

LARRY HOGAN  
Governor

BOYD K. RUTHERFORD  
Lt. Governor



KATHLEEN A. BIRRANE  
Commissioner

TAMMY R. J. LONGAN  
Acting Deputy Commissioner

LYNN BECKNER  
Associate Commissioner  
Financial Regulation

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December 20, 2022

The Honorable Bill Ferguson  
President of the Senate  
State House, Room H-107  
100 State Circle  
Annapolis, MD 21401

The Honorable Adrienne A. Jones  
Speaker of the House of Delegates  
State House, H-101  
100 State Circle  
Annapolis, MD 21401

The Honorable Delores G. Kelley  
Chair, Senate Finance Committee  
Miller Senate Office Building, 3 East Wing  
11 Bladen Street  
Annapolis, MD 21401

The Honorable Joseline A. Pena-Melnyk  
Chair, House Health and Government Operations  
Committee  
241 Taylor House Office Building  
6 Bladen Street  
Annapolis, MD 21401

**Re: Report required by House Bill 937, 2022/Ch. 56(4), 2022 - (MSAR #: 14161)**

Dear President Ferguson, Speaker Jones, Chair Kelley and Chair Pena-Melnyk:

House Bill 937, Chapter 56(4) of the Acts of 2022 require (a) the Maryland Insurance Administration shall collect data from State-regulated plans on receipts, disbursements, and ending balances for segregated accounts established under § 1303(b)(2)(B) and (C) of the federal Patient Protection and Affordable Care Act and 45 C.F.R. § 156.280; (b) The Maryland Insurance Administration shall report to the Senate Finance Committee and the House Health and Government Operations Committee, in accordance with § 2-1257 of the State Government Article, as follows:


- (1) on or before January 1, 2023, aggregate data collected for the period from January 1, 2014, to December 31, 2021, both inclusive;
- (2) on or before January 1, 2024, aggregate data collected for the period from January 1, 2022, to December 31, 2022, both inclusive;
- (3) on or before January 1, 2025, aggregate data collected for the period from January 1, 2023, to December 31, 2023, both inclusive; and
- (4) on or before January 1, 2026, aggregate data collected for the period from January 1, 2024, to December 31, 2024, both inclusive.

The Abortion Care Access Act Data Report is attached for your consideration.

Five printed copies of this report have been mailed to the DLS library for its records.

Should you have any questions regarding this report, please do not hesitate to contact me or my Director of Government Relations, Andrew Tress, at [Andrew.tress1@maryland.gov](mailto:Andrew.tress1@maryland.gov).

Sincerely,

  
Kathleen A. Birrane  
Insurance Commissioner

cc: Sarah T. Albert, Department of Legislative Services (5 copies)



MSAR #: 14161

## Abortion Care Access Act Data Report

Kathleen A. Birrane  
Commissioner

December 20, 2022

## **Reporting Requirement**

The Maryland Insurance Administration (MIA) is required by federal law to collect and maintain data from state-regulated plans on receipts, disbursements, and ending balances for segregated accounts established under § 1303(b)(2)(B) and (C) of the federal Patient Protection and Affordable Care Act (ACA) and 45 C.F.R. § 156.280. The Abortion Care Access Act of 2022 likewise directs the MIA to collect this data and, in addition, to report the data annually from 2023 through 2026 to the Senate Finance Committee and the House Health and Government Operations Committee. The first of the four required reports, which is due on or before January 1, 2023, must also include the aggregate data collected by the MIA for the period from January 1, 2014 to December 31, 2021.

## **Background**

In accordance with § 1303 of the ACA, if an issuer of a qualified health plan (QHP) includes coverage for certain abortion services ("non-excepted abortion services"), federal funds furnished in the form of premium tax credits or cost-sharing reductions may not be used to pay for those services. Issuers of QHPs that include coverage for non-excepted abortion services must collect from each enrollee in the QHP (without regard to age, sex, or family status) separate premium payments for non-excepted abortion service coverage and for other coverage under the plan, deposit the separate payments into separate allocation accounts, and use payments allocated to those separate accounts exclusively to pay for non-excepted abortion services and services other than non-excepted abortion services, respectively.

Additionally, each QHP issuer participating in a Health Insurance Marketplace, also known as an "Exchange," must provide the state insurance commissioner "an annual assurance statement attesting that the plan has complied with § 1303 of the Affordable Care Act and applicable regulations." See 45 C.F.R. § 156.280(5)(iii).

The MIA notified issuers of QHPs to be sold on Maryland's Individual Health Benefit Exchange of these requirements and the manner in which the Insurance Commissioner would be implementing them in Bulletin 13-24, issued on July 31, 2013. Pursuant to Bulletin 13-24, each QHP issuer is required to file on or before March 1 of each year, an annual supplemental information schedule of receipts, disbursements, and ending balances for segregated accounts for the preceding calendar year ("Schedule").

## **QHP Segregated Account Data by Year**

Please find aggregate data from state-regulated plans on receipts, disbursements, and ending balances for segregated accounts for January 1, 2014 through December 31, 2021, listed below, by year. Please note that only carriers offering coverage for non-excepted abortion services as a QHP in a given year are required to file a schedule, and therefore only such carriers are included in this report.

