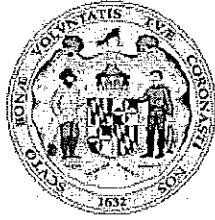


LAWRENCE J. HOGAN, JR.  
GOVERNOR

STATE OF MARYLAND

MARTIN E. LEWIS  
CHAIR

MICHAEL W. BURNS  
Director  
michael.burns1@maryland.gov



CASEY BRYANT  
DONCELLA S. WILSON  
MEMBERS

STATE OF MARYLAND  
UNINSURED EMPLOYERS' FUND

300 East Joppa Road, Suite 402  
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September 28, 2021

The Honorable Bill Ferguson  
President  
Senate of Maryland  
State House, H-107  
Annapolis, Maryland 21401

The Honorable Adrienne A. Jones  
Speaker  
Maryland House of Delegates  
State House, H-101  
Annapolis, Maryland 21401

Re: Report required by Labor and Employment Article §10-320 (b) and State Government Article §2-1257

Dear President Ferguson and Speaker Jones,

As required by Maryland law, Labor and Employment Article § 10-320(b) and State Government Article §2-1257, the Maryland Uninsured Employers' Fund (UEF/agency/fund) respectfully submits the following Annual Report to you, including details concerning the balances and expenses of the Fund during the relevant period of time (a copy of which was submitted to Governor Hogan as well pursuant to statute):

The UEF is a statutorily-created, self-funded agency which does not receive general funding. The agency was created decades ago in order to protect Maryland workers who are injured on the job from an accidental injury or an occupational disease under certain circumstances. The agency provides workers' compensation benefits to such injured workers, and to their families and dependents as appropriate, in cases where an uninsured employer fails to carry Workers' Compensation Insurance: an employee is injured; benefits are awarded by the Maryland Workers' Compensation Commission (WCC/Commission) and the uninsured employer fails to pay the WCC award as ordered. The agency's obligation to provide benefits and/or compensation is triggered when an uninsured employer defaults on an award issued by the

Commission. The agency also provides coverage for claims for compensation for injured workers employed by insolvent self-insured employers as well.

The UEF was originally designed to be a limited stop-gap fund for injured workers whose employers failed to maintain legally required workers' compensation insurance. It was apparently believed when the agency was established that there would only be a fairly small number of such cases because employers would maintain workers compensation insurance to cover their employees since that was, and still is, required of most employers under the law. Over the years this prediction has proven to be erroneous. Some employers, especially in the dangerous construction and landscaping industries, routinely fail to carry required insurance because it enables them to underbid their competition and thus obtain work. Add to this honest employers who simply fail to have coverage for various reasons and then have a claim from an injured worker, as well as bankrupt self-insured employers such as the Bethlehem Steel Corporation (BSC) and A&P Supermarkets (A & P), and by 2021 the result is that the UEF has now grown to cover hundreds of injured workers at any one time – currently approximately 700 active cases, including approximately 26 permanently totally disabled cases, with expenditures for both lost wages and medical bills totaling millions of dollars per year. A&P and BSC, both self-insured, have become insolvent and the UEF has become responsible for tens of millions of dollars in workers' compensation payments for these two corporations, a responsibility which continues at the present time, is ongoing and will continue for decades to come.

UEF coverage for a claim can last for any amount of time depending on the Order of the WCC: weeks, months, years, a lifetime. Workers sometimes come back to the WCC with a claim for worsening of their condition, requiring a new hearing, resulting in a new order, multiple times. Even if a claimant does not claim a worsening of their condition the agency is still responsible for casually-related medical treatment for the rest of the claimant's life. Over time, cases can result in millions of dollars in medical and related expenses.

The UEF is a special fund. It is funded by fines levied by the WCC against uninsured employers and assessments imposed on awards of indemnity benefits. The agency also is to receive reimbursement from uninsured employers for expenditures made to claimants. Many uninsured employers do not make these required payments and reimbursements which has made collecting these funds a challenge to collect.

The UEF receives funding to provide for operations and injured workers by various mechanisms. It collects fines and assessments, it seeks reimbursement of the benefits paid from the relevant liable uninsured employers, it engages in collection and enforcement actions. The agency pursues suspension of business licenses and permits, and seeks criminal penalties against employers who fail to secure insurance and/or fail to pay benefits awarded by the commission.

As noted, the UEF is entirely self-funded and typically receives approximately 80% of its funding from a 2% assessment on most WCC permanency awards and settlements (with the remainder of funding coming mostly from payments received from uninsured employers). This 2% is the statutory maximum assessment available to the agency and has been the statutory

maximum for many years. The 2020 session of the legislature raised that assessment amount temporarily for a period of one year to 3%. During the 2021 legislative session the agency requested, as a result of the COVID pandemic disruption and shutdown, that the temporary 3% figure be extended for one year. Although supported by the Administration the House Economic Matters Committee declined to extend the assessment increase and it therefore terminated on June 30, 2021.

Under the leadership brought in by Governor Hogan's Administration the agency has, in recent years, worked, effectively and successfully, to address the situation of dysfunction and failure that existed at the agency upon their arrival. The COVID pandemic of 2020-21, although challenging, was also met successfully by the agency.

As was noted last year, the COVID pandemic resulted in a number of disruptions, challenges and changes to the functioning of government in 2020 and 2021 and the UEF was not spared from those events. The agency has, however, successfully come through that situation. Thanks to the agency staff, Office of the Attorney General (OAG) staff, and the staff of the agency's third-party claims administrator (TPA) the agency was able to set up a successful remote teleworking program which enabled us to continue to function effectively remotely. As a result of constant planning and preparation by staff the agency was able to resume functioning in our office when State Government was reopened by the Governor seamlessly and without incident. At direction of the Administration, the agency now utilizes telework to a greater extent than before the pandemic and can report with no disruption or reduction in the agency's production, efficiency or work product. The agency recognizes the leadership of Governor Hogan in turning what was a serious disruption into a successful system for the functioning of government as we reopened in office in 2021.

The agency, under the guidance of Department of Management and Budget (DBM) has made increased use of telework in the months since State government reopened offices to our staff. Balancing in-person, in-office time with telework has proven to be a valid and effective way to function. Office production and efficiency remains excellent under this hybrid model, which is due in no small measure to the outstanding and professional staff that make up our total staffing, including state employees, OAG staff, and CorVel staff. The results of this hybrid staffing are such that the agency will continue to utilize it going forward.

The contract for third-party claims services with the CorVel Corporation (CorVel), the agency's (TPA) continues to be a success, providing cost savings and competent professional services to the agency for a reasonable cost. Administration, investigation, cost management and other benefits the agency has received under the contract more than recoup the cost of CorVel's services.

Since starting on the program with CorVel, expenditures for claims have declined. From FY 2020 to FY 2021 there has been a 10% reduction in open claims and a 12% reduction in claim payments. From our start of the onset of CorVel there has been more than a 50% decrease in the total open claims and roughly a 39% decrease in money spent on claims. These savings are substantial and could have only been achieved with the agency procuring such TPA services

from a competent national TPA. The contract with CorVel was, and remains, one of the main reasons for the agency's success over the past four years.

We are pleased to present this information regarding the claims management success of the agency to the Administration and once again thank the Administration for providing the UEF with the support to engage in the RFP process for TPA services for the first time which resulted in hiring a competent, professional TPA. That process of selection and contracting has paid enormous dividends to the agency and is a success story for this Administration.

The one-year increase in the agency's assessment to 3% provided additional funding support for the agency reflected in bottom line receipt numbers. Although the Legislature choose not to provide an additional year of funding at the 3% level in 2021, the one-year increase to that level clearly provided evidence of the effect of that change in real numbers and amounts received by the agency by way of the assessment for future evaluation.

In spite of the pandemic, agency staff continued to grow the agency's collections reach and effectiveness in recovery funds owed by uninsured employers to the agency and maintained a high success rate even with the effects of the COVID pandemic to work through. Increases in enforcement and collections utilizing business license suspensions and the full implementation of criminal enforcement were a highlight and the agency notes that both programs continue to grow in scope, effectiveness and receipts.

The UEF has been and remains solvent as of this report. Appendix A details expenditures and revenues for the 2017-2021 period for review and comparison. Appendix F indicates the various Fiscal Year-End Fund balances from 2012-2021. As Appendix F shows, the fund balance has gone from approximately \$8,822,208.54 on June 30, 2016, before current agency leadership, to approximately \$8,472,365.19 on June 30, 2021. What is striking is that the agency has increased staffing and contracted for a competent third-party claims administrator during this period and yet the fund balance is approximately the same today as it was before these necessary and over-due improvements and expenditures took place. This is a result of better claims management and cost containment, increased effectiveness at investigations, better case preparation, and increased and more effective recovery of funds owed to the agency.

Appendices C, D, E, and F provide extensive detailed information – including monthly balance, payment and expense information - as to the agency's performance, claims, payments, and status. Numerous data points are recorded and presented therein for the period of August 2017 through June 2021. In particular, detailed monthly amounts are presented for compensation payments, medical payments, and operating expenses.

These detailed statements of the balances and expenses of the Fund are included for purposes of providing data for this report and to comply with the requirements of L and E section 10-320(b) as regards information which may be due for previous annual reports regarding balances and expenses of the fund

Detailed performance data indicates the following information for the period of FY 2020 and 2021 including balances and expenses:

	FY 2020	FY 2021
Number of claims filed	423	462
Number of investigations conducted	423	462
Number of claims where coverage found	153	183
Percentage claims where coverage found	36.2%	39.6%
Number of claims where agency responsible	280	195
Average number of open claims (per month)	835	678
Number of cases resolved	616	600
Number of benefit payments made	2,139	1,984
Compensation and medical payments made (in dollars)	8,784,084	5,110,196
Contract Cost for TPA Services	(inc. above)	3,114,910
Agency operating expenditures (in dollars)	2,013,893	1,942,458
Total expenditures (in dollars)	10,797,977	10,167,564
Amount of assessments collected (in dollars)	9,927,746	10,948,564
Interest on Fund balance (in dollars)	96,035	20,075
Amount of benefit payments owed by uninsured		
Employers recovered (in dollars)	1,319,496	1,340,995
Total revenue (in dollars)	11,343,277	12,309,634
Ration of Total expenditures to Total revenue (year)	.95:1	.83:1

Appendix B indicates the history of reserves for the agency. It shows that as of June, 2021 the agency has liability reserves currently set at \$57,841,096. These reserves are estimates of the agency's liability for the claims currently being paid by the agency for any particular month as well as anticipated claim obligations. Those reserves do not, and cannot, completely predict future increases, including yearly rising medical costs, new claims and claimant worsening changes, which will increase the agency's liability substantially in the years ahead. Additionally, the impact of the COVID experience remains estimated at this point in time.

As to administrative costs the TPA contract is estimated to cost \$3.2 million per year (such costs are included in the "compensation and medical payments made" entries of Appendix A for the years 2017 through 2020). Agency operating expenses are currently at approximately \$2 million with costs expected to increase now that the pandemic shutdown is over and recruiting and hiring for vacant positions has resumed.

The agency again emphasizes that it is not an insurance company. Whatever cases are found to be the responsibility of the agency are the cases it will cover; it is difficult to predict what the UEF's true future liabilities are for medical and compensation payments with any rational degree of certainty over time. Due to the unique nature of our mission, the UEF is quite literally at the mercy of events as to future costs and expenditures. And, of course, the COVID pandemic and its ongoing nature continues to add uncertainty going forward to all aspects of our work as well.

As was noted last year, although the agency faces challenges it does so from a position which has improved in every area of functioning from the condition which faced the Administration only a few years ago. The improvements in the UEF between over the past few years are documented, numerous and substantial. The agency's response to the COVID pandemic, from planning to implementation to the successful functioning of remote work was remarkable – the ability of the agency to transition to remote work simply and quickly was something that did not exist before the Administration's intervention in the agency in 2016. What was impossible in 2016 was, frankly, easily accomplished in 2020.

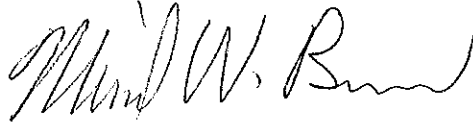
There remains work to do at the agency, but we face that work with confidence.

The agency could not have made this progress without the help and support of others in State Government. We thank the Governor, his outstanding staff who began the process of making this a functioning agency and provided support and encouragement all during this process. We thank the Legislature and their staff for their interest in our efforts and their desire to work with us to make this agency work. We thank the countless State employees from many agencies, including DBM, DGS, and the OAG, who have supported and assisted the UEF in its work and its success over the past few years.

Governor Hogan  
Page 7

Our ongoing success would not have been possible without their support and involvement and our accomplishments here are a reflection of the hard work and support of many in government.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Michael W. Burns". The signature is written in a cursive style with a large, sweeping initial "M".

Michael W. Burns, Esq.

Director

MB/

Encls.

Cc: Sarah Albert, Department of Legislative Services (5 copies)

(APPENDIX A)

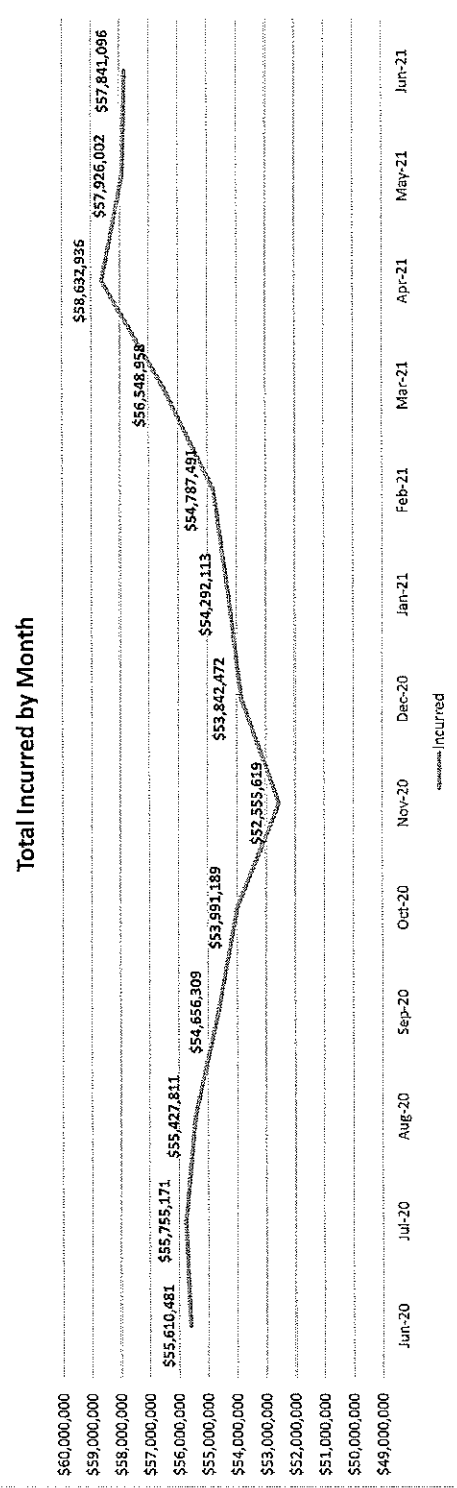
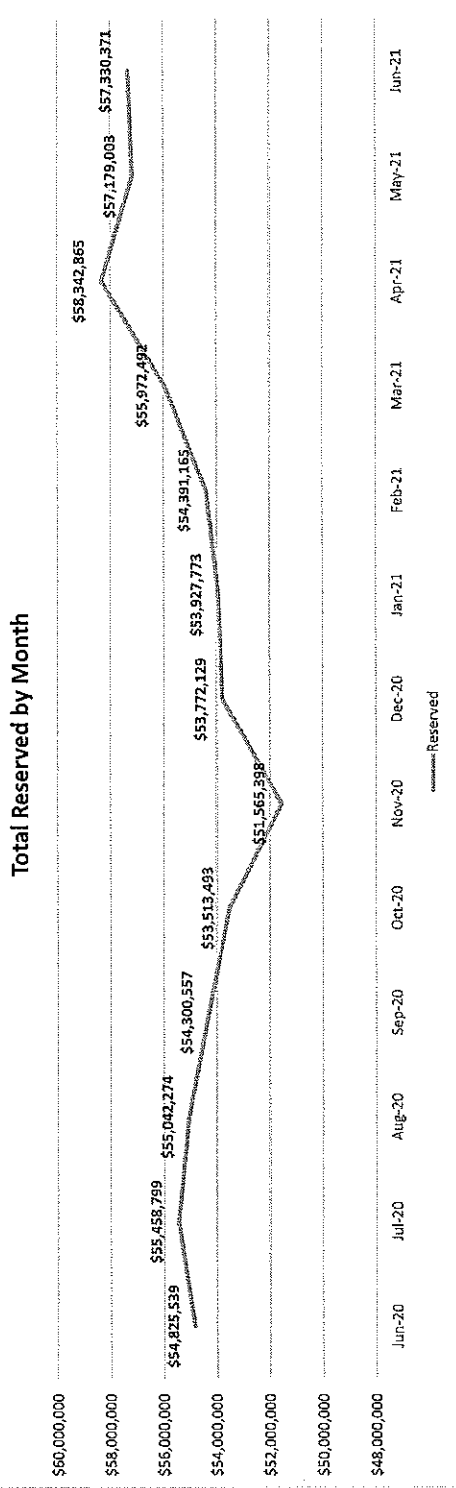
Code	MFR Data Performance Measure	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Act.	2022 Est.	2023 Est.
M101	Number of claims filed	N/A	479	483	570	462	495	550
M102	Number of investigations conducted	N/A	479	483	570	462	495	550
M103	Number of claims where coverage is found	N/A	98	168	170	183	190	210
M104	Number of claims were found to be responsible	N/A	1,172	53	136	195	205	225
M105	Average number of open claims	N/A	1,270	919	1,022	678	700	750
M301	Number of cases resolved	430	992	556	425	600	600	600
M302	Number of benefit payments made	4,114	2,250	2,425	2,600	1,984	2,650	2,750
M303	Value of compensation and medical payments made	8,862,974	9,449,100	8,772,756	8,784,084	8,225,106	8,750,000	9,000,000
M304	Agency operating expenditures	1,589,940	1,787,862	2,010,988	2,015,260	1,942,458	2,000,000	2,000,000
M305	Total expenditures	10,452,914	11,236,962	10,783,744	10,799,344	10,167,564	10,750,000	11,000,000
M306	Dollar amount of assessments collected (\$)	7,589,375	9,586,116	8,501,406	9,927,746	10,948,564	9,900,000	9,900,000
M307	Interest on fund balance	110,847	121,238	122,793	96,035	20,075	21,000	21,000
M308	Recovery of benefit payments owed by uninsured employers	708,563	1,492,355	918,229	1,319,496	1,340,995	1,500,000	2,000,000
M309	Total revenue	8,408,785	11,199,709	9,542,428	11,343,277	12,309,634	11,421,000	11,921,000
M310	Ratio of total expenditures to total revenue for the year	1.24:1	1.00:1	1.13:1	0.95:1	0.83:1	0.94:1	0.92:1
		1.24	1.00	1.13	0.95	0.83	0.94	0.92
	<b>DBM/DLS Data</b>							
	<b>Performance Measure</b>							
D1	New cases	511	479	483	570	462	495	550
D2	Investigations	757	479	483	570	462	495	550



# Maryland Uninsured Employers' Fund Key Performance Indicators

## (APPENDIX B)

Jun-2021

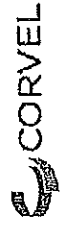


Maryland Uninsured Employers' Fund  
Key Performance Indicators

(Appendix C)

