



Overview of Cost and Utilization Dashboard – Privately Fully-Insured

The public version of the Maryland Insurance Administration (MIA) dashboard was developed as a tool to assist the MIA during its rate review process to check the reasonableness of trend assumptions submitted by payors via actuarial memoranda. However, no payor information is displayed in this dashboard. The MIA regulates fully insured health insurance policies that are sold in Maryland by companies authorized to do business in Maryland (i.e. fully insured policies with MD contracts only). Hence, the **data in this dashboard is based on fully insured business with Maryland contracts.**

The underlying data consists of three years (2012, 2013 and 2014) of covered medical membership, allowed claim dollars and utilization counts. The sole source of all the data is the Maryland Health Care Database (MCDB) with is Maryland's version of the All Payer Claims Database (APCD). In general, data is retrieved from the MCDB by first identifying all covered medical members and then get the claims data for all of the covered members. For more information, please refer to the "Methodology". The main structure of the dashboard consists of three benefits categories in Professional, Institutional (Inpatient and Outpatient) and Pharmacy (Prescription Drugs) services. Also, there is a Total Services category which includes Medical and Prescription Drugs combined.

Each dashboard tab shows 2014 services experience by month from which Per Member Per Month (PMPM) costs, utilization counts per thousand, cost per unit and cost and utilization trend measures are developed on a rolling 12 months ending basis. Each dashboard also depicts a graphical view of the 12 months ending trends and easy access filters by market segment, product type, geographic rating area and age range. Please note that the MIA only reviews the Individual and Small Group market segments and do not review trends by product, rating area or age range.

Disclaimer: The Maryland Health Care Commission is currently working with payors to reconcile APCD data with Actuarial Memoranda data sent by payors to the MIA via rate filings for the Individual and Small Group markets. The dashboard will be updated accordingly when reconciliation review with the MIA is completed.