



Spending And Use Among Maryland's Privately Insured 2019 Report

Commission Meeting, April 2021

Center for Analysis and Information Systems

Background



This report examines health care spending and utilization patterns for privately-insured individual, small employer, and large employer markets.



The analysis relies on 2017, 2018, and 2019 data from Maryland's Medical Care Database (MCDB), and all reports are limited to Maryland residents under 65 years of age who are enrolled in fully insured and self-insured non-ERISA health plans.



The analysis excludes ERISA and FEHBP data resulting in a loss of about 44% (1.68 million) of privately insured enrollees.



Study conducted by HSCRC using the 2019 MCDB and Hospital Case-mix (hospital discharge) data showed that despite the exclusion of the self-insured ERISA and FEHB plans, the MCDB represents the larger privately insured population.

Annual Spending All Markets, 2019

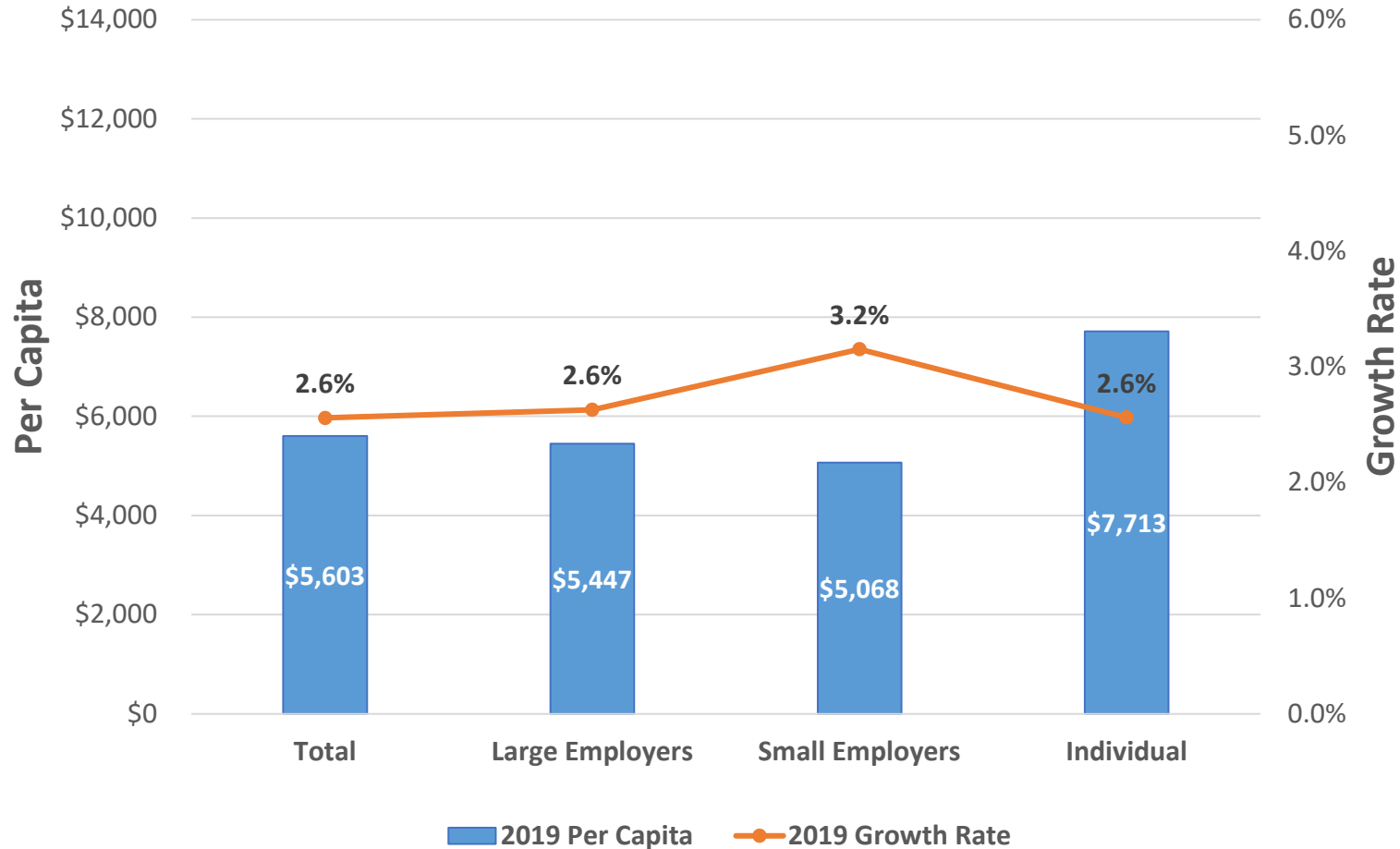
\$5,603* per capita, 2019

2.6% Growth rate per capita, 2019

National Health Expenditures (CMS) reported privately insured healthcare per capita spending of **\$6,128**, growth rate of **5.2%** (excluding net cost of private health insurance (NCPHI), Medigap, and Dental) among the privately insured in 2019

