



Maryland

INSURANCE ADMINISTRATION

2021 ACA

**Approved Health Insurance Rates
Individual Non-Medigap & Small Group Markets**

Monday, September 21, 2020, 2 - 4 PM EST

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410-468-2041

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2021 ACA Individual Non-Medigap Market - What's Been Approved?

		Actual		Approved	Approved	Filed by	MIA
		Members		2019	2020	Carrier	Approved
		On & Off	06/30/20	Average	Average	05/01/20	2021
		Exchange	Market	Rate	Rate	Average	Average
Legal	Coverage	Exchange	Market	Rate	Rate	Rate	Rate
Entity	Type	06/30/20	Share	Increase*	Increase*	Increase	Increase*
CareFirst BlueChoice, Inc.	HMO	135,515	63.7%	-17.0%	-14.7%	-1.1%	-11.9%
CF GHMSI	PPO	4,415	2.1%	-11.1%	-1.4%	-12.0%	-17.1%
CF CFMI	PPO	7,521	3.5%	-11.1%	-1.4%	-12.0%	-17.1%
Optimum Choice	HMO	0	0.0%	N/A	N/A		
Kaiser	HMO	65,132	30.6%	-7.4%	-5.0%	-11.0%	-11.0%
TOTAL		212,583	100.0%	-13.2%	-10.3%	-4.8%	-11.9%

	Family of 4	Health Insurance	Family of 4
	Annual Premium*	MD Premium	U.S. Median Household Income
		% of Household Income	
		vs. 2020	
		Δ	Δ
2018	\$18,834		\$128,611
2019	\$16,348	-13.2%	\$129,384
2020 Approved	\$14,664	-10.3%	\$130,161
2021 - Filed 05/01/20	\$13,960	-4.8%	\$130,943
2021 - Approved 09/15/20	\$12,919	-11.9%	\$130,943

* Silver, Off-Exchange, Age 40, Baltimore

SOURCES:

<https://www.deptofnumbers.com/income/maryland/>

<https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-income-households.html>, Table H-11

<https://www.census.gov/quickfacts/fact/table/MD/BZA110218>

2021 ACA Small Groups Market - What's Been Approved?

							Filed	MIA	MIA
		Actual		Approved	Approved		05/01/20	Approved	Approved
		Members		2019	2020		2021	2021	1Q21
		On & Off	06/30/20	Average	Average		Average	Average	Illustrative**
	Legal Coverage	Exchange	Market	Rate	Rate		Rate	Rate	Average
	Entity	Type	06/30/20	Share	Increase*	Increase*	Increase	Increase	Monthly
									Premium
	CareFirst BlueChoice, Inc.	HMO	169,820	65%	5.0%	0.5%	6.0%	3.1%	\$345
	CF GHMSI	PPO	13,949	5%	-0.7%	7.4%	1.8%	2.0%	\$468
	CF CFMI	PPO	7,347	3%	-0.7%	7.4%	1.9%	2.0%	\$468
	Kaiser	HMO	10,755	4%	3.2%	10.2%	-5.0%	-5.0%	\$281
	Aetna Health, Inc.	HMO	83	0%	3.4%	1.0%	-7.7%	-16.8%	\$374
	Aetna Life Insurance Co.	PPO	482	0%	3.0%	1.2%	-9.0%	-14.6%	\$409
	United Healthcare of the Mid-Atlantic	HMO	4,745	2%	6.3%	0.0%	8.3%	3.5%	\$276
	United Healthcare (Optimum Choice)	HMO	14,548	6%	6.4%	9.4%	3.0%	-2.7%	\$293
	United Healthcare (MAMSI)	EPO	19,546	7%	5.6%	8.3%	4.7%	1.0%	\$337
	United Healthcare Insurance Co.	PPO	21,748	8%	10.6%	5.4%	9.8%	4.5%	\$356
	TOTAL		263,023	100%	5.0%	2.9%	5.2%	2.3%	\$349

Group of 7			
	Annual	%	vs. 2020
	Premium*	Δ	Δ
	2020 Approved	\$66,347	
	2021 - Filed 05/01/20	\$69,797	5.2%
	2021 - Approved 09/15/20	\$68,404	3.1%
	* Silver, Baltimore.		

