Spending And Use Among Maryland's Privately Insured Report (2018 – 2020)

DRAFT

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Background

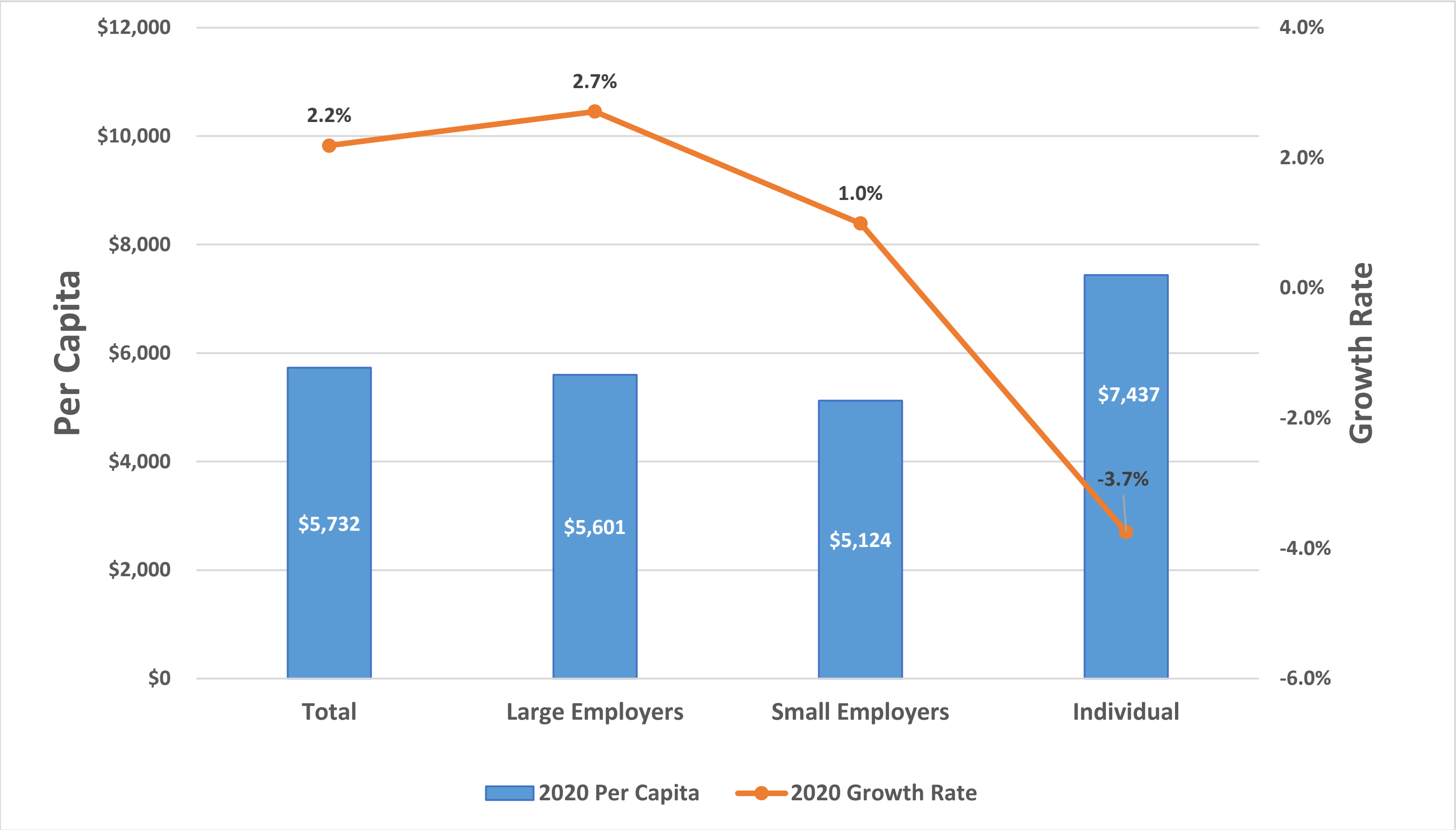
- This report examines health care spending and utilization patterns for Maryland's privately-insured individual, small employer, and large employer markets.
- The analysis relies on 2018, 2019, and 2020 data from Maryland's Medical Care Database (MCDB), and all reports are limited to Maryland residents 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 due to Federal decisions, the MCDB closely represents the larger Maryland privately insured population.

