

MEDIA RELEASE

NEARLY 154,000 MARYLANDERS ENROLLED IN MARKETPLACE HEALTH COVERAGE FOR 2018

BALTIMORE (JAN. 4, 2018) – A total of 153,571 Marylanders enrolled in private health coverage during the 2018 open enrollment for Maryland Health Connection, the state-based health insurance marketplace.

In an open enrollment period that was about half as long as a year ago, average daily enrollment in qualified health plans was up 69 percent compared to the prior open enrollment. There were an average of 2,953 enrollments each day during the recent 52-day period, compared to 1,752 average daily enrollments during a 90-day enrollment period a year ago.

“We are thrilled by the robust turnout for 2018 coverage,” said Michele Eberle, executive director of the Maryland Health Benefit Exchange, which administers Maryland Health Connection. “Our hats are off to our call center, consumer assisters and brokers who helped process roughly as many enrollments as last year during a much shorter open enrollment period. We believe the result will be better access and better health outcomes for Maryland families.”

A year ago, 157,637 enrolled in private Qualified Health Plans during a 90-day open enrollment that ran from Nov. 1, 2016 to Jan. 31, 2017. The recent open enrollment for 2018 ran from Nov. 1 to Dec. 22, 2017. MHC marketing was amplified by community stakeholders who helped spread the message about open enrollment across social media and other channels.

Maryland’s percentage of residents without health insurance is at a historic low of 6.1 percent, according to the U.S. Census Bureau. Prior to the Affordable Care Act of 2010, an estimated 745,000 residents lacked insurance. Since then, more than 400,000 Marylanders have gained coverage through MarylandHealthConnection.gov — about 290,000 through the expansion of Medicaid, which has continuous enrollment throughout the year, and about 121,000 through private insurance with financial help in the form of federal tax credits.

By many measures, Marylanders responded actively and positively to the recent enrollment campaign:

- For this month, 121,400 Marylanders will receive a total of \$63.9 million in federal tax credits to lower their health insurance costs, equating to a savings of about \$526 per household for the month. By comparison, last January, 94,858 Marylanders received a total of \$29.8 million in tax credits, equating to average household savings of \$314 for the month. By law, federal tax credits rise along with increases in health insurance premiums, some of which were driven higher for 2018 by changes at the federal level.
- Consumers aged 18-34 made up 30 percent of total enrollments, the same as a year ago when Maryland ranked fifth in the nation for its percentage of young-adult enrollments.
- African-American enrollment totaled 25,738, up 12 percent from 23,078 in 2017. Hispanic enrollment totaled 18,044, up 10 percent from 16,455 in 2017. “Our outreach and partnerships formed with civic and community organizations were vital in helping address uninsured rates in minority communities that historically have been higher than in the general population,” Eberle said.
- 20 percent of enrