivious to its perpetuation.
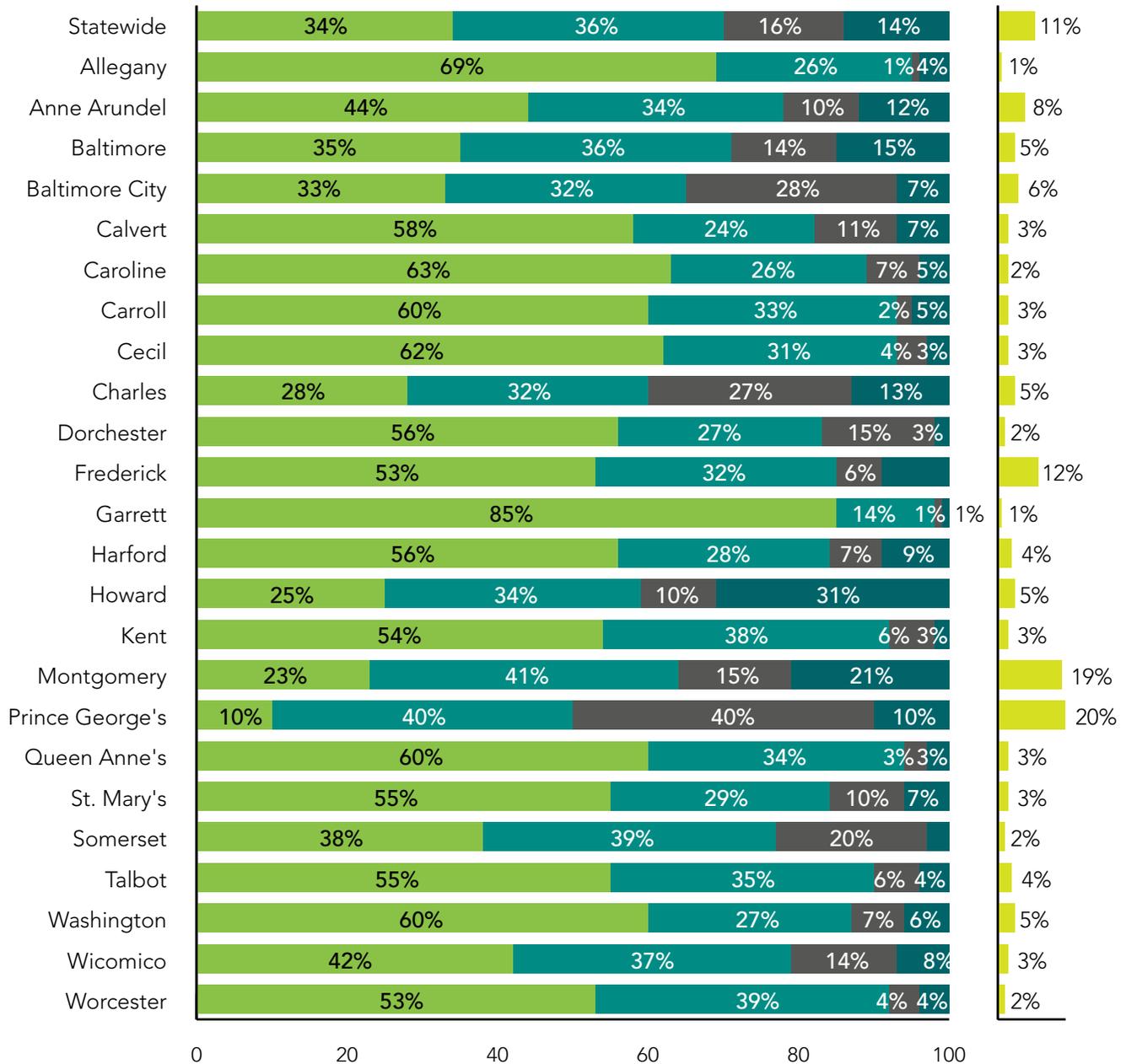
— Ginny Seyler, *Connector Program Manager*

QHP Enrollment Distribution by County

County	Qualified Health Plans	Medicaid
Allegany	1,568	16,657
Anne Arundel	12,065	81,695
Baltimore	20,460	170,034
Baltimore City	9,726	194,590
Calvert	1,617	12,009
Caroline	1,081	10,054
Carroll	3,619	18,841
Cecil	2,424	22,566
Charles	2,509	28,176
Dorchester	1,066	10,299
Frederick	6,425	35,475
Garrett	1,101	6,664
Harford	5,155	38,374
Howard	9,574	38,444
Kent	645	4,007
Montgomery	41,336	151,902
Prince George's	21,298	196,843
Queen Anne's	1,735	6,975
St. Mary's	2,027	18,970
Somerset	685	6,972
Talbot	1,451	6,806
Washington	3,984	35,497
Wicomico	3,307	28,252
Worcester	2,809	10,923
Other	65	

■ Qualified Health Plans   ■ Medicaid

QHP Enrollment Percentages by Race by County

| County	White	Other	Black or African American	Asian Pacific American	Hispanic Enrollment (Self-reported) as a % of total
Statewide	34%	36%	16%	14%	11%
Allegany	69%	26%	1%	4%	1%
Anne Arundel	44%	34%	10%	12%	8%
Baltimore	35%	36%	14%	15%	5%
Baltimore City	33%	32%	28%	7%	6%
Calvert	58%	24%	11%	7%	3%
Caroline	63%	26%	7%	5%	2%
Carroll	60%	33%	2%	5%	3%
Cecil	62%	31%	4%	3%	3%
Charles	28%	32%	27%	13%	5%
Dorchester	56%	27%	15%	3%	2%
Frederick	53%	32%	6%		12%
Garrett	85%	14%	1%	1%	1%
Harford	56%	28%	7%	9%	4%
Howard	25%	34%	10%	31%	5%
Kent	54%	38%	6%	3%	3%
Montgomery	23%	41%	15%	21%	19%
Prince George's	10%	40%	40%	10%	20%
Queen Anne's	60%	34%	3%	3%	3%
St. Mary's	55%	29%	10%	7%	3%
Somerset	38%	39%	20%		2%
Talbot	55%	35%	6%	4%	4%
Washington	60%	27%	7%	6%	5%
Wicomico	42%	37%	14%	8%	3%
Worcester	53%	39%	4%	4%	2%

Legend:
- White
- Other
- Black or African American
- Asian Pacific American

Some rows add to more than 100% due to rounding

More Competition

For the 2021 Plan Year, UnitedHealthcare (UHC) returns to the individual market in Maryland, joining CareFirst BlueCross BlueShield and Kaiser Permanente. "We are very pleased United has chosen to enter Maryland's individual market," Gov. Larry Hogan said when he announced UHC's return in May. "During this public health crisis, it's more important than ever for Marylanders to have access to a robust marketplace with different options to suit their needs."

Insurance Carriers By County for 2021

Legend:
- CareFirst
- CareFirst + KAISER PERMANENTE
- CareFirst + UnitedHealthcare
- CareFirst + UnitedHealthcare + KAISER PERMANENTE
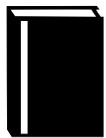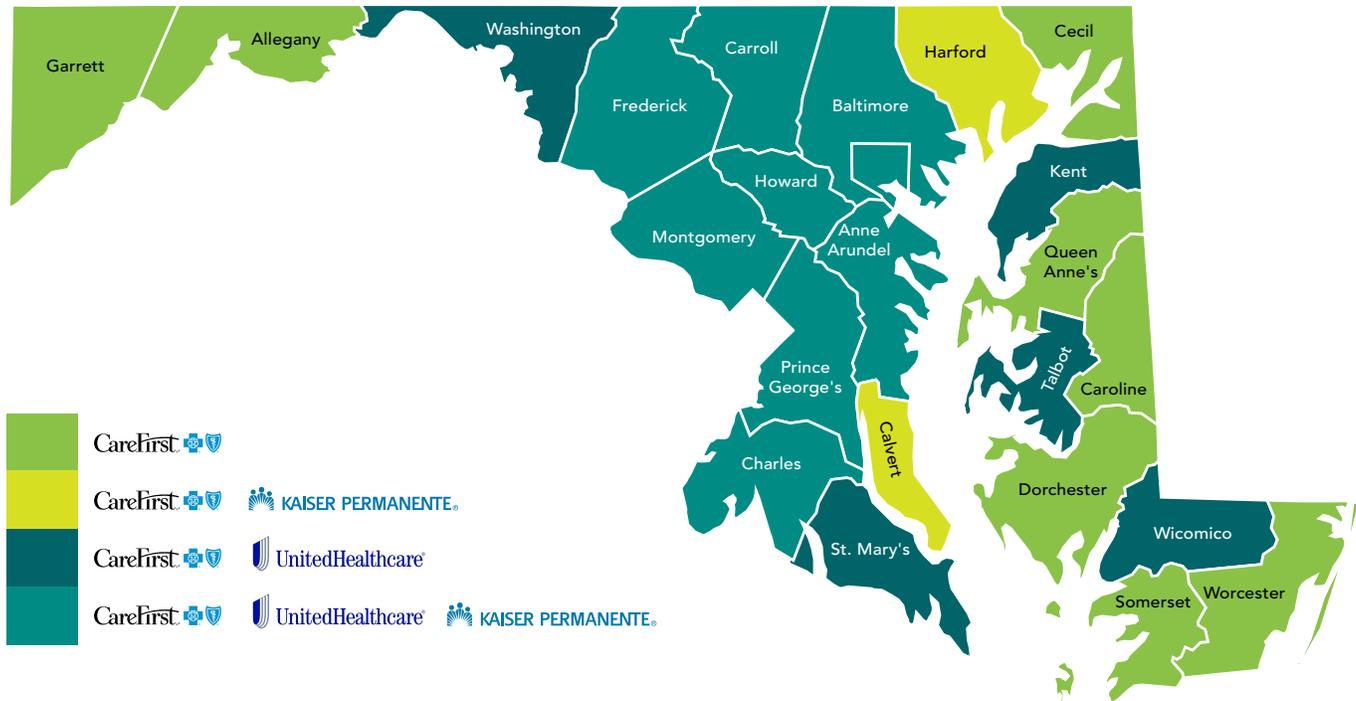
"The Letter from Birmingham Jail," written by Martin Luther King Jr. on April 16, 1963, is a deeply moving and still relevant call for the necessity of taking action against racial injustice. "Injustice anywhere is injustice everywhere," he wrote, reminding us that we need to pay greater attention to the conditions that create demonstrations than to the demonstrations themselves.

— Heather Forsyth, *Director, Consumer Assistance, Eligibility Policy & Business Integration*

Your health plan is there when you need it.

All plans cover COVID-19 testing and treatment.

Special Enrollments

Coronavirus Emergency Special Enrollment

In response to the State of Emergency for the coronavirus announced by Gov. Larry Hogan, MHBE created a special enrollment period open to all Marylanders in need of health insurance with the cooperation of its insurance carriers and the Maryland Insurance Administration on March 16. As the pandemic continued, MHBE extended the period to June 15, then July 15 and then through Dec. 15, making it one of the longest special enrollments in the country. By November 2020, about 80,000 had enrolled.