2021 ACA – Individual Non-Medigap - Dental

								Filed 05/01/20	MIA	MIA Approved Adult Individual 1Q21 Proposed Monthly Premium
		Actual Members On & Off Exchange	Actual Members On & Off Exchange	06/30/20 Market Share	Approved 2019 Average Rate Change*	Approved 2020 Average Rate Change*	Approved 2021 Average Rate Increase	Approved 2021 Average Rate Change*		
Legal Entity	Coverage Type	06/30/19	06/30/20							
Alpha Dental	DPPO	2,476	2,838	5%	3.4%	-1.4%	0.0%	-1.7%	\$23	
CF CFMI	DPPO	26,053	27,761	48%	6.6%	-0.3%	0.0%	-5.0%	\$36	
CF GHMSI	DPPO	10,189	11,018	19%	6.6%	-0.3%	0.0%	-5.0%	\$36	
Delta Dental of PA	DPPO	6,939	10,259	18%	0.0%	-2.5%	0.0%	0.0%	\$33	
Dominion Dental Services	DHMO+DPPO	7,149	6,419	11%	-6.5%	-0.5%	1.9%	-3.1%	\$27	
TOTAL		52,806	58,295	100%	3.6%	-0.7%	0.2%	-3.7%	\$34	

The percentage of the market enhancing their coverage to include dental increased in 2020 from 26% to 29% (~ +5,500 members).

UnitedHealthcare (Absent Since 2016) – Consumer Perspective

			Silver	Silver			Catastrophic/ Young Adult (Age 21)	Silver On/ Off
		Bronze	On-Exchange	Off-Exchange	Gold	Platinum		
Kaiser	HMO	\$252	\$339	\$294	\$332	\$397	\$142	1.155
CareFirst	HMO	\$222	\$371	\$313	\$328	N/A	\$106	1.185
UnitedHealthcare	HMO	\$241	\$344	\$344	\$326	N/A	N/A	1.000
CareFirst	PPO	\$444	\$571	\$511	\$542	N/A	N/A	1.117
UHC/CF HMO:		8.5%	-7.2%	10.0%	-0.4%	N/A	N/A	
UHC/Kaiser:		-4.5%	1.4%	17.2%	-1.7%	N/A	N/A	
CF HMO/KP:		-12.0%	9.3%	6.5%	-1.3%	N/A	-25.4%	

2021 ACA Individual Non-Medigap - APTC Impacts

Counties going from 1 Carrier to 2 Carriers (Kent, St. Mary's, Talbot, Wicomico)				
<u>Calculation of Subsidy Amount:</u>				
		<u>2020</u>	<u>2021</u>	<u>% Change</u>
	Income	\$18,735	\$19,140	2.2%
	% FPL	150.0%	150.0%	
	Expected Contribution %	4.1%	4.1%	
	Expected Monthly Contribution	\$64	\$66	2.7%
	Second Lowest Cost Silver	<u>BluePreferred \$1,750</u>	<u>UHC Balance Free PCP</u>	<u>Δ</u>
	Unsubsidized Premium	\$651	\$356	-45.4%
	less Expected Monthly Contr.	(\$64)	(\$66)	2.7%
	Equals Subsidy Amount	\$587	\$290	-50.6%
			(\$297)	decrease
<u>Sample Post-APTC Premiums:</u>				
Scenario 3)	Currently in BlueChoice \$1,750 Gold			
13% of APTC Enrollment				
		<u>BlueChoice \$1,750</u>	<u>BlueChoice \$1,750</u>	<u>Δ</u>
	Unsubsidized Premium	\$373	\$323	-13.3%
	less Subsidy Amount	(\$587)	(\$290)	-50.6%
	Equals Post-APTC Premium	\$0	\$33	#DIV/0!

1. Roughly 59% get APTC subsidy (up to 400% FPL).
2. Roughly 26% also get CSRs (up to 250% FPL).
3. United's addition to the market will reduce some subsidies, replacing the PPO as the "second-lowest cost Silver plan." However, decreases in salary may offset this by increasing the subsidy.

