2019

ANNUAL REPORT
MARYLAND HEALTH BENEFIT EXCHANGE

maryland health connection℠

MARYLAND HEALTH BENEFIT EXCHANGE

The Maryland Health Benefit Exchange (MHBE), a public corporation and independent unit of the state government, was established in 2011. It administers Maryland Health Connection (MHC), 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. The purpose of the Maryland Health Benefit Exchange is to:

- Reduce the number of uninsured in the state.
- Facilitate the purchase and sale of qualified health plans in the individual market in the state by providing a transparent marketplace.
- Assist qualified employers in the state in facilitating the enrollment of their employees in qualified health plans in the small group market in the state and in accessing small business tax credits.
- Assist individuals in accessing public programs, premium tax credits, and cost-sharing reductions.
- Supplement the individual and small group insurance markets outside of the exchange.

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

MHBE BOARD MEMBERS

Chairman Robert Neall
Secretary, Maryland Department of Health

Vice Chairman S. Anthony (Tony) McCann

Dr. Rondall Allen

Alfred W. Redmer Jr.
Commissioner, Maryland Insurance Administration

Ben Steffen
Executive Director, Maryland Health Care Commission

K. Singh Taneja

Dana Weckesser

Mary Jean Herron

Gov. Larry Hogan

Lt. Gov. Boyd K. Rutherford

Michele Eberle
Executive Director, Maryland Health Benefit Exchange

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

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EXECUTIVE DIRECTOR'S MESSAGE

At a time when access to health care is top of mind in the United States, I'm pleased to report that the Maryland Health Benefit Exchange (MHBE), through innovation and accomplishment, rendered improved service delivery and more affordable health options in 2019. As a result of the newly introduced State Reinsurance Program, individual market premiums decreased by an average of 13%. Lower premiums meant more Marylanders were able to purchase health insurance coverage, increasing the state insured rate to 94%.

Not only were more individuals able to afford coverage, but through business process improvement and technological investment, we delivered a better customer experience. Our mobile application continues to shine nationally. In fact, MHBE was selected as one of the 2019 CIO 100 national award winners for our integrated delivery system. Consolidating call center technology with other systems reduced call handle time and led to a 5% reduction in unanswered calls. More than 97% of our escalated cases are resolved within seven days.

The numbers alone do not tell the whole story, which is reflected in the dedication of the organization. As we seek to advance our mission, we rely on our staff to uphold the highest standards of professionalism. I am delighted by the anecdotes of staff members who go above and beyond their jobs to strengthen the agency. This past year, we have recognized these outstanding individuals in our monthly newsletter and during our all-staff meetings. Each person contributes to the agency's 150+ annual strategic measures.

As we look to 2020, we can again report that premium rates will be lower in 2020. In fact, on average 10% lower! Our partnership with consumer assistance organizations is stronger than ever and lays the foundation for grassroots outreach and marketing across the state. Our momentum is fierce. We look forward to the demand for our new value plans that will help keep out-of-pocket costs manageable for consumers with lower deductibles and more services before deductible. And as the first program of its kind in the nation, the Maryland Easy Enrollment Health Insurance Program will help to identify and enroll eligible uninsured individuals when they file state tax returns.

We also have lofty goals to rebrand and expand the reach of our Small Business Health Options Program. And, of course, we will keep a keen focus on key populations that continue to be uninsured at higher rates, including young adults, African Americans and Hispanics. Our internal data reporting and external research will guide our methods for identifying these populations and the hurdles they face.

All this work translates to more Marylanders with health care coverage. That is good for all of us!

In health,

Michele Eberle

Michele

SENIOR LEADERSHIP

Andrew Ratner
Chief of Staff

Heather Forsyth
Director, Consumer Assistance, Eligibility & Business Integration

Aaron Jacobs
Director, Organizational Effectiveness & Human Resources

John-Pierre Cardenas
Director, Policy & Plan Managment

Betsy Plunkett
Director, Marketing & Web Strategies

Tony Armiger
Chief Financial Officer

Caterina Pañgilinan
Chief Compliance Officer

Venkat Koshanam
Chief Information Officer

ACCOMPLISHMENTS

01

There are cheaper options for 2020. Monthly premiums for most plans are lower and some offer more access to health care services, like physician visits and generic drugs, before deductible. Due to the second year of the State Reinsurance Program, average rates for plans in the individual health insurance market (for people who purchase coverage on their own) are expected to average about 10% less for 2020 than in 2019. Reinsurance also helped lower monthly premiums for households that buy insurance on the individual market off-exchange without financial help.

MONTHLY PREMIUMS	2018	2019	2020
CareFirst HMO	$465.15	$382.90	$340.94
CareFirst PPO	$685.99	$626.26	$626.82
Kaiser Permanente HMO	$373.48	$348.95	$334.52
Monthly rate for a 40-year-old non smoker, Baltimore metro area on silver plan. Rates change by age, region, and metal level.			

02

Stable and lower rates will continue to support growth in the individual market. The impact of the first year of reinsurance was significant. Average premiums for 2019 fell by $77 a month. That made Maryland the 17th least expensive market in the nation, down from 26th the prior year. In a survey last winter of prior Maryland Health Connection enrollees who didn't re-up for 2019, "affordability" dropped by two-thirds as a reason not to renew, compared to a similar survey two years earlier. For 2019, 156,963 people enrolled, which was 2.2% more than 2018. That increase was eighth-best in the nation. Maryland was one of roughly a quarter of the states that experienced growth in 2019. About 40,000 also have dental coverage through Maryland Health Connection. By maintaining its investment in consumer assistance and marketing and outreach, Maryland has continued as a leader in its share of young adults enrolled. It also gained enrollments among African-American, Hispanic and rural households.

03

Lower premiums also have led many to be able to lower their out-of-pocket deductible costs by thousands as well. Not only did marketplace enrollment grow by 3,392 individuals in 2019, families felt they could afford platinum and gold level plans, which means they saved thousands on deductibles. The share of gold/platinum enrollments in Maryland was four times the average of states on HealthCare.gov

04

An estimated 403,754 Marylanders lack insurance, down from 736,7403 prior to the Affordable Care Act. Based on estimates, more than half of those without insurance would qualify for free or partially subsidized coverage through Maryland Health Connection.