<b>January 1, 2014 to December 31, 2014</b>			
<b>Carrier</b>	<b>Receipts</b>	<b>Disbursements</b>	<b>Ending Balance</b>
CareFirst BlueChoice, Inc.	352,399	11,611	340,788
CareFirst of Maryland, Inc.	17,333	3,150	14,183
Group Hospitalization and Medical Services, Inc.	90,042	5,250	84,792
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	20,143	1,982	18,161

\*Individual filings found in Appendix A

<b>January 1, 2015 to December 31, 2015</b>			
<b>Carrier</b>	<b>Receipts</b>	<b>Disbursements</b>	<b>Ending Balance</b>
CareFirst BlueChoice, Inc.	943,618	39,295	904,323
CareFirst of Maryland, Inc.	13,162	1,260	11,902
Evergreen Health Cooperative, Inc.	30,829	0	30,829
Group Hospitalization and Medical Services, Inc.	83,836	3,834	80,002
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	133,651	20,565	113,086
UnitedHealthcare of the Mid-Atlantic, Inc.	39,715	3,898	35,817

\*Individual filings found in Appendix B

<b>January 1, 2016 to December 31, 2016</b>			
<b>Carrier</b>	<b>Receipts</b>	<b>Disbursements</b>	<b>Ending Balance</b>
CareFirst BlueChoice, Inc.	1,840,292	52,999	1,787,293
CareFirst of Maryland, Inc.	26,096	791	25,305
Evergreen Health Cooperative, Inc.	This carrier was placed into Rehabilitation and Liquidation in 2017 and did not file a Schedule for 2016.		
Group Hospitalization and Medical Services, Inc.	13,760	0	13,760
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	278,661	58,816	219,845
UnitedHealthcare of the Mid-Atlantic, Inc.	155,807	19,128	136,679

\*Individual filings found in Appendix C

<b>January 1, 2017 to December 31, 2017</b>			
<b>Carrier</b>	<b>Receipts</b>	<b>Disbursements</b>	<b>Ending Balance</b>
CareFirst BlueChoice, Inc.	2,014,292	44,323	1,969,969
CareFirst of Maryland, Inc.	70,960	1,018	69,942
Group Hospitalization and Medical Services, Inc.	45,934	275	45,659
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	459,284	59,634	399,650
UnitedHealthcare of the Mid-Atlantic, Inc.	56,579	28,290	28,289

\*Individual filings found in Appendix D

<b>January 1, 2018 to December 31, 2018</b>			
<b>Carrier</b>	<b>Receipts</b>	<b>Disbursements</b>	<b>Ending Balance</b>
CareFirst BlueChoice, Inc.	1,558,404	30,682	1,527,722
CareFirst of Maryland, Inc.	86,432	1,477	84,955
Group Hospitalization and Medical Services, Inc.	21,523	938	20,585
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	639,402	7,533	631,869

\*Individual filings found in Appendix E

<b>January 1, 2019 to December 31, 2019</b>			
<b>Carrier</b>	<b>Receipts</b>	<b>Disbursements</b>	<b>Ending Balance</b>
CareFirst BlueChoice, Inc.	1,582,840	53,797	1,529,043
CareFirst of Maryland, Inc.	87,717	876	86,841
Group Hospitalization and Medical Services, Inc.	18,151	220	17,931
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	724,375	126,446	597,929

\*Individual filings found in Appendix F

<b>January 1, 2020 to December 31, 2020</b>			
<b>Carrier</b>	<b>Receipts</b>	<b>Disbursements</b>	<b>Ending Balance</b>
CareFirst BlueChoice, Inc.	1,973,186	46,006	1,927,180
CareFirst of Maryland, Inc.	88,095	2,380	85,715
Group Hospitalization and Medical Services, Inc.	16,741	387	16,354
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	657,037	100,770	556,267

\*Individual filings found in Appendix G

<b>January 1, 2021 to December 31, 2021</b>			
<b>Carrier</b>	<b>Receipts</b>	<b>Disbursements</b>	<b>Ending Balance</b>
CareFirst BlueChoice, Inc.	2,148,625	40,257	2,108,369
CareFirst of Maryland, Inc.	78,051	1,385	76,666
Group Hospitalization and Medical Services, Inc.	20,841	0	20,841
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	587,009	73,921	513,088

\*Individual filings found in Appendix H

# Appendix

## A

Supplemental Schedule of Qualified Health Plans Elective Abortion Benefits  
December 31, 2014

	<u>CFMI</u>		<u>GHMSI</u>		<u>CFBC</u>
Beginning Balance	\$	—	\$	—	\$
Receipts		17,333		90,042	352,399
Disbursements		3,150		5,250	11,611
Ending Balance	\$	14,183	\$	84,792	\$ 340,788

CFMI - CareFirst of Maryland, Inc.

GHMSI - Group Hospitalization and Medical Services, Inc.

CFBC - CareFirst BlueChoice, Inc.

