

MARYLAND UNINSURED EMPLOYERS' FUND ANNUAL REPORT

Period: July 1, 2022 – June 30, 2023

Due October 1, 2023

FINAL Version

Date: September 26, 2023

LE § 10-320(b), HB 67/Ch.58, 2015 (MSAR # 10394)

SG § 2-1257

“On or before October 1 of each year, the [Uninsured Employers' Fund] Board shall submit to the Governor and, subject to § 2-1257 of the State Government Article, the General Assembly an annual report that includes a detailed statement of the balances and expenses of the Fund.”

Michael W. Burns, Esquire

Director

WES MOORE
GOVERNOR

STATE OF MARYLAND

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September 21, 2023

The Honorable Wes Moore
State House
100 State Circle
Annapolis, Maryland 21401

The Honorable Bill Ferguson
President
Senate of Maryland
State House, H-107
Annapolis Maryland 21401

The Honorable Adrienne A. Jones
Speaker
Maryland House of Delegates
State House, H-101
Annapolis Maryland 21401

Re: Report required by Labor and Employment Article §10-320 (b), HB 67/Ch. 58, 2015 and State Government Article §2-1257 (MSAR # 10394)

Dear Lady and Gentlemen,

Pursuant to by Maryland law, Labor and Employment Article § 10-320(b) and State Government Article §2-1257, the Maryland Uninsured Employers' Fund (UEF/agency/fund) is required to submit to the Governor and the General Assembly on or before October 1 of each year "an annual report that includes a detailed statement of the balances and expenses of the Fund." (Report) The Fund therefore respectfully submits the following Report to you for purposes of these requirements, including details concerning the balances and expenses of the Fund as dated September 21, 2023.

MISSION STATEMENT

The Uninsured Employer's Fund (UEF/agency/fund) exists to protect workers whose employers fail to obtain Worker's Compensation Insurance. The UEF reviews and investigates claims by injured workers who are not properly compensated for their injuries by their employers and pays claims when appropriate. We work to ensure that benefits and medical expenses are properly paid to injured workers, and that uninsured employers are held accountable with penalties and sanctions for their failure to comply with Maryland law to insure and protect their employees. Our mission is, therefore, to protect the innocent employee and to ensure that noncompliant employers are held accountable for their actions as mandated by law.

BACKGROUND AND AGENCY PURPOSE

Workers Compensation History and System

Worker's Compensation is a system of no-fault insurance that provides wage replacement and medical benefits to employees for accidental injuries or diseases related to the employee's work.

Before 1900 in the United States, a worker who was injured in the course of his or her employment could sue his or her employer in a civil or "tort" action, which was the same remedy available to a person injured under other circumstances. The tort remedy, however, had numerous problems. It required the worker to prove that the injury occurred because the employer was negligent and the employer had various defenses depending on the jurisdiction which could include: (1) The worker was also negligent; (2) The worker knew of the dangers involved and "assumed the risk;" or (3) The injury occurred because of the negligence of a "fellow employee." Additionally, because of the expense of securing legal counsel as well as the length of time to seek and obtain recovery under this tort system, it was very difficult for workers to recover against their employers. If they did win, however, there were, generally, no dollar limits on what a jury could award to the injured worker.

In response to this situation a system of workers compensation was developed and adopted by the states over time. Workers' compensation is one of America's oldest social insurance programs: It was adopted in most states during the first decades of the twentieth century. The Maryland Workers Compensation Act was first enacted in 1914.

The workers' compensation system is based on a trade-off between employers and employees. Employees are entitled to receive prompt, effective medical treatment for on-the-job injuries or illnesses no matter who is at fault and appropriate compensation for lost wages and, in

return, are prevented from suing employers over those injuries. This is the system set up generally throughout the various states, including Maryland.

As a result of this system, most Maryland employers are required by law to secure and maintain workers' compensation insurance, even if they have only one employee, or must meet the criteria for becoming self-insured. Labor and Employment section 9-402 (2016 Replacement Volume and 2022 Supplement). And, if employees get hurt or sick in the course of their employment, the employer is required to pay by way of their insurance for their injured workers' medical and other compensation benefits.

In return, the law limits the amount that a worker can recover. As noted, workers are only entitled to certain specified benefits, including: (1) Certain wage loss benefits; (2) The cost of medical treatment; and (3) Certain disability payments. Under the old system, workers were able to recover for pain and suffering, loss of enjoyment of life and other damages that a jury might award. Recovery under worker's compensation today is, however, limited to the statutorily permitted areas of coverage, no matter how serious the injury.

This system works exceedingly well – the tradeoff between the rights of employers and employees results in serious protections for the injured worker at a reasonable cost to the employer for workers compensation insurance.

When, however, the employer fails to live up to its part of the trade off – when that employer, for whatever reason, fails to carry the required insurance - the system breaks down, leaving the injured worker in a serious and dangerous position. For the system to work all relevant employers must secure and maintain the required workers compensation insurance. Were it not for uninsured employers' funds such as Maryland's UEF, injured workers with uninsured employers would face terribly difficult – potentially catastrophic - situations in which lost wages and medical treatment payments would be difficult, if not impossible, to recover, from employers without insurance and then only by means of long, costly legal action.

The Maryland Uninsured Employers' Fund

In 1983, the Uninsured Employers' Fund Board was created by the General Assembly to protect workers whose employers are not insured under Workers' Compensation (Chapter 576, Acts of 1983).

The Fund reviews and investigates claims by employees, or by their dependents in case of death, who have not been compensated properly by their employer. The agency also provides coverage for claims for compensation for injured workers employed by insolvent self-insured

employers as well. The Fund additionally supervises the operation and administration of the Uninsured Employers' Fund and staff as well.

The UEF is a statutorily-created, self-funded agency which does not receive other general funding. The agency was created in order to protect Maryland workers who are injured on the job from an accidental injury or an occupational disease under certain circumstances. Specifically, the agency provides workers' compensation benefits, including medical benefits, to injured workers, and to their families and dependents as appropriate, in cases where an uninsured employer fails to carry Workers' Compensation Insurance, an employee is injured, benefits are awarded by the Maryland Workers' Compensation Commission (WCC/Commission) and the uninsured employer fails to pay the WCC award as ordered by the Commission. The agency's obligation to provide benefits and/or compensation is triggered when an uninsured employer defaults on an award issued by the Commission.

The UEF was originally designed to be a limited stop-gap funding mechanism for injured workers whose employers failed to maintain legally required workers' compensation insurance. It was apparently felt when the agency was established that there would only be a fairly small number of such cases because employers would maintain workers compensation insurance to cover their employees since that insurance was, and still is, required of most Maryland employers under the law.

Over the years this expectation has proven to be, unfortunately, erroneous. Some employers, especially in the dangerous construction and landscaping industries, routinely and deliberately fail to carry required insurance because it enables them to underbid their competition and thus obtain work, or because it increases their own profits, or for other reasons. Add to this honest employers who simply fail to have coverage at the time of an injury for various reasons and then have a claim from an injured worker, as well as bankrupt self-insured employers, such as the Bethlehem Steel Corporation (BSC) and A&P Supermarkets (A & P), and by 2023 the result is that the UEF has now grown to cover hundreds of injured workers at any one time – currently a monthly average currently of approximately 900 active cases, including approximately 30 permanently totally disabled cases, with expenditures for both lost wages and medical bills totaling millions of dollars per year. A&P and BSC, both large self-insured companies, have become insolvent during the past 20 years and the UEF has also become responsible for tens of millions of dollars in workers' compensation payments for these two corporations' injured workers, a responsibility which continues at the present time, remains ongoing and will continue for decades to come. It is important to note that there is no source of funding in existence currently for the BSC claims which the Fund manages and pays for.

UEF coverage for a claim can last for any amount of time depending on the Order of the WCC: weeks, months, years, a lifetime. Workers often come back to the WCC with a claim for worsening of their condition, requiring a new hearing, resulting in a new order with increased payments, multiple times. Even if a claimant does not claim a worsening of their condition the agency is still responsible for casually-related medical treatment for the remainder of the claimant's life. Over time, cases can result in millions of dollars in medical and related expenses.

The UEF is a special fund. It is partially funded by fines levied by the WCC against uninsured employers and assessments imposed on awards of indemnity benefits. The agency also is to receive reimbursement from uninsured employers for expenditures made to claimants. Many uninsured employers do not make these required payments and reimbursements which has made collecting these funds a challenge to recover.

In addition to collecting these fines and assessments the UEF seeks repayment of the benefits paid from the relevant liable uninsured employers by way of civil and criminal collection and enforcement actions. The agency now vigorously pursues suspension of business licenses and permits from, and seeks criminal penalties against, employers who fail to secure insurance and/or fail to pay benefits awarded by the commission.

As noted, the UEF is entirely self-funded and typically receives approximately 80% of its funding from a 2% assessment on most WCC permanency awards and settlements (with the remainder of funding coming mostly from payments received from uninsured employers).

This 2% amount is the statutory maximum assessment available to the agency and has been the statutory maximum for many years. During the 2020 legislative session the Legislature raised that assessment amount temporarily for a period of one year to 3%. During the 2021 legislative session the agency requested, as a result of the COVID pandemic disruption and shutdown which occurred starting in March of 2020, that the temporary 3% figure be extended for one additional year. Although supported by the prior Administration the House Economic Matters Committee declined to extend the assessment increase and it therefore terminated on June 30, 2021.

RECENT HISTORY AND PROGRESS

Under the leadership which entered the UEF in 2016, and with the active oversight, guidance and cooperation of the Executive Branch and the Legislature, the agency has worked, diligently and successfully, to address and correct the serious and unacceptable situation of dysfunction, chaos and failure which existed within the agency for years prior to 2016.

Bringing the agency to professional competence and performance has been neither easy nor expense-free. In order to simply function adequately the agency has added four full-time staff persons since late 2016, including two new attorneys general, which is reflected in increased costs to agency management. The agency has a total of eleven full-time State employees, five of whom are the attorneys general, as well as three non-State temporary employees.

Claims Management and Investigations

Also, as a result of the emergency situation regarding the agency's claims administration which existed in past years the agency located, evaluated and hired the CorVel Corporation (CorVel) pursuant to an emergency procurement effective Sept. 1, 2017 to investigate and

manage claims as the agency's third-party claims administrator (TPA). CorVel's task was daunting; it literally had to build the agency's case management record from the ground up based on what data was available while also taking on investigating and managing new claims immediately upon their arrival at the agency. It took CorVel months to collect, organize and process data and files just to get to a point where the agency could even know, with confidence, how many open claims were in existence and what they were. As a result of the agency's first-ever Request for Proposals (RFP) for claims management and investigation services Corvel was, after an exhaustive procurement process and evaluation, subsequently awarded a five-year contract for TPA services in 2019.

CorVel's success at data management and investigations has been truly exceptional. The rate of cases where insurance coverage is found in new claims has gone from a rate of approximately 9% per month before Corvel's arrival to over 50% per month on average today. This means that literally hundreds of claims for which the UEF would have been found responsible in the past now have coverage of some type being located, resulting in the agency not being responsible for covering and paying these claims. Corvel's staff, working with the agency's Attorneys General, have also developed evidence and successful defenses in cases which have literally saved the Fund millions of dollars in potential additional claim payouts over the past six-plus years.