In **"The Ghosts of Johns Hopkins: The Life and Legacy That Shaped an American City,"** the former Baltimore Sun journalist Antero Pietila described how the treatment of Blacks during a Cholera epidemic in the mid-1800s shaped Hopkins' decision to establish a hospital that would treat Blacks with the same level of care as their white counterparts. That had not been the case for many area hospitals at the time. I have read this book three times and gained a new perspective each time. In a more current vein, I was moved by a 2020 study on **"The State of Black Women in Corporate America,"** by Lean In and McKinsey & Co. It described perceived barriers that Black women face in the workplace and recommendations to help overcome them.

— Tasha Woodberry, *Executive Assistant*
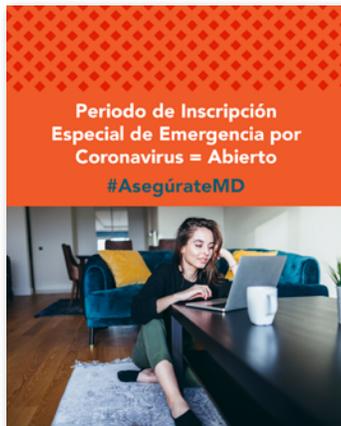
80,010 Total Enrollees (as of Oct. 20, 2020)
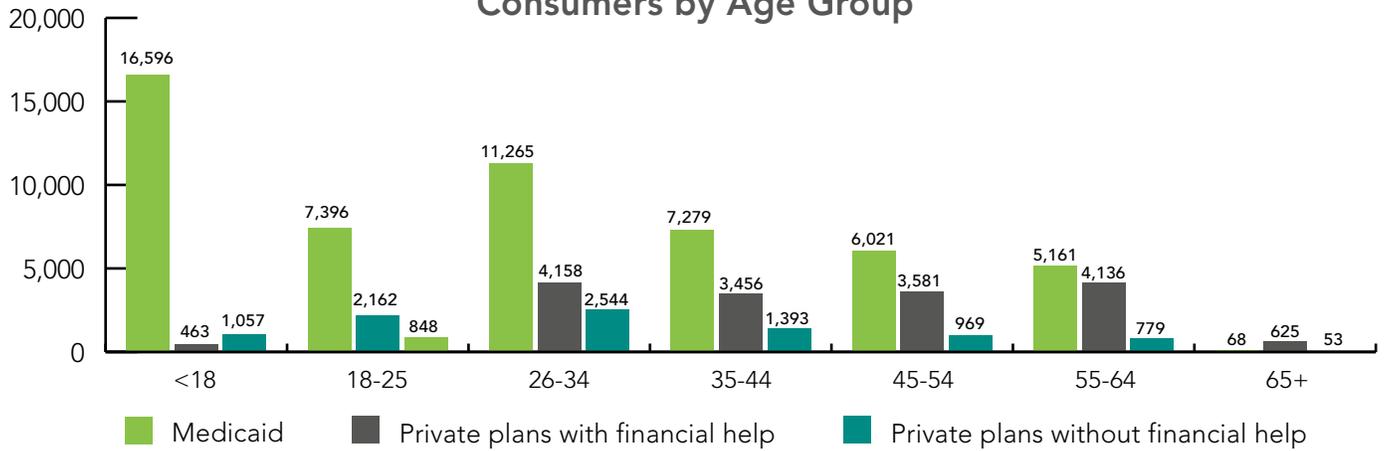
10% in private plans without financial help

23% in private plans with financial help (Advanced Premium Tax Credits)
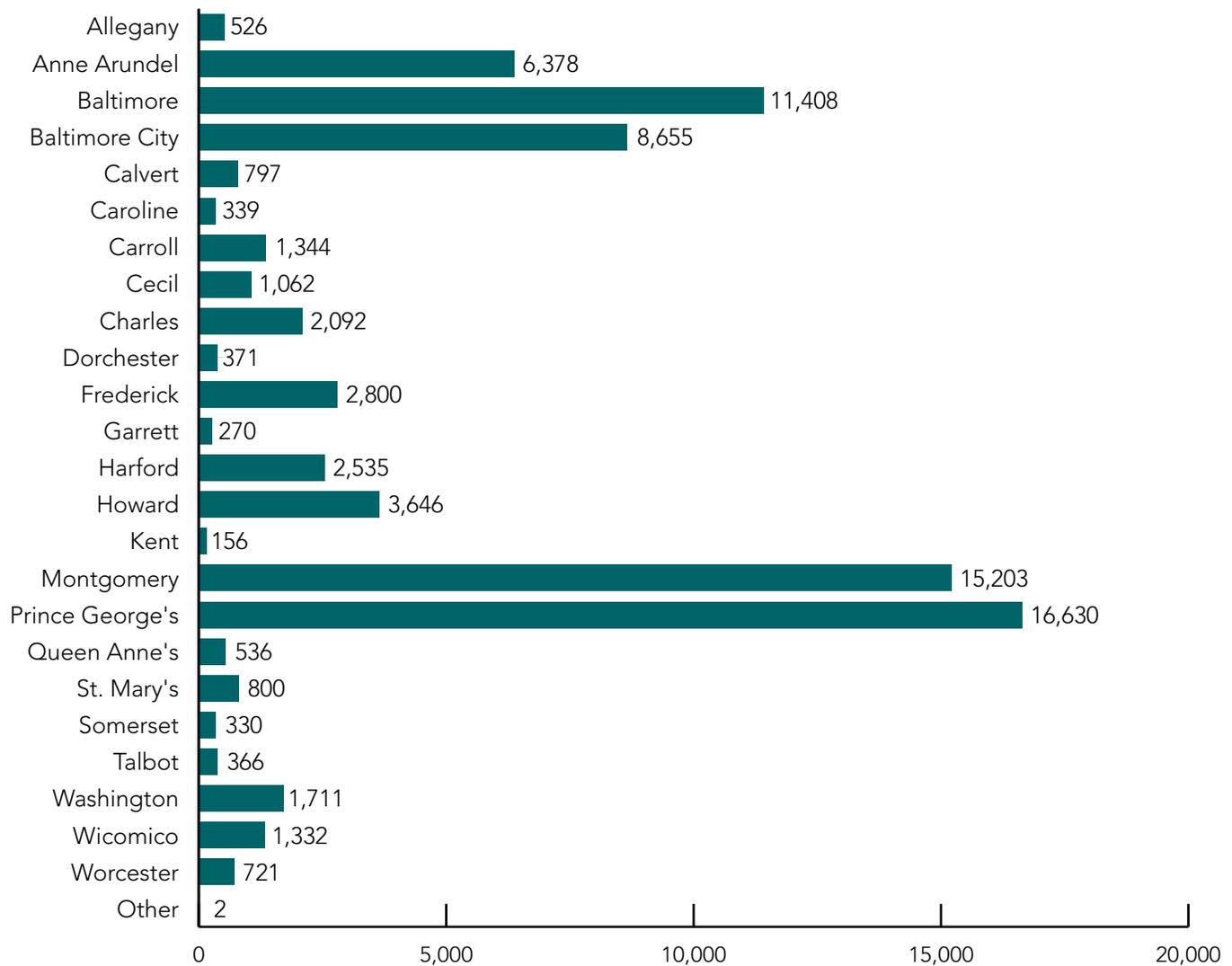
67% Medicaid

Consumers by Age Group

Age Group	Medicaid	Private plans with financial help	Private plans without financial help
<18	16,596	463	1,057
18-25	7,396	2,162	848
26-34	11,265	4,158	2,544
35-44	7,279	3,456	1,393
45-54	6,021	3,581	969
55-64	5,161	4,136	779
65+	68	625	53

Enrollment by County

County	Enrollment
Allegany	526
Anne Arundel	6,378
Baltimore	11,408
Baltimore City	8,655
Calvert	797
Caroline	339
Carroll	1,344
Cecil	1,062
Charles	2,092
Dorchester	371
Frederick	2,800
Garrett	270
Harford	2,535
Howard	3,646
Kent	156
Montgomery	15,203
Prince George's	16,630
Queen Anne's	536
St. Mary's	800
Somerset	330
Talbot	366
Washington	1,711
Wicomico	1,332
Worcester	721
Other	2

Coronavirus SEP Enrollments by Race and Ethnicity

	MEDICAID	PRIVATE PLANS WITH FINANCIAL HELP	PRIVATE PLANS WITHOUT FINANCIAL HELP
American Indian or Alaska Native	297	65	43
Asian Indian	650	382	160
Black or African American	17,958	4,332	1,861
Chinese	2,923	792	417
Filipino	426	205	58
Guamanian or Chamorro	106	19	4
Japanese	31	18	8
Korean	271	220	89
Native Hawaiian	41	15	7
Other	17,906	7,166	2,252
Other Asian	796	425	97
Other Pacific Islander	103	40	10
Samoan	19	3	2
Vietnamese	368	213	29
White	11,891	4,686	2,606

HISPANIC SEP ENROLLMENT	
Medicaid	6,998
Private plans with financial help	2,184
Private plans without financial help	573

COVID-19 Impact on Loss of Insurance

The economic impact of the pandemic increased enrollments in both Medicaid (MA) and in private insurance through Maryland Health Connection as many households lost employer-sponsored coverage.

Medicaid Enrollments

Aug 2019

4% 0.3%

96%

Aug 2020

5% 1%

94%

Legend:
- New MA
- QHP moving to MA
- Continuing MA

Qualified Health Plan Enrollments

Aug 2019

6%

34% 60%

Aug 2020

4%

21% 75%

Legend:
- New QHP
- MA moving to QHP
- Continuing QHP
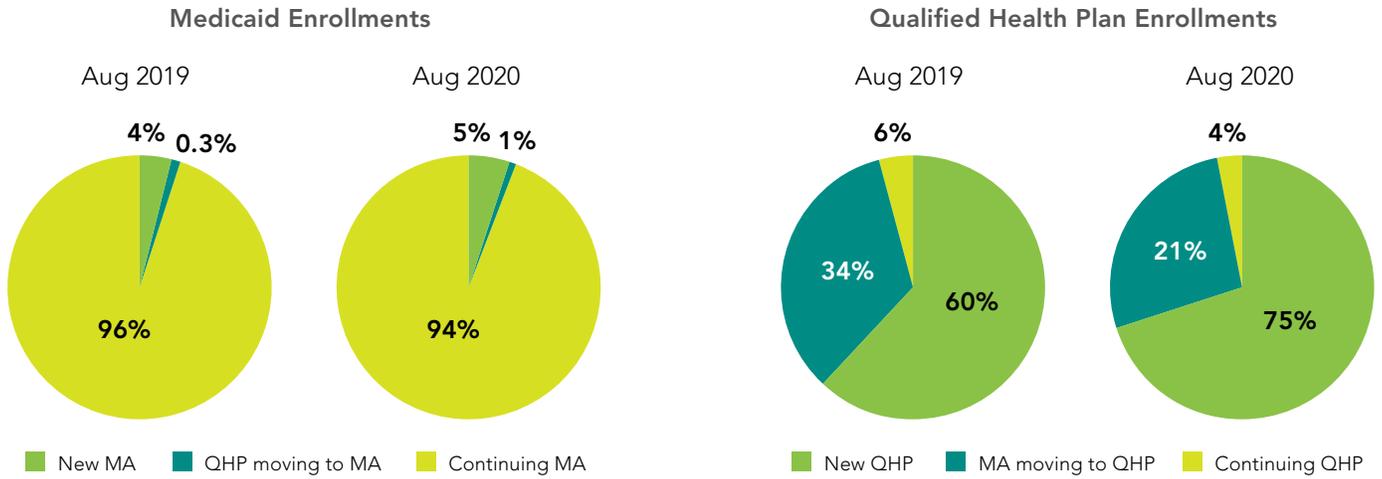
Churn between private plan (low cost) coverage and Medicaid (free)

- Private plan switches to Medicaid
- Medicaid switches to private plans

Bar chart:

Aug 2019: 457 (Private plan switches to Medicaid), 403 (Medicaid switches to private plans)
Aug 2020: 629 (Private plan switches to Medicaid), 250 (Medicaid switches to private plans)

¡Puedes asegurarte AHORA!
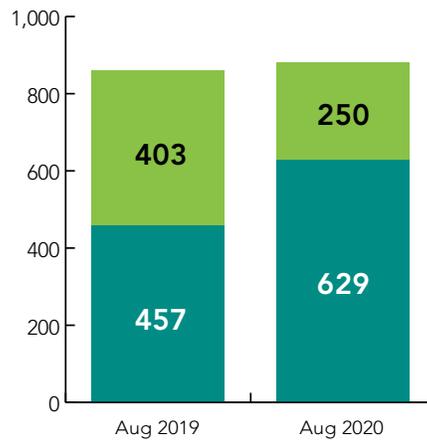
🎥 A Netflix film called **"13th,"** directed by Ava DuVernay, focused on the fact that the nation's prisons are disproportionately filled with African-Americans. The history and relationship between law enforcement and communities of color was enlightening.

