



# **An Early Update on Privately Insured Spending in Maryland's Individual Market, 2020**

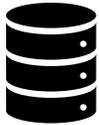
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Commission Meeting, September 2021

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Center for Analysis and Information Systems

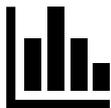
# Background



The analysis relies on 2018, 2019 and 2020 data from Maryland's Medical Care Database (MCDB), which contains health insurance enrollment, health care claims of Maryland residents.



This update is limited to data for Maryland residents who are enrolled in individual market and under 65 years of age\*.



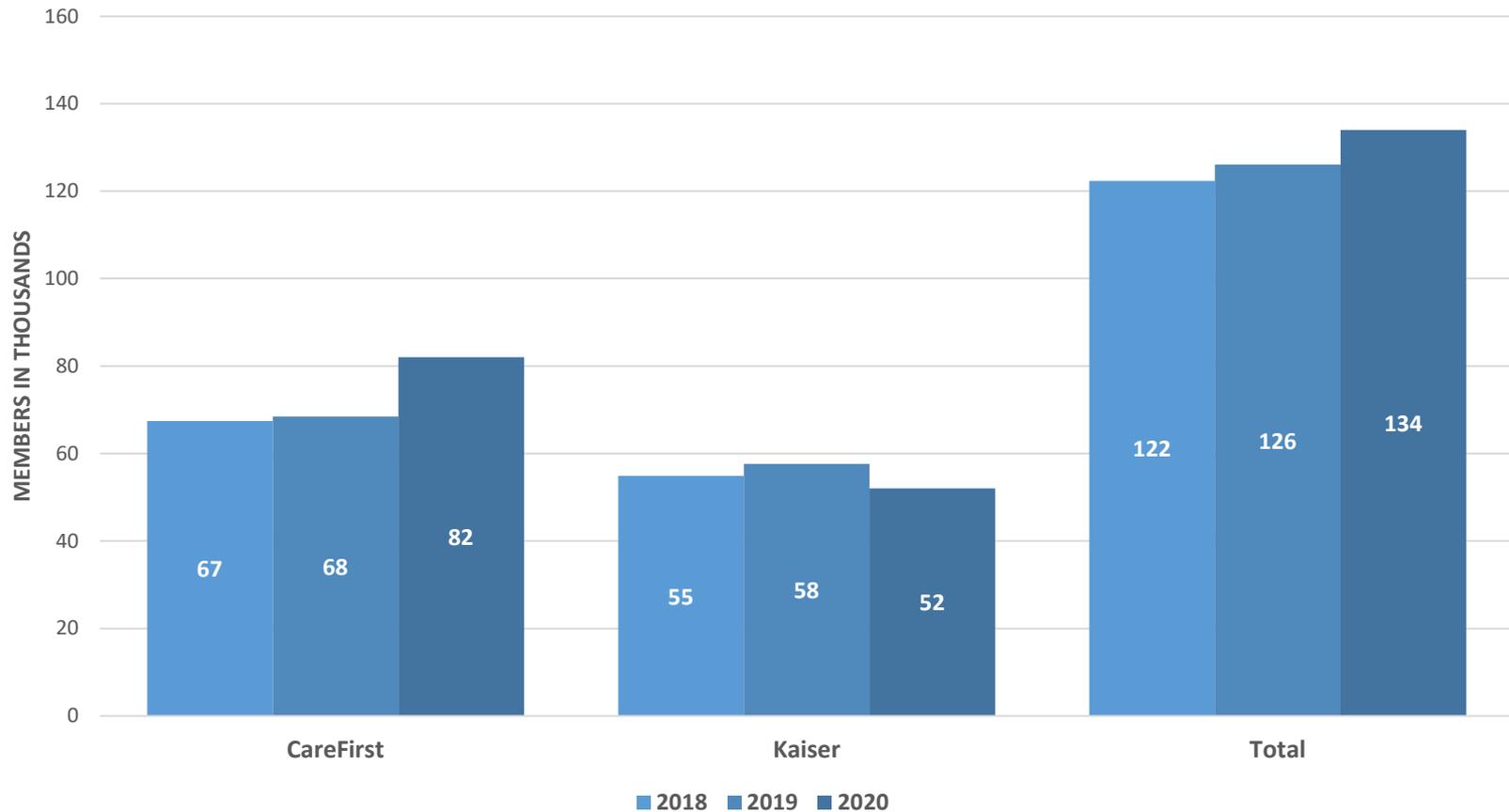
This report examines trends in enrollment , illness burden, health care spending by service category, COVID-19 snapshot, and telehealth utilization for the individual market.

*\* For COVID-19 snapshot analysis we included all age groups enrolled in non grandfathered individual market.*

# Open Enrollment Period Overall vs On Exchange Individual Market Enrollment As Of 01/31 , 2018-2020



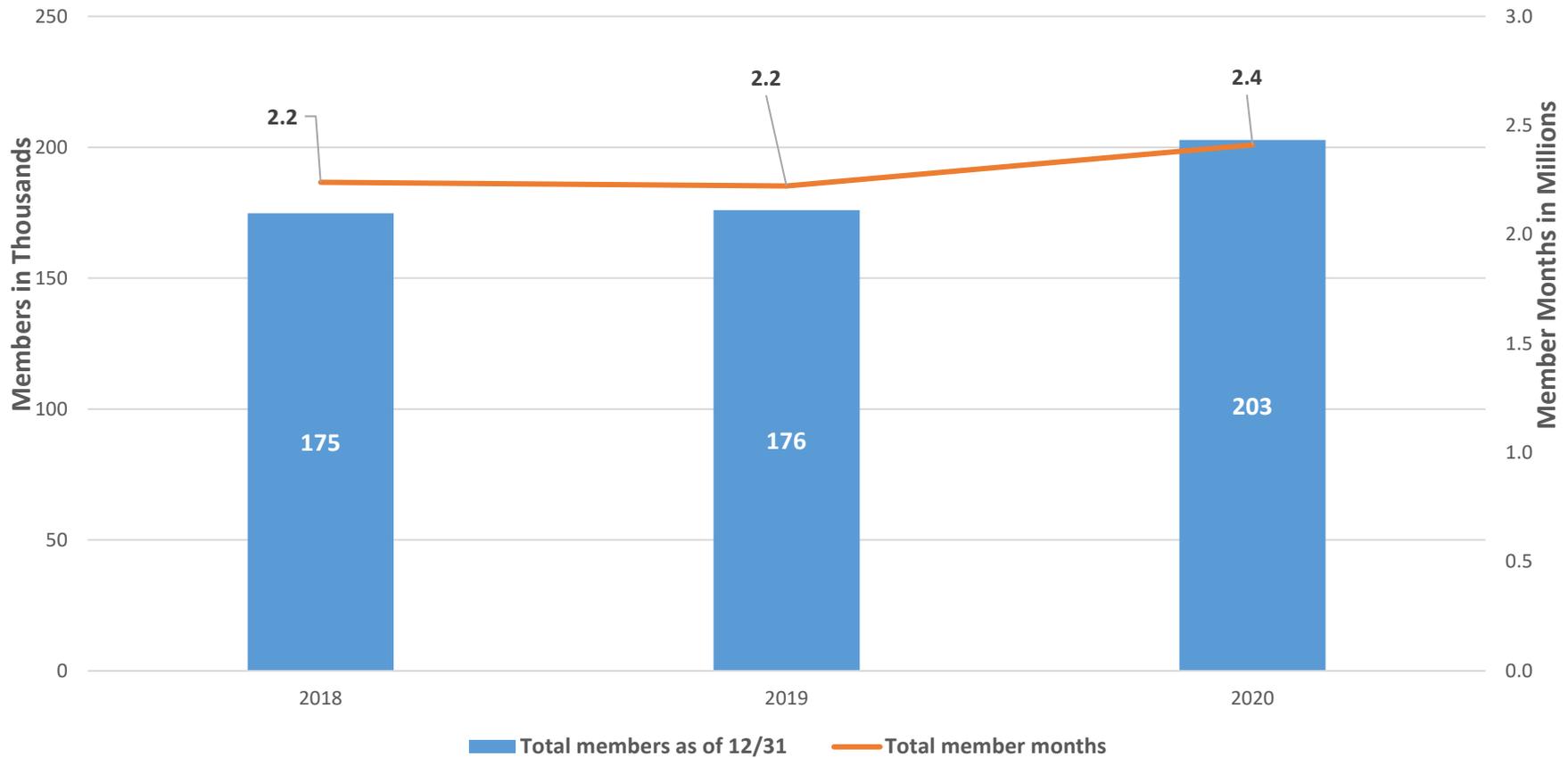
On-Exchange enrollment as of January 2020 increased by 6% compared to January 2019.