05

Although a short period of time has passed to show changes in healthier outcomes since the Affordable Care Act, various studies have already indicated some early impact in Maryland. In one example, in 2015-2016, the individual health insurance market increased as a source of treatment for individuals with chronic diseases that can become debilitating due to lack of care, such as hypertension and diabetes, which especially afflict poor and minority communities.

06

MHBE continues to make major strides in consumer technology. With more than 300,000 downloads, its mobile app has been among the most successful of its type in the nation. In August 2019, MHBE successfully migrated its technology system onto a new cloud-based platform known as the Maryland Total Human-services Integrated Network (MD THINK). The process took more than a year, working with the Maryland Departments of Human Services, Information Technology and Health.

07

MHBE was honored among the top hundred technology operations in both the private and public sectors by tech media outlet IDG World at its CIO100 Awards.

08

Consumer satisfaction continues to improve. 80% of nearly 400 new enrollees who responded to an email survey in 2019 judged their experience to be good or excellent.

How they assessed their enrollment experience:

- 50% Excellent
- 30% Good
- 11% Fair
- 08% Poor
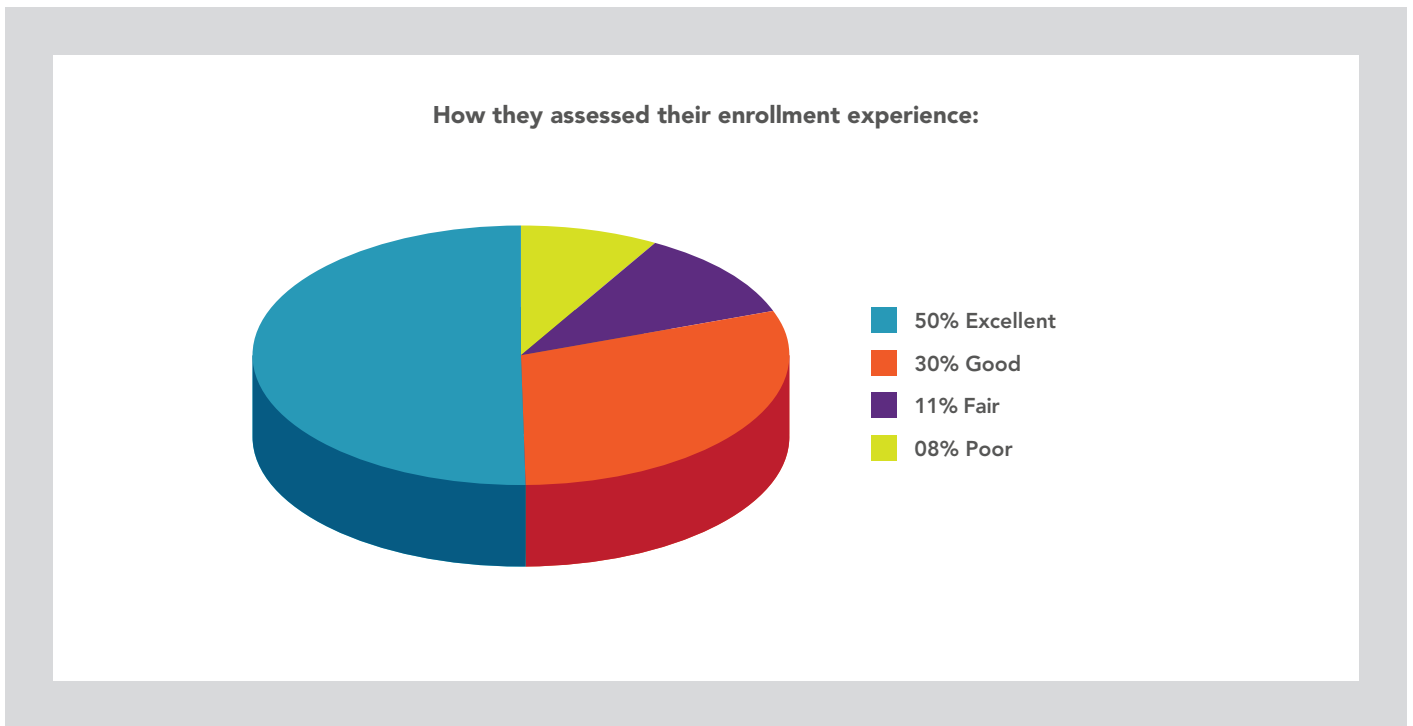
PILLARS OF EXCELLENCE

In an effort to acknowledge the hard work of staff members across various departments MHBE created a Pillar of Excellence award which recognizes employees of the month.

The five pillars are:

- Telling Our Story
- Organizational Strength
- Customer Service
- Accountability
- Agency Engagement

Each month various leaders submit a request for someone they supervise to be acknowledged. These team members go above and beyond and this excellence further propels the agency's mission of making health coverage affordable and more accessible to all Marylanders. Profiles of the recipients follow throughout this report.

LEGISLATIVE IMPACT

New health coverage legislation approved during the 2019 session of the Maryland General Assembly

PREMIUM IMPACT

House Bill 258/Senate Bill 239 Individual Market Stabilization Provider Fee (Effective 10/1/19)

- Extends the existing state health insurance provider fee assessment through calendar year 2023.
- The amount of the assessment will be 1% on all amounts used to calculate the entity's premium tax liability.
- The assessment will contribute to the stabilization of the individual health insurance market by fully funding the State Reinsurance Program that was implemented last year.

House Bill 1098 Small Business Tax Credit Subsidy (Effective 7/1/19)

- Authorizes MHBE to submit a 1332 State Innovation Waiver to allow the state to administer federal pass-through dollars as monthly tax credit assistance to small businesses.

CONSUMER IMPACT

House Bill 1421 (Sponsored) Maryland Health Benefit Exchange - Functions and Outreach (Effective 7/1/19)

- Incorporates into statute existing administrative, technical, and operational support provided to the Maryland Department of Health to administer certain Medical Assistance Programs, not originally in the scope of MHBE functions.
- Allows MHBE to conduct outreach and education activities to increase health literacy and educate consumers about Maryland Health Connection, as well as insurance affordability programs to increase participation in the individual market.