**Health Care Reform Federal Fund Segration Plan**  
**Annual Assurance Statement for Health Plan Activity**  
**Statement of Revenue and Expenses**

<b>Region:</b>	<b>Kaiser Foundation Health Plan of the Mid-Atlantic</b>
<b>State:</b>	<b>Maryland</b>
<b>NAIC ID:</b>	<b>520954463</b>
<b>Year:</b>	<b>2014</b>

	Category	CY2014 YTD
1	Member Months	20,143
2	Net Premium income	\$ 20,143
3	Change in unearned premium reserves and reserve for rate credits	\$ -
4	Fee for service	\$ -
5	Risk revenue	\$ -
6	Aggregate write-ins for other health care related revenue	\$ -
7	Aggregate write-ins for other non-health revenue	\$ -
8	<b>Total Revenues</b>	<b>\$ 20,143</b>
	Hospital and Medical:	
9	Hospital/medical benefits	\$ 1,982
10	Other professional services	\$ -
11	Outside referrals	\$ -
12	Emergency room and out-of-area	\$ -
13	Prescription drugs	\$ -
14	Aggregate write-ins for other hospital and medical	\$ -
15	Incentive pool, withhold adjustments and bonus amounts	\$ -
16	<b>Subtotal</b>	<b>\$ 1,982</b>
	Less:	
17	Net reinsurance recoveries	\$ -
18	<b>Total hospital and medical (lines 16 minus 17)</b>	<b>\$ 1,982</b>
19	Non-health claims (net)	\$ -
20	claims adjustment expenses including _____, cost containment exp.	\$ -
21	General administrative expenses	\$ -
22	Increase in reserves for life and accident and health contracts	\$ -
23	<b>Total underwriting deductions (Lines 18 thru 22)</b>	<b>\$ 1,982</b>
24	<b>Net underwriting gain or (loss) (Lines 8 minus Line 23)</b>	<b>\$ 18,161</b>
25	Net investment income earned (Exhibit of Net Investment Income Line 17)	\$ -
26	Net realized capital gains (losses) less capital gains tax	
27	<b>Net investment gains (losses) (Lines 25 + 26)</b>	<b>\$ -</b>
28	Net gain or (loss) from agents' or premium balances charged off	\$ -
29	Aggregate write-ins for other income or expenses	\$ -
30	<b>Net income or (loss) after capital gains tax and before all other federal income taxes (line 24+27+28+29)</b>	<b>\$ 18,161</b>
31	Federal and foreign income taxes incurred	\$ -
32	<b>Net Income (loss) (Lines 30 minus 31)</b>	<b>\$ 18,161</b>

Note: Calculations



# Appendix

## B

Supplemental Schedule of Qualified Health Plans Elective Abortion Benefits  
December 31, 2015

		<u>CFMI</u>		<u>GHMSI</u>		<u>CFBC</u>
Beginning Balance	\$	-	\$	-	\$	-
Receipts		13,162		83,836		943,618
Disbursements		1,260		3,834		39,295
Ending Balance	\$	11,902	\$	80,002	\$	904,323

CFMI - CareFirst of Maryland, Inc.  
 GHMSI - Group Hospitalization and Medical Services, Inc.  
 CFBC - CareFirst BlueChoice, Inc.

# Evergreen Health Cooperative, Inc. Annual Assurance Statement - 2015

Maryland Insurance Administration

Segregated Fund Account  
For the Fiscal Year Ended 12/31/2015  
Account No. 9858764997

MAR 02 2016  
RECEIVED

Beginning Balance as of January 1, 2015	-
Deposits During 2015	22,757.00
Disbursements During 2015	-
Ending Balance as of December 31, 2015	<u>22,757.00</u>
Subsequent Deposit For December Members	<u>8,072.00</u>
Total	<u><u>30,829.00</u></u>

**Health Care Reform Federal Fund Segregation Plan  
Annual Assurance Statement for Health Plan Activity  
Statement of Revenue and Expenses**

<b>Region:</b>	<b>Kaiser Foundation Health Plan of the Mid-Atlantic</b>
<b>State:</b>	<b>Maryland</b>
<b>NAIC ID:</b>	<b>520954463</b>
<b>Year:</b>	<b>2015</b>

	Category	CY2015 YTD
1	Member Months	133,651
2	Net Premium income	\$ 133,651
3	Change in unearned premium reserves and reserve for rate credits	\$ -
4	Fee for service	\$ -
5	Risk revenue	\$ -
6	Aggregate write-ins for other health care related revenue	\$ -
7	Aggregate write-ins for other non-health revenue	\$ -
8	<b>Total Revenues</b>	<b>\$ 133,651</b>
	Hospital and Medical:	
9	Hospital/medical benefits	\$ 20,565
10	Other professional services	\$ -
11	Outside referrals	\$ -
12	Emergency room and out-of-area	\$ -
13	Prescription drugs	\$ -
14	Aggregate write-ins for other hospital and medical	\$ -
15	Incentive pool, withhold adjustments and bonus amounts	\$ -
16	<b>Subtotal</b>	<b>\$ 20,565</b>
	Less:	
17	Net reinsurance recoveries	\$ -
18	<b>Total hospital and medical (lines 16 minus 17)</b>	<b>\$ 20,565</b>
19	Non-health claims (net)	\$ -
20	claims adjustment expenses including _____, cost containment exp.	\$ -
21	General administrative expenses	\$ -
22	Increase in reserves for life and accident and health contracts	\$ -
23	<b>Total underwriting deductions (Lines 18 thru 22)</b>	<b>\$ 20,565</b>
24	<b>Net underwriting gain or (loss) (Lines 8 minus Line 23)</b>	<b>\$ 113,086</b>
25	Net investment income earned (Exhibit of Net Investment Income Line 17)	\$ -
26	Net realized capital gains (losses) less capital gains tax	
27	Net investment gains (losses) (Lines 25 + 26)	\$ -
28	Net gain or (loss) from agents' or premium balances charged off	\$ -
29	Aggregate write-ins for other income or expenses	\$ -
30	<b>Net income or (loss) after capital gains tax and before all other federal income taxes (line 24+27+28+29)</b>	<b>\$ 113,086</b>
31	Federal and foreign income taxes incurred	\$ -
32	<b>Net Income (loss) (Lines 30 minus 31)</b>	<b>\$ 113,086</b>

