

MARYLAND UNINSURED EMPLOYERS' FUND ANNUAL REPORT

Period: July 1, 2021 – June 30, 2022

Due October 1, 2022

FINAL Version

Date: September 26, 2022

LE § 10-320(b), HB 67/Ch.58, 2015 (MSAR # 10394)

SG § 2-1257

“On or before October 1 of each year, the [Uninsured Employers' Fund] Board shall submit to the Governor and, subject to § 2-1257 of the State Government Article, the General Assembly an annual report that includes a detailed statement of the balances and expenses of the Fund.”

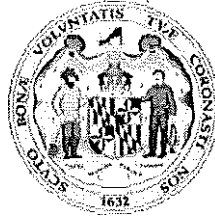
Michael W. Burns, Esquire
Director

LAWRENCE J. HOGAN, JR.
GOVERNOR

STATE OF MARYLAND

MARTIN E. LEWIS
CHAIR

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



CASEY BRYANT
ONCELLA S. WILSON
MEMBERS

STATE OF MARYLAND
UNINSURED EMPLOYERS' FUND

300 East Joppa Road, Suite 402
Towson, MD 21286
PHONE - (410) 321-4136
FAX - (410) 321-3975

September 26, 2022

The Honorable Larry Hogan
State House
100 State Circle
Annapolis, Maryland 21401

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), HB 67/Ch. 58, 2015 and State Government Article §2-1257 (MSAR # 10394)

Dear Ladies and Gentlemen,

Pursuant to by Maryland law, Labor and Employment Article § 10-320(b) and State Government Article §2-1257, the Maryland Uninsured Employers' Fund (UEF/agency/fund) is required to submit to the Governor and the General Assembly on or before October 1 of each year "an annual report that includes a detailed statement of the balances and expenses of the Fund." The Fund therefore respectfully submits the following Annual Report to you for purposes of these requirements, including details concerning the balances and expenses of the Fund as dated September 26, 2022.

MISSION STATEMENT

The Uninsured Employer's Fund (the UEF) exists to protect workers whose employers fail to obtain Worker's Compensation Insurance. The UEF reviews and investigates claims by

injured workers who are not properly compensated for their injuries by their employers and pays claims when appropriate. We work to ensure that benefits and medical expenses are properly paid to injured workers, and that uninsured employers are held accountable with penalties and sanctions for their failure to comply with Maryland law to insure and protect their employees. Our mission is, therefore, to protect the innocent employee and to ensure that noncompliant employers are held accountable for their actions as mandated by law.

BACKGROUND AND AGENCY PURPOSE

In 1983, the Uninsured Employers' Fund Board was created by the General Assembly to protect workers whose employers are not insured under Workers' Compensation (Chapter 576, Acts of 1983).

The Fund reviews and investigates claims by employees, or by their dependents in case of death, who have not been compensated properly by their employer. The agency also provides coverage for claims for compensation for injured workers employed by insolvent self-insured employers as well. The Fund additionally supervises the operation and administration of the Uninsured Employers' Fund and staff as well.

The UEF is a statutorily-created, self-funded agency which does not receive other 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. Specifically, the agency provides workers' compensation benefits, including medical benefits, to 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 by the Commission. 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 UEF was originally designed to be a limited stop-gap funding mechanism 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 insurance was, and still is, required of most Maryland 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 and deliberately fail to carry required insurance because it enables them to underbid their competition and thus obtain work, or because it increases their own profits, or for other reasons. Add to this honest employers who simply fail to have coverage at the time of an injury 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 2022 the result is that the UEF has now grown to cover hundreds of injured workers at any one time – currently a monthly average of 670 active cases, including approximately 30 permanently totally disabled cases, with

expenditures for both lost wages and medical bills totaling millions of dollars per year. A&P and BSC, both large self-insured companies, have become insolvent during the past 20 years and the UEF has also become responsible for tens of millions of dollars in workers' compensation payments for these two corporations' injured workers, a responsibility which continues at the present time, remains ongoing and will continue for decades to come. It is important to note that there is no source of funding in existence currently for the BSC claims which the Fund manages and pays for.

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 often come back to the WCC with a claim for worsening of their condition, requiring a new hearing, resulting in a new order with increased payments, 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 remainder 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 partially 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 recover.

In addition, collecting these fines and assessments the UEF seeks repayment of the benefits paid from the relevant liable uninsured employers by way of civil and criminal collection and enforcement actions. The agency now vigorously pursues suspension of business licenses and permits from, 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% amount is the statutory maximum assessment available to the agency and has been the statutory maximum for many years. During the 2020 legislative session 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 which occurred starting in March of 2020, that the temporary 3% figure be extended for one additional 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.

RECENT HISTORY AND PROGRESS

Under the new leadership brought in by the Administration and the active oversight, guidance and cooperation of the Executive and the Legislature the agency has, in recent years,

worked, effectively and successfully, to address the serious and unacceptable situation of dysfunction and failure that existed at the agency upon their arrival in 2016.

Bringing the agency to professional competence and performance has been neither easy nor expense-free. In order to simply function adequately the agency has added four full-time staff persons since late 2016, including two new attorneys general, which is reflected in increased costs to agency management. The agency has a total of eleven full-time State employees, five of whom are the attorneys general, as well as three non-State employees.

As a result of the emergency situation regarding claims administration which existed the agency located, evaluated and hired the CorVel Corporation (CorVel) pursuant to an emergency procurement effective Sept. 1, 2017 to investigate and manage claims as the agency's third-party claims administrator (TPA). CorVel's task was daunting; it literally had to build the agency's case management record from the ground up based on what data was available while also taking on investigating and managing new claims immediately upon their arrival at the agency. It took CorVel months to collect, organize and process data and files just to get to a point where the agency could even know, with confidence, how many open claims were in existence and what they were. As a result of the agency's first-ever RFP for claims management and investigation services CorVel was subsequently awarded a five-year contract for TPA services in 2019.

CorVel's success at data management and investigations has been truly exceptional. The rate of cases where insurance coverage is found in new claims has gone from a rate of approximately 9% per month before CorVel's arrival to over 50% per month on average today. This means that literally hundreds of claims for which the UEF would have been found responsible in the past now have coverage of some type resulting in the agency not being responsible for covering and paying the claims. CorVel's effective investigations, case management, and large network of providers has provided substantial savings to the agency. The cost of finally having a competent TPA with a written contract added to agency expenditures starting in 2017, but the resulting competence, accuracy and savings achieved have been outstanding. CorVel's staff, working with the agency's Attorneys General, have developed evidence and defenses in cases which have literally saved the Fund potentially millions in additional claim payouts over the past five years. The contract for third-party claims services with the CorVel Corporation 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. For example, since starting on the program with CorVel, UEF expenditures for claims have declined. From FY 2020 to FY 2022 there has been a 35% reduction in the number of open claims and a 10% 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 and financial stability over the past several years.