House Bill 127/Senate Bill 36 Special Enrollment Period for Pregnancy (Effective 7/1/19)

- Establishes a 90 day special enrollment period (SEP) for pregnancy for employees, individuals, and dependents with pregnancies that are confirmed by health care practitioners.
- The SEP begins on the date the practitioner confirms the pregnancy, with coverage retroactive to the first of the month when the pregnancy was certified.

CONSUMER IMPACT CONTINUED

Senate Bill 802/House Bill 814 Maryland Easy Enrollment Health Insurance Program (Effective 6/1/19)

- Establishes the Maryland Easy Enrollment Health Insurance Program. The legislation adds a question on state tax returns asking taxpayers if they have health insurance.

- The Comptroller of Maryland will send information to the MHBE for filers that have indicated that they are uninsured, and consent to receiving an eligibility determination.

- When fully implemented in 2021, MHBE will automatically enroll eligible filers into Medicaid, while filers that are determined eligible for qualified health plans will receive an eligibility determination notice.

- Filers receiving an eligibility determination will be able to sign up for coverage through a special enrollment period. The special enrollment period is rolling, will begin on the date of filing, and may not be shorter than 14 days. In 2020, MHBE set special enrollment period to 30-days after receipt of the notice.

House Bill 697/Senate Bill 868 Consumer Protections and Maryland Health Insurance Coverage Protection Commission (Effective 6/1/19)

- Extends the Maryland Health Insurance Coverage Protection Commission for an additional three years through June 30, 2023.

- The Commission is required to establish a workgroup to ensure that the health care protections established by the federal Affordable Care Act (ACA) continue to protect Maryland residents in light of continued threats to the ACA.

COST OF CARE

House Bill 768 Prescription Drug Affordability Board (Effective 7/1/19)

- Establishes the Prescription Drug Affordability Board to protect Marylanders and other stakeholders from the high costs of prescription drug products.

- The board will collect data, and identify specified prescription drugs that may cause affordability issues.

- The board may review the cost of identified specific prescription drugs, and must set upper payment limits for the prescription drugs.

- These payment limits will be limited to state and local government employee health plans.

PROCUREMENTS
Fiscal year 2019 contract awards

SOLICITATION NO.	CONTRACT NAME	VENDOR NAME	CONTRACT AMOUNT	PERIOD OF PERFORMANCE START DATE	PERIOD OF PERFORMANCE END DATE
MDM0031037031	Full Service Marketing & Communications Services	GMMB, Inc.	$2,275,000.00	7/1/2018	6/30/2019
MDHBE31040184	MacBook Pro 560X with Dock and Adapters IFB	Small Dog Electronics Inc	$13,576.00	8/23/2018	12/31/2018
MDHBE31040500	Granicus Communications Cloud Advanced Package, Targeted Messaging & Services - IFB	Victory Global Solutions Inc	$191,250.00	9/14/2018	9/13/2019
MDHBE31040441	NEC Projectors - IFB	SDF Professional Computer Service, Inc	$4,560.00	9/14/2018	9/19/2018
MDHBE31040516	RedHat Jboss License Renewal - IFB	Femdel LLC	$199,267.51	10/1/2018	9/30/2019
MDHBE31040423	AMX Audio & Video Products IFB	Perlmutter Purchasing Power	$7,254.50	9/14/2018	9/18/2018
MDHBE31040629	4 - 75" UHD TV's - 4 - 49" UHD TV's - IFB#MDHBE31040629	IT Savvy LLC	$12,493.88	10/1/2018	10/1/2018
MDM0031030513	Consolidated Service Center (CSC)	Maximus Health Services, Inc.	$3,898.96	11/1/2018	12/15/2018
Sole Source	Automatic Door Operating System	Easter's Lock & Access Systems, Inc	$17,465.74	3/18/2019	6/17/2019
Sole Source	Automatic Door Operating System	Easter's Lock & Access Systems, Inc	$18,653.24	4/30/2019	6/17/2019

SOLICITATION NO.	CONTRACT NAME	VENDOR NAME	CONTRACT AMOUNT	PERIOD OF PERFORMANCE START DATE	PERIOD OF PERFORMANCE END DATE
MDHBE31040645	BlazeMeter SAAS Subscription IFB#MDHBE31040645	Presidio Networked Solutions LLC	$42,401.62	9/29/2018	9/28/2019
MDHBE31041457	Dell Hardware IFB - 50 Dell Latitude 7390 Laptops & 25 Mobile Precision Laptops	Applied Technology Services, Inc.	$150,300.00	11/19/2018	11/18/2019
MDHBE31041748	McAfee Renewal	Source IT Technologies, LLC	$9,186.00	12/12/2018	12/11/2019
MDHBE31042278	Veracode Products and Services IFB	NuHarbor Security Inc.	$52,681.00	1/17/2019	1/31/2020
MDHBE31042206	Oracle Java SE Subscription Processor - 2/1/19 - 1/31/20	Zones LLC	$40,000.00	2/1/2019	1/31/2020
MDHBE31042389	Cisco Webex Subscription for 12 Months - 2/1/19 - 1/31/20	DISYS Solutions, Inc.	$9,192.75	2/1/2019	1/31/2020
MDHBE31043102	Qlik Sense Subscription License	The Copley Consulting Group	$25,645.00	3/16/2019	3/15/2020
MDHBE31043393	Cisco Hardware & Software Maintenance Renewal	C & S Jones Group LLC	$20,319.34	3/20/2019	2/10/2020
MDHBE31044833	Akamai Software Renewal IFB	Carahsoft Technology Corporation	$456,507.24	7/1/2019	6/30/2020
MDHBE31044457	MHBE Actuarial Support Services for the State Innovation Waiver	Lewis & Ellis Inc.	$101,250.00	7/1/2019	6/30/2020