# Enrollment Overview as of 12/31 and Member Month, Individual Market, 2018-2020



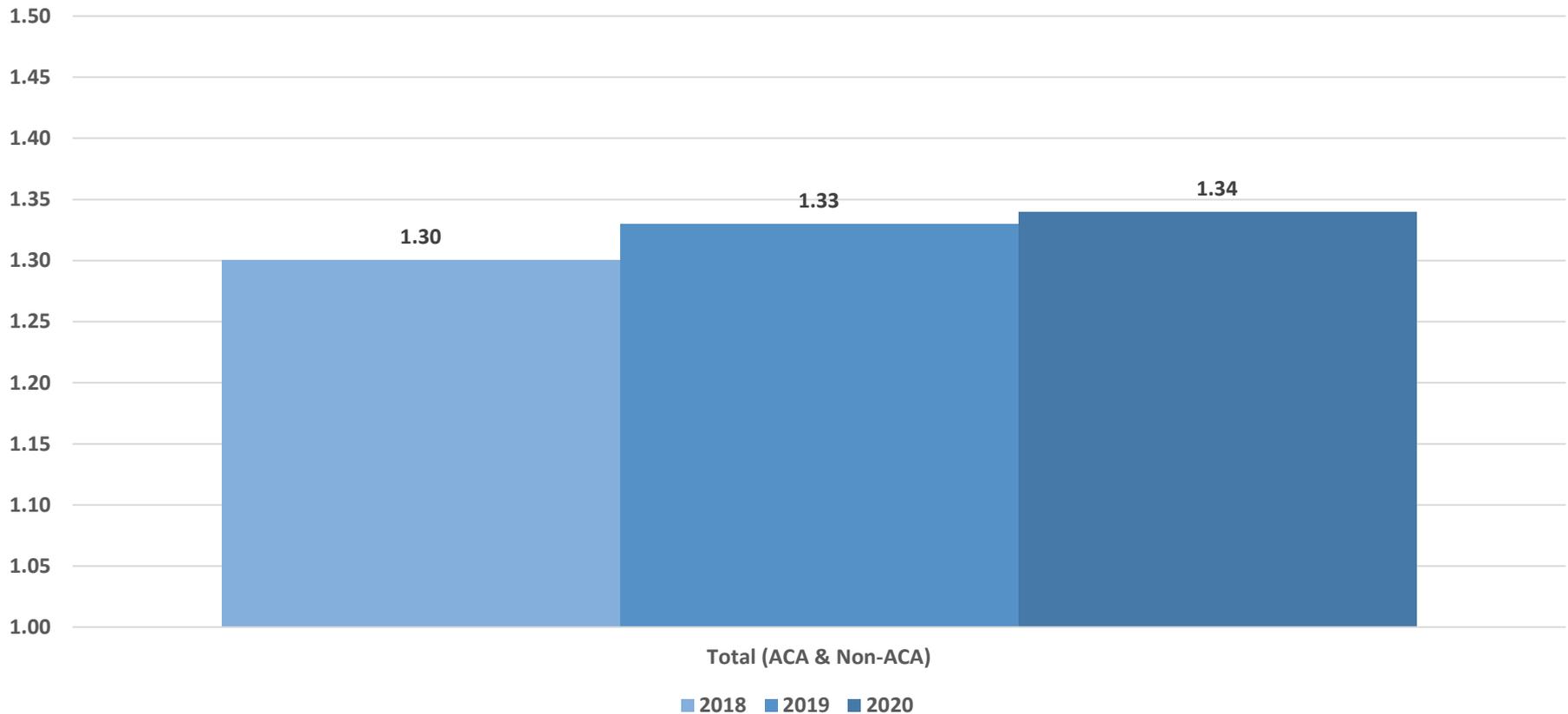
Overall total members between 12/31/2019 and 12/31/2020 increased by 9% in the individual market.



# Median Illness Burden Risk Scores Individual Market 2018-2020



Median illness burden increased marginally in 2020 than in 2019 (1.34 vs. 1.33, a lower score indicates lower risk)