The COVID pandemic of 2020-22, 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 2020-2022 and the UEF was not spared from those events and challenges. 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 in 2020. As a result of constant planning and preparation by staff the agency was able to resume functioning in our office later when State Government was reopened by the Governor seamlessly and without incident. At the direction and encouragement of the Administration, the agency now utilizes telework to a much greater extent than before the pandemic and can report there has been no disruption or reduction in the agency's production, efficiency or work product. The agency recognizes the leadership of both the Governor and the Legislature in turning what was a serious disruption and crisis into a successful system for the functioning of government during the governmental shut-down in 2020 and eventual reopening of our office in 2021.

The agency as noted, continues the use of telework in the months since State government reopened successfully. Balancing in-person, in-office time with telework has proven to be a valid and effective way for this agency to function. Office production, communication 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 agency personnel, 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.

Agency revenue continues to show improvements in collection efficiency and results. Also, the one-year increase in the agency's assessment to 3% in 2020 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 continues to grow the agency's collections reach and effectiveness in recovery of 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 are highlights and the agency notes that both programs continue to grow in scope, effectiveness and receipts.

The agency's Office of Legislative Audits (OLA) Audit Report received in September of 2021 also showed substantial improvement over the prior audit in 2017.

As noted in that 2021 Audit Report:

Our audit also included a review to determine the status of the eight findings contained in our preceding audit report. We determined that UEF satisfactorily addressed six of these findings. The remaining two findings are repeated in this report.

In our preceding audit report, dated January 3, 2018, we reported that UEF's accountability and compliance level was unsatisfactory in accordance with the rating system that we established in conformity with State law. Based on the results of our current audit, we have concluded that UEF has made improvements in its fiscal and compliance operations and, accordingly, UEF's accountability and compliance level is no longer unsatisfactory.

UEF's response to this audit is included as an appendix to this report. We reviewed the response and noted agreement to our findings and related recommendations, and while there are other aspects of UEF's response which will require further clarification, we do not anticipate that these will require the Joint Audit and Evaluation Committee's attention to resolve.

We wish to acknowledge the cooperation extended to us during the audit by UEF and its willingness to address the audit issues and implement appropriate corrective actions.

2021 Audit Report at p. 2.

The UEF has been working to address the three findings and recommendations contained in the 2021 Audit Report and can report that the agency will be reporting to the OLA that two of the findings have been addressed and the third has been fully researched and the agency's position forwarded to our TPA for response and resolution. The agency will continue to work with the OLA to bring all three findings to a successful conclusion.

BALANCES AND EXPENSES

The UEF has been and remains solvent as of this report. Appendix A details expenditures and revenues for the 2018-2022 period for review and comparison. Appendix G indicates the various Fiscal Year-End Fund balances from 2012-2022. As Appendix G shows, the fund balance has gone from approximately \$8,822,208.54 on June 30, 2016, before current agency leadership, to approximately \$8,605,648.97 on June 30, 2022. What is striking is that the agency has increased staffing and contracted for a competent third-party claims administrator during this period resulting in significant new expenditures and yet the fund balance is approximately the same today as it was before these necessary and long over-due improvements, hirings and required fixes took place. This is a result of better claims management and cost containment, increased effectiveness at investigations, better case preparation, winning contested cases, quicker and more effective enforcement, and vigorous collection programs resulting in substantially 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 2018 through June 2022. 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 relevant to this particular report and 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 2021 and 2022 including balances and expenses:

	FY 2021	FY 2022
Number of claims filed	462	511
Number of investigations conducted	462	511
Number of claims where coverage found	183	207
Percentage claims where coverage found	39.6%	40.5%
Number of claims where agency responsible	195	98
Average number of open claims (per month)	678	660
Number of cases resolved	600	659
Number of benefit payments made	1,984	11,616
Compensation and medical payments made (in dollars)	5,110,196	5,648,907
Contract Cost for TPA Services	3,114,910	(included In agency operating expenditure)
Agency operating expenditures (in dollars)	1,942,458	4,091,550
Total expenditures (in dollars)	10,167,564	9,740,457
Amount of assessments collected (in dollars)	10,948,564	9,035,789
Interest on Fund balance (in dollars)	20,075	35,514
Amount of benefit payments owed by uninsured Employers recovered (in dollars)	1,340,995	799,598
Total revenue (in dollars)	12,309,634	9,870,901

Ration of Total expenditures to Total revenue (year) .83:1 .99:1

Appendix B indicates the history of reserves for the agency in 2022. It shows that as of June, 2022 the agency has liability reserves currently set at \$62,252,453. 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 in the years ahead. Additionally, the impact of the COVID virus continues to exist.

As to administrative costs the TPA contract is estimated to cost approximately \$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 as recruiting and hiring for several positions continues.

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.

However, the UEF can point out that the UEF Fund Balance (Appendix G) as of June, 2022 of \$8,605,648.97 was the highest since year-end balance since 2016. Clearly, the efforts at making the Fund financially sound and stable have been, and continue to be, demonstrably successful.

CONCLUSION

As was noted in the Fund's recent Annual Reports, although the agency faces challenges it does so from a position which has improved in every area of functioning from the condition which faced us six years ago. The improvements in the UEF over the past several 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 by us 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 the Joint Committee on Workers' Compensation, and their staffs, for their interest in our efforts, their suggestions and ideas, their support and their ongoing substantial efforts to work with us to make this agency function successfully. We thank the countless State employees from many agencies, including DBM, DGS, the OAG, and Legislative

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Services who have supported and assisted the UEF in its work and its success over the past several years.

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 Maryland State government.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Michael W. Burns". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Michael W. Burns, Esq.

Director

MB/

Encls.

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

MFR Data
Performance Measure (APPENDIX A)

Code	Performance Measure	2018 Act.	2019 Act.	2020 Act.	2021 Act.	2022 Act.	2023 Est.	2024 Est.
M101	Number of claims filed	479	483	570	462	511	501	510
M102	Number of investigations conducted	479	483	570	462	511	501	510
M103	Number of claims where coverage is found	98	168	170	183	207	165	165
M104	Number of claims were found to be responsible	1,172	53	136	195	98	121	120
M105	Average number of open claims	1,270	919	1,022	678	660	670	680
M301	Number of cases resolved	992	556	425	600	659	646	650
M302	Number of benefit payments made	2,250	2,425	2,600	1,984	11,616	11,700	11,800
M303	Value of compensation and medical payments made	9,449,100	8,772,756	8,784,084	8,225,106	5,648,907	5,700,000	5,800,000
M304	Agency operating expenditures	1,787,862	2,010,988	2,015,260	1,940,363	4,091,550	4,200,000	4,300,000
M305	Total expenditures	11,236,962	10,783,744	10,799,344	10,165,469	9,740,457	9,900,000	10,100,000
M306	Dollar amount of assessments collected (\$)	9,586,116	8,501,406	9,927,746	10,948,564	9,035,789	9,599,924	9,600,000
M307	Interest on fund balance	121,238	122,793	96,035	20,075	35,514	79,131	79,000
M308	Recovery of benefit payments owed by uninsured employers	1,492,355	918,229	1,319,496	1,340,995	799,598	1,174,135	1,300,000
M309	Total revenue	11,199,709	9,542,428	11,343,277	12,309,634	9,870,901	10,853,190	10,979,000
M310	Ratio of total expenditures to total revenue for the year	1.00:1	1.13:1	0.95:1	0.83:1	0.99:1	0.91:1	0.92:1