SOLICITATION NO.	CONTRACT NAME	VENDOR NAME	CONTRACT AMOUNT	PERIOD OF PERFORMANCE START DATE	PERIOD OF PERFORMANCE END DATE
MDHBE31040040	Compliance Sheriff Maintenance Renewal IFB	Adaptive Cyber LLC	$19,293.00	8/10/2018	8/9/2019
MDM0031039897	Symantec Maintenance Renewal IFB	Nexxsol Corporation	$70,148.08	8/8/2018	8/7/2019
MDHBE31040131	FEZIBO Height Adjustable Standing Desk IFB	ConServ Flag Company	$19,800.00	8/24/2018	8/23/2019
MDHBE31040592	MongoDB Enterprise Advanced Subscription, Licenses, Support & Maintenance Renewal IFB	Victory Global Solutions Inc.	$166,362.84	10/1/2018	9/30/2019
MDHBE31040593	SailPoint IdentityIQ, CM and LCM Licenses, Software and Support Renewal IFB	Salem InfoTech Inc.	$185,703.20	9/27/2018	9/26/2019
MDHBE31040587	ForgeRock Maintenance Renewal IFB #MDHBE31040587	Nexxsol Corporation	$153,199.00	9/18/2018	9/30/2019
MDHBE31040611	EDB Postgres Platform Subscription & Support Renewal IFB#MDHBE31040611	Nexxsol Corporation	$72,047.00	9/30/2018	9/29/2019
MDHBE31040607	Tenable Security Center Software Subscription Renewal IFB#MDHBE31040607	NuHarbor Security Inc.	$58,899.00	9/30/2018	9/29/2019
MDHBE31040332	Corticon Maintenance Renewal for Corticon Servers & Studio IFB#MDHBE31040332	Carahsoft Technology Corporation	$296,194.66	9/19/2018	9/18/2019
MDHBE31040441	NEC Projectors - IFB #MDHBE31040441	Micro Wise, Inc	$8,285.00	9/19/2018	9/18/2019

SOLICITATION NO.	CONTRACT NAME	VENDOR NAME	CONTRACT AMOUNT	PERIOD OF PERFORMANCE START DATE	PERIOD OF PERFORMANCE END DATE
MDHBE31043732	Appinium Renewal IFB	Carahsoft Technology Corporation	$51,159.56	4/12/2019	4/13/2020
MDHBE31045159	Dell Computers IFB	Data Networks	$179,545.00	6/20/2019	6/30/2019
MDM0031030513	Consolidated Service Center (CSC)	Maximus Health Services, Inc.	$60,333,352.55	6/27/2017	6/26/2019
GSA Contract No. GS-35F-0119Y	Salesforce Purchase -TORFQ#MD78 Salesforce CRM TORFQ0004	Carahsoft Technology Corporation	$946,862.00	3/2/2019	3/1/2020
MDM0031038322	Dell Hardware Purchase - 60 Laptops	AlphaHill, LLC	$153,618.00	6/5/2018	6/4/2019
MDM0031038684	Jira Software & Bamboo Renewal	vCloud	$13,710.93	6/12/2018	6/11/2019
MDM0031038972	Dell Hardware IFB - 25 Laptops	Steve Strickland Consulting	$46,359.00	6/26/2018	6/25/2019
MDM0031038682	Informatica Renewal	IPI Gramm Tech Ltd	$151,436.00	5/29/2018	5/28/2019

Tamara Cannida-Gunter & Tennille Erby
Customer Service and Accountability

Tamara and Tennille worked with a family over several years to get coverage and keep coverage for two teenagers who had lost their parents.

COMPLIANCE

Maryland Health Benefit Exchange's compliance department implemented the agency's compliance and ethics plan through review, revision and implementation of internal controls designed to promote transparency, credibility, and public trust in the integrity of the agency's operations. As a support function to all agency departments, the compliance team performed internal audits and collaborated on a variety of projects. This promotes the effective and efficient use of funds, mitigates potential for fraud, waste and abuse, and protects consumers' personally identifiable information (PII).

The department completed the Office of Legislative Audits' triennial audit, the annual independent financial and programmatic audit (as required under the Affordable Care Act monitoring and program integrity regulations), and an annual privacy impact self-assessment. An independent auditor performed a mandatory comprehensive IT security and privacy assessment as a prerequisite for MHBE's authorization to move its data from physical data centers onto MD THINK (Maryland's Total Human-services Integrated Network), a cloud-based platform. Significant coordination between state and federal partners ensured the protections of personally identifiable information as required by the ACA and the Centers for Medicaid and Medicare (CMS).

Elizabeth Leo
Organizational Strength

Elizabeth improved data analysis for the organization and used our enrollment data to engage with policy makers.

MHBE's compliance hotline and chief compliance officer received 16 allegations during FY 2019. Six were referred to the Medicaid Fraud Control Unit and 10 were investigated and denied. Internal monitoring included oversight of process improvement plan design and implementation for agency departments, with the primary goal to improve efficiency and effectiveness through normalization of sound practices. In addition to adherence to the CMS fraud mitigation in eligibility determination processes, MHBE tightened controls over documentation verification, role-based access to the HBX system, receiving and inventory management, and procurement processes. To facilitate leadership's tracking of their departmental process improvement plans, a compliance tracking application is in the final stages of design, with full implementation targeted for FY 2020.

MHBE fully articulated its Federal Tax Information (FTI) background policy in compliance with IRS 1075 safeguards. Implementation included E-Verify checks to confirm eligibility to work in the U.S. for all employees and consultants authorized to access FTI; receipt of authority to use the Criminal Justice Information System to obtain FBI background checks; and, development of administrative controls required of vendors whose consultants received authorized access.

Championing the culture of compliance and adherence to sound privacy practices, MHBE:

