



The Maryland Health Benefit Exchange (MHBE),

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

MHBE is overseen by a nine-member Board of Trustees. It includes the Secretary of the Maryland Department of Health, the Maryland Insurance Commissioner and the executive director of the Maryland Health Care Commission, as well as three members who represent employer and consumer interests appointed by the Governor with the advice and consent of the Senate and three additional board members appointed by the Governor.

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Executive Director's Message

I.

2017 has been a growth and refinement year for the Maryland Health Benefit Exchange. The leadership and staff have continued to apply top-flight technology, good business practices, solid marketing and hard work to the mission of "providing affordable health care insurance to Marylanders."

As a result of these efforts, the uninsured rate in Maryland fell to an all-time low of 6.1 percent.¹ We can anticipate that as the market matures in subsequent years, the rate of uninsured can drop further. There is no question that lack of insurance coverage is a major barrier to accessing quality health care. We aim to reduce that barrier to the greatest extent possible to allow Maryland residents to enjoy the benefits of preventive health care and access to the fine level of treatment that is available. We also want them to be able to avoid concern about potential financial catastrophe due to lack of coverage.



For our markets to be stable and competitively priced, they must include broad "risk pools." We are very proud to note that Maryland was fifth in the nation in young adult enrollment, which is vital to the health of the risk pool. In Maryland, 30.2 percent of the total enrollment in 2017 was by adults between 18 and 34 years old, three points higher than the national average. That is a positive indicator of a healthy market.

We also are keenly aware of the challenges that rural areas experience in accessing health care. For that reason, we have focused significant outreach and marketing efforts on the large portions of our state that fall in this category. The result of this focus is that Maryland ranked fourth in the nation in rural health coverage gains between 2013 and 2015.²

The Maryland Health Benefit Exchange has expanded and refined the ways in which our consumers can get insurance information and enroll in Qualified Health Plans. We developed the most successful mobile app of its kind in the country, enabling end-to-end enrollment in both private coverage and Medicaid, with more than 160,000 downloads and more than



85,000 verification documents securely downloaded by mobile cameras. We have further refined the MarylandHealthConnection.gov website based on user surveys for ease of use. We're pleased that consumer surveys have registered greater satisfaction with the website, and MHBE continues to pursue ways to simplify the online experience for consumers. In addition, consumers can get hands-on assistance from certified navigators at our consumer assistance organizations, through our Consolidated Service Center, through affiliated professional insurance brokers or at our local departments of social services and local health departments. There is an open door to every need and every person.

MHBE also has played an increasing role in assisting consumers in gaining Medicaid eligibility. This year, we added online Medicaid Managed Care Organization (MCO) shopping capability to both the website and the mobile application. Now, consumers can go to one place and easily find eligibility, as well as select a MCO and provider of their choice, turning a process that once took weeks into minutes. This enhancement is great for consumers and better for the state in increased efficiency and less cost to the Medicaid system through faster enrollment into an MCO.

These are a few of the many achievements we'll describe in more detail in this annual report for 2017. The Maryland Health Benefit Exchange is working every day to improve the health of Marylanders.

— Howard Haft, MD, MMM, CPE, FACPE
Interim Executive Director,
Maryland Health Benefit Exchange



¹U.S. Census Bureau, 2013 to 2016 1-Year American Community Surveys <https://www2.census.gov/programs-surveys/demo/tables/p60/260/table6.pdf>

²Kaiser Family Foundation analysis of 2013 and 2015 American Community Survey 1-Year Estimates <https://www.kff.org/medicaid/fact-sheet/changes-in-insurance-coverage-in-rural-areas-under-the-aca-a-focus-on-medicaid-expansion-states/>

Departments

Information Technology

II.

Two major advances during the past year involved Medicaid and mobile technology. Beginning in September 2017, Medicaid enrollees were able to choose their Medicaid Managed Care Organization (MCO) when they enroll online, a process that previously required weeks of paperwork. The state of Maryland will realize financial savings from moving Medicaid enrollees from fee-for-service provider payments to capitated MCO payments in less than half the time. This new feature will allow eligible Medicaid consumers to enroll in an MCO and select their Primary Care Physician after they are determined eligible for Medicaid, the Maryland Children's Health Program (MCHP) or MCHP premium coverage.

In another major advance, the "Enroll MHC" mobile app that MHBE launched at the start of the 2017 open enrollment period has gained more than 150,000 downloads to become the most popular health insurance marketplace enrollment app in the country. The mobile app and the redesign of the MarylandHealthConnection.gov website earned MHBE the award for Best Marketing Technology Campaign at the American Marketing Association (AMA) Baltimore's 32nd annual Marketing Excellence Awards in April 2017.

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Consumers have responded positively to the improvements. More than 30,000 Medicaid consumers chose an MCO provider online during the first month of online access. And 26,000 enrollments were completed via the mobile app, two-thirds of them by young adults. In addition, consumers were able to upload 89,000 verification documents by mobile phone cameras to help complete their enrollments. The app also provides a GPS-enabled filter to find nearby in-person assistance from navigators, producers, local health departments and local departments of social services. Mobile push notifications were added in October 2017 as another way to alert consumers to key information. More than 7,000 consumers opted-in for push notifications from MHBE on their mobile devices during the first month of availability.



MEDICAID MANAGED CARE ORGANIZATION (MCO) ONLINE SHOPPING

Consumers who ...	#
Applied for Medicaid through HBX	186,266
Received MA coverage after verification	157,174
Attempted MCO Plan Shopping	155,469
Found ineligible for MCO plan selection	110,975
Successfully completed MCO Plan Shopping	30,265
Are in process within MCO plan shopping flow	14,229

(9/9/2017 to 10/18/2017)

"ENROLL MHC" MOBILE APP

Total App Downloads	154,885
Inbox views (notices, messages, document views)	863,290
Number of times people have viewed their application information	1,398,294
Verification documents submitted	89,956
Number of times people checked eligibility anonymously	119,500
Applications submitted	49,355
Enrollments completed	26,825

(10/1/16 to 10/9/17)

Managed Care Organization Selected	#
AMERIGROUP Community Care	7,315
Jai Medical Systems	506
Kaiser Permanente	2,026
Maryland Physicians Care	5,551
MedStar Family Choice	2,657
Priority Partners	7,655
UnitedHealthcare Community Plan	3,317
University of Maryland Health Partners	1,245

(9/9/2017 to 10/18/2017)



ADDITIONAL TECHNOLOGY IMPROVEMENTS

IT Achievements	Description	Implementation Date
Medicaid Unscheduled Redetermination	Allow workers to redetermine a Medicaid application for a new one-year period when additional information is received that would impact the consumer's eligibility.	February 2017
Modify when calls are made to the Federal Data Services Hub (HUB) and determine verification checklist (VCL) only when the application is submitted	Reduce the number of calls being made to the HUB and stop sending VCL notices for applications that are still in progress.	February 2017
Include Title II (Social Security Disability Income) Check in HBX	Improve the accuracy of the income verification process.	February 2017
Automated file submission to Internal Revenue Service	Facilitate automated monthly payments between the federal government and the carriers that sell plans on Maryland's marketplace.	February 2017
Technology Upgrade	Replace existing technology with newer technology to reduce costs.	April 2017
Public Assistance Reporting Information System (PARIS)	Implement PARIS interface to eliminate the possibility that a Medicaid beneficiary could receive Medicaid benefits from more than one state.	July 2017
Automate Qualified Health Plan (QHP) Disenrollment	Automate the disenrollment from QHP coverage for consumers who do not provide verification information on time.	July 2017
Voter Registration Interface	Implement electronic transfer of voter registration information.	July 2017
Salesforce Integration	Implement integration between Salesforce (Customer Service Management platform) and Maryland Health Connection.	July 2017
State-Based Marketplace Interface (SBMI) Implementation	Implement interface with federal government for premium tax credit reconciliation.	August 2017
Provider Directory Integration	Integrate Medicaid Managed Care Organization (MCO) and QHP directories to enable plan selection by health care provider.	September 2017
Java (software) Upgrade	Upgrade Java version to meet compliance mandate from the federal government.	September 2017
2018 Plan Management	Upload plan shopping templates into the website for 2018 plan selection.	October 2017



Operations

Plan Management

Plan Management strives to ensure that the qualified health plans (QHPs) made available to consumers on Maryland Health Connection meet all federal and state standards. For 2017, Marylanders have been able to enroll in 23 qualified health plans offered by CareFirst (9), Cigna (3) and Kaiser Permanente (11).

In 2017, the Maryland Health Benefit Exchange also implemented a change in the method for determining advance premium tax credits (APTC) in response to federal guidance allowing consumers to be determined for their APTC based on geographic availability of QHPs based on zip code. This change resulted in substantial premium relief for consumers in Western and Southern Maryland and on the Eastern Shore.

2017 QUALIFIED HEALTH PLANS ON MARYLAND HEALTH CONNECTION

Parent Company	Licensed Entity	# Of Plans	Metal Levels
CareFirst	CareFirst BlueChoice, Inc.	6	1 catastrophic, 1 bronze, 3 silver, 1 gold
	CareFirst of Maryland, Inc.	3	1 bronze, 1 silver, 1 gold
	Group Hospitalization and Medical Services	3	1 bronze, 1 silver, 1 gold
Cigna	Cigna Health and Life Insurance Company, Inc.	3	1 bronze, 1 silver, 1 gold
Kaiser Permanente	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	11	1 catastrophic, 3 bronze, 4 silver, 2 gold, 1 platinum

Small Business Health Options (SHOP) Marketplace

An average of 113 small businesses used the Small Business Health Options (SHOP) Marketplace in Maryland to cover more than 700 individuals as of Sept. 30, 2017. Of those businesses, 98 percent have fewer than 10 employees and the remaining 2 percent have fewer than 20 employees.

The SHOP program allows Maryland's small businesses with 50 or fewer full-time-equivalent (FTE) employees to access the Small Business Health Care Tax Credit. The two-year tax credit provided by the Internal Revenue Service helps qualifying small businesses offset costs and provide more coverage options for employees. The Small Business Health Care Tax Credit is up to half of premium expenses, depending on the size of the business and average annual wages. Businesses with less than 25 FTE employees may be eligible for a tax credit for plans purchased through the Maryland Health Connection SHOP marketplace for any two

consecutive tax years. Small businesses are able to deduct premium costs not covered by the tax credit. Small businesses can enroll in SHOP coverage at any time during the year, the effective date being dependent upon application deadlines. Employers work with the MHBE's SHOP administrator, BenefitMall, and their authorized insurance producers to secure coverage through the program.