July 2015

Activity	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	13 Month Average	13 Month Total
Resiliency	251	21	28	361	57	24	40	38	22	40	35	45	40	40	24
Indemnity Payments	34	0	15	49	29	29	33	83	57	21	24	3	3	31	408
Medical Only Payments	0	0	4	5	0	0	0	0	0	0	0	1	1	2	16
Report Only Payments	30	0	8	26	17	3	3	3	3	3	3	3	3	3	100
Indemnity Payments	59%	0%	84%	61%	79%	89%	73%	92%	95%	90%	89%	79%	87%	72%	78%
Medical Only Payments	0%	0%	14%	8%	0%	0%	0%	0%	0%	0%	0%	2%	4%	3%	3%
Report Only Payments	4%	100%	32%	33%	30%	9%	23%	8%	4%	1%	1%	1%	1%	1%	19%
Reasons for Denial	0	0	1	1	4	4	4	10	11	11	11	6	7	10	115
Reasons for Denial	0	0	3	3	28	4	15	15	208	207	101	39	24	100	1,088
Reasons for Denial	0%	0%	7%	26%	142%	27%	348%	302%	1,026%	1,017%	1,017%	62%	46%	1,62%	1,72%
Number of Hearings	0	0	5	5	5	13	29	68	52	33	55	68	51	35	307
Summary of Hearings	1,081	1,081	1,093	1,115	1,127	1,135	1,103	981	938	172	903	916	937	1,015	13,115
Medical Only Hearings	16	16	28	60	33	105	118	107	133	151	151	5	15	65	65
Report Only Hearings	150	151	357	338	285	205	221	238	24	24	5	5	3	165	1,000
Indemnity Only Hearings	75%	75%	74%	73%	75%	78%	85%	87%	87%	83%	89%	90%	89%	83%	83%
Medical Only Hearings	1%	1%	7%	4%	6%	7%	9%	8%	12%	12%	18%	1%	1%	2%	2%
Report Only Hearings	24%	24%	24%	23%	19%	15%	11%	11%	2%	2%	1%	1%	1%	1%	1%
Total Open Claims	6,447	6,447	6,447	6,447	6,447	6,447	6,447	6,447	6,447	6,447	6,447	6,447	6,447	6,447	6,447
Financial Overview	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458
Total PLE	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Revenue	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458
Expenses	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458	5,177,458
Reserve	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50



Maryland Uninsured Employers' Fund  
Key Performance Indicators

July 2018

	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	2018 YTD	13 Month Average	2017 YTD
Documented vs. Undocumented	187	1	28	67	44	22	34	27	58	29	16	34	36	311	31	406
Documented Received	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	93
Undocumented Received	183	1	28	67	44	22	34	27	58	29	16	34	36	311	31	213
Unknown Received	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25
Documented Open	405	406	430	485	472	426	381	324	345	332	455	459	469	419	419	419
Undocumented Open	154	154	160	151	124	124	111	97	109	100	103	103	103	133	133	133
Unknown Open	888	888	889	889	890	887	828	751	657	445	323	336	335	666	666	666
Coverage Fund vs. No Coverage Fund	0	0	141	33	19	11	17	15	16	20	15	27	25	213	17	213
Coverage Fund Received	14	0	141	47	38	21	29	21	21	35	19	19	20	301	21	301
No Coverage Fund Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unknown Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Coverage Fund Open	233	232	243	281	268	157	108	35	42	30	38	43	43	128	128	128
Undocumented Open	523	523	523	523	523	421	393	349	365	442	442	430	427	582	582	582
Unknown Open	883	883	883	883	884	883	831	590	703	509	426	455	488	725	725	725
Medical Bill Review/Turn Around Time	8	8	8	8	7	6	6	6	6	6	6	6	6	6	6	6
Average Days Seen to Pending Approval	11	10	20	15	17	7	7	7	7	7	7	7	7	7	7	7
Average Days Pending Approval	19	19	28	22	24	15	14	9	9	9	9	9	9	14	14	14
Medical Bill Savings	\$0	\$0	\$0	\$14	\$14	\$27	\$27	\$27	\$27	\$27	\$27	\$27	\$27	\$27	\$27	\$27
Number of Bills	\$0	\$0	\$95,801	\$502,287	\$218,344	\$82,954	\$615,178	\$847,372	\$1,054,245	\$882,774	\$570,042	\$596,630	\$675,503	\$6,775,517	\$675,503	\$6,775,517
Build Charge	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total Savings	\$0	\$0	\$95,801	\$502,287	\$218,344	\$82,954	\$615,178	\$847,372	\$1,054,245	\$882,774	\$570,042	\$596,630	\$675,503	\$6,775,517	\$675,503	\$6,775,517
Net Savings	\$0	\$0	\$130,408	\$155,352	\$188,415	\$179,626	\$271,648	\$271,648	\$271,648	\$271,648	\$271,648	\$271,648	\$271,648	\$271,648	\$271,648	\$271,648
Net Savings %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Adjusted Savings	\$0	\$0	\$56,688	\$156,622	\$146,165	\$159,090	\$302,465	\$190,031	\$441,520	\$396,616	\$191,516	\$146,729	\$174,231	\$1,742,311	\$174,231	\$1,742,311
Adjusted Savings %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Net Savings %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Average Charge Reduction	\$0	\$0	\$2,223	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946
Average Reduction	\$0	\$0	\$2,223	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946	\$946
Processed Provider Network	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Number of Bills	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Build Charge	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Adjusted Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Adjusted Savings %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Net Savings %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Average Charge Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Average Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Processed Provider Network	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Number of Bills	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Build Charge	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Adjusted Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Adjusted Savings %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Net Savings %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Average Charge Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Average Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0





Maryland Uninsured Employers' Fund  
Key Performance Indicators  
(Appendix D)

Aug-2015

Activity	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	13 Month Average	13 Month Total
Received	44	25	35	48	31	34	35	44	44	38	33	32	21	64	40
Indemnity Received	36	23	35	40	29	35	35	42	42	38	38	22	15	55	37
Medical Only Received	1	1	0	3	2	0	0	2	2	1	1	0	0	9	2
Reserve Only Received	4	2	0	5	0	0	0	0	0	0	0	0	0	1	12
Indemnity Received Percentage	82%	92%	100%	83%	94%	100%	94%	95%	95%	98%	95%	100%	88%	88%	93%
Medical Only Received Percentage	2%	4%	0%	6%	6%	0%	0%	5%	5%	3%	3%	0%	0%	14%	5%
Reserve Only Received Percentage	9%	4%	0%	10%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%
Repeat Inquiries	7	2	3	3	8	4	7	7	7	10	10	8	7	54	84
Inquiries	45	55	33	34	24	35	67	57	57	35	35	54	49	52	652
Working Ratio	60%	77%	60%	77%	65%	67%	70%	70%	70%	72%	72%	72%	72%	70%	117%
Number of Inquiries	54	21	65	33	33	74	51	41	41	64	51	55	48	50	655
Inventory	539	443	358	317	550	510	458	378	383	370	350	368	382	382	382
Medical Only Open	24	12	8	9	6	6	6	7	8	7	14	10	5	5	5
Reserve Only Open	3	3	3	7	8	6	6	5	5	2	3	3	5	5	5
Indemnity Open Percentage	97%	99%	99%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%
Medical Only Open Percentage	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Reserve Only Open Percentage	0%	0%	0%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%
Total Open Claims	566	462	369	324	564	524	465	386	396	377	367	386	392	392	392
Financial Overview	587,042	545,588	587,221	628,663	572,729	572,449	587,435	577,602	542,778	542,778	542,778	542,778	542,778	542,778	542,778
Total Policy	587,042	545,588	587,221	628,663	572,729	572,449	587,435	577,602	542,778	542,778	542,778	542,778	542,778	542,778	542,778
Reserve	520,755,572	520,454,585	521,324,055	522,200,119	522,003,928	521,856,451	522,352,097	522,352,097	522,352,097	522,352,097	522,352,097	522,352,097	522,352,097	522,352,097	522,352,097
Uninsured	521,332,614	520,880,573	521,996,377	522,138,737	522,578,596	522,638,907	522,776,628	523,078,718	523,681,687	524,792,934	524,980,312	524,944,271	525,179,870	523,356,500	50
Retained	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50