— Kimberly Edwards, *Account Manager, Plan Management*

Interest in Health Insurance by Currently Uninsured

How much would you like to have health insurance today?

51% Great Deal

30% Fair Amount

How has COVID-19 impacted interest in health insurance?

44% Great Deal

33% Fair Amount

Degree of Financial Impact from COVID-19

- One third say it's difficult to afford health insurance right now.
- Difficulty paying for health insurance is only made worse by COVID-19:

43% say it's greatly impacted them financially

15% have felt little or no impact financially

Source: Maryland Health Connection Strategic Messaging Survey July 21-August 11, 2020

A survey of 1,100 Marylanders between July 21 and August 11, 2020 affirmed that COVID-19 is a driver for many to seek coverage. **Nearly 60% said they are now more likely to want health insurance than prior to the outbreak**, according to the survey that EurekaFacts of Rockville conducted for MHBE. African-American respondents were most likely to want health insurance coverage (66%) compared to all other races and ethnicities (56%). Capital region residents were more likely to respond that they want coverage (63%) compared to residents of Western Maryland (54%) or the Upper Shore regions (51%).

Maryland Easy Enrollment Health Insurance Program

Nearly 4,000 individuals enrolled through the Maryland Easy Enrollment Health Insurance Program in 2020. With the Office of the Comptroller of Maryland and the Maryland Department of Health, MHBE launched the first-of-its-kind program in the nation to use state tax filings to help people in need of finding affordable health coverage. Nearly 44,000 households (totaling about 60,000 individuals) checked a box on their state tax returns to indicate that they lacked insurance and wanted help to shop and enroll in coverage. "Easy Enrollment" provided virtually real-time information on households in need of insurance. The non-profit Maryland Citizens' Health Initiative played a major role in contributing research and marketing, including radio advertising that featured Baltimore Orioles legend Eddie Murray.
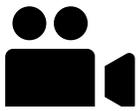
"Green Book," which won the 2018 Academy Award for Best Picture, recounted a true story about a critically acclaimed African-American pianist. He traveled through the southern United States in 1962 to play at various venues and hired a man of Italian heritage to be his driver and bodyguard. The film portrays the racism African-Americans faced and the friendship these men forged. It is a reminder that mutual understanding is one factor in eliminating racial disparities in health care.

— Lauren Hawkins, *Business Operations Specialist*

This tax season, get connected with free or low-cost health insurance!

Eligible Households that Checked the Box
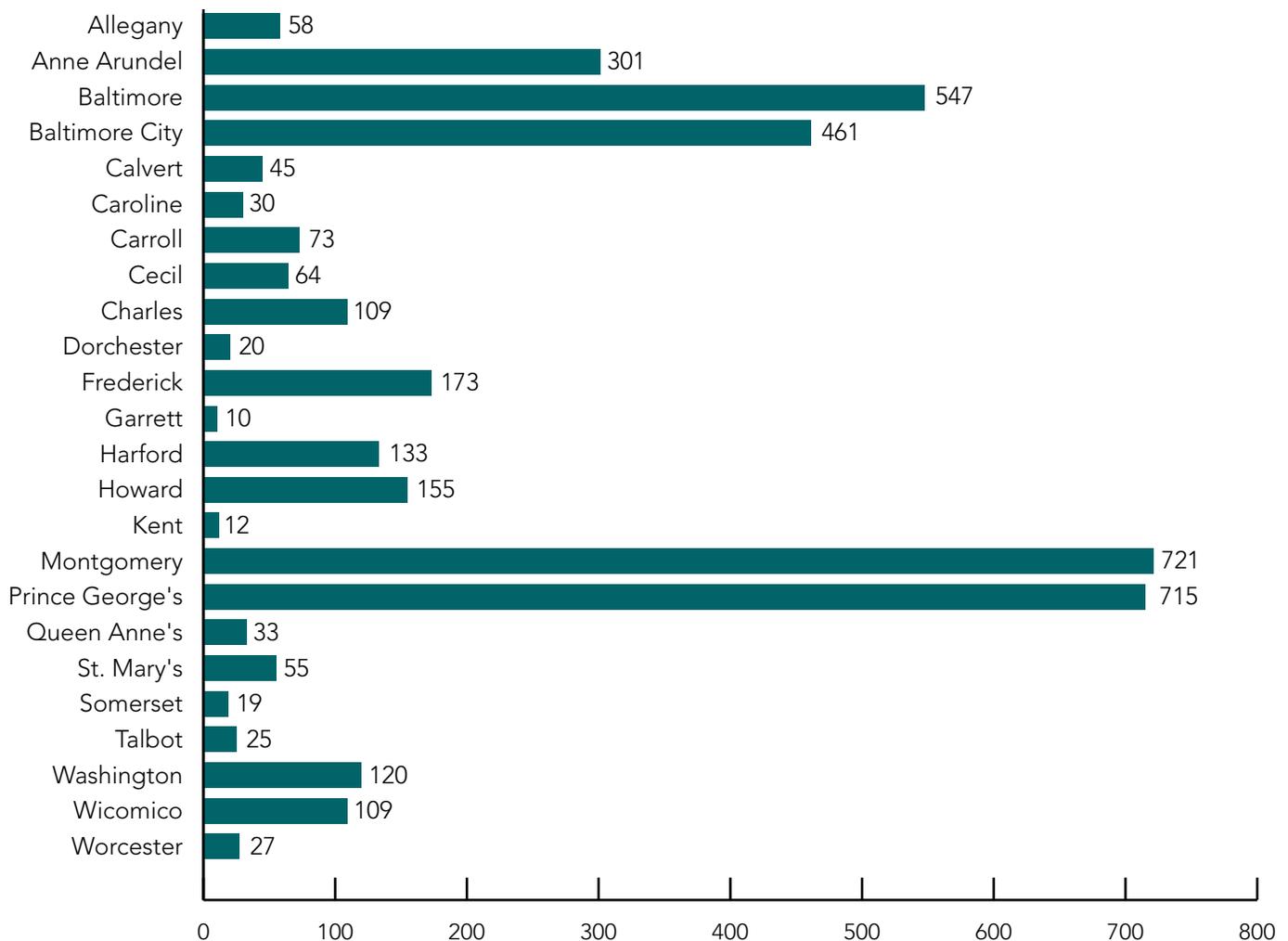
43,909

Total Easy Enrollments

4,015

- 3%
- 21%
- 76%
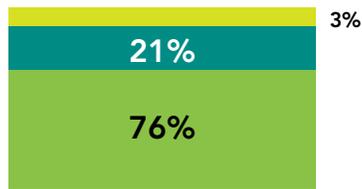
- ▮ Qualified Health Plans (without tax credit)
- ▮ Qualified Health Plans (with tax credit)
- ▮ Medicaid

Easy Enrollment by Age Group

Age Group	Count	Percentage
<18	1,113	27.7%
18-25	630	15.7%
26-34	913	22.7%
35-44	545	13.6%
45-54	392	9.8%
55-64	375	9.3%
65+	47	1.2%

Easy Enrollment by County

County	Enrollments
Allegany	58
Anne Arundel	301
Baltimore	547
Baltimore City	461
Calvert	45
Caroline	30
Carroll	73
Cecil	64
Charles	109
Dorchester	20
Frederick	173
Garrett	10
Harford	133
Howard	155
Kent	12
Montgomery	721
Prince George's	715
Queen Anne's	33
St. Mary's	55
Somerset	19
Talbot	25
Washington	120
Wicomico	109
Worcester	27

Easy Enrollment 2020 by Race and Ethnicity

Asian/Pacific Islander	457
Black	1,182
Hispanic	436
Native American	24
Other	1,246
White	1,106

Easy Enrollment by Month

MONTH	EASY ENROLLMENTS	%
January	48	1.2
February	115	2.9
March	1213	30.2
April	933	23.2
May	599	14.9
June	359	8.9
July	278	6.9
August	338	8.4
September	132	3.3

Source: MHBE Legislative Joint Chairman's Report on Impact of Maryland Easy Enrollment Health Insurance Program, October 2020

Dental

Total Dental
24,443

Dental Enrollment
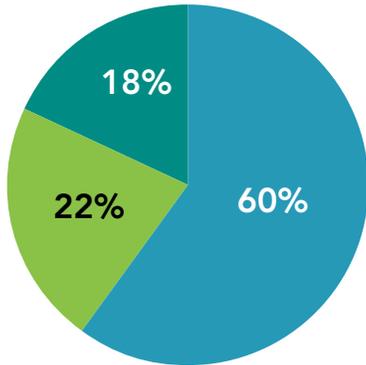
- 60% Dental with Qualified Health Plan
- 22% Dental with Medicaid
- 18% Dental Alone

Dental Consumer by Carrier
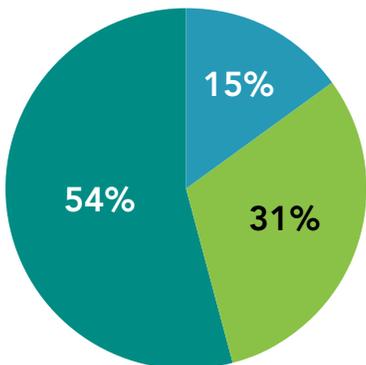
- 15% DOMINION NATIONAL
- 31% CareFirst
- 54% DELTA DENTAL
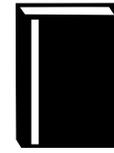
The racial discrimination still prevalent in the United States can be compared with the social hierarchy or "caste system" in Southeast Asian countries such as India and Nepal. I wrote a poem to convey my thoughts, titled **"What's Good and What's Bad?"**
— Prakash Shrestha, *Testing Specialist*

Sitting here with a pen and a notepad
But not sure how I should convey
Telling you "What is good and what is bad?"
But you don't have to agree to what I say

My words may sound harsh and rough
You may say I've gone insane
Of all the people I know well enough
Most are living in chronic pain

Oblivious to how we evolve & who we truly are
"My religion" & "Your religion" they say
Blinded by faith, they've traveled so far
One disciple raises its sword to make the other its prey