On the SHOP marketplace, 94 medical and dental plan offerings are available to small business owners and their employees. The following table displays certified SHOP Plans for the 2017 benefit year. For 2018, Aetna, CareFirst, Kaiser Permanente and UnitedHealthcare will have certified SHOP offerings in Maryland.

2017 CERTIFIED SHOP PLANS

Parent Company	Licensed Entity	Number Of Plans	Metal Levels
Aetna	Aetna Health, Inc.	3	1 bronze, 1 silver, 1 gold
	Aetna Life Insurance Company	3	1 bronze, 1 silver, 1 gold
CareFirst	CareFirst BlueChoice, Inc.	3	1 bronze, 1 silver, 1 gold
	CareFirst of Maryland, Inc.	3	1 bronze, 1 silver, 1 gold
	Group Hospitalization and Medical Services	3	1 bronze, 1 silver, 1 gold
Evergreen*	Evergreen*	13	2 bronze, 4 silver, 4 gold, 3 platinum
Kaiser Permanente	Kaiser Permanente	15	4 bronze, 4 silver, 4 gold, 3 platinum
UnitedHealthcare	UnitedHealthcare Insurance Company	12	1 bronze, 3 silver, 4 gold, 4 platinum
	MAMSI Life and Health Insurance Company	11	2 bronze, 3 silver, 3 gold, 3 platinum
	UnitedHealthcare of the Mid-Atlantic, Inc.	12	4 bronze, 4 silver, 4 gold
	Optimum Choice, Inc.	10	2 bronze, 3 silver, 2 gold, 3 platinum
Delta Dental**	Alpha Dental	2	1 family low, 1 family high
	Delta Dental	2	1 family low, 1 family high
Dominion Dental**	Dominion Dental	2	2 high

*Evergreen withdrew from the Marketplace; all plans terminated 9/30/2017

**Stand-Alone Dental Carrier

Departments



2017 SHOP ENROLLMENT			
	SHOP Groups*	Active Employees*	Covered Lives*
January	111	580	910
February	116	552	862
March	118	526	774
April	121	537	791
May	125	531	790
June	127	528	785
July	113	493	736
August	113	433	673
September	107	401	633

* Active at end of the month



Consolidated Service Center

Maximus was awarded a two-year term contract for FY 2018 under competitive bid to operate the Consolidated Service Center (CSC) for MHBE. The contract is based on price per call handled, and consumer focused performance is measured by a Service Level Agreement (SLA) centered on 80 percent of calls answered within 3 minutes during non-open enrollment and 80 percent of calls answered within 10 minutes during open enrollment periods. First Call Resolution, efficiency in escalated case management and quality assurance are also key performance indicators under the SLA.

The call center includes front-line Consumer Service Representatives (CSRs) managing all inbound calls to assist consumers with eligibility determination and enrollment in either Qualified Health Plan or Medicaid coverage. The CSC also supports website password resets, voter registration forms and IRS Tax Forms 1095-A and 1095-B. Social Media Response Representatives (SMRRs) also support the agency’s Marketing and Outreach unit by responding to consumer inquiries through social media on Facebook and Twitter. Special Projects and Subject Matter Experts (SMEs) provide internal case escalation support and resolution. The team works hand-in-hand with the MHBE Escalated Cases team to process difficult enrollment and cancellation transactions between MHBE and carrier systems.

The CSC also provides dedicated support teams for external consumer assistance workers (CAWs) such as Consumer Application Counselors (CACs) and Producers (brokers). All consumer assisters throughout the state are able to seek assistance via dedicated phone support or email channels that generate case assignments in our Salesforce database. The CSC incorporated MCO Plan Shopping support to provide

one-stop assistance to Medicaid-eligible consumers by assisting with application and eligibility followed by assistance in selecting a MCO Plan, all on one call. The CSC strives to provide outstanding customer service and continually works to improve. Average speed to answer calls is at an all-time low of 2 minutes or less while quality assurance scores average 93 percent.

Fulfillment Service Center

Art & Negative Graphics (A&N) has provided fulfillment services for MHBE as a Minority Business Enterprise (MBE) subcontractor to Maximus since 2013. A&N was awarded a new two-year term contract for Fiscal Year 2018 through competitive bid. The fulfillment center produces all of MHBE's system-generated mailed consumer notices; sorts, codes and scans all inbound consumer correspondence; produces and mails IRS tax forms 1095-A and 1095-B; and processes MCO Enrollment Packet and notices.

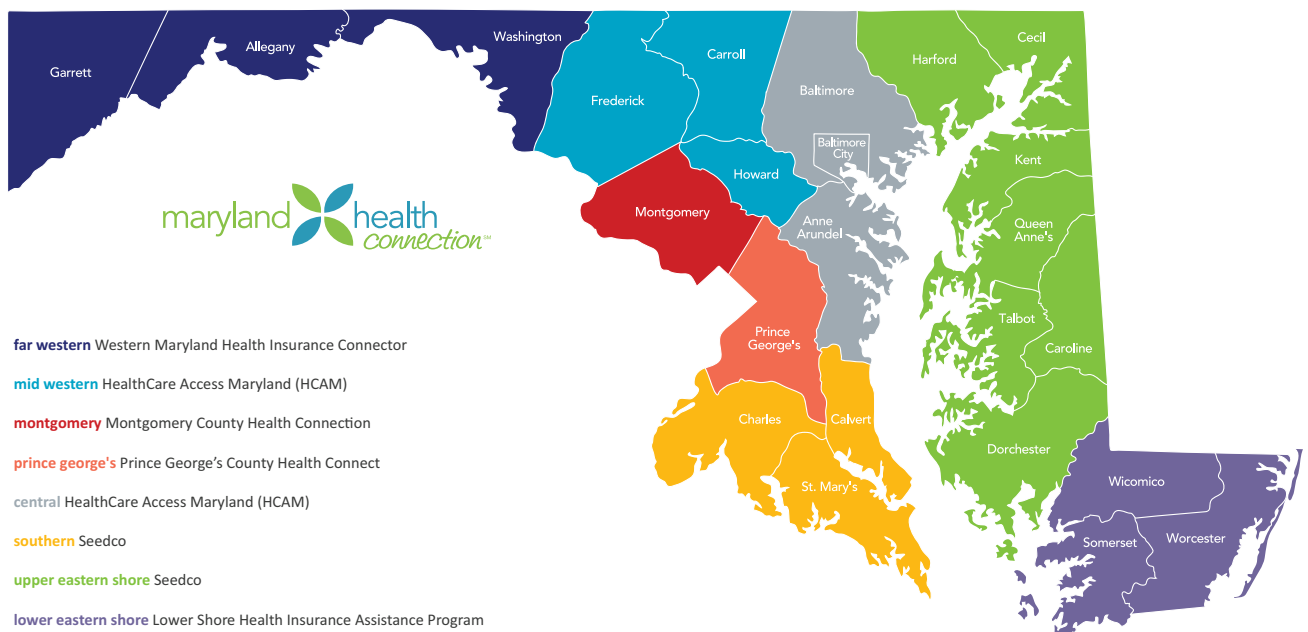
IN-PERSON CONSUMER ASSISTANCE PROGRAMS

Connector Program

MHBE makes grant funding available to eight regional "Connector Entities" to provide free, in-person eligibility and enrollment assistance. Certified navigators provide effective, local outreach and enrollment services to individuals who are more inclined to receive information from trusted messengers and seek assistance within their own communities. The intent of the regional approach is to ensure all populations are being appropriately served.

Navigators assist at all stages of the application process, provide region-specific outreach and education, and post-enrollment assistance on issues such as billing, special enrollment periods, coverage transitions and tax questions. From July 1, 2016, to June 30, 2017, Navigators met with 114,078 Maryland residents, assisting

Consumer Assistance Regions



Departments



with application and enrollment, but also helping residents renew their coverage, report changes accurately, verify their information with documents as needed and understand their health care options. Navigator programs also fielded 54,418 calls and were involved in 1,669 events or presentations. Customer satisfaction surveys show consumer satisfaction with Navigator assistance exceeds 95 percent. There are 143 Certified Navigators ready to serve Marylanders for Fiscal Year 2018.

MARYLAND HEALTH CONNECTION CONSUMER ASSISTANCE ORGANIZATIONS

Region	Counties Served	Entity Name	Phone and Website
Far West	Garrett, Allegany, Washington	Western Maryland Health Insurance Connector	Call 1-888-202-0212 or visit wmdhealthconnect.org
Central	Baltimore City, Baltimore County, Anne Arundel	HealthCare Access Maryland	Call 410-500-4710 or visit healthcareaccessmaryland.org
Midwest	Frederick, Carroll, Howard	HealthCare Access Maryland	Call 410-500-4710 or visit healthcareaccessmaryland.org
Lower Shore	Wicomico, Somerset, Worcester	Lower Shore Health Insurance Assistance Program	Call 1-855-445-5540 or visit lowershorehealth.org
Montgomery	Montgomery	Montgomery County Health Connection	Call 240-777-1815 or visit montgomeryhealthconnection.org
Prince George's	Prince George's	Prince George's County Health Connect	Call 301-927-4500 or visit PGhealthconnect.org
Upper Shore	Harford, Cecil, Kent, Queen Anne's, Talbot, Caroline, and Dorchester	Seedco	Call 1-866-492-6057 or visit SEEDCO.org/affordable-health-care-maryland
Southern	St. Mary's	Seedco	Call 1-855-339-3007 or visit SEEDCO.org/affordable-health-care-maryland

The Application Counselor Sponsoring Entity (ACSE) program consists of organizations that sponsor employees and volunteers, supporting their training and certification so they may become Certified Application Counselors (CACs) and help clients the organizations already serve enroll in health care coverage on Maryland Health Connection. Nearly 300 CACs around the state are sponsored by 75 ACSE organizations. They include health care providers, community-based organizations, units of state and local government and faith-based organizations.

