



2021

ANNUAL REPORT

✕ CELEBRATING 10 YEARS ✕





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The Maryland Health Benefit Exchange (MHBE), a public corporation and independent unit of state government, was established in 2011 in accordance with the 2010 Patient Protection and Affordable Care Act (ACA).

Working with the Maryland Department of Health, Maryland Department of Human Resources, and the Maryland Insurance Administration, the MHBE launched Maryland Health Connection in 2013. This marketplace offers Maryland residents a one-stop shop to explore 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.

It is the only place where Marylanders can access financial help to make coverage more affordable. Once an individual or family selects one of the many private health plans or programs that best meets their needs, they may enroll directly through Maryland Health Connection. Small businesses may utilize Maryland Health Connection for Small Business to select plans that meet the needs of their employees and provide tax credits to reduce the cost of employer-sponsored coverage for qualifying businesses.

The purpose of the Maryland Health Benefit Exchange is to:

- 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 exchange.

MHBE BOARD OF TRUSTEES

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.

GOV. LARRY HOGAN

LT. GOV. BOYD K. RUTHERFORD

MICHELE EBERLE

Executive Director, Maryland Health Benefit Exchange

IN § 31-119(d)

HB 228/Ch. 159, 2013

MSAR # 9717

DENNIS R. SCHRADER

Secretary, Maryland Department of Health, Board Chair

S. ANTHONY (TONY) MCCANN

Board Vice Chair

DR. RONDALL ALLEN

KATHLEEN A. BIRrane

Commissioner, Maryland Insurance Administration

DR. ROBERT D'ANTONIO

MARY JEAN HERRON

BEN STEFFEN

Executive Director, Maryland Health Care Commission

K. SINGH TANEJA

DANA WECKESSER

EXECUTIVE DIRECTOR'S MESSAGE

As I reflect on the last couple of years, I think there is a collective pause as we reimagine how we will approach life and work differently since the pandemic. Awareness of public health and equitable access to health care has been pushed to the forefront of the national conversation.

Affordability is the reason most people give for not having health insurance. More financial assistance for the underserved populations is one way that the Maryland Health Benefit Exchange, Governor Hogan and our state and federal leaders have made a difference. The improvement in subsidies provided by the recent American Rescue Plan Act of 2021 (ARPA) is essential. Extending eligibility for subsidies to people who have incomes over 400 percent of the Federal Poverty Level (FPL) has greatly expanded the benefits of the Affordable Care Act. In 2022 for the first time, Maryland will also offer added financial help for young adult enrollees (ages 18-34) on top of the savings from ARPA.

My thanks go out to the Maryland Insurance Administration and our three insurance providers — CareFirst BlueCross BlueShield, Kaiser Permanente and UnitedHealthcare — for helping the individual health insurance market offer among the lowest rates in the nation to Maryland households.

We are committed to addressing systemic disparities and inequities in health coverage. We are working hard, and need your help, to ensure that all Marylanders in need of health insurance are aware of the savings available to them regardless of language preference, internet access or geography.

This spring, as we marked the 10th anniversary of the creation of MHBE, we also celebrated as the ACA was upheld once again by the U.S. Supreme Court. We will continue to work with state leaders to develop innovative policies to help all Marylanders have access to affordable health coverage. We also are proud to be a technological leader among state marketplaces, having won the prestigious CIO 100 Award three years in a row. We pledge to build on this foundation as we strive to bring health equity to all corners of our great state.



Michele Eberle

MICHELE EBERLE

Executive Director
Maryland Health Benefit Exchange

LEADERSHIP



ANDREW RATNER
Chief of Staff



TONY ARMIGER
Chief Financial Officer



JOHANNA FABIAN-MARKS
Director, Policy
& Plan Management



HEATHER FORSYTH
Director, Consumer
Assistance, Eligibility &
Business Integration



VENKAT KOSHANAM
Chief Information Officer



CATERINA PAÑGILINAN
Chief Compliance Officer &
Chief Privacy Officer



BETSY PLUNKETT
Director, Marketing &
Web Strategies



JASCIEL STAMP
Director, Organizational
Effectiveness &
Human Resources

**We asked our
leaders, partners and
stakeholders what
the last ten years of
affordable health care
has meant to the state.**

**You will see their
reflections included
throughout this report.**

2021 HIGHLIGHTS

IN 2021, MORE MARYLANDERS GOT COVERED

The 2021 Open Enrollment was the largest in the history of Maryland Health Connection. In the most recent open enrollment, 166,038 enrolled — a 4.5% increase and the highest in the eight years of the state’s health insurance marketplace.

Maryland’s 4.5% growth for 2021 exceeded the average 1.4% growth of the state-based marketplaces as a whole. It far exceeded the 0.7% overall growth of Medicaid-expansion states. (Source: ACASignups.net) Many were able to remain on Medicaid who might otherwise have lost coverage, because the federal government suspended redeterminations in response to the pandemic.

	Total Enrollees in Medicaid	Total Enrollees in a Private Plan	Total Enrollees in Dental-Only Plan	% of Young Adults (18-34) Among Private-Plan enrollees	State Uninsured Rate
2018	1,062,345	153,854	39,334	30%	6%
2019	1,076,175	159,963	39,720	30%	6%
2020	1,080,666	158,600	40,330	29%	6% Est.
2021	1,171,471	166,038	51,505	28%	6% Est.

Source: MHBE Managing for Results data, July 2021; Enrollment as of Jan. 1 each year



For 10 years, Maryland Health Connection has successfully provided citizens of our state with resources for affordable health care options, cutting our uninsured rate by half. Our administration remains committed to ensuring more Marylanders have access to these resources as we recover from the pandemic and look forward to a safer and healthier future.

— Gov. Larry Hogan

ENROLLMENT GREW IN EVERY COUNTY

PRIVATE HEALTH PLAN ENROLLMENT

Residence	2020 Open Enrollment Totals	2021 Open Enrollment Totals	% Increase
Statewide	158,934	166,038	4.5
Allegany	1,501	1,567	4.4
Anne Arundel	11,862	12,784	7.8
Baltimore	20,724	21,730	4.9
Baltimore City	9,981	10,244	2.6
Calvert	1,630	1,744	8.8
Caroline	1,038	1,104	6.4
Carroll	3,491	3,802	8.9
Cecil	2,422	2,501	3.3
Charles	2,614	2,756	5.4
Dorchester	1,049	1,135	8.2
Frederick	6,238	6,898	10.6
Garrett	1,085	1,111	2.4
Harford	5,048	5,479	8.5
Howard	9,487	10,195	7.5
Kent	626	647	3.4
Montgomery	42,054	43,132	2.6
Prince George's	22,457	22,866	1.8
Queen Anne's	1,653	1,900	14.9
St. Mary's	1,962	2,080	6
Somerset	658	723	9.9
Talbot	1,452	1,480	1.9
Washington	3,920	3,935	0.4
Wicomico	3,231	3,245	0.4
Worcester	2,751	2,950	7.2

Source: Maryland Health Benefit Exchange

A photograph of a man and a woman sitting on a dark wooden bench, viewed from behind. They are looking out over a cityscape at sunset. The man is on the right, wearing a light-colored checkered shirt and blue jeans, with his arm around the woman's shoulder. The woman is on the left, wearing a dark top and blue jeans. The city lights are visible in the background, and the sky is a warm orange and yellow. The foreground is a grassy area.