Annual Spending And Growth Rate All Markets, 2020

$5,732* per capita, 2020

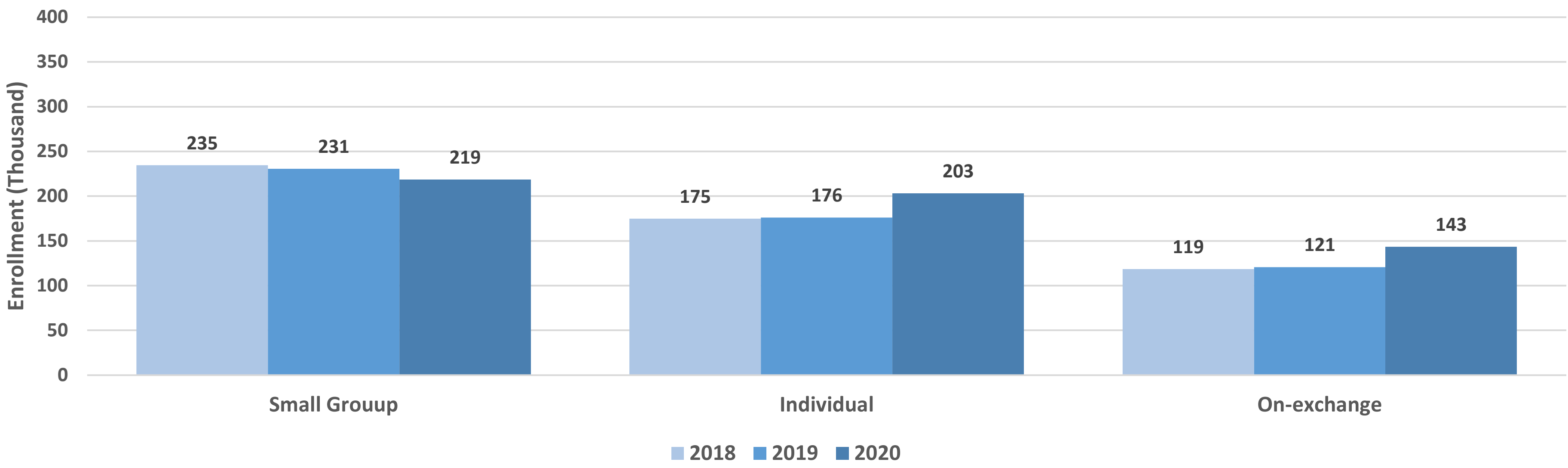
2.2% Growth rate per capita, 2020

National Health Expenditures (CMS) reported privately insured healthcare per capita spending of **$5,759**, a decline of **2.6%** (excluding net cost of private health insurance (NCPHI), Medigap, and Dental) among the privately insured in 2020