Application Counselor Sponsoring Entities	# of Application Counselors
AbsoluteCARE of Baltimore, LLC	1
Access Carroll, Inc.	5
American Renal Management LLC	4
Anne Arundel County Department Of Health	2
Asian Indians For Community Service, Inc.	1
Baltimore City Health Department Bureau of HIV/STD Services	3
Baltimore Crisis Response, Inc.	3
Baltimore Medical System	4
Bolder Outreach Solutions, LLC	18
Bon Secours Hospital Baltimore, Inc.	3
Center of Help, Inc.	2
Change Healthcare	3
Charm City Clinic, Inc.	3
Chase Brexton Health Care	14
Chesapeake Health Care	5
Community Advocates for Family and Youth	2
Community Clinic, Inc.	1
DECO Recovery Management, LLC	28
Department of Public Safety & Correctional Services	21
Dimensions Healthcare System	1
Family Health Centers of Baltimore	1
Frederick Community Action Agency	1
Frederick Memorial Hospital	4
Gaudenzia	1
Health Care for the Homeless	3
HealthCare Access Maryland, Inc.	16
Heart to Hand, Inc.	1
Holy Cross Health, Inc.	1
Hospital Support Services, Inc.	16

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Departments



Application Counselor Sponsoring Entities	# of Application Counselors
Howard County General Hospital	2
Infectious Disease Prevention and Health Services Bureau, Maryland Department of Health	4
Institute for Creative Community Initiatives, Inc.	1
Interfaith Works, Inc.	1
JAI MEDICAL CENTER	9
Johns Hopkins Bayview Medical Center	3
Johns Hopkins Community Physicians	4
Johns Hopkins Hospital	21
Korean Community Service Center of Greater Washington	1
La Clinica del Pueblo	4
LifeBridge Health, Inc.	10
London Eligibility, Inc.	8
Maryland Center for Veterans Education and Training	1
Maryland Vietnamese Mutual Association	3
Mercy Hospital	1
Mercy Medical Center, Inc.	2
Meritus Medical Center	3
Owensville Primary Care	3
Park West Health System, Inc.	6
Prince George's County Health Department	1
Shepherd's Clinic, Inc.	11
Structured Employment Economic Development Corp.	10
Total Health Care, Inc.	9
Union Hospital of Cecil County	3
Vietnamese Americans Services, Inc.	2
West Cecil Health Center	3
Western Maryland Regional Medical Center Of Cumberland	4
Total	298

Producer Operations

MHBE had authorized 787 producers — certified insurance brokers — as of Sept. 30, 2017. Of these, 759 work in the individual market; the balance are SHOP-only. Producers are an important component of consumer assistance on Maryland Health Connection. During the second half of 2017, credentialed producers have transitioned into the agency’s new Learning Management System (LMS) for credentialing and training. The LMS is being integrated with other systems to provide more streamlined customer service.

For open enrollment 2018, the BATPhone (Broker Assistance Transfer) program will continue with 33 producers. Under the program for 2017, the call center completed “warm transfers” of 7,980 calls directly to participating brokers to provide consumer assistance. Now in its third year, the BATPhone is a prime example of pursuing creative solutions and leveraging technology to maximize operational efficiency. The initiative offers benefits to all parties: consumers receive expert guidance from skilled brokers; brokers gain access to a previously untapped pool of qualified leads; and the call center can accommodate more calls.

ENROLLMENT BY CONSUMER CHANNEL

Nov. 1, 2016 to Jan. 31, 2017

Jurisdiction	With Navigator Assistance			With Broker Assistance
	Medicaid	Maryland Children’s Health Program	Qualified Health Plans	Qualified Health Plans
Allegany	46	5	11	57
Anne Arundel	2807	521	488	1680
Baltimore	4105	557	686	3175
Baltimore City	2802	267	353	1378
Calvert	295	46	53	139
Caroline	72	10	9	141
Carroll	79	22	38	464
Cecil	631	136	99	181
Charles	352	138	124	303
Dorchester	21	2	8	186
Frederick	284	124	92	679
Garrett	152	29	24	52
Harford	653	135	177	750

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With Navigator Assistance				With Broker Assistance
Jurisdiction	Medicaid	Maryland Children's Health Program	Qualified Health Plans	Qualified Health Plans
Howard	554	219	209	1654
Kent	5	0	0	84
Montgomery	6306	1723	1428	7308
Prince George's	9484	1386	1229	3808
Queen Anne's	7	3	2	215
Saint Mary's	486	52	38	178
Somerset	55	6	19	161
Talbot	39	15	14	323
Washington	259	95	82	316
Wicomico	408	62	71	478
Worcester	269	84	57	460
Totals	30171	5637	5311	24170
All Enrollments Per Channel		41119		24170



With Call Center Assistance				Self-Enrolled on Website		
Jurisdiction	Medicaid	Maryland Children's Health Program	Qualified Health Plans	Medicaid	Maryland Children's Health Program	Qualified Health Plans
Allegany	630	39	59	4074	191	839
Anne Arundel	2532	319	980	15787	1487	9660
Baltimore	5817	610	1577	36129	3159	16068
Baltimore City	7319	440	977	47186	1675	8575
Calvert	318	48	140	2636	203	1300
Caroline	241	25	43	2248	151	459
Carroll	441	83	266	4507	582	3049
Cecil	540	33	123	4911	272	1704
Charles	667	87	189	6242	434	2159
Dorchester	220	16	28	2540	137	425
Frederick	913	126	427	7841	921	4910
Garrett	152	18	51	1546	142	612
Harford	1086	146	351	8654	734	4038
Howard	1009	155	641	8791	1169	6907
Kent	71	5	23	1010	45	351
Montgomery	4736	992	3465	31368	4520	29839
Prince George's	6925	1020	2497	37935	4104	16711
Queen Anne's	188	34	71	1582	150	950
Saint Mary's	398	44	84	4029	274	1129
Somerset	165	1	18	1606	81	314
Talbot	151	29	84	1553	148	710
Washington	958	86	200	8030	568	2236
Wicomico	784	54	107	6611	419	1478
Worcester	262	30	91	2778	195	1425
Total	36523	4440	12492	249594	21761	115848
		53455			387203	



Marketing and Outreach

Research

Prior to the start of 2018 open enrollment, MHBE conducted qualitative and quantitative research with roughly 500 consumers, both insured and uninsured. The respondents were mostly pleased if they had coverage, anxious if they did not. Cost, as always, was a top concern. Overall, insured participants reported being “very satisfied,” encountered little to no challenges, and intend to keep their plans. Despite the perceived importance of having coverage, one-third of participants reported having been uninsured currently or in the past two years due to various barriers. Most commonly cited challenges: difficulty understanding health insurance, confusion with enrollment process, technical difficulties, or eligibility.

They were aware of the political debate in Washington, but not attuned to all the details. In spring 2017, MHBE added a section to the landing page of the consumer website to keep people informed about the impact of Washington news on their coverage.

MHBE also worked with a User Experience (UX) testing firm during the first month of open enrollment for 2018 to survey 10 applicants, both new registrations and renewals for QHPs/Medicaid, who agreed to be observed on webcam as they navigated the system. Similar UX research in February 2016 led to development of the mobile app and other website improvements that registered favorably on subsequent consumer surveys.

Also, in response to a request from MHBE, the State Health Access Data Assistance Center (SHADAC), a program of the Robert Wood Johnson Foundation at the University of Minnesota, produced an analysis of the geographic distribution of Marylanders remaining eligible for qualified health plans through Maryland Health Connection following the 2017 open enrollment. The analysis is a high-level indicator of the location of the remaining eligible population for coverage through the state marketplace based on census data and other estimates and segmented by statistical areas known as Public Use Microdata Areas (PUMAs) across the state.

The screenshot shows the Maryland Health Connection website interface. At the top, there is a green banner with the text "Go Mobile! Download the free Enroll MHC mobile app to shop, view notices and upload documents. → Get it for Android. → Get it for iOS." Below this is a navigation bar with "ACCOUNT SIGN IN" and language options (English, Español, Interpreter Services (PDF)). The main header features the "maryland health connection" logo. A secondary navigation bar includes links for "How To Enroll", "Shop and Compare", "Small Business", "Find Help", "Get Answers", and a "Get Started" button. A notice bar states: "Notice: The online application is available from 7 a.m. to 11 p.m. daily." The central focus is a large red banner with the text "Deadline for 2018 coverage is DECEMBER 15" and icons for a location pin, a shopping cart, a computer monitor, and a clock. Below the banner, a dark blue bar reads "Enroll now for 2018 health and dental plans! Sign up or change plans by December 15. You can enroll year-round if you've had a recent life change or you qualify for Medicaid. Get ready to apply." The bottom section contains three white boxes with icons and text: "You May Qualify for Financial Help" (with a person icon), "Renew or Change Your Plan for 2018" (with a shopping cart icon), and "What Is Changing?" (with a calendar icon).