CorVel's effective investigations, case management, and large network of providers has provided substantial savings to the agency. The cost of finally having a competent TPA with a written contract added to agency expenditures starting in 2017, but the resulting competence, accuracy, claims management expertise and savings achieved have been outstanding. The contract for third-party claims services with the CorVel Corporation continues to be a success, providing cost savings and competent professional services to the agency for a reasonable cost.

The professional administration, investigation, cost management, network savings and other benefits the agency has received under the contract more than recoup the cost of CorVel's services. For example, since starting on the program with CorVel, UEF expenditures for claims have declined. From FY 2020 to FY 2023 there has been a 40% reduction in the number of open claims and a 20% reduction in claim payments. From our start with the onset of CorVel's services there has been more than a 65% decrease in the total open claims and roughly a 10% decrease in money spent on claims.

These savings are substantial and could have only been achieved with the agency procuring such TPA services from a competent national TPA. The contract with CorVel was, and remains, one of the main reasons for the agency's success and financial stability over the past several years.

Covid Disruption, Agency Response and Resulting Changes

The COVID pandemic of 2020-22, although challenging, was also met successfully by the agency.

As noted in previous Reports, the COVID pandemic resulted in a number of disruptions, challenges and changes to the functioning of government in 2020-2022 and the UEF was not spared from those events and challenges. The agency has, however, successfully come through that situation. Thanks to the agency staff, Office of the Attorney General (OAG) staff, and the staff of the agency's third-party claims administrator (TPA) the agency was able to set up a successful remote teleworking program which enabled us to continue to function effectively remotely in 2020. As a result of constant planning and preparation by staff the agency was able to resume functioning in our office later when State Government was reopened by the Governor seamlessly and without incident. At the direction and encouragement of the executive, the agency continues to utilize telework to a much greater extent than before the pandemic and can report there has been no disruption or reduction in the agency's production, efficiency or work product. The agency recognizes the leadership of both Executive Branch agencies and the Legislature in turning what was a serious disruption and crisis into a successful system for the functioning of government during the governmental shut-down in 2020, the eventual reopening of our office in 2021 and the ongoing utilization of telework options for staff.

The agency continues to successfully use telework in the time since State government reopened. Balancing in-person, in-office time with telework has proven to be a valid and effective way for this agency to function. Office production, communication and efficiency remains excellent under this hybrid model, which is due in no small measure to the outstanding and professional staff that make up our agency personnel, including state employees, OAG staff, and CorVel staff. The results of this hybrid staffing are such that the agency will continue to utilize it going forward.

UEF Revenue and Collections

Agency revenue continues to show improvements in collection efficiency and results. Also, the one-year increase in the agency's assessment to 3% in 2020 provided additional funding support for the agency reflected in bottom line receipt numbers. Although the Legislature choose not to provide an additional year of funding at the 3% level in 2021, the one-year increase to that level clearly provided evidence of the effect of that change in real numbers and amounts received by the agency by way of the assessment for future evaluation.

In spite of the pandemic, agency staff continues to grow the agency's collections reach and effectiveness in recovery of funds owed by uninsured employers to the agency and maintained a high success rate even with the effects of the COVID pandemic to work through. Increases in enforcement and collections utilizing business license suspensions and the full implementation of criminal enforcement are highlights and the agency notes that both programs continue to grow in scope, effectiveness and receipts.

The agency's collections efforts to continue to generate more revenue for the agency. Collection staff are efficient and effective in their work. Working with the agency's Attorney's General collection staff have established several effective systems for identification and collection of agency debt. Payment plans are established on an ongoing basis generating a

continuing source of revenue for the agency. Additionally, in response to an Audit Finding from 2021 the agency has obtained the services of a temporary employee whose responsibilities include sending all relevant debt generated directly to the Maryland Central Collection Unit (CCU) for collection.

The agency plans on utilizing several existing positions to recruit and hire more staff dedicated to collections efforts in the year ahead as well.

2023 - Legislative Session and Administration Interaction

The 2023 session of the Legislature was extremely successful and productive for the agency. The agency's budget was approved without controversy. The agency's interaction with the two budget committees was positive and both Budget Sub-Committees were supportive of, and interested in, the agency and its current situation.

The Senate Sub-Committee was particularly interested in the issue of penalties for the failure of required Maryland employers to carry workers compensation insurance and the interaction at the committee budget hearing was very positive. The Sub-Committee requested further information from the UEF on the issue of penalties for failure to carry the required insurance by employers and the Joint Chairmen's Report (JCR) requested a report from the UEF regarding a discussion of the current status of enforcement and recommendations for improvements in the enforcement process. The agency prepared and submitted that report to the Legislature in a timely fashion in August, 2023.

The agency's interactions with the new Administration have been collaborative and profitable for both parties. It is clear that the new Administration is working diligently to improve Maryland, including this agency's subject matter. It has been a pleasure to work with the new Administration staff, especially the Governor's Legislative Office, which has been extremely proactive in both interacting with state entities such as the UEF and being available for training, advice and support involving numerous matters. The new spirit of this Administration of cooperation and collaboration with agencies is resulting in new initiatives and proposals going forward into 2024. The UEF appreciates the interaction and guidance.

BALANCES AND EXPENSES

The UEF has been and remains solvent as of this report. Appendix A details expenditures and revenues for the 2019-2023 period for review and comparison. Appendix H indicates the various Fiscal Year-End Fund balances from 2012-2023. What is striking is that the agency has increased staffing and contracted for a competent third-party claims administrator during this period resulting in significant new expenditures and yet the fund balance is approximately the same today as it was before these necessary and long over-due improvements, hirings and required fixes took place. This is a result of better claims management and cost containment, increased effectiveness at investigations, better case preparation, winning contested cases, quicker and more effective enforcement, and vigorous collection programs resulting in substantially increased and more effective recovery of funds owed to the agency.

Appendices C, D, E, F and G provide extensive detailed information – including monthly balance, payment and expense information - as to the agency’s performance, claims, payments, and status. Numerous data points are recorded and presented therein for the period September, 2017 (when CorVel took over TPA duties) through June, 2023. In particular, detailed monthly amounts are presented for compensation payments, medical payments, and operating expenses.

These detailed statements of the balances and expenses of the Fund are included for purposes of providing data for this report and to comply with the requirements of Labor and Employment section 10-320(b) as regards information relevant to this particular report and which may be due for previous annual reports regarding balances and expenses of the fund.

Detailed performance data indicates the following information for the period of FY 2022 and FY 2023 including balances and expenses:

	<u>FY 2022</u>	<u>FY 2023</u>
Number of claims filed	511	391
Number of investigations conducted	511	391
Number of claims where coverage found	207	190
Percentage claims where coverage found	40.5%	48.6%
Number of claims where agency responsible	98	76
Average number of open claims (per month)	660	563
Number of cases resolved	659	613
Number of benefit payments made	11,616	1,694
Compensation and medical payments made (in dollars)	5,648,907	4,925,642
Contract Cost for TPA Services	(included in agency operating expenditures)	
Agency operating expenditures (in dollars)	4,098,804	4,879,925
Total expenditures (in dollars)	9,747,711	9,805,567

Amount of assessments collected (in dollars)	9,035,789	7,264,077
Interest on Fund balance (in dollars)	35,514	215,683
Amount of benefit payments owed by uninsured		
Employers recovered (in dollars)	799,598	987,239
Total revenue (in dollars)	9,870,901	8,466,999
Ratio of Total expenditures to Total revenue (year)	.99:1	1.16:1

Appendix B indicates the history of reserves for the agency in 2023. It shows that as of June, 2023 the agency has liability reserves currently set at \$58,885,314. These reserves are estimates of the agency’s liability for the claims currently being paid by the agency for any particular month as well as anticipated claim obligations. Those reserves do not, and cannot, completely predict future increases, including yearly rising medical costs, new claims and claimant worsening changes, which will increase the agency’s liability in the years ahead. Additionally, the impact of the COVID virus and its aftermath continues to exist.

As to administrative costs the TPA contract is estimated to cost approximately \$3.2 million per year (such costs are included in the “compensation and medical payments made” entries of Appendix A for the years 2019 through 2023). Agency operating expenses are currently at approximately \$2 million with costs expected to increase as recruiting and hiring for several positions continues.

The agency again emphasizes that it is not an insurance company. Whatever cases are found to be the responsibility of the agency are the cases it will cover; it is difficult to predict what the UEF’s true future liabilities are for medical and compensation payments with any rational degree of certainty over multiple years. Due to the unique nature of our mission, the UEF is quite literally at the mercy of events as to future costs and expenditures.

CONCLUSION

As has been described in detail in the Fund’s recent Annual Reports, although the agency had faced challenges and obstacles over recent years progress has been steady, substantial and permanent. Improvements and stabilization have occurred in every area of agency structure and function over the past recent years. The progress, initiatives and improvements in the UEF over the past several years are documented, numerous and substantial. The agency’s response to the COVID pandemic, from planning to implementation to the successful functioning of remote work was remarkable – the ability of the agency to transition to remote work simply and quickly

was something that did not exist compared with the agency's situation in 2016. What would have been impossible to do in 2016 was, frankly, easily accomplished and smoothly implemented by the UEF staff in 2020.

As with all agencies, there always remains work to do at the agency, improvements to be made, and more success to be generated but we here face that work with the confidence that comes of years of working as a team to get the job done.

The agency could not have made this progress without the help and support of others in State Government. We thank Governor Moore and his outstanding staff who been great partners and supporters in our work. We thank the Legislature, and in particular the Budget Committees and the Joint Committee on Workers' Compensation, and their staffs, for their interest in our efforts, their suggestions and ideas, their support and their ongoing substantial efforts to work with us to make this agency function successfully, efforts which were especially true this year and gratefully appreciated. We also thank the countless State employees from many agencies, including the Workers Compensation Commission, especially under the leadership of its recently appointed Chair, Maureen Quinn, the Department of Budget and Management, the Department of General Services, the Office of the Attorney General, and the Office of Legislative Services who have all supported and assisted the UEF in our work and our progress over the past years.

Our improvements, progress and success would not have been possible without the support and involvement of all those recognized within this report and our accomplishments here are a reflection of the hard work and support of many persons and entities in Maryland State government as well as our agency staff, who have all worked diligently to make the UEF successful and deserve the highest commendation.

We look forward to continued progress in 2024 working along with Governor Moore, his staff and the Legislature to serve the people of Maryland and advance the Administration's priorities to make Maryland even better.

Respectfully submitted,

Michael W. Burns

Michael W. Burns, Esq.

Director

MB/

Encls.