****Excludes Kaiser, ERISA and FEHB data.***

Enrollment Trend By Market Type, 2018-2020



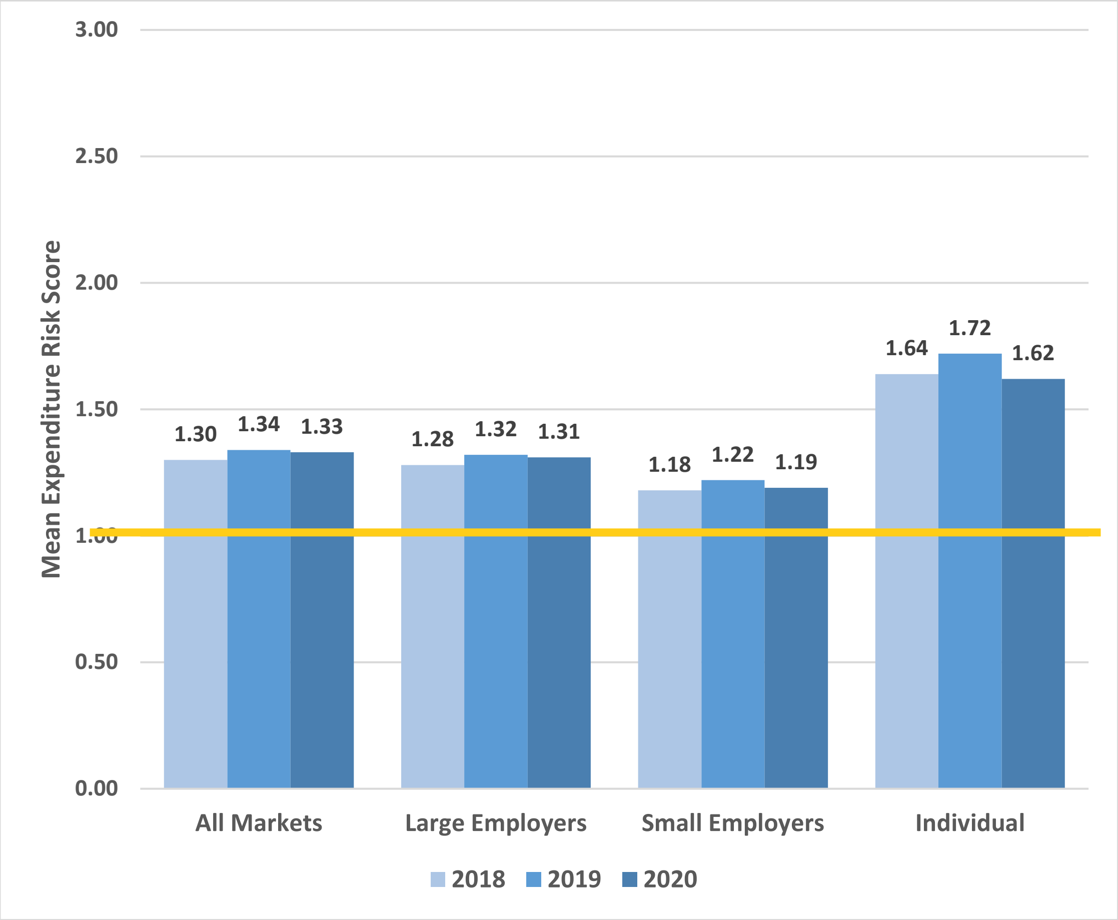
MCDB v. SHADAC Enrollment Comparison, 2019 V. 2020

Privately Insured	2019	2020	%Δ
MCDB	1,347	1,347	**0.0%**
SHADAC-MD	3,762	3,837	**2.0%**
Uninsured-MD	351.7	257.1	**-27%**

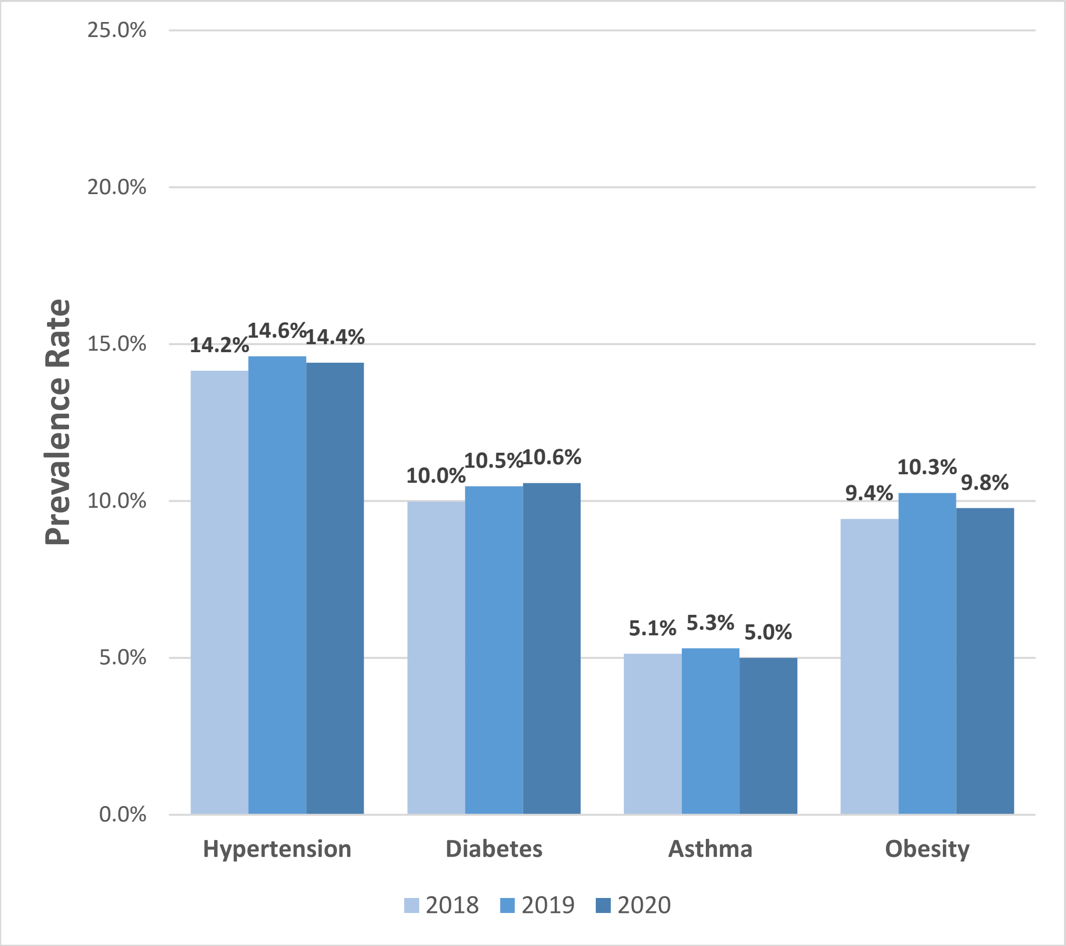
(000 omitted)