2018 ACA Minimum Loss Ratio (MLR) Rebates (§ 2718 PHSA)¹

MD's small group MLR rebates in 2018 ranked 3rd-most amongst all the states. This seems disproportionately high compared to its 19th-most ranking in population size, for example. **For 2019 MD's total was again high at \$26,026,931.**

		Small Group				
	State	2018 MLR Total Rebates	% Cumulative %		Population	Ratio to MD
	USA	\$310,343,220	100%		328,239,523	
1	CA	\$77,951,056	25%	25%	39,512,223	6.5
2	FL	\$44,378,478	14%	39%	21,477,737	3.6
3	MD	\$29,418,791	9%	49%	6,045,680	1.0
4	MO	\$26,957,163	9%	58%	6,137,428	1.0
5	PA	\$21,996,630	7%	65%	12,801,989	2.1
6	MI	\$16,554,634	5%	70%	9,986,857	1.7
7	OK	\$12,761,841	4%	74%	3,956,971	0.7
8	MA	\$12,527,393	4%	78%	6,892,503	1.1
9	VA	\$12,179,947	4%	82%	8,535,519	1.4
10	NV	\$7,494,112	2%	84%	3,080,156	0.5

¹ CMS - <https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/2018-Rebates-by-Issuer.pdf>

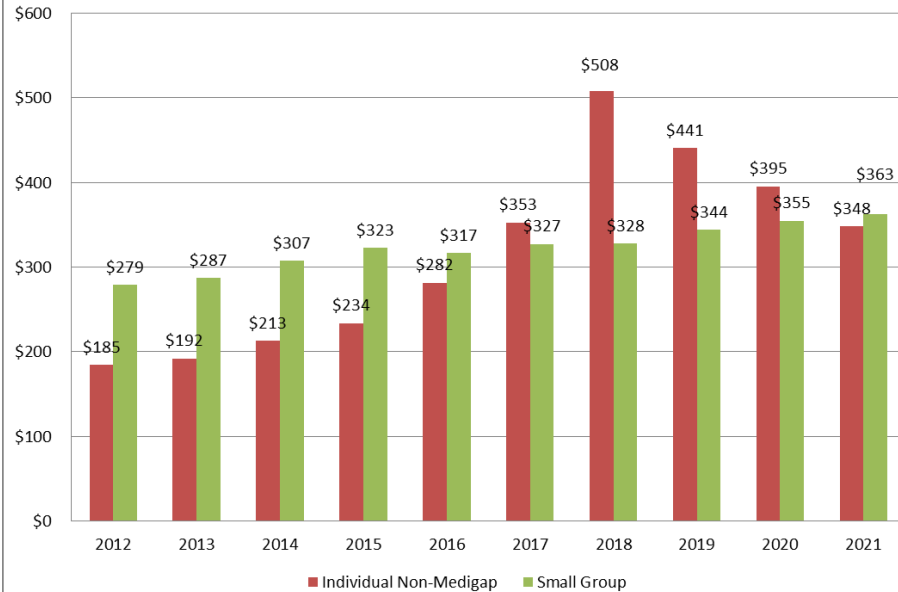
ACA - Related Federal Court Cases

1. RISK CORRIDOR PAYMENTS: U.S. Supreme Court Ruling 04/27/20.

	TOTAL	
	INM+SG	%
CareFirst	\$115,295,113	55%
UnitedHealthcare	\$423,378	0%
Kaiser	\$48,775,855	23%
Aetna+Coventry	\$328,998	0%
CIGNA	\$256,316	0%
Evergreen	\$46,024,654	22%
TOTAL	\$211,104,314	100%

2. COST-SHARING REDUCTION (CSR) DAMAGES: U.S. Court of Federal Claims. Estimated value of \$53M for MD. Ruling requiring payment made on 08/14/20.