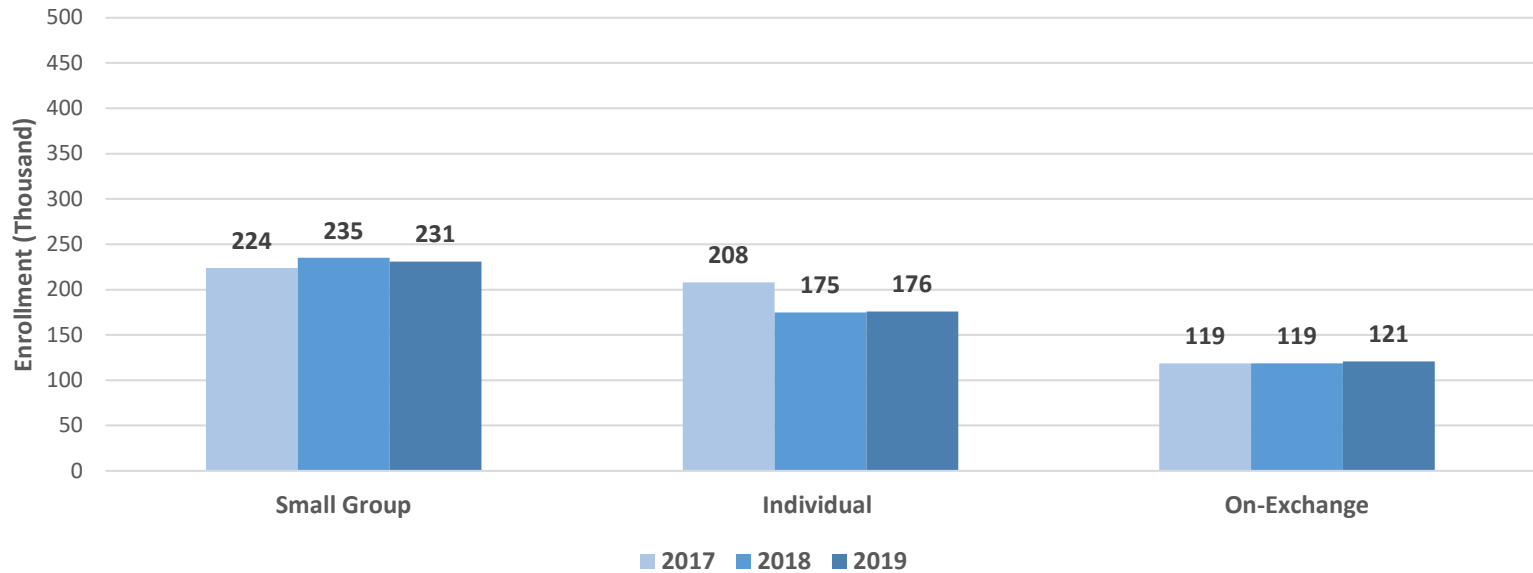
**Excludes Kaiser, ERISA and FEHB data.*

Spending Growth Rate By Market Type, 2019



Enrollment Trend, 2017-2019

MCDB Enrollment *



MCDB v. SHADAC Enrollment Comparison, 2018 V. 2019

Privately Insured	2018	2019	%Δ
MCDB	1,361	1,347	-1.0%
SHADAC-MD	3,806	3,762	-1.2%
Uninsured-MD	352.3	351.7	-0.2%

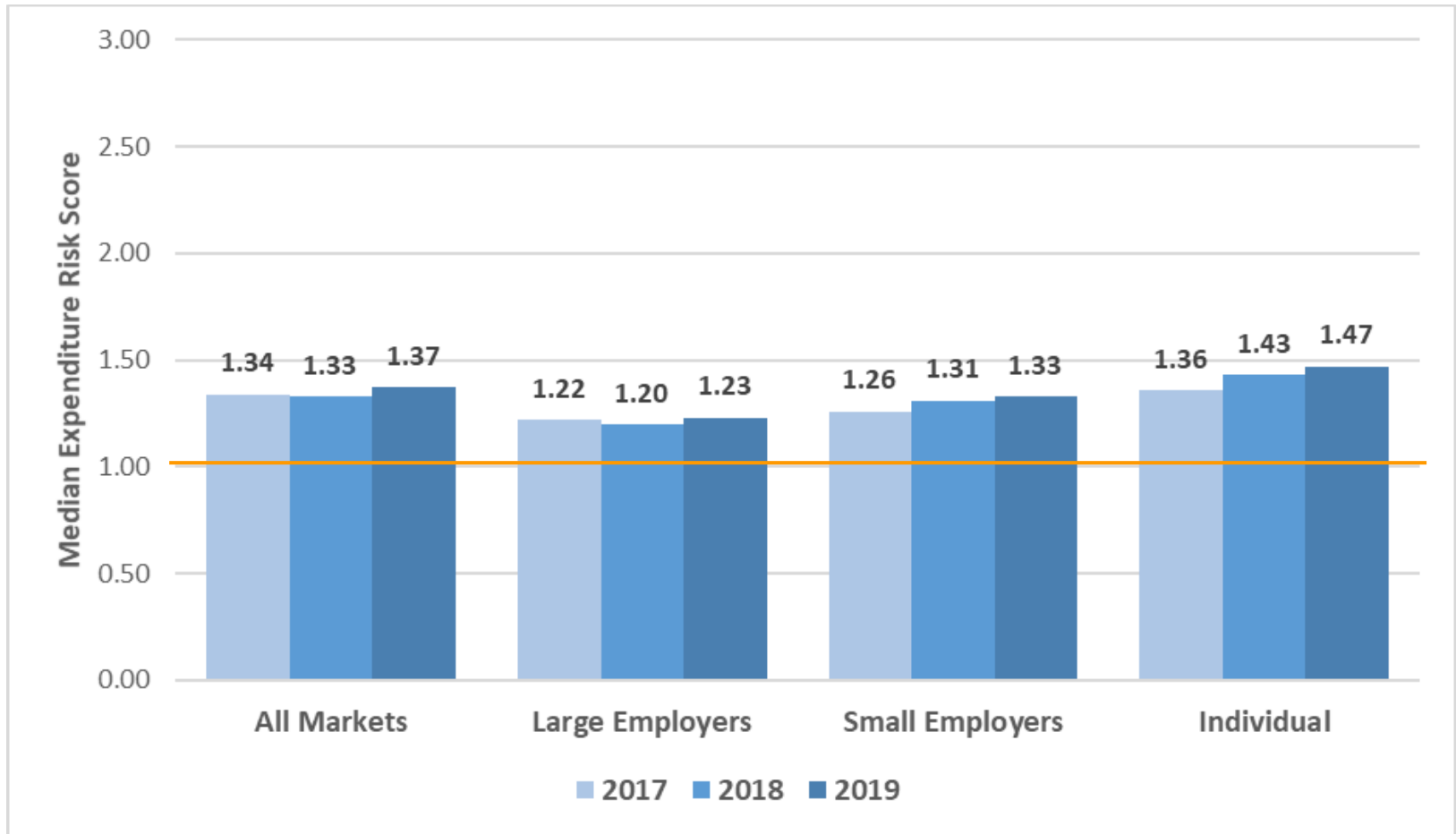
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* Enrollment as of December 31st