Cc: Sarah Albert, Department of Legislative Services (5 copies)

Code **MFR Data**
Performance Measure

(APPENDIX A)

		2019 Act.	2020 Act.	2021 Act.	2022 Act.	2023 Act.	2024 Est.	2025 Est.
M101	Number of claims filed	483	570	462	511	391	440	480
M102	Number of investigations conducted	483	570	462	511	391	440	480
M103	Number of claims where coverage is found	168	170	183	207	190	200	220
M104	Number of claims were found to be responsible	53	136	195	98	76	85	95
M105	Average number of open claims	919	1,022	678	660	563	575	600
M301	Number of cases resolved	556	425	600	659	613	625	650
M302	Number of benefit payments made	2,425	2,600	1,984	11,616	1,694	1,750	1,850
M303	Value of compensation and medical payments made	8,772,756	8,784,084	8,225,106	5,648,907	4,925,642	5,000,000	5,200,000
M304	Agency operating expenditures	2,010,988	2,015,260	1,940,363	4,098,804	4,879,925	5,000,000	5,100,000
M305	Total expenditures	10,783,744	10,799,344	10,165,469	9,747,711	9,805,567	10,000,000	10,300,000
M306	Dollar amount of assessments collected (\$)	8,501,406	9,927,746	10,948,564	9,035,789	7,264,077	7,500,000	8,500,000
M307	Interest on fund balance	122,793	96,035	20,075	35,514	215,683	230,000	230,000
M308	Recovery of benefit payments owed by uninsured employers	918,229	1,319,496	1,340,995	799,598	987,239	1,200,000	1,400,000
M309	Total revenue	9,542,428	11,343,277	12,309,634	9,870,901	8,466,999	8,930,000	10,130,000
M310	Ratio of total expenditures to total revenue for the year	1.13:1	0.95:1	0.83:1	0.99:1	0.86:1	0.89:1	0.98:1
		1.13	0.95	0.83	0.99	1.16	1.12	1.02

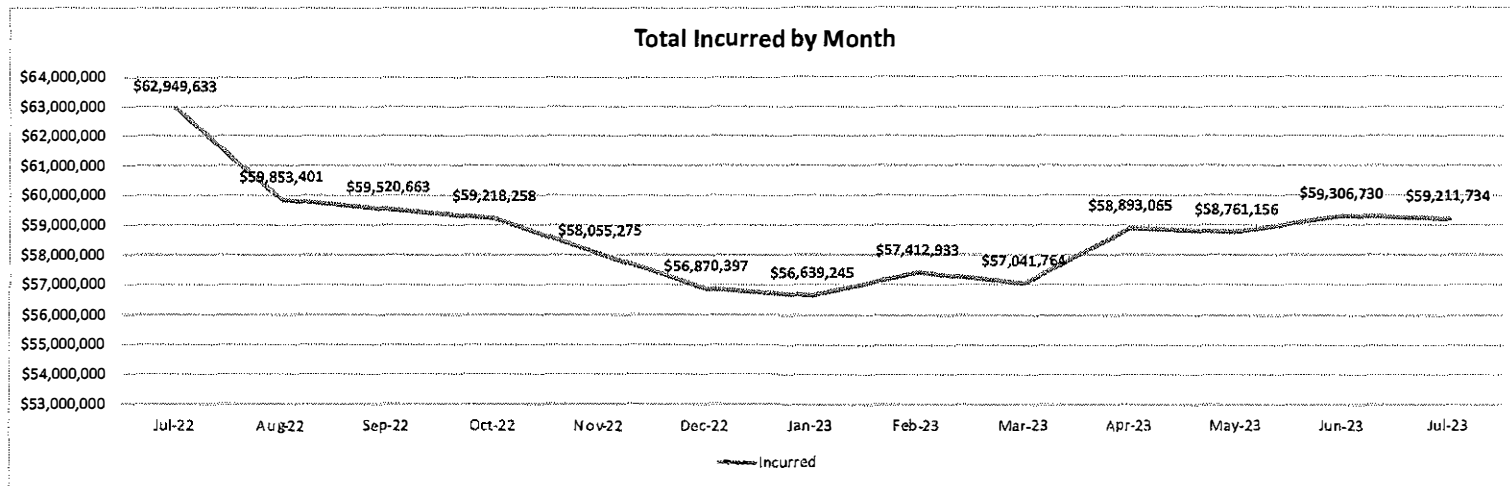
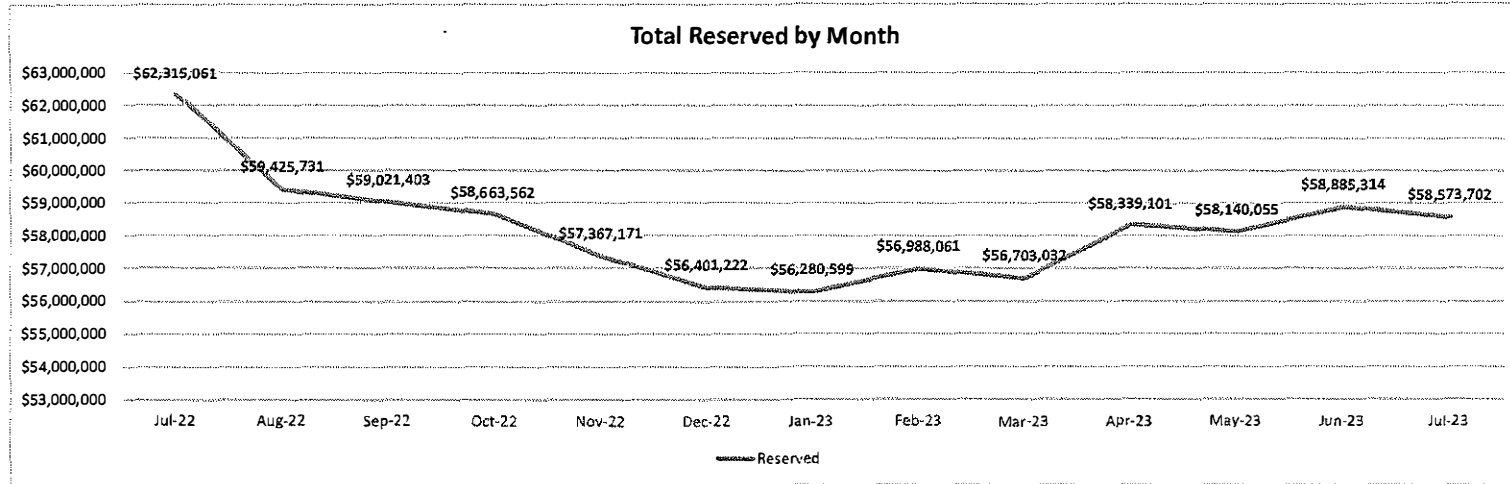
DBM/DLS Data
Performance Measure

		2019 Act.	2020 Act.	2021 Act.	2022 Act.	2023 Act.	2024 Est.	2025 Est.
D1	New cases	483	570	462	511	391	440	480
D2	Investigations	483	570	462	511	0	48	480

Maryland Uninsured Employers' Fund Key Performance Indicators

(APPENDIX B)

Jul-2023



Maryland Uninsured Employers' Fund
Key Performance Indicators
(Appendix C)

Jul-2018

Activity	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	13 Month Average	13 Month Total
Received	25	1	28	80	57	32	40	36	72	49	26	43	45	40	524
Indemnity Received	24	0	15	49	40	26	29	33	63	37	21	34	39	33	408
Medical Only Received	0	0	4	5	0	1	0	0	0	0	1	1	4	1	16
Report Only Received	11	1	9	26	17	3	11	3	9	3	3	8	2	8	100
Indemnity Received Percentage	56%	0%	54%	61%	70%	88%	73%	92%	96%	93%	84%	79%	87%	72%	78%
Medical Only Received Percentage	0%	0%	14%	6%	0%	3%	0%	0%	0%	0%	4%	2%	9%	3%	3%
Report Only Received Percentage	44%	100%	32%	33%	30%	9%	28%	8%	4%	8%	12%	19%	4%	25%	18%
Reopen	0	0	1	1	4	2	4	4	10	11	6	10	7	10	115
Inactive	0	0	2	23	86	99	153	153	205	217	101	33	24	100	1,098
Inactive Ratio	0%	0%	7%	28%	144%	291%	348%	383%	250%	415%	117%	62%	46%	162%	172%

Hearings	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	13 Month Average	13 Month Total
Number of Hearings	0	0	5	3	5	13	29	88	52	39	55	68	56	35	387

Inventory	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	13 Month Average	13 Month Total
Indemnity Open	1,081	1,081	1,083	1,115	1,127	1,126	1,130	981	936	772	903	916	937	1,015	
Medical Only Open	16	16	25	60	93	106	118	107	133	151	2	6	19	56	
Report Only Open	350	351	357	358	286	209	82	129	24	5	3	5	3	166	
Indemnity Open Percentage	75%	76%	74%	73%	75%	78%	85%	81%	86%	83%	95%	99%	98%	83%	
Medical Only Open Percentage	1%	1%	2%	4%	8%	7%	8%	9%	12%	16%	0%	1%	2%	5%	
Report Only Open Percentage	24%	24%	24%	23%	19%	15%	6%	11%	2%	1%	0%	1%	0%	12%	
Total Open Claims	1,447	1,448	1,475	1,533	1,506	1,441	1,330	1,218	1,093	928	906	927	959	1,247	

Financial Overview	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	13 Month Average	13 Month Total
Total Paid	\$417,486	\$444,818	\$6,669	\$117,267	\$663,253	\$748,945	\$1,036,537	\$633,357	\$770,529	\$821,430	\$734,840	\$532,225	\$448,639	\$582,846	\$7,676,994
Reversed	\$0	\$0	\$350,211	\$4,540,163	\$7,900,709	\$8,526,244	\$9,841,657	\$9,724,859	\$11,390,240	\$15,040,522	\$15,609,899	\$16,735,379	\$18,662,056	\$9,001,764	
Reversed	\$417,486	\$444,818	\$356,880	\$4,657,430	\$8,263,957	\$8,278,189	\$10,878,194	\$10,558,215	\$12,160,769	\$15,861,952	\$16,344,739	\$16,288,604	\$19,110,895	\$9,584,610	
Reversed	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0