Maryland Uninsured Employers' Fund  
Key Performance Indicators

AUG-2019

Documented vs. Undocumented	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	13 Month Average	13 Month Total
Documented Released	31	16	27	37	24	28	40	33	33	34	27	18	32	28	352
Undocumented Released	10	11	8	11	7	6	10	13	12	10	6	10	10	10	130
Unknown Released	3	0	0	0	0	0	0	0	0	0	1	0	0	2	27
Unknown Open	485	443	447	511	525	528	520	518	550	544	554	541	552	519	519
Undocumented Open	132	134	133	155	161	168	165	181	189	185	185	182	187	187	187
Unknown Open	379	321	322	356	366	363	353	337	365	359	369	359	365	332	332
Coverage Found vs No Coverage Found	20	11	12	18	9	16	21	19	20	19	10	3	13	12	162
No Coverage Found	24	15	23	30	22	25	29	28	24	24	14	37	31	28	373
Unknown Found	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Coverage Found Open	50	45	40	54	80	65	68	73	101	99	91	82	82	71	71
No Coverage Found Open	436	398	382	525	541	558	551	548	571	565	573	560	571	553	553
Unknown Open	511	473	445	505	345	311	295	255	145	142	143	128	141	205	205
Average Days From Timely Review	4	3	4	2	4	6	4	5	4	7	4	5	2	4	4
Average Days From Review to Approval	65	51	3	2	2	3	2	2	2	2	2	2	2	2	2
Average Days From Approval to Payment	10	14	7	5	6	8	6	8	7	9	5	7	4	7	7
Medical Bill Submissions	1065	433	1227	561	511	528	503	618	228	589	598	561	779	735	9,558
Number of Bills	554,544	\$293,735	\$281,671	\$424,423	\$453,167	\$377,438	\$535,680	\$618,994	\$649,603	\$467,481	\$478,828	\$749,024	\$620,515	\$620,515	\$6,067,533
Medical Bill Charges	7454	729	724	744	776	654	654	714	674	745	734	734	734	734	734
Medical Bill Savings	\$185,802	\$157,393	\$271,269	\$176,559	\$173,372	\$212,741	\$137,272	\$138,293	\$14,200	\$204,509	\$108,095	\$108,759	\$168,141	\$155,430	\$2,058,246
Network Utilization Savings	\$23,214	\$16,759	\$49,603	\$53,604	\$18,323	\$59,329	\$27,546	\$78,522	\$55,158	\$24,435	\$18,870	\$52,880	\$237,087	\$237,087	\$3,082,125
Adjustment Savings	\$20,094	\$47,584	\$945,371	\$14,960	\$17,938	\$269,581	\$269,918	\$214,938	\$458,383	\$22,978	\$244,644	\$262,538	\$103,377	\$461,205	\$5,755,868
TOTAL SAVINGS	\$430,094	\$215,176	\$866,308	\$271,152	\$347,839	\$507,827	\$422,047	\$380,820	\$567,143	\$483,972	\$382,170	\$590,885	\$587,178	\$641,205	\$8,575,868
Average Chargeback	\$832	\$274	\$685	\$355	\$378	\$877	\$778	\$877	\$911	\$1,144	\$782	\$953	\$969	\$938	\$938
Average Reduction	\$464	\$487	\$461	\$635	\$555	\$487	\$487	\$618	\$692	\$882	\$693	\$714	\$714	\$635	\$635
Preferred Provider Network	141	148	375	73	117	240	450	133	182	120	125	87	170	162	2,110
Network Bill Presented	244	265	305	454	494	554	254	254	246	434	284	284	594	384	594
PPO Utilization Rate	\$122,655	\$5,771	\$200,536	\$138,488	\$154,458	\$275,769	\$116,220	\$138,108	\$153,578	\$68,107	\$70,303	\$193,474	\$150,332	\$150,332	\$1,544,570
Chargeback Network	\$15,240	\$4,585	\$32,027	\$48,104	\$49,060	\$44,991	\$13,395	\$15,574	\$38,454	\$44,871	\$78,594	\$53,483	\$28,314	\$30,312	\$283,800
PPO Reduction	\$53,456	\$21,747	\$88,380	\$57,770	\$56,743	\$97,551	\$86,510	\$82,942	\$97,433	\$98,696	\$30,608	\$51,370	\$80,738	\$80,738	\$718,359