Note: Calculations

# UnitedHealthcare of the Mid-Atlantic, Inc. Segregation of Funds Reconciliation Q4 2015

**Business Unit: 52300**  
**Account: 07000 (Cash - Allocated Disbursement Account)**  
**Segregation of abortion services**  
**December 2015**

Description	Balance @ 12/31/14	January	February	March	April	May	June	July	August	September	October	November	December	Balance
<b>MD Prefunding</b>	12,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,700.00
- Monthly PMPM accrual	0.00	1,229.00	1,826.00	2,301.00	2,471.00	2,230.00	2,194.00	2,445.00	2,852.00	2,335.00	2,102.00	2,868.00	2,162.00	27,015.00
- Abortion service claim	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3,897.83)	0.00	0.00	0.00	(3,897.83)
<b>Net Funding</b>	<b>12,700.00</b>	<b>1,229.00</b>	<b>1,826.00</b>	<b>2,301.00</b>	<b>2,471.00</b>	<b>2,230.00</b>	<b>2,194.00</b>	<b>2,445.00</b>	<b>2,852.00</b>	<b>(1,562.83)</b>	<b>2,102.00</b>	<b>2,868.00</b>	<b>2,162.00</b>	<b>35,817.17</b>

**Membership for MD Individual:**

MD Individual members Retro	0	1,229	1,826	2,301	2,471	2,230	2,194	2,445	2,852	2,335	2,102	2,868	2,162	27,015
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Membership</b>	<b>0</b>	<b>1,229</b>	<b>1,826</b>	<b>2,301</b>	<b>2,471</b>	<b>2,230</b>	<b>2,194</b>	<b>2,445</b>	<b>2,852</b>	<b>2,335</b>	<b>2,102</b>	<b>2,868</b>	<b>2,162</b>	<b>27,015</b>
VA Individual members Retro	0													0
	0													0
<b>Total Membership</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
PMPM funding Rate	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
<b>Total funding</b>	<b>\$0.00</b>	<b>\$1,229.00</b>	<b>\$1,826.00</b>	<b>\$2,301.00</b>	<b>\$2,471.00</b>	<b>\$2,230.00</b>	<b>\$2,194.00</b>	<b>\$2,445.00</b>	<b>\$2,852.00</b>	<b>\$2,335.00</b>	<b>\$2,102.00</b>	<b>\$2,868.00</b>	<b>\$2,162.00</b>	

Balance Per General Ledger 35,817.17

Variance 0.00

**Prepared by: Danielle Wilsey**    **Date:** 12/2/2022                      **Approved by: Jared Johnson**    **Date:** \_\_\_\_\_

# Appendix

## C

Supplemental Schedule of Qualified Health Plans Elective Abortion Benefits  
December 31, 2016

	<u>CFMI</u>	<u>GHMSI</u>	<u>CFBC</u>
Beginning Balance	\$           –	\$           –	\$           –
Receipts	26,096	13,760	1,840,292
Disbursements	791	-	52,999
Ending Balance	<u>\$    25,305</u>	<u>\$    13,760</u>	<u>\$  1,787,293</u>

CFMI - CareFirst of Maryland, Inc.

GHMSI - Group Hospitalization and Medical Services, Inc.

CFBC - CareFirst BlueChoice, Inc.

**Health Care Reform Federal Fund Segration Plan**  
**Annual Assurance Statement for Health Plan Activity**  
**Statement of Revenue and Expenses**

<b>Region:</b>	<b>Kaiser Foundation Health Plan of the Mid-Atlantic</b>
<b>State:</b>	<b>Maryland</b>
<b>NAIC ID:</b>	<b>520954463</b>
<b>Year:</b>	<b>2016</b>