** MCDB excludes ERISA and FEHB plans. Enrollment as of December 31st*
State Health Access Data Assistance Center (shadac.org)

Average Illness Burden By Market Type, 2018-2020



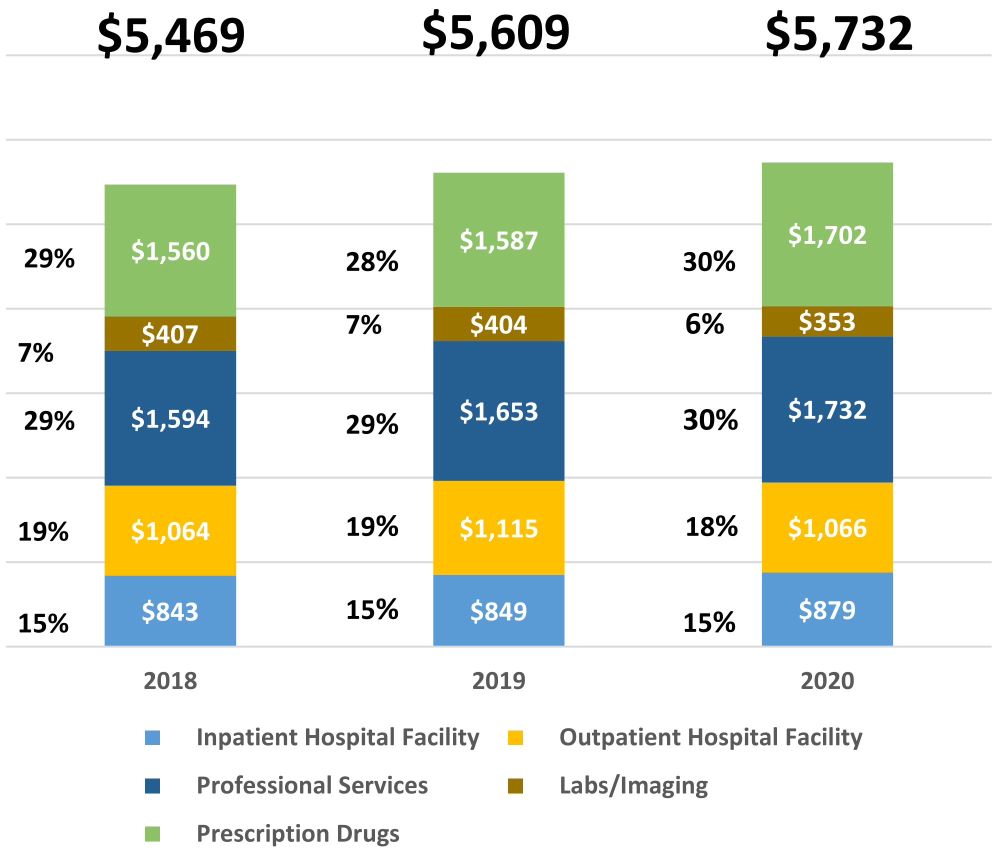
Select Chronic Conditions Prevalence 2018-2020