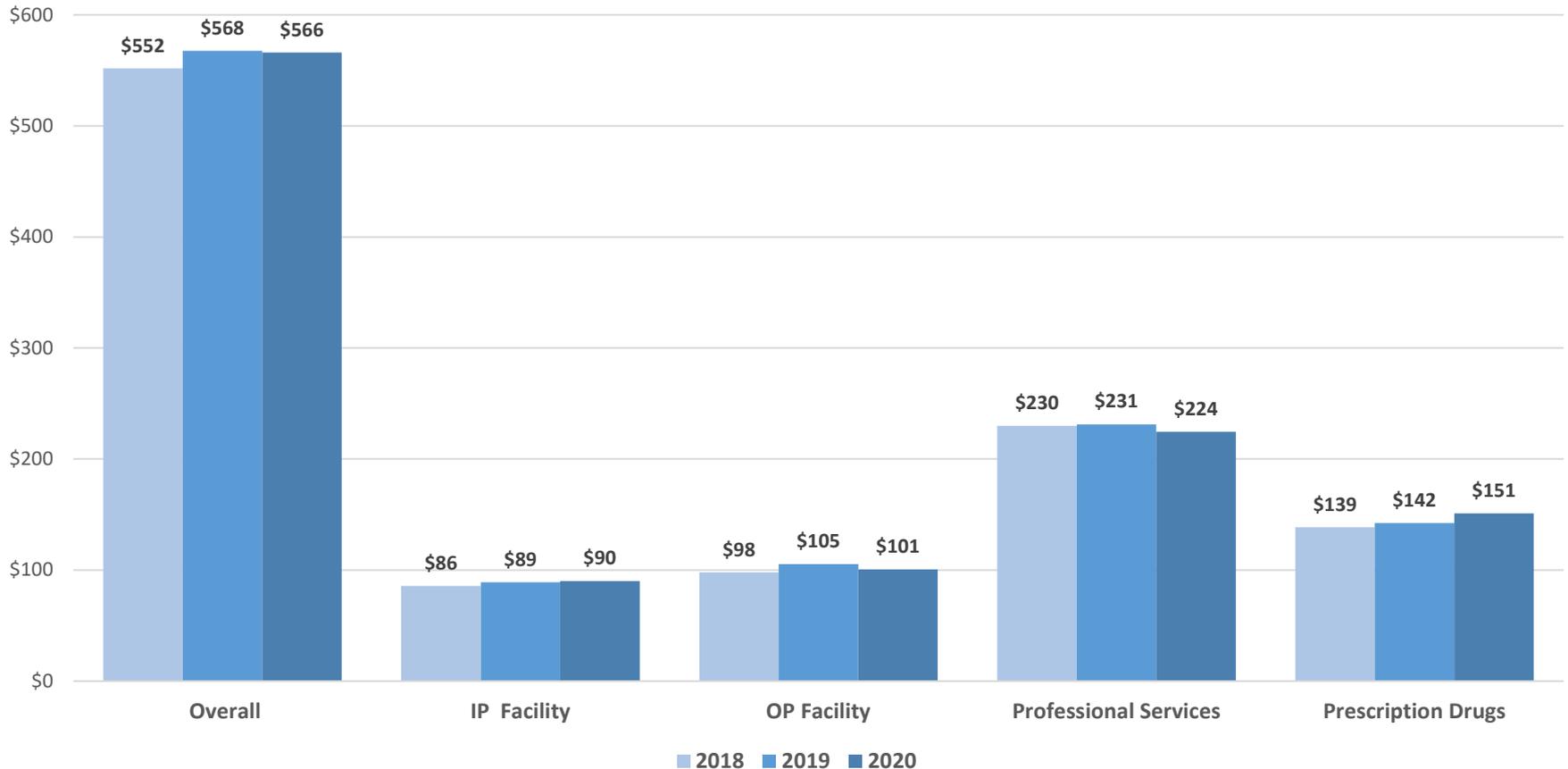


*Includes Kaiser. Results generated using the Johns Hopkins ACG® System Version 12.1 , All Rights Reserved*

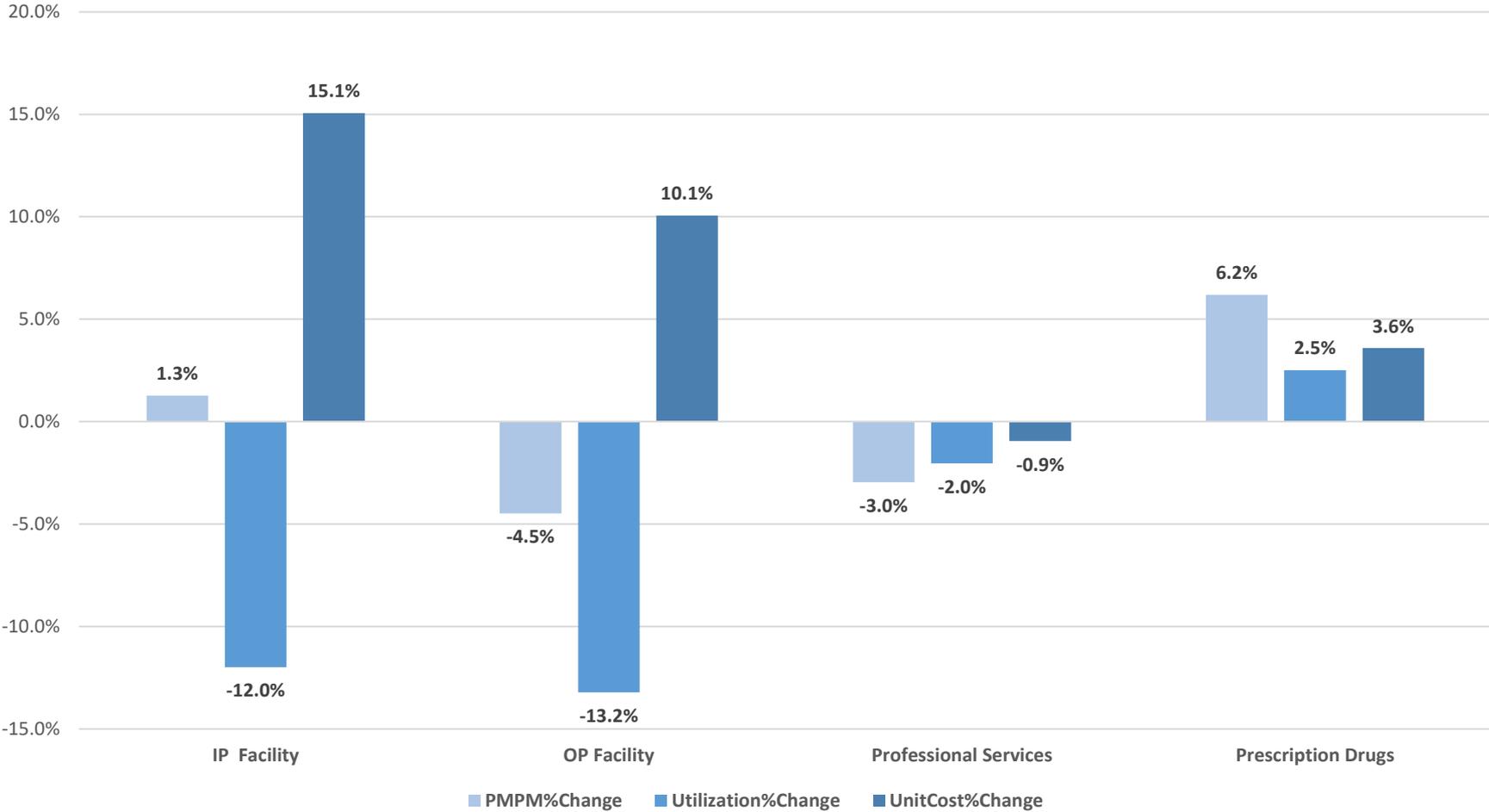
# Overall PMPM by Service Category, Individual Market, 2018-2020