The Maryland Health Benefit Exchange has been invaluable to making health care insurance accessible in Maryland. Today, one in five Marylanders find their health coverage through the exchange. Like a utility, it is reliable and works consistently. We are grateful to have the exchange as a partner to ensure Marylanders have access to insurance.

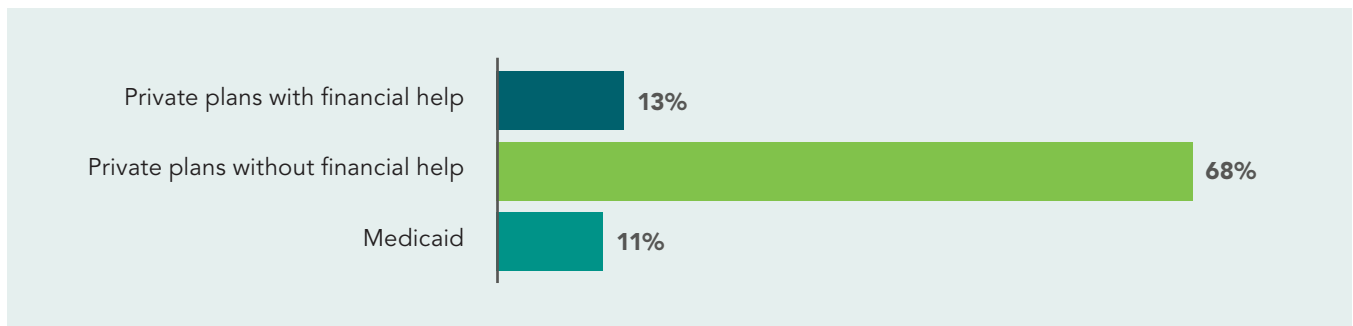
— Secretary Dennis R. Schrader, Maryland Department of Health, and *MHBE* board chair

RETENTION IS THE STRONGEST IN THE HISTORY OF THE MARKETPLACE

Enrollments have remained at their highest level ever through the first half of the year, both in private plans and Medicaid. This can be attributed to:

- Private plan premiums have declined more than 31% on average since 2018.
- The federal government suspended redeterminations for Medicaid enrollees for the duration of the federal public health emergency due to COVID-19. Those redeterminations are expected to return in 2022.

INCREASE IN ENROLLMENT AS OF JULY 31, 2019–2021

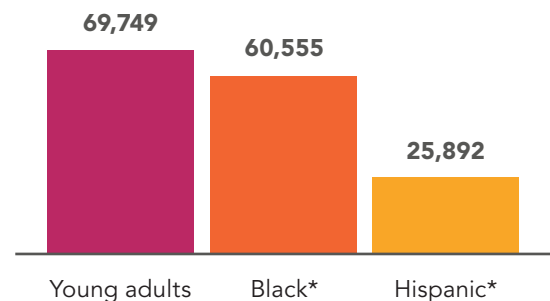
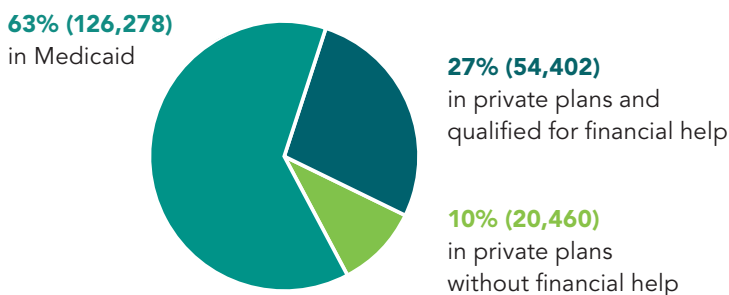


Source: Maryland Health Benefit Exchange

MARYLAND RESPONDED TO THE HEALTH EMERGENCY WITH ONE OF THE LONGEST SPECIAL ENROLLMENTS IN THE COUNTRY

Within days of Gov. Hogan’s announcement of a public health emergency in response to the pandemic, MHBE launched a Coronavirus Special Enrollment period open to anyone in need of health insurance. It began March 16, 2020 and was extended several times until Aug. 15, 2021.

201,141 TOTAL CORONAVIRUS SPECIAL ENROLLMENT PERIOD ENROLLEES



*Race and Ethnicity is self-reported

IMPROVING HEALTH EQUITY IS A MAJOR FOCUS OF OUR WORK

		2019	2020	2021	% Increase Since 2019
Black or African American	Medicaid	379,127	395,874	417,743	10%
	Private Plans	22,071	25,736	26,808	22%
White	Medicaid	262,333	269,924	281,267	7%
	Private Plans	46,942	52,994	56,186	19%
Asian/Pacific American	Medicaid	60,927	68,372	76,857	26%
	Private Plans	18,686	21,697	22,795	22%
Other	Medicaid	383,575	408,446	426,575	11%
	Private Plans	48,698	56,203	59,821	23%
Hispanic	Medicaid	154,002	156,664	164,500	7%
	Private Plans	15,378	17,132	17,972	17%

*Race and Ethnicity is self-reported; Data as of July 31 Each Year

The Maryland Health Benefit Exchange has been one of the most effective health initiatives in state history and is a national model for reducing the uninsured population and stabilizing rates in the private insurance market. This includes the implementation of the innovative Reinsurance Program developed by the Hogan Administration and enacted by the General Assembly in 2018 with bipartisan support to reduce rates in the individual market by more than 30% in under three years. The Exchange has been tireless in its outreach and in the development of methods that make enrollment as simple and convenient as possible for consumers. The Maryland Insurance Administration will continue to work closely with the Exchange to ensure a healthy, competitive marketplace.

— Kathleen A. Birrane, *Maryland Insurance Commissioner and MHBE board member*



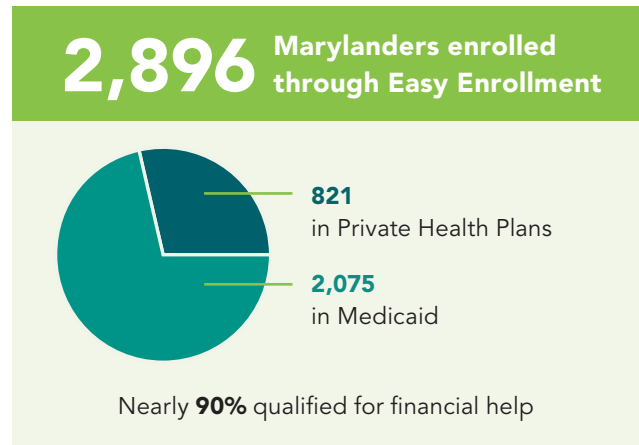
Ten years ago, we said that the Patient Protection and Affordable Care Act (ACA) would change lives for the better. In Maryland, this has become a reality. No longer do pre-existing conditions price Marylanders out of quality health coverage. One in every five of us is covered through the Maryland Health Connection, including those who now benefit from more generous premium tax credits through the American Rescue Plan Act. The Maryland Health Benefit Exchange has been essential to this achievement. It's an incredible feat and we will only continue to make it better for Marylanders.