State Health Access Data Assistance Center (shadac.org)

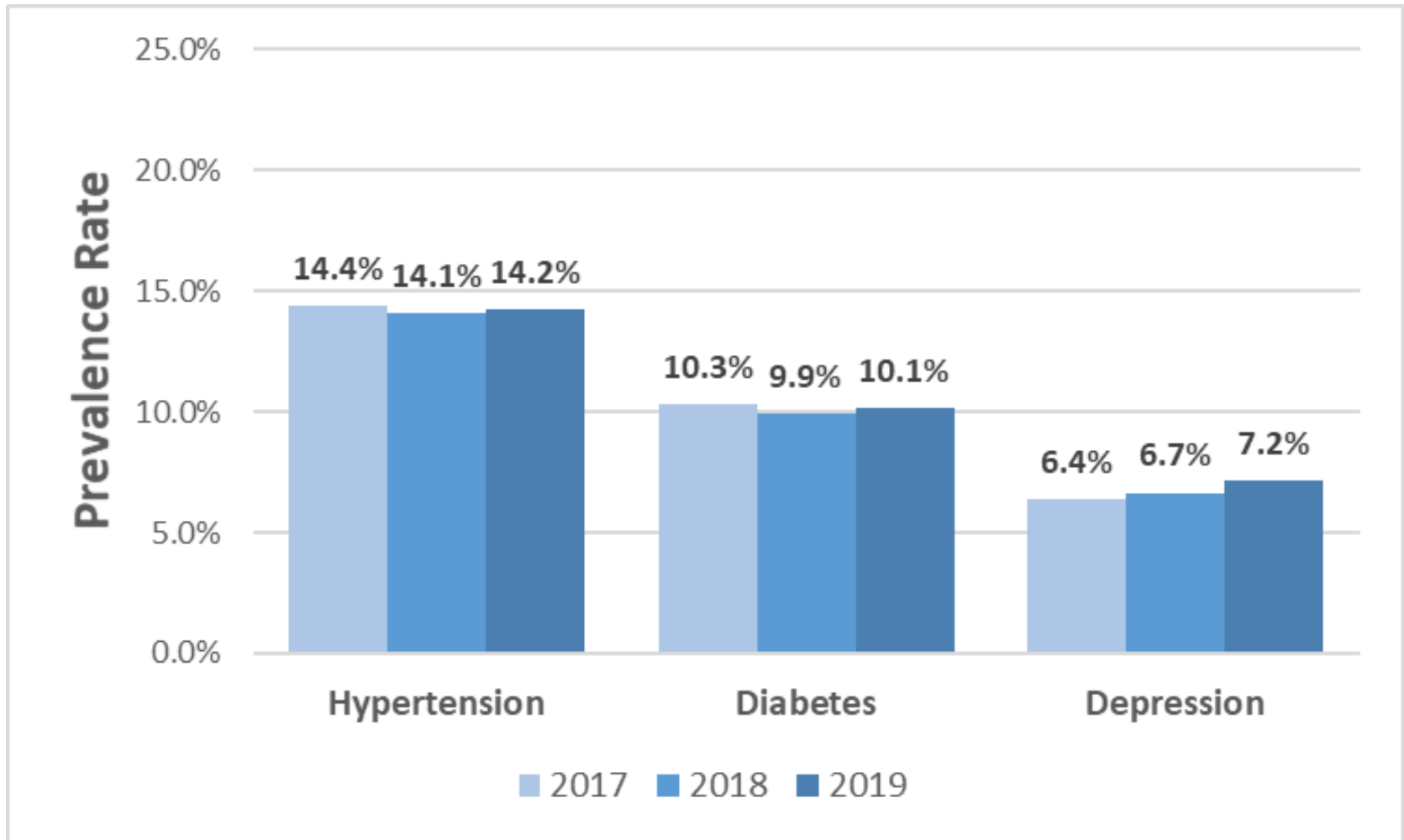
MCDB excludes ERISA and FEHB plans

Median Illness Burden, 2017-2019