POTENTIALLY ELIGIBLE UNINSURED POPULATION³

PUMA	Area Covered	Potentially Eligible Adjusted	2017 Open Enrollment	Remaining Eligible	% Remaining Eligible
100	Allegheny & Garrett Counties– Cumberland City	4,678	1,701	2,977	64%
200	Washington County–Hagerstown City	8,188	2,816	5,372	66%
301	Frederick County (Outside Greater Frederick City)	6,244	2,896	3,348	54%
302	Frederick County (Central)– Greater Frederick City	8,572	3,185	5,387	63%
400	Carroll County	12,161	3,838	8,323	68%
501	Baltimore County (Outer)	9,526	3,157	6,369	67%
502	Baltimore County– Randallstown (East), Owings Mills, Milford Mill & Reisterstown	8,470	3,619	4,851	57%
503	Baltimore County– Pikesville (South), Lochearn, Cockeysville & Mays Chapel	6,674	3,088	3,586	54%
504	Baltimore County–Towson (East & Central), Parkville & Carney	8,821	2,945	5,877	67%
505	Baltimore County–Perry Hall, Middle River & Rosedale	8,752	3,047	5,705	65%
506	Baltimore County– Dundalk, Essex & Edgemere	7,378	2,283	5,095	69%
507	Baltimore County– Catonsville, Woodlawn & Arbutus	7,694	2,746	4,948	64%
601	Harford County (North & West)– Bel Air Town, Fallston & Jarrettsville	9,891	3,046	6,846	69%
602	Harford County (South & East)– Aberdeen & Havre de Grace Cities	8,179	2,284	5,895	72%
700	Cecil County	7,583	2,104	5,479	72%
801	Baltimore City– Sandtown-Winchester, Ashburton & Mount Washington	5,154	2,756	2,398	47%
802	Baltimore City–Guilford, Roland Park & Druid Lake	4,249	2,379	1,870	44%
803	Baltimore City–Frankford, Belair-Edison & Loch Raven	5,900	2,265	3,636	62%

Continued next page

Departments



PUMA	Area Covered	Potentially Eligible Adjusted	2017 Open Enrollment	Remaining Eligible	% Remaining Eligible
804	Baltimore City–Inner Harbor, Canton & Bayview	9,122	2,461	6,661	73%
805	Baltimore City–Irvington, Ten Hills & Cherry Hill	7,450	2,091	5,359	72%
901	Howard County (West)– Columbia (West) & Ellicott City (Northwest)	8,796	3,884	4,911	56%
902	Howard County (East) –Columbia (East), Ellicott City (Southeast) & Elkridge	15,051	5,419	9,633	64%
1001	Montgomery County (North & West)– Olney, Damascus, Clarksburg & Darnestown	9,447	4,943	4,504	48%
1002	Montgomery County (West Central)– Germantown & Montgomery Village	14,885	6,079	8,806	59%
1003	Montgomery County (Central)–Rockville, Gaithersburg Cities & North Potomac	8,977	7,620	1,357	15%
1004	Montgomery County (South)–Bethesda, Potomac & North Bethesda	14,490	5,681	8,809	61%
1005	Montgomery County (East Central)– Wheaton, Aspen Hill & Glenmont	14,577	6,418	8,158	56%
1006	Montgomery County (East)–Fairland, Calverton, White Oak & Burtonsville	9,390	5,596	3,794	40%
1007	Montgomery County (Southeast)– Takoma Park City & Silver Spring	10,163	5,422	4,741	47%
1101	Prince George’s County (Northwest) –College Park City & Langley Park	10,839	3,879	6,960	64%
1102	Prince George’s County (North)–Laurel, Greenbelt (North & East) Cities & Beltsville	13,003	4,924	8,079	62%
1103	Prince George’s County (Northwest)–New Carrollton & Hyattsville (Southeast) Cities	9,962	3,960	6,002	60%
1104	Prince George’s County (Central)–Seat Pleasant City, Capitol Heights Town & Landover	7,697	2,691	5,005	65%
1105	Prince George’s County (East)– Bowie City, Kettering, Largo, Mitchellville & Lanham	12,023	4,446	7,577	63%

POTENTIALLY ELIGIBLE UNINSURED POPULATION³ (continued)

PUMA	Area Covered	Potentially Eligible Adjusted	2017 Open Enrollment	Remaining Eligible	% Remaining Eligible
1106	Prince George's County (South)– Clinton, Fort Washington (South), Rosaryville & Croom	4,156	2,194	1,962	47%
1107	Prince George's County (Southwest)– Oxon Hill, Hillcrest Heights & Temple Hills	6,355	2,322	4,033	63%
1201	Anne Arundel County (Northwest)– Severn, Odenton, Crofton, Maryland City & Fort Meade	9,155	3,644	5,511	60%
1202	Anne Arundel County (North)– Glen Burnie, Pasadena, Ferndale & Brooklyn Park	6,504	2,632	3,872	60%
1203	Anne Arundel County (Central)– Severna Park, Arnold & Lake Shore	9,945	3,111	6,834	69%
1204	Anne Arundel County (Southeast)– Annapolis City, Parole, Annapolis Neck & Edgewater	8,030	3,418	4,611	57%
1300	Queen Anne's, Talbot, Caroline, Dorchester & Kent counties	13,369	4,114	9,255	69%
1400	Wicomico, Worcester & Somerset counties–Salisbury City	13,686	4,677	9,009	66%
1500	St. Mary's & Calvert counties	12,763	3,062	9,701	76%
1600	Charles County–La Plata Town & Waldorf	7,055	2,785	4,270	61%
Total		405,004	157,628	247,376	61%

³State Health Access Data Assistance Center (SHADAC).





Outreach

For the 2018 open enrollment, nearly 40 events to offer consumers free, in-person enrollment assistance were scheduled on the first and last weekends of open enrollment, “Beat The Rush” Nov. 3-5, 2017, and “Last Chance” Dec. 8-10, 2017. Chinese translation was added to consumer brochures in the fall of 2017 to supplement brochures already available in English and Spanish. Working with the Governor’s Office of Deaf and Hard-of-Hearing (ODHH), MHBE produced several health-literacy videos translated in American Sign Language (ASL), which have been viewed more than 1,000 times on the Maryland Health Connection YouTube channel.



Digital Communications

Integrated with our new Customer Relationship Management (CRM) platform, MHBE is preparing to automate emails to account holders who’ve “opted in” to provide helpful messaging and next steps throughout the enrollment process. Approximately 35 notifications by email, text and mail about renewals, deadlines and other resources are scheduled to go out to current qualified health plan enrollees throughout the 45-day open enrollment for 2018 — triple the communications a year earlier. More than 360,000 consumers have signed up for email or text communications from MHBE.

Through social media, 9.7 million were reached through Facebook (including 9.5 million in paid reach) and 500,000 through Twitter during the 2017 open enrollment. In addition, MHBE cultivated 25,000 subscribers to its blog, “The Connection” and nearly 40,000 subscribers to daily tweet alerts from @MarylandConnect.

MARYLANDHEALTHCONNECTION.GOV TRAFFIC⁴

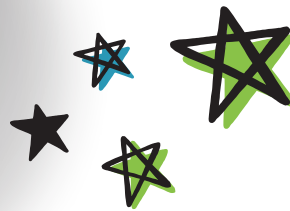
	Open Enrollment 2016 11/1/2015-2/5/2016	Open Enrollment 2017 11/1/2016-1/31/2017
Total website visits	1,748,346	1,724,748
Visits to website from social media	37,042	351,020

⁴Google Analytics

Compliance

MHBE's Compliance and Ethics Plan addresses written policies and procedures, accountability of the Chief Compliance Officer and organizational leadership, effective training and education, effective communication, internal auditing and monitoring and clearly publicized enforcement standards. In 2017, the Compliance program revised key compliance controls and procedures, incorporated best practices into MHBE's compliance, privacy and IT Security education materials, maintained internal and external stakeholder Compliance hotlines for reporting of fraud, waste, abuse (FWA) and privacy concerns, and increased auditing and monitoring of vendors and internal departments. Of the nine allegations of FWA received, two resulted in procedural changes, three were reported to the appropriate external agencies, and four were unfounded.

The Compliance program facilitated and successfully completed three key external audits performed by the U.S. Government Accountability Office (GAO), the Center for Consumer Information and Insurance Oversight (CCIIO) and the Internal Revenue Service, and currently facilitates the Maryland Office of Legislative Audit Services triennial finance performance audit. These activities, in combination with a series of self-assessments and independent external audits, promote a continuous monitoring cycle. In collaboration with MHBE's IT Security department, comprehensive auditing and performance activities were conducted to meet a standard known as Minimum Acceptable Risk Standards for State-based Exchanges (MARS-E version 2.0). To promote citizens' understanding of their rights related to the use and protection of their personally identifiable information, MHBE posted revised Privacy Notices on its websites. To meet Section 1557 of the Affordable Care Act, MHBE created procedures, appointed a Civil Rights Coordinator and incorporated nondiscrimination information into its communications materials. In 2018, the program strives to continue its focus on improving coordination, collaboration and transparency with internal and external stakeholders to sustain an efficient and effective culture of compliance.





Procurement

FISCAL YEAR 2017 CONTRACT AWARDS

Solicitation No.	Contract Name	Vendor Name	Contract Amount	Period of Performance - Start Date -	Period of Performance - End Date -
MDM0031026331	IBM Software Licenses	DataSkill, Inc.	\$ 1,840,009.48	7/1/2016	6/30/2017
MDM0031027115	SHOP Administrative Services	BenefitMall	\$ 900,000	7/1/2016	7/31/2017
MDM0031023856	Consultant Timekeeping System	Andrews Technology HMS, Inc.	\$ 6,449	7/1/2016	6/30/2017
MDM0031026033	Cisco Routers	Knight Point Systems, LLC	\$ 38,618.08	7/11/2016	7/10/2019
Sole Source	Document Management Services	Scan-Optics, LLC	\$ 100,000	7/14/2016	12/31/2016
MDM0031027569	Security Controller Access Management System	Tyco Integrated Security, LLC	\$ 14,385.59	8/4/2016	8/3/2017
137AN-TISA2013-0416	MiCTA Master Service Agreement - SIP Trunking with Verizon Business Network Services, Inc.	Verizon Business Network Services, Inc.	\$ 36,863	8/30/2016	8/29/2017
MDM0031028176	Redhat JBOSS Middleware Acquisition	AlphaHill, LLC	\$ 77,100	9/1/2016	8/31/2017
MDM0031028510	BlazeMeter Software as a Service License and Support	Osavory Enterprose, LLC	\$ 21,229	9/14/2016	9/13/2017
MDM0031028346	ForgeRock OpenAM All Modules, OpenIG, OpenDJ Licenses, Software & Support	Osavory Enterprose, LLC	\$ 458,352.76	9/20/2016	9/19/2017
MDM0031028590	EDB Postgres Advanced Server	Salem Infotech	\$ 78,893.03	9/21/2016	9/20/2017
MDM0031028478	SailPoint IdentityIQ, CM and LCM Licenses, Software and Support	Salem Infotech	\$ 600,893.70	9/21/2016	9/20/2017