INM vs SG Consumers' Premiums (w/ 1332)



2021 Individual Average Deductible = \$3,779.

2021 Small Group Average Deductible = \$1,913.

Year	Individual INM Premium	Δ	Individual SG Premium	Δ	RATIO: INM/SG	%	MD Per Capita Income	Δ	INM Premium % of Income	Δ	INM Portion	0.760 SG Employee Portion	INM/SG Ratio	INM -SG \$
2012	\$185		\$279		0.662	-33.8%	\$53,200		4.2%		\$185	\$67	2.76	\$118
2013	\$192	4.0%	\$287	3.0%	0.669	-33.1%	\$52,500	-1.3%	4.4%	0.2%	\$192	\$69	2.79	\$123
2014	\$213	11.0%	\$307	7.0%	0.694	-30.6%	\$54,100	3.0%	4.7%	0.3%	\$213	\$74	2.89	\$139
2015	\$234	9.7%	\$323	5.0%	0.725	-27.5%	\$56,100	3.7%	5.0%	0.3%	\$234	\$77	3.02	\$156
2016	\$282	20.5%	\$317	-1.8%	0.889	-11.1%	\$57,936	3.3%	5.8%	0.8%	\$282	\$76	3.70	\$206
2017	\$353	25.3%	\$327	3.3%	1.078	7.8%	\$59,674	3.0%	7.1%	1.3%	\$353	\$79	4.49	\$274
2018	\$508	43.9%	\$328	0.2%	1.549	54.9%	\$61,464	3.0%	9.9%	2.8%	\$508	\$79	6.45	\$429
2019	\$441	-13.2%	\$344	5.0%	1.280	28.0%	\$63,308	3.0%	8.4%	-1.6%	\$441	\$83	5.33	\$358
2020	\$395	-10.3%	\$355	3.0%	1.114	11.4%	\$65,207	3.0%	7.3%	-1.1%	\$395	\$85	4.64	\$310
2021	\$348	-11.9%	\$363	2.3%	0.960	-4.0%	\$67,163	3.0%	6.2%	-1.1%	\$348	\$87	4.00	\$261

Individual Non-Medigap: MD versus Other States

As of 09/16/20, out of 23 states, MD's rate reduction of -11.9% is the largest reduction nationwide.