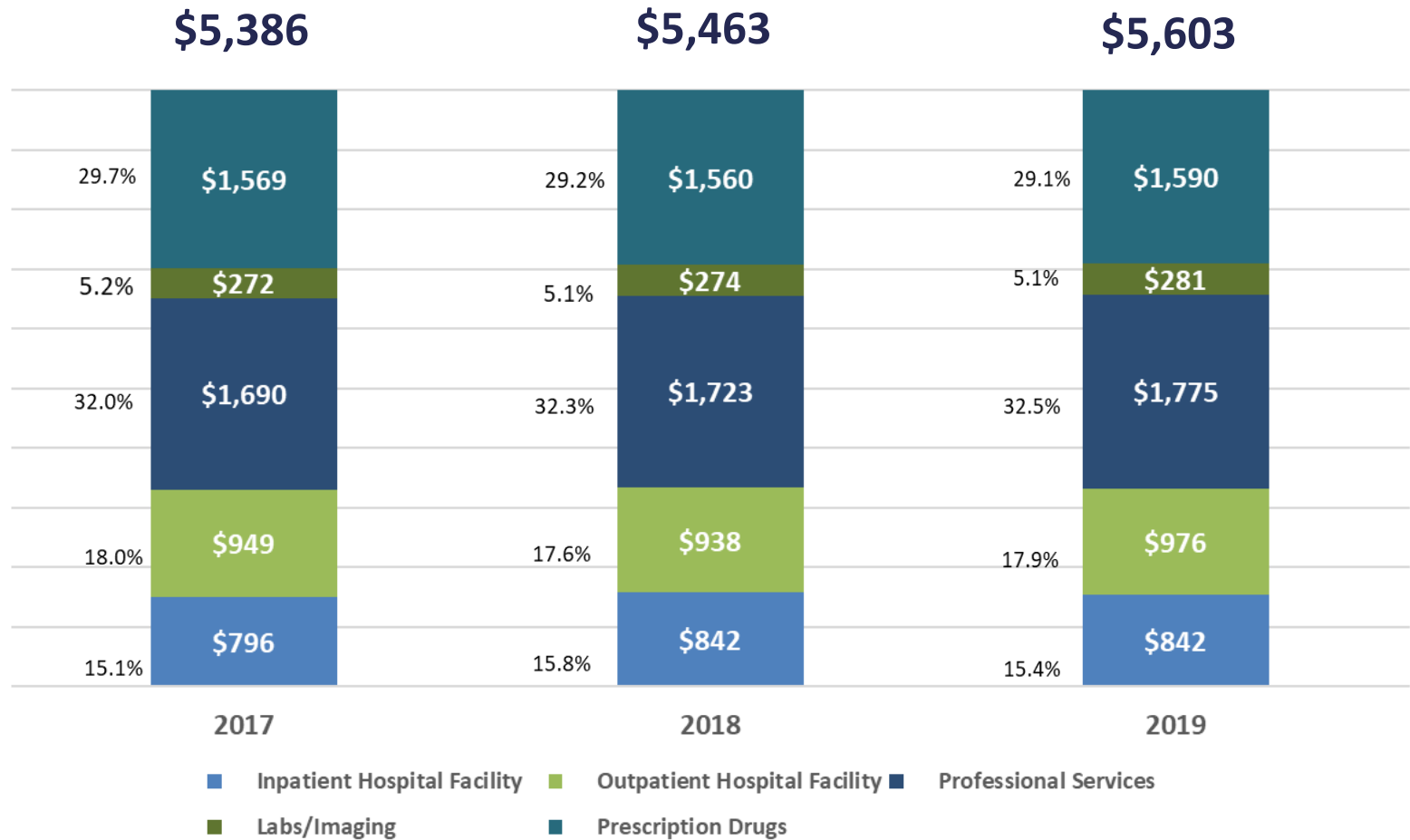


Excludes Kaiser data. Results generated using the Johns Hopkins ACG® System Version 12, All Rights Reserved