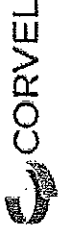




Maryland Uninsured Employers' Fund  
Key Performance Indicators

Jun-2020

	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	13 Month Average	13 Month Total
<b>Decimated vs. Undocumented</b>														
Documented Received	29	17	39	13	28	15	24	31	20	27	21	15	23	24
Undocumented Received	9	14	7	7	7	7	9	20	7	8	1	3	6	9
Unknown Received	0	0	10	0	0	1	1	1	1	1	0	0	2	2
Documented Open	54	54	58	57	55	55	54	48	47	46	45	45	52	52
Undocumented Open	185	189	202	215	203	205	207	188	186	181	177	181	196	196
Unknown Open	154	139	157	146	133	123	125	111	109	103	95	101	126	126
<b>Coverage Found vs. No Coverage Found</b>														
Coverage Found Received	11	6	23	5	19	10	16	17	8	14	14	5	12	13
No Coverage Found Received	27	16	31	15	13	17	24	18	22	12	13	30	20	25
Unknown Received	0	0	0	0	0	0	1	1	1	0	0	0	1	1
Coverage Found Open	91	89	89	95	84	78	69	73	69	57	56	58	76	76
No Coverage Found Open	67	69	69	70	69	69	69	69	69	67	59	57	62	62
Unknown Open	141	126	141	130	120	114	116	105	102	98	90	94	116	116
<b>Medical Bill Review Turn Around Time</b>														
Average Days Sent to Pending Approval	4	5	2	2	3	4	5	3	7	5	5	3	4	4
Average Days Pending Approval to Approval	2	2	1	2	2	2	2	3	3	2	2	2	2	2
Average Days Sent to Approval	5	7	4	4	5	6	7	6	10	6	7	5	6	6
<b>Medical Bill Savings</b>														
Number of Bills	598	773	735	636	439	516	563	648	851	386	314	324	804	7,658
Billed Charges	\$467,892	\$478,628	\$749,024	\$519,255	\$981,448	\$980,213	\$492,059	\$934,915	\$736,511	\$925,098	\$555,707	\$609,816	\$611,810	\$8,213,524
Total Savings	\$23,826	\$23,826	\$23,826	\$23,826	\$23,826	\$23,826	\$23,826	\$23,826	\$23,826	\$23,826	\$23,826	\$23,826	\$23,826	\$23,826
Standard Savings	\$113,095	\$108,750	\$188,941	\$136,972	\$437,592	\$587,663	\$318,294	\$469,977	\$446,334	\$396,340	\$330,380	\$284,585	\$308,730	\$4,013,480
Network Solutions Savings	\$74,435	\$18,970	\$52,990	\$23,901	\$40,180	\$63,448	\$15,693	\$18,209	\$16,980	\$14,687	\$12,741	\$14,024	\$17,179	\$613,332
Adjustment Savings	\$24,440	\$223,256	\$909,797	\$754,245	\$70,784	\$25,511	\$6,238	\$70,093	\$42,433	\$3,034	\$35,221	\$9,422	\$12,146	\$1,587,925
Total Savings	\$382,170	\$330,885	\$951,718	\$413,919	\$763,682	\$763,682	\$442,732	\$578,219	\$525,163	\$424,061	\$408,843	\$428,990	\$478,057	\$6,214,747
Average Charge	\$782	\$615	\$969	\$706	\$782	\$782	\$782	\$782	\$782	\$782	\$782	\$782	\$782	\$782
Average Reduction	\$689	\$714	\$561	\$561	\$841	\$1,262	\$806	\$1,047	\$867	\$1,073	\$499	\$1,366	\$835	\$1,333,775
<b>Preferred Provider Network</b>														
Network Bills Processed	125	87	170	101	93	116	156	130	197	207	122	213	135	1,749
PRO Utilization Rate	34%	29%	56%	35%	10%	16%	45%	25%	32%	77%	32%	31%	34%	35%
Charges in Network	\$88,221	\$78,243	\$133,474	\$108,370	\$57,865	\$49,278	\$126,602	\$196,492	\$188,295	\$360,275	\$117,501	\$145,780	\$141,431	\$1,818,618
PRO Reductions	\$15,594	\$3,993	\$28,314	\$3,994	\$1,680	\$2,008	\$1,955	\$6,107	\$2,065	\$7,412	\$1,171	\$1,405	\$6,289	\$81,499
Non-PRO Reductions	\$90,608	\$51,370	\$80,735	\$72,551	\$55,566	\$29,599	\$133,105	\$83,344	\$79,321	\$55,438	\$92,587	\$112,883	\$67,213	\$1,333,775



Maryland Uninsured Employers' Fund  
Key Performance Indicators

Jan-2020

Pharmacy Management	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	13 Month Average	13 Month Total
Number of Claims	45	48	49	44	45	46	46	48	48	40	44	38	41	43	537
Number Pharmacy Bills Processed	186	304	240	201	189	166	177	130	171	161	175	118	137	157	2,361
Amount Billed	\$92,757	\$189,610	\$226,973	\$125,024	\$156,731	\$130,342	\$135,524	\$102,610	\$81,904	\$89,895	\$49,752	\$65,790	\$75,721	\$109,012	\$1,417,151
Amount Paid	\$71,473	\$154,776	\$197,314	\$98,669	\$87,521	\$67,541	\$65,020	\$46,020	\$61,208	\$50,962	\$95,601	\$47,773	\$53,150	\$72,874	\$947,356
Savings Over Billed Price	\$21,284	\$34,833	\$28,759	\$26,337	\$69,210	\$62,801	\$70,504	\$56,591	\$20,696	\$38,933	\$54,151	\$19,017	\$22,572	\$36,138	\$469,794
Overall Savings Percentage	23%	19%	13%	21%	44%	48%	52%	55%	25%	27%	28%	28%	30%	33%	33%
Number of PBM Claims	32	31	36	33	36	37	36	36	31	31	34	30	33	33	433
Number of PBM Pharmacy Bills Processed	115	105	135	111	112	111	123	102	96	121	97	97	92	112	1,460
Amount Billed (PBM)	\$51,580	\$49,997	\$66,749	\$46,449	\$58,468	\$91,650	\$104,574	\$78,770	\$42,275	\$54,048	\$42,863	\$44,951	\$50,330	\$62,871	\$817,324
Amount Paid (PBM)	\$37,122	\$34,478	\$47,975	\$34,155	\$39,603	\$39,797	\$42,626	\$26,990	\$29,403	\$37,745	\$29,882	\$31,273	\$35,452	\$45,233	\$458,091
PBM Savings Over Billed Price	\$14,458	\$14,519	\$18,774	\$12,294	\$18,865	\$51,853	\$61,948	\$51,774	\$12,872	\$16,303	\$12,981	\$13,678	\$14,878	\$17,638	\$359,233
PBM Savings Percentage	28%	29%	28%	29%	30%	61%	59%	66%	30%	30%	30%	30%	30%	30%	39%
% Claims in PBM Network	71%	65%	73%	75%	62%	82%	78%	91%	78%	77%	72%	79%	80%	78%	78%
% Bills in PBM Network	62%	35%	69%	58%	56%	67%	73%	73%	69%	69%	32%	67%	73%	64%	64%
Brand Percentage	23%	19%	17%	15%	16%	12%	12%	15%	15%	17%	11%	11%	10%	10%	13%
Generic Percentage	77%	81%	83%	85%	84%	88%	88%	85%	85%	89%	89%	86%	90%	85%	85%
Mail Order Percentage	6%	2%	4%	2%	3%	3%	3%	4%	4%	4%	6%	5%	4%	4%	4%
Retail Percentage	94%	98%	96%	98%	97%	97%	97%	96%	96%	96%	94%	95%	96%	96%	96%
Network Percentage	31%	29%	34%	30%	26%	24%	26%	25%	30%	33%	25%	25%	27%	25%	25%
Number of OON and Party Bills	9	6	7	8	6	9	7	4	6	7	6	9	6	4	82
Number of OON Physician Dispensing Bills	14	21	15	13	12	10	10	8	8	10	7	8	9	11	145