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Solicitation No.	Contract Name	Vendor Name	Contract Amount	Period of Performance -Start Date-	Period of Performance - End Date-
MDM0031028591	MongoDB Enterprise Advanced Subscription, Licenses, Support & Maintenance	Salem Infotech	\$ 86,250	9/22/2016	9/20/2017
MDM0031038453	Video Shooting and Production for Connector Entity Training	Sahara Communications, Inc.	\$ 7,000	9/22/2016	1/21/2017
Small Sole Source	Compliance Hotline	NAVEX Global	\$ 4,050	9/27/2016	9/26/2017
MDM0031028625	Tenable Security Center Software	NuHarbor Security, Inc.	\$ 50,800	9/28/2016	9/27/2017
MDM0031028019	Printed Tote Bags	China Mapleleaf Industrial Development Limited	\$ 13,287.76	10/19/2016	10/18/2017
MDM0031029101	Akamai Kona Site Defender/Web Application Firewall WAF	Carahsoft Technology Corp.	\$ 174,467.40	10/26/2016	10/25/2017
MDM0031029380	Akamai Visitor Prioritization Cloudlet and Fast DNS Service	Carahsoft Technology Corp.	\$ 37,831.56	11/10/2016	11/9/2017
MDM0031029444	McAfee Anitvirus Software & Support	Oakland Consulting Group, Inc.	\$ 16,856	11/28/2016	11/27/2016
MDM0031029978	BlazeMeter Software as a Service License and Support	On Source Technology, LLC	\$ 18,600	1/4/2017	1/3/2018
ICPA - GSA Contract No. GS-35F-068AA	ICPA - Epilogue Perpetual Software	VersaPro Group, LLC	\$ 99,700	1/12/2017	1/11/2018
MDM0031029827	Cisco Unified Workplace Licensing (CUWL) for VoIP Connections	DISYS Solutions, Inc.	\$ 14,905	2/3/2017	2/2/2018
MDM0031030157	LogRhythm System Monitor Pro Advanced Agent License	DISYS Solutions, Inc.	\$ 32,404.50	2/3/2017	2/2/2018
MDM0031031178	RedHat JBOSS Enterprise Application	Femdel, LLC	\$ 23,000	3/1/2017	3/31/2018

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Departments



Solicitation No.	Contract Name	Vendor Name	Contract Amount	Period of Performance -Start Date-	Period of Performance - End Date-
ICPA - GSA Contract No. GS-35F-0119Y	CarahSoft Learning Management System - Salesforce Service Cloud Enterprises	Carahsoft Technology Corp.	\$ 119,738.40	3/1/2017	2/28/2018
TORFP no. ASC-2017-01-001 (MHBE-2)	MHBE Audit - PO#D78P7400120	Hamilton Enterprises, LLC	\$ 51,807	3/6/2017	4/30/2018
MDM0031031583	Veracode Application Security Platform	ASR Tech Group, Inc.	\$ 23,550	3/21/2017	3/20/2018
MDM0031030741	Itext 7 Document Administration Tool	ASR Tech Group, Inc.	\$ 24,893.90	3/22/2017	3/21/2018
MDM0031031370	Hewlett Packard (HP) Hardware Purchase	4 Best Business Corp.	\$ 35,840	3/27/2017	3/26/2018
MDM0031031803	Appinium LearnTrac & ViewTrac Licenses	Carahsoft Technology Corp.	\$ 48,210.62	4/12/2017	4/11/2018
MDM0031033496	Tibco Maintenance Renewal	Analytica	\$ 293,275.79	6/23/2017	6/22/2018
MDM0031033465	Corticon Maintenance Renewal	Carahsoft Technology Corp.	\$ 295,842.11	6/23/2017	6/22/2018
MDM0031030513	Consolidated Service Center (CSC)	Maximus Health Services, Inc.	\$ 60,333,352.55	6/27/2017	6/26/2019
MDM0031033495	Atlassian JIRA Software and Bamboo Software	ASR Tech Group, Inc.	\$ 17,200	6/30/2017	5/31/2018
MDM0031033572	Red Hat JBoss Products IFB	Femdel LLC	\$ 136,447.22	6/29/2017	3/11/2018
GSA Contract No. GS-35F-0119Y	Salesforce Purchase - TORFQ#MD78 Salesforce CRM TORFQ0001	Carahsoft Technology Corp.	\$ 526,434.57	6/30/2017	3/1/2018

List does not include Indefinite Delivery, Indefinite Quantity (IDIQ) Task Order Awards or Contract Modifications.

Minority Business Enterprise Reporting



Sixteen Minority Business Enterprise (MBE) Prime contract awards greater than \$15,000 were made from a competitive solicitation that was publicly advertised during Fiscal Year 2017. Eighteen contracts were awarded that exceeded \$200,000 in value. The agency held pre-proposal conferences for certain Request for Proposals. Questions regarding those open solicitations are addressed and posted on the agency's solicitation page as well as on eMaryland.

The MHBE Board of Trustees is the approval authority for MHBE competitive procurements greater than \$200,000. The agency awarded master contracts for its IDIQ procurement for IT Services (staffing augmentation). This allowed the agency to award a number of MBE's with master contracts that resulted in task order awards that totaled \$7,175,928 for Fiscal Year 2017. Regarding discretionary credit card purchases that went to MBEs during Fiscal Year 2017, there was a low percentage in this area with MBE vendors receiving .05 percent of purchasing opportunities. Outreach efforts and internal monitoring in Fiscal Year 2018 are expected to improve the performance in this area.

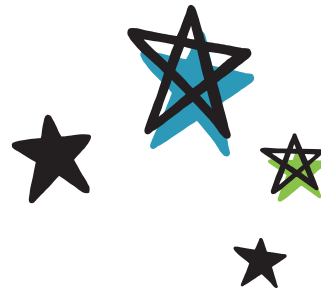
The MBE Liaison meets with the procurement officer, contract monitor and program subject matter experts to determine the likelihood of subcontracting opportunities based on the services requests. These assessments include four factors of consideration:

1. Can the procurement be reasonably broken down into subcontracting opportunities?
2. Are there available MBEs for the required procurement category?
3. Are there local MBEs that can provide goods and services?
4. Can sole source or emergency contracts reasonably include MBE participation goals at any level?

The agency will continue solicitation messaging that encourages MBEs to submit proposals. The agency will continue to post solicitations on its agency website and on eMaryland. The agency will monitor contract award data on a monthly and quarterly basis and will compare it against Fiscal Year 2017 data to measure whether utilization has increased.

III.

Standing Advisory Committee



The Standing Advisory Committee (SAC) was created by the MHBE Board of Trustees pursuant to § 31-106(g) (2) of the Insurance Article, Section 2. The committee considers issues and topics determined by the board and its liaison in consultation with the Standing Advisory Committee co-chairs and members. The committee meets monthly except for February, March and July.

Current members

Virginia Alinsao	Philippine Nurses Association - MD Chapter
Shirley Blair	Advance Home HealthCare and Staffing
Ken Brannan	Special Olympics MD
Evalyne Bryant Ward	Charles County NAACP
Karl Cooper	American Association of Health & Disability
Anna Davis	Johns Hopkins Bloomberg School of Public Health
Vincent "Vinny" DeMarco	MD Health Care For All
Robyn Elliott	Public Policy Partners
Mark Haraway	Dominion Dental
Alvin "Al" Helfenbein	Helfenbein Insurance Agency
Christopher Keen	Keene Insurance Associates, LLC
Holly Mirabella	CASH Campaign of MD
Karen Nelson	Planned Parenthood of MD
Sheebani Patel	Kaiser Health Plan of the Mid-Atlantic
Laurence Polsky	Calvert County Health Department
Leni Preston	Consumer Health First
Deborah Rivkin	CareFirst BlueCross BlueShield
Jacqueline Roche	Johnson & Johnson
Lisa Skipper	Mt. Laurel Medical Center
David Stewart	AHEC West
Sanford "Sandy" Walters	Kelly & Associates Insurance Group

Enrollment Data

2017 QUALIFIED HEALTH PLAN SELECTIONS

Plan Choice	Carrier	Type	Metal	Enrollment
BlueChoice HMO Silver \$3,500	CareFirst	HMO	Silver	23283
KP MD Silver 6000/30/ Dental/Ped Dental	Kaiser Permanente	HMO	Silver	21721
BlueChoice Plus Silver \$2,500	CareFirst	POS	Silver	21460
BlueChoice HMO HSA Bronze \$6,550	CareFirst	HMO	Bronze	20816
BlueChoice HMO HSA Silver \$1,500	CareFirst	HMO	Silver	19390
KP MD Silver 2800/30/ Dental/Ped Dental	Kaiser Permanente	HMO	Silver	12291
KP MD Silver 2750/20%/ HSA/Dental/Ped Dental	Kaiser Permanente	HMO	Silver	8794
KP MD Bronze 6200/20%/ HSA/Dental/Ped Dental	Kaiser Permanente	HMO	Bronze	5986
BlueChoice HMO Young Adult \$7,150	CareFirst	HMO	Catastrophic	4246
BluePreferred PPO HSA Silver \$2,000	CareFirst	PPO	Silver	4221
HealthyBlue HMO Gold \$1,000	CareFirst	HMO	Gold	3920
KP MD Silver 1800/30/ Dental/Ped Dental	Kaiser Permanente	HMO	Silver	2480
HealthyBlue PPO Gold \$1,000	CareFirst	PPO	Gold	2001
KP MD Bronze 6500/50/ Dental/Ped Dental	Kaiser Permanente	HMO	Bronze	1714
BluePreferred PPO HSA Bronze \$6,550	CareFirst	PPO	Bronze	1263

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Plan Choice	Carrier	Type	Metal	Enrollment
KP MD Gold 0/20/ Dental/Ped Dental	Kaiser Permanente	HMO	Gold	972
KP MD Bronze 5000/50/ Dental/Ped Dental	Kaiser Permanente	HMO	Bronze	926
KP MD Platinum 0/20/ Dental/Ped Dental	Kaiser Permanente	HMO	Platinum	770
Cigna AccessIN 2800	Cigna	EPO	Silver	414
KP MD Gold 1000/20/ Dental/Ped Dental	Kaiser Permanente	HMO	Gold	367
KP MD Catastrophic 7150/0/ Dental/Ped Dental	Kaiser Permanente	HMO	Catastrophic	286
Cigna AccessIN 6000	Cigna	EPO	Silver	195
Cigna AccessIN 1100	Cigna	EPO	Silver	98
BlueChoice HMO HSA Silver \$1,350	CareFirst	HMO	Silver	8
BlueCross BlueShield Preferred 1600, an MSP	CareFirst	PPO	Silver	7
BlueChoice HMO HSA Bronze \$6,000	CareFirst	HMO	Bronze	2
BlueCross BlueShield Preferred 500, an MSP	CareFirst	PPO	Silver	2
Cigna Access HSA Silver 2750	Cigna	PPO	Silver	1
HealthyBlue Plus Gold \$750	CareFirst	POS	Gold	1
KP MD Bronze 4500/50/ Dental/Ped Dental	Kaiser Permanente	HMO	Bronze	1
KP MD Silver 2500/30/ Dental/Ped Dental	Kaiser Permanente	HMO	Silver	1
Total				157,637

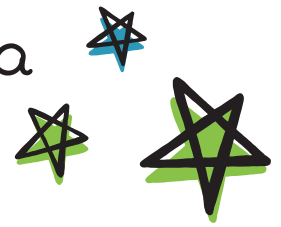
All data is from the Maryland Health Benefit Exchange unless otherwise noted.