"My lineage," "Your lineage," they whisper
"Black," "White" or "Brown," they exclaim
One kind feels superior to the other
And regards each other with immense disdain

Upper caste, lower caste, an ancient rulers' game
"Social class hierarchy was formed" they say
The High caste are allowed to put the low ones to shame
Wonder what's more illogical than this social play

Still sitting here with a pen and a notepad
Not knowing how it may have been conveyed
My views on "what's good & what's bad?"
It's OK if you do not agree to what I've just said

MHC For Small Business

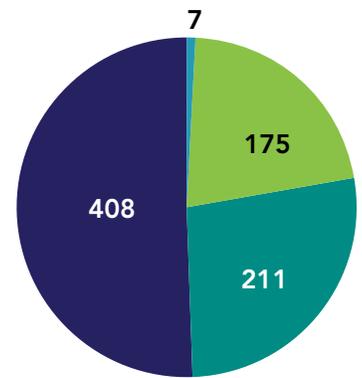MHBE launched a new mobile app and a more robust web platform for small business enrollments in July.
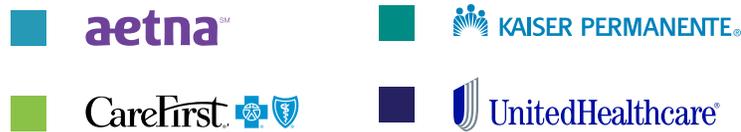
MHC for Small Business Percentage Employers by Carrier

2%
27%
43%
28%

An employer may be enrolled in more than one carrier and dental
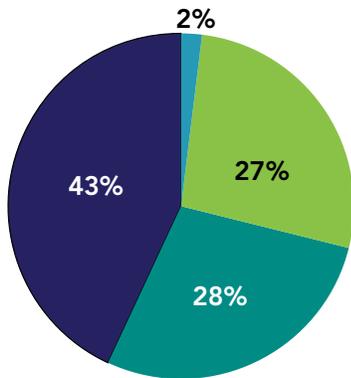
Dental MHC for Small Business Percentage Employees by Carrier

1%
19%
53%
27%
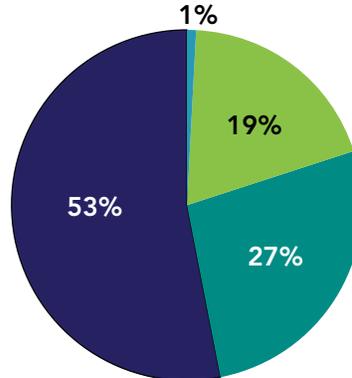
MHC for Small Business Numbers Covered Lives by Carrier

7
175
408
211

aetna℠   KAISER PERMANENTE®

CareFirst ✛   UnitedHealthcare®

	2016	2017	2018	2019	2020
Average cost of MHC for Small Business small group plan divided by the Maryland average wage	9.7%	8.3%	7.6%	7.6%	7.0%
Average single person premium for MHC for Small Business small group silver plan as percent of Maryland's average annual wage	8.3%	8.5%	8.3%	8.3%	6.0%

Medicaid

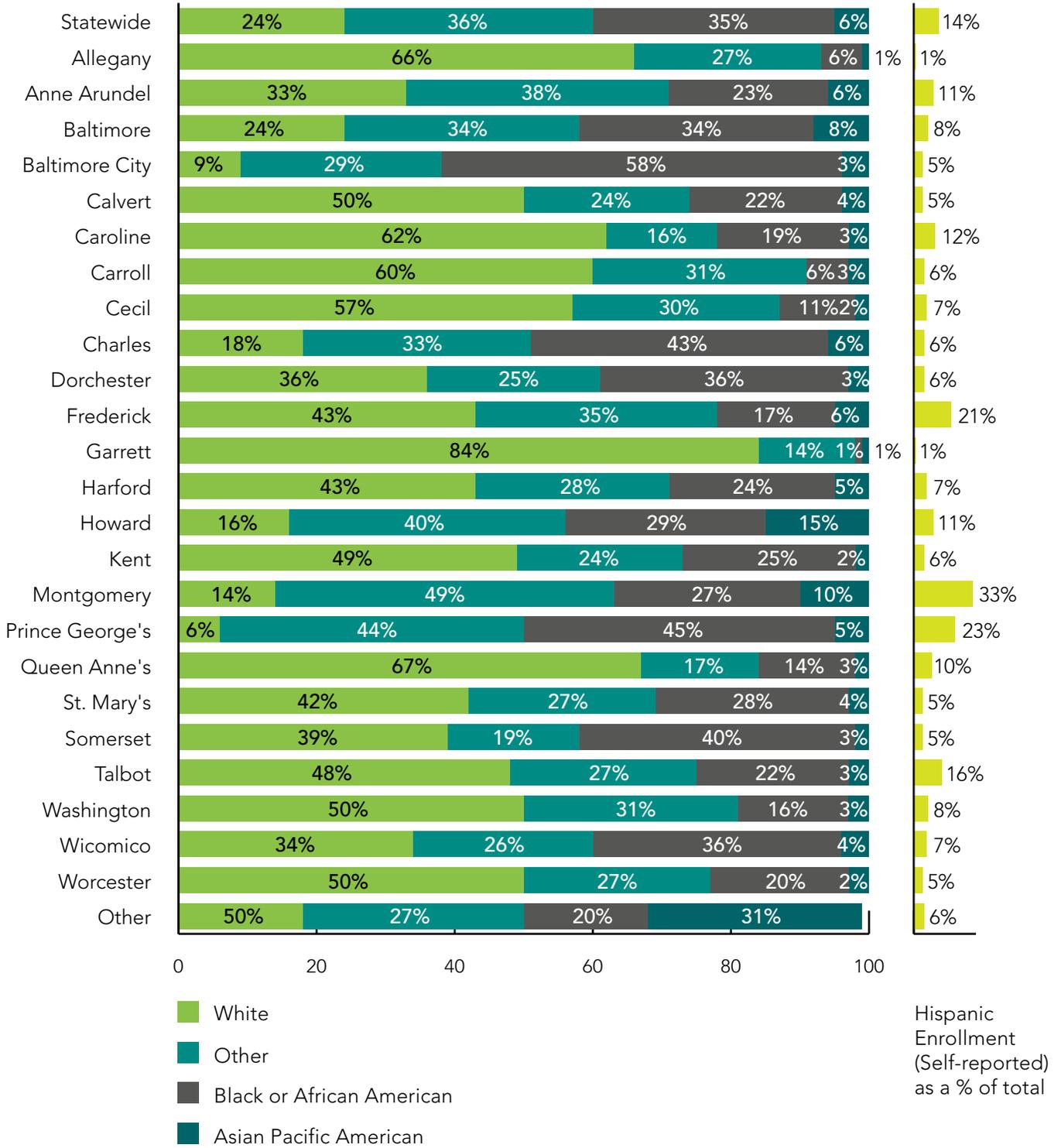## Medicaid Enrollments (As of Aug. 31, 2020)

1,151,090

"**Frederick Douglass: Prophet of Freedom,**" by David W. Blight, the 2019 Pulitzer Prize winner for history. It's staggering to imagine that the life-altering events that built one of history's greatest orators for racial equality occurred in places all around us: the Fells Point alley where the young slave was taught (illegally) to read, the Talbot County field where he struck back against a brutal "slave breaker" in the turning point of his life, and his return to St. Michaels as a famous statesman in a fruitless quest to learn his actual birth date. Much has changed. Too much has not.

— Andrew Ratner, *Chief of Staff*

— CELEBRATE —
FREEDOM

HAPPY
PRIDE
MONTH,
MARYLAND!

Medicaid Enrollment Percentages by Race by County

County	White	Other	Black or African American	Asian Pacific American	Hispanic Enrollment (Self-reported) as a % of total
Statewide	24%	36%	35%	6%	14%
Allegany	66%	27%	6%	1%	1%
Anne Arundel	33%	38%	23%	6%	11%
Baltimore	24%	34%	34%	8%	8%
Baltimore City	9%	29%	58%	3%	5%
Calvert	50%	24%	22%	4%	5%
Caroline	62%	16%	19%	3%	12%
Carroll	60%	31%	6%	3%	6%
Cecil	57%	30%	11%	2%	7%
Charles	18%	33%	43%	6%	6%
Dorchester	36%	25%	36%	3%	6%
Frederick	43%	35%	17%	6%	21%
Garrett	84%	14%	1%	1%	1%
Harford	43%	28%	24%	5%	7%
Howard	16%	40%	29%	15%	11%
Kent	49%	24%	25%	2%	6%
Montgomery	14%	49%	27%	10%	33%
Prince George's	6%	44%	45%	5%	23%
Queen Anne's	67%	17%	14%	3%	10%
St. Mary's	42%	27%	28%	4%	5%
Somerset	39%	19%	40%	3%	5%
Talbot	48%	27%	22%	3%	16%
Washington	50%	31%	16%	3%	8%
Wicomico	34%	26%	36%	4%	7%
Worcester	50%	27%	20%	2%	5%
Other	50%	27%	20%	31%	6%

Legend:
- White
- Other
- Black or African American
- Asian Pacific American

Hispanic Enrollment (Self-reported) as a % of total

Some rows add to more than 100% due to rounding

Affordability

The affordability of health insurance in an individual market that is open to all, including those with pre-existing conditions or family history of illness, has been at the forefront of the Affordable Care Act and the Maryland Health Benefit Exchange. The addition of Reinsurance in 2019 and Value plans in 2020 have helped lower monthly premiums and provided additional benefits to consumers before deductible expenses.

There is still progress to make on affordability, however. In December 2020, MHBE will submit a report requested by the General Assembly on the potential implementation of state-specific subsidies to lower costs for more households.

Identify the Reasons You Are Currently Uninsured
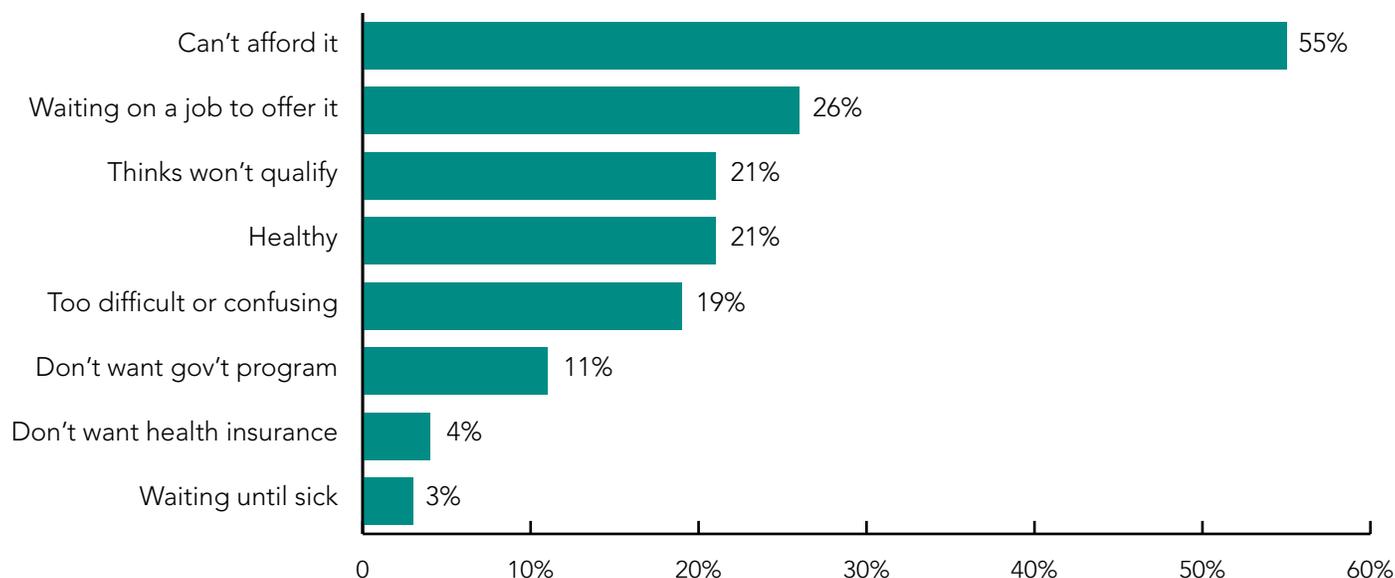
Reason	Percentage
Can't afford it	55%
Waiting on a job to offer it	26%
Thinks won't qualify	21%
Healthy	21%
Too difficult or confusing	19%
Don't want gov't program	11%
Don't want health insurance	4%
Waiting until sick	3%

MHC Strategic Messaging Survey, July 21–Aug. 11, 2020. Note: Percentages read across and may not sum because of rounding.