Maryland Uninsured Employers' Fund Key Performance Indicators

Jul-2018

	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	13 Month Average	13 Month Total
Documented vs. Undocumented															
Documented Received	16	1	25	67	44	22	34	27	56	29	15	34	36	31	406
Undocumented Received	4	0	2	10	9	8	6	9	12	10	10	6	7	7	93
Unknown Received	5	0	1	3	4	2	0	0	4	1	0	3	2	2	25
Documented Open	405	405	430	483	472	426	391	334	340	372	455	459	469	419	419
Undocumented Open	154	154	166	180	144	128	111	92	97	109	130	133	133	131	131
Unknown Open	888	888	889	880	890	887	828	791	657	446	323	336	356	699	699
Coverage Found vs. No Coverage Found															
Coverage Found Received	8	0	14	33	19	11	17	15	16	20	13	27	25	17	218
No Coverage Found Received	14	1	14	47	38	21	23	21	55	19	12	16	20	23	301
Unknown Received	1	0	0	0	0	0	0	0	0	1	0	0	0	0	2
Coverage Found Open	232	232	243	261	209	157	106	39	42	33	39	43	43	129	129
No Coverage Found Open	352	353	263	411	433	421	393	348	349	385	443	430	427	393	393
Unknown Open	663	663	663	661	664	663	631	630	703	509	426	455	488	726	726
Medical Bill Review Turn Around Time															
Average Days Scan to Pending Approval	8	9	8	7	7	6	6	8	4	2	2	2	3	6	6
Average Days Pending Approval to Approval	11	10	20	15	17	9	7	2	5	4	4	2	3	8	8
Average Days Scan to Approval	19	19	28	22	24	15	14	9	9	6	7	5	6	14	14
Medical Bill Savings															
Number of Bills	0	0	0	39	514	638	727	808	762	953	873	691	519	621	6,213
Billed Charges	\$0	\$0	\$0	\$88,801	\$502,867	\$835,344	\$988,604	\$615,178	\$847,302	\$1,068,295	\$862,774	\$570,082	\$898,650	\$677,502	\$6,775,017
Total Savings %	0%	0%	0%	100%	88%	88%	50%	88%	74%	79%	60%	68%	53%	71%	71%
Standard Savings	\$0	\$0	\$0	\$30,405	\$155,352	\$188,415	\$279,636	\$317,946	\$271,425	\$386,583	\$289,229	\$221,012	\$170,050	\$231,002	\$2,310,022
Network Solutions Savings	\$0	\$0	\$0	\$0	\$28,223	\$230,846	\$20,459	\$20,289	\$17,551	\$18,003	\$126,053	\$42,401	\$17,051		
Adjustment Savings	\$0	\$0	\$0	\$56,496	\$150,623	\$146,186	\$196,090	\$202,455	\$153,031	\$441,520	\$96,616	\$121,518	\$140,739	\$174,528	\$1,745,281
Total Savings	\$0	\$0	\$0	\$86,901	\$332,198	\$663,446	\$436,186	\$540,700	\$482,006	\$846,075	\$513,894	\$384,929	\$327,840	\$457,618	\$4,576,180
Average Charge	\$0	\$0	\$0	\$2,228	\$978	\$1,311	\$1,360	\$1,012	\$861	\$1,121	\$988	\$965	\$1,152	\$1,152	\$1,152
Average Reduction	\$0	\$0	\$0	\$228	\$646	\$866	\$863	\$883	\$641	\$888	\$689	\$651	\$633	\$873	\$873
Preferred Provider Network															
Network Bills Processed	0	0	0	6	200	221	286	150	204	248	287	183	121	145	1,865
PPO Utilization Rate	0%	0%	0%	44%	62%	68%	78%	36%	35%	49%	49%	49%	61%	61%	61%
Charges in Network	\$0	\$0	\$0	\$6,347	\$214,798	\$393,051	\$572,532	\$128,167	\$138,167	\$343,390	\$343,809	\$191,987	\$228,994	\$196,873	\$2,559,343
PPO Reductions	\$0	\$0	\$0	\$0	\$19,508	\$220,984	\$18,712	\$17,658	\$11,766	\$12,729	\$90,319	\$31,003	\$12,486	\$33,320	\$433,162
Net-PPO Reductions	\$0	\$0	\$0	\$6,347	\$114,542	\$63,675	\$155,216	\$89,223	\$69,586	\$651,528	\$99,613	\$83,246	\$43,519	\$75,146	\$976,298



Maryland Uninsured Employers' Fund Key Performance Indicators

Jul-2018

Pharmacy Management	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	13 Month Average	13 Month Total
Number of Claimants	0	0	1	7	48	56	60	57	58	54	55	50	44	45	480
Number Pharmacy Bills Processed	0	0	1	48	298	323	276	239	197	188	226	185	188	197	2,170
Amount Billed	\$0	\$0	\$295	\$15,865	\$118,920	\$154,256	\$138,254	\$116,190	\$78,004	\$82,208	\$102,817	\$84,246	\$108,269	\$90,839	\$989,225
Amount Paid	\$0	\$0	\$214	\$11,605	\$90,848	\$118,437	\$105,314	\$90,195	\$58,538	\$63,537	\$77,610	\$62,626	\$82,476	\$69,036	\$759,400
Savings Over Billed Price	\$0	\$0	\$81	\$4,260	\$28,072	\$35,819	\$32,940	\$25,996	\$19,466	\$20,671	\$25,208	\$21,520	\$25,793	\$18,448	\$238,825
Overall Savings Percentage	0%	0%	28%	27%	24%	23%	24%	22%	25%	26%	26%	26%	24%	25%	
Number of PBM Claimants	0	0	1	7	35	41	47	38	45	44	43	39	37	34	378
Number of PBM Pharmacy Bills Processed	0	0	1	48	204	202	171	121	144	159	154	123	110	129	1,417
Amount Billed (PBM)	\$0	\$0	\$295	\$15,865	\$79,424	\$90,414	\$72,769	\$46,021	\$59,048	\$54,726	\$62,881	\$55,014	\$51,243	\$52,891	\$581,800
Amount Paid (PBM)	\$0	\$0	\$214	\$11,605	\$53,983	\$66,392	\$53,201	\$33,853	\$43,107	\$39,551	\$45,392	\$33,037	\$37,612	\$38,553	\$424,146
PBM Savings Over Billed Price	\$0	\$0	\$81	\$4,260	\$19,441	\$24,022	\$19,467	\$12,068	\$15,942	\$15,178	\$17,509	\$15,977	\$13,631	\$12,127	\$157,655
PBM Savings Percentage	0%	0%	28%	27%	26%	27%	27%	26%	27%	28%	28%	28%	26%	27%	
% Claimants in PBM Network	0%	0%	100%	100%	79%	73%	78%	67%	78%	81%	78%	78%	84%	81%	
% Bills in PBM Network	0%	0%	100%	100%	68%	63%	62%	61%	73%	74%	68%	68%	59%	71%	
Brand Percentage	0%	0%	0%	25%	19%	19%	19%	17%	19%	19%	16%	19%	23%	18%	
Generic Percentage	0%	0%	100%	75%	81%	81%	81%	83%	81%	81%	84%	81%	77%	82%	
Mail Order Percentage	0%	0%	0%	15%	1%	7%	6%	4%	3%	4%	5%	2%	4%	5%	
Retail Percentage	0%	0%	100%	85%	99%	93%	94%	96%	97%	96%	95%	98%	96%	95%	
Narcotic Percentage	0%	0%	0%	33%	36%	31%	46%	39%	33%	38%	35%	34%	41%	33%	
Number of OON 3rd Party Bills	0	0	0	0	10	8	9	11	9	7	9	6	5	7	74
Number of OON Physician Dispensing Bills	0	0	0	0	9	17	12	15	9	10	9	10	6	9	97

Case Management	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	13 Month Average	13 Month Total
MCM (pending)	0	0	0	0	0	0	0	2	1	2	0	1	1	0	
MCM Received	0	0	0	0	0	0	0	2	0	1	0	1	0	1	4
MCM Closed	0	0	0	0	0	0	0	1	0	0	2	0	0	0	3
MCM Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,200	\$0	\$0	\$173	\$1,200
TCM (pending)	-1	-1	-1	0	1	1	1	2	3	5	6	5	2	2	
TCM Received	0	0	0	1	1	0	0	1	2	3	1	0	0	1	9
TCM Closed	0	0	0	0	0	0	0	0	1	1	0	1	3	1	6
TCM Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$11,650	\$0	\$0	\$1,450	\$4,235	\$2,476	\$17,335
TA (pending)	0	0	0	0	0	0	0	1	1	0	0	1	0	0	
TA Received	0	0	0	0	0	0	1	1	0	0	0	1	0	0	3
TA Closed	0	0	0	0	0	0	1	0	0	1	0	0	1	0	3
TA Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$400	\$0	\$0	\$100	\$0	\$0	\$150	\$50	\$650
Total (pending)	-1	-1	-1	0	1	1	1	4	5	7	6	7	3	2	
Received	0	0	0	1	1	0	1	4	2	4	1	2	0	1	16
Closed	0	0	0	0	0	0	1	1	1	2	1	1	4	1	17
Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$400	\$0	\$11,650	\$100	\$1,200	\$1,450	\$4,285	\$2,476	\$19,185



Maryland Uninsured Employers' Fund
Key Performance Indicators

(Appendix D)

Aug-2019

	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	13 Month Average	13 Month Total
Activity															
Received	44	26	35	48	31	35	50	36	44	51	38	22	54	40	424
Indemnity Received	39	23	35	40	29	35	47	33	42	50	36	22	55	37	486
Medical Only Received	1	1	0	3	2	0	3	3	2	1	1	0	9	2	28
Report Only Received	4	2	0	5	0	0	0	0	0	0	1	0	0	1	12
Indemnity Received Percentage	89%	88%	100%	83%	94%	100%	94%	92%	95%	98%	95%	100%	86%	93%	92%
Medical Only Received Percentage	2%	4%	0%	6%	5%	0%	6%	8%	5%	2%	3%	0%	14%	4%	5%
Report Only Received Percentage	9%	8%	0%	10%	0%	0%	0%	0%	0%	0%	3%	0%	0%	3%	2%
Reopen	7	2	8	9	6	12	4	7	7	7	10	8	7	7	94
Inactive	43	36	39	34	24	69	69	67	93	72	39	8	40	53	693
Inactive Ratio	84%	84%	77%	60%	65%	147%	125%	156%	104%	124%	81%	180%	56%	123%	112%
Hearings															
Number of Hearings	91	71	65	39	33	71	51	45	41	64	31	55	48	50	655
Inventory															
Indemnity Open	939	883	888	917	930	910	898	878	883	870	880	868	854	897	
Medical Only Open	24	12	9	9	8	8	9	7	8	14	10	5	12	10	
Report Only Open	3	3	3	7	8	6	6	6	6	2	3	5	5	5	
Indemnity Open Percentage	97%	98%	99%	98%	98%	98%	98%	99%	98%	98%	98%	99%	98%	98%	
Medical Only Open Percentage	2%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	
Report Only Open Percentage	0%	0%	0%	1%	1%	1%	1%	1%	1%	0%	0%	1%	1%	1%	
Total Open Claims	966	898	908	933	946	924	913	891	897	886	903	878	871	912	
Financial Overview															
Total Paid	\$637,042	\$465,988	\$572,321	\$538,688	\$572,728	\$972,449	\$723,331	\$697,435	\$773,603	\$452,778	\$446,670	\$814,873	\$485,356	\$617,189	\$6,023,458
Reserved	\$20,785,372	\$20,404,585	\$21,324,056	\$22,200,109	\$22,005,802	\$21,866,458	\$22,052,097	\$23,381,280	\$23,818,283	\$24,341,176	\$24,533,643	\$24,333,398	\$24,714,514	\$22,679,313	
Incurred	\$21,392,614	\$20,860,573	\$21,995,377	\$22,738,797	\$22,578,626	\$22,838,807	\$22,775,628	\$23,078,715	\$24,891,867	\$24,793,954	\$24,980,312	\$24,948,271	\$25,178,870	\$23,296,502	
Recovered	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	