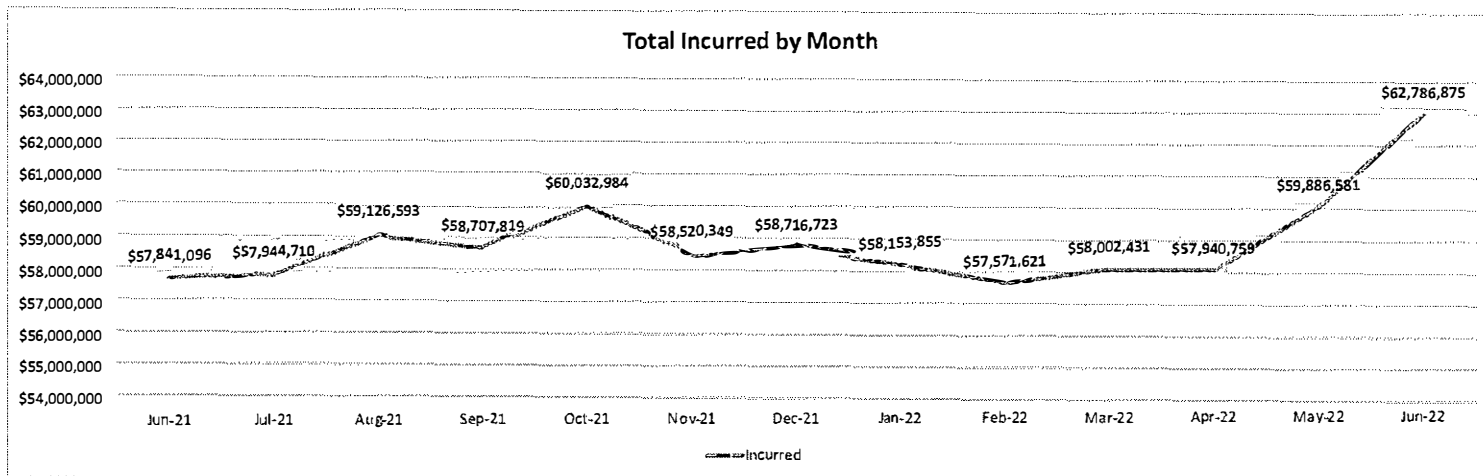
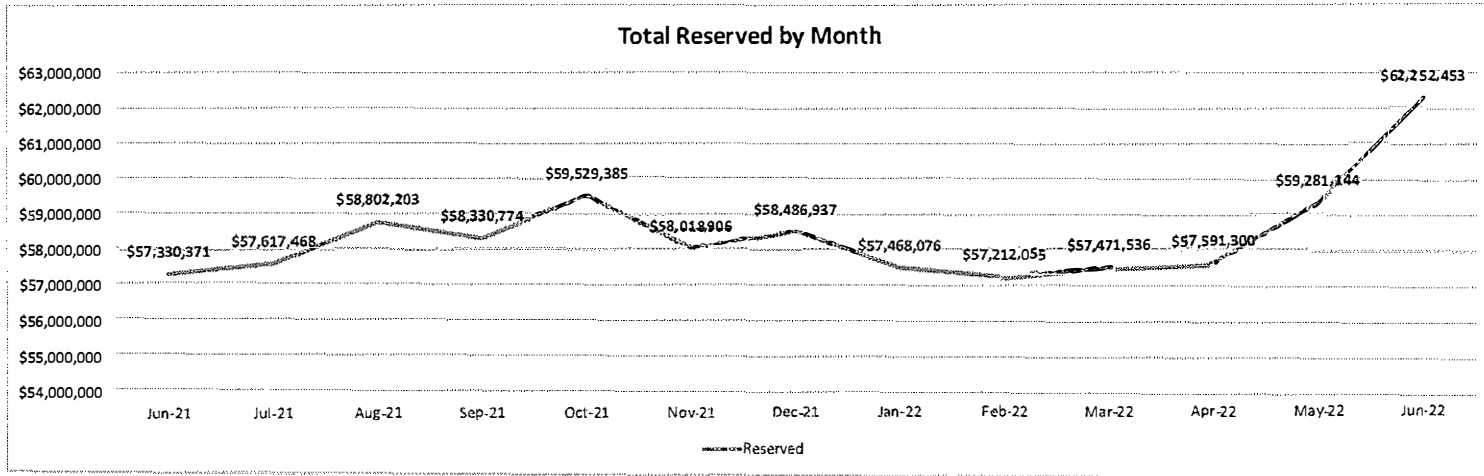
DBM/DLS Data
Performance Measure

		2018 Est.	2019 Act.	2020 Act.	2021 Act.	2022 Act.	2023 Est.
D1	New cases	479	483	570	462	511	501
D2	Investigations	479	483	570	462	511	501

Maryland Uninsured Employers' Fund Key Performance Indicators

(APPENDIX B)

Jun-2022



Maryland Uninsured Employers' Fund
Key Performance Indicators

(APPENDIX C)

Jun-2022

Activity	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Received	50	29	53	32	50	27	30	40	42	46	38	38	38	39	511
Indemnity Received	49	29	52	32	50	27	30	40	42	45	38	35	38	39	507
Medical Only Received	1	0	1	0	0	0	0	0	0	1	0	1	0	0	4
Report Only Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Indemnity Received Percentage	98%	100%	98%	100%	100%	100%	100%	100%	100%	98%	100%	97%	100%	99%	99%
Medical Only Received Percentage	2%	0%	2%	0%	0%	0%	0%	0%	0%	2%	0%	3%	0%	1%	1%
Report Only Received Percentage	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Reopen	6	9	7	6	8	3	4	4	10	6	2	3	5	6	73
Inactive	61	47	57	70	31	61	45	55	79	40	34	39	40	51	659
Inactive Ratio	109%	124%	95%	184%	53%	203%	132%	125%	152%	77%	85%	100%	93%	118%	113%

Hearings	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Number of Hearings	21	41	69	33	1	32	10	8	56	36	25	47	58	34	437

Inventory	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Indemnity Open	675	666	671	644	674	648	650	645	621	639	647	649	661	653	653
Medical Only Open	1	1	2	2	2	2	5	1	2	3	2	3	3	2	2
Report Only Open	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1
Indemnity Open Percentage	100%	100%	100%	100%	100%	100%	99%	100%	100%	100%	100%	100%	100%	100%	100%
Medical Only Open Percentage	0%	0%	0%	0%	0%	0%	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%
Total Open Claims	678	669	674	647	677	650	655	646	623	642	649	652	664	656	656

