

maryland  health
connectionSM

CARRIER PROSPECTUS



Maryland Health Benefit Exchange, the state agency that administers Maryland's state-based health insurance marketplace, partners with insurance carriers to offer a variety of affordable and high quality insurance plans. Maryland Health Connection, a service of the Maryland Health Benefit Exchange, is the marketplace for carriers to connect with Marylanders and small businesses who need coverage.

Thank you for your interest in becoming a health insurance carrier in the Maryland marketplace. Your commitment to clinical excellence will work in concert with our integrated delivery system. Together, we will produce great success for consumers and small businesses.

Maryland Health Connection (MHC) allows Marylanders to shop for, compare, select and enroll in health plans that best meet their needs. We enroll more than 150,000 individuals into private health and dental plans each year and more than 1 million individuals into Medicaid. We have established consumer assistance organizations in all parts of the state and work hard to fulfill our mission.

Maryland Health Benefit Exchange (MHBE) recently received approval from the Centers for Medicare and Medicaid Services (CMS) for a 1332 waiver that allows Maryland to implement a reinsurance program for our issuers beginning in 2019. It is a great time to explore the Maryland individual marketplace, as the reinsurance program will help protect issuer risk for the next two to five years.

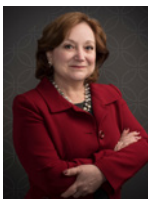
I would welcome the opportunity to share more about MHBE and how we can support each other's efforts in Maryland. MHBE certifies all health plans in the marketplace. We would be very excited to work with you for a 2020 entry into the Maryland marketplace.

Sincerely,

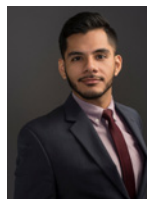


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MARYLAND HEALTH CONNECTION PRODUCTS

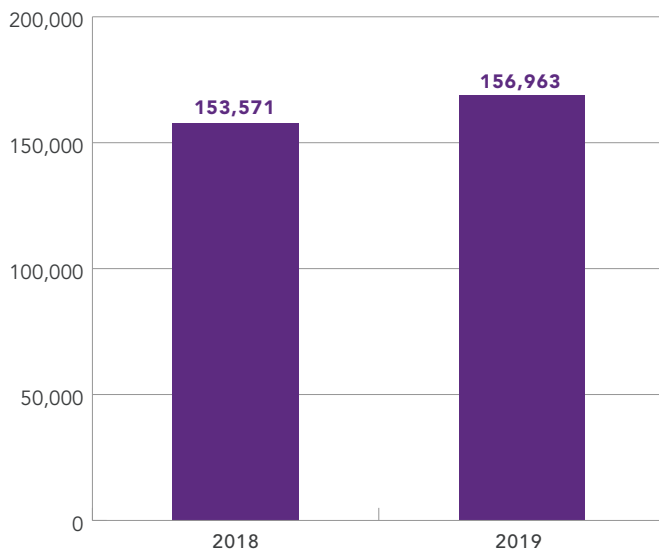
As of 2018, 94 percent of Marylanders have health insurance. Join the marketplace that is making that possible. MHBE utilizes top-flight technology, good business practices and award-winning marketing to provide a comprehensive online marketplace.

INDIVIDUAL

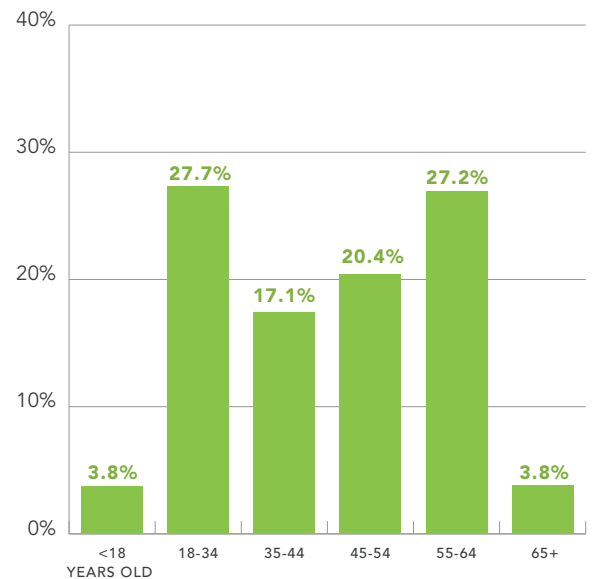
Maryland Health Connection offers consumers a simple, user-friendly enrollment process via **MarylandHealthConnection.gov**, and a mobile app, Enroll MHC. It is the only place where individuals can qualify for cost-sharing reductions and tax subsidies and receive financial assistance with health plans.