- Executed 113 data-use agreements with non-exchange entities.
- Provided compliance training to 2,084 employees, consultants, navigators, producers and other consumer support workers.
- Obtained attestations from consumer support workers to comply with IT security and privacy principles to protect the confidentiality of consumers' PII.
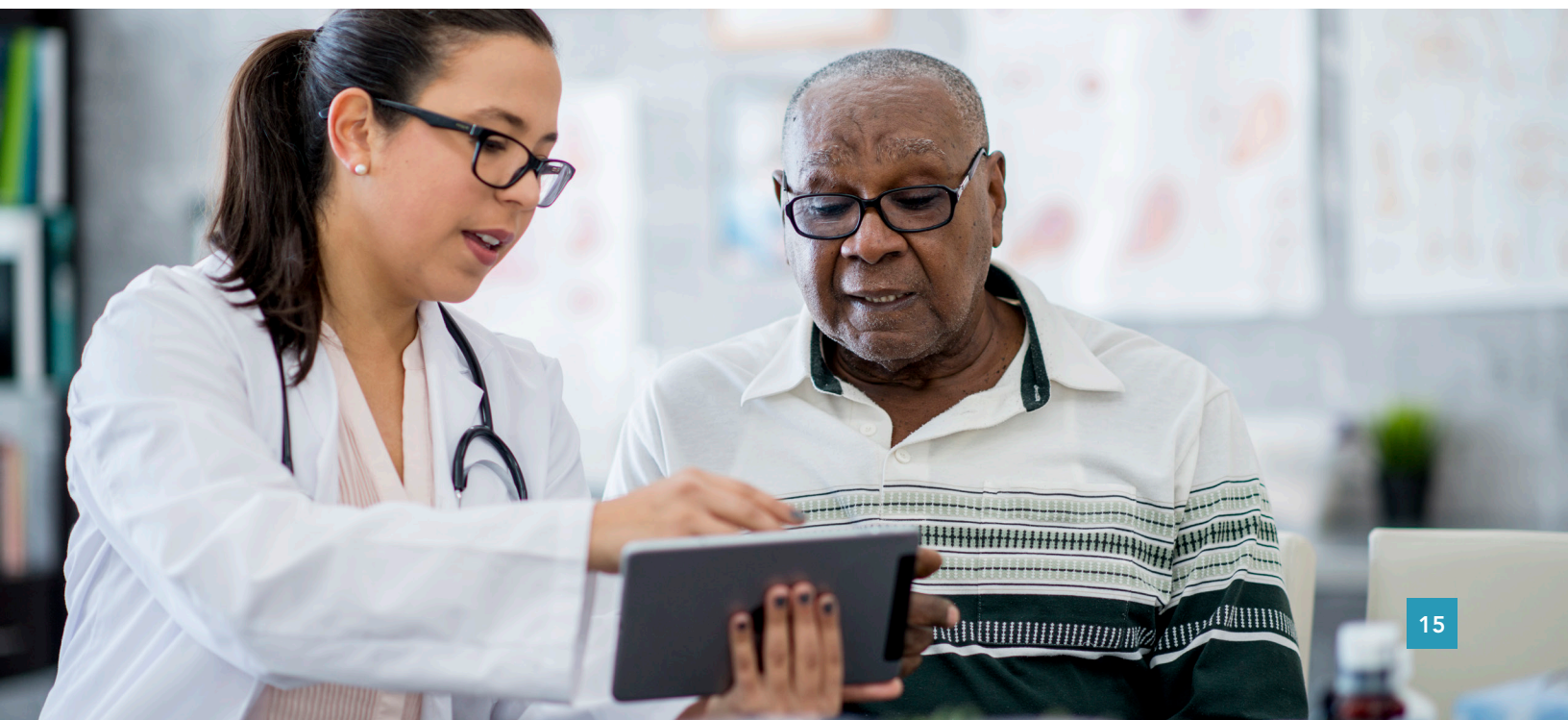
MINORITY BUSINESS REPORTING

Minority Business Enterprise (MBE) prime and subcontractors received a total of $18,828,008 in payments for FY 2019. Forty prime contracts were awarded to MBE firms during FY 2019 totaling $9,388,742. This represented 24% of all prime contracts awarded. The majority of the prime contracts were awarded to IT staffing firms. Prime and subcontracts were awarded among the following MBE classifications:

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

PRIME CONTRACT AWARDS	
FY18	FY19
$3,133,519	$9,388,742

PRIME CONTRACT PAYMENTS	
FY18	FY19
$13,798,814	$10,397,243

Priya Radhakrishnan
Telling Our Story

Priya improved data reporting and recast the key metrics of our data in a more visual, storytelling manner that gets posted monthly at MarylandHBE.com.

MHBE continues to engage the interactive process for establishing MBE goals for procurements. The MBE liaison meets with the procurement officer and the contract monitor to assess the potential for minority participation. The agency has continued outreach efforts through its participation in the Meet the Primes event. MHBE encourages MBE participation by posting all solicitations on its agency website and on the eMaryland Marketplace.

FAIR PRACTICES & 1557 COMPLIANCE

Employee Training

MHBE implemented its Sexual Harassment Prevention training during FY 2019. In accordance with State of Maryland statutes, the agency must provide two hours of training to its regular employees no later than October 2020. MHBE has also begun training its contingent workforce as well. The agency is on track to meet this requirement. Two MHBE staff have been certified by the state to develop the training content and facilitate these trainings.

1557 Compliance

The U.S. Department of Health and Human Services mandates that our agency investigates consumer complaints of violations of civil rights and take corrective action. Consumers of the Maryland Health Connection are afforded this opportunity. The MHBE Civil Rights Officer responded to consumer inquiries in compliance with the 1557 requirements throughout FY 2019. Information on how to report a complaint is provided to Maryland Health Connection consumers. Inquiries may be submitted by calling (410) 547-6862 or via email to MHCCivil.Rights@Maryland.gov.

Sravan Koppula
Accountability and Customer Service

While updating the website and separate from his assignment, Sravan flagged a discrepancy in income eligibility information that could have caused confusion for consumers if not corrected.

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.

- 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
- Yolanda Carter, community liaison
- Anna Davis, Johns Hopkins Bloomberg School of Public Health
- Robyn Elliott, Public Policy Partners
- Mark Haraway, Dominion Dental
- Alvin Helfenbein, Helfenbein Insurance Agency
- Christopher Keen, Keen Insurance Associates, LLC
- Karen Nelson, Planned Parenthood of MD
- Sheebani Patel, Kaiser Health Plan of the Mid-Atlantic
- Laurence Polsky, Calvert County Health Department
- Leni Preston, independent consumer
- Deborah Rivkin, CareFirst BlueCross BlueShield
- Jacqueline Roche, Johnson & Johnson
- Lisa Skipper, FQHC
- David Stewart, AHEC West
- Sanford Walters, Kelly & Associates Insurance Group

Shravali Karnapanduga
Customer Service
Shravali resolved technical issues for 350 applicants who otherwise would not have been able to enroll.