Financial Overview	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Total Paid	\$510,726	\$327,243	\$324,390	\$377,046	\$503,599	\$501,442	\$229,785	\$685,780	\$359,567	\$530,895	\$349,458	\$605,437	\$534,421	\$449,215	\$5,839,790
Reserved	\$57,330,371	\$57,617,468	\$58,802,203	\$58,330,774	\$59,529,385	\$58,018,906	\$58,486,937	\$57,468,076	\$57,212,055	\$57,471,358	\$57,391,308	\$59,281,144	\$62,252,453	\$58,414,816	\$58,414,816
Incurred	\$57,841,096	\$57,944,710	\$59,126,593	\$58,707,819	\$60,032,984	\$58,520,349	\$58,716,723	\$58,153,855	\$57,571,621	\$58,002,431	\$57,940,759	\$59,886,581	\$62,786,875	\$58,864,030	\$58,864,030
Recovered	\$0	\$8,191	\$7,659	\$0	\$1,667	\$0	\$1,667	\$0	\$0	\$0	\$0	\$0	\$0	\$1,476	\$19,194



Maryland Uninsured Employers' Fund
Key Performance Indicators

Jun-2022

Documented vs. Undocumented	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Documented Received	39	20	41	23	40	20	23	35	37	35	25	16	27	29	381
Undocumented Received	11	9	10	9	5	7	7	5	4	11	8	4	11	8	101
Unknown Received	0	0	2	0	5	0	0	0	1	0	5	16	0	2	29
Documented Open	438	429	429	414	429	417	418	425	413	431	428	413	418	423	423
Undocumented Open	166	168	169	167	172	161	161	156	149	154	159	161	167	152	152
Unknown Open	74	72	76	66	76	72	76	65	61	57	62	78	79	70	70

Coverage Found vs. No Coverage Found	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Coverage Found Received	29	16	26	17	25	16	14	13	20	14	11	3	3	16	207
No Coverage Found Received	21	13	27	15	24	11	16	27	22	32	23	18	35	22	284
Unknown Received	0	0	0	0	1	0	0	0	0	0	4	15	0	2	20
Coverage Found Open	50	52	50	46	46	47	48	52	41	50	47	43	44	47	47
No Coverage Found Open	556	547	552	539	553	538	538	536	529	541	548	539	550	544	544
Unknown Open	72	70	72	62	68	65	69	58	53	51	54	70	70	64	64

Medical Bill Review Turn Around Time	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Average Days Scan to Pending Approval	3	4	4	3	2	3	3	2	4	4	5	4	5	3	3
Average Days Pending Approval to Approval	3	2	3	3	2	2	3	2	3	3	3	2	2	2	2
Average Days Scan to Approval	6	5	7	6	4	5	5	5	7	7	7	7	7	6	6

Medical Bill Savings	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Number of Bills	666	562	616	675	587	960	494	681	405	538	619	644	694	626	8,141
Billed Charges	\$339,338	\$439,891	\$406,564	\$714,539	\$348,506	\$1,151,099	\$958,441	\$881,966	\$813,252	\$421,309	\$481,084	\$782,591	\$519,187	\$589,059	\$7,657,766
Total Savings %	48%	83%	75%	90%	75%	91%	78%	73%	88%	79%	84%	92%	65%	78%	78%
Standard Savings	\$125,148	\$289,618	\$255,900	\$804,078	\$262,966	\$986,932	\$260,069	\$628,117	\$704,565	\$322,307	\$396,885	\$710,102	\$323,079	\$451,598	\$5,870,769
Network Solutions Savings	\$38,018	\$69,391	\$40,929	\$37,987	\$5,707	\$55,791	\$20,352	\$14,194	\$10,841	\$13,162	\$9,092	\$8,596	\$14,222	\$26,022	\$338,283
Adjustment Savings	-\$2,709	\$7,733	\$6,474	-\$510	\$6,944	\$0	\$0	-\$1,897	-\$703	-\$2,585	\$0	-\$215	-\$2,195	-\$273	\$3,550
Total Savings	\$161,458	\$366,743	\$303,304	\$841,335	\$281,723	\$1,042,723	\$280,421	\$640,415	\$714,703	\$332,884	\$405,978	\$718,484	\$335,106	\$477,346	\$6,205,502
Average Charge	\$510	\$783	\$660	\$1,059	\$594	\$1,199	\$726	\$1,295	\$2,008	\$783	\$777	\$1,215	\$748	\$950	\$950
Average Reduction	\$242	\$653	\$492	\$950	\$446	\$1,086	\$568	\$940	\$1,765	\$619	\$656	\$1,116	\$483	\$770	\$770

Preferred Provider Network	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Network Bills Processed	164	73	118	101	107	185	110	155	80	143	96	107	87	117	1,526
PPO Utilization Rate	41%	38%	25%	60%	33%	6%	30%	33%	9%	42%	28%	66%	43%	35%	35%
Charges in Network	\$95,737	\$101,554	\$60,294	\$248,257	\$48,112	\$53,771	\$50,206	\$212,176	\$37,890	\$83,287	\$74,799	\$397,652	\$87,514	\$119,325	\$1,551,219
PPO Reductions	\$5,379	\$3,909	\$2,308	\$2,928	\$1,992	\$2,522	\$2,033	\$6,927	\$1,787	\$9,164	\$4,100	\$2,705	\$4,379	\$3,856	\$50,133
Non-PPO Reductions	-\$33,781	\$71,336	\$28,854	\$222,555	\$24,330	\$22,567	\$16,544	\$19,547	\$6,590	\$13,021	\$23,233	\$379,502	-\$28,798	\$58,885	\$765,499