Enrollment Makeup

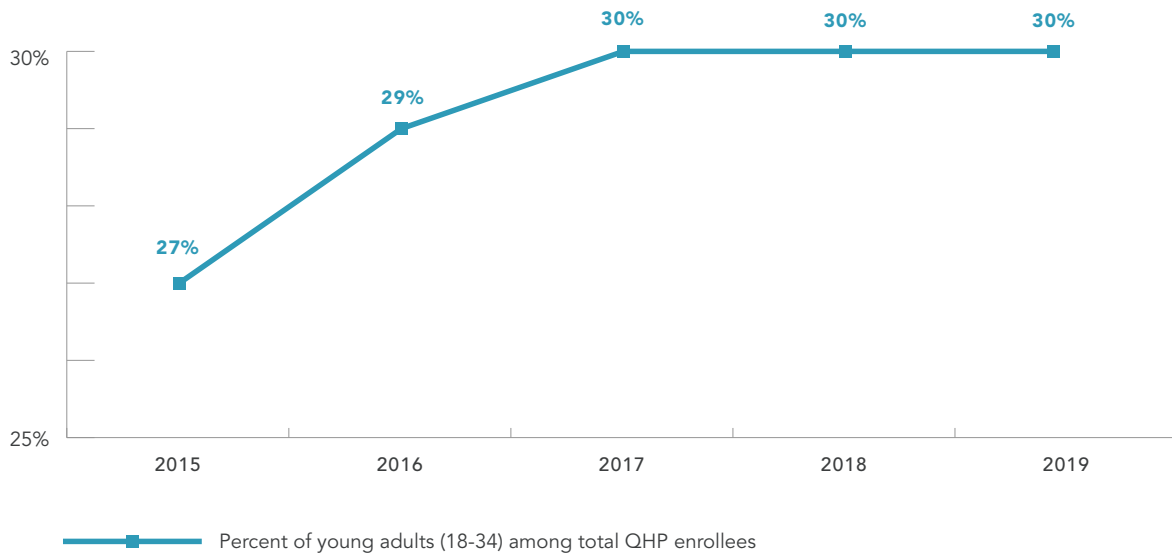
Total QHP Enrollment by Plan Year



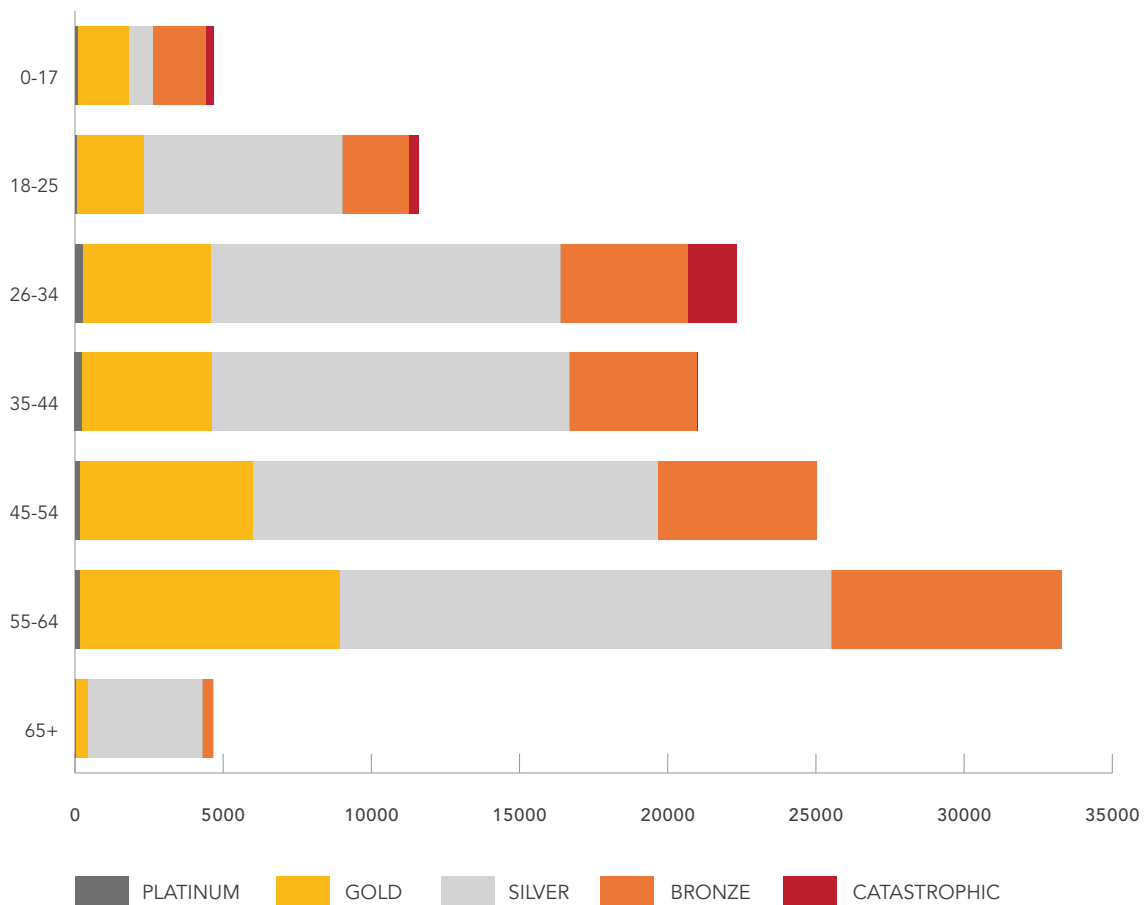
2019 Enrollment by Age

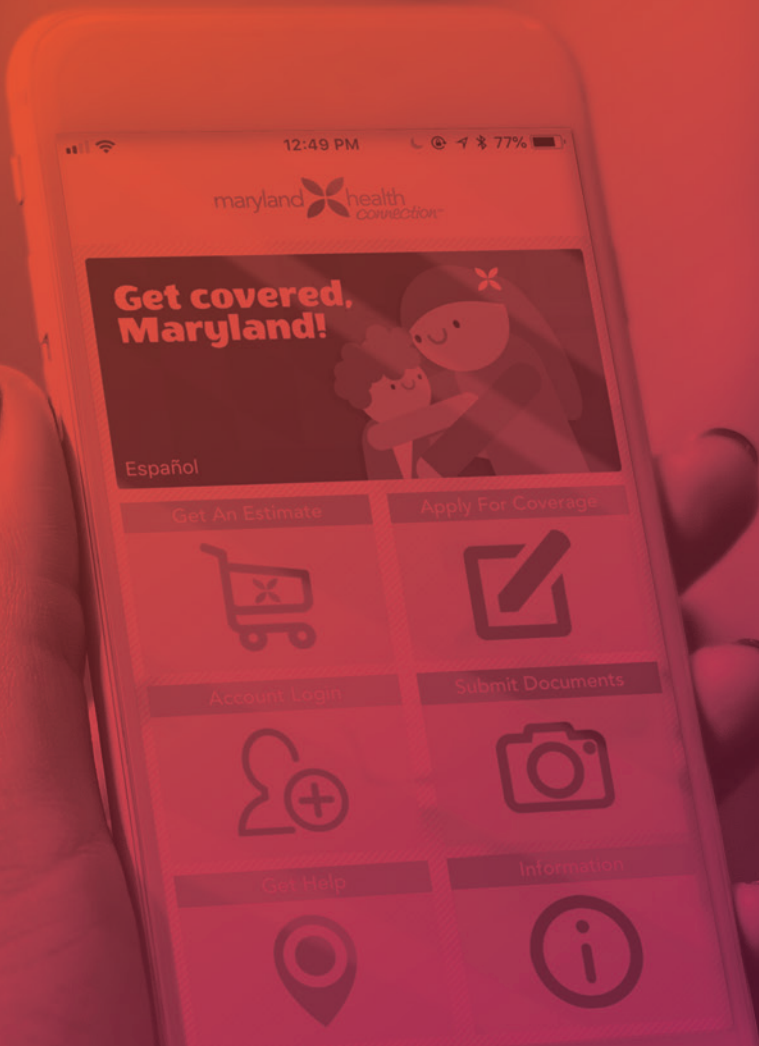


Percent of Young Adults (18-34) Among Total QHP Enrollees by Calendar Year



2019 Enrollment by Metal Level and Age Group





2019 MOBILE APP ENROLLMENT



13,935

Number of enrollments completed by mobile application



57%

Mobile application enrollment by young adults (18-34)

CareFirst BlueChoice
BlueChoice HMO Bronze \$7,900

QUALITY RATING: ★★★★★
METAL LEVEL: Bronze
H.S.A. Qualified : No

ESTIMATED MONTHLY PREMIUM	ANNUAL OUT-OF-POCKET MAX	EMERGENCY ROOM	PRIMARY CARE CO-PAY	ANNUAL DEDUCTIBLE
\$115.79 <small>Price after estimated \$162.47 tax credit.</small>	\$7900	Not Applicable	No Charge after deductible	\$7900.00