Estimated 2021 Avg. Weighted Unsubsidized ACA-Compliant Individual Market Premiums • ACASignups.net													
State	ACA Individual Market Enrollment (on + off)	Exchange Type	Average 2020 Unsub. Indy. Mkt. Premiums		AVG. 2021 RATE CHANGES (assumes 100% of current enrollees re-enroll in same plan)					Net YY Premium Change per Unsub. Enrollee			
			Monthly	Annual	Avg. 2021 Preliminary Rate Change	COVID-19 FACTOR	Avg. 2021 Final Rate Change	Change Final vs Prelim.	Avg. 2021 Prem. Monthly	Avg. 2021 Prem. Annual	Monthly Change	Annual Change	
Alabama		FFM	\$690	\$8,280						\$690	\$8,280	\$0	\$0
Alaska		FFM	\$736	\$8,832						\$736	\$8,832	\$0	\$0
Arizona		FFM	\$584	\$7,008						\$584	\$7,008	\$0	\$0
Arkansas	281,881	FFM†	\$520	\$6,240	7.0%					\$520	\$6,240	\$0	\$0
California	2,300,000	SBM	\$570	\$6,840	0.6%	0.0%				\$570	\$6,840	\$0	\$0
Colorado	193,368	SBM	\$482	\$5,784	2.2%	0.2%				\$482	\$5,784	\$0	\$0
Connecticut	106,370	SBM	\$684	\$8,208	6.3%	1.8%				\$684	\$8,208	\$0	\$0
Delaware		FFM	\$667	\$8,004						\$667	\$8,004	\$0	\$0
District Of Columbia	14,237	SBM	\$517	\$6,204	3.8%	0.0%				\$517	\$6,204	\$0	\$0
Florida		FFM	\$592	\$7,104						\$592	\$7,104	\$0	\$0
Georgia	420,310	FFM	\$562	\$6,744	-1.3%	1.0%				\$562	\$6,744	\$0	\$0
Hawaii	31,688	FFM	\$628	\$7,536	-1.7%	0.0%				\$628	\$7,536	\$0	\$0
Idaho		SBM	\$525	\$6,300						\$525	\$6,300	\$0	\$0
Illinois		FFM	\$633	\$7,596						\$633	\$7,596	\$0	\$0
Indiana		FFM	\$538	\$6,456						\$538	\$6,456	\$0	\$0
Iowa		FFM	\$818	\$9,816						\$818	\$9,816	\$0	\$0
Kansas		FFM	\$634	\$7,608						\$634	\$7,608	\$0	\$0
Kentucky	80,697	FFM†	\$588	\$7,056	11.6%	2.5%				\$588	\$7,056	\$0	\$0
Louisiana		FFM	\$674	\$8,088						\$674	\$8,088	\$0	\$0
Maine	75,252	FFM	\$635	\$7,620	-4.1%	0.5%				\$635	\$7,620	\$0	\$0
Maryland	207,099	SBM	\$505	\$6,060	-4.8%	0.0%				\$505	\$6,060	\$0	\$0
Massachusetts		SBM	\$403	\$4,836						\$403	\$4,836	\$0	\$0
Michigan	322,874	FFM	\$477	\$5,724	1.3%	0.4%				\$477	\$5,724	\$0	\$0
Minnesota	155,000	SBM	\$443	\$5,316	3.0%					\$443	\$5,316	\$0	\$0
Mississippi		FFM	\$602	\$7,224						\$602	\$7,224	\$0	\$0
Missouri		FFM	\$631	\$7,572						\$631	\$7,572	\$0	\$0
Montana	60,200	FFM	\$569	\$6,828	3.2%					\$569	\$6,828	\$0	\$0
Nebraska		FFM	\$756	\$9,072						\$756	\$9,072	\$0	\$0
Nevada	98,785	SBM	\$492	\$5,904	6.3%	1.4%				\$492	\$5,904	\$0	\$0
New Hampshire		FFM	\$525	\$6,300						\$525	\$6,300	\$0	\$0
New Jersey		FFM†	\$553	\$6,636						\$553	\$6,636	\$0	\$0
New Mexico	55,212	FFM†	\$475	\$5,700	9.9%	0.0%				\$475	\$5,700	\$0	\$0
New York	322,921	SBM	\$586	\$7,032	11.7%	4.8%				\$586	\$7,032	\$0	\$0
North Carolina	558,892	FFM	\$656	\$7,872	4.0%					\$656	\$7,872	\$0	\$0
North Dakota		FFM	\$446	\$5,352						\$446	\$5,352	\$0	\$0
Ohio		FFM	\$518	\$6,216						\$518	\$6,216	\$0	\$0
Oklahoma		FFM	\$636	\$7,632						\$636	\$7,632	\$0	\$0
Oregon	168,621	FFM†	\$555	\$6,660	2.2%	1.6%				\$555	\$6,660	\$0	\$0
Pennsylvania	403,671	FFM†	\$643	\$7,716	-2.6%	0.8%				\$643	\$7,716	\$0	\$0
Rhode Island	45,435	SBM	\$432	\$5,184	4.8%	1.6%				\$432	\$5,184	\$0	\$0
South Carolina		FFM	\$610	\$7,320						\$610	\$7,320	\$0	\$0
South Dakota		FFM	\$679	\$8,148						\$679	\$8,148	\$0	\$0
Tennessee	189,916	FFM	\$637	\$7,644	5.0%	1.5%				\$637	\$7,644	\$0	\$0
Texas		FFM	\$528	\$6,336						\$528	\$6,336	\$0	\$0
Utah		FFM	\$417	\$5,004						\$417	\$5,004	\$0	\$0
Vermont	32,000	SBM	\$622	\$7,464	6.8%	1.1%				\$622	\$7,464	\$0	\$0
Virginia		FFM	\$636	\$7,632						\$636	\$7,632	\$0	\$0
Washington	231,467	SBM	\$507	\$6,084	-1.8%	0.5%				\$507	\$6,084	\$0	\$0
West Virginia		FFM	\$984	\$11,808						\$984	\$11,808	\$0	\$0
Wisconsin		FFM	\$653	\$7,836						\$653	\$7,836	\$0	\$0
Wyoming		FFM	\$957	\$11,484						\$957	\$11,484	\$0	\$0
Total	6,355,896	Average	\$576	\$6,912	1.9%	0.6%				\$576	\$6,912	\$0	\$0