— Sen. Ben Cardin

EASY ENROLLMENT PROGRAM IS BECOMING A NATIONAL MODEL

Nearly 3,000 Marylanders enrolled in health insurance in 2021 through the Maryland Easy Enrollment Health Insurance Program, a first-in-the-nation program that allows uninsured Marylanders to check a box on their state tax return and get help enrolling in coverage.

This was the second year for the Easy Enrollment Program. Several other states have since begun planning similar programs. We thank our partners in the state Comptroller's Office and the Department of Health for their work on this effort. The Maryland Citizens' Health Initiative and Families USA have also been strong partners in this initiative.



Every Marylander deserves access to affordable, high-quality health care, and that is exactly what the Maryland Health Benefit Exchange has been striving toward for the last 10 years. Maryland has long been a leader in expanding health care access, and Maryland Health Connection has helped thousands secure coverage. Together we will continue working to bring first-rate health care to every person in our state.

— Sen. Chris Van Hollen

MARYLANDERS NOW HAVE AMONG THE LOWEST INDIVIDUAL-MARKET COSTS IN THE COUNTRY

In 2021, Maryland's average monthly premium (before tax credits) was \$439, tied for third lowest in the country, according to 2021 data from the Centers for Medicare and Medicaid Services (CMS). It was 23% less than the national average of \$573. Marylanders saved \$60 a month compared to 2020, the second-largest drop in the country after Maine at \$83.

Lower premiums enable Marylanders to afford plans with lower deductibles. Maryland tied for 7th in the percentage of enrollees in silver or gold plans at 73%. The national average is 63%.

- The State Reinsurance Program, now entering its fourth year, has performed as predicted and stabilized rates across the individual market, including for people who purchase off-exchange. Even the percentage of enrollees ineligible for financial help has risen to 11th in the nation — another measure that the individual market is becoming more accessible to all.
- The Reinsurance Program was created in 2018 after the Maryland General Assembly passed House Bill 1795 and Gov. Hogan signed it into law on April 5. The U.S. Secretaries of Health and Human Services and the Treasury subsequently approved establishment of the program as a State Innovation Waiver under Section 1332 of the Affordable Care Act.
- The MHBE Policy and Plan Management unit and its Finance department have worked closely with the Maryland Insurance Administration to successfully administer Reinsurance.

ESTIMATED EFFECT OF REINSURANCE ON REDUCING PREMIUMS IN 2021

Carrier (Network)	Enrollment (on/off MHC)	2021 Rate Change (without Reinsurance)	2021 Rate Change (with Reinsurance)
CareFirst (HMO)	135,515	39.4%	-11.9%
CareFirst (PPO)	11,936	56.7%	-17.1%
Kaiser Permanente (HMO)	65,132	23.1%	-11.0%
Total	212,583	35.2%	-11.9%

Source: Maryland Insurance Administration, July 9, 2021

Access to health care should be a right of all Marylanders. The Maryland Health Benefit Exchange has played a critical and integral role in facilitating increased access to affordable healthcare for all in Maryland.

— Mary Jean Herron, MHBE board member

COST OF COVERAGE HAS DROPPED IN RECENT YEARS

	2018	2019	2020	2021
Average total single-person premium for all private plans for people who receive Advance Premium Tax Credits (APTC) divided by the Maryland average wage	3.0%	2.0%	1.1%	0.8%
Average total single-person premium for all private plans for people who do not receive APTC divided by Maryland average wage	13.1%	11.2%	9.5%	8.1%
Total federal Advance Premium Tax Credits in millions	\$705	\$690	\$678	\$612
Total cost-sharing reductions in millions	\$85	\$75	\$68	\$60
Average cost-sharing reduction per household among enrollees	\$1,936	\$1,779	\$1,694	\$1,649
Average APTC per household among enrollees	\$8,845	\$7,998	\$7,268	\$6,509

Source: MHBE Managing for Results data, July 2021

THE AMERICAN RESCUE PLAN ACT HAS BROADENED SAVINGS TO EVERYONE

Lower-income households paid little for private health plans and higher-income households became eligible for savings for the first time because of the American Rescue Plan Act (ARPA) of 2021 (HR 1319). Before this landmark expansion of the Affordable Care Act, those with income above roughly \$50,000 for an individual and \$100,000 for a family of four did not qualify for savings. Now, no household pays more than 8.5 percent of its income toward health insurance premiums. ARPA also provided nearly free coverage for those who received unemployment compensation for at least one week at any time during 2021.

Maryland Health Connection implemented changes to reflect the new savings available to consumers within a few weeks of President Biden signing the ARPA legislation. The training team also developed new materials for nearly 1,000 consumer assistance workers and deployed them in less than three weeks.

REDUCTION IN AVERAGE HOUSEHOLD PREMIUM SINCE AMERICAN RESCUE PLAN* AMONG STATE-BASED MARKETPLACES

	<250% FPL	250-400% FPL	>400% FPL
CA	-50.3%	-38.5%	-29.3%
CT	-42.7%	-33.9%	
DC	-44.1%*	-45.7%*	-22.3%
ID	-45.1%	-26.8%	
MD	-53.6%	-34.1%	-12.0%
MA	-15.2%	-29.2%	-23.5%
MN	-56.0%	-38.8%	-24.5%
NV	-55.8%	-52.6%	-31.7%
NY	-50.7%	-31.4%	-36.7%
PA	-77.8%	-61.5%	-44.5%
RI	-64.3%	-38.9%	-15.6%
WA	-51.8%	-37.1%	-27.0%

*Includes subsidized households only; Source: National Academy for State Health Policy (NASHP); Federal Poverty Level (FPL)

ENROLLMENT CHANGES DUE TO AMERICAN RESCUE PLAN

	Enrollees
Total number of new enrollees with < \$50/mo premiums after federal tax credits	5,082
% of total enrollees with < \$50/mo premiums after federal tax credits	53%
Number of new enrollees with < \$100/mo premiums after federal tax credits	6,299
% of total enrollees with < \$100/mo premiums after federal tax credits	62%

Source: Maryland Health Benefit Exchange; Data of as Aug. 15

CONSUMER PREMIUMS BEFORE AND AFTER AMERICAN RESCUE PLAN

	As of 2/28/2021	As of 8/15/2021	% Decrease in Consumer Cost
Average household net premium after federal tax credits	\$211.67	\$157.78	-25%
Average household net premium after federal tax credits, subsidized individuals only	\$136.83	\$83.77	-39%
Average household net premium-silver plans only	\$129.90	\$71.82	-45%
Average household net premium-gold plans only	\$288.92	\$219.96	-24%
Average net premium >55 years (for households, premium as apportioned, age at time of plan selection)	\$232.60	\$171.53	-26%
Average net premiums <35 years (for households, premium as apportioned, age at time of plan selection)	\$231.83	\$187.41	-19%
Average net premium households <250% Federal Poverty Level (FPL)*	\$104.65	\$48.59	-54%
Average net premium households 250-400% FPL*	\$274.14	\$180.53	-34%
Average net premium households >400% FPL*	\$568.78	\$500.89	-12%

Source: Maryland Health Benefit Exchange

MARYLAND IS BREAKING GROUND WITH ITS YOUNG ADULT SUBSIDY IN 2022

Maryland has budgeted up to \$20 million to fund a young adult subsidy for plans that begin Jan. 1, 2022. The assistance will be aimed at people 18 to 34, who make up the largest group of uninsured, about 43% of uninsured adults above 138% of the Federal Poverty Level. The program works on a sliding scale for those with incomes between 133% and 400% of the Federal Poverty Level (FPL).