DATA

ENROLLMENTS

TOTAL ENROLLMENTS BY CALENDAR YEAR					
	2015	2016	2017	2018	2019
Number of Marylanders enrolled in Medicaid through Maryland Health Connection	949,751	1,174,883	1,038,177	1,062,345	1,076,175
Number of Marylanders enrolled in a QHP	126,252	162,652	157,637	153,571	156,963
Number of Marylanders enrolled in a Stand Alone Dental Plan	N/A	30,313	51,218	39,334	39,720
Percent of young adults (18-34) among total QHP enrollees	27%	29%	30%	30%	30%
State of Maryland Uninsured Rate	6.6%	6.1%	6.1%	6.0%	

Jenny Garrison
Telling Our Story

Jenny helped spread the word about health coverage by providing interviews on Hispanic radio stations and encouraging consumers to tell their stories at congressional media events.

QUALIFIED HEALTH PLAN ENROLLMENTS BY COUNTY		
JURISDICTION	2018	2019
Allegany	1,119	1,358
Anne Arundel	12,140	12,036
Baltimore	20,603	20,547
Baltimore City	10,305	10,061
Calvert	1,536	1,526
Caroline	788	997
Carroll	3,521	3,477
Cecil	2,131	2,402
Charles	2,556	2,550
Dorchester	754	911
Frederick	5,948	5,982
Garrett	842	1,021
Harford	4,953	4,780
Howard	9,506	9,458
Kent	511	597
Montgomery	41,585	41,763
Prince George's	22,424	22,674
Queen Anne's	1,392	1,545

QUALIFIED HEALTH PLAN ENROLLMENTS BY COUNTY		
JURISDICTION	2018	2019
Saint Mary's	3,093	1,840
Somerset	524	662
Talbot	1,216	1,418
Washington	3,093	3,808
Wicomico	2,376	3,037
Worcester	2,219	2,513
TOTAL	153,571	156,963

Pavan Teja Chokkavarapu
Accountability

Pavan aided in implementing critical technical changes for Medicaid enrollments to align with federal policy.

Sai Krishna Munirathinam & Vinay Chekuri
Accountability

Sai and Vinay devised technical changes that drastically reduced the amount of time it takes to generate thousands of notices to alert consumers about their health coverage.

TOTAL QUALIFIED HEALTH PLAN ENROLLEES BY PLAN YEAR

153,571

156,963

	2018	2019
Renewal	70%	74%
New	30%	26%

New   Renewal

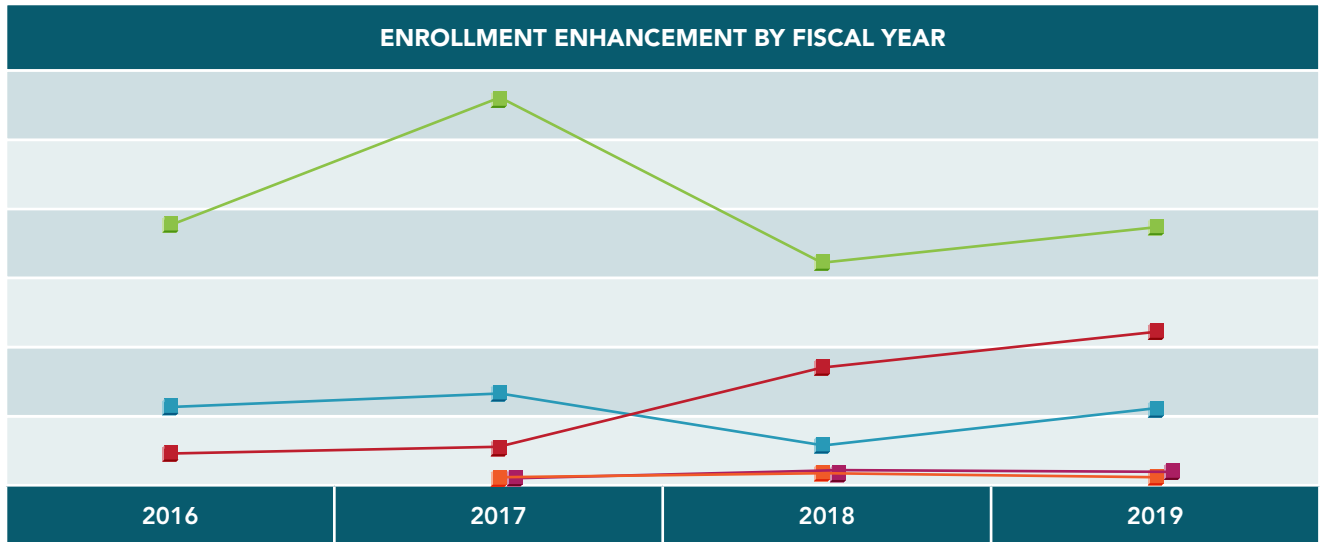## ENROLLMENT ENHANCEMENT BY FISCAL YEAR

	2016	2017	2018	2019

- Number of new enhancements made to the IT system
- Number of quality improvement items implemented in the system
- Number of Maintenance & Operational items implemented
- Number of technical modernization projects executed
- Number of special projects implemented