Core Management	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	13 Month Average	13 Month Total
MGM (pending)	1	1	1	0	0	0	1	1	1	1	0	0	0	0	0
MGM Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MGM Closed	0	0	0	1	0	0	0	0	0	0	1	0	0	0	1
MGM Savings	\$0	\$0	\$0	\$3,800	\$0	\$0	\$0	\$0	\$0	\$11,175	\$0	\$0	\$0	\$4,992	\$14,973
TCM (pending)	4	4	2	2	2	2	2	2	3	3	3	3	5	3	3
TCM Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TCM Closed	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0
TCM Savings	\$0	\$0	\$5,385	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,795	\$5,386
TA (pending)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TA Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TA Closed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TA Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total (pending)	5	5	3	2	2	2	2	3	4	4	3	3	5	4	4
Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Closed	0	0	2	1	0	0	0	0	0	0	0	0	0	0	0
Savings	\$0	\$5,386	\$3,800	\$0	\$0	\$0	\$0	\$0	\$11,175	\$0	\$0	\$0	\$0	\$1,566	\$20,361



Maryland Uninsured Employers' Fund  
Key Performance Indicators

Jun-2021

(APPENDIX F)

Activity	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
Received	39	33	33	40	46	32	45	35	37	52	39	28	50	39	501
Indemnity Received	38	33	33	40	46	31	45	33	37	52	32	28	49	38	497
Medical Only Received	1	0	0	0	0	1	0	0	0	0	0	0	1	0	3
Report Only Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indemnity Received Percentage	97%	100%	100%	100%	100%	97%	100%	100%	100%	100%	97%	100%	98%	99%	99%
Medical Only Received Percentage	3%	0%	0%	0%	0%	3%	0%	0%	0%	0%	0%	0%	2%	1%	1%
Report Only Received Percentage	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Reopen	7	3	6	5	9	5	7	5	7	7	6	12	6	7	85
Inactive	36	23	45	73	51	86	64	63	31	61	51	46	61	53	691
Inactive Ratio	78%	64%	115%	162%	93%	232%	123%	166%	70%	105%	131%	115%	109%	120%	118%
<b>Number of Hearings</b>	<b>2</b>	<b>81</b>	<b>32</b>	<b>25</b>	<b>11</b>	<b>20</b>	<b>2</b>	<b>37</b>	<b>42</b>	<b>44</b>	<b>44</b>	<b>23</b>	<b>21</b>	<b>30</b>	<b>384</b>

Inventory	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
Indemnity Open	737	752	747	720	728	683	686	683	677	686	673	668	675	700	700
Medical Only Open	6	6	5	5	6	5	4	2	2	2	3	1	2	4	4
Report Only Open	-	-	-	-	-	-	-	1	1	2	2	2	2	1	1
Indemnity Open Percentage	99%	99%	99%	99%	99%	99%	99%	100%	100%	99%	99%	100%	100%	99%	99%
Medical Only Open Percentage	1%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%
Report Only Open Percentage	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total Open Claims</b>	<b>743</b>	<b>758</b>	<b>752</b>	<b>725</b>	<b>734</b>	<b>688</b>	<b>691</b>	<b>665</b>	<b>680</b>	<b>690</b>	<b>677</b>	<b>671</b>	<b>678</b>	<b>704</b>	<b>704</b>

Financial Overview	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
Total Paid	\$784,942	\$296,372	\$385,937	\$355,751	\$477,666	\$690,221	\$70,843	\$364,340	\$396,326	\$576,455	\$290,071	\$746,898	\$510,726	\$480,445	\$6,245,788
Reserved	\$54,825,939	\$55,458,798	\$55,042,774	\$54,300,337	\$53,513,493	\$51,565,998	\$53,772,129	\$53,977,773	\$54,391,165	\$55,972,492	\$56,342,865	\$57,179,003	\$57,330,371	\$55,047,855	\$55,047,855
Incurred	\$55,610,481	\$55,755,171	\$55,427,811	\$54,656,309	\$53,991,189	\$52,555,619	\$53,642,471	\$54,292,113	\$54,787,491	\$56,548,958	\$58,632,896	\$57,926,002	\$57,841,096	\$55,528,280	\$55,528,280
Recovered	\$0	\$1,667	\$0	\$0	\$2,500	\$0	\$0	\$11,667	\$0	\$0	\$58,643	\$7,251	\$0	\$6,287	\$81,727



Maryland Uninsured Employers' Fund  
Key Performance Indicators

Jun-2021

	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
<b>Documented vs. Undocumented</b>															
Documented Received	31	25	27	29	37	27	32	26	31	43	22	24	38	30	352
Undocumented Received	6	8	5	11	8	5	13	7	6	8	6	6	4	8	99
Unknown Received	2	0	1	0	0	1	0	0	0	1	5	0	0	1	10
Documented Open	461	472	468	451	461	437	438	418	430	449	428	432	438	445	445
Undocumented Open	181	187	188	185	183	169	173	175	177	172	172	153	165	176	176
Unknown Open	101	89	96	89	90	82	80	73	73	69	77	76	74	83	83
<b>Coverage Found vs. No Coverage Found</b>															
Coverage Found Received	19	17	13	13	23	16	16	13	9	26	11	12	14	16	202
No Coverage Found Received	18	15	19	27	20	16	20	20	28	24	19	16	36	21	289
Unknown Received	2	1	1	0	1	0	0	0	0	2	3	0	1	1	10
Coverage Found Open	64	72	74	64	58	49	43	38	38	51	44	43	50	53	53
No Coverage Found Open	585	592	586	575	588	557	567	556	570	568	557	554	556	570	570
Unknown Open	84	94	92	86	88	82	81	72	72	71	76	74	72	81	81
<b>Medical Bill Review Turn Around Time</b>															
Average Days Scan to Pending Approval	3	4	4	3	3	3	2	3	3	3	5	5	3	3	3
Average Days Pending Approval to Approval	2	4	2	2	2	3	3	2	2	3	3	2	2	3	3
Average Days Scan to Approval	6	8	6	6	6	6	8	5	6	8	8	7	5	6	6
<b>Medical Bill Savings</b>															
Number of Bills	314	285	431	466	740	968	675	512	664	852	585	886	666	619	9,045
Billed Charges	\$609,816	\$360,491	\$310,335	\$308,550	\$381,757	\$480,716	\$371,927	\$294,132	\$383,866	\$748,621	\$453,880	\$448,828	\$339,338	\$422,481	\$5,492,257
Total Savings %	70%	82%	74%	77%	59%	73%	72%	56%	70%	59%	85%	77%	48%	69%	69%
Standard Savings	\$284,585	\$242,505	\$195,068	\$234,982	\$220,220	\$337,540	\$243,057	\$144,470	\$204,051	\$389,123	\$373,454	\$321,082	\$126,148	\$253,551	\$3,296,295
Network Solutions Savings	\$140,924	\$51,242	\$36,517	\$6,174	\$27,189	\$48,085	\$25,718	\$12,970	\$69,209	\$75,629	\$11,395	\$15,920	\$38,018	\$41,651	\$54,590
Adjustment Savings	\$3,422	\$22,017	-\$1,391	-\$5,113	\$21,259	\$34,434	\$37	\$6,552	-\$3,190	-\$6,338	\$1,786	\$6,945	-\$2,709	-\$2,652	-\$34,475
Total Savings	\$428,930	\$295,764	\$230,185	\$237,053	\$226,149	\$351,792	\$269,012	\$169,992	\$270,070	\$438,414	\$386,635	\$343,948	\$161,458	\$292,570	\$3,803,410
Average Charge	\$1,942	\$1,265	\$720	\$662	\$516	\$497	\$551	\$574	\$578	\$879	\$775	\$507	\$510	\$767	\$767
Average Reduction	\$1,366	\$1,038	\$534	\$509	\$306	\$363	\$398	\$320	\$407	\$515	\$560	\$388	\$242	\$542	\$542
<b>Preferred Provider Network</b>															
Network Bills Processed	72	64	80	107	166	200	121	96	131	185	139	163	164	130	1,688
PPG Utilization Rate	35%	56%	41%	34%	36%	32%	20%	25%	23%	76%	19%	19%	41%	36%	36%
Changes in Network	\$145,780	\$87,885	\$80,804	\$48,560	\$80,931	\$106,406	\$51,520	\$42,988	\$58,416	\$449,223	\$49,593	\$54,724	\$95,737	\$104,029	\$1,352,379
PPG Reductions	\$5,919	\$4,794	\$1,165	\$2,825	\$3,146	\$7,082	\$5,568	\$4,287	\$5,415	\$61,694	-\$5,988	\$3,124	\$5,379	\$8,522	\$110,782
Non-PPG Reductions	\$112,883	\$50,496	\$45,706	\$24,456	\$32,249	\$71,348	\$18,590	\$12,553	\$32,679	\$161,161	\$16,919	\$21,265	-\$33,781	\$43,733	\$568,525