Maryland Uninsured Employers' Fund
Key Performance Indicators

Jun-2022

	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Pharmacy Management															
Number of Claimsants	36	35	37	32	31	32	30	34	32	28	29	33	33	32	422
Number Pharmacy Bills Processed	153	131	205	194	151	228	158	231	151	169	137	196	167	175	2,271
Amount Billed	\$76,672	\$46,568	\$78,571	\$88,664	\$71,383	\$109,923	\$86,788	\$105,682	\$76,738	\$78,973	\$62,098	\$100,810	\$86,745	\$82,278	\$1,069,615
Amount Paid	\$53,515	\$27,049	\$48,746	\$61,307	\$54,070	\$75,060	\$64,323	\$74,273	\$56,665	\$56,328	\$43,445	\$70,455	\$63,107	\$57,565	\$748,343
Savings Over Billed Price	\$23,158	\$19,519	\$29,825	\$27,357	\$17,313	\$34,863	\$22,465	\$31,409	\$20,072	\$22,645	\$18,653	\$30,354	\$23,638	\$24,713	\$321,272
Overall Savings Percentage	30%	42%	38%	31%	24%	32%	26%	30%	26%	29%	30%	30%	27%	30%	
Number of PBM Claimsants	26	32	29	24	21	27	26	26	26	22	23	25	24	25	331
Number of PBM Pharmacy Bills Processed	95	116	131	114	65	126	79	127	67	82	79	99	81	97	1,261
Amount Paid (PBM)	\$32,522	\$39,932	\$43,297	\$32,927	\$15,147	\$46,351	\$24,939	\$37,874	\$22,128	\$26,901	\$25,207	\$34,938	\$27,554	\$31,517	\$409,716
Amount Paid (PBM) Savings Over Billed Price	\$17,633	\$21,547	\$23,399	\$16,365	\$7,558	\$23,657	\$13,310	\$19,880	\$11,887	\$14,586	\$14,867	\$18,536	\$15,155	\$16,799	\$218,392
PBM Savings Percentage	46%	46%	46%	50%	50%	49%	47%	48%	46%	45%	41%	47%	45%	47%	
Claimsants in PBM Network	72%	91%	78%	75%	68%	84%	87%	76%	81%	79%	79%	76%	73%	78%	
% Bills in PBM Network	52%	89%	64%	59%	43%	55%	50%	55%	44%	49%	58%	51%	49%	56%	
Brand Percentage	15%	10%	11%	7%	8%	10%	14%	9%	18%	15%	19%	14%	15%	13%	
Generic Percentage	85%	90%	89%	93%	92%	90%	86%	91%	82%	85%	81%	86%	85%	87%	
Mail Order Percentage	4%	5%	3%	4%	3%	9%	1%	5%	7%	5%	0%	9%	0%	4%	
Retail Percentage	96%	95%	97%	96%	97%	91%	99%	95%	95%	94%	100%	91%	100%	96%	
Narcotic Percentage	23%	23%	21%	20%	20%	26%	25%	20%	28%	21%	23%	22%	25%	23%	
Number of OON 3rd Party Bills	9	2	5	4	7	7	4	6	3	5	5	7	7	5	71
Number of OON Physician Dispensing Bills	12	5	6	10	12	9	6	9	8	6	6	8	7	8	104
Case Management															
MCM (pending)	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
MCM Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MCM Closed	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
MCM Savings	\$0	\$0	\$0	\$0	\$7,708	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,708
TCM (pending)	3	3	2	2	2	2	1	1	1	1	1	1	1	1	2
TCM Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TCM Closed	1	0	0	0	0	0	1	0	0	0	0	0	0	0	3
TCM Savings	\$900	\$0	\$8,873	\$0	\$0	\$0	\$16,034	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25,807
TA (pending)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TA Received	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
TA Closed	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
TA Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total (pending)	5	4	3	3	2	2	1	1	1	1	1	1	1	2	
Received	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Closed	1	1	1	0	1	0	1	0	0	0	0	0	0	1	
Savings	\$900	\$0	\$8,873	\$0	\$7,708	\$0	\$16,034	\$0	\$0	\$0	\$0	\$0	\$0	\$2,578	\$53,515



Maryland Uninsured Employers' Fund
 Key Performance Indicators

(Appendix D)

Indicator	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	
Number of Open Claims	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200	205	210	215	220	225	230	235	240	245	250	255	260	265	270	275	280	285	290	295	300		
Number of Open Claims by State																																						
Number of Open Claims by Sector																																						
Number of Open Claims by Industry																																						
Number of Open Claims by Employer Size																																						
Number of Open Claims by Claim Type																																						
Number of Open Claims by Claim Status																																						
Number of Open Claims by Claim Category																																						
Number of Open Claims by Claim Sub-Category																																						



Maryland Uninsured Employers' Fund Key Performance Indicators

AR-2019

Account Name	2019												2018 Month Average	2018 Month Total
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
Documented Required Health Insurance	21	16	27	37	24	23	40	23	24	27	18	31	28	287
Uninsured Required Health Insurance	10	11	6	31	7	8	10	8	10	10	6	10	10	100
Uninsured Required Health Insurance - Total	31	27	33	68	31	31	50	31	34	37	24	41	38	287
Documented Required Health Insurance - Total	485	443	477	511	506	530	510	516	524	524	541	529	545	5,245
Uninsured Required Health Insurance - Total	138	124	138	156	156	166	181	188	185	184	127	202	187	1,769
Uninsured Required Health Insurance - Total	379	324	322	356	296	299	299	299	299	299	299	299	299	2,990

Account Name	2019												2018 Month Average	2018 Month Total
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
Documented Required Health Insurance - Total	485	443	477	511	506	530	510	516	524	524	541	529	545	5,245
Uninsured Required Health Insurance - Total	138	124	138	156	156	166	181	188	185	184	127	202	187	1,769

Account Name	2019												2018 Month Average	2018 Month Total
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
Documented Required Health Insurance - Total	485	443	477	511	506	530	510	516	524	524	541	529	545	5,245
Uninsured Required Health Insurance - Total	138	124	138	156	156	166	181	188	185	184	127	202	187	1,769

Account Name	2019												2018 Month Average	2018 Month Total
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
Documented Required Health Insurance - Total	485	443	477	511	506	530	510	516	524	524	541	529	545	5,245
Uninsured Required Health Insurance - Total	138	124	138	156	156	166	181	188	185	184	127	202	187	1,769



CHANGING
Maryland
for the Better



Maryland Uninsured Employers' Fund
Key Performance Indicators

(Appendix E)

Jun-2020

Activity	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
Report Only Received	38	22	63	21	35	23	34	42	27	26	26	28	29	33	423
Indemnity Received	37	22	60	20	35	21	32	41	25	36	26	18	38	32	411
Medical Only Received	0	0	3	0	0	1	2	1	1	0	0	0	1	2	9
Report Only Received	1	0	0	0	0	1	0	0	1	0	0	0	0	0	3
Indemnity Received Percentage	97%	100%	55%	100%	100%	91%	94%	95%	93%	100%	100%	100%	97%	97%	97%
Medical Only Received Percentage	0%	0%	5%	0%	0%	4%	6%	2%	4%	0%	0%	0%	3%	2%	2%
Report Only Received Percentage	3%	0%	0%	0%	0%	4%	0%	0%	4%	0%	0%	0%	0%	1%	1%
Report Only Received Percentage	10	8	7	17	7	4	2	7	10	8	4	5	7	8	102
Inactive	33	54	40	25	42	66	62	54	129	70	45	51	36	55	713
Inactive Ratio	81%	180%	57%	68%	100%	244%	145%	112%	349%	159%	150%	222%	78%	150%	136%

Hearings	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 Hearings	31	35	48	30	47	52	74	48	44	62	33	35	2	44	571

Inventory	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
Indemnity Open	890	889	894	918	918	885	871	864	782	781	747	720	757	855	855
Medical Only Open	10	5	12	5	12	5	6	11	4	5	5	5	6	7	7
Report Only Open	3	5	8	3	3	4	3	-	-	-	-	-	-	2	2
Indemnity Open Percentage	99%	99%	98%	99%	99%	99%	99%	99%	95%	98%	95%	95%	95%	93%	93%
Medical Only Open Percentage	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Report Only Open Percentage	0%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total Open Claims	903	907	914	936	933	904	880	877	786	786	752	725	762	864	864

Financial Overview	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
Total Paid	\$245,670	\$621,939	\$465,366	\$604,300	\$494,162	\$414,780	\$698,231	\$346,088	\$683,691	\$599,430	\$287,279	\$565,784	\$744,942	\$540,519	\$7,025,751
Referred	\$24,573,643	\$24,835,338	\$24,714,514	\$26,212,297	\$26,126,925	\$27,275,211	\$29,797,137	\$29,571,723	\$47,672,593	\$51,123,783	\$53,154,569	\$52,776,379	\$54,825,889	\$36,389,822	\$474,111,111
Included	\$24,980,310	\$24,955,337	\$25,179,670	\$26,816,597	\$26,001,087	\$28,289,591	\$30,495,968	\$30,317,871	\$49,316,193	\$51,723,218	\$53,441,849	\$53,545,653	\$55,620,000	\$36,930,341	\$474,111,111
Recovered	\$0	\$0	\$0	\$0	\$0	\$0	\$153,317	\$0	\$0	\$0	\$631	\$2,859	\$0	\$12,085	\$157,295