SOURCE: <http://acassignups.net/rate-changes/2021>

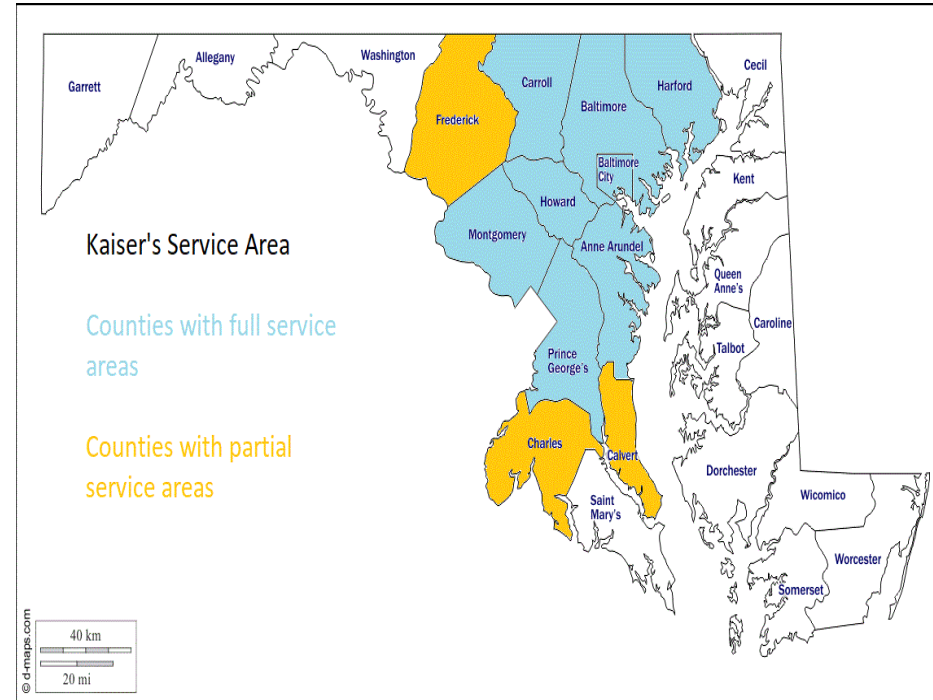
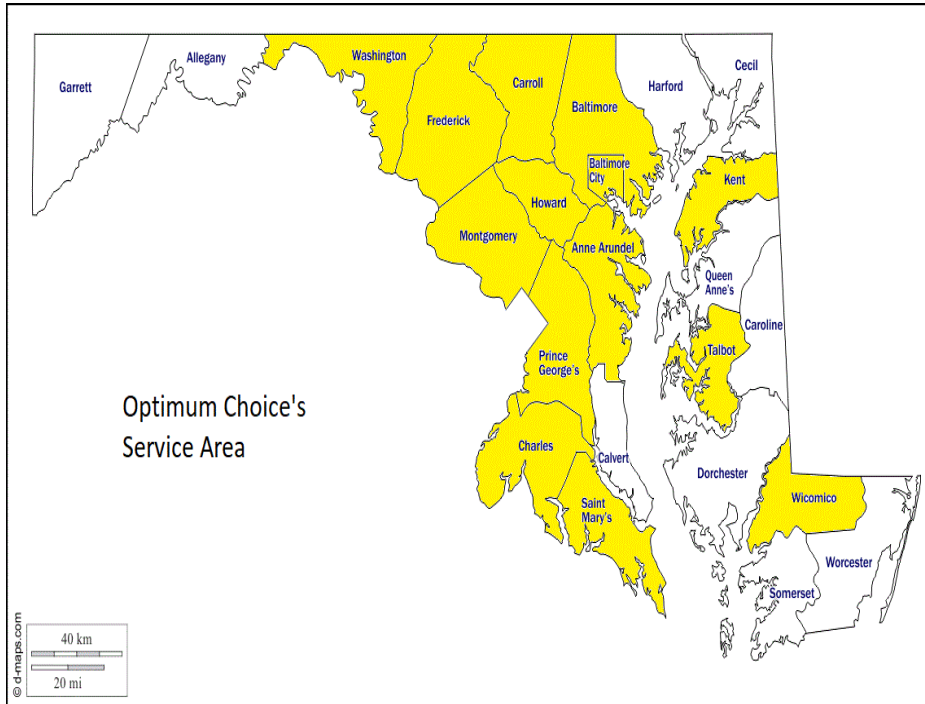
† = State-based exchange hosted on HealthCare.Gov (NJ & PA moving to their own exchanges this year)