PLAN YEAR	SUBSIDIZED / UNSUBSIDIZED (%)	AVG. PREMIUM CHANGE
2014	80 / 20	-
2015	70 / 30	+10%
2016	70 / 30	+18%
2017	78 / 22	+21%
2018	79 / 21	+50%
2019	77 / 23	-13%
2020	76 / 24	-10%

CALENDAR YEAR	2016	2017	2018	2019	2020
Average total single person premium for all private plans on marketplace divided by the Maryland average wage in households that do not receive federal tax credits	7.8%	9.3%	13.1%	11.2%	9.8%
Average single person premium for individual Silver plan as percent of Maryland's average wage without federal tax credits	8.4%	9%	14%	11%	11%
Average single person premium for individual Silver plan as percent of Maryland's average wage with federal tax credits	2.5%	2.9%	2.1%	1.7%	1.3%

CALENDAR YEAR	2016	2017	2018	2019	2020
Total federal Advanced Premium Tax Credits (APTC) (in millions)	$279	$370	$705	$690	$674
Total cost share (in millions)	$52	$61	$85	$75	$69
Average cost share per household among enrollees	$1,037	$1,240	$1,936	$1,779	$1,694
Average APTC per household among enrollees	$4,104	$5,332	$8,845	$7,998	$7,262

Reinsurance

The State Reinsurance Program created in 2018 is having the intended impact of reducing out-of-pocket costs to Maryland households. **A total of $820 million in federal dollars the past two years have lowered premiums on Maryland's individual market.** As a result, average premiums have fallen 23.5% since 2018.

That reduction also enabled households to afford higher metal levels that cut their costs further. About **35% of Maryland marketplace enrollees are in Gold plans** (lower deductibles, greater utility, insurer pays on average 80% of costs, individual pays 20%). That was the **2nd highest percentage in the nation in 2020**, according to the federal Centers for Medicare and Medicaid Services (CMS).

The benefits have also been felt by households who aren't eligible for financial assistance but who have seen premiums decline off exchange in the individual market.

35%
of Maryland marketplace enrollees are in Gold plans

Value Plans

In 2020, MHBE worked with the insurance carriers to create Value plans. These are designed to lower the out-of-pocket costs for the health care services the majority of people use most frequently. The plans were so popular, one in four of Maryland Health Connection enrollees chose them for 2020. More benefits are being added for 2021.

2021 VALUE PLAN REQUIREMENTS			
Requirements	Bronze	Silver	Gold
Minimum offering	Issuer must offer at least one Value plan	Issuer must offer at least one Value plan	Issuer must offer at least one Value plan
Branding	Required	Required	Required
Medical Deductible Ceiling	No requirement. Lower deductibles are encouraged	$2,500 or less	$1,000 or less
Services Before Deductible	Issuer may allocate a total of no less than three office visits across one or more of the following settings: • Primary Care Visit • Urgent Care Visit • Specialist Visit	• Primary Care Visit • Urgent Care Visit • Specialist Care Visit • Generic Drugs • Laboratory Tests • X-rays and Diagnostics+	• Urgent Care Visit • Specialist Care Visit • Generic Drugs • Laboratory Tests • X-rays and Diagnostics
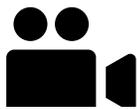
The final speech in the 1940 film **"The Great Dictator,"** a political satire written by Charlie Chaplin. In this modern digital civilization, we think too much and feel too little. We spend more time with gadgets than spending time with loved ones and the needy. Every life is precious and hatred has no room in our society. The year is 2020. As Chaplin said, more than cleverness, we need kindness and gentleness.

— Ramshankar Arjun Raja, *Extraction Transformation and Loading (ETL) Lead*

Technology

MHBE continues to be one of the leaders in state-based marketplaces in the country for technology innovation. It was the first Maryland state agency certified Level 3 from Capability Maturity Model Integration (CMMI), a program developed at Carnegie Mellon University that industry and government organizations use to assess the reliability of their processes.

In 2020, MHBE introduced Robotic Process Automation to improve accuracy and speed approvals to a matter of minutes that may have taken weeks a few years ago. It also further developed Flora, the agency's personable chatbot.

With artificial intelligence, Flora has answered 400,000 consumer queries during the past year, helping halve wait times for call center assistance.

MHBE revamped its consumer site, MarylandHealthConnection.gov, for responsive and enhanced user engagement. MHBE continues to make improvements in the mobile responsive design.

The Enroll MHC mobile app, one of the most robust among state health exchanges in the country, is approaching 400,000 downloads.

While end-to-end mobile enrollments still make up a fraction of total enrollments, three-quarters of those are by young adults.

Number of Enrollments Completed by Mobile App

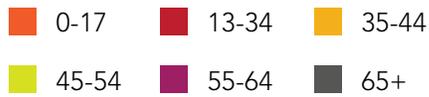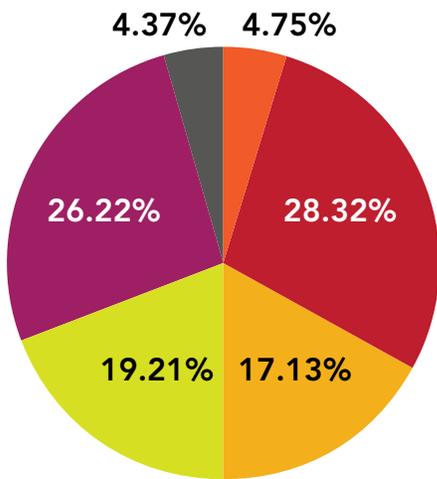### Medicaid
41,611

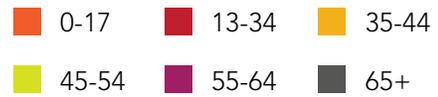### Maryland Children's Health Program (MCHP)
4,355

QHP
8,623

If you are not feeling well, talk to your provider about telehealth options.

All plans cover telehealth and preventive care.

Schedule your annual check-up today!
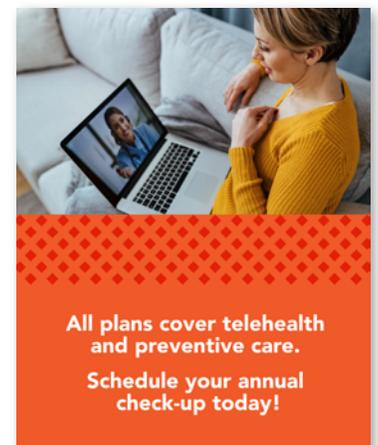
Website Enrollment by Age (QHP)

- 4.37%
- 4.75%
- 28.32%
- 17.13%
- 19.21%
- 26.22%

Legend:
- 0-17
- 13-34
- 35-44
- 45-54
- 55-64
- 65+

Mobile App Enrollment by Age (QHP + MA)

- 0.28%
- 4%
- 7%
- 14%
- 35.88%
- 39%

Legend:
- 0-17
- 13-34
- 35-44
- 45-54
- 55-64
- 65+
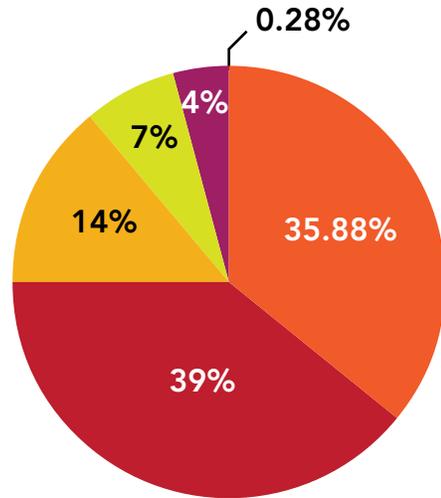
Website vs Mobile App Enrollment

1,021,888   55,146

0%   20%   40%   60%   80%   100%

- Website
- Mobile App
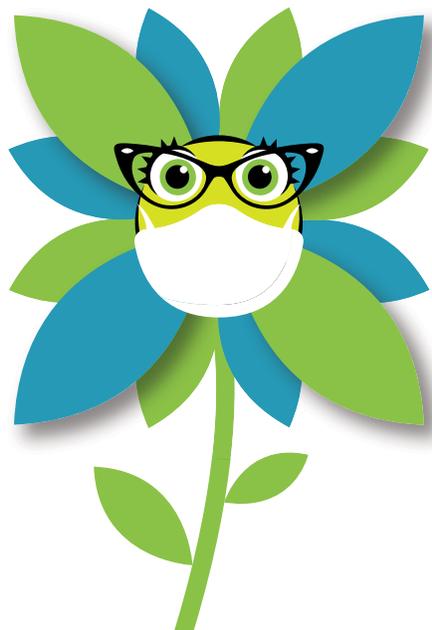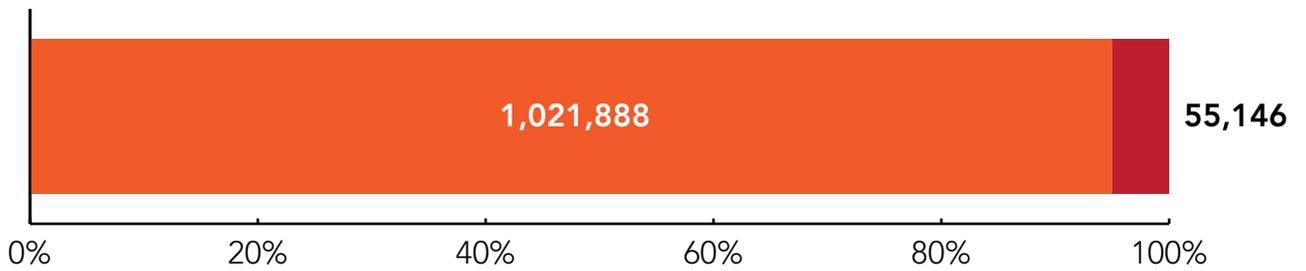
Consumer Service and Operational Strength

More than 700 navigators, brokers and call center representatives are trained to help consumers apply and enroll, and half of the private plan enrollees on Maryland Health Connection relied on consumer assistance last year.

Due to COVID-19, brokers and navigators had to pivot from in-person assistance to phone and video technology.