Maryland Uninsured Employers' Fund
Key Performance Indicators

Jun-2020

	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
Documented vs. Undocumented															
Documented Received	28	17	39	13	28	25	24	31	20	27	22	15	29	24	309
Undocumented Received	9	5	14	7	7	7	9	10	6	8	3	3	6	7	84
Unknown Received	0	0	0	0	0	1	1	1	1	1	1	0	4	2	20
Documented Open	554	541	562	566	571	559	561	545	487	475	468	453	451	521	5,216
Undocumented Open	195	195	202	215	215	203	206	207	198	186	181	177	181	196	1,842
Unknown Open	154	139	157	146	147	132	123	125	111	109	103	95	101	126	1,100
Coverage Found vs. No Coverage Found															
Coverage Found Received	11	6	23	5	19	20	16	17	8	14	14	5	5	12	153
No Coverage Found Received	27	16	31	15	16	13	17	24	18	22	12	13	30	20	254
Unknown Received	0	0	0	0	0	0	1	1	1	0	0	0	4	1	16
Coverage Found Open	91	92	89	93	91	84	76	69	73	57	56	58	64	76	700
No Coverage Found Open	571	660	681	704	707	690	690	692	608	607	598	577	585	692	6,500
Unknown Open	141	126	141	130	133	120	124	116	115	102	98	90	84	116	1,000
Medical Bill Review Turn Around Time															
Average Days Scan to Pending Approval	4	5	2	2	2	4	5	3	7	5	5	3	3	4	34
Average Days Pending Approval to Approval	2	2	1	2	2	2	2	3	3	2	2	2	2	2	16
Average Days Scan to Approval	5	7	4	4	5	6	7	6	10	7	7	5	5	6	50
Medical Bill Savings															
Number of Bills	598	561	773	735	636	493	535	563	648	851	886	816	314	604	7,858
Billed Charges	\$467,891	\$478,628	\$749,024	\$519,253	\$681,148	\$343,161	\$980,218	\$432,058	\$834,915	\$725,631	\$515,098	\$565,707	\$609,816	\$681,810	\$8,213,524
Total Savings	82%	73%	74%	80%	87%	82%	89%	79%	73%	79%	79%	72%	70%	76%	82%
Standard Savings	\$113,095	\$108,739	\$186,941	\$136,273	\$437,532	\$195,157	\$587,863	\$318,294	\$489,977	\$446,334	\$396,320	\$330,380	\$284,969	\$308,750	\$4,013,480
Network Solutions Savings	\$24,435	\$18,870	\$62,980	\$23,301	\$46,180	\$15,266	\$63,143	\$15,699	\$138,205	\$35,390	\$14,637	\$23,241	\$140,922	\$47,178	\$613,332
Adjustment Savings	\$244,840	\$228,256	\$909,797	\$254,245	\$279,310	\$70,764	\$25,311	\$8,236	\$70,035	\$42,458	\$5,034	\$53,221	\$9,422	\$172,148	\$1,587,925
Total Savings	\$382,170	\$355,865	\$551,718	\$413,819	\$763,082	\$281,187	\$676,317	\$342,248	\$678,219	\$525,163	\$445,061	\$406,843	\$428,490	\$478,057	\$6,214,747
Average Charge	\$782	\$863	\$969	\$706	\$1,085	\$702	\$1,836	\$765	\$1,283	\$854	\$1,360	\$693	\$1,942	\$1,105	\$13,371
Average Reduction	\$659	\$625	\$714	\$563	\$1,300	\$641	\$1,162	\$506	\$1,047	\$627	\$1,072	\$499	\$1,366	\$585	\$7,356
Preferred Provider Networks															
Network Bills Processed	125	87	170	101	116	93	156	130	157	207	122	213	72	135	1,749
PPD Utilization Rate	34%	29%	56%	35%	10%	16%	18%	48%	29%	32%	77%	31%	33%	34%	33%
Change in Network	\$56,327	\$73,245	\$193,474	\$106,370	\$57,865	\$49,278	\$157,126	\$126,602	\$156,482	\$188,295	\$360,275	\$117,501	\$145,780	\$143,432	\$1,838,618
PPD Reductions	\$15,594	\$3,955	\$23,314	\$8,934	\$1,820	\$2,008	\$1,555	\$6,147	\$2,055	\$7,428	\$1,171	\$1,405	\$5,915	\$6,269	\$81,459
Non-PPD Reductions	\$30,603	\$69,290	\$170,160	\$97,436	\$56,045	\$47,270	\$155,571	\$120,455	\$154,427	\$180,867	\$359,104	\$116,096	\$140,865	\$137,163	\$1,757,159