2020 per member per month spending for all services combined was almost equal to that of 2019. In comparison there was 3% increase from 2018 to 2019.



# Healthcare Spend By Service Category, Individual Market, 2019 V. 2020



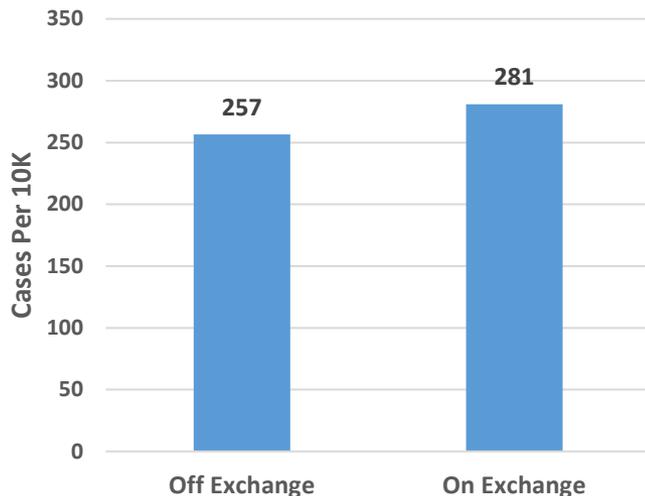
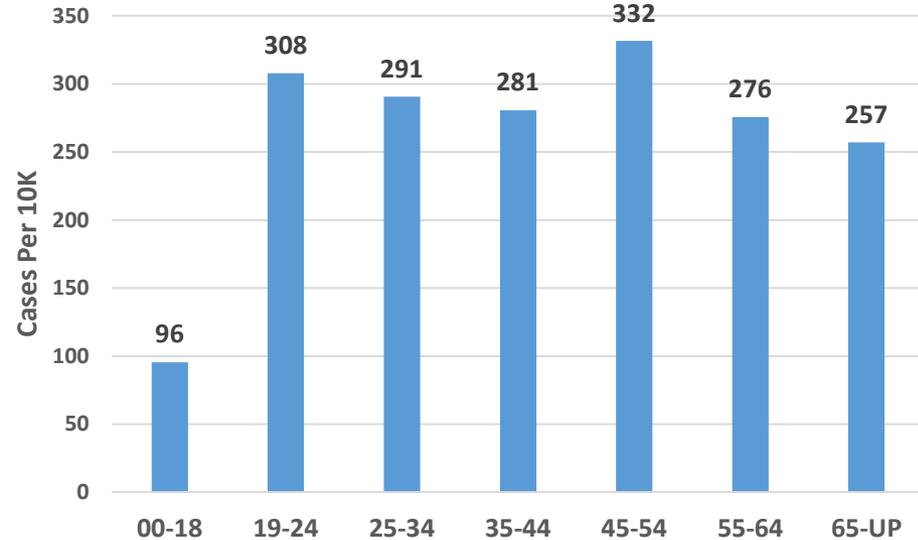
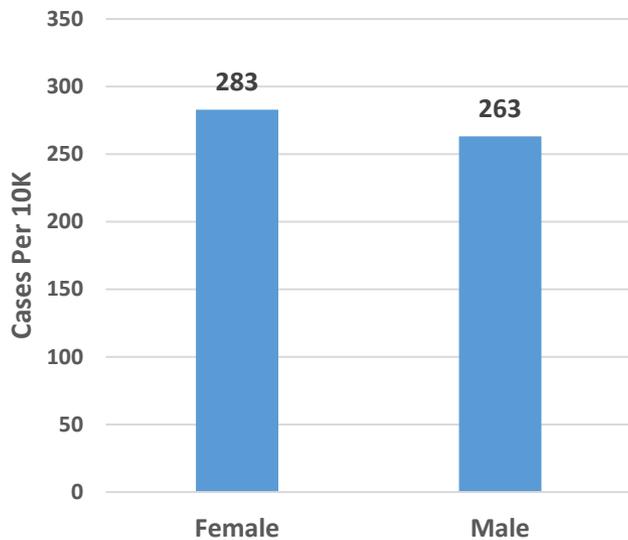
# COVID-19 Prevalence Snapshot Among Individual Market Members