Goals:

- Reduce the maximum expected contribution by 2.5% between ages 18 and 30
- For ages 31 to 35, reduce the 2.5% reduction by 0.5% each year

EXAMPLE OF YOUNG ADULT PREMIUM ASSISTANCE (LOWEST-COST GOLD PLAN)

Age	Location	Income	Monthly Payment	New Monthly Payment with Premium Assistance
25	Allegany County	\$25,520	\$40	\$1
28	Baltimore City	\$31,900	\$76	\$9
30	Prince George’s County	\$38,280	\$158	\$78



Having health insurance is an important first step in advancing health equity. The Maryland Health Benefit Exchange has been a tireless leader in making health insurance more affordable and accessible for Marylanders during the last 10 years. As a result, Maryland has made impressive gains in health insurance enrollment among young adults, people of color, and people who live in rural communities. It has been an honor for the Maryland Attorney General’s Office to partner with the Maryland Health Benefit Exchange on improving health equity for all.

— Maryland Attorney General Brian Frosh





CELEBRATING
10 YEARS

OF MHBE  2011-2021





2021 MARKED THE 10TH ANNIVERSARY OF THE MARYLAND HEALTH BENEFIT EXCHANGE

On April 12, 2011, Gov. Martin O'Malley signed into law the Maryland Health Benefit Exchange Act of 2011 (Senate Bill 182 / House Bill 166). It established the Maryland Health Benefit Exchange under the federal 2010 Patient Protection and Affordable Care Act (ACA) to operate Maryland Health Connection, the state's marketplace for individuals to purchase health coverage or enroll in Medicaid.

Prior to the ACA, 10% to 16% of the state population lacked health insurance between 1994 and 2010. Within three years of launching Maryland Health Connection, the state's uninsured rate dropped to 6%.

The impact has been significant:

- The percentage of Marylanders without a personal doctor declined from 21% in 2013 to 16% in 2018, which was 10th best in the U.S.
- Uncompensated care at hospitals, the cost of which is ultimately shared by all of us, declined by millions of dollars.
- By expanding Medicaid eligibility, Maryland extended smoking cessation coverage to about 70,000 adults not previously eligible for Medicaid.
- A study of 69,000 patients found a 60% increase in the use of rehabilitation by young adult trauma patients due to expanded coverage.

GETTING MARYLANDERS COVERED

94% of Marylanders are insured; one of the highest rates in the nation.

500,000

in Maryland are insured due to the ACA



120,000+

in private plans with financial help

380,000+

in Medicaid thanks to expansion

TAKING STEPS FORWARD

Communities who historically lacked health coverage have made substantial gains.

UNINSURED RATE 2011 TO 2019

All Marylanders

12% to 6%

Black Marylanders

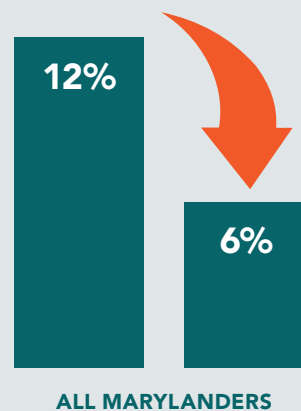
12.2% to 5.8%

Hispanic Marylanders

31.4% to 21.4%

Young Adult Marylanders

21% to 12%



The Affordable Care Act works for one in five Marylanders. And the Health Benefit Exchange works hard every day to help more Marylanders get the health insurance they need. It's as simple as that.

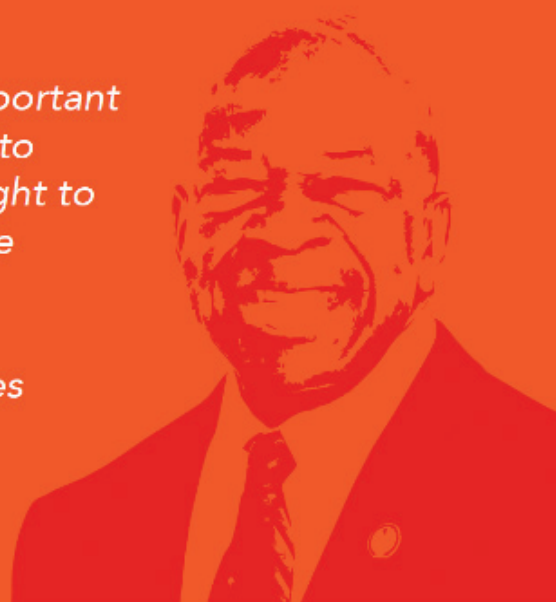
— State Sen. Jim Rosapepe

MAKING COVERAGE AFFORDABLE

An innovative state reinsurance program has helped drive down monthly premiums by more than 30% during the past three years.

"I have often said that voting for the Affordable Care Act was the most important vote of my career. ... We enshrined into the law that all Americans have the right to accessible, affordable health insurance coverage ... (and ended) legalized discrimination against approximately 130 million people in the United States with preexisting conditions."

— Rep. Elijah Cummings



The original promise of the Affordable Care Act was to make the individual health insurance market more affordable, more inclusive and more accessible. Maryland is making progress on all three fronts, but I have been most impressed by MHBE's ability to meld technology and culture. It is delivering a vibrant, modern online marketplace to anyone in need of health insurance.

— Tony McCann, MHBE board vice chair



The Maryland Health Connection van launched on the first day of open enrollment, October 2013, and stopped at every county in the state to offer enrollment assistance.



In March 2020, Michele Eberle announces the Coronavirus Special Enrollment on WBAL-TV.



Rep. Elijah Cummings speaks at a press conference with Rep. John Sarbanes and faith leaders during the Open Enrollment for 2017.



Press conference with Comptroller Peter Franchot and Orioles Hall of Famer Eddie Murray to launch the Easy Enrollment Program, February 2020.



2018 Reinsurance press conference with House Speaker Michael E. Busch, Senate President Thomas V. Mike Miller Jr., Gov. Larry Hogan and Maryland Secretary of Health Robert R. Neall.



2018 Reinsurance press conference with Insurance Commissioner Al Redmer Jr., Michele Eberle and Del. Joseline Peña-Melnyk.

The Maryland Health Benefit Exchange is the cornerstone of our initiative to expand healthcare coverage throughout the state. By making healthcare enrollment easier than ever before and reducing uncompensated care, we are making everyone's care more affordable while covering our most vulnerable Maryland families.

— House Speaker Adrienne A. Jones

On this 10th anniversary of the Maryland Health Benefit Exchange, I am thrilled to see the success we have had in providing access to health care to all Marylanders. With 20% of all Marylanders participating on the exchange, utilizing the technology and support available to them to find affordable coverage, we are that much closer to realizing President Obama’s vision of universal health care. That vision, coupled with the hard work we have done in Maryland implementing the Affordable Care Act, has also seen benefits reverberating throughout our state, in a healthier workforce, better outcomes to persistent medical conditions, and children who are thriving. We should all be proud of the part we have played in turning that idea into reality.

— Del. Kirill Reznik



In 2019, MHBE Staff and then-Maryland Health Secretary Robert Neall celebrate agency earning CMMI designation for its IT and business processes.