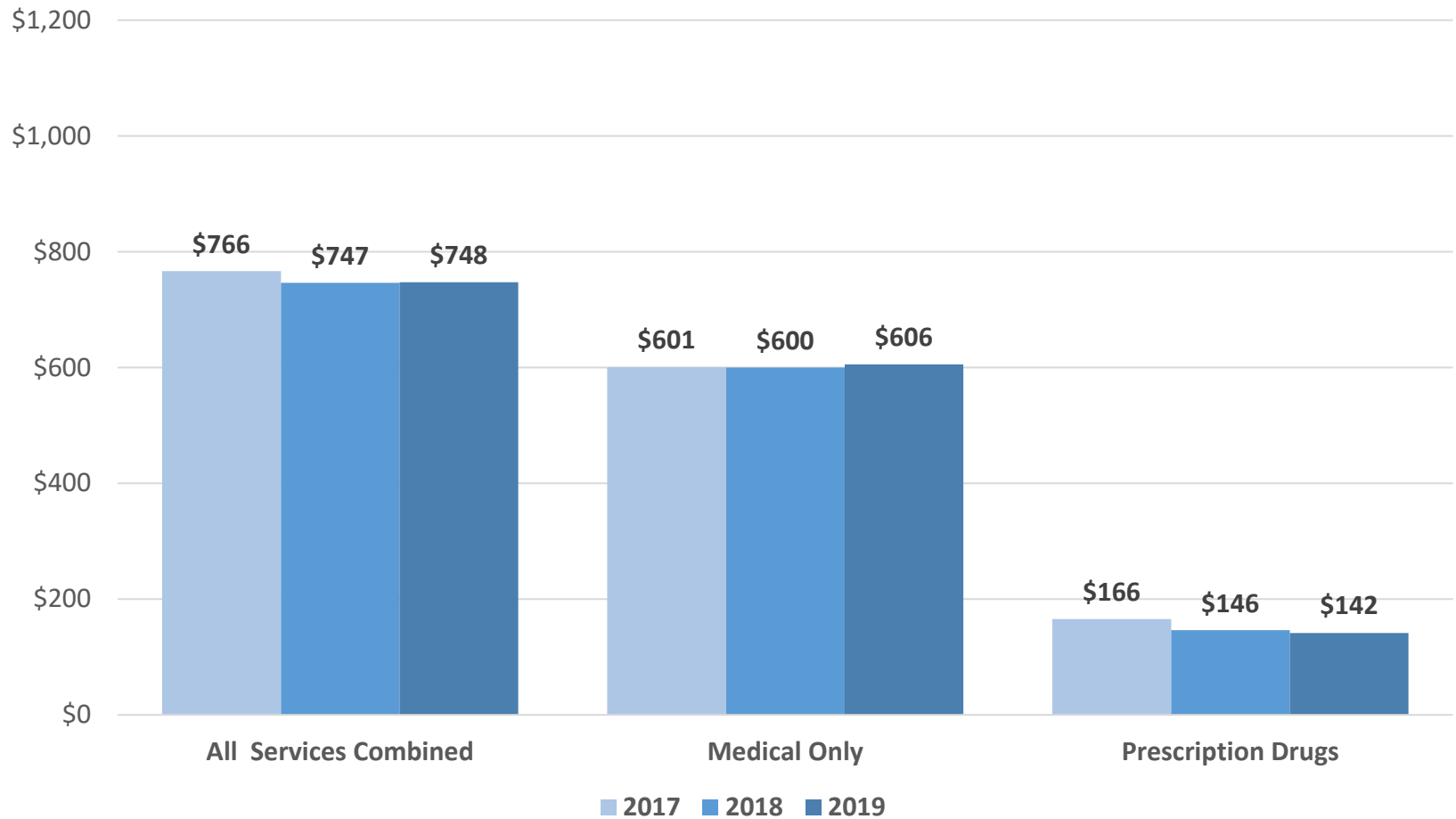
Prevalence of Select Chronic Conditions, All Markets Combined, 2017-2019



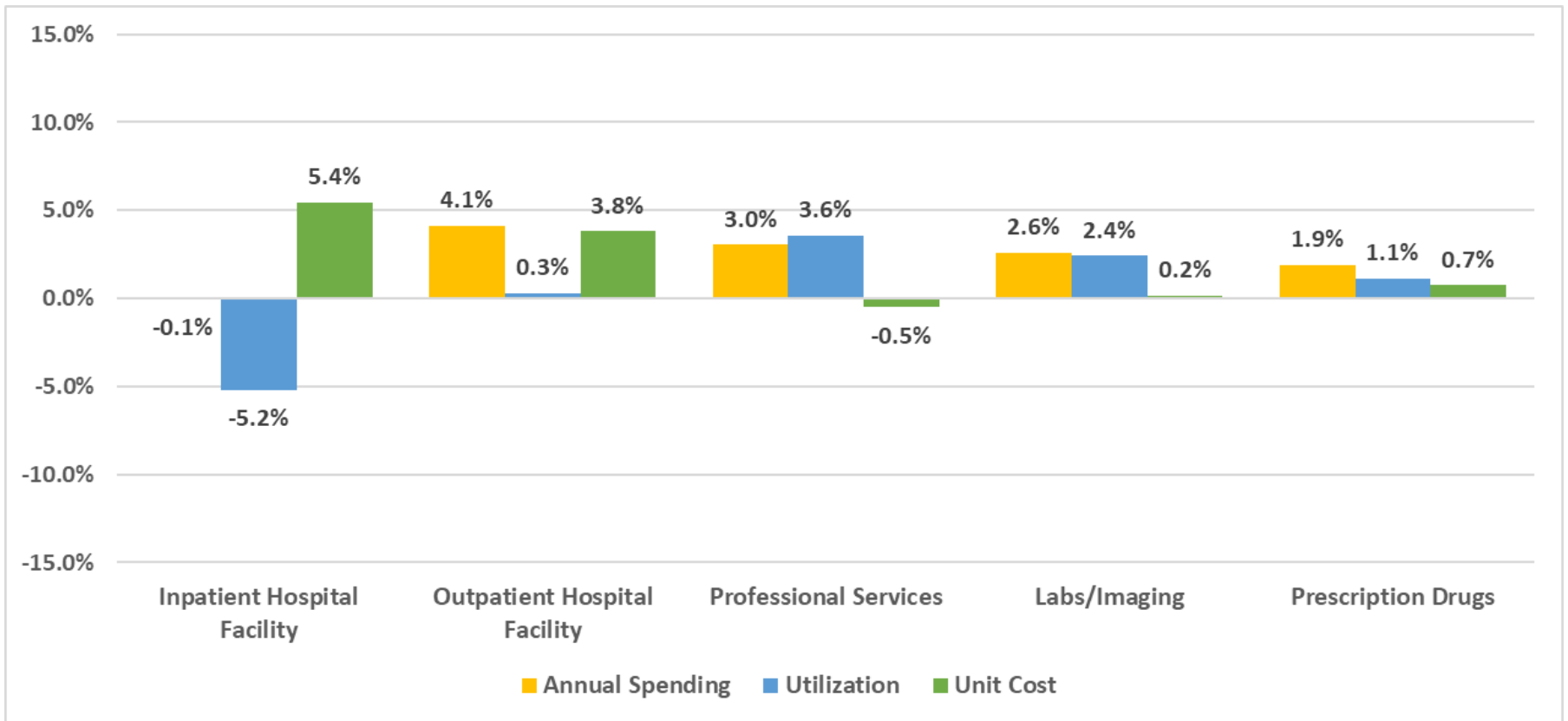
Spending Per Capita By Service Type, 2017-2019