**Maryland Uninsured Employers' Fund
Key Performance Indicators**

Aug-2019

	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	13 Month Average	13 Month Total
Documented vs. Undocumented															
Documented Received	31	15	27	37	24	29	40	23	32	34	27	16	32	28	367
Undocumented Received	10	11	8	11	7	5	10	13	12	19	10	6	10	10	130
Unknown Received	3	0	0	0	0	0	0	0	0	1	1	0	22	2	27
Documented Open	465	443	447	511	365	366	520	516	560	544	554	541	552		516
Undocumented Open	132	134	139	155	161	168	193	166	181	189	185	198	202		167
Unknown Open	370	321	322	265	250	230	230	209	168	153	154	139	157		228
Coverage Found vs. No Coverage Found															
Coverage Found Received	20	11	12	18	9	16	21	13	20	10	1	3	10	13	164
No Coverage Found Received	24	15	23	30	22	19	28	23	24	41	37	19	33	26	339
Unknown Received	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-
Coverage Found Open	50	45	40	54	50	65	69	73	101	95	91	92	89		71
No Coverage Found Open	406	380	382	525	541	547	558	563	551	648	871	660	681		555
Unknown Open	511	473	486	353	345	311	286	255	145	142	141	126	141		286
Medical Bill Review Turn Around Time															
Average Days Scan to Pending Approval	4	5	4	2	4	5	4	5	4	7	4	5	2		4
Average Days Pending Approval to Approval	6	9	3	2	2	3	2	3	2	2	2	2	1		3
Average Days Scan to Approval	10	14	7	5	6	8	6	8	7	9	5	7	4		7
Medical Bill Savings															
Number of Bills	926	433	1387	506	531	928	903	619	826	568	698	561	778	735	9,569
Billed Charges	\$594,844	\$293,736	\$321,671	\$434,423	\$453,767	\$377,858	\$699,583	\$536,660	\$818,864	\$649,603	\$467,891	\$478,828	\$749,024	\$620,515	\$8,066,693
Total Savings %	74%	73%	72%	74%	77%	85%	60%	71%	67%	74%	82%	73%	74%	72%	72%
Standard Savings	\$186,602	\$151,393	\$271,328	\$118,559	\$113,372	\$312,741	\$137,672	\$138,296	\$14,820	\$204,509	\$113,095	\$108,756	\$188,941	\$158,430	\$2,059,586
Network Solutions Savings	\$23,384	\$15,799	\$49,603	\$53,904	\$116,333	\$64,625	\$21,557	\$27,548	\$75,432	\$51,188	\$24,435	\$18,870	\$52,880		
Adjustment Savings	\$221,096	\$47,984	\$345,377	\$148,990	\$117,554	\$260,581	\$262,919	\$214,986	\$456,893	\$227,975	\$244,640	\$223,256	\$309,797	\$237,087	\$3,082,126
Total Savings	\$430,081	\$215,176	\$668,308	\$321,196	\$347,959	\$637,827	\$422,047	\$360,828	\$647,145	\$483,672	\$362,170	\$350,885	\$551,718	\$441,305	\$5,736,968
Average Charge	\$632	\$678	\$665	\$859	\$855	\$1,034	\$775	\$867	\$891	\$1,144	\$782	\$853	\$968		\$856
Average Reduction	\$464	\$497	\$450	\$635	\$655	\$587	\$487	\$615	\$662	\$652	\$638	\$626	\$714		\$635
Preferred Provider Network															
Network Bills Processed	141	148	378	79	117	240	193	132	182	120	125	87	170	162	2,110
PPO Utilization Rate	34%	24%	33%	49%	49%	55%	26%	40%	24%	43%	34%	28%	56%	38%	38%
Change in Network	\$122,855	\$53,771	\$200,535	\$136,588	\$164,596	\$375,766	\$118,220	\$138,108	\$151,878	\$188,618	\$85,327	\$73,243	\$193,474	\$150,352	\$1,954,570
PPO Reductions	\$16,340	\$4,585	\$32,027	\$48,104	\$88,060	\$443,901	\$13,399	\$15,874	\$26,454	\$44,675	\$16,594	\$3,953	\$28,314	\$30,300	\$393,900
Non-PPO Reductions	\$53,550	\$31,747	\$88,350	\$57,776	\$26,783	\$95,551	\$66,910	\$62,343	\$64,633	\$36,839	\$30,808	\$51,370	\$80,739	\$60,615	\$787,995



Maryland Uninsured Employers' Fund
Key Performance Indicators

AUG-2019

Pharmacy Management	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	13 Month Average	13 Month Total
Number of Claimants	51	44	56	52	48	51	53	47	51	44	45	48	49	49	639
Number Pharmacy Bills Processed	192	151	210	183	177	215	186	186	215	190	186	304	240	202	2,625
Amount Billed	\$93,433	\$68,286	\$77,618	\$75,068	\$88,263	\$88,739	\$80,661	\$77,903	\$115,329	\$83,538	\$92,757	\$189,510	\$126,073	\$96,714	\$1,257,284
Amount Paid	\$70,817	\$50,054	\$57,534	\$55,790	\$65,241	\$65,673	\$60,489	\$58,095	\$8,650.6	\$63,255	\$71,473	\$154,776	\$97,314	\$73,612	\$956,958
Savings Over Billed Price	\$22,616	\$18,232	\$20,084	\$19,338	\$23,021	\$23,066	\$20,172	\$19,808	\$106,678	\$20,283	\$21,284	\$34,734	\$28,759	\$23,102	\$300,326
Overall Savings Percentage	24%	27%	26%	26%	26%	26%	25%	25%	9%	24%	23%	18%	23%	24%	
Number of PBM Claimants	40	40	38	41	40	38	37	36	35	33	32	31	31	36	477
Number of PBM Pharmacy Bills Processed	137	113	135	127	146	164	118	128	142	106	115	105	155	131	1,697
Amount Billed (PBM)	\$60,468	\$51,536	\$52,121	\$56,258	\$56,059	\$68,263	\$48,228	\$49,915	\$71,401	\$44,978	\$51,560	\$48,997	\$66,749	\$56,283	\$731,682
Amount Paid (PBM)	\$44,097	\$36,974	\$38,018	\$40,159	\$47,425	\$49,000	\$34,489	\$34,947	\$50,812	\$31,732	\$37,122	\$31,478	\$47,975	\$40,321	\$524,167
PBM Savings Over Billed Price	\$16,431	\$14,712	\$14,103	\$16,099	\$18,634	\$19,264	\$13,737	\$14,968	\$20,589	\$13,246	\$14,438	\$17,519	\$18,774	\$15,963	\$207,515
PBM Savings Percentage	27%	29%	27%	29%	28%	28%	28%	30%	29%	29%	28%	28%	28%	28%	
% Claimants in PBM Network	78%	91%	68%	79%	83%	75%	70%	77%	69%	75%	71%	66%	73%	75%	
% Bills in PBM Network	77%	79%	64%	69%	82%	76%	63%	69%	66%	59%	62%	35%	65%	66%	
Brand Percentage	20%	18%	19%	20%	20%	19%	19%	20%	23%	19%	23%	19%	17%	19%	
Generic Percentage	80%	82%	81%	80%	80%	82%	81%	80%	77%	81%	77%	81%	83%	81%	
Mail Order Percentage	3%	8%	4%	6%	3%	4%	3%	3%	4%	2%	6%	2%	4%	4%	
Retail Percentage	91%	92%	96%	94%	97%	96%	97%	97%	96%	98%	94%	98%	96%	96%	
Narcotic Percentage	32%	34%	33%	28%	18%	26%	30%	27%	25%	30%	31%	29%	31%	30%	
Number of OON 3rd Party Bills	4	3	11	5	3	7	7	8	5	6	9	6	7	7	85
Number of OON Physician Dispensing Bills	12	6	14	10	8	13	15	9	12	14	14	21	15	13	163

Case Management	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	13 Month Average	13 Month Total
MCM (pending)	1	1	1	1	1	2	2	1	1	1	1	1	1	1	1
MCM Received	0	0	0	0	1	1	0	0	0	0	0	0	0	0	2
MCM Closed	0	0	0	0	1	0	0	1	0	0	0	0	0	0	2
MCM Savings	\$0	\$0	\$0	\$0	\$4,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$643	\$4,500
TCM (pending)	2	2	2	2	3	6	5	5	5	4	4	4	2	3	3
TCM Received	0	0	0	0	1	4	0	2	0	0	0	0	0	2	7
TCM Closed	1	0	0	0	0	1	1	2	1	0	0	0	2	1	8
TCM Savings	\$460	\$0	\$0	\$0	\$0	\$0	\$300	\$7,880	\$9,311	\$0	\$0	\$0	\$5,388	\$9,334	\$23,337
TA (pending)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TA Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TA Closed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TA Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total (pending)	9	3	3	3	4	8	7	6	5	5	5	5	3	5	5
Received	0	0	0	0	2	6	0	2	0	0	0	0	0	1	9
Closed	1	0	0	0	1	1	1	3	1	0	0	0	2	1	10
Savings	\$460	\$0	\$0	\$0	\$4,500	\$0	\$300	\$7,880	\$9,311	\$0	\$0	\$0	\$5,388	\$2,141	\$27,837



Maryland Uninsured Employers' Fund
Key Performance Indicators

(APPENDIX E)

Jun-2020

Activity	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	13 Month Average	13 Month Total
Received	38	22	63	20	35	23	34	42	27	36	26	18	39	33	423
Indemnity Received	37	22	60	20	35	21	32	41	25	36	26	18	38	38	411
Medical Only Received	0	0	3	0	0	1	2	1	1	0	0	0	1	1	9
Report Only Received	1	0	0	0	0	1	0	0	1	0	0	0	0	0	3
Indemnity Received Percentage	97%	100%	95%	100%	100%	91%	94%	98%	93%	100%	100%	100%	97%	97%	97%
Medical Only Received Percentage	0%	0%	5%	0%	0%	4%	6%	2%	4%	0%	0%	0%	3%	2%	2%
Report Only Received Percentage	3%	0%	0%	0%	0%	4%	0%	0%	4%	0%	0%	0%	0%	1%	1%
Reopen	10	8	7	17	7	4	8	7	10	8	4	5	7	8	102
Inactive	39	54	40	25	42	66	62	54	129	70	45	51	36	55	713
Inactive Ratio	81%	180%	57%	68%	100%	244%	148%	110%	349%	159%	150%	222%	78%	150%	136%

Hearings	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	13 Month Average	13 Month Total
Number of Hearings	31	55	48	30	47	62	74	48	44	62	33	35	2	44	571

Inventory	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	13 Month Average	13 Month Total
Indemnity Open	890	868	894	918	918	885	871	864	782	761	747	720	737	835	
Medical Only Open	10	5	12	6	12	5	6	11	4	5	5	5	6	7	
Report Only Open	3	5	5	3	3	4	3	2	-	-	-	-	-	2	
Indemnity Open Percentage	99%	99%	98%	99%	98%	99%	99%	99%	99%	99%	99%	99%	99%	99%	
Medical Only Open Percentage	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	
Report Only Open Percentage	0%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Total Open Claims	903	878	911	927	933	894	880	877	786	766	752	725	743	844	

Financial Overview	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	13 Month Average	13 Month Total
Total Paid	\$446,670	\$621,939	\$465,356	\$604,300	\$494,162	\$414,780	\$698,831	\$346,088	\$693,691	\$599,430	\$287,279	\$569,284	\$784,942	\$540,519	\$7,026,751
Reserved	\$24,533,643	\$24,333,398	\$24,714,514	\$26,212,297	\$26,126,925	\$27,875,211	\$29,797,137	\$29,971,783	\$47,622,503	\$51,123,783	\$53,154,569	\$52,776,379	\$54,825,539	\$36,389,822	
Incurred	\$24,980,312	\$24,955,337	\$25,179,870	\$26,816,597	\$26,621,087	\$28,289,991	\$30,495,968	\$30,317,871	\$48,316,193	\$51,723,213	\$53,441,848	\$63,345,663	\$55,610,481	\$36,930,341	
Recovered	\$0	\$0	\$0	\$0	\$0	\$0	\$153,317	\$0	\$0	\$0	\$833	\$2,955	\$0	\$12,085	\$157,105