APPENDIX

ACA Gain/Loss History

		GAAP	GAAP	GAAP	GAAP	GAAP	Operating	GAAP	GAAP
		Members	Claims	Premium	Loss	Operating	Cost	G/L	G/L
Market	Year	12/31/xx			Ratio	Costs	%	\$s	%
Individual	2013	120,063	\$276,846,372	\$337,931,662	81.9%	\$77,832,954	23.0%	(\$16,747,664)	-5.0%
IVL	2014	143,432	\$335,468,817	\$344,050,859	97.5%	\$79,394,909	23.1%	(\$70,812,867)	-20.6%
	2015	231,710	\$748,294,968	\$810,745,438	92.3%	\$175,103,912	21.6%	(\$112,653,442)	-13.9%
	2016	219,185	\$875,567,995	\$902,123,906	97.1%	\$200,227,890	22.2%	(\$173,671,979)	-19.3%
	2017	206,710	\$1,076,954,516	\$1,100,505,101	97.9%	\$195,278,473	17.7%	(\$171,727,888)	-15.6%
	2018	175,560	\$1,083,175,108	\$1,338,484,453	80.9%	\$199,727,988	14.9%	\$55,581,357	4.2%
	2019	180,804	\$826,909,100	\$1,268,444,588	65.2%	\$178,277,885	14.1%	\$263,257,603	20.8%
	2014-2019:	192,900	\$4,946,370,504	\$5,764,354,345	85.8%	\$1,028,011,057	17.8%	(\$210,027,216)	-3.6%
Rulings	2014-2019:							(\$17,575,925)	-0.3%
Small Group	2013	342,757	\$1,283,032,591	\$2,301,120,672	55.8%	\$286,407,681	12.4%	\$731,680,400	31.8%
SG	2014	228,526	\$393,355,845	\$565,001,913	69.6%	\$79,341,393	14.0%	\$92,304,675	16.3%
	2015	204,825	\$760,749,046	\$1,037,124,778	73.4%	\$202,442,541	19.5%	\$73,933,191	7.1%
	2016	232,198	\$842,605,525	\$1,179,456,731	71.4%	\$231,546,411	19.6%	\$105,304,795	8.9%
	2017	255,778	\$914,516,981	\$1,221,889,263	74.8%	\$228,181,012	18.7%	\$79,191,270	6.5%
	2018	270,967	\$1,078,834,594	\$1,377,255,363	78.3%	\$270,679,427	19.7%	\$27,741,342	2.0%
	2019	267,869	\$1,120,617,797	\$1,446,161,651	77.5%	\$310,123,581	21.4%	\$15,420,273	1.1%
	2014-2019:	243,361	\$5,110,679,788	\$6,826,889,699	74.9%	\$1,322,314,365	19.4%	\$393,895,546	5.8%
IVL+SG	2013	462,820	\$1,559,878,963	\$2,639,052,334	59.1%	\$364,240,635	13.8%	\$714,932,736	27.1%
	2014	371,958	\$728,824,662	\$909,052,772	80.2%	\$158,736,302	17.5%	\$21,491,808	2.4%
	2015	436,535	\$1,509,044,014	\$1,847,870,216	81.7%	\$377,546,453	20.4%	(\$38,720,251)	-2.1%
	2016	451,383	\$1,718,173,520	\$2,081,580,637	82.5%	\$431,774,301	20.7%	(\$68,367,184)	-3.3%
	2017	462,488	\$1,991,471,497	\$2,322,394,364	85.8%	\$423,459,485	18.2%	(\$92,536,618)	-4.0%
	2018	446,527	\$2,162,009,702	\$2,715,739,816	79.6%	\$470,407,415	17.3%	\$83,322,699	3.1%
	2019	448,673	\$1,947,526,897	\$2,714,606,239	71.7%	\$488,401,465	18.0%	\$278,677,876	10.3%
	2014-2019:	436,261	\$10,057,050,292	\$12,591,244,044	79.9%	\$2,350,325,422	18.7%	\$183,868,330	1.5%

UnitedHealthcare's & Kaiser's "Individual Non-Medigap" Service Area



CareFirst offers coverage in all of MD (23 counties and Baltimore City).