All reporting is from the period of Open Enrollment 2017 (Nov. 1, 2016 to Jan. 31, 2017) unless otherwise noted.

ENROLLMENT BY AGE

County	0-17	18-25	26-34	35-44	45-54	55-64	65+	Total
Allegany	21	59	150	136	213	379	NR	966
Anne Arundel	810	1,277	2,639	2,129	2,588	3,095	254	12,792
Baltimore	1,063	2,141	4,546	3,688	4,199	5,340	510	21,487
Baltimore City	365	1,040	3,214	2,033	2,054	2,392	183	11,281
Calvert	114	166	321	250	318	452	NR	1,633
Caroline	23	64	109	98	123	232	NR	652
Carroll	286	358	661	530	818	1,113	47	3,813
Cecil	111	205	342	329	448	651	16	2,102
Charles	153	289	591	455	557	679	45	2,769
Dorchester	20	50	98	85	148	243	<15	647
Frederick	467	561	1,220	972	1,270	1,498	108	6,096
Garrett	18	54	97	98	154	309	<15	735
Harford	374	543	1,040	792	1,107	1,398	54	5,308
Howard	626	1,063	1,611	1,585	2,031	2,073	414	9,403
Kent	21	40	75	58	108	153	<15	457
Montgomery	2,425	4,573	7,469	7,664	8,859	9,174	1,819	41,983
Prince George's	1,024	2,755	5,290	5,141	4,941	4,505	570	24,226
Queen Anne's	112	80	194	165	298	381	<15	1,237
Saint Mary's	72	131	325	234	275	372	17	1,426
Somerset	NR	49	64	60	119	196	<15	512
Talbot	42	99	148	138	276	411	<15	1,125
Washington	124	203	439	483	587	960	26	2,822
Wicomico	67	197	356	300	426	747	39	2,132
Worcester	90	170	338	311	413	690	21	2,033
Total	8,442	16,167	31,337	27,734	32,330	37,443	4,184	157,637

Enrollment Data



ENROLLMENT BY INCOME

County	100% - 150%	151% - 200%	201% - 250%	251% - 400%	> 400%	Total
Allegany	108	289	182	175	212	966
Anne Arundel	1508	2695	1605	2158	4826	12792
Baltimore	2924	4741	2859	3243	7720	21487
Baltimore City	1587	2664	1486	1544	4000	11281
Calvert	179	335	219	285	615	1633
Caroline	81	187	105	121	158	652
Carroll	389	800	538	791	1295	3813
Cecil	200	423	272	440	767	2102
Charles	341	619	403	430	976	2769
Dorchester	107	182	75	109	174	647
Frederick	589	1244	822	1159	2282	6096
Garrett	88	202	152	157	136	735
Harford	591	1181	726	1026	1784	5308
Howard	1147	1831	1194	1556	3675	9403
Kent	44	121	87	91	114	457
Montgomery	6097	8750	4896	5551	16689	41983
Prince George's	3891	5464	2804	2966	9100	24225
Queen Anne's	124	247	171	234	461	1237
Saint Mary's	144	370	192	283	437	1426
Somerset	70	137	98	90	117	512
Talbot	117	255	165	291	297	1125
Washington	404	731	475	448	764	2822
Wicomico	265	624	287	431	525	2132
Worcester	224	522	340	418	529	2033
Total	21,219	34,614	20,153	23,997	57,654	157,637

By percentage of Federal Poverty Level (FPL)

ENROLLMENT BY RACE

County	American Indian or Alaska Native	Asian Indian	Black or African American	Chinese	Filipino	Guamanian or Chamorro	Japanese	Korean
Allegany	—	<15	<15	<15	<15	—	—	4
Anne Arundel	47	244	1,208	162	84	<15	<15	282
Baltimore	65	636	3,430	460	117	<15	22	378
Baltimore City	43	101	3,745	199	40	—	<15	50
Calvert	<15	<15	186	20	<15	—	<15	<15
Caroline	—	—	60	—	<15	—	—	<15
Carroll	<15	32	81	20	<15	—	<15	30
Cecil	<15	<15	63	<15	<15	<15	<15	<15
Charles	20	58	716	46	45	<15	<15	26
Dorchester	<15	<15	93	<15	<15	—	<15	<15
Frederick	29	97	321	81	27	<15	<15	62
Garrett	—	—	<15	—	<15	—	—	—
Harford	19	137	386	51	23	<15	<15	39
Howard	30	621	941	382	52	<15	<15	1,068
Kent	<15	<15	25	<15	—	<15	<15	<15
Montgomery	92	1,377	6,407	2,226	584	<15	65	1,235
Prince George's	93	350	10,138	473	272	<15	15	155
Queen Anne's	<15	<15	39	<15	<15	<15	—	<15
Saint Mary's	<15	17	127	<15	15	<15	<15	<15
Somerset	<15	—	66	<15	—	—	—	—
Talbot	<15	<15	69	<15	<15	—	—	<15
Washington	18	34	152	18	<15	<15	—	16
Wicomico	<15	46	245	20	<15	—	<15	77
Worcester	<15	15	95	17	1	<15	—	<15
Total	504	3,815	28,610	4,222	1,319	52	171	3,459

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Enrollment Data



County	Native Hawaiian	Other	Other Asian	Other Pacific Islander	Samoan	Vietnamese	White
Allegany	—	239	<15	—	—	<15	684
Anne Arundel	<15	4,335	253	<15	—	146	6,000
Baltimore	<15	7,097	783	24	<15	321	8,145
Baltimore City	<15	3,436	129	<15	<15	44	3,468
Calvert	—	402	<15	<15	—	18	960
Caroline	—	138	<15	—	—	—	444
Carroll	—	1,142	25	<15	—	19	2,436
Cecil	—	69	<15	<15	—	<15	1,410
Charles	—	934	33	<15	—	48	837
Dorchester	—	180	<15	—	—	—	358
Frederick	—	1,929	92	<15	<15	45	3,396
Garrett	—	84	—	—	—	<15	645
Harford	<15	1,341	57	<15	<15	49	3,187
Howard	<15	3,082	347	<15	<15	176	2,674
Kent	—	136	<15	—	—	—	281
Montgomery	<15	17,007	1,292	37	<15	1,065	10,575
Prince George's	<15	9,564	311	22	—	322	2,495
Queen Anne's	—	359	<15	—	—	<15	809
Saint Mary's	—	388	<15	<15	<15	18	815
Somerset	—	218	<15	—	—	<15	208
Talbot	<15	354	<15	—	—	<15	671
Washington	<15	721	27	<15	<15	28	1,796
Wicomico	—	700	21	<15	—	20	989
Worcester	<15	727	21	<15	—	<15	1,139
Total	25	55,082	3,440	135	15	2,366	54,422

ENROLLMENT BY ETHNICITY

County	Other	Mexican, Mexican American, or Chicano/a	Puerto Rican	Salvadorian	Cuban	Total
Allegany	965	—	<15	—	—	966
Anne Arundel	12,593	75	38	73	<15	12,792
Baltimore	21,350	40	51	32	<15	21,487
Baltimore City	11,188	37	33	<15	<15	11,281
Calvert	1,615	<15	<15	<15	<15	1,633
Caroline	647	<15	<15	<15	—	652
Carroll	3,795	<15	<15	<15	<15	3,813
Cecil	2,089	<15	<15		<15	2,102
Charles	2,741	<15	<15	<15	<15	2,769
Dorchester	645	<15	<15	—	—	647
Frederick	5,988	32	<15	58	<15	6,096
Garrett	734	<15	—	—	—	735
Harford	5,256	18	26	<15	<15	5,308
Howard	9,331	27	21	20	<15	9,403
Kent	456	—	—	—	<15	457
Montgomery	41,420	145	102	274	42	41,983
Prince George's	23,817	104	66	218	21	24,226
Queen Anne's	1,226	<15	<15	—	<15	1,237
Saint Mary's	1,417	<15	<15	—	—	1,426
Somerset	510	<15	<15	—	—	512
Talbot	1,123	—	—	<15	<15	1,125
Washington	2,802	<15	<15	<15	<15	2,822
Wicomico	2,113	<15	<15	—	—	2,132
Worcester	2,023	<15	<15	—	<15	2,033
Total	155,844	548	410	705	130	157,637

Enrollment Data



COMPARING 2016 AND 2017 OPEN ENROLLMENTS

County	2016 Open Enrollment (11/1/2015-2/5/2016)	2017 Open Enrollment (11/1/2016-1/31/2017)
Allegany	1,045	966
Anne Arundel	13,446	12,792
Baltimore	22,100	21,487
Baltimore City	12,310	11,281
Calvert	1,712	1,633
Caroline	729	652
Carroll	3,599	3,813
Cecil	2,127	2,102
Charles	2,843	2,769
Dorchester	705	647
Frederick	6,410	6,096
Garrett	920	735
Harford	5,386	5,308
Howard	9,633	9,403
Kent	428	457
Montgomery	42,129	41,983
Prince George's	25,111	24,226
Queen Anne's	1,310	1,237
Saint Mary's	1,486	1,426
Somerset	489	512
Talbot	1,153	1,125
Washington	3,104	2,822
Wicomico	2,293	2,132
Worcester	2,152	2,033
Total	162,620	157,637

Financial Assistance in 2017

In 2017, more than three-quarters of private health-plan enrollees in Maryland Health Connection benefited from federal tax credits to lower the cost of their health insurance. More than half of Qualified Health Plan enrollees also received additional “cost-sharing reductions” (CSR) to lower their costs. Of the 10 counties where enrollees received the highest percentage of tax credits to lower their insurance costs (80 percent of enrollees or higher), nine of them were on Maryland’s Eastern Shore or in far Western Maryland. The 10th was Prince George’s County.