	Category	CY2016 YTD
1	Member Months	278,661
2	Net Premium income	\$ 278,661
3	Change in unearned premium reserves and reserve for rate credits	\$ -
4	Fee for service	\$ -
5	Risk revenue	\$ -
6	Aggregate write-ins for other health care related revenue	\$ -
7	Aggregate write-ins for other non-health revenue	\$ -
8	Total Revenues	\$ 278,661
	Hospital and Medical:	
9	Hospital/medical benefits	\$ 57,342
10	Other professional services	\$ -
11	Outside referrals	\$ -
12	Emergency room and out-of-area	\$ -
13	Prescription drugs	\$ 1,474
14	Aggregate write-ins for other hospital and medical	\$ -
15	Incentive pool, withhold adjustments and bonus amounts	\$ -
16	Subtotal	\$ 58,816
	Less:	
17	Net reinsurance recoveries	\$ -
18	Total hospital and medical (Lines 16 minus 17)	\$ 58,816
19	Non-health claims (net)	\$ -
20	claims adjustment expenses including _____, cost containment exp.	\$ -
21	General administrative expenses	\$ -
22	Increase in reserves for life and accident and health contracts	\$ -
23	Total underwriting deductions (Lines 18 thru 22)	\$ 58,816
24	Net underwriting gain or (loss) (Lines 8 minus Line 23)	\$ 219,845
25	Net investment income earned (Exhibit of Net Investment Income Line 17)	\$ -
26	Net realized capital gains (losses) less capital gains tax	
27	Net investment gains (losses) (Lines 25 + 26)	\$ -
28	Net gain or (loss) from agents' or premium balances charged off	\$ -
29	Aggregate write-ins for other income or expenses	\$ -
30	Net income or (loss) after capital gains tax and before all other federal income taxes (line 24+27+28+29)	\$ 219,845
31	Federal and foreign income taxes incurred	\$ -
32	Net Income (loss) (Lines 30 minus 31)	\$ 219,845



**Business Unit: UnitedHealthcare of the Mid-Atlantic, Inc.**  
**Account: 07000 (Cash - Allocated Disbursement Account)**  
**Segregation of abortion services**  
**December 2016**

Description	Balance @ 12/31/15	January	February	March	April	May	June	July	August	September	October	November	December	Balance
MD Prefunding	12,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,700.00
- Monthly PMPM accrual	27,015.00	7,349.00	8,044.00	9,318.00	10,412.00	10,736.00	10,580.00	9,815.00	10,278.00	9,905.00	9,992.00	10,057.00	9,606.00	143,107.00
- Abortion service claim	(3,897.83)	0.00	(411.38)	(28.12)	0.00	(286.98)	0.00	(887.26)	(7,818.96)	(1,074.73)	0.00	(3,854.67)	(868.14)	(19,128.07)
<b>Net Funding</b>	<b>35,817.17</b>	<b>7,349.00</b>	<b>7,632.62</b>	<b>9,289.88</b>	<b>10,412.00</b>	<b>10,449.02</b>	<b>10,580.00</b>	<b>8,927.74</b>	<b>2,459.04</b>	<b>8,830.27</b>	<b>9,992.00</b>	<b>6,202.33</b>	<b>8,737.86</b>	<b>136,678.93</b>

**Membership for MD Individual:**

MD Individual members	27,015	7,349	8,044	9,318	10,412	10,736	10,580	9,815	10,278	9,905	9,992	10,057	9,606	116,092
Retro	0	0	0											0
<b>Total Membership</b>	<b>27,015</b>	<b>7,349</b>	<b>8,044</b>	<b>9,318</b>	<b>10,412</b>	<b>10,736</b>	<b>10,580</b>	<b>9,815</b>	<b>10,278</b>	<b>9,905</b>	<b>9,992</b>	<b>10,057</b>	<b>9,606</b>	<b>116,092</b>
PMPM funding Rate	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
<b>Total funding</b>	<b>\$27,015.00</b>	<b>\$7,349.00</b>	<b>\$8,044.00</b>	<b>\$9,318.00</b>	<b>\$10,412.00</b>	<b>\$10,736.00</b>	<b>\$10,580.00</b>	<b>\$9,815.00</b>	<b>\$10,278.00</b>	<b>\$9,905.00</b>	<b>\$9,992.00</b>	<b>\$10,057.00</b>	<b>\$9,606.00</b>	

Balance Per General Ledger 136,678.93

Variance 0.00

Prepared by: Danielle Wilsey Date: 12/2/2022

Approved by: Jared Johnson Date:

# Appendix

## D

Supplemental Schedule of Qualified Health Plans Elective Abortion Benefits  
December 31, 2017

	<u>CFMI</u>		<u>GHMSI</u>		<u>CFBC</u>
Beginning Balance	\$	-	\$	-	\$
Receipts		70,960		45,934	2,014,292
Disbursements		1,018		275	44,323
Ending Balance	\$	69,942	\$	45,659	\$ 1,969,969

CFMI - CareFirst of Maryland, Inc.

GHMSI - Group Hospitalization and Medical Services, Inc.

CFBC - CareFirst BlueChoice, Inc.

**Health Care Reform Federal Fund Segregation Plan**  
**Annual Assurance Statement for Health Plan Activity**  
**Statement of Revenue and Expenses**

<b>Region:</b>	<b>Kaiser Foundation Health Plan of the Mid-Atlantic</b>
<b>State:</b>	<b>Maryland</b>
<b>NAIC ID:</b>	<b>520954463</b>
<b>Year:</b>	<b>2017</b>