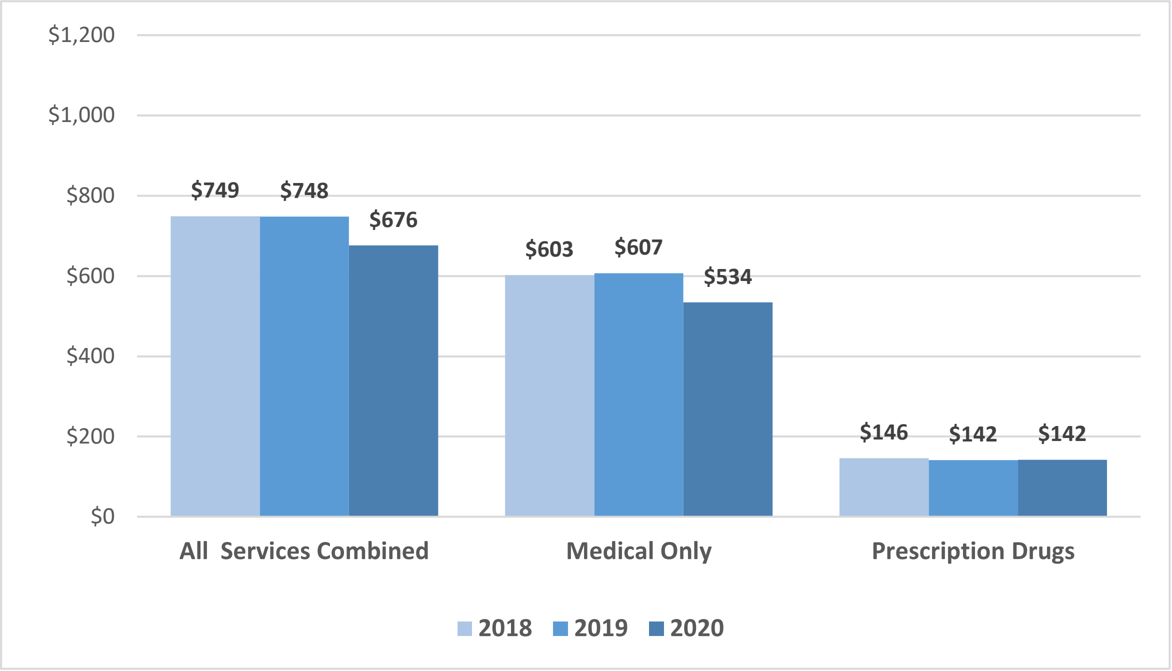
Excludes Kaiser data. Results generated using the Johns Hopkins ACG® System Version 12, All Rights Reserved