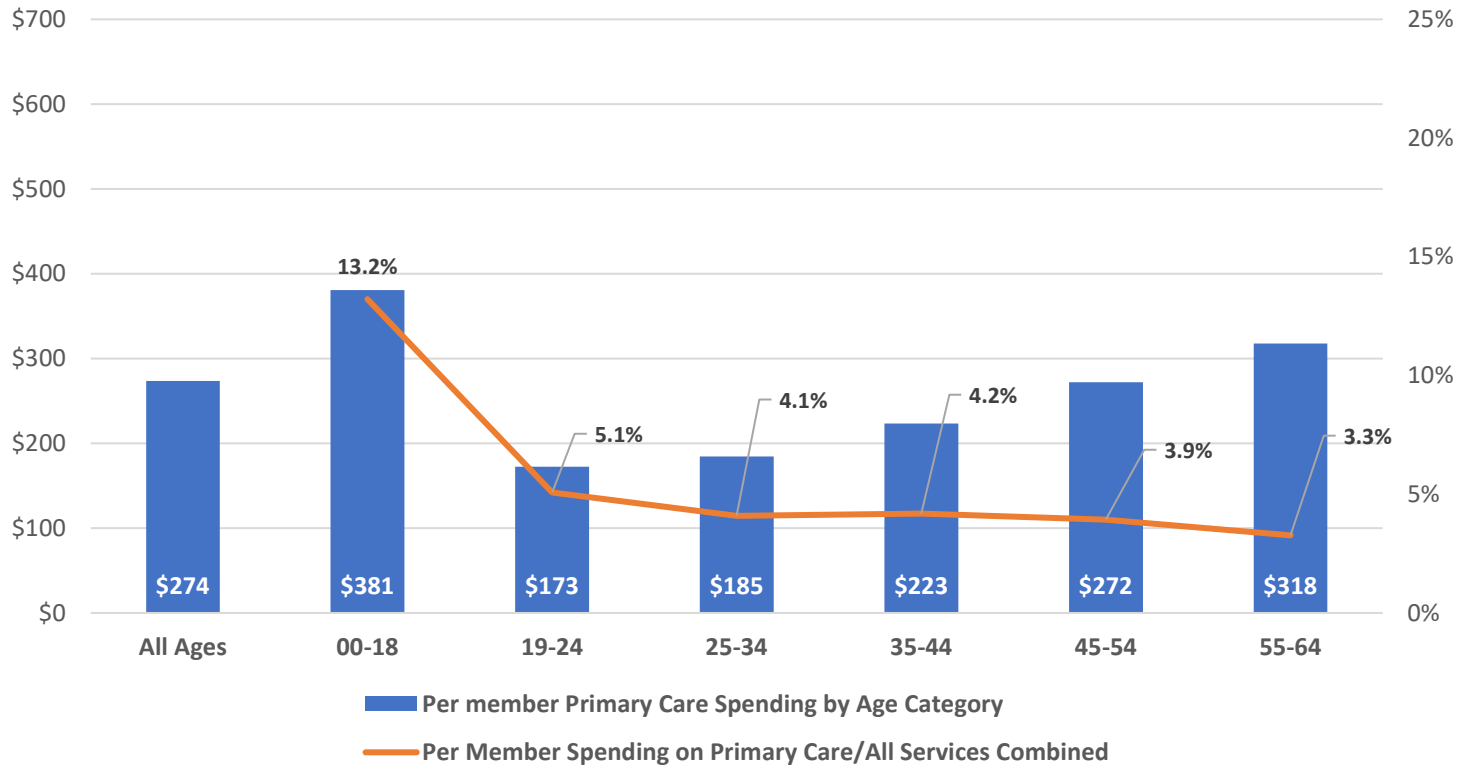
Out Of Pocket Spending Per Capita, 2017-2019



Healthcare Spend Drivers By Service Category, 2018 V. 2019



Per Member Spending, All Services Vs. % Per Member Spending On Primary Care, By Age Group, 2019