	Category	CY2017 YTD
1	Member Months	459,284
2	Net Premium income	\$ 459,284
3	Change in unearned premium reserves and reserve for rate credits	\$ -
4	Fee for service	\$ -
5	Risk revenue	\$ -
6	Aggregate write-ins for other health care related revenue	\$ -
7	Aggregate write-ins for other non-health revenue	\$ -
8	Total Revenues	\$ 459,284
	Hospital and Medical:	
9	Hospital/medical benefits	\$ 58,977
10	Other professional services	\$ -
11	Outside referrals	\$ -
12	Emergency room and out-of-area	\$ -
13	Prescription drugs	\$ 658
14	Aggregate write-ins for other hospital and medical	\$ -
15	Incentive pool, withhold adjustments and bonus amounts	\$ -
16	Subtotal	\$ 59,634
	Less:	
17	Net reinsurance recoveries	\$ -
18	Total hospital and medical (lines 16 minus 17)	\$ 59,634
19	Non-health claims (net)	\$ -
20	claims adjustment expenses including _____, cost containment exp.	\$ -
21	General administrative expenses	\$ -
22	Increase in reserves for life and accident and health contracts	\$ -
23	Total underwriting deductions (Lines 18 thru 22)	\$ 59,634
24	Net underwriting gain or (loss) (Lines 8 minus Line 23)	\$ 399,650
25	Net investment income earned (Exhibit of Net Investment Income Line 17)	\$ -
26	Net realized capital gains (losses) less capital gains tax	
27	Net investment gains (losses) (Lines 25 + 26)	\$ -
28	Net gain or (loss) from agents' or premium balances charged off	\$ -
29	Aggregate write-ins for other income or expenses	\$ -
30	Net income or (loss) after capital gains tax and before all other federal income taxes (line 24+27+28+29)	\$ 399,650
31	Federal and foreign income taxes incurred	\$ -
32	Net Income (loss) (Lines 30 minus 31)	\$ 399,650

**UnitedHealthcare of the Mid-Atlantic, Inc.**  
**Account: 07000 (Cash - Allocated Disbursement Account)**  
**Segregation of abortion services**  
**December 2017**

Description	Balance @ 12/31/16	January	February	March	April	May	June	July	August	September	October	November	December	Balance
MD Prefunding	12,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,700.00
- Monthly PMPM accrual	143,107.00	0.00	0.00	0.00	(99,227.80)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,879.20
- Abortion service claim	(19,128.07)	(939.40)	(625.57)	(7,596.56)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(28,289.60)
														0.00
<b>Net Funding</b>	<b>136,678.93</b>	<b>(939.40)</b>	<b>(625.57)</b>	<b>(7,596.56)</b>	<b>(99,227.80)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>28,289.60</b>

**Membership for MD Individual:**

MD Individual members	143,107	0	0	0	0	0	0	0	0	0	0	0	0	0
Retro	0													0
<b>Total Membership</b>	<b>143,107</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

PMPM funding Rate	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
<b>Total funding</b>	<b>\$143,107.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

Balance Per General Ledger 28,289.60

Prepared by: Danielle Wilsey Date: \_\_\_\_\_

12/2/2022

Approved by: Jared Johnson Date: \_\_\_\_\_

Variance (0.00)

# Appendix

## E

**Supplemental Schedule of Qualified Health Plans Elective Abortion Benefits  
December 31, 2018**

	<b>State of Maryland</b>		
	<u>CFMI</u>	<u>GHMSI</u>	<u>CFBC</u>
<b>Beginning Balance</b>	\$           –	\$           –	\$           –
<b>Receipts</b>	86,432	21,523	1,558,404
<b>Disbursements</b>	1,477	938	30,682
<b>Ending Balance</b>	\$       84,955	\$       20,585	\$   1,527,722

CFMI - CareFirst of Maryland, Inc.

GHMSI - Group Hospitalization and Medical Services, Inc.

CFBC - CareFirst BlueChoice, Inc.

**Health Care Reform Federal Fund Segregation Plan**  
**Annual Assurance Statement for Health Plan Activity**  
**Statement of Revenue and Expenses**

<b>Region:</b>	<b>Kaiser Foundation Health Plan of the Mid-Atlantic</b>
<b>State:</b>	<b>Maryland</b>
<b>NAIC ID:</b>	<b>520954463</b>
<b>Year:</b>	<b>2018</b>

	Category	CY2018 YTD
1	Member Months	639,402
2	Net Premium income	\$ 639,402
3	Change in unearned premium reserves and reserve for rate credits	\$ -
4	Fee for service	\$ -
5	Risk revenue	\$ -
6	Aggregate write-ins for other health care related revenue	\$ -
7	Aggregate write-ins for other non-health revenue	\$ -
8	Total Revenues	\$ 639,402
	Hospital and Medical:	
9	Hospital/medical benefits	\$ 7,473
10	Other professional services	\$ -
11	Outside referrals	\$ -
12	Emergency room and out-of-area	\$ -
13	Prescription drugs	\$ 60
14	Aggregate write-ins for other hospital and medical	\$ -
15	Incentive pool, withhold adjustments and bonus amounts	\$ -
16	Subtotal	\$ 7,533
	Less:	
17	Net reinsurance recoveries	\$ -
18	Total hospital and medical (lines 16 minus 17)	\$ 7,533
19	Non-health claims (net)	\$ -
20	claims adjustment expenses including _____, cost containment exp.	\$ -
21	General administrative expenses	\$ -
22	Increase in reserves for life and accident and health contracts	\$ -
23	Total underwriting deductions (Lines 18 thru 22)	\$ 7,533
24	Net underwriting gain or (loss) (Lines 8 minus Line 23)	\$ 631,869
25	Net investment income earned (Exhibit of Net Investment Income Line 17)	\$ -
26	Net realized capital gains (losses) less capital gains tax	
27	Net investment gains (losses) (Lines 25 + 26)	\$ -
28	Net gain or (loss) from agents' or premium balances charged off	\$ -
29	Aggregate write-ins for other income or expenses	\$ -
30	Net income or (loss) after capital gains tax and before all other federal income taxes (line 24+27+28+29)	\$ 631,869
31	Federal and foreign income taxes incurred	\$ -
32	Net Income (loss) (Lines 30 minus 31)	\$ 631,869