Maryland Uninsured Employers' Fund
Key Performance Indicators

Jun-2020

Pharmacy Management	Jan-19	Feb-19	Mar-19	Apr-19	May-19	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 Claimants	45	48	49	44	45	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
Number Pharmacy Bills Processed	186	304	240	202	199	166	177	199	197	166	177	199	197	166	177	199	197	166	177	199
Amount Billed	\$92,757	\$199,610	\$226,073	\$125,026	\$186,751	\$130,342	\$135,914	\$102,510	\$81,904	\$83,889	\$48,752	\$66,790	\$73,722	\$109,022	\$127,874	\$97,358	\$94,794	\$109,022	\$127,874	\$97,358
Amount Paid	\$71,473	\$154,776	\$97,314	\$98,629	\$87,521	\$67,849	\$65,020	\$66,202	\$67,208	\$66,962	\$35,601	\$47,773	\$53,150	\$72,874	\$53,150	\$47,773	\$53,150	\$72,874	\$53,150	\$47,773
Savings Over Billed Price	\$21,284	\$34,833	\$128,759	\$26,397	\$99,230	\$62,493	\$70,894	\$36,308	\$14,696	\$16,927	\$13,151	\$19,017	\$22,572	\$36,138	\$44,208	\$49,630	\$41,644	\$36,138	\$44,208	\$49,630
Overall Savings Percentage	23%	18%	23%	21%	24%	48%	52%	36%	18%	19%	17%	18%	22%	28%	28%	28%	28%	33%	30%	33%
Number of PBM Claims	32	31	36	33	36	37	36	29	31	34	30	33	35	35	35	35	35	35	35	35
Number of PBM Pharmacy Bills Processed	115	105	155	111	112	111	129	102	96	121	97	121	114	112	112	112	112	112	112	112
Amount Billed (PBM)	\$51,560	\$43,997	\$66,749	\$46,489	\$98,668	\$91,850	\$104,974	\$78,770	\$42,175	\$54,048	\$42,869	\$44,953	\$50,330	\$62,671	\$62,671	\$62,671	\$62,671	\$62,671	\$62,671	\$62,671
Amount Paid (PBM)	\$37,122	\$31,678	\$47,975	\$33,186	\$59,603	\$55,797	\$42,626	\$26,390	\$29,403	\$37,245	\$29,982	\$31,273	\$35,452	\$44,208	\$44,208	\$44,208	\$44,208	\$44,208	\$44,208	\$44,208
PBM Savings Over Billed Price	\$14,438	\$12,319	\$18,774	\$13,303	\$39,065	\$36,053	\$62,347	\$52,379	\$12,772	\$16,803	\$12,887	\$13,676	\$14,878	\$18,463	\$18,463	\$18,463	\$18,463	\$18,463	\$18,463	\$18,463
PBM Savings Percentage	28%	28%	28%	29%	39%	39%	46%	66%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
% Claims in PBM Network	71%	69%	73%	75%	80%	80%	78%	81%	76%	77%	75%	80%	80%	80%	80%	80%	80%	80%	80%	80%
% Bills in PBM Network	62%	35%	65%	55%	56%	57%	73%	73%	69%	59%	82%	67%	73%	73%	73%	73%	73%	73%	73%	73%
Brand Percentage	25%	19%	17%	25%	16%	12%	12%	15%	15%	12%	11%	11%	14%	10%	10%	10%	10%	10%	10%	10%
Generic Percentage	77%	81%	83%	75%	84%	88%	88%	85%	85%	88%	89%	89%	90%	90%	90%	90%	90%	90%	90%	90%
Mail Order Percentage	8%	2%	4%	2%	3%	3%	5%	3%	4%	4%	6%	4%	5%	4%	4%	4%	4%	4%	4%	4%
Recall Percentage	96%	98%	96%	98%	97%	97%	95%	97%	96%	95%	94%	95%	96%	96%	96%	96%	96%	96%	96%	96%
Narcotic Percentage	31%	29%	31%	30%	26%	29%	26%	23%	30%	33%	25%	27%	28%	28%	28%	28%	28%	28%	28%	28%
Number of OON B3 Party Bills	0	6	7	8	6	9	7	4	6	7	3	6	4	6	6	6	6	6	6	6
Number of OON Provider Dispensing Bills	14	21	15	13	12	10	10	8	9	7	7	7	7	7	7	7	7	7	7	7

Case Management	Jan-19	Feb-19	Mar-19	Apr-19	May-19	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
MCM (pending)	1	1	1	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0
MCM Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MCM Closed	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MCM Savings	\$0	\$0	\$0	\$3,800	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$11,175	\$0	\$0	\$0	\$4,992	\$14,975
TCM (pending)	4	4	2	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3
TCM Received	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	1	2	0	1	4
TCM Closed	0	0	2	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	8
TCM Savings	\$0	\$0	\$5,386	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,755	\$8,886
TA (pending)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
TA Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
TA Closed	0	0	0	0	0	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	\$0	\$0	\$0	\$0	\$0
Total (pending)	5	5	3	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	4	4
Received	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1	0	2	1	0	6
Closed	0	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5
Savings	\$0	\$0	\$5,386	\$3,800	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$11,175	\$0	\$0	\$0	\$1,556	\$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	33	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	1	0	0	0	1
Indemnity Received Percentage	97%	100%	100%	100%	100%	57%	100%	100%	100%	100%	97%	100%	58%	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%	3%	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	85	64	63	31	61	51	46	61	53	691
Inactive Ratio	78%	64%	115%	162%	93%	232%	123%	166%	70%	103%	131%	115%	108%	120%	118%

Hearings	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
Number of Hearings	2	81	32	25	11	20	2	37	42	44	44	23	21	30	384

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	727	752	747	720	728	683	686	663	677	686	673	658	675	700	
Medical Only Open	6	6	5	5	6	5	4	2	2	2	1	1	1	4	
Report Only Open	-	-	-	-	-	-	1	1	1	2	3	2	2	1	
Indemnity Open Percentage	99%	99%	99%	99%	99%	99%	99%	100%	100%	99%	99%	100%	100%	99%	
Medical Only Open Percentage	1%	1%	1%	1%	1%	1%	1%	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%	
Total Open Claims	743	758	752	725	734	688	691	666	680	690	677	661	678	704	

Financial Overview	Jan-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	\$385,537	\$355,751	\$477,698	\$990,221	\$70,343	\$364,340	\$396,326	\$576,465	\$280,071	\$746,939	\$510,728	\$480,445	\$6,245,784
Reserved	\$54,825,539	\$55,454,799	\$55,042,274	\$54,300,557	\$53,513,493	\$51,565,398	\$63,772,129	\$63,927,773	\$54,391,165	\$59,972,492	\$53,342,865	\$57,179,003	\$57,930,371	\$55,047,835	
Incurred	\$55,610,481	\$55,756,171	\$55,427,811	\$54,656,309	\$53,991,189	\$52,555,619	\$68,842,472	\$54,292,113	\$54,787,491	\$56,548,958	\$58,632,936	\$57,926,002	\$57,841,096	\$55,528,240	
Recovered	\$0	\$1,667	\$0	\$0	\$2,500	\$0	\$0	\$1,667	\$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
Documented vs. Undocumented															
Documented Received	31	25	27	29	37	27	32	26	31	43	22	24	38	30	392
Undocumented Received	6	8	5	11	8	5	13	7	6	8	6	4	12	8	99
Unknown Received	2	0	1	0	1	0	0	0	0	1	5	0	0	1	10
Documented Open	461	472	468	461	461	437	438	418	430	449	428	432	438	445	445
Undocumented Open	181	187	188	185	183	190	173	175	177	172	172	163	166	176	176
Unknown Open	101	99	96	89	90	82	80	73	73	69	77	76	74	83	83
Coverage Found vs. No Coverage Found															
Coverage Found Received	19	17	13	13	23	16	16	13	9	26	11	12	14	18	207
No Coverage Found Received	18	15	19	27	22	15	29	20	28	24	19	16	36	22	289
Unknown Received	2	1	1	0	1	0	0	0	2	3	3	0	0	1	10
Coverage Found Open	64	72	74	64	58	49	43	38	38	51	44	43	50	52	52
No Coverage Found Open	585	592	586	575	583	557	567	556	570	566	557	554	556	570	570
Unknown Open	94	94	92	86	88	82	81	72	72	71	76	74	72	82	82
Medical Bill Review Turn Around Time															
Average Days Scan to Pending Approval	3	4	4	3	3	3	2	3	3	5	5	3	3	3	3
Average Days Pending Approval to Approval	2	4	2	2	3	3	6	2	3	3	3	2	3	3	3
Average Days Scan to Approval	5	8	6	6	6	6	8	5	6	8	8	5	6	6	6
Medical Bill Savings															
Number of Bills	314	285	431	466	740	968	675	512	664	852	586	886	666	619	8,045
Billed Charges	\$609,816	\$360,991	\$310,335	\$308,590	\$381,757	\$480,716	\$371,927	\$294,132	\$363,856	\$748,621	\$453,880	\$448,828	\$339,333	\$422,481	\$6,492,257
Total Savings %	70%	81%	74%	77%	59%	73%	72%	56%	70%	59%	85%	77%	48%	69%	
Standard Savings	\$284,585	\$242,505	\$195,068	\$234,992	\$220,220	\$337,540	\$243,067	\$144,470	\$204,051	\$359,133	\$373,454	\$321,082	\$126,348	\$253,551	\$3,296,295
Network Solutions Savings	\$140,924	\$31,242	\$36,517	\$8,174	\$27,189	\$48,685	\$25,718	\$12,970	\$69,209	\$75,629	\$1,395	\$15,920	\$8,018	\$41,651	\$641,590
Adjustment Savings	\$3,422	\$2,017	-\$1,891	-\$6,113	-\$21,259	-\$34,434	\$237	\$6,552	-\$3,190	-\$6,338	\$1,786	\$6,945	-\$2,709	-\$2,552	-\$34,475
Total Savings	\$428,930	\$295,764	\$230,185	\$237,058	\$226,149	\$351,792	\$269,012	\$163,992	\$270,070	\$438,414	\$386,835	\$343,948	\$161,468	\$302,570	\$3,803,410
Average Charge	\$1,942	\$1,265	\$720	\$662	\$516	\$497	\$551	\$574	\$578	\$879	\$775	\$507	\$510	\$767	
Average Reduction	\$1,366	\$1,038	\$334	\$509	\$308	\$363	\$399	\$320	\$407	\$515	\$660	\$388	\$242	\$542	
Preferred Provider Network															
Network Bills Processed	72	64	80	107	166	200	121	96	131	185	137	163	154	130	1,688
PPO Utilization Rate	35%	65%	41%	34%	36%	32%	20%	25%	23%	76%	19%	29%	41%	36%	
Charges in Network	\$145,780	\$87,885	\$80,804	\$48,560	\$80,621	\$106,405	\$51,520	\$42,898	\$58,416	\$449,325	\$49,593	\$54,724	\$95,737	\$104,049	\$1,352,379
PPO Reductions	\$5,919	\$4,794	\$1,165	\$2,825	\$3,146	\$2,092	\$5,569	\$4,282	\$5,418	\$61,694	\$5,388	\$3,124	\$5,379	\$8,522	\$110,782
Non-PPO Reductions	\$112,893	\$50,496	\$45,706	\$26,458	\$92,249	\$71,348	\$18,590	\$12,553	\$32,678	\$151,161	\$16,919	\$24,265	-\$33,781	\$48,753	\$568,525