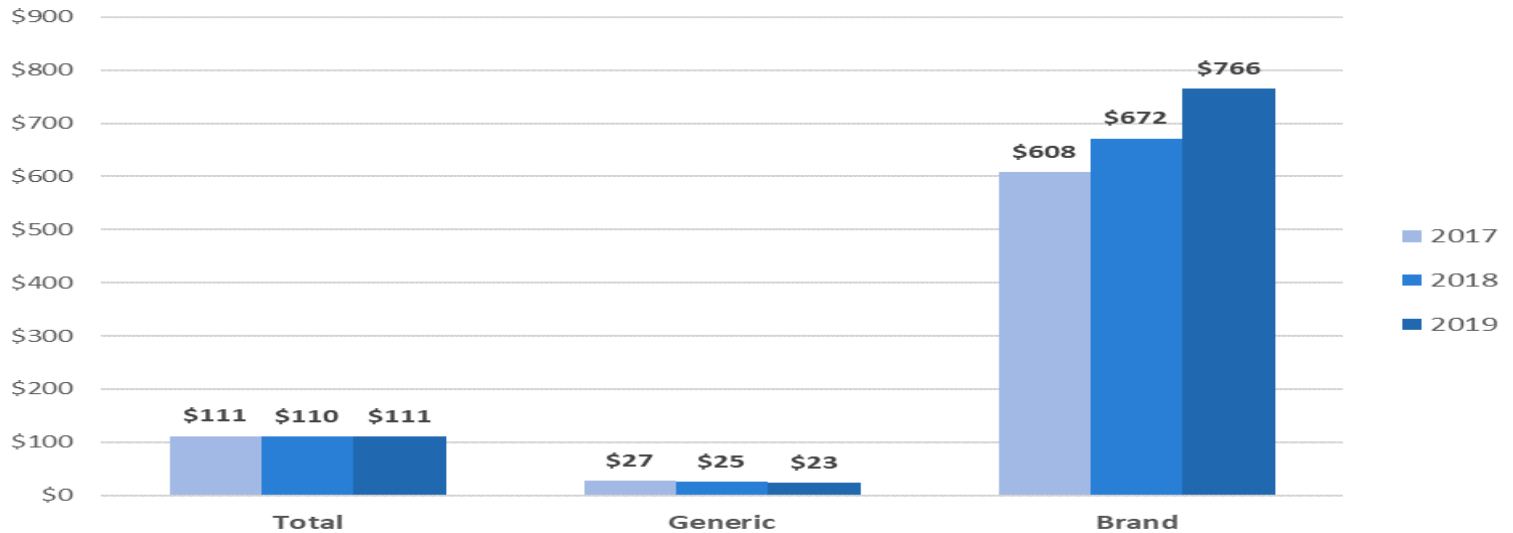
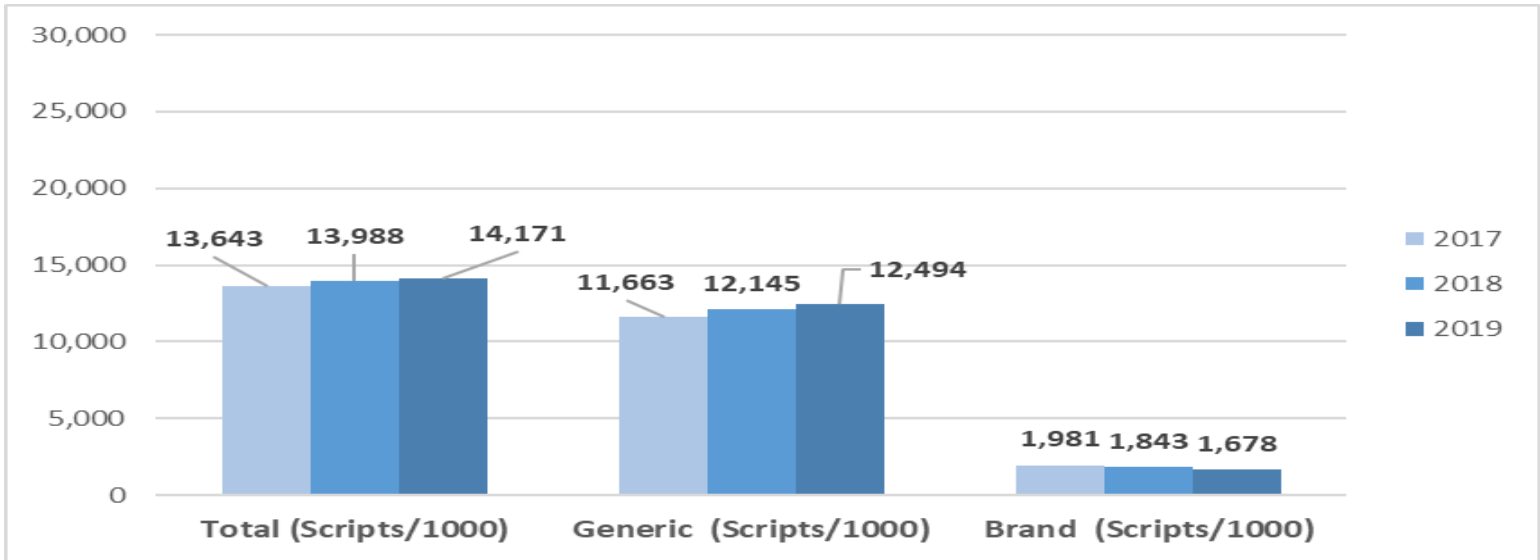


Increased from \$246 in 2017 to \$274 in 2019.