Maryland Uninsured Employers' Fund  
Key Performance Indicators

Jun-2021

	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
<b>Pharmacy Management</b>															
Number of Claimants	39	34	32	35	37	47	47	36	37	43	46	38	40	38	454
Number Pharmacy Bills Processed	157	128	153	111	168	207	207	140	166	183	223	137	202	164	2,128
Amount Billed	\$75,722	\$72,956	\$109,324	\$82,192	\$125,591	\$124,708	\$93,128	\$81,328	\$113,902	\$116,296	\$65,769	\$83,308	\$76,672	\$90,376	\$1,174,884
Amount Paid	\$53,150	\$48,113	\$49,215	\$37,497	\$68,231	\$65,428	\$39,091	\$59,129	\$81,760	\$82,345	\$43,424	\$55,345	\$55,515	\$56,628	\$736,143
Savings Over Billed Price	\$22,572	\$24,833	\$54,109	\$44,695	\$57,360	\$59,280	\$14,037	\$22,196	\$32,141	\$34,051	\$22,345	\$27,964	\$23,158	\$33,750	\$438,752
Overall Savings Percentage	30%	34%	52%	54%	46%	48%	15%	27%	28%	29%	34%	34%	30%	36%	\$438,752
Number of PBM Claimants	35	32	29	30	29	31	31	30	30	30	30	30	29	30	391
Number of PBM Pharmacy Bills Processed	114	98	122	83	95	115	115	100	103	129	94	137	95	107	1,385
Amount Billed (PBM)	\$50,330	\$43,904	\$83,939	\$62,592	\$77,028	\$81,994	\$24,059	\$39,553	\$44,677	\$39,632	\$38,120	\$39,406	\$32,522	\$50,597	\$657,756
Amount Paid (PBM)	\$36,452	\$28,192	\$34,349	\$21,780	\$29,525	\$33,285	\$15,099	\$24,398	\$24,147	\$21,651	\$20,643	\$19,823	\$17,633	\$25,075	\$325,976
PBM Savings Over Billed Price	\$14,878	\$15,712	\$49,590	\$40,812	\$47,503	\$48,710	\$8,959	\$15,154	\$20,529	\$17,982	\$17,477	\$19,584	\$14,889	\$25,522	\$331,780
PBM Savings Percentage	30%	36%	58%	65%	62%	59%	37%	38%	46%	45%	46%	50%	46%	48%	\$331,780
% Claimants in PBM Network	90%	94%	89%	86%	78%	74%	83%	84%	71%	71%	65%	75%	73%	80%	
% Bills in PBM Network	73%	77%	80%	75%	57%	56%	71%	60%	56%	58%	69%	68%	62%	66%	
Brand Percentage	10%	9%	12%	10%	12%	11%	9%	13%	14%	12%	12%	12%	9%	11%	
Generic Percentage	90%	91%	88%	90%	88%	89%	91%	87%	86%	88%	88%	88%	91%	89%	
Mail Order Percentage	4%	6%	7%	4%	6%	6%	6%	5%	4%	6%	5%	5%	7%	6%	
Retail Percentage	95%	94%	93%	96%	92%	92%	95%	95%	94%	97%	95%	95%	93%	94%	
Narcotic Percentage	28%	27%	28%	29%	27%	27%	25%	24%	27%	28%	24%	24%	26%	23%	
Number of OON 3rd Party Bills	4	4	4	2	5	7	4	4	3	8	11	4	11	6	76
Number of OON Physician Dispensing Bills	7	4	5	8	15	14	8	8	11	12	17	10	10	10	133

	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
<b>Case Management</b>															
MCM (pending)	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1
MCM Received	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
MCM Closed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MCM Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TCM (pending)	5	6	5	5	3	3	3	3	4	5	4	4	4	4	4
TCM Received	0	1	0	1	1	1	0	1	1	1	1	0	0	1	6
TCM Closed	0	0	1	1	3	0	0	0	1	0	0	1	0	1	8
TCM Savings	\$0	\$0	\$8,920	\$7,080	\$39,480	\$0	\$0	\$10,384	\$0	\$0	\$6,135	\$0	\$900	\$9,137	\$73,039
TA (pending)	1	1	0	0	0	0	1	0	0	0	0	0	0	0	4
TA Received	1	0	0	0	0	1	0	0	0	0	0	0	1	0	4
TA Closed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	3
TA Savings	\$0	\$0	\$500	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$300	\$0	\$77	\$1,000
Total (pending)	6	7	5	5	3	4	4	4	5	6	5	5	5	5	5
Received	1	1	0	1	1	1	1	1	1	1	1	0	1	1	11
Closed	0	0	2	1	3	0	0	1	0	0	0	1	1	1	11
Savings	\$0	\$0	\$9,420	\$7,080	\$39,480	\$0	\$200	\$10,384	\$0	\$6,135	\$0	\$300	\$900	\$5,700	\$74,039



UEF FUND BALANCE

As of June 30, 2012-2021

(Appendix G)

2012	\$ 10,773,750.83
2013	\$ 11,062,016.31
2014	\$ 11,025,312.96
2015	\$ 10,614,845.66
2016	\$ 8,822,208.54
2017	\$ 7,037,435.11
2018	\$ 7,011,141.05
2019	\$ 5,781,953.68
2020	\$ 6,327,160.83
2021	\$8,472,365.19