Maryland Uninsured Employers' Fund Key Performance Indicators

Jun-2021

Pharmacy/Management	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
Number of Claimants	391	341	372	351	371	421	361	371	421	461	391	401	361	381	491
Number Pharmacy Bills Processed	157	128	153	111	168	207	140	166	183	223	137	202	153	164	2,128
Amount Billed	\$75,722	\$72,956	\$103,924	\$87,892	\$125,591	\$124,708	\$52,128	\$81,325	\$113,902	\$116,296	\$65,269	\$83,308	\$76,672	\$90,976	\$1,174,894
Amount Paid	\$58,150	\$48,123	\$49,215	\$37,497	\$59,231	\$65,428	\$39,091	\$59,129	\$81,760	\$82,255	\$49,424	\$55,345	\$53,516	\$56,626	\$736,143
Savings Over Billed Price	\$22,572	\$24,833	\$54,709	\$44,695	\$57,360	\$59,280	\$14,037	\$22,196	\$32,141	\$34,051	\$22,345	\$27,964	\$23,156	\$33,750	\$438,752
Overall Savings Percentage	30%	34%	52%	51%	46%	48%	26%	27%	28%	29%	34%	34%	30%	36%	
Number of PBM Claimants	351	321	281	301	261	311	301	311	301	301	301	291	261	301	391
Number of PBM Pharmacy Bills Processed	114	98	122	83	95	115	100	100	103	129	94	137	95	107	1,385
Amount Billed (PBM)	\$50,396	\$49,504	\$85,939	\$67,592	\$77,922	\$81,994	\$24,059	\$39,553	\$64,677	\$39,632	\$39,120	\$39,406	\$32,922	\$50,597	\$687,756
Amount Paid (PBM)	\$38,452	\$28,192	\$34,343	\$21,780	\$29,523	\$32,285	\$15,099	\$24,388	\$36,147	\$21,651	\$20,643	\$19,823	\$17,523	\$25,075	\$325,976
PBM Savings Over Billed Price	\$14,878	\$15,712	\$49,596	\$40,812	\$47,803	\$48,710	\$8,959	\$15,154	\$28,529	\$17,982	\$17,477	\$19,584	\$14,803	\$25,522	\$361,780
PBM Savings Percentage	30%	36%	59%	60%	62%	59%	37%	38%	46%	45%	46%	50%	42%	48%	
% Claimants in PBM Network	90%	94%	88%	86%	78%	74%	83%	84%	71%	65%	79%	72%	72%	80%	
% Bills in PBM Network	73%	77%	80%	75%	57%	56%	71%	60%	56%	58%	69%	68%	62%	65%	
Brand Percentage	10%	9%	12%	10%	12%	11%	9%	13%	14%	12%	12%	9%	15%	11%	
Generic Percentage	90%	91%	88%	90%	88%	89%	91%	87%	86%	88%	88%	91%	85%	89%	
Mail Order Percentage	4%	6%	7%	4%	8%	8%	5%	4%	5%	3%	5%	7%	4%	6%	
Retail Percentage	96%	94%	93%	96%	92%	92%	95%	96%	94%	97%	95%	93%	96%	94%	
Narcotic Percentage	28%	27%	28%	29%	27%	27%	25%	24%	27%	28%	24%	26%	23%	26%	
Number of OON Brd Party Bills	4	4	4	2	5	7	4	3	8	11	4	11	9	6	76
Number of OON Physician Dispensing Bills	7	4	5	8	15	14	8	11	12	17	10	10	12	10	133

Case Management	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
MCM (pending)	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1
MCM Received	0	0	0	0	0	0	1	0	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	3	4	4
TCM Received	0	1	0	1	1	0	0	1	1	1	0	0	0	1	6
TCM Closed	0	0	1	1	3	0	0	1	0	0	1	0	1	1	8
TCM Savings	\$0	\$0	\$8,920	\$7,080	\$39,480	\$0	\$0	\$10,584	\$0	\$0	\$6,135	\$0	\$900	\$9,137	\$73,099
TA (pending)	1	1	0	0	0	1	0	0	0	0	0	0	1	0	0
TA Received	1	0	0	0	0	1	0	0	0	0	0	1	1	0	4
TA Closed	0	0	1	0	0	0	1	0	0	0	0	0	1	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	0	1	1	1	11
Closed	0	0	2	1	3	0	1	1	0	0	1	1	1	1	11
Savings	\$0	\$0	\$9,420	\$7,080	\$39,480	\$0	\$200	\$10,584	\$0	\$0	\$6,135	\$300	\$900	\$9,700	\$74,099



UEF FUND BALANCE

As of June 30, 2012-2022

(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
2022	\$ 8,605,648.97