A national “Get Covered Day” mask was worn by elected leaders and social influencers in Maryland to spread awareness about 2021 open enrollment.



Everyone deserves quality health care. The exchange provides an extraordinary opportunity for Marylanders to have the peace of mind of knowing that health care can be accessible.

— State Sen. Guy Guzzone

THE MARYLAND HEALTH BENEFIT EXCHANGE'S IMPROVEMENTS IN ITS FIRST DECADE HAS BROUGHT WIDE RECOGNITION



2014

Silver Anvil Award of Excellence Best in Maryland, first place (tie)

2015

Platinum MarCom Award, Integrated Marketing Communications, Public Relations Society of America (PRSA-MD) Best in Maryland, first place (tie)

Second runner-up Campaign of the Year, Marketing Excellence, American Marketing Association (Baltimore chapter)

Gold SABRE Award Finalist, Consumer Marketing (New Product)

2016

Multicultural Public Relations Campaign of the Year in annual Thoth Awards, National Capital Chapter of the Public Relations Society of America (PRSA)

"Health Yeah!" named Marketing Campaign of the Year, Ragan Health Care PR and Marketing Awards

2017

Best Marketing Technology Campaign for "Enroll MHC" Mobile App, American Marketing Association (Baltimore chapter)

2019

MHBE and Chief Information Officer Venkat Koshanam, CIO 100 Award for Technological Innovation, International Data Group (IDG World)

Marylanders statewide have expressed their appreciation for the Maryland Health Benefit Exchange. They are especially grateful for the special enrollment periods during the COVID-19 pandemic. Hats off to the MHBE staff, the board, and the governor for working together to reduce the uninsured rate by half!

— Dana Weckesser, *MHBE board member*

For 10 years, the Maryland Health Benefit Exchange has led the way in getting more people covered. Today, it provides more than 1.3 million Marylanders with access to high-quality, affordable health care through Maryland Health Connection, and it serves as a place for many to turn when they have nowhere else. This has been especially true as families have struggled to maintain coverage during the COVID-19 pandemic. I am proud to applaud the Maryland Health Benefit Exchange on 10 years of putting the health and safety of our families, loved ones and communities first.

— Rep. John Sarbanes

2020

Executive Director Michele Eberle named an “Influential Marylander,” *The Daily Record*

MHBE and Chief Information Officer Venkat Koshanam, CIO100 Award for Technological Innovation, International Data Group (IDG World)

MHBE Marketing and its outreach agency, Sandy Hillman Communications, won an Award of Excellence for Community Relations from the Public Relations Society of America (Maryland chapter)

Venkat Koshanam, Best in Tech Award, *Baltimore Business Journal*

2021

Executive Director Michele Eberle named a “Health Care Power 30” leader, *The Daily Record*

MHBE and its Chief Information Officer Venkat Koshanam were selected as winners of the CIO 100 award by International Data Group for the third straight year. The IT staff received the award at a virtual celebration in August 2021 (see photo below).





Congratulations to the Maryland Health Benefit Exchange team on 10 years of tireless service to help Marylanders access quality and affordable health insurance coverage. MBHE serves a critical and unique role to provide Marylanders with a single front door to understand and access the health care coverage that they need. It has introduced many innovations to remove barriers that people experience in understanding and enrolling in coverage. Thank you MHBE for the strides you have made in the past 10 years, and for the exciting accomplishments to come in the next 10 years!

— Kathlyn Wee, *Chief Executive Officer, UnitedHealthcare Community Plan of Maryland*

CONSUMERS WILL HAVE MORE CHOICES IN 2022

In 2022, due to UnitedHealthcare’s statewide expansion in the individual market, consumers in all counties will be able to choose between at least two insurers. Two insurance companies made additional plans available in 2020, increasing the total number of private health plan choices from 30 in 2021 to 34 in 2022.

With the addition of an instant pay feature for CareFirst, consumers of all three insurance companies can make their first month’s payment more easily. That will improve retention and reduce the risk of consumers missing their first payment and unintentionally losing coverage. Kaiser estimated the pay-now feature improved effectuation by 20% in another state where it was introduced.

COMPANIES IN THE MARKETPLACE

	2018	2019	2020	2021
Number of health issuers in the individual market	2	2	2	3
Number of health issuers in the small group market	4	4	4	4
Number of Managed Care Organizations in Medicaid market	9	9	9	9
Plan quality rating	3	3	N/A	4

Source: MHBE Managing for Results data, July 2021

CONSUMER SATISFACTION ON THE RISE

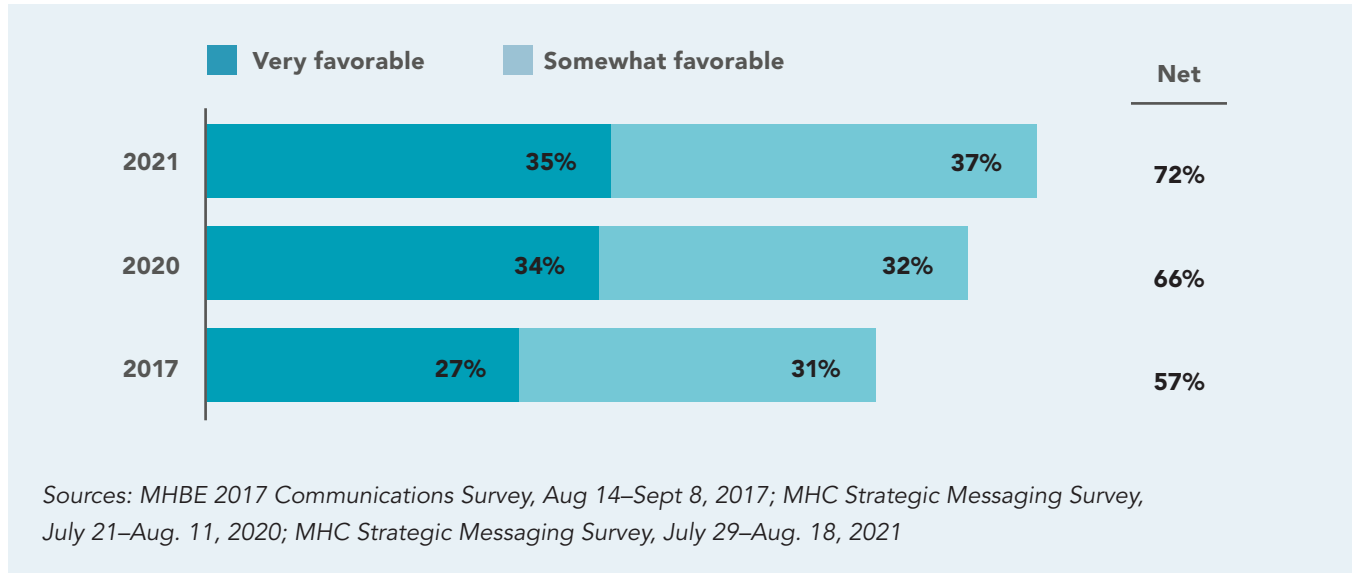
To inform messaging and creative execution, and to better understand motivations and barriers to coverage, we surveyed nearly 1,200 uninsured Marylanders. The survey sampled Marylanders to mirror the distribution of our target populations.