Call center representatives began working remotely as centralized call facilities were not conducive to safe work environments.

Despite these challenges, assisters helped a record number of individuals find coverage during special enrollment periods.

In addition, the Constituent Services, Complex Case Resolution and Appeals teams have successfully managed caseloads in a virtual environment, often resolving complex cases within 24 hours. Producer Operations has worked with Information Technology to improve how insurance brokers interact with MHBE. And the Training unit deployed annual training for all consumer assistance groups, provided Q&A webinars, and transitioned from paper to electronic testing in response to the pandemic.

Consumer Assistance Regions
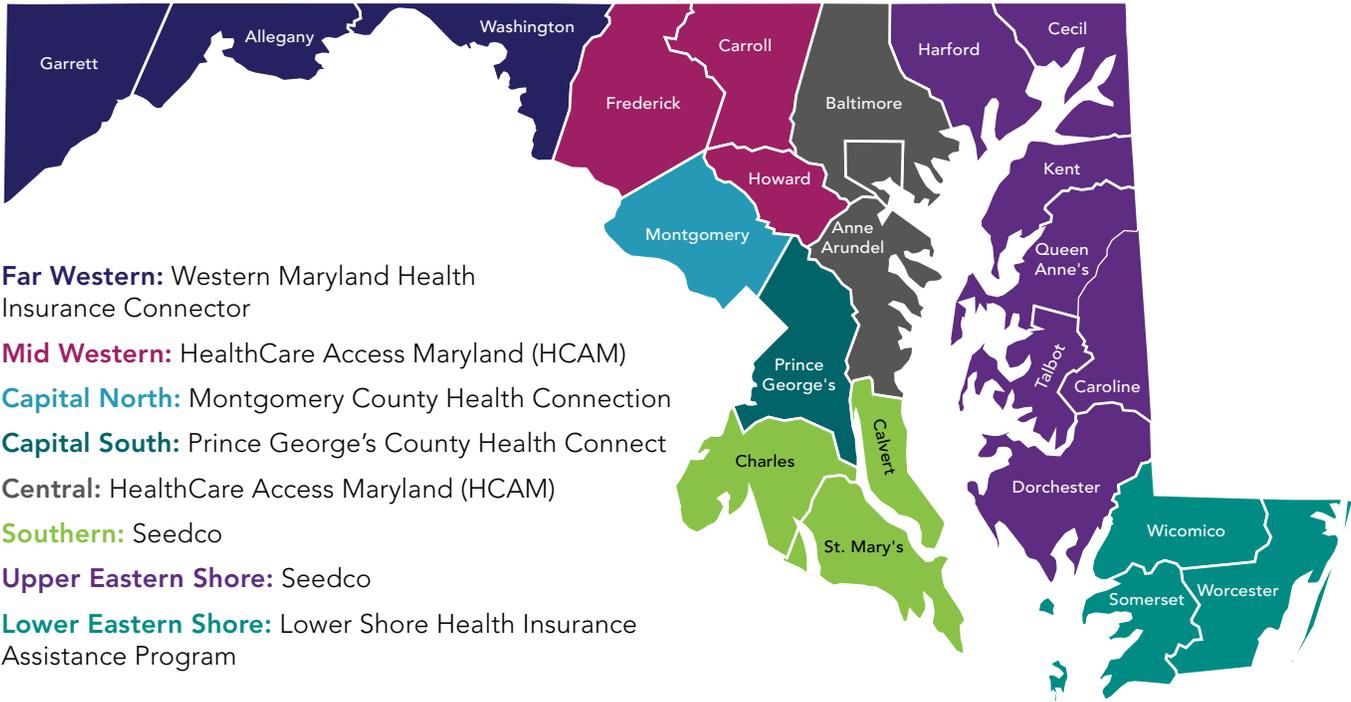
Far Western: Western Maryland Health Insurance Connector

Mid Western: HealthCare Access Maryland (HCAM)

Capital North: Montgomery County Health Connection

Capital South: Prince George's County Health Connect

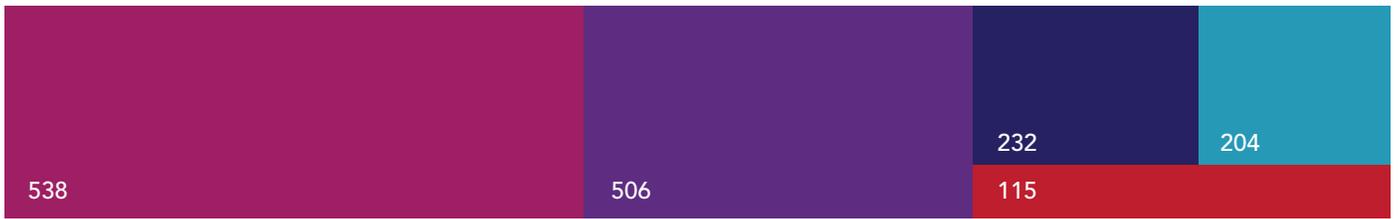**Central:** HealthCare Access Maryland (HCAM)

Southern: Seedco

Upper Eastern Shore: Seedco

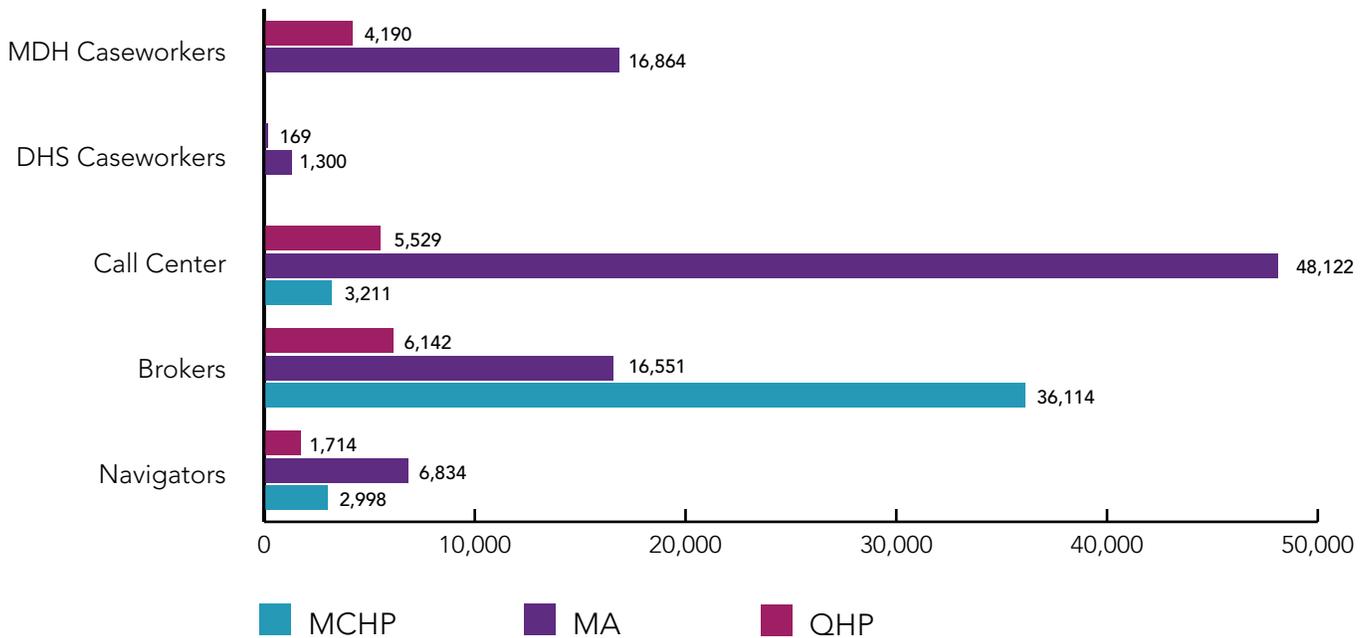**Lower Eastern Shore:** Lower Shore Health Insurance Assistance Program

Number of Consumer Assisters

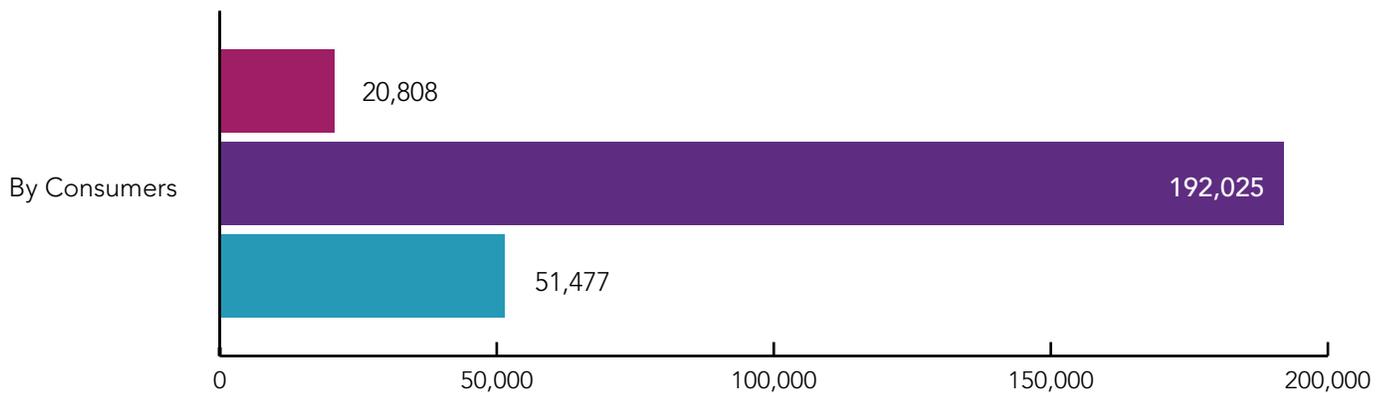|	
Department of Health (MDH) Caseworkers	538
Brokers	506
Department of Human Services (DHS) Caseworkers	232
Call Center (Maximus)	204
Navigators	115

Legend:
- Navigators
- Brokers
- Call Center (Maximus)
- Department of Human Services (DHS) Caseworkers
- Department of Health (MDH) Caseworkers