Note: Calculations



# Appendix

## F

Supplemental Schedule of Qualified Health Plans Elective Abortion Benefits  
December 31, 2019

	State of Maryland		
	<u>CFMI</u>	<u>GHMSI</u>	<u>CFBC</u>
Beginning Balance	\$ -	\$ -	-
Receipts	87,717	18,151	1,582,840
Disbursements	876	220	53,797
Ending Balance	\$ 86,841	\$ 17,931	\$ 1,529,043

CFMI - CareFirst of Maryland, Inc.

GHMSI - Group Hospitalization and Medical Services, Inc.

CFBC - CareFirst BlueChoice, Inc.

**Health Care Reform Federal Fund Segregation Plan**  
**Annual Assurance Statement for Health Plan Activity**  
**Statement of Revenue and Expenses**

<b>Region:</b>	<b>Kaiser Foundation Health Plan of the Mid-Atlantic</b>
<b>State:</b>	<b>Maryland</b>
<b>NAIC ID:</b>	<b>520954463</b>
<b>Year:</b>	<b>2019</b>

	Category	CY2019 YTD
1	Member Months	<b>724,375</b>
2	Net Premium income	<b>\$ 724,375</b>
3	Change in unearned premium reserves and reserve for rate credits	\$ -
4	Fee for service	\$ -
5	Risk revenue	\$ -
6	Aggregate write-ins for other health care related revenue	\$ -
7	Aggregate write-ins for other non-health revenue	\$ -
8	<b>Total Revenues</b>	<b>\$ 724,375</b>
	Hospital and Medical:	
9	Hospital/medical benefits	\$ 125,082
10	Other professional services	\$ -
11	Outside referrals	\$ -
12	Emergency room and out-of-area	\$ -
13	Prescription drugs	\$ 1,364
14	Aggregate write-ins for other hospital and medical	\$ -
15	Incentive pool, withhold adjustments and bonus amounts	\$ -
16	<b>Subtotal</b>	<b>\$ 126,446</b>
	Less:	
17	Net reinsurance recoveries	\$ -
18	<b>Total hospital and medical (lines 16 minus 17)</b>	<b>\$ 126,446</b>
19	Non-health claims (net)	\$ -
20	claims adjustment expenses including _____, cost containment exp.	\$ -
21	General administrative expenses	\$ -
22	Increase in reserves for life and accident and health contracts	\$ -
23	<b>Total underwriting deductions (Lines 18 thru 22)</b>	<b>\$ 126,446</b>
24	<b>Net underwriting gain or (loss) (Lines 8 minus Line 23)</b>	<b>\$ 597,929</b>
25	Net investment income earned (Exhibit of Net Investment Income Line 17)	\$ -
26	Net realized capital gains (losses) less capital gains tax	
27	<b>Net investment gains (losses) (Lines 25 + 26)</b>	<b>\$ -</b>
28	Net gain or (loss) from agents' or premium balances charged off	\$ -
29	Aggregate write-ins for other income or expenses	\$ -
30	<b>Net income or (loss) after capital gains tax and before all other federal income taxes (line 24+27+28+29)</b>	<b>\$ 597,929</b>
31	Federal and foreign income taxes incurred	\$ -
32	<b>Net Income (loss) (Lines 30 minus 31)</b>	<b>\$ 597,929</b>

Note: Calculations

# Appendix

# G

Supplemental Schedule of Qualified Health Plans Elective Abortion Benefits  
December 31, 2020

		<u>CFMI</u>		<u>GHMSI</u>		<u>CFBC</u>
Beginning Balance	\$	–	\$	–	\$	–
Receipts		88,095		16,741		1,973,186
Disbursements		2,380		387		46,006
Ending Balance	\$	85,715	\$	16,354	\$	1,927,180

CFMI - CareFirst of Maryland, Inc.

GHMSI - Group Hospitalization and Medical Services, Inc.

CFBC - CareFirst BlueChoice, Inc.