Among Marylanders who engaged, contacted, or enrolled in health insurance through Maryland Health Connection, overall satisfaction has increased 20% points from 2017. And, from a year ago, satisfaction is up 8 points, including a jump from 38% “very satisfied” in 2020 to almost half today (47%) according to a recent survey by EurekaFacts.

Looking ahead, among customers who say they acquired health insurance because of the COVID-19, 72% say they plan to keep their coverage after the pandemic has receded, while the remaining 28% say this is a temporary measure, and plan to drop their coverage post-COVID-19.


The main reason Maryland’s currently uninsured population lacks health insurance is because of inability to afford it (41%), yet only 13% think they don’t qualify for affordable insurance.

“Free or low-cost insurance” is the most widely appealing message, and we will continue to use this as we inform consumers about new financial help available from both the federal and state level.



I’m proud to lead CareFirst BlueCross BlueShield in our ongoing partnership with MHBE in pursuit of a common mission: to make health care accessible and affordable for all Marylanders. I believe it’s clear on this 10th anniversary, MHBE is helping to deliver on this goal by becoming the go-to hub for Marylanders and their families in need of coverage to make informed decisions. Through [the innovative Reinsurance Program], the state experienced three consecutive years of rate decreases between 2018 and 2021, helping to stabilize the market and ensure affordable access for Marylanders. On behalf of the 3.5 million people we serve in Maryland, we are grateful to the MHBE for expanding the market by more than 200,000 residents and delivering equitable, accessible and affordable health insurance.

— Brian Pieninck, CEO, CareFirst



All Marylanders should be proud that lower-income households and individuals with medical conditions can purchase comprehensive and affordable coverage. And they can rest assured that they will not lose coverage should they fall ill.

— Ben Steffen, *Maryland Health Care Commission Executive Director and MHBE board member*

MHC FOR SMALL BUSINESS

IMPROVEMENTS FOR SMALL BUSINESS PLATFORM



Small businesses can create accounts, receive determinations of their eligibility to enroll in a plan certified by MHC for Small Business, generate and save quotes and compare small business plans, as well as connect to health insurance producers for assistance. Enrollment in coverage continues to occur directly with insurance companies.

	2018	2019	2020	2021
Average cost of small business group plan divided by the Maryland average wage	7.8%	7.6%	6.9%	8.3% Est.

Source: MHBE Managing for Results data, July 2021

BUSINESS UNITS

TECHNOLOGY

Maryland is a leader among health insurance marketplaces

One of the most prolific areas of progress during the first decade of MHBE involves an IT operation now recognized as one of the most innovative among its peer marketplaces and state agencies. MHBE was among the first states to roll out all facets of the American Recovery Plan Act improvements for the Affordable Care Act. It responded swiftly in establishing and maintaining an 18-month special enrollment to provide rapid access to coverage during the emergency. Several other projects have focused on advancing the customer service and consumer experience goals of Gov. Hogan's administration.

October 2020	Launch a new responsive design for the MarylandHealthConnection.gov enrollment site so it's as easy to enroll on a mobile device as on a desktop computer.
January 2021	Launch a new Worker Portal with an intuitive design to provide a seamless experience for the workers to support consumer requests efficiently.
March 2021	Implemented Robotic Process Automation (RPA) to eliminate 95% of manual processes in consumer biographic data verification, improving data integrity and reducing consumer wait time on identity matching.
April 2021	Launch a revamped Broker Portal with responsive user interface and simplified access to client data, empowering brokers to proactively support consumers during critical deadlines.
June 2021	Launch redesign of the agency's stakeholder website, MarylandHBE.com
July 2021	Introduced real-time enrollment option for consumers.
August 2021	Introduced Live Chat connecting our AI chatbot, Flora , to a live agent at the call center in real time. Consumers may choose to get connected to live agents during business hours to help them shop for the right plan for them.
September 2021	Launch streamlining of notices to consumers to improve communication and save on printing cost. Largest-volume notice was cut in half from 14 pages.

This year marks the 10th anniversary of the Maryland Health Benefit Exchange, which has helped secure quality, affordable health care for tens of thousands of Marylanders. Currently, 1 in 5 Marylanders have health care through the exchange, which has proved especially critical during this unprecedented public health emergency. I am grateful for our great health care system in Maryland, and I will continue my work in Congress to make sure it is modeled throughout the country and that even more Marylanders have access to the health care coverage they deserve.

— Rep. Steny Hoyer

	2020	2021 (January–July)
Number of unique visitors to MHC website (thousands)	929	607
Number of unique mobile application downloads (thousands)	128	98
Total number of enrollments completed by mobile application (thousands)	32	24
Percent of mobile application enrollment by young adults (18-34)	56%	57%

Source: MHBE Managing for Results data, July 2021



We are proud to have offered high-quality, low-cost health plans through Kaiser Permanente to the Maryland Health Benefit Exchange since 2014. We are honored to be a partner in health to tens of thousands of Marylanders through this vital program that has helped to reduce the number of people who are uninsured in the state by half since 2013. From preventive care to social health, at Kaiser Permanente, we work to improve total health for our members through convenient, integrated care with best-in-class quality. The Maryland Health Benefit Exchange has played a vital role in expanding health insurance and care to Marylanders at a lower cost and we look forward to continuing our work with this vital program.

— Ruth Williams-Brinkley, *President of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.*

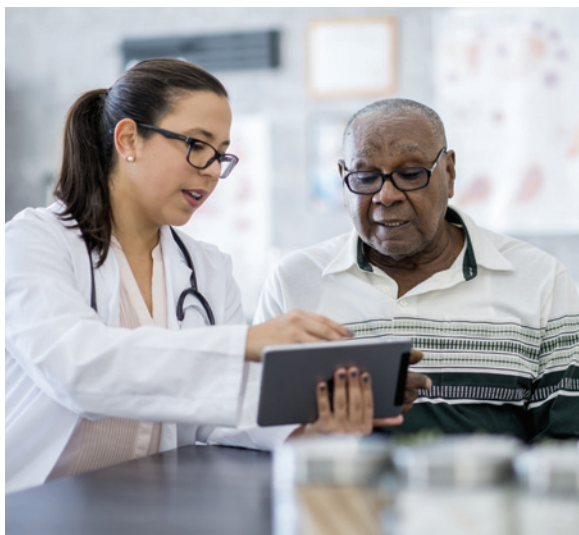
CUSTOMER SERVICE AND OPERATIONAL STRENGTH

When COVID-19 struck, our consumer assistance operation seamlessly shifted gears to serve customers remotely

- When COVID-19 halted in-person meetings with consumers, MHBE adapted quickly, expanding phone capabilities and promoting virtual appointments.
- In 2021, MHBE onboarded more than 200 new brokers, an increase of 150 additional brokers from a year earlier.
- MHBE also added about 90 new application counselors, more than 50 up from a year earlier.
- Escalated case appeals are at an all-time low. Most complaints are handled in one to two days.