**5,785** Total COVID-19 cases<sup>1</sup>

**274** COVID-19 Cases per 10K<sup>2</sup>

## COVID-19 Cases per 10K by Members Characteristics

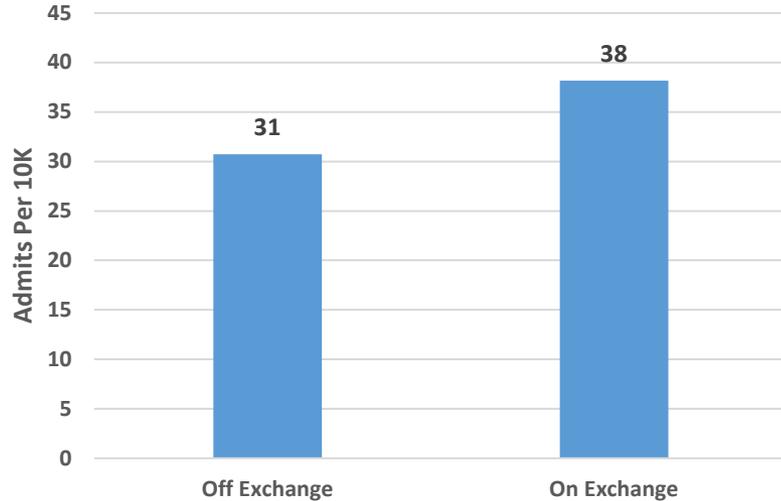


- COVID-19 Cases: A count of members with a diagnosis of COVID-19 on a professional or institutional claim in any of the diagnosis codes columns.
  - From January 1 to March 31, 2020: B97.29 (other coronavirus as the cause of diseases classified elsewhere) and
  - From April 1, 2020, to 12/31/2020: U07.1 (2019 Novel Coronavirus, COVID-19).
- COVID-19 Cases per 10,000: The rate of COVID-19 cases per 10,000 is calculated by taking COVID-19 Cases divided by total members enrolled as of 12/31/2020, expressed as a rate per 10,000.

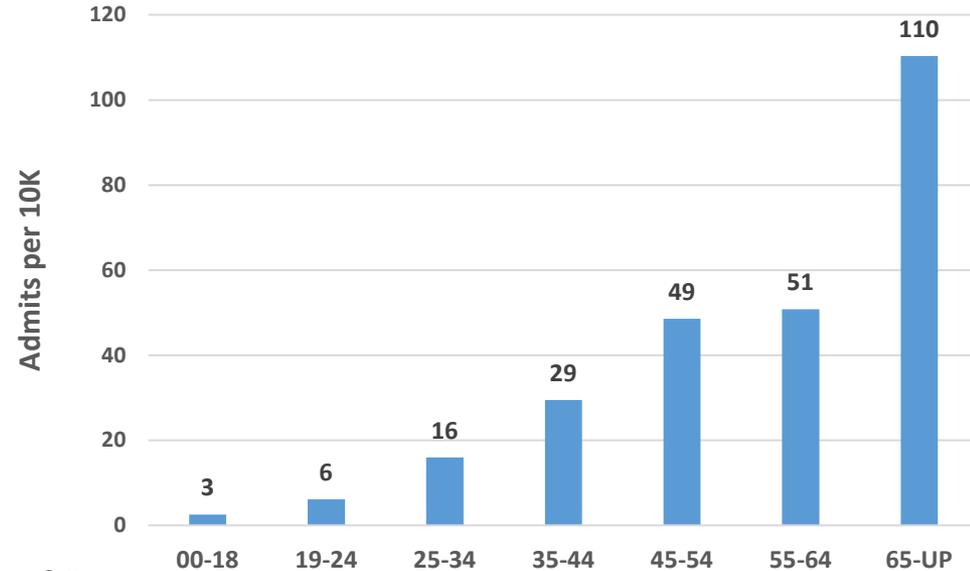
# COVID-19 Hospitalizations per 10K by Members Characteristics