Cassandra Leach
Organizational Strength and Customer Service

Cassandra pitched in with her prior call center experience to help cut down a critical backlog of escalated cases.
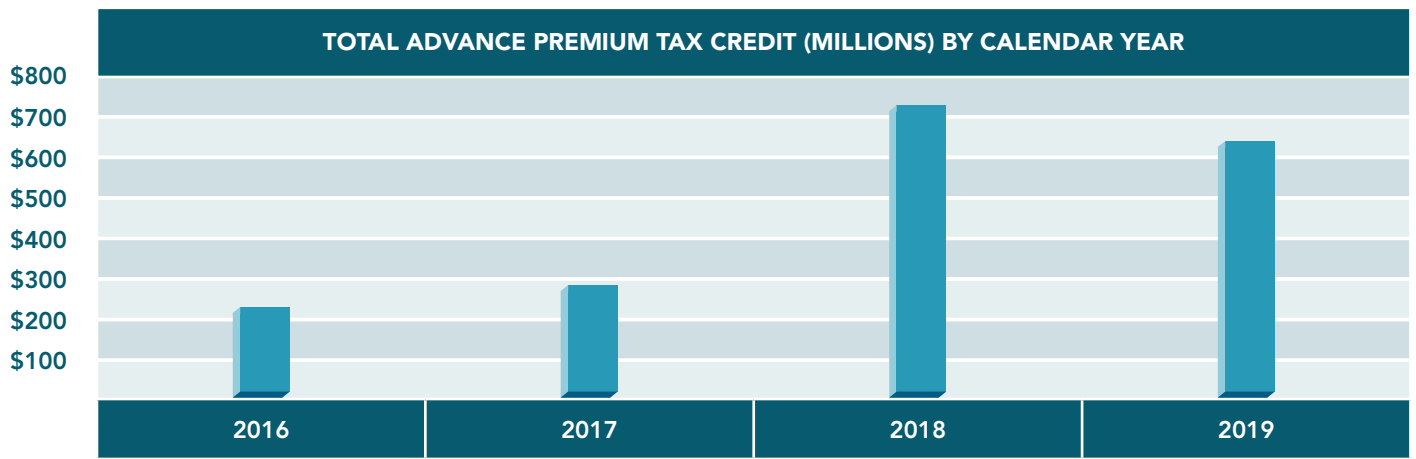
Chrystie Reif
Organizational Strength

Chrystie created a more structural process to orient new employees during their initial weeks and months.

FINANCIAL HELP

TOTAL ADVANCE PREMIUM TAX CREDIT (MILLIONS) BY CALENDAR YEAR

	2016	2017	2018	2019

(Chart values approximately: 2016 ≈ $220, 2017 ≈ $270, 2018 ≈ $720, 2019 ≈ $630)

INDIVIDUAL MARKET

	2016	2017	2018	2019
Average APTC per household among enrollees	$2,925	$3,500	$8,815	$7,932
Average single person premium for individual silver plan as percent of Maryland's average wage without APTC	8.4%	9.0%	14.0%	11.0%

SMALL GROUP MARKET

	2016	2017	2018	2019
Average cost of small group plan as percent of affordability cap	7.7%	8.0%	6.7%	6.7%
Average single person premium for small group silver plan as percent of Maryland's average annual wage	8.3%	8.5%	8.33%	8.33%

TECHNOLOGY

"ENROLL MHC" MOBILE APP BY CALENDAR YEAR			
	2017	2018	2019
Number of unique mobile application downloads (in thousands)	133	110	80
Total number of enrollments completed by mobile application	22,994	22,068	14,580
Percent of mobile application enrollment by young adults (18-34)	62%	63%	58%

Karthik Ramamoorthy
Organizational Strength and Accountability

Karthik led a tech team that devoted roughly 6,000 hours to enhancements to improve service for Medicaid, postpartum and other enrollment types.

Eliot Burkom
Organizational Strength, Customer Service, and Accountability

Eliot supported and strengthened compliance activities across the organization.

MARYLANDHEALTHCONNECTION.GOV BY CALENDAR YEAR			
	2017	2018	2019
Number of unique visitors to MHC website (in thousands)	811	1,368	769

SOCIAL MEDIA GROWTH BY CALENDAR YEAR			
CHANNEL	2017	2018	2019
Twitter	5,100	6,500	6,589
Facebook	21,000	23,000	23,246
Instagram	200	250	502
Blog Subscribers	33,606	45,000	60,046
Email Subscribers	634,790	707,204	1,860,910

HEALTH INSURANCE COMPANIES

	NUMBER OF HEALTH ISSUERS IN THE INDIVIDUAL MARKET	NUMBER OF HEALTH ISSUERS IN THE SMALL GROUP MARKET	NUMBER OF MANAGED CARE ORGANIZATION ISSUERS IN THE MEDICAID MARKET
2015	05	06	08
2016	05	04	08
2017	03	04	09
2018	02	03	09
2019	02	03	09
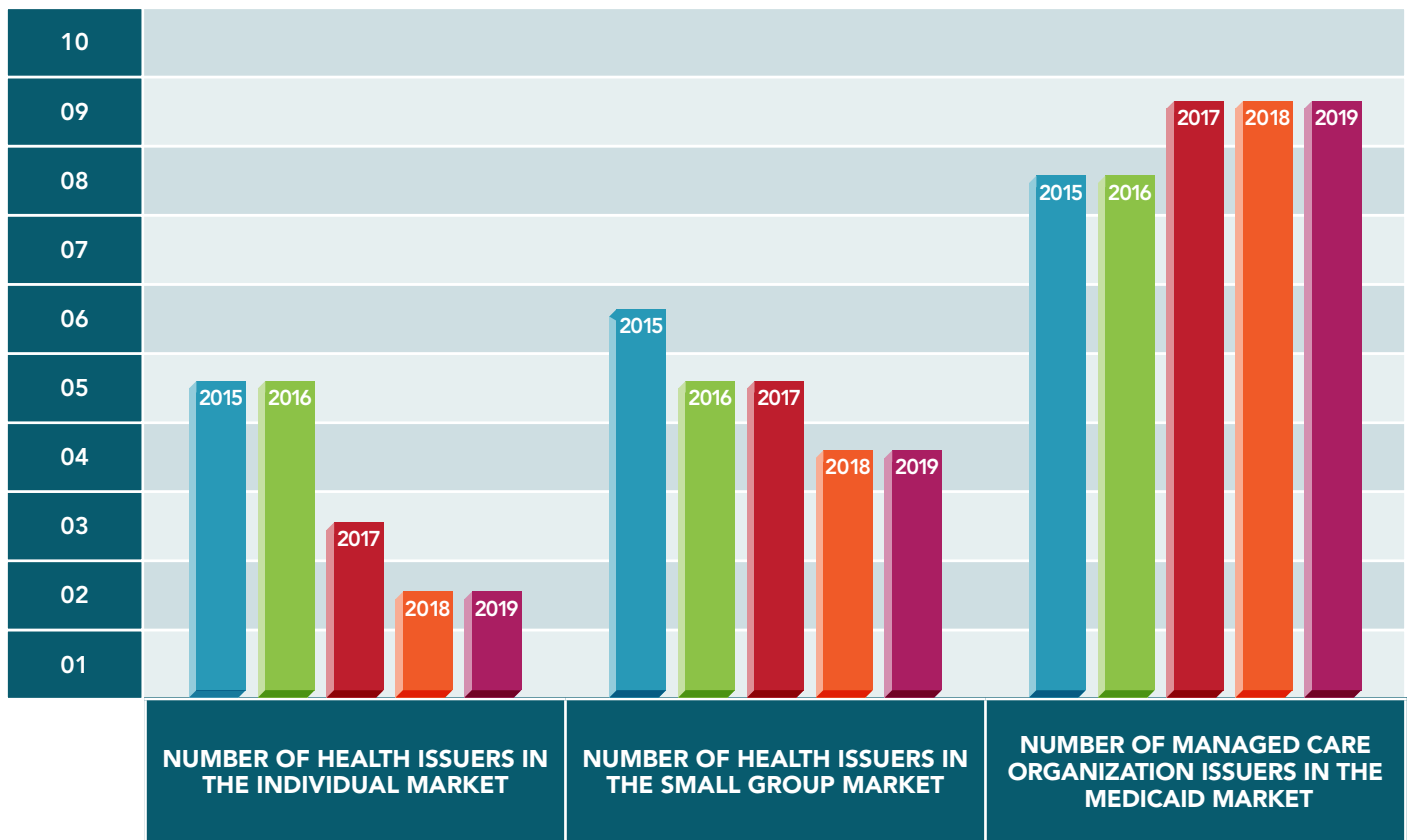
Chaitanya Ghadiyaram
Organizational Strength

