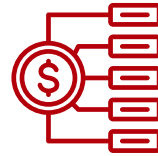


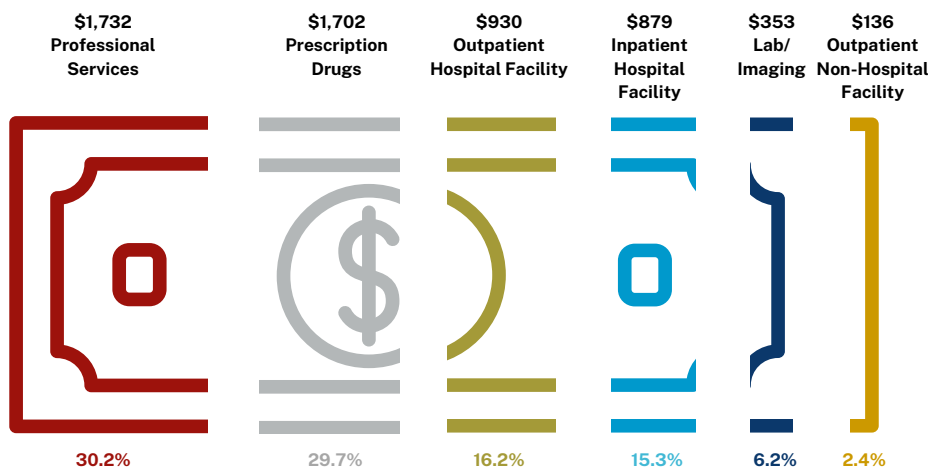
Spending & Use Among Maryland's Privately Insured

2020 Report Key Findings

2020 Healthcare Costs per Capita

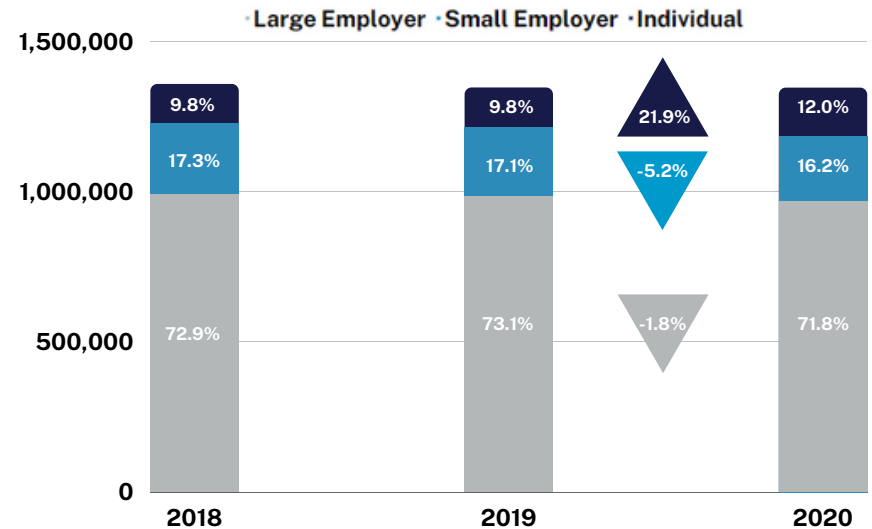


\$5,732 Total Per Capita Healthcare Spending



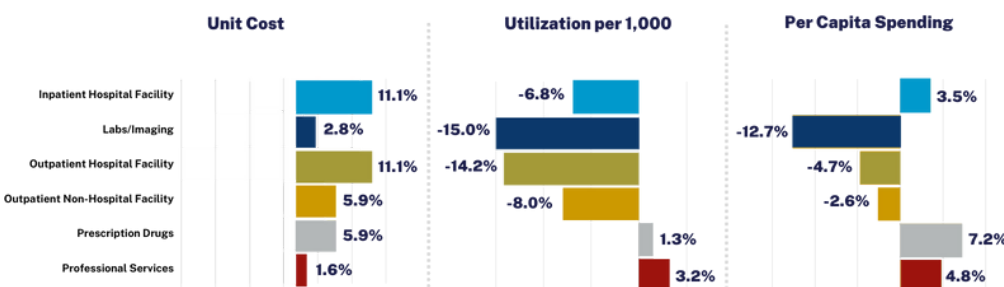
Total per capita healthcare costs increased 2.2% to \$5,732 from 2019 to 2020. In comparison, CMS' National Health Expenditures reported a privately insured healthcare per capita spending of \$5,759, a decline of 2.6% (excluding the net cost of private health insurance (NCPHI), Medigap, and Dental), among the privately insured in 2020.

Enrollment Trends 2018-2020



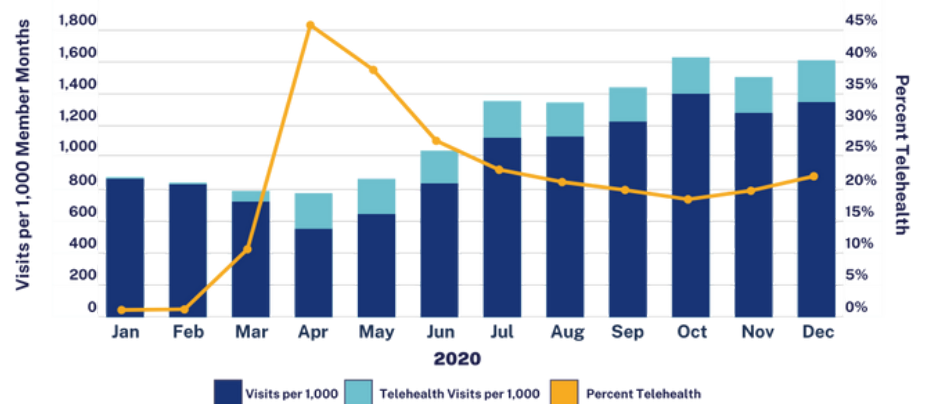
As of December 31st, 2020 enrollment in the individual market grew nearly 22% from 2019 to 2020. This was driven by the state reinsurance program, the Easy Enrollment Program and special enrollment period to meet needs of members who moved from employer-sponsored coverage to individual market plans during the COVID-19 pandemic.

Service Category Trends 2019-2020



Utilization of most services decreased from 2019 to 2020 due to the COVID-19 pandemic. Increased unit costs, facilitated by global budget setting through Maryland's Total Cost of Care Model, offset the utilization decrease resulting in the 2.2% growth in total health care spending per capita.

2020 Telehealth Utilization Trend



Once the COVID-19 pandemic was declared a national health emergency, utilization of healthcare services declined, while telehealth use increased dramatically. The majority of telehealth visits were for behavioral health services, comprising two-thirds of all telehealth visits in October 2020.