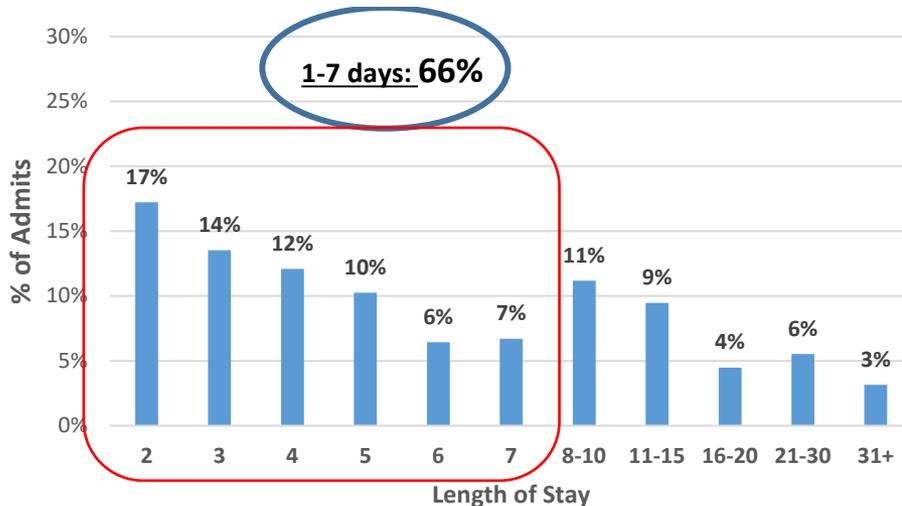
## 761 Total COVID-19 Hospitalizations



## 36 COVID-19 Hospitalizations per 10K<sup>1</sup>



## Percent of COVID-19 Hospitalizations by Length of Stay

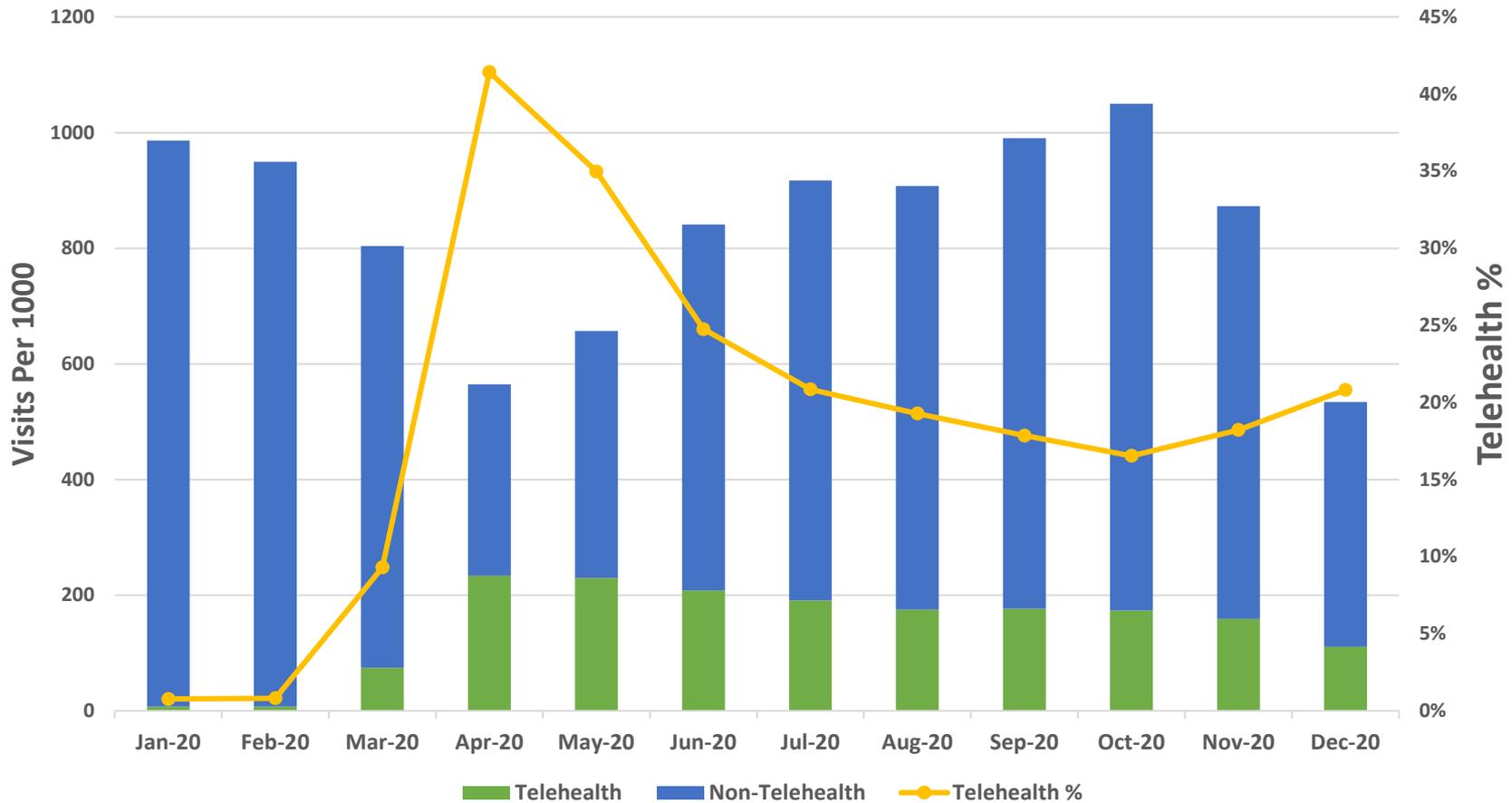


1. COVID-19 Hospitalizations per 10,000: The rate of COVID-19 hospitalizations per 10,000 is calculated by taking COVID-19 Hospitalizations divided by total members enrolled as of 12/31/2020, expressed as a rate per 10,000.

# 2020 Telehealth Visits Trend By Month Among Individual Market Members\*



Due to COVID-19, there was an abrupt spike in telehealth visits in the second quarter of 2020, followed by a gradual decline and leveling off.