Spending Per Capita, 2018-2020

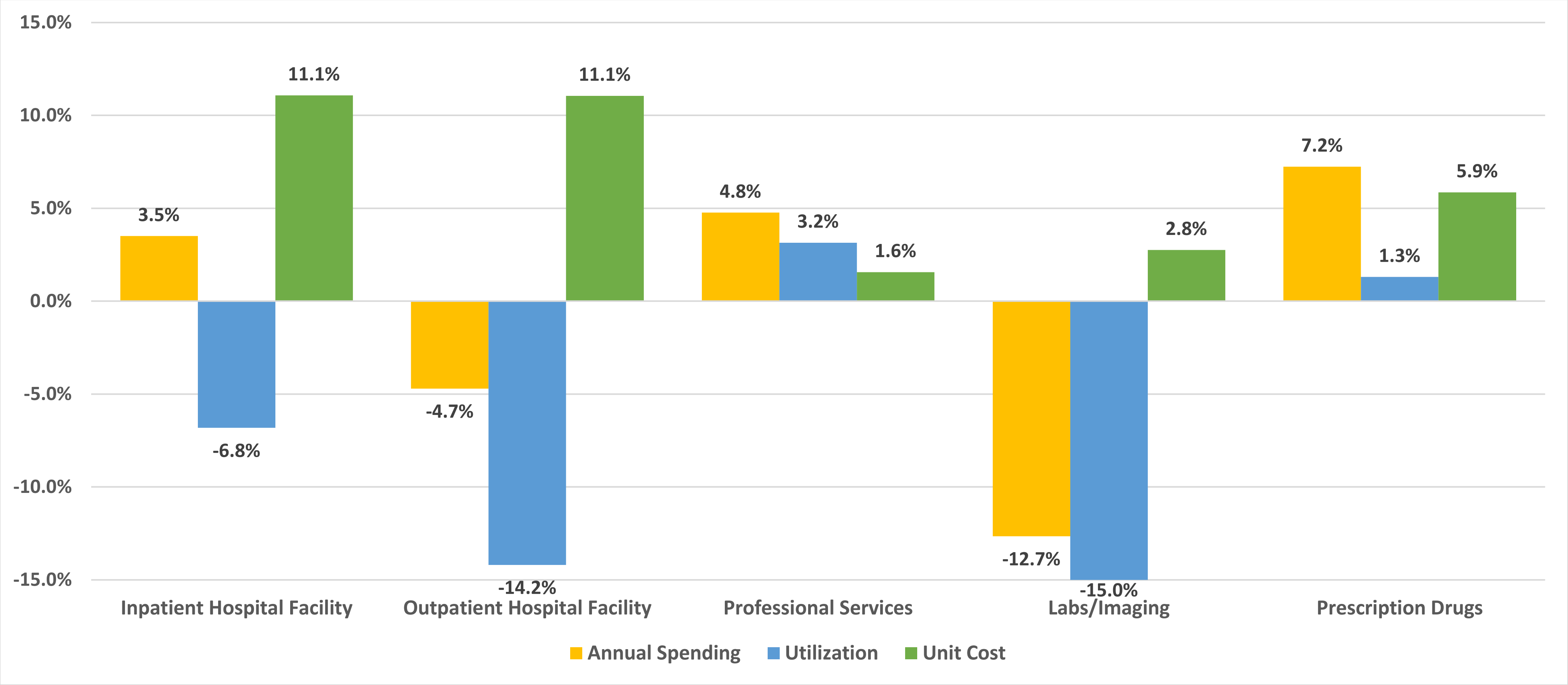
Per Capita Spending By Service Type



Out Of Pocket Spending Per Capita



Healthcare Spend Drivers By Service Category, 2019 V. 2020



COVID-19 Prevalence Snapshot Among Privately Insured Members, 2020

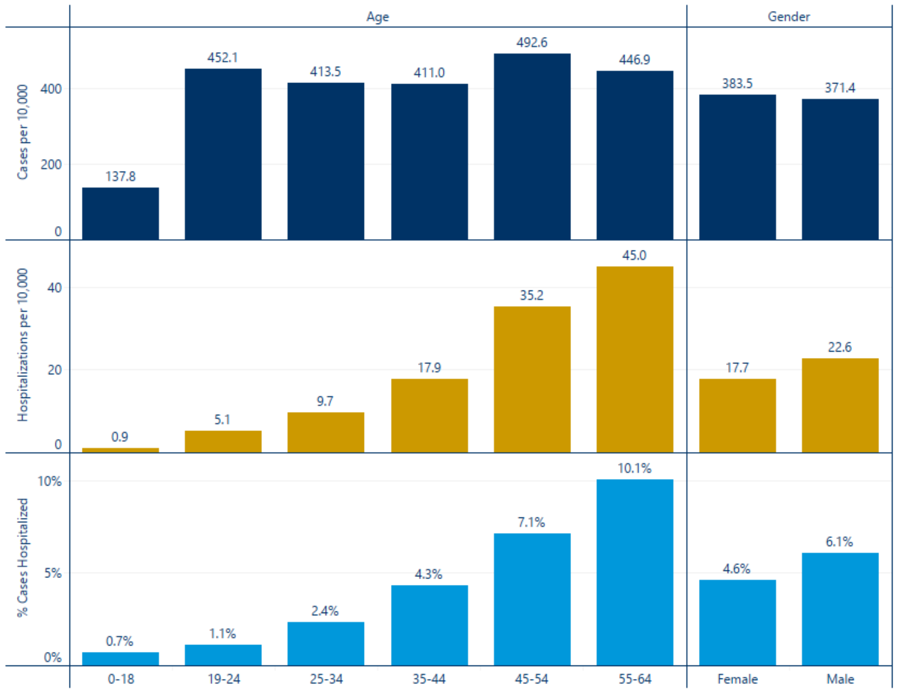
51,037 Total COVID-19 cases