Maryland Uninsured Employers' Fund Key Performance Indicators

Jun-2020

	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	13 Month Average	13 Month Total
Documented vs. Undocumented															
Documented Received	29	17	39	13	28	15	24	31	20	27	22	15	29	24	309
Undocumented Received	9	5	14	7	7	7	9	10	6	8	3	0	6	7	94
Unknown Received	0	0	10	0	0	1	1	1	1	1	1	0	0	1	20
Documented Open	554	541	552	566	571	559	551	545	487	471	468	453	461	521	
Undocumented Open	195	198	202	215	215	203	206	207	188	186	181	177	181	196	
Unknown Open	154	139	157	146	147	132	123	125	111	109	103	95	102	126	
Coverage Found vs. No Coverage Found															
Coverage Found Received	11	6	23	5	19	10	16	17	8	14	14	5	5	12	133
No Coverage Found Received	27	16	31	15	16	13	17	24	18	22	12	13	30	26	254
Unknown Received	0	0	9	0	0	0	1	1	1	0	0	0	4	1	16
Coverage Found Open	91	92	89	93	91	84	76	69	73	57	56	58	64	76	
No Coverage Found Open	671	660	681	704	707	690	690	692	608	607	598	577	585	652	
Unknown Open	141	126	141	130	135	120	114	116	105	102	98	90	94	116	
Medical Bill Review Turn Around Time															
Average Days Scan to Pending Approval	4	5	2	2	3	4	5	3	7	5	5	3	3	4	
Average Days Pending Approval to Approval	2	2	1	2	2	2	2	3	3	2	2	2	2	2	
Average Days Scan to Approval	5	7	4	4	5	6	7	6	10	6	7	5	6	6	
Medical Bill Savings															
Number of Bills	598	561	773	735	636	439	536	565	648	851	386	816	314	604	7,898
Billed Charges	\$467,891	\$478,628	\$749,024	\$519,253	\$881,148	\$343,161	\$980,213	\$432,059	\$934,915	\$726,611	\$525,098	\$565,707	\$609,816	\$631,810	\$8,213,524
Total Savings %	82%	73%	74%	80%	87%	82%	69%	79%	73%	72%	79%	72%	70%	76%	
Standard Savings	\$113,095	\$108,759	\$188,941	\$136,373	\$437,592	\$195,157	\$587,663	\$318,294	\$469,977	\$446,334	\$396,340	\$330,380	\$284,585	\$308,730	\$4,013,490
Network Solutions Savings	\$24,435	\$18,870	\$52,980	\$23,301	\$46,180	\$15,266	\$63,148	\$15,699	\$138,209	\$36,390	\$14,687	\$23,241	\$140,924	\$47,179	\$613,332
Adjustment Savings	\$244,640	\$223,256	\$309,797	\$254,245	\$279,310	\$70,764	\$25,511	\$8,256	\$70,933	\$42,438	\$3,034	\$59,221	\$3,422	\$122,148	\$1,587,925
Total Savings	\$382,170	\$350,885	\$551,718	\$413,919	\$763,082	\$281,187	\$676,322	\$342,248	\$678,219	\$525,163	\$414,061	\$406,843	\$428,930	\$478,057	\$6,214,747
Average Charge	\$782	\$853	\$969	\$706	\$1,385	\$782	\$1,829	\$765	\$1,443	\$854	\$1,360	\$693	\$1,942	\$1,105	
Average Savings	\$638	\$625	\$714	\$563	\$1,200	\$641	\$1,262	\$606	\$1,047	\$617	\$1,073	\$499	\$1,366	\$835	
Preferred Provider Network															
Network Bills Processed	125	87	170	101	116	93	156	130	157	207	122	213	72	135	1,749
PPO Utilization Rate	34%	29%	56%	35%	10%	16%	18%	48%	25%	32%	77%	31%	35%	34%	
Charges in Network	\$66,327	\$73,243	\$193,474	\$106,370	\$57,865	\$49,278	\$157,126	\$126,602	\$196,482	\$188,295	\$360,275	\$117,501	\$145,780	\$141,432	\$1,838,618
PPO Reductions	\$15,594	\$3,953	\$28,314	\$3,934	\$1,630	\$2,008	\$1,955	\$6,147	\$2,055	\$7,412	\$1,171	\$1,405	\$5,919	\$6,269	\$81,499
Non-PPO Reductions	\$30,608	\$51,370	\$60,735	\$72,531	\$35,566	\$29,599	\$133,105	\$83,314	\$73,321	\$55,498	\$323,587	\$71,658	\$112,883	\$87,213	\$1,133,775



Maryland Uninsured Employers' Fund
Key Performance Indicators

Jun-2020

Pharmacy Management	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	13 Month Average	13 Month Total
Number of Claimants	45	48	49	44	45	46	46	32	40	44	38	41	39	43	557
Number Pharmacy Bills Processed	186	304	240	202	199	166	177	139	161	175	118	137	157	182	2,361
Amount Billed	\$92,757	\$189,610	\$126,073	\$125,026	\$156,751	\$130,342	\$135,914	\$102,610	\$81,904	\$83,893	\$49,752	\$68,790	\$75,722	\$109,012	\$1,417,151
Amount Paid	\$71,473	\$154,776	\$97,314	\$98,689	\$87,521	\$67,849	\$65,020	\$46,020	\$61,208	\$60,962	\$35,601	\$47,773	\$53,150	\$72,874	\$947,356
Savings Over Billed Price	\$21,284	\$34,833	\$28,759	\$26,337	\$69,230	\$62,493	\$70,895	\$56,591	\$20,696	\$22,937	\$14,151	\$19,017	\$22,572	\$36,138	\$469,794
Overall Savings Percentage	23%	18%	23%	21%	44%	48%	52%	55%	25%	27%	28%	28%	30%	33%	
Number of PBM Claimants	32	31	36	33	36	37	36	29	31	34	30	33	35	33	433
Number of PBM Pharmacy Bills Processed	115	105	155	111	112	111	129	102	96	121	97	92	114	112	1,460
Amount Billed (PBM)	\$51,560	\$43,997	\$66,749	\$46,489	\$98,668	\$91,650	\$104,974	\$78,770	\$42,275	\$54,048	\$42,863	\$44,951	\$50,330	\$62,871	\$817,324
Amount Paid (PBM)	\$37,122	\$31,478	\$47,975	\$33,185	\$39,603	\$35,797	\$42,626	\$26,390	\$29,403	\$37,745	\$29,982	\$31,273	\$35,452	\$35,233	\$458,031
PBM Savings Over Billed Price	\$14,438	\$12,519	\$18,774	\$13,305	\$59,064	\$55,854	\$62,347	\$52,379	\$12,872	\$16,304	\$12,881	\$13,678	\$14,878	\$27,638	\$359,293
PBM Savings Percentage	28%	28%	28%	29%	60%	61%	59%	66%	30%	30%	30%	30%	30%	39%	
% Claimants in PBM Network	71%	65%	73%	75%	80%	80%	78%	91%	78%	77%	79%	80%	90%	78%	
% Bills in PBM Network	62%	35%	65%	55%	56%	67%	73%	73%	60%	69%	82%	67%	73%	64%	
Brand Percentage	23%	19%	17%	15%	16%	12%	12%	15%	15%	12%	11%	14%	10%	15%	
Generic Percentage	77%	81%	83%	85%	84%	88%	88%	85%	85%	88%	89%	86%	90%	85%	
Mall Order Percentage	6%	2%	4%	2%	3%	3%	5%	3%	4%	4%	6%	5%	4%	4%	
Retail Percentage	94%	98%	96%	98%	97%	97%	95%	97%	96%	96%	94%	95%	96%	96%	
Narcotic Percentage	31%	29%	31%	30%	26%	29%	26%	25%	30%	33%	25%	27%	28%	28%	
Number of OON 3rd Party Bills	9	6	7	8	6	9	7	4	6	7	3	6	4	6	82
Number of OON Physician Dispensing Bills	14	21	15	13	12	10	10	8	9	10	7	9	7	11	145

Case Management	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	13 Month Average	13 Month Total
MCM (pending)	1	1	1	0	0	0	1	1	1	0	0	0	0	0	0
MCM Received	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
MCM Closed	0	0	0	1	0	0	0	0	0	1	0	0	0	1	2
MCM Savings	\$0	\$0	\$0	\$3,800	\$0	\$0	\$0	\$0	\$0	\$11,175	\$0	\$0	\$0	\$4,992	\$14,975
TCM (pending)	4	4	2	2	2	2	2	3	3	3	3	5	5	3	3
TCM Received	0	0	0	0	0	0	0	1	0	1	0	2	0	1	4
TCM Closed	0	0	2	0	0	0	0	0	0	1	0	0	0	1	3
TCM Savings	\$0	\$0	\$5,386	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,795	\$5,386
TA (pending)	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0
TA Received	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
TA Closed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TA Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total (pending)	5	5	3	2	2	2	3	4	4	3	3	5	6	4	4
Received	0	0	0	0	0	0	1	1	0	1	0	2	1	0	6
Closed	0	0	2	1	0	0	0	0	0	2	0	0	0	0	5
Savings	\$0	\$0	\$5,386	\$3,800	\$0	\$0	\$0	\$0	\$0	\$11,175	\$0	\$0	\$0	\$1,566	\$20,361



Maryland Uninsured Employers' Fund
Key Performance Indicators

Jun-2021

(APPENDIX F)

Activity	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
Received	39	33	33	40	46	32	45	33	37	52	33	28	50	39	501
Indemnity Received	38	33	33	40	46	31	45	33	37	52	32	28	49	38	497
Medical Only Received	1	0	0	0	0	1	0	0	0	0	0	0	1	0	3
Report Only Received	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
Indemnity Received Percentage	97%	100%	100%	100%	100%	97%	100%	100%	100%	100%	97%	100%	98%	99%	99%
Medical Only Received Percentage	3%	0%	0%	0%	0%	3%	0%	0%	0%	0%	0%	0%	2%	1%	1%
Report Only Received Percentage	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%
Reopen	7	3	6	5	9	5	7	5	7	7	6	12	6	7	85
Inactive	38	23	45	73	51	86	64	63	31	61	51	46	61	53	691
Inactive Ratio	78%	64%	115%	162%	93%	232%	123%	166%	70%	103%	131%	115%	109%	120%	118%

Hearings	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
Number of Hearings	2	81	32	25	11	20	2	37	42	44	44	23	21	30	384

Inventory	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
Indemnity Open	737	752	747	720	728	683	686	663	677	686	673	668	675	700	
Medical Only Open	6	6	5	5	6	5	4	2	2	2	1	1	1	4	
Report Only Open	-	-	-	-	-	-	1	1	1	2	3	2	2	1	
Indemnity Open Percentage	99%	99%	99%	99%	99%	99%	99%	100%	100%	99%	99%	100%	100%	99%	
Medical Only Open Percentage	1%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	
Report Only Open Percentage	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Total Open Claims	743	758	752	725	734	688	691	666	680	690	677	671	678	704	