[Find a Doctor](#)
[About Doctors in This Plan](#)

[Plan Costs & Benefits](#)
[Prescription Drug Search](#)

UNION PERMANENTE
KP MD Bronze
6200/20%/HSA/Dental

QUALITY RATING: ★★★★★
METAL LEVEL: Bronze
H.S.A. Qualified : Yes

ESTIMATED MONTHLY PREMIUM	ANNUAL OUT-OF-POCKET MAX	EMERGENCY ROOM	PRIMARY CARE CO-PAY	ANNUAL DEDUCTIBLE
\$102.61 <small>Price after estimated \$162.47 tax credit.</small>	\$6550	20.00% Coinsurance after deductible	20.00% Coinsurance after deductible	\$6200.00

[Find a Doctor](#)
[About Doctors in This Plan](#)

[Plan Costs & Benefits](#)
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Products offered on the MHC marketplace

1332 Waiver Reinsurance

The purpose of the reinsurance program is to hold down consumer cost and bring greater certainty to Maryland's individual health insurance market for plan years 2019 through 2023.

Maryland's reinsurance plan is the largest of its kind in the country to bring rate relief to the individual market, particularly to residents who don't qualify for financial help with monthly premiums. Despite challenges, Maryland continues to make gains with populations that have lacked health insurance, including young adults, African-Americans, Hispanics and rural Marylanders.

SMALL BUSINESS

The streamlined Small Business Health Options Program (SHOP) makes covering employees appealing for small businesses. SHOP authorized brokers assist small businesses to apply for tax credits and find plans that best meet the needs of employees.



COLLABORATION AND OUTREACH

Culturally responsive outreach is a priority for Maryland Health Connection. Partnerships with both private and state organizations give MHC an ever-growing voice in the uninsured market. We work closely with and market directly to:

- Faith-based communities
- Latino communities
- African-American communities
- Young adults
- Licensed contractors and self-employed individuals
- Additional targeted groups of individuals such as veterans, immigrants, those reentering the community after incarceration, LGBT Marylanders, those impacted by substance use disorder as well as mental and behavioral health challenges, and victims of domestic violence
- University of Maryland School of Public Health Horowitz Center for Health Literacy
- And many more



A VALUABLE PARTNERSHIP

The dedicated leadership and staff at Maryland Health Benefit Exchange strive to onboard insurance carriers with ease and efficiency.

In addition, carriers are invited to engage with MHBE in the Plan Management Stakeholder Committee (PMSC). The PMSC is the forum for communicating information on technical and operational approaches, timelines, and discussion of key integration, data exchange and policy implementation between MHBE and our partners. The PMSC's scope covers both the individual and SHOP marketplaces. Read more about the PMSC [here](#).

Maryland Health Benefit Exchange values feedback from carriers.

If you have a question or a suggestion for how we can partner with insurance carriers, please contact us at mhbe.carriers@maryland.gov.



JOIN THE MARYLAND MARKETPLACE

Health insurance carriers may apply to sell qualified health plans and stand-alone dental plans through Maryland Health Connection.

Carriers must submit applications by the first week of July in order to participate during the following year's open enrollment period.

Maryland Health Benefit Exchange, in collaboration with the Maryland Insurance Administration and the Maryland Health Care Commission, has designed a multi-step process to authorize carriers and certify benefit designs for Maryland Health Connection. By completing all steps, carriers can offer qualified plans to individuals and/or small businesses through Maryland Health Connection.

- Carrier Application Form**
- Carrier Business Agreement**
- List of Subcontractors
- Verification of Accreditation Status

Please note the Maryland Insurance Administration requires that **Certificate of Authority be completed before participating in the marketplace.

AWARDS AND RECOGNITION



- 2017 Best Technology Marketing Campaign, American Marketing Association/Baltimore
- 2016 Multicultural Public Relations Campaign of the Year, Public Relations Society of America/National Capital Chapter
- 2016 Marketing Campaign of the Year, Ragan Health Care PR and Marketing Awards
- 2015 Best in Maryland, Public Relations Society of America/Maryland, first place (tie), Integrated Marketing

APPENDIX:

Maryland Health Connection Data Report, December 2018 Data

The Hilltop Institute SHOP Analysis, August 2018

State Health Access Data Assistance Center (SHADAC) May 2018 Data

Carrier Reference Manual, 2018

Privately Insured Spending in Maryland's Individual Market, 2016