378 COVID-19 Cases per 10K per year

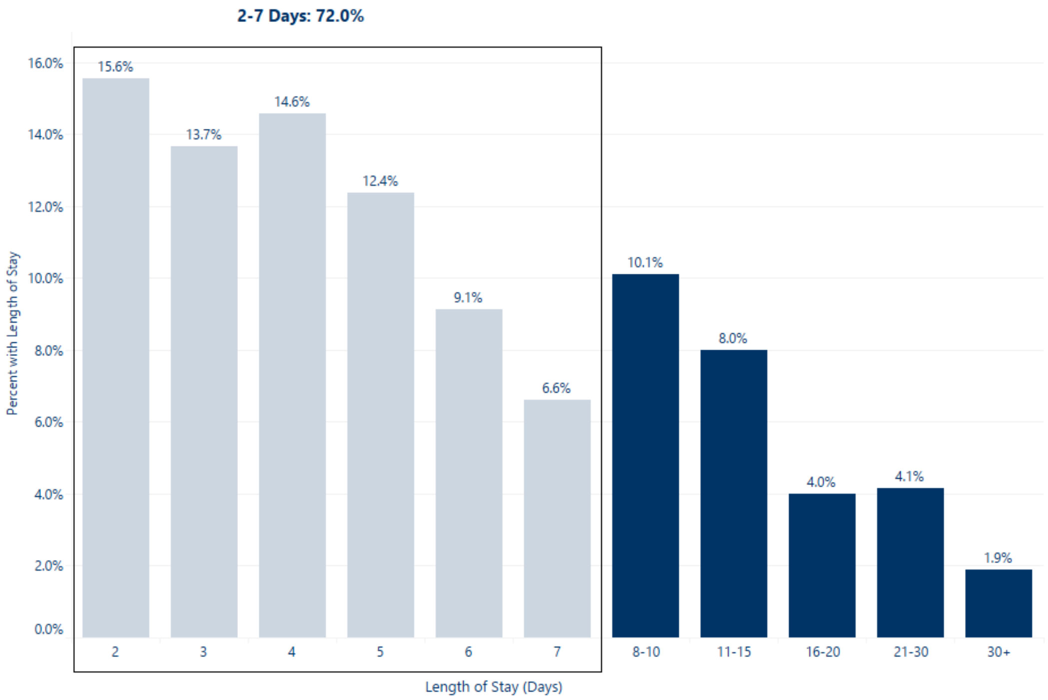
2,710 Total COVID-19 Hospitalizations

20 COVID-19 Hospitalizations per 10K per year

COVID-19 Prevalence & Hospitalization Rates per 10,000

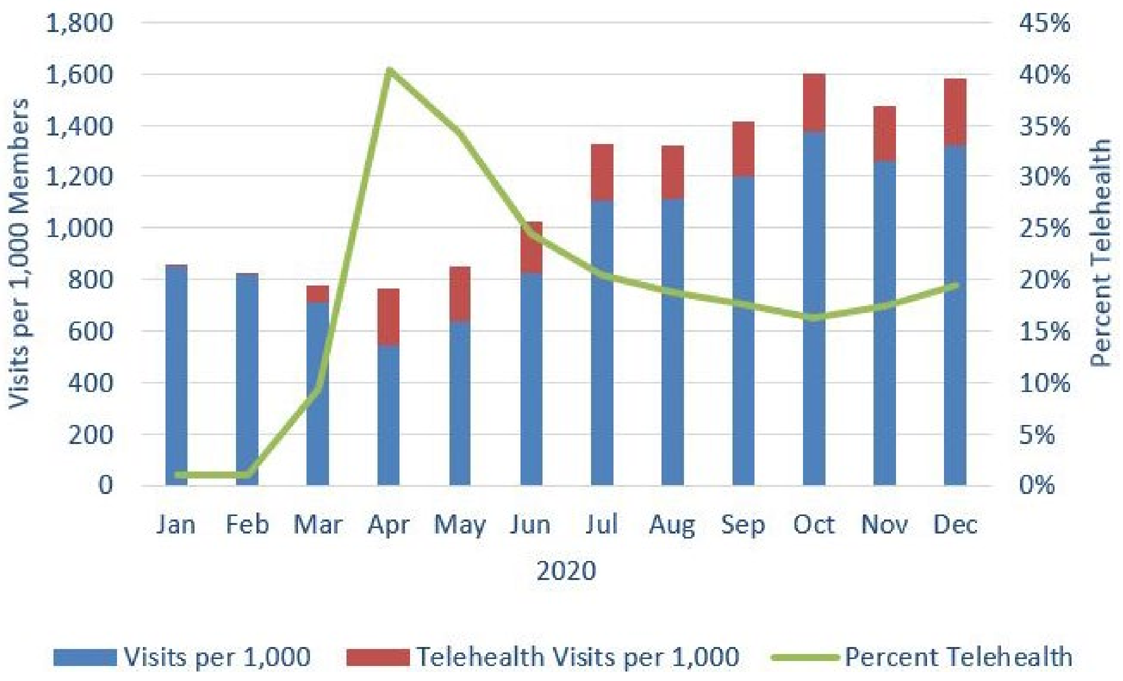


COVID-19 Hospitalizations by Average Length of Stay (in Days)