The 78 percent of Maryland Health Connection customers who received tax credits either chose to receive them monthly to lower their insurance premium upfront (why they’re called “Advance Premium Tax Credits”) or took all or part of the credit when they filed their federal tax return. Household size and income (138-400 percent of the Federal Poverty Level) and some other factors affect whether a family is eligible for tax credits.

About 56 percent of enrollees were also eligible for additional cost-sharing reductions, also based on household size and income (100-250% of FPL). That money, paid by the federal government to the insurance carriers, lowered the cost of copayments and deductibles for consumers who were eligible and enrolled in a “silver” level plan. The federal government discontinued those payments in October 2017.

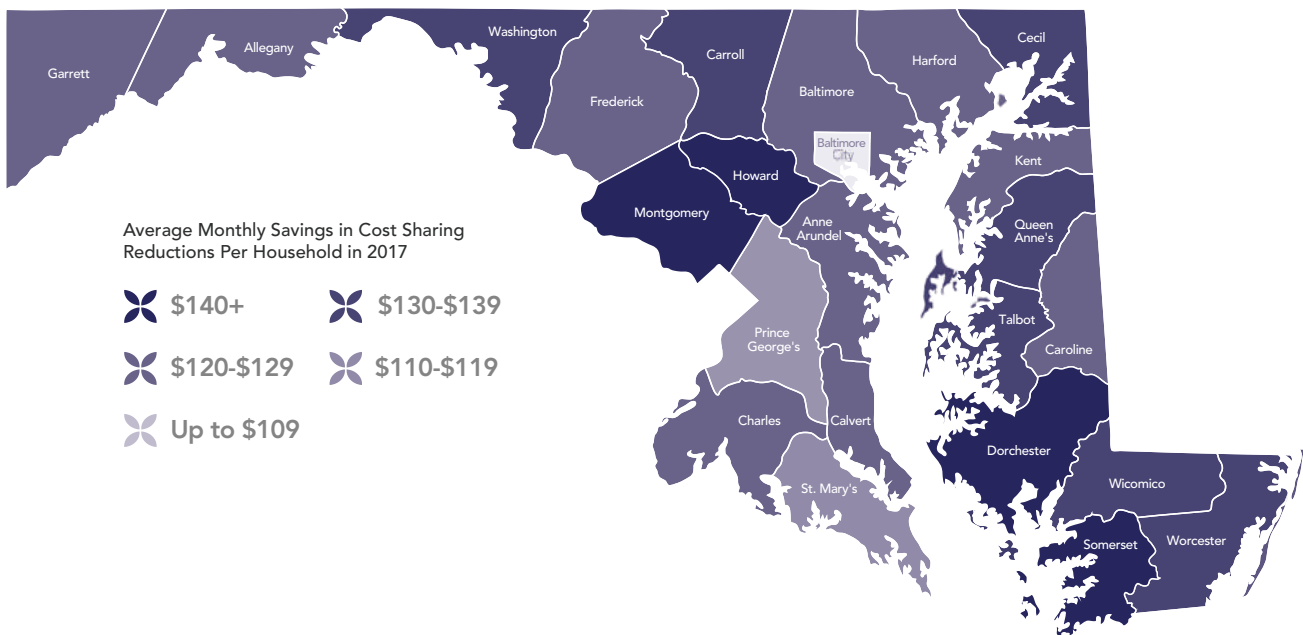
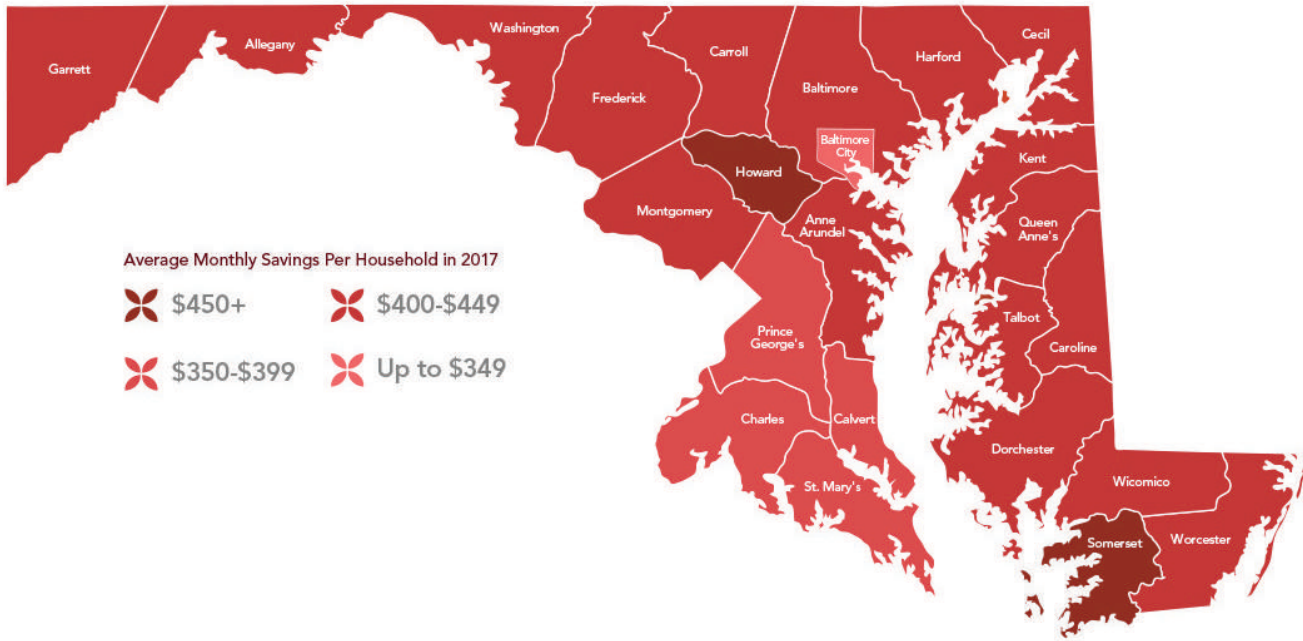
In total, Maryland Health Connection enrollees received nearly \$400 million in federal tax credits and \$90 million in additional cost-sharing reductions to lower their insurance costs in 2017. That, in turn, has meant hundreds of millions of dollars less in uncompensated care at hospitals⁵.

⁵“Assessing the Impact of Health Care Reform In Maryland,” Maryland Department Of Legislative Services, January 2017.
<http://mgaleg.maryland.gov/Pubs/LegisLegal/2017-Impact-Health-Care-Reform.pdf>





FINANCIAL HELP FOR HEALTH COVERAGE ACROSS MARYLAND



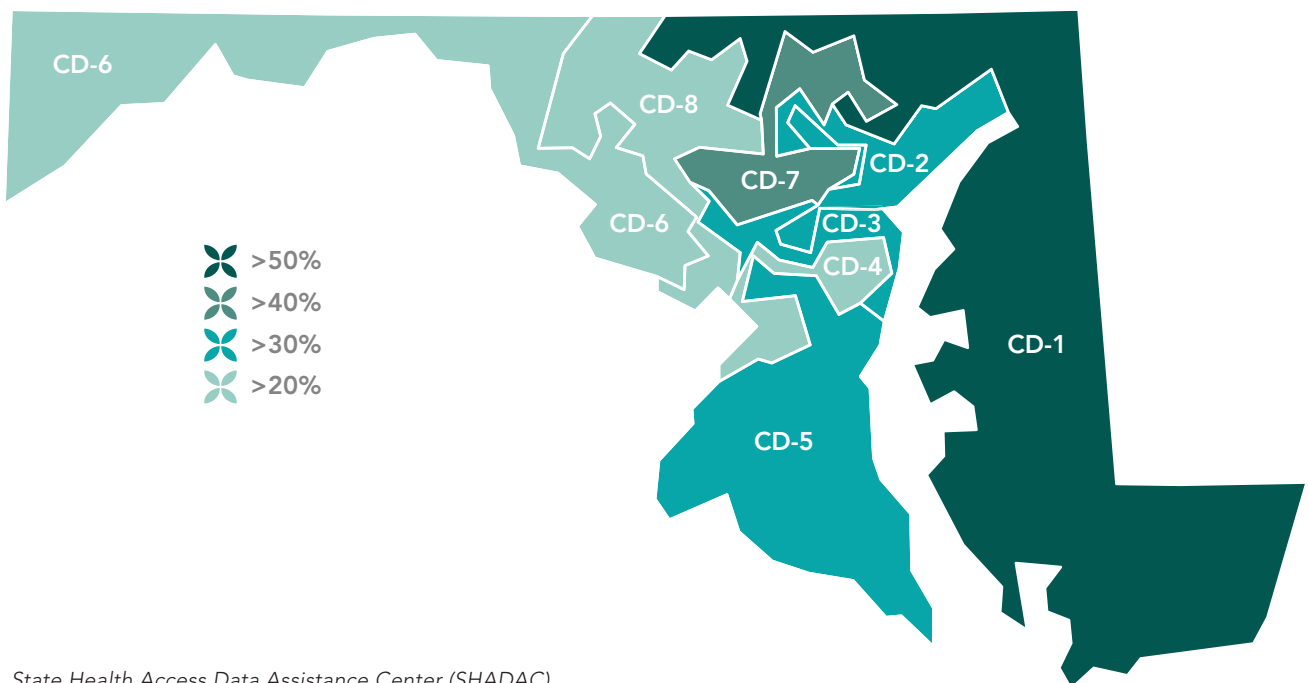
Source: Maryland Health Benefit Exchange

Improvements in health coverage in Maryland

The number of Marylanders without health insurance dropped 35 percent between 2013 and 2015, according to a 2017 analysis by the State Health Access Data Assistance Center (SHADAC).