Enrollments by Type of Consumer Assister

MDH Caseworkers
- QHP: 4,190
- MA: 16,864

DHS Caseworkers
- QHP: 169
- MA: 1,300

Call Center
- QHP: 5,529
- MA: 48,122
- MCHP: 3,211

Brokers
- QHP: 6,142
- MA: 16,551
- MCHP: 36,114

Navigators
- QHP: 1,714
- MA: 6,834
- MCHP: 2,998

Legend:
- MCHP
- MA
- QHP

Enrollments by Consumer

By Consumers
- QHP: 20,808
- MA: 192,025
- MCHP: 51,477

Calls Offered
80,574
-12% from previous year

Average Speed Answer
0:01:12 min
No change from previous year

Average Hold Time
0:01:08 min
No change from previous year

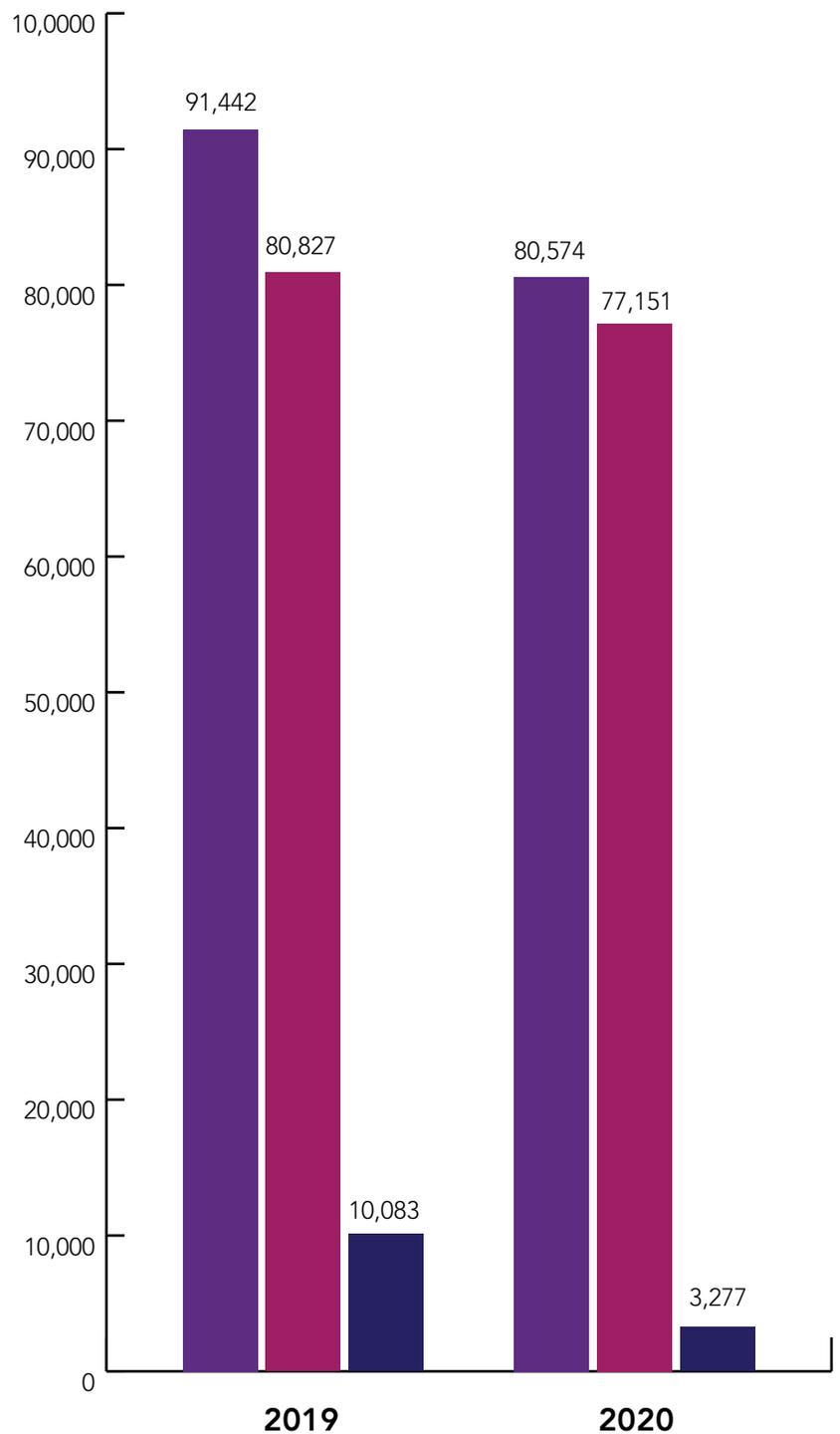## Calls Handled Time
0:11:11 min
No change from previous year

Average Quality Percent Rating
95%
No change from previous year

Call Center Volumes

Bar chart — Call Center Volumes:

	2019	2020
Calls Offered	91,442	80,574
Calls Handled	80,827	77,151
Calls Abandoned	10,083	3,277

Legend:
- Calls Offered
- Calls Handled
- Calls Abandoned

Customer Satisfaction

In the Summer 2020 survey of more than 1,100 consumers, among those who engaged, contacted, or enrolled in health insurance through MHC, **overall satisfaction has increased 15% points, including a 12% point increase among those who are very satisfied, since 2017**. Today, 69% were satisfied, including 38% who responded they were "very satisfied" after interacting with Maryland Health Connection. In 2017, 57% expressed satisfaction, including 29% who were "very satisfied."

Overall Increased Satisfaction with MHC

	NET VERY/SOMEWHAT SATISFIED	NEUTRAL	NET VERY/SOMEWHAT DISSATISFIED
2020	69%	23%	9%
2017	57%	11%	32%
Race/Ethnicity (2020)			
White	67%	22%	12%
Black	71%	22%	7%
Hispanic	73%	22%	5%
Income (2020)			
Less than $50K	65%	25%	10%
$50K to less than $100K	74%	20%	6%

[1]Source: MHC Strategic Messaging Survey, July 21–Aug 11, 2020.
[2]Source: MHBE 2017 Communications Survey, Aug 14–Sept 8, 2017.
Note: Percentages read across and may not sum because of rounding.

Marketing and Outreach

The "Start Here" campaign for the 2020 plan year aimed to highlight our many avenues of consumer assistance and the streamlined MarylandHealthConnection.gov to overcome fears that obtaining health insurance is complex. The "Peace of Mind" campaign heading into the 2021 plan year seeks to ease heightened worries about health and cost amid the pandemic.

MarylandHealthConnection.gov got a comprehensive overhaul before consumers began shopping for 2021 plans. The website is easier to navigate with a greater focus on health literacy.

In the 2020 consumer survey, 63% of Marylanders said they are aware of Maryland Health Connection – up 20 percentage points from 2017.

Also, communities that received additional attention to help close the uninsured gap did appear to be receiving the message: Hispanics (76%) and African-Americans (68%) were more familiar with the health marketplace compared to white Marylanders (62%).
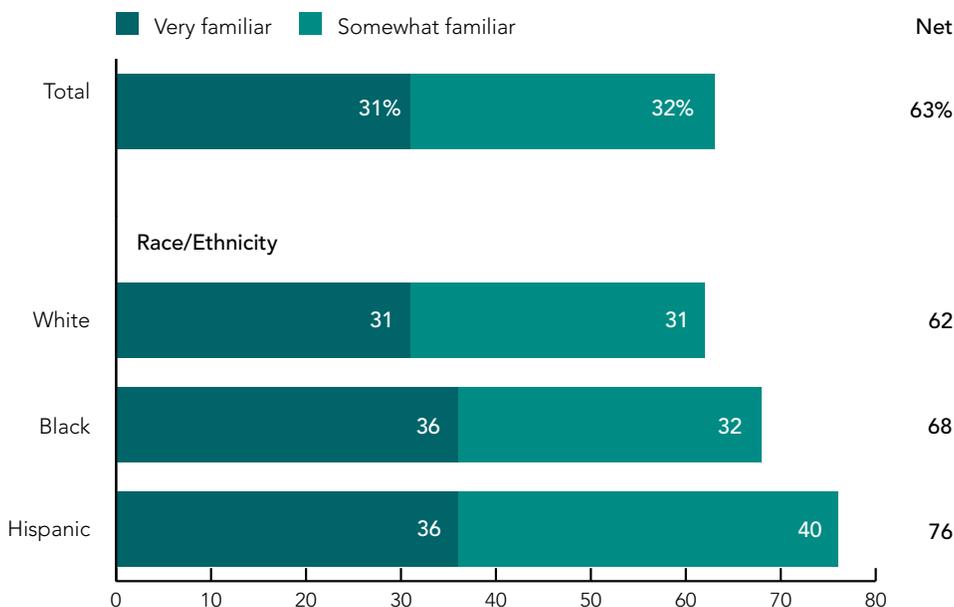
x10 **Latino enrollments (self-identified) have grown 220% since 2015, 10 times the 26% total growth during that span.** But for 2020, Latino enrollment fell 1% in Maryland (compared to a 1.6% drop nationwide).

Among young adults (18-34), another key audience, 84% familiar with Maryland Health Connection viewed it favorably in a 2019 consumer survey, up 23% points from 2017.

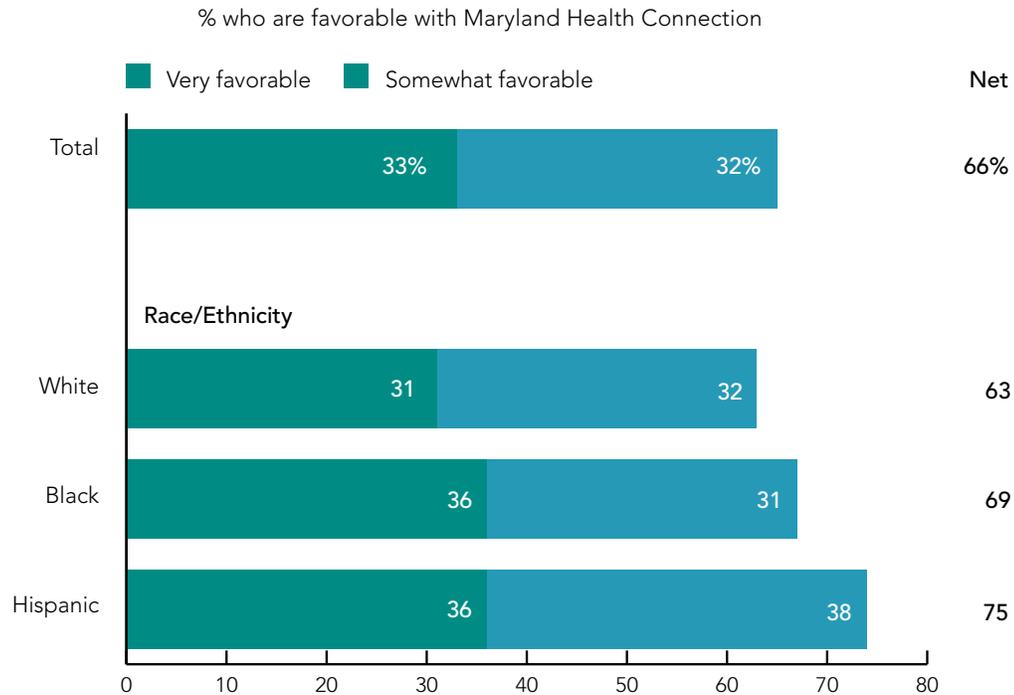## Majority of MHC–Eligible Marylanders are Familiar with MHC

% who are familiar with Maryland Health Connection

Legend: Very familiar | Somewhat familiar | Net

	Very familiar	Somewhat familiar	Net
Total	31%	32%	63%
Race/Ethnicity			
White	31	31	62
Black	36	32	68
Hispanic	36	40	76

Source: MHC Strategic Messaging Survey, July 21-Aug 11, 2020. Note: Percentages read across and may not sum because of rounding.