**Health Care Reform Federal Fund Segration Plan**  
**Annual Assurance Statement for Health Plan Activity**  
**Statement of Revenue and Expenses**

<b>Region:</b>	<b>Kaiser Foundation Health Plan of the Mid-Atlantic</b>
<b>State:</b>	<b>Maryland</b>
<b>NAIC ID:</b>	<b>95639</b>
<b>Year:</b>	<b>2020</b>

	Category	CY2020 YTD
1	Member Months	657,037
2	Net Premium income	\$ 657,037
3	Change in unearned premium reserves and reserve for rate credits	\$ -
4	Fee for service	\$ -
5	Risk revenue	\$ -
6	Aggregate write-ins for other health care related revenue	\$ -
7	Aggregate write-ins for other non-health revenue	\$ -
8	<b>Total Revenues</b>	<b>\$ 657,037</b>
	Hospital and Medical:	
9	Hospital/medical benefits	\$ 96,872
10	Other professional services	\$ -
11	Outside referrals	\$ -
12	Emergency room and out-of-area	\$ -
13	Prescription drugs	\$ 3,898
14	Aggregate write-ins for other hospital and medical	\$ -
15	Incentive pool, withhold adjustments and bonus amounts	\$ -
16	<b>Subtotal</b>	<b>\$ 100,770</b>
	Less:	
17	Net reinsurance recoveries	\$ -
18	<b>Total hospital and medical (lines 16 minus 17)</b>	<b>\$ 100,770</b>
19	Non-health claims (net)	\$ -
20	claims adjustment expenses including _____, cost containment exp.	\$ -
21	General administrative expenses	\$ -
22	Increase in reserves for life and accident and health contracts	\$ -
23	<b>Total underwriting deductions (Lines 18 thru 22)</b>	<b>\$ 100,770</b>
24	<b>Net underwriting gain or (loss) (Lines 8 minus Line 23)</b>	<b>\$ 556,267</b>
25	Net investment income earned (Exhibit of Net Investment Income Line 17)	\$ -
26	Net realized capital gains (losses) less capital gains tax	
27	<b>Net investment gains (losses) (Lines 25 + 26)</b>	<b>\$ -</b>
28	Net gain or (loss) from agents' or premium balances charged off	\$ -
29	Aggregate write-ins for other income or expenses	\$ -
30	<b>Net income or (loss) after capital gains tax and before all other federal income taxes (line 24+27+28+29)</b>	<b>\$ 556,267</b>
31	Federal and foreign income taxes incurred	\$ -
32	<b>Net Income (loss) (Lines 30 minus 31)</b>	<b>\$ 556,267</b>

Note: Calculations

# Appendix

## H

Supplemental Schedule of Qualified Health Plans Elective Abortion Benefits  
December 31, 2021

		<u>CFMI</u>		<u>GHMSI</u>		<u>CFBC</u>
Beginning Balance	\$	–	\$	–	\$	–
Receipts		78,051		20,841		2,148,625
Disbursements		1,385		–		40,257
Ending Balance	\$	76,666	\$	20,841	\$	2,108,369

CFMI - CareFirst of Maryland, Inc.

GHMSI - Group Hospitalization and Medical Services, Inc.

CFBC - CareFirst BlueChoice, Inc.



**Health Care Reform Federal Fund Segration Plan**  
Annual Assurance Statement for Health Plan Activity  
**Statement of Revenue and Expenses**

<b>Region:</b>	<b>Kaiser Foundation Health Plan of the Mid-Atlantic</b>
<b>State:</b>	<b>Maryland</b>
<b>NAIC ID:</b>	<b>95639</b>
<b>Year:</b>	<b>2021</b>

	Category	CY2021 YTD
1	Member Months	587,009
2	Net Premium income	\$ 587,009
3	Change in unearned premium reserves and reserve for rate credits	\$ -
4	Fee for service	\$ -
5	Risk revenue	\$ -
6	Aggregate write-ins for other health care related revenue	\$ -
7	Aggregate write-ins for other non-health revenue	\$ -
8	<b>Total Revenues</b>	<b>\$ 587,009</b>
	Hospital and Medical:	
9	Hospital/medical benefits	\$ 70,629
10	Other professional services	\$ -
11	Outside referrals	\$ -
12	Emergency room and out-of-area	\$ -
13	Prescription drugs	\$ 3,292
14	Aggregate write-ins for other hospital and medical	\$ -
15	Incentive pool, withhold adjustments and bonus amounts	\$ -
16	<b>Subtotal</b>	<b>\$ 73,921</b>
	Less:	
17	Net reinsurance recoveries	\$ -
18	<b>Total hospital and medical (lines 16 minus 17)</b>	<b>\$ 73,921</b>
19	Non-health claims (net)	\$ -
20	claims adjustment expenses including _____, cost containment exp.	\$ -
21	General administrative expenses	\$ -
22	Increase in reserves for life and accident and health contracts	\$ -
23	<b>Total underwriting deductions (Lines 18 thru 22)</b>	<b>\$ 73,921</b>
24	<b>Net underwriting gain or (loss) (Lines 8 minus Line 23)</b>	<b>\$ 513,088</b>
25	Net investment income earned (Exhibit of Net Investment Income Line 17)	\$ -
26	Net realized capital gains (losses) less capital gains tax	
27	<b>Net investment gains (losses) (Lines 25 + 26)</b>	<b>\$ -</b>
28	Net gain or (loss) from agents' or premium balances charged off	\$ -
29	Aggregate write-ins for other income or expenses	\$ -
30	<b>Net income or (loss) after capital gains tax and before all other federal income taxes (line 24+27+28+29)</b>	<b>\$ 513,088</b>
31	Federal and foreign income taxes incurred	\$ -
32	<b>Net Income (loss) (Lines 30 minus 31)</b>	<b>\$ 513,088</b>

Note: Calculations