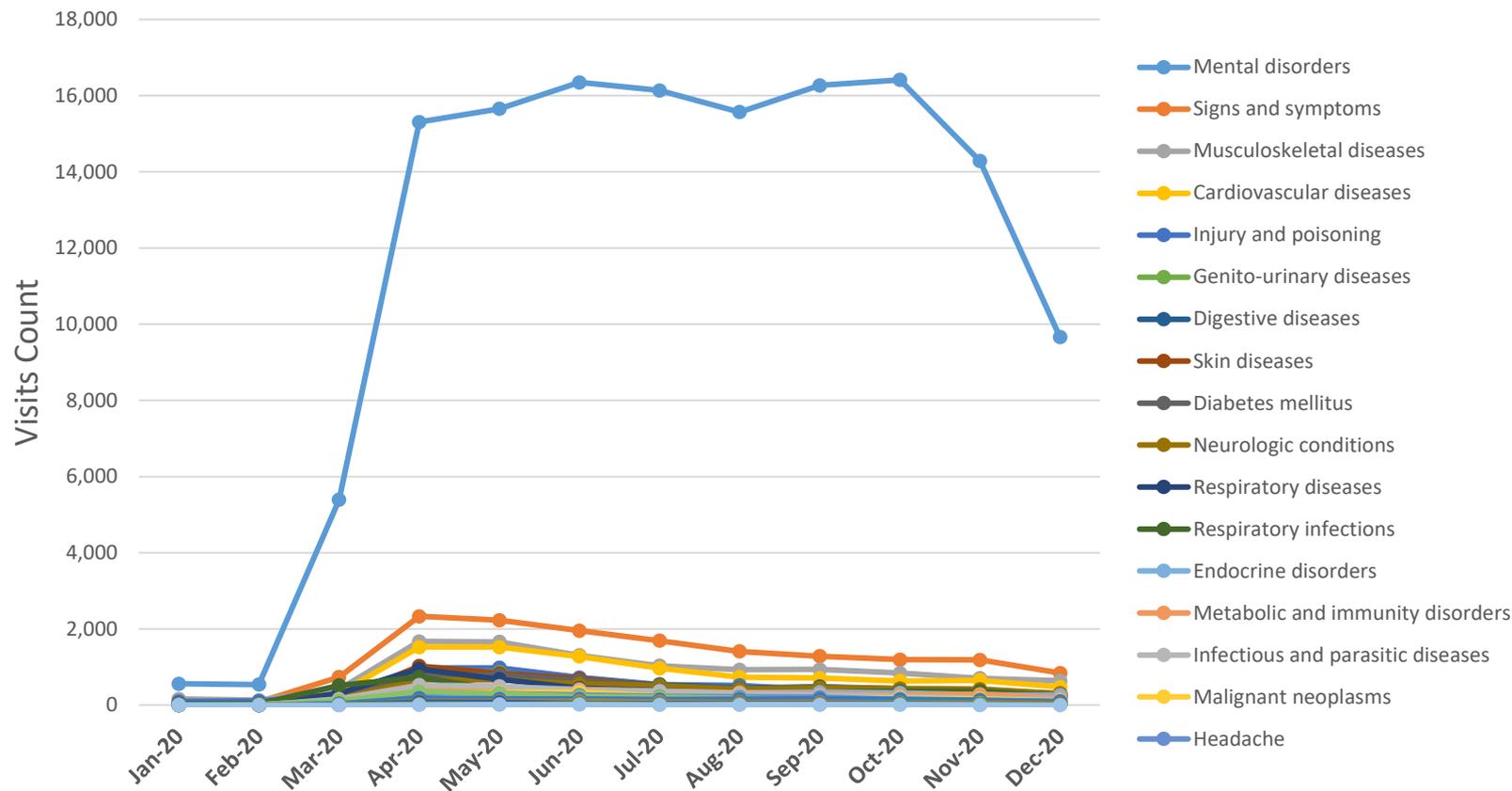


\* Excludes Kaiser data

# 2020 Telehealth Visits By Primary Diagnosis Classification Among Individual Market Members\*

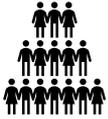


Mental health disorders were the leading diagnosis for telehealth visits before and during the pandemic.





# Takeaway



The number of covered lives at the end of 2020 increased compared to 2019 due to the impact of an easy enrollment program and special enrollment period to meet the immense need due to the COVID-19 pandemic.



Individual Market population illness burden increased marginally from 2019 to 2020 ( 1.33 vs. 1.34).



2020 per member per month spending for all services combined was almost equal to that of 2019 due to the impact of the COVID-19 pandemic, which resulted in delayed or missed care.



Overall, there were 5,785 COVID-19 cases with a rate of 274 cases per 10k among individual market members.



There were 761 hospitalizations due to COVID-19, with 66% hospitalization lasting for 1-7 days length of stay.



Due to COVID-19, there was an abrupt spike in telehealth visits in the second quarter of 2020, followed by a gradual decline and leveling off.



Mental health disorders were the leading diagnosis for telehealth visits before and during the pandemic.