Financial Overview	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
Total Paid	\$784,942	\$296,372	\$385,537	\$355,751	\$477,696	\$990,221	\$70,343	\$364,340	\$396,326	\$576,465	\$290,071	\$746,999	\$510,726	\$480,445	\$6,245,788
Reserved	\$54,825,539	\$55,458,799	\$55,042,274	\$54,300,557	\$53,513,493	\$51,565,398	\$53,772,129	\$53,827,773	\$54,391,165	\$55,972,492	\$58,342,865	\$57,179,003	\$57,330,371	\$55,047,835	
Incurred	\$55,610,481	\$55,755,171	\$55,427,811	\$54,656,309	\$53,991,189	\$52,555,619	\$53,842,472	\$54,292,113	\$54,787,491	\$56,548,958	\$58,632,936	\$57,926,002	\$57,841,096	\$55,528,280	
Recovered	\$0	\$1,667	\$0	\$0	\$2,500	\$0	\$0	\$11,667	\$0	\$0	\$58,643	\$7,251	\$0	\$6,287	\$81,727



Maryland Uninsured Employers' Fund Key Performance Indicators

Jun-2021

	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
Documented vs. Undocumented															
Documented Received	31	25	27	29	37	27	32	26	31	43	22	24	38	30	392
Undocumented Received	6	8	5	11	8	5	13	7	6	8	6	4	12	8	99
Unknown Received	2	0	1	0	1	0	0	0	0	1	5	0	0	1	10
Documented Open	461	472	468	451	461	437	438	418	430	449	428	432	438	445	445
Undocumented Open	161	187	188	185	183	169	173	175	177	172	172	163	166	176	176
Unknown Open	101	99	96	89	90	82	80	73	73	69	77	76	74	83	83
Coverage Found vs. No Coverage Found															
Coverage Found Received	19	17	13	13	23	16	16	13	9	26	11	12	14	18	202
No Coverage Found Received	18	15	19	27	22	16	29	20	28	24	19	16	36	22	289
Unknown Received	2	1	1	0	1	0	0	0	0	2	3	0	0	1	10
Coverage Found Open	64	72	74	64	58	49	43	38	38	51	44	43	50	53	53
No Coverage Found Open	585	592	586	575	588	557	567	556	570	568	557	554	556	570	570
Unknown Open	94	94	92	86	88	82	81	72	72	71	76	74	72	81	81
Medical Bill Review Turn Around Time															
Average Days Scan to Pending Approval	3	4	4	3	3	3	2	3	3	5	5	3	3	3	3
Average Days Pending Approval to Approval	2	4	1	2	3	3	6	2	3	3	3	2	3	3	3
Average Days Scan to Approval	6	8	6	6	6	6	8	5	6	8	7	5	6	6	6
Medical Bill Savings															
Number of Bills	314	285	431	466	740	958	431	512	664	852	586	886	666	619	8,045
Billed Charges	\$609,816	\$360,491	\$310,335	\$308,550	\$381,757	\$480,716	\$371,927	\$294,132	\$383,866	\$748,621	\$453,880	\$448,828	\$339,338	\$422,481	\$5,492,257
Total Savings %	70%	82%	74%	77%	59%	73%	72%	56%	70%	59%	85%	77%	48%	69%	69%
Standard Savings	\$284,585	\$242,505	\$195,068	\$234,992	\$220,220	\$337,540	\$243,057	\$144,470	\$204,051	\$369,123	\$373,454	\$321,082	\$126,148	\$253,561	\$3,296,295
Network Solutions Savings	\$140,924	\$31,242	\$36,517	\$8,174	\$27,189	\$48,685	\$25,718	\$12,970	\$69,209	\$75,629	\$11,395	\$15,920	\$38,018	\$41,661	\$541,590
Adjustment Savings	\$3,422	\$22,017	-\$1,391	-\$6,113	-\$21,259	-\$34,434	\$237	\$6,552	-\$3,190	-\$6,338	\$1,786	\$6,945	\$2,709	-\$2,652	-\$34,475
Total Savings	\$428,930	\$295,764	\$230,195	\$237,053	\$226,149	\$351,792	\$269,012	\$163,992	\$270,070	\$438,414	\$386,635	\$343,948	\$161,458	\$292,570	\$3,803,410
Average Charge	\$1,942	\$1,265	\$720	\$662	\$516	\$497	\$551	\$574	\$578	\$879	\$775	\$507	\$510	\$767	\$767
Average Reduction	\$1,366	\$1,038	\$534	\$509	\$306	\$363	\$399	\$320	\$407	\$515	\$660	\$388	\$242	\$542	\$542
Preferred Provider Network															
Network Bills Processed	72	64	80	107	166	200	121	96	131	185	139	163	164	130	1,688
PPO Utilization Rate	35%	66%	41%	34%	36%	32%	20%	25%	23%	76%	19%	19%	41%	36%	36%
Charges in Network	\$145,780	\$87,885	\$80,804	\$48,560	\$80,631	\$106,406	\$51,520	\$42,998	\$58,426	\$449,325	\$49,593	\$54,724	\$95,737	\$104,029	\$1,352,379
PPO Reductions	\$5,919	\$4,794	\$1,165	\$2,825	\$3,146	\$2,082	\$5,568	\$4,282	\$5,415	\$61,694	\$5,388	\$3,124	\$5,379	\$8,522	\$110,782
Non-PPO Reductions	\$112,883	\$50,496	\$45,706	\$26,456	\$32,249	\$71,348	\$18,590	\$12,553	\$32,679	\$161,161	\$16,919	\$21,265	-\$33,781	\$43,733	\$568,525



Maryland Uninsured Employers' Fund Key Performance Indicators

Jun-2021

Pharmacy Management	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
Number of Claimants	39	34	32	35	37	42	36	37	42	46	38	40	36	38	494
Number Pharmacy Bills Processed	157	128	153	111	168	207	140	166	183	223	137	202	153	164	2,128
Amount Billed	\$75,722	\$72,956	\$103,324	\$82,192	\$125,591	\$124,708	\$53,128	\$81,325	\$113,902	\$116,296	\$65,769	\$83,308	\$76,672	\$90,376	\$1,174,894
Amount Paid	\$53,150	\$48,123	\$49,215	\$37,497	\$68,231	\$65,428	\$39,091	\$59,129	\$81,760	\$82,235	\$43,424	\$55,345	\$53,515	\$56,626	\$736,143
Savings Over Billed Price	\$22,572	\$24,833	\$54,109	\$44,695	\$57,360	\$59,280	\$14,037	\$22,196	\$32,141	\$34,061	\$22,345	\$27,964	\$23,158	\$33,750	\$438,752
Overall Savings Percentage	30%	34%	52%	54%	46%	48%	26%	27%	28%	29%	34%	34%	30%	36%	
Number of PBM Claimants	35	32	28	30	29	31	30	31	30	30	30	29	26	30	391
Number of PBM Pharmacy Bills Processed	114	98	122	83	95	115	100	100	103	129	94	137	95	107	1,385
Amount Billed (PBM)	\$50,330	\$43,904	\$83,939	\$62,592	\$77,028	\$81,994	\$24,059	\$39,553	\$44,677	\$39,632	\$38,120	\$39,406	\$32,522	\$50,597	\$657,756
Amount Paid (PBM)	\$35,452	\$28,192	\$34,349	\$21,780	\$29,525	\$33,285	\$15,099	\$24,398	\$24,147	\$21,651	\$20,643	\$19,823	\$17,633	\$25,075	\$325,976
PBM Savings Over Billed Price	\$14,878	\$15,712	\$49,590	\$40,812	\$47,503	\$48,710	\$8,959	\$15,154	\$20,529	\$17,982	\$17,477	\$19,584	\$14,889	\$25,522	\$331,780
PBM Savings Percentage	30%	36%	59%	65%	62%	59%	37%	38%	46%	45%	46%	50%	46%	48%	
% Claimants in PBM Network	90%	94%	88%	86%	78%	74%	83%	84%	71%	65%	79%	73%	72%	80%	
% Bills in PBM Network	73%	77%	80%	75%	57%	56%	71%	60%	56%	58%	69%	68%	62%	66%	
Brand Percentage	10%	9%	12%	10%	12%	11%	9%	13%	14%	12%	12%	9%	15%	11%	
Generic Percentage	90%	91%	88%	90%	88%	89%	91%	87%	86%	88%	88%	91%	85%	89%	
Mail Order Percentage	4%	6%	7%	4%	8%	8%	5%	4%	6%	3%	5%	7%	4%	6%	
Retail Percentage	96%	94%	93%	96%	92%	92%	95%	96%	94%	97%	95%	93%	96%	94%	
Narcotic Percentage	28%	27%	28%	29%	27%	27%	25%	24%	27%	28%	24%	26%	23%	26%	
Number of OON 3rd Party Bills	4	4	4	2	5	7	4	3	8	11	4	11	9	6	76
Number of OON Physician Dispensing Bills	7	4	5	8	15	14	8	11	12	17	10	10	12	10	133

Case Management	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	13 Month Average	13 Month Total
MCM (pending)	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1
MCM Received	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
MCM Closed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MCM Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TCM (pending)	5	6	5	5	3	3	3	3	4	5	4	4	3	4	4
TCM Received	0	1	0	1	1	0	0	1	1	1	0	0	0	1	6
TCM Closed	0	0	1	1	3	0	0	1	0	0	1	0	1	1	8
TCM Savings	\$0	\$0	\$9,920	\$7,080	\$39,480	\$0	\$0	\$10,584	\$0	\$0	\$6,135	\$0	\$900	\$77	\$73,099
TA (pending)	1	1	0	0	0	1	0	0	0	0	0	0	1	0	0
TA Received	1	0	0	0	0	1	0	0	0	0	0	0	1	1	4
TA Closed	0	0	1	0	0	0	1	0	0	0	0	1	0	0	3
TA Savings	\$0	\$0	\$500	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$300	\$0	\$77	\$1,000
Total (pending)	6	7	5	5	3	4	4	4	5	6	5	5	5	5	5
Received	1	1	0	1	1	1	1	1	1	1	0	1	1	1	11
Closed	0	0	2	1	3	0	1	1	0	0	1	1	1	1	11
Savings	\$0	\$0	\$9,420	\$7,080	\$39,480	\$0	\$200	\$10,584	\$0	\$0	\$6,135	\$300	\$900	\$5,700	\$74,099



Maryland Uninsured Employers' Fund
Key Performance Indicators

(APPENDIX G)

Jun-2022

Activity	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Received	50	29	53	32	50	27	30	40	42	46	38	36	38	39	511
Indemnity Received	49	29	52	32	50	27	30	40	42	45	38	35	38	39	507
Medical Only Received	1	0	1	0	0	0	0	0	0	1	0	1	0	0	4
Report Only Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99%
Indemnity Received Percentage	98%	100%	98%	100%	100%	100%	100%	100%	100%	98%	100%	97%	100%	99%	99%
Medical Only Received Percentage	2%	0%	2%	0%	0%	0%	0%	0%	0%	2%	0%	3%	0%	1%	1%
Report Only Received Percentage	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Open	6	9	7	6	8	3	4	4	10	6	2	3	5	6	73
Report Only Open	6	9	7	6	8	3	4	4	10	6	2	3	5	6	73
Medical Only Open	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Report Only Open Percentage	100%	100%	100%	100%	100%	100%	99%	100%	100%	100%	100%	100%	100%	100%	100%
Medical Only Open Percentage	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%
Report Only Open Percentage	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total Open Claims	6	9	7	6	8	3	4	4	10	6	2	3	5	6	73
Inactive	61	47	57	70	31	61	45	55	79	40	34	39	40	51	659
Inactive Ratio	109%	124%	95%	184%	53%	203%	132%	125%	152%	77%	85%	100%	93%	110%	113%