Primary care alone constituted **4.9%** of all spending in 2019.

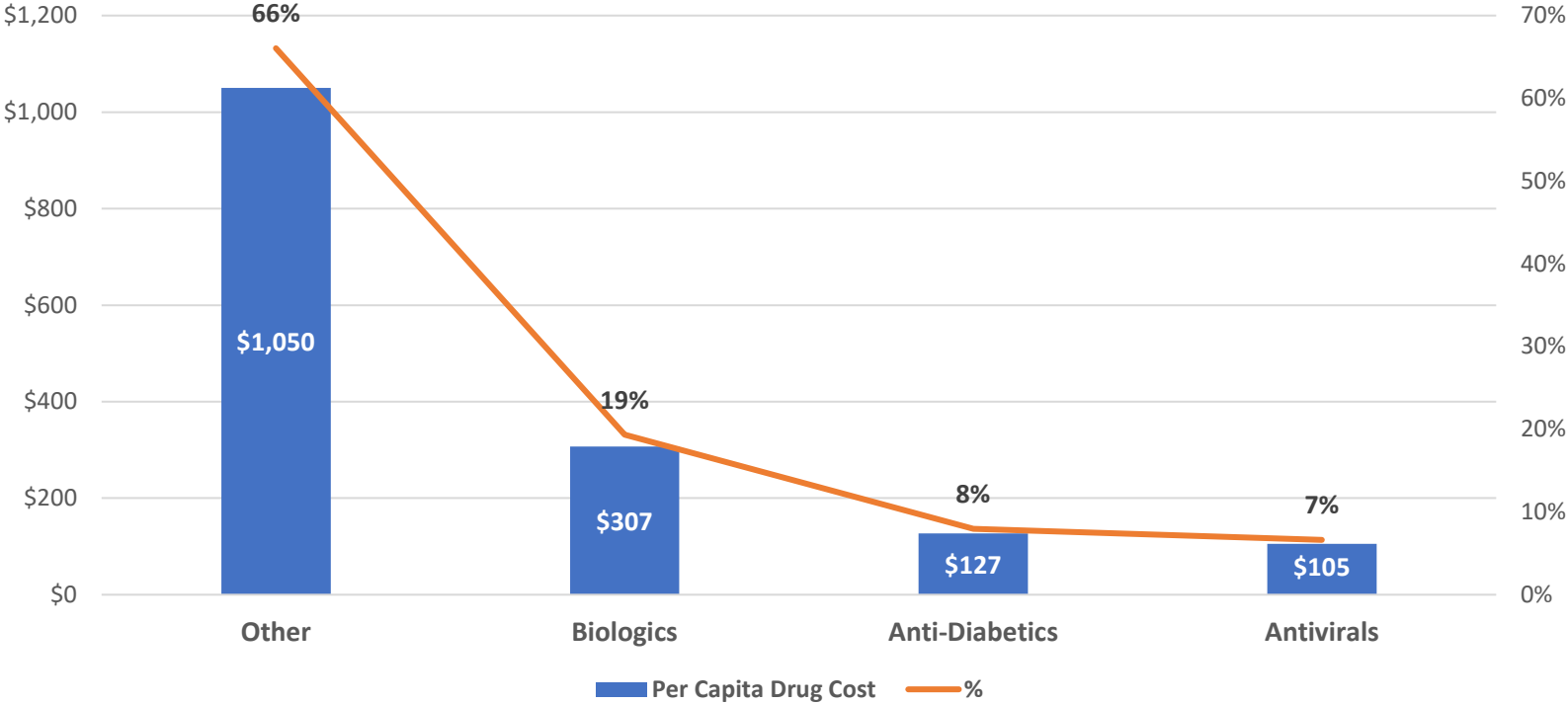
Prescription Drug Use and Unit Cost By Drug Type, All Markets Combined, 2017-2019



* Unknown category (medical supplies) is excluded from Total calculation

Per Capita Most Expensive Drugs* Class: All Markets, 2019

\$1,590 per capita drug cost



*Includes both Generic and Brand type drugs.

State Employees Prescription Drug Use Overview, 2019

210,984 total members enrolled, 2019

155,097* (72.5%)
below age <65yrs

5,350 (2.5%)
Kaiser plan

50,537 (25%)
above 65yrs

1.50
median risk score

350K Scripts filled, 2019

\$111.3 million Total Drug
Spend, 2019

Top 5 most expensive brand drugs

1. Humira Pen (\$104 per capita),
2. Trulicity (\$52 per capita),
3. Tresiba FlexTouch (\$30 per capita),
4. Cosentyx (\$25 per capita), and
5. Januvia (\$23 per capita)

* population used in the analysis

TAKEAWAYS

- ❖ Overall per capita spending (all services combined) across all markets was \$5603 , an increase of 2.6% in 2019 .
 - ❖ Outpatient hospital facility services and professional services were the primary contributors to the overall 2.6% increase in spending for 2019.
- ❖ Overall illness burden increased marginally from 2018 to 2019 (1.37)
- ❖ Overall enrollment as of December 31st decreased in 2019 by 1.0% among privately insured in Maryland. This change is consistent with the SHADAC national reporting on Maryland which show a 1.2% decrease.
- ❖ Primary care alone constituted an average of 4.9% of all medical and prescription drug spending in 2019.