	Navigator Assistance		Call Center		
	Number of In-person Navigators	Number of Consumer Encounters with Navigators	Percent of First Call Resolution	Average Call Handle Time (Minutes)	Average Quality Percent Rating
FY 2018	139	120,263	98%	11.00	92%
FY 2019	135	114,846	98%	10.49	94%
FY 2020	135	90,555	93%	11.25	94%
FY 2021	132	87,022	94%	11.27	95%

Source: MHBE Managing for Results data, July 2021



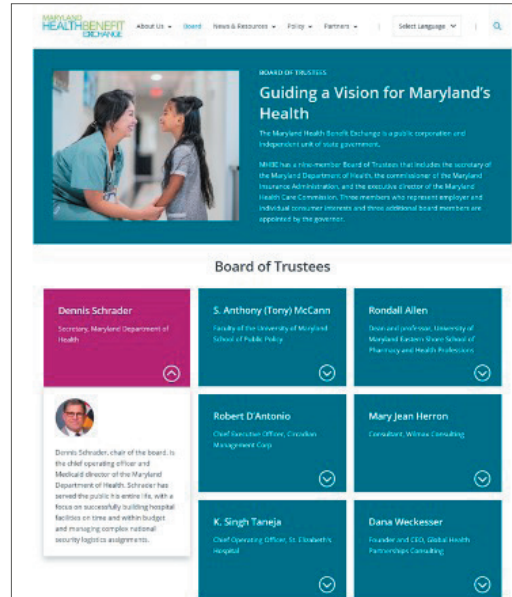
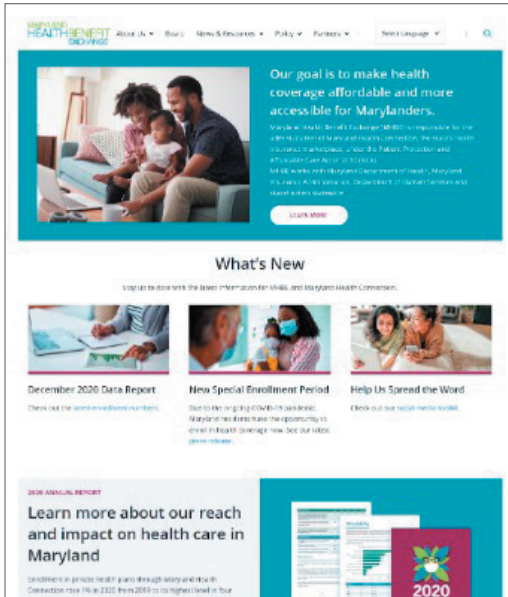
Howard County has made the most of the landmark opportunity that the Affordable Care Act provided our residents. I would like to commend MHBE and all of our local health care partners for helping to cut our uninsured rate by more than half from almost 9% to 4% in the last decade since the Act’s passage. Approximately 10,000 Howard County residents are enrolled annually in qualified health plans as a result of the MHBE’s efforts. I’m proud of the impact that Howard County’s partnership with MHBE has had on improving our residents’ access to health care.

— Howard County Executive Calvin Ball

MARKETING

Increase enrollment and address racial disparities through messaging, partnerships and outreach efforts

- The agency website MarylandHBE.com was revamped to improve navigation and utility, making it easier to inform our partners of data and for them to share our content.



- Maryland Health Connection's outreach program pivoted in the wake of the pandemic and found success with various public-facing virtual discussions to make important information about health insurance available and understandable to Marylanders, and to position navigators from across the state as trusted resources.
- Facebook Live events had a tremendous impact, as far-reaching influencers spoke directly to Black, Hispanic and young adult audiences. Everyone, no matter how educated, is at risk for misunderstanding health information. Our marketing and outreach goal is to make health insurance clear no matter the age, socioeconomic status or language preference of our consumers.



COMPLIANCE

Protecting the programmatic and financial integrity of MHBE

- In FY 2021, MHBE successfully completed three remote audits including the Office of Legislative Audit, Triennial audit, an Independent External Financial/Programmatic Audit with no findings, and an IRS 1075 Safeguards Triennial Audit with no administrative findings.
- The Compliance program received seven hotline calls and six reports alleging fraud, waste and/or abuse, of which 10 were not substantiated and three were referred to the Maryland Medicaid Fraud Control Unit for investigation.
- To promote program and financial integrity, compliance performed nine internal reviews to assess staff compliance with and the strength of each department’s internal controls.
- A key compliance program initiative centered upon appropriate, recurring screening of employees and vendors to ensure any entity that receives state and/or federal funds, either directly from MHBE or one of its vendors, is not debarred from participating in state and/or federal funded programs.

FRAUD, WASTE AND ABUSE HOTLINE CALLS

	Compliance Hotline	Civil Rights Coordinator	Constituent Services	Total
2019	8	8	326	342
2020	6	6	330	267
2021	7	2	267	276

As a result of the enactment of the landmark Affordable Care Act, the Maryland Health Benefit Exchange has become a national leader in enacting innovative measures to expand health coverage to hundreds of thousands of new enrollees and has achieved greater health care access for many of its citizens. These actions have also had the added benefit of keeping health insurance premium costs down in recent years. Congratulations to the Maryland Health Benefit Exchange and its leadership for a job well done over the past decade.

— State Sen. Brian J. Feldman

Congratulations to the Maryland Health Benefit Exchange on your 10th Anniversary. [Your] very visionary and deliberate commitment to the provision of affordable health care for Marylanders is commendable. One out of every five now have access to health care coverage and the uninsured have decreased by half. Thank you all and let’s keep exploring options and being innovative to make sure all have access to affordable and quality health care.

— State Sen. Adelaide Eckardt

PROCUREMENT

FISCAL YEAR 2021

Solicitation No.	Contract Name	Vendor Name	Contract Amount	Period of Performance Start Date	Period of Performance End Date
BPM020097	Corticon Maintenance Renewal 2020	AlxTel Inc.	\$327,227	8/1/2020	7/31/2021
BPM020172	Compliance Sheriff Maintenance Renewal - IFB # BPM020172	AlxTel Inc.	\$19,118	8/1/2020	7/31/2021
BPM020113	Captivate Prime V1.0 Hosted Per Registered; User - 2001 0 5k Users, 12 Months. Adobe Inc. - 62565993JA. Customer Success Manager (CSM) for implementation, deployment and trainings	EnvolveMedia LLC	\$82,500	8/20/2020	8/19/2021
BPM015490	Granicus Communications Cloud Advanced Package, Targeted Messaging & Services IFB #BPM015490	Victory Global Solutions Inc.	\$68,772	9/1/2020	8/31/2021
BPM020362	Apple Computers, Accessories and Support IFB	Zones Inc.	\$12,006	9/1/2020	9/30/2021
Sole Source	Java SE Subscription (License Type: Processor)	Mythics Inc	\$45,600	9/11/2020	9/10/2021
ICPA	Microsoft License Renewal	SHI International Corp.	\$81,680	10/1/2020	9/30/2021
BPM021104	BlazeMeter Virtual User Hours (VUHs) with 50 Dedicated IPs & Gold Level Support & unlimited report retention - 10/6/20 - 10/5/21	AxlTel Inc.	\$37,592	10/6/2020	10/5/2021
BPM021699	McAfee Renewal and New Licenses 12/16/20 - 12/15/21	Web Works Inc.	\$33,992	12/15/2020	12/15/2021