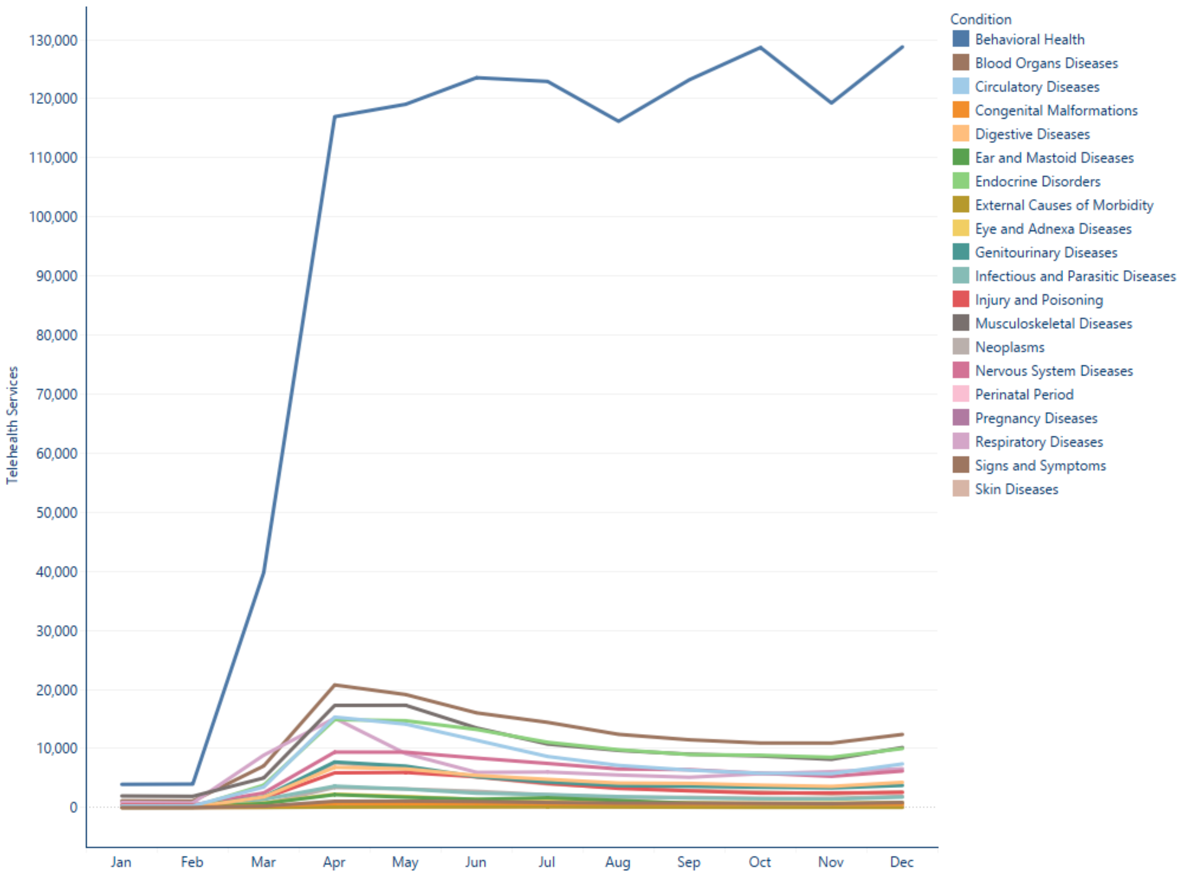


2020 Telehealth Visits Trend By Month Among Privately Insured Members

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.



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



Takeaways

- Overall per capita spending (all services combined) across all markets was $5,732 , an increase of 2.2% in 2020 .
  - Prescription drug, professional services, and inpatient services were the primary contributors to the overall 2.2% increase in spending for 2020.
- Overall illness burden decreased marginally from 2019 to 2020 (1.33)
- Overall enrollment as of December 31st was static in 2020 among privately insured in Maryland. However, enrollment in individual market increased by 22% due to the impact of an easy enrollment program and special enrollment period to meet the immense need due to the COVID-19 pandemic.
- During 2020, a total of 51,037 COVID-19 cases and 2,710 COVID-19 hospitalizations were identified in the privately insured claims data. About one in 20 COVID-19 cases included hospitalization in the privately insured population in 2020.
- 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.