The study also examined changes in uninsured rates across Maryland by Congressional district. The largest improvement among the state's eight Congressional districts was a nearly 54 percent decrease in uninsured in the 1st Congressional District, which covers all of the state's Eastern Shore as well as parts of Baltimore, Harford and Carroll counties and has a median income of nearly \$52,000. The smallest decline in the uninsured during 2013-2015 was 26 percent in the 8th Congressional District, which stretches from the northern D.C. suburbs toward the Pennsylvania border and has a median income of \$97,000.

PREVIOUSLY UNINSURED RESIDENTS GAINED COVERAGE BY THESE PERCENTAGES BETWEEN 2013 AND 2015, BY CONGRESSIONAL DISTRICT



⁶"Maryland: Affordable Care Act (ACA) Impacts on Insurance Coverage by Congressional District," State Health Access Data Assistance Center (SHADAC). <http://www.shadac.org/maryland-affordable-care-act-aca-impacts-insurance-coverage-congressional-district>

Enrollment Data



HEALTH INSURANCE STATUS AND TYPE OF COVERAGE, MARYLAND, 2014-2016⁷

Coverage Type	2016		2015		2014	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total	5,919	100	5,909	100	5,886	100
Any coverage	5,555	93.9	5,519	93.4	5,423	92.1
Uninsured	363	6.1	389	6.6	463	7.9
Private	4,407	74.5	4,381	74.1	4,332	73.6
Employer based	3,716	62.8	3,700	62.6	3,703	62.9
Direct purchase	761	12.9	751	12.7	726	12.3
TRICARE	213	3.6	218	3.7	206	3.5
Public	1,889	31.9	1,860	31.5	1,805	30.7
Medicaid	1,067	18	1,058	17.9	1,027	17.4
Medicare	934	15.8	904	15.3	876	14.9
VA Care	115	1.9	105	1.8	107	1.8

Numbers in thousands. Civilian noninstitutionalized population

⁷U.S. Dept. of Health and Human Services.



UNINSURED RATE ESTIMATES 2013-2016⁸

Jurisdiction	2013 Uninsured Rate	2013 Black	2013 White	2013 Latino	2013 Asian
Allegany County	16.0%	19.0%	16.0%	23.0%	17.0%
Anne Arundel County	9.0%	12.0%	8.0%	15.0%	9.0%
Baltimore County	12.0%	15.0%	10.0%	18.0%	12.0%
Baltimore City	18.0%	21.0%	16.0%	23.0%	16.0%
Calvert County	7.0%	9.0%	7.0%	11.0%	8.0%
Caroline County	14.0%	20.0%	14.0%	24.0%	15.0%
Carroll County	7.0%	9.0%	6.0%	11.0%	7.0%
Cecil County	11.0%	15.0%	11.0%	18.0%	13.0%
Charles County	9.0%	11.0%	8.0%	13.0%	9.0%
Dorchester County	16.0%	22.0%	15.0%	26.0%	17.0%
Frederick County	7.0%	11.0%	7.0%	13.0%	8.0%
Garrett County	15.0%	17.0%	15.0%	20.0%	17.0%
Harford County	8.0%	13.0%	8.0%	14.0%	9.0%
Howard County	6.0%	9.0%	6.0%	12.0%	7.0%
Kent County	13.0%	16.0%	13.0%	20.0%	14.0%
Montgomery County	9.0%	14.0%	8.0%	17.0%	8.0%
Prince George's County	14.0%	14.0%	13.0%	23.0%	14.0%
Queen Anne's County	9.0%	13.0%	8.0%	15.0%	9.0%
Somerset County	18.0%	22.0%	16.0%	26.0%	18.0%
St. Mary's County	9.0%	13.0%	8.0%	14.0%	9.0%
Talbot County	12.0%	18.0%	11.0%	21.0%	14.0%
Washington County	13.0%	19.0%	12.0%	20.0%	13.0%
Wicomico County	16.0%	22.0%	14.0%	25.0%	15.0%
Worcester County	14.0%	20.0%	12.0%	19.0%	14.0%

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⁸ Enrollment America

Enrollment Data



Jurisdiction	2014 Uninsured Rate	2014 Black	2014 White	2014 Latino	2014 Asian
Allegany County	10.0%	11.0%	10.0%	14.0%	11.0%
Anne Arundel County	6.0%	8.0%	6.0%	10.0%	7.0%
Baltimore County	8.0%	10.0%	8.0%	12.0%	9.0%
Baltimore City	12.0%	13.0%	10.0%	15.0%	11.0%
Calvert County	6.0%	6.0%	6.0%	8.0%	6.0%
Caroline County	9.0%	11.0%	8.0%	14.0%	10.0%
Carroll County	5.0%	6.0%	5.0%	8.0%	6.0%
Cecil County	7.0%	9.0%	7.0%	11.0%	9.0%
Charles County	6.0%	7.0%	6.0%	9.0%	7.0%
Dorchester County	11.0%	13.0%	10.0%	17.0%	12.0%
Frederick County	6.0%	7.0%	6.0%	9.0%	6.0%
Garrett County	10.0%	10.0%	10.0%	12.0%	11.0%
Harford County	6.0%	8.0%	6.0%	10.0%	7.0%
Howard County	5.0%	7.0%	5.0%	9.0%	6.0%
Kent County	9.0%	10.0%	9.0%	13.0%	10.0%
Montgomery County	7.0%	9.0%	6.0%	11.0%	7.0%
Prince George's County	9.0%	9.0%	9.0%	14.0%	10.0%
Queen Anne's County	6.0%	8.0%	6.0%	10.0%	7.0%
Somerset County	11.0%	13.0%	10.0%	16.0%	12.0%
St. Mary's County	7.0%	9.0%	6.0%	10.0%	7.0%
Talbot County	8.0%	11.0%	8.0%	13.0%	9.0%
Washington County	9.0%	11.0%	9.0%	13.0%	9.0%
Wicomico County	10.0%	13.0%	9.0%	15.0%	10.0%
Worcester County	9.0%	12.0%	9.0%	13.0%	10.0%

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Jurisdiction	2015 Uninsured Rate	2015 Black	2015 White	2015 Latino	2015 Asian
Allegany County	10.0%	11.0%	10.0%	13.0%	11.0%
Anne Arundel County	5.0%	6.0%	5.0%	8.0%	6.0%
Baltimore County	7.0%	8.0%	6.0%	10.0%	8.0%
Baltimore City	11.0%	12.0%	11.0%	13.0%	11.0%
Calvert County	4.0%	4.0%	4.0%	6.0%	5.0%
Caroline County	8.0%	10.0%	8.0%	12.0%	10.0%
Carroll County	4.0%	5.0%	4.0%	6.0%	5.0%
Cecil County	7.0%	8.0%	7.0%	10.0%	8.0%
Charles County	5.0%	6.0%	5.0%	7.0%	6.0%
Dorchester County	10.0%	11.0%	9.0%	15.0%	12.0%
Frederick County	5.0%	6.0%	4.0%	7.0%	5.0%
Garrett County	8.0%	9.0%	8.0%	10.0%	10.0%
Harford County	5.0%	7.0%	5.0%	8.0%	6.0%
Howard County	4.0%	5.0%	3.0%	6.0%	4.0%
Kent County	8.0%	8.0%	7.0%	11.0%	10.0%
Montgomery County	5.0%	7.0%	5.0%	9.0%	5.0%
Prince George's County	8.0%	8.0%	8.0%	13.0%	9.0%
Queen Anne's County	5.0%	6.0%	5.0%	7.0%	6.0%
Somerset County	10.0%	11.0%	9.0%	14.0%	12.0%
St. Mary's County	5.0%	7.0%	5.0%	8.0%	6.0%
Talbot County	7.0%	9.0%	7.0%	12.0%	10.0%
Washington County	8.0%	10.0%	8.0%	12.0%	9.0%
Wicomico County	10.0%	12.0%	9.0%	15.0%	10.0%
Worcester County	8.0%	11.0%	7.0%	11.0%	9.0%

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Enrollment Data



Jurisdiction	2016 Uninsured Rate	2016 Black	2016 White	2016 Latino	2016 Asian
Allegany County	6.0%	8.0%	6.0%	10.0%	6.0%
Anne Arundel County	3.0%	3.0%	2.0%	5.0%	3.0%
Baltimore County	4.0%	4.0%	3.0%	6.0%	4.0%
Baltimore City	8.0%	9.0%	6.0%	12.0%	8.0%
Calvert County	3.0%	3.0%	2.0%	4.0%	3.0%
Caroline County	5.0%	7.0%	5.0%	12.0%	6.0%
Carroll County	2.0%	3.0%	2.0%	4.0%	3.0%
Cecil County	4.0%	5.0%	4.0%	7.0%	5.0%
Charles County	3.0%	3.0%	3.0%	4.0%	3.0%
Dorchester County	7.0%	10.0%	6.0%	12.0%	9.0%
Frederick County	3.0%	4.0%	2.0%	5.0%	3.0%
Garrett County	6.0%	10.0%	6.0%	8.0%	8.0%
Harford County	3.0%	4.0%	2.0%	5.0%	3.0%
Howard County	2.0%	3.0%	2.0%	4.0%	2.0%
Kent County	5.0%	6.0%	5.0%	9.0%	8.0%
Montgomery County	3.0%	4.0%	2.0%	6.0%	3.0%
Prince George's County	5.0%	5.0%	5.0%	10.0%	6.0%
Queen Anne's County	3.0%	4.0%	3.0%	6.0%	4.0%
Somerset County	7.0%	9.0%	6.0%	12.0%	10.0%
St. Mary's County	3.0%	4.0%	3.0%	5.0%	4.0%
Talbot County	4.0%	6.0%	4.0%	11.0%	6.0%
Washington County	4.0%	7.0%	4.0%	7.0%	5.0%
Wicomico County	6.0%	9.0%	5.0%	13.0%	6.0%
Worcester County	5.0%	8.0%	5.0%	9.0%	6.0%

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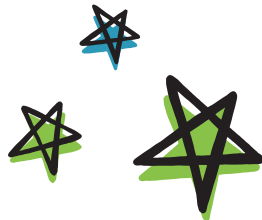
2016



2015



2014





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