Chaitanya led a process to streamline enrollment renewals and the mailing of 1095-A tax forms.

CONSUMER ASSISTANCE

CALL CENTER STATS BY FISCAL YEAR					
	2015	**2016**	**2017**	**2018**	**2019**
Average call handle time (minutes)	17.39	18.17	15.04	11.00	10.49
Average quality rating	82%	90%	92%	92%	94%

Wonda Oliver
Customer Service

Wonda persisted in fact-finding that enabled a consumer to win a dispute and enroll in coverage.

Sugandha Agirishetti
Telling Our Story

Sugandha turned the agency's employee directory from a static list to a searchable, interactive tool.

Tammy Austin
Organizational Strength

Tammy helped improve the agency's hiring processes, as well as its integration with a new cloud-based personnel system.

CONSUMER ASSISTANCE ORGANIZATIONS			
COUNTY	CONNECTOR/REGION	PHONE NUMBER	WEBSITE
Allegany County	Western Maryland Health Insurance Connector **FAR WESTERN REGION**	888-202-0212	www.wmdhealthconnect.org
Anne Arundel County	HealthCare Access Maryland **CENTRAL REGION**	410-500-4710	www.healthcareaccessmaryland.org
Baltimore City	HealthCare Access Maryland **CENTRAL REGION**	410-500-4710	www.healthcareaccessmaryland.org
Baltimore County	HealthCare Access Maryland **CENTRAL REGION**	410-500-4710	www.healthcareaccessmaryland.org
Calvert County	Seedco **SOUTHERN MARYLAND**	855-339-3007	www.seedco.org/affordable-health-care-maryland
Caroline County	Seedco **UPPER EASTERN SHORE**	866-492-6057	www.seedco.org/affordable-health-care-maryland
Carroll County	HealthCare Access Maryland **MIDWEST REGION**	410-500-4710	www.healthcareaccessmaryland.org
Cecil County	Seedco **UPPER EASTERN SHORE**	866-492-6057	www.seedco.org/affordable-health-care-maryland
Charles County	Seedco **SOUTHERN MARYLAND**	855-339-3007	www.seedco.org/affordable-health-care-maryland
Dorchester County	Seedco **UPPER EASTERN SHORE**	888-492-6057	www.seedco.org/affordable-health-care-maryland

COUNTY	CONNECTOR/REGION	PHONE NUMBER	WEBSITE
Frederick County	HealthCare Access Maryland MIDWEST REGION	410-500-4710	www.healthcareaccessmaryland.org
Garrett County	Western Maryland Health Insurance Connector FAR WESTERN REGION	888-202-0212	www.wmdhealthconnect.org
Harford County	Seedco UPPER EASTERN SHORE	866-492-6057	www.seedco.org/affordable-health-care-maryland
Howard County	HealthCare Access Maryland MIDWEST REGION	410-500-4710	www.healthcareaccessmaryland.org
Kent County	Seedco UPPER EASTERN SHORE	866-492-6057	www.seedco.org/affordable-health-care-maryland
Montgomery County	Montgomery County Health Connection CAPITAL NORTH REGION	240-777-1815	www.montgomeryhealthconnection.org

Joshua Powell
Organizational Strength

Joshua scanned and organized thousands of documents to save the agency time and space.

Jessica Grau
Agency Engagement

Jess provided key support to fulfill the agency's legislative initiatives for 2019. Her management skills were critical to creating workgroups charged with finding solutions to make coverage more affordable.

COUNTY	CONNECTOR/REGION	PHONE NUMBER	WEBSITE
Prince George's County	Prince George's County Health Connect **CAPITAL SOUTH REGION**	301-927-4500	www.pgchealthconnect.org
Queen Anne's County	Seedco **UPPER EASTERN SHORE**	866-492-6057	www.seedco.org/affordable-health-caremaryland
Somerset County	Lower Shore Health Insurance Assistance Program	855-445-5540	http://lowershorehealth.org/
St. Mary's County	Seedco **SOUTHERN MARYLAND**	855-339-3007	www.seedco.org/affordable-health-caremaryland
Talbot County	Seedco **UPPER EASTERN SHORE**	866-492-6057	www.seedco.org/affordable-health-caremaryland
Washington County	Western Maryland Health Insurance Connector **FAR WESTERN REGION**	888-202-0212	www.wmdhealthconnect.org/
Wicomico County	Lower Shore Health Insurance Assistance Program	855-445-5540	http://lowershorehealth.org/
Worcester County	Lower Shore Health Insurance Assistance Program	855-445-5540	http://lowershorehealth.org/

Frederick Vincent & Rebecca Jarjisian
Organizational Strength

Fred and Rebecca initiated the creation of a trainers guide for new consumer assisters at the Maryland Health Connection call center.

Past annual reports of the
Maryland Health Benefit Exchange are available online at:

marylandhbe.com/news-and-resources/reports