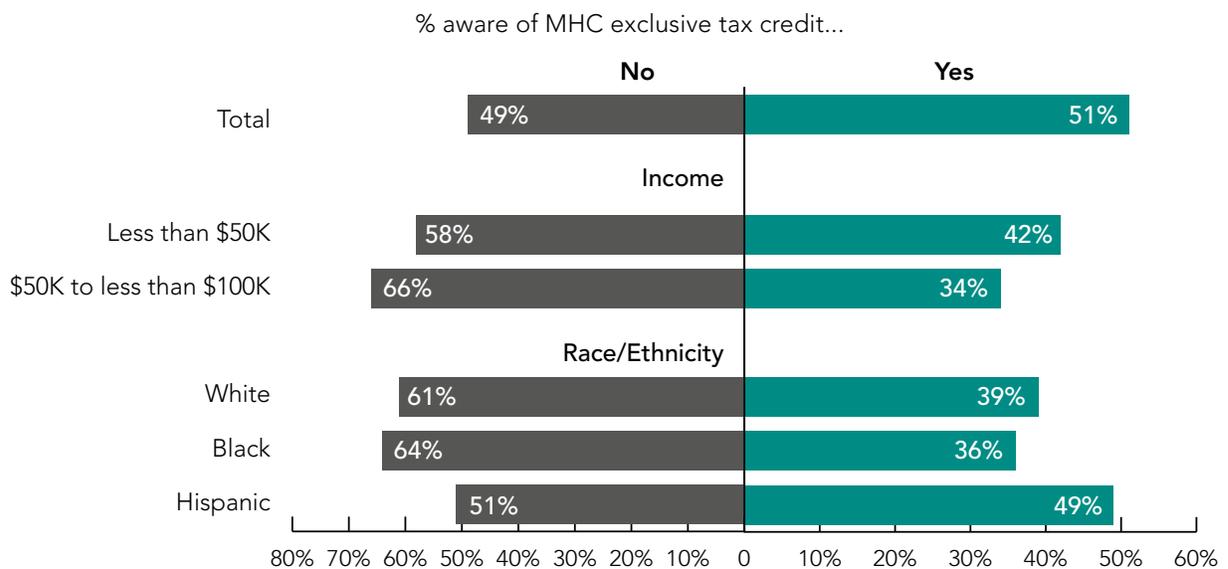The school year might look different this year. Don't forget to stay up to date on vaccines.

What is Your View of Maryland Health Connection?

% who are favorable with Maryland Health Connection

■ Very favorable ■ Somewhat favorable   Net

	Very favorable	Somewhat favorable	Net
Total	33%	32%	66%

Race/Ethnicity

	Very favorable	Somewhat favorable	Net
White	31	32	63
Black	36	31	69
Hispanic	36	38	75

Favorability of Maryland Health Connection has also climbed. Two-thirds (66%) of the general public favorably viewed Maryland Health Connection, up from 57% three years ago.

Were You Aware of Tax Credits through MHC to Help Pay for Your Health Plan?

% aware of MHC exclusive tax credit...

	No	Yes
Total	49%	51%

Income

	No	Yes
Less than $50K	58%	42%
$50K to less than $100K	66%	34%

Race/Ethnicity

	No	Yes
White	61%	39%
Black	64%	36%
Hispanic	51%	49%

MHC Strategic Messaging Survey, July 21-Aug 11, 2020

Compliance

COMPLIANCE HOTLINE FY20	
Constituent Services	330
Compliance Hotline	6
Civil Rights Coordinator	6
Total	342

In 2020, MHBE's Compliance unit:

- Updated the Compliance and Ethics Plan and procedures related to effective contract management, internal investigations, audit control and internal reviews, and enforcement and discipline.

- Received 16 allegations of Fraud, Waste and Abuse (FWA):
  - 10 were fully cleared
  - 1 was partially cleared
  - 5 were referred to the Office of Attorney General Medicaid Fraud Control Unit

- Collaborated with the Information Technology department to design and implement a Compliance Tracker application for senior leaders to delegate and manage improvement plans in response to internal review and external audit findings and recommendations.

- Led completion of annual Compliance and Privacy training and attestation by:
  - 192 employees and consultants
  - 1,265 brokers and caseworkers

- Performed 26 internal agency reviews to test consistent implementation of internal controls related to finance, operations, procurement, contract management, plan management, human resources, and project management office.

- Modified annual on-site audits by performing remote desktop audits with leaders of the six connector entities due to the pandemic.

- Underwent three external audits, resulting in one recommendation. A fourth audit – the Office of Legislative Audit triennial fiscal compliance, network security controls and general controls/file security audit – began in March and continued into FY2021.

- Completed two comprehensive annual privacy risk assessments and the State-based Marketplace Annual Reporting Tool (SMART) to measure ongoing compliance with 45 CFR 155 Exchange Establishment and Other Related Standards Under the Affordable Care Act.

- Entered into 668 non-exchange entity and intergovernmental data use agreements, simplified our Notice of Privacy Practices, and improved internal controls related to access, use, disclosure, storage, and destruction of confidential information all to protect personally identifiable information.

Procurements

SOLICITATION NO.	CONTRACT NAME	VENDOR NAME	CONTRACT AMOUNT	PERFORMANCE START DATE	PERFORMANCE END DATE
MDM0031032279	MHBE Fulfillment Services	Art & Negative Graphics, Inc.	$3,100,000.00	7/1/19	6/30/20
BPM015490	Granicus Communications Cloud Advanced Package, Targeted Messaging & Services - IFB	Digital Information Services, LLC	$66,948.77	9/10/19	9/9/20
BPM015990	BlazeMeter SAAS Subscription IFB#BPM015990	Presidio Networked Solutions LLC	$44,521.70	9/9/19	9/5/20
BPM 017172	"McAfee - (700) MFE Complete EP Protect Business 1 yr B [P+] (40) MFE Data Loss Prvtn Endpoint 1 Yr BZ [P+]"	Software Information Resource Group (SIRC)	$7,681.80	12/11/19	12/10/20
BPM017311	Veracode Products and Services IFB	vCloud Tech Inc.	$58,009.29	2/1/20	1/31/21
MDHBE31045013	Printing Services RFP MDHBE31045013	Uptown Press Inc.	$120,000.00	7/22/19	6/30/20
BPM017538	Robotic Process Automation (RPA) UiPath - IFB	AB Innovative Inc.	$42,699.42	2/10/20	2/9/21
GSA Contract No. GS-35F-0119Y	Salesforce Purchase - TORFQ#MD78 Salesforce CRMTORF Q0001 - License Renewal	Carahsoft Technology Corp.	$1,192,076.05	3/2/20	3/1/21
BPM018315	Qlik Sense Subscription License	The Copley Consulting Group	$33,900.00	3/14/20	3/15/21
BPM018363	Cisco Maintenance & Support Renewal	DISYS Solutions, Inc.	$23,423.93	2/9/20	2/10/21
BPM018742	Appinium Renewal IFB	Carahsoft Technology Corp.	$10,861.70	4/14/20	4/13/21
MDM0031023850	Systems Operations Support for HIX	Digital Management Inc. (DMI)	$1,571,351.80	5/19/20	5/18/21
BPM019103	Itext 7 Core Java Licenses IFB	vCloud Tech Inc.	$15,614.80	5/1/20	5/30/21
BPM019122	Cisco Hardware IFB # BPM019122	Total Communications, Inc.	$92,434.86	6/5/20	6/4/21

Minority Business Report

In FY 2020, Minority Business Enterprise (MBE) prime and subcontractors were paid $3,943,540. Two prime contracts were awarded to MBE firms during FY 2020 totaling $4,671,351. This represented 73% of all prime contracts awarded. The MBE classifications of current MHBE prime and subcontractor awardees are:

- African American
- African American Women
- Asian
- Asian Women
- Hispanic
- Hispanic Women
- Women

PRIME CONTRACT AWARDS	
FY19	FY20
$9,388,742	$4,671,351

PRIME CONTRACT PAYMENTS	
FY19	FY20
$10,397,243	$3,943,540

MHBE is committed to maintaining our MBE efforts. The agency participates in the annual Meet the Primes event and posts all solicitations on the eMaryland Marketplace to stimulate interest and participation.
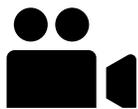
> I highly recommend a panel discussion on YouTube from the 2017 Oakland Book Festival titled **"On Inequality Angela Davis and Judith Butler in Conversation."** Both women have contributed an amazing body of work. Their discussion weaves in many aspects on the topic of inequality, from accessibility to the effects of colonization to Black Lives Matter.
>
> — Elizabeth Leo, *Policy Data Analyst*

Standing Advisory Committee

The Standing Advisory Committee (SAC) functions as an advisory group to MHBE's Board of Trustees. Members are appointed by the Board in consultation with MHBE staff for a term of no more than three years. The committee meets about 10 times each year. The meeting schedule and minutes of past meetings are posted at marylandhbe.com/policy-legislation/committees/

Name	Affiliation
Virginia Alinsao	Philippine Nurses Association – Maryland Chapter
Shirley Blair	Advance Home HealthCare and Staffing
Ken Brannan	Special Olympics MD
Evalyne Bryant Ward	Charles County NAACP
Yolanda Carter	Community Liaison
Anna Davis	Johns Hopkins Bloomberg School of Public Health
Jon Frank	Insurance Solutions
Bryan Gere	University of Maryland Eastern Shore
Alvin Helfenbein	Helfenbein Insurance Agency
Christopher Keen	Keen Insurance Associates, LLC
Stephanie Klapper	MD Citizens' Health Initiative
Michelle LaRue	CASA of Maryland
Allison Mangiaracino	Kaiser Permanente
Karen Nelson	Planned Parenthood of MD
Cathy Grason	CareFirst BlueCross BlueShield
Jacqueline Roche	Johnson & Johnson
Jeananne Sciabarra	HealthCare Access Maryland
Lisa Skipper	Federally Qualified Health Center
David Stewart	Maryland Area Health Education Center West (AHEC West)
Dana Weckesser	MHBE Board of Trustees Liaison

Awards and Recognition

- Executive Director Michele Eberle was named a 2020 Influential Marylander by *The Daily Record*.

- MHBE and its Chief Information Officer Venkat Koshanam were selected as winners of the CIO 100 award by International Data Group Inc. for the second straight year.

- Venkat Koshanam also received a Best in Tech Award by the *Baltimore Business Journal*.

- The Marketing team at MHBE and its outreach agency, Sandy Hillman Communications, won an Award of Excellence for Community Relations from the Public Relations Society of America's Maryland chapter.
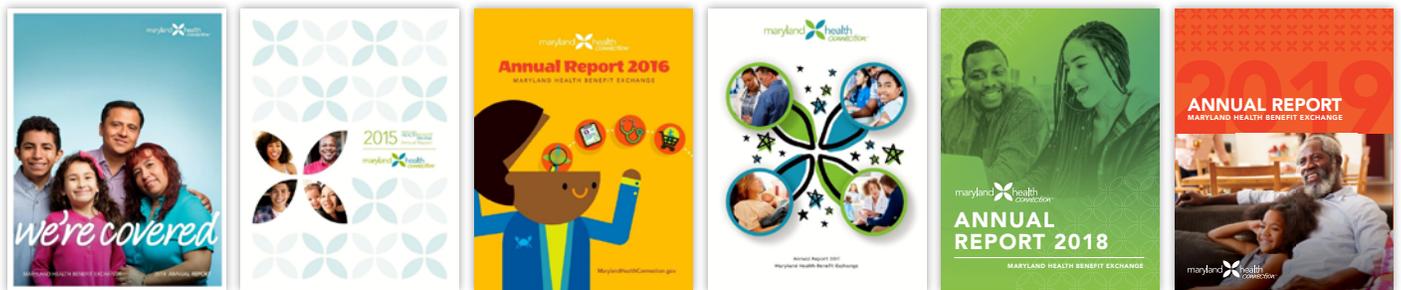
Past annual reports of the
Maryland Health Benefit Exchange are available online at:

marylandhbe.com/news-and-resources/reports