Solicitation No.	Contract Name	Vendor Name	Contract Amount	Period of Performance Start Date	Period of Performance End Date
BPM021984	Veracode Subscription Renewal	ASR Tech Group Inc.	\$59,771	2/1/2021	1/31/2022
BPM021893	Apple MacBooks with Apple Care and Accessories (9)	Small Dog Electronics	\$28,060	2/1/2021	2/1/2022
BPM022140	UiPath Robotic Process Automation Solution IFB	Amplitude9 LLC	\$90,630	2/12/2021	2/11/2022
BPM022125	Fortinet Subscription and Maintenance Renewal IFB	Layer8 Consulting Inc.	\$61,688	2/17/2021	2/16/2022
BPM022246	Microblink Mobile SDK	New Fields Technologies LLC	\$15,000	2/22/2021	2/21/2022
ICPA	SalesForce Annual Renewal	Carahsoft Technology Corp.	\$1,166,999	3/2/2021	3/1/2022
BPM022300	Qlik Sense Subscription License	The Copley Consulting Group	\$53,720	3/15/2021	3/14/2022
BPM022384	Cisco Maintenance and Support Renewal	DISYS Solutions Inc. (DSI)	\$34,371	3/15/2021	3/14/2022
BPM022293	IText Support and Maintenance Renewal IFB	ASR Tech Group Inc.	\$ 16,803	4/1/2021	3/30/2022
BPM023146	Cisco ISE Licenses and Implementation Services IFB	ProSys Information Systems Inc.	\$87,290	4/27/2021	4/26/2022
BPM023243	Entrust Security Certificate Management Service Renewal	AxlTel Inc.	\$29,475	4/27/2021	10/26/2022

Over the last several years, we have seen over 400,000 Marylanders get health coverage through the Affordable Care Act, and we have heard countless stories of people whose lives have been saved or made immeasurably better thanks to their new access to health care. We have had especially great success in Maryland because our Health Benefit Exchange is one of the best in the nation.

— Vincent DeMarco, President, Maryland Health Care For All Coalition

Solicitation No.	Contract Name	Vendor Name	Contract Amount	Period of Performance Start Date	Period of Performance End Date
BPM023495	Akamai Subscription Renewal	Carahsoft Technology Corp.	\$915,032	5/25/2021	5/24/2022
BPM023299	DocuSign Electronic Signature Solution IFB# BPM023299	Oakland Consulting Group	\$18,205	5/25/2021	5/24/2022
BPM023880	AgileBlue Socaas for Devices, Network & Cloud	ASR Tech Group Inc.	\$80,096	5/28/2021	5/27/2023
BPM023537	Cisco Wireless Controllers & Switches	Clover International	\$65,154	6/4/2021	6/3/2024
BPM024160	UserWay Products	AxlTel Inc.	\$26,067	6/23/2021	6/22/2022

July 1, 2020–June 30, 2021



MHBE has been an amazing partner to work with as we have identified that about 30% of the patients we engaged did not know who their Managed Care Organization was. In addition, despite the state having about 5-6% uninsured rate, our organization saw between 12-20%. Through the MHBE, we were easily able to use the platform to confirm insurance for those who had it and enroll those who didn't.

— Andrew Suggs, *CEO & Co-Founder, Live Chair Health*

“I am very proud to know that today there are more Latinos in our community with health coverage and that I’ve been part of the people who have collaborated to make this possible. Thank you, Maryland Health Connection, for giving the necessary importance to our community and generating the resources so that every day there are more Latinos in Maryland with medical coverage.

— Jennifer Hernandez, *“JennyTheVoice” Content Creator and Brand Ambassador*

FISCAL YEAR 2022

Solicitation No.	Contract Name	Vendor Name	Contract Amount	Period of Performance Start Date	Period of Performance End Date
BPM022780	MHBE Full-Service Communications and Marketing	GMMB Inc.	\$4,060,000	7/1/2021	6/30/2022
BPM022855	MHBE Printing Services	Art & Negative Graphics Inc.	\$120,000	7/1/2021	6/30/2022
MDM0031032279	MHBE Fulfillment Services	Art & Negative Graphics Inc.	\$3,500,000	7/1/2021	6/30/2022
MDM0031030513	Consolidated Service Center (CSC)	Maximus US Services Inc.	\$8,576,256	7/1/2021	6/30/2022
MDM0031030513	Consolidated Service Center - Escalated Cases	Maximus US Services Inc.	\$340,302	7/1/2021	6/30/2022
BPM024703	Adobe Captivate Prime Learning Management System (LMS)	EngolveMedia LLC	\$82,500	8/6/2021	8/19/2022
BPM024907	Dell Precision 5560 Workstations, Warranty & Support	Applied Technology Services Inc.	\$158,925	8/23/2021	8/23/2021
BPM024982	Granicus Communications Cloud Advanced Package, Targeted Messaging & Services IFB	Victory Global Solutions Inc.	\$151,584	8/30/2021	8/31/2023

Since July 1, 2021

As the Health Benefit Exchange worked its way through my House committee and then the General Assembly nearly 10 years ago, I could not imagine how successful it would be. The exchange has been a lifeline for so many over the last decade, providing affordable coverage to Marylanders who would otherwise have gone uninsured. The pandemic also underscored the need for this program, as residents who had lost not only jobs but their health insurance were able to sign up. We can all be proud of the exchange's success.

— Del. Shane Pendergrass

I am extremely proud of the progress the Maryland Health Connection has made in providing health insurance for Marylanders. The uninsured rate has been reduced by 50 percent. This is a step in the right direction as we endeavor to eliminate health disparities and achieve health equity.

— Dr. Rondall Allen,
MHBE board member



MINORITY BUSINESS REPORT



In FY 2021, Minority Business Enterprise (MBE) prime and subcontractors were paid \$3,931,231. Five prime contracts were awarded to MBE firms during FY 2021 totaling \$5,363,918. This represented 31% 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

Fiscal Year	Prime Contract Awards	Prime Contract Payments
2019	\$9,388,742	\$10,397,243
2020	\$4,671,351	\$3,943,540
2021	\$5,363,918	\$3,931,230

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.

THE 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 3 years. The commission meets about 10 times a year. A meeting schedule and past meeting minutes are posted at marylandhbe.com/standing-advisory-committee

Name	Affiliation
KEN BRANNAN	Special Olympics MD (Chair)
VIRGINIA ALINSAO	Philippine Nurses Association – Maryland Chapter
SHIRLEY BLAIR	Advance Home HealthCare and Staffing
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
CATHY GRASON	CareFirst BlueCross BlueShield
ALVIN HELFENBEIN	Helfenbein Insurance Agency
CHRISTOPHER KEEN	Keen Insurance Associates LLC
STEPHANIE KLAPPER	Maryland Citizens' Health Initiative
MICHELLE LARUE	CASA of Maryland
ALLISON MANGIARACINO	Kaiser Permanente
JONATHAN MCKINNEY	NAACP Mid-Atlantic Region
KAREN NELSON	Planned Parenthood of Maryland
LIGIA PERALTA	Casa Ruben Inc.
DYLAN ROBY	University of Maryland School of Public Health
JACQUELINE ROCHE	Johnson & Johnson
ALYSSA SINAGRA	Avery Hall Benefit Solutions
LISA SKIPPER	Federally Qualified Health Center
DAVID STEWART	Maryland Area Health Education Center West (AHEC West)
DANA WECKESSER	MHBE Board of Trustees Liaison
KATHLYN WEE	UnitedHealthcare

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MARYLAND HEALTH BENEFIT EXCHANGE

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