Hearings	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Number of Hearings	21	41	69	33	1	32	10	8	56	36	25	47	58	34	437

Inventory	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Indemnity Open	675	666	671	644	674	648	650	645	621	639	647	649	661	653	653
Medical Only Open	1	1	2	2	2	2	5	1	2	3	2	3	3	2	2
Report Only Open	2	2	1	1	1	-	-	-	-	-	-	-	-	1	1
Indemnity Open Percentage	100%	100%	100%	100%	100%	100%	99%	100%	100%	100%	100%	100%	100%	100%	100%
Medical Only Open Percentage	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%
Report Only Open Percentage	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total Open Claims	678	669	674	647	677	650	655	646	623	642	649	652	664	656	656

Financial Overview	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Total Paid	\$510,726	\$327,243	\$324,390	\$377,046	\$503,599	\$501,442	\$229,786	\$685,780	\$359,597	\$530,895	\$349,438	\$303,437	\$339,744	\$449,215	\$5,656,760
Reserved	\$57,330,371	\$57,617,468	\$58,802,203	\$58,330,774	\$59,529,385	\$58,018,906	\$58,486,937	\$57,468,076	\$57,212,055	\$57,471,536	\$57,591,300	\$59,281,144	\$62,252,453	\$58,414,816	
Incurred	\$57,841,096	\$57,944,710	\$59,126,593	\$58,707,819	\$60,092,984	\$58,520,349	\$58,716,723	\$58,153,855	\$57,571,621	\$58,002,431	\$57,940,759	\$59,886,581	\$62,786,875	\$58,864,030	
Recovered	\$0	\$0	\$0	\$0	\$1,667	\$0	\$1,667	\$0	\$0	\$0	\$0	\$0	\$0	\$1,476	\$19,194



Maryland Uninsured Employers' Fund Key Performance Indicators

Jun-2022

Documented vs. Undocumented	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Documented Received	39	20	41	23	40	20	23	35	37	35	25	16	27	29	381
Undocumented Received	11	9	10	9	5	7	7	5	4	11	8	4	11	8	101
Unknown Received	0	0	2	0	5	0	0	0	1	0	5	16	0	2	29
Documented Open	438	429	429	414	429	417	418	425	413	431	428	413	416	423	
Undocumented Open	166	168	169	167	172	161	161	156	149	154	159	161	167	162	
Unknown Open	74	72	76	66	76	72	76	65	61	57	62	78	79	70	

Coverage Found vs. No Coverage Found	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Coverage Found Received	29	16	26	17	25	16	14	13	20	14	11	3	3	16	207
No Coverage Found Received	21	13	27	15	24	11	16	27	22	32	23	18	35	22	284
Unknown Received	0	0	0	0	1	0	0	0	0	0	4	15	0	2	20
Coverage Found Open	50	52	50	46	46	47	48	52	41	50	47	43	44	47	
No Coverage Found Open	556	547	552	539	563	538	538	536	529	541	548	539	550	544	
Unknown Open	72	70	72	62	68	65	69	58	53	51	54	70	70	64	

Medical Bill Review Turn Around Time	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Average Days Scan to Pending Approval	3	4	4	3	2	3	3	2	4	4	5	4	5	3	
Average Days Pending Approval to Approval	3	2	3	3	2	2	3	2	3	3	3	2	2	2	
Average Days Scan to Approval	6	5	7	6	4	5	5	5	7	7	7	7	7	5	

Medical Bill Savings	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Number of Bills	666	562	616	675	587	960	494	681	405	538	619	644	694	626	8,141
Billed Charges	\$339,338	\$439,891	\$406,564	\$714,539	\$348,506	\$1,151,099	\$358,441	\$881,966	\$813,252	\$421,309	\$481,084	\$782,591	\$519,187	\$589,059	\$7,657,769
Total Savings %	48%	83%	75%	90%	75%	91%	78%	73%	88%	79%	84%	92%	65%	78%	
Standard Savings	\$126,148	\$289,618	\$255,900	\$64,078	\$262,916	\$986,832	\$260,069	\$628,117	\$704,565	\$322,307	\$396,886	\$710,102	\$323,079	\$451,598	\$5,870,769
Network Solutions Savings	\$38,018	\$69,391	\$40,929	\$37,987	\$5,707	\$55,791	\$20,352	\$14,194	\$10,841	\$13,162	\$9,092	\$8,596	\$14,222	\$26,022	\$338,283
Adjustment Savings	-\$2,709	\$7,733	\$6,474	-\$510	-\$8,944	\$0	\$0	-\$1,897	-\$703	-\$2,585	\$0	-\$2,15	-\$2,395	-\$273	-\$9,550
Total Savings	\$161,458	\$366,743	\$303,304	\$41,555	\$261,729	\$1,042,723	\$280,421	\$640,415	\$714,703	\$332,884	\$405,978	\$718,484	\$335,106	\$477,346	\$6,205,502
Average Charge	\$510	\$783	\$660	\$1,059	\$594	\$1,199	\$726	\$1,295	\$2,008	\$783	\$777	\$1,215	\$748	\$950	
Average Reduction	\$242	\$653	\$492	\$950	\$446	\$1,086	\$568	\$940	\$1,765	\$619	\$656	\$1,116	\$483	\$770	

Preferred Provider Network	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Network Bills Processed	164	73	118	101	107	185	110	155	80	143	96	107	87	117	1,526
PPO Utilization Rate	41%	38%	25%	60%	33%	6%	30%	33%	9%	42%	28%	66%	43%	35%	
Charges in Network	\$95,737	\$101,564	\$60,294	\$248,257	\$48,112	\$53,771	\$50,206	\$212,176	\$37,890	\$83,287	\$74,759	\$397,652	\$87,514	\$119,325	\$1,551,219
PPO Reductions	\$5,379	\$3,909	\$2,308	\$2,928	\$1,992	\$2,522	\$2,033	\$6,927	\$1,787	\$9,164	\$4,100	\$2,705	\$4,379	\$3,856	\$50,133
Non-PPO Reductions	-\$33,781	\$71,336	\$28,854	\$222,555	\$24,330	\$22,567	\$16,544	\$19,547	\$6,590	\$13,021	\$23,233	\$379,502	-\$28,798	\$58,885	\$765,499



**Maryland Uninsured Employers' Fund
Key Performance Indicators**

Jun-2022

Pharmacy Management	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
Number of Claimants	36	35	37	32	31	32	30	34	32	28	29	33	33	32	422
Number Pharmacy Bills Processed	153	131	205	194	151	228	158	231	151	169	137	161	167	175	2,271
Amount Billed	\$76,672	\$46,568	\$78,571	\$88,664	\$71,383	\$109,923	\$86,788	\$105,682	\$76,738	\$78,973	\$62,098	\$100,810	\$86,745	\$82,278	\$1,069,615
Amount Paid	\$53,515	\$27,049	\$48,746	\$61,307	\$54,070	\$75,060	\$64,323	\$74,273	\$56,665	\$56,328	\$43,445	\$70,455	\$63,107	\$57,565	\$748,343
Savings Over Billed Price	\$23,158	\$19,519	\$29,825	\$27,357	\$17,313	\$34,863	\$22,465	\$31,409	\$20,072	\$22,645	\$18,653	\$30,354	\$23,638	\$24,713	\$321,272
Overall Savings Percentage	30%	42%	38%	31%	24%	32%	26%	30%	26%	29%	30%	30%	27%	30%	
Number of PBM Claimants	26	32	29	24	21	27	26	26	26	22	23	25	24	25	331
Number of PBM Pharmacy Bills Processed	95	116	131	114	65	126	79	127	67	82	79	99	81	97	1,261
Amount Billed (PBM)	\$32,522	\$39,932	\$43,297	\$32,927	\$15,147	\$46,351	\$24,939	\$37,874	\$22,128	\$26,901	\$25,207	\$34,938	\$27,554	\$31,517	\$409,716
Amount Paid (PBM)	\$17,633	\$21,547	\$23,399	\$16,365	\$7,558	\$23,667	\$13,310	\$19,880	\$11,887	\$14,586	\$14,867	\$18,538	\$15,155	\$16,799	\$218,392
PBM Savings Over Billed Price	\$14,889	\$18,385	\$19,898	\$16,562	\$7,588	\$22,684	\$11,628	\$17,994	\$10,241	\$12,315	\$10,339	\$16,400	\$12,398	\$14,717	\$191,323
PBM Savings Percentage	46%	46%	46%	50%	50%	49%	47%	48%	46%	46%	41%	47%	45%	47%	
% Claimants in PBM Network	72%	91%	78%	75%	68%	84%	87%	76%	81%	79%	79%	76%	73%	78%	
% Bills in PBM Network	62%	89%	64%	59%	43%	55%	50%	55%	44%	49%	58%	51%	49%	56%	
Brand Percentage	15%	10%	11%	7%	8%	10%	14%	9%	18%	15%	19%	14%	15%	13%	
Generic Percentage	85%	90%	89%	93%	92%	90%	86%	91%	82%	85%	81%	86%	85%	87%	
Mail Order Percentage	4%	5%	3%	4%	3%	9%	1%	5%	7%	6%	0%	9%	0%	4%	
Retail Percentage	96%	95%	97%	96%	97%	91%	99%	95%	93%	94%	100%	91%	100%	96%	
Narcotic Percentage	23%	23%	21%	20%	20%	26%	25%	20%	28%	21%	23%	22%	25%	23%	
Number of OON 3rd Party Bills	9	2	5	4	7	7	4	6	3	5	5	7	7	5	71
Number of OON Physician Dispensing Bills	12	5	6	10	12	9	6	9	8	6	6	8	7	8	104

Case Management	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	13 Month Average	13 Month Total
MCM (pending)	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
MCM Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MCM Closed	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
MCM Savings	\$0	\$0	\$0	\$0	\$7,708	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,542	\$7,708
TCM (pending)	3	3	2	2	2	2	1	1	1	1	1	1	1	1	2
TCM Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TCM Closed	1	0	1	0	0	0	1	0	0	0	0	0	0	0	3
TCM Savings	\$900	\$0	\$8,873	\$0	\$0	\$0	\$16,034	\$0	\$0	\$0	\$0	\$0	\$0	\$5,161	\$25,807
TA (Pending)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TA Received	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
TA Closed	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
TA Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total (pending)	5	4	3	3	2	2	1	1	1	1	1	1	1	1	2
Received	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Closed	1	1	1	0	1	0	1	0	0	0	0	0	0	0	5
Savings	\$900	\$0	\$8,873	\$0	\$7,708	\$0	\$16,034	\$0	\$0	\$0	\$0	\$0	\$0	\$2,578	\$33,515



UEF FUND BALANCE AS OF JUNE 30, 2023

(Also UEF FUND BALANCES – 2012-2023)

(Appendix H)

2012	\$ 10,773,750.83
2013	\$ 11,062,016.31
2014	\$ 11,025,312.96
2015	\$ 10,614,845.66
2016	\$ 8,822,208.54
2017	\$ 7,037,435.11
2018	\$ 7,011,141.05
2019	\$ 5,781,953.68
2020	\$ 6,327,160.83
2021	\$ 8,472,365.19
2022	\$ 8,605,648.97
2023	\$ 7,189,880.09