

## Maryland

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## 1. MEDICARE OVERVIEW FOR MARYLAND (UPDATED 3-8-21)

Maryland Medicare enrollment was more than 1 million in 2020, with nearly 140,000 enrolled in a Medicare Advantage plan. About 13% of the state's total Medicare population is comprised of individuals with disabilities. Maryland was not involved in the federal Financial Alignment Initiative for Medicare-Medicaid Enrollees. However, the state had just over 11,000 Special Needs Plan members as of November 2020.

## 2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Maryland generated total premiums of nearly \$1.3 billion in 2019 and medical costs of \$1.1 billion. Average MLR was 87.1% before reinsurance recoveries.

(Note: Financial metrics and comparisons presented in this overview are based on health plan NAIC filings in the state. Measures like per member per month premiums and medical loss ratios may vary greatly by plan and by state depending on the mix of business and other factors.)

Maryland Medicare Advantage Plan Financials, 2019							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Cigna	Y	13,383	167,435	\$1,333.49	\$223,273	\$192,231	86.1% <sup>(2)</sup>
CVS Health	Y	1,780	21,213	\$972.78	\$20,635	\$23,969	116.2% <sup>(2)</sup>
Humana	Y	3,225	36,028	\$954.66	\$34,394	\$29,158	84.8% <sup>(2)</sup>
Kaiser Permanente	N	55,797	654,213	\$1,074.59	\$703,009	\$623,152	88.6% <sup>(2)</sup>
Lasso Healthcare	Y	244	3,118	\$766.89	\$2,391	\$2,370	99.1% <sup>(2)</sup>
Provider Partners Health Plans <sup>(3)</sup>	Y	470	5,363	\$2,422.90	\$12,994	\$9,061	69.7% <sup>(2)</sup>
UnitedHealth Group	Y	11,932	138,083	\$1,515.53	\$209,269	\$162,946	77.9% <sup>(2)</sup>
University of Maryland Health <sup>(3)</sup>	Y	4,976	56,946	\$1,604.41	\$91,365	\$87,019	95.1%
<b>Total</b>		<b>91,807</b>	<b>1,082,399</b>	<b>\$911.69</b>	<b>\$1,297,330</b>	<b>\$1,129,905</b>	<b>87.1%</b>

(1) After reinsurance recoveries. (2) Before reinsurance recoveries. (3) Premiums reflect premiums written.  
Source: S&P Global Market Intelligence, NAIC, HMA

Maryland Medicare Advantage Plan Financials, 2018							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Cigna	Y	14,048	162,420	\$1,235.78	\$200,716	\$184,746	92.0% <sup>(2)</sup>
CVS Health	Y	1,593	19,390	\$1,111.76	\$21,557	\$19,136	88.8% <sup>(2)</sup>
Hopkins Health Advantage	N	13,203	149,252	\$923.47	\$137,830	\$146,014	105.8%
Humana	Y	1,959	22,227	\$994.57	\$22,106	\$18,430	83.4% <sup>(2)</sup>
Kaiser Permanente	N	52,123	611,780	\$679.05	\$415,428	\$424,977	102.3% <sup>(2)</sup>
MedStar Family Choice	N	4,695	63,358	\$1,087.78	\$68,920	\$73,058	106.0% <sup>(2)</sup>
Provider Partners Health Group	N	388	3,796	\$2,109.87	\$8,009	\$5,305	72.8%
UnitedHealth Group	Y	10,042	122,481	\$1,454.62	\$178,163	\$133,826	75.1% <sup>(2)</sup>
University of Maryland Health <sup>(3)</sup>	N	10,621	123,978	\$1,251.66	\$155,178	\$160,213	103.4%
<b>Total</b>		<b>108,672</b>	<b>1,278,682</b>	<b>\$911.69</b>	<b>\$1,207,907</b>	<b>\$1,165,705</b>	<b>96.5%</b>

(1) After reinsurance recoveries. (2) Before reinsurance recoveries. (3) Premiums reflect premiums written.  
Source: S&P Global Market Intelligence, NAIC, HMA

### 3. MEDICARE ADVANTAGE PLAN UTILIZATION METRICS

Medicare Advantage plans averaged 22,901 physician visits per 1000 members in 2018 and 1,905 bed days per 1000. Days per admission averaged 10.3.

#### Maryland Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Cigna	225,276	16,644	23,771	3,775	1,756	6.3
CVS Health	63,310	39,181	3,373	364	2,087	9.3
Hopkins Health Advantage	1,124,589	90,418	30,903	4,501	2,485	6.9
Humana	37,566	20,281	5,508	564	2,974	9.8
Kaiser Permanente	226,407	4,441	35,463	1,148	696	30.9
MedStar Family Choice	0	0	0	0	0	NA
Provider Partners Health Group	0	0	627	112	1,982	5.6
UnitedHealth Group	138,638	13,583	18,322	3,305	1,795	5.5
University of Maryland Health	222,720	21,557	34,806	4,317	3,369	8.1
<b>Total</b>	<b>2,038,506</b>	<b>22,901</b>	<b>152,773</b>	<b>18,086</b>	<b>1,905</b>	<b>10.3</b>

Note: Numbers presented are not risk adjusted.

Source: S&P Global Market Intelligence, NAIC, HMA

### 4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Maryland's top five Medicare Advantage plans had STAR ratings of 3.0 to 5.0 in 2020. Maximum premium ranged from \$28 per month at University of Maryland Health to \$350 at Johns Hopkins Healthcare.

#### Maryland Medicare Advantage Plans Premiums, Deductibles, STAR Ratings, 2020

Plan	Minimum Premium	Maximum Premium	Minimum Drug Deductible	Maximum Drug Deductible	Minimum Star Rating	Maximum Star Rating
Cigna	18	148	0	435	3 Stars	3.5 Stars
Johns Hopkins Healthcare	0	350	0	350	3.5 Stars	3.5 Stars
Kaiser Permanente	0	142	0	280	5 Stars	5 Stars
UnitedHealth Group	0	195	0	435	4 Stars	4.5 Stars
University of Maryland Health	28	28	435	435	3.5 Stars	3.5 Stars
<b>Total</b>	<b>0</b>	<b>350</b>	<b>0</b>	<b>435</b>		

Source: CMS

## 5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were more than 1 million Medicare members in Maryland in 2020, up 1.2% from 2019. Traditional Medicare accounted for more than half of the total at 86.9%; however, its share is declining. Medicare Advantage enrollment accounted for 13.1% of the total at 139,765, an 8.5% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 9.9% to 90,263 in 2020.

Kaiser Foundation Health Plan is the largest Medicare Advantage plan in the state, followed by Johns Hopkins Healthcare and Cigna.

### Maryland Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
<b>Original Medicaid</b>	<b>922,015</b>	<b>923,345</b>
<i>% y/y between reporting periods</i>		<i>0.1%</i>
<i>% of total</i>	<i>87.7%</i>	<i>86.9%</i>
<b>Medicare Advantage, Other Plans</b>	<b>128,774</b>	<b>139,765</b>
<i>% y/y between reporting periods</i>		<i>8.5%</i>
<i>% of total</i>	<i>12.3%</i>	<i>13.1%</i>
<b>Total Medicare</b>	<b>1,050,789</b>	<b>1,063,110</b>
<i>% y/y between reporting periods</i>		<i>1.2%</i>
<b>MA, Other Plans, Excluding PDP, 800 Series</b>	<b>82,123</b>	<b>90,263</b>
<i>% y/y between reporting periods</i>		<i>9.9%</i>

Source: CMS, HMA

## Maryland Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
<b>Cigna</b>	<b>12,322</b>	<b>10,263</b>
+/- between reporting periods	NA	<span style="color: red;">(2,059)</span>
% chg. Between reporting periods	NA	-16.7%
% of total	15.0%	11.4%
<b>Johns Hopkins Healthcare</b>	<b>19,539</b>	<b>21,662</b>
+/- between reporting periods	NA	2,123
% chg. Between reporting periods	NA	10.9%
% of total	23.8%	24.0%
<b>Kaiser Foundation Health Plan</b>	<b>35,008</b>	<b>40,731</b>
+/- between reporting periods	NA	5,723
% chg. Between reporting periods	NA	16.3%
% of total	42.6%	45.1%
<b>UnitedHealth Group, Inc.</b>	<b>4,682</b>	<b>4,684</b>
+/- between reporting periods	NA	2
% chg. Between reporting periods	NA	0.0%
% of total	5.7%	5.2%
<b>University of Maryland Medical System</b>	<b>4,966</b>	<b>6,301</b>
+/- between reporting periods	NA	1,335
% chg. Between reporting periods	NA	26.9%
% of total	6.0%	7.0%
<b>Total, 5 Top Plans</b>	<b>76,517</b>	<b>83,641</b>
+/- between reporting periods	NA	7,124
% chg. Between reporting periods	NA	9.3%
% of total	93.2%	92.7%
<b>Total, All Plans</b>	<b>82,123</b>	<b>90,263</b>
+/- between reporting periods	NA	8,140
% chg. Between reporting periods	NA	9.9%
% of total	100.0%	100.0%

Source: CMS, HMA

## 6. SNPs AND DUAL ELIGIBLES

Maryland had a total of 11,225 Special Needs Plan members as of November 2020, of which 7,669 were dual eligibles. University of Maryland Health Advantage controls over half the market with 56.2%. The state wasn't involved in a dual demonstration.

Maryland SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
University of Maryland Health Advantage	6,314	6,314			56.2%
UnitedHealthcare <sup>1</sup>	3,432	1,355		2,077	30.6%
Cigna	636		636		5.7%
ISNP Ventures	431			431	3.8%
Provider Partners Health Plan	412			412	3.7%
<b>Totals</b>	<b>11,225</b>	<b>7,669</b>	<b>636</b>	<b>2,920</b>	<b>100%</b>

<sup>1</sup> UnitedHealthcare ISNP enrollment includes members from Virginia.

Source: CMS, HMA