

# Plan Management Update

October 17, 2016



# PART I: Plan Offerings by Rating Area

**Table 1. Maryland Health Connection Plan Offerings by Metal Level by Rating Area**

Rating Area	Bronze	Silver	Gold	Platinum	Total
Baltimore Metro	8	12	8	1	29 (+3 Cat)
Southern Maryland/ Eastern Shore	5	7	5		17 (+2 Cat)
Capital Region	8	11	7	1	27(+3 Cat)
Western Maryland	5	7	5		17 (+2 Cat)

# PART I: Plan Offerings by Carrier

## Table 2. Maryland Health Connection Carrier Offerings by Metal Level

Issuer	Bronze	Silver	Gold	Platinum	Total
CareFirst Blue Choice (HMO/POS)	1	3	1		5 (+1 Cat)
CareFirst BCBS (PPO)	1	1	1		3
Cigna	1	1	1		3
Evergreen Health	2	3	3		8 (+1 Cat)
Kaiser Permanente	3	4	2	1	10 (+1 Cat)

## Networks

- 5 HMO Product Offerings in 2017
  - Down from 6 in 2016
    - CareFirst (BlueChoice, Healthy Blue)
    - Evergreen Health (Open-Access, Select)
    - Kaiser Permanente
- 1 PPO Product
  - Down from 2 in 2016
    - CareFirst (BluePreferred)
- 2 POS Products
  - Unchanged from 2016
    - CareFirst (BluePlus)
    - Evergreen Health (POS)
- 1 EPO Product
  - Unchanged from 2016 but different issuer
    - Cigna (AccessIN)

### Market Withdrawal

- UnitedHealthcare withdrawal from Maryland Health Connection in 2017
  - 10% of enrollee population affected (14%)
  - 1 state-wide EPO network (All Savers Insurance Co)
  - 1 narrow HMO network (UnitedHealthcare of the Mid-Atlantic, Inc., not state-wide)

### Market Concentration Effects

- 3 state-wide offerors in 2017
  - Down from 4 in 2016
  - Primary effect in Frederick and Washington counties (24.23% and 31.76% market share, respectively) and Western Maryland in general
  - Eastern Shore and Western Maryland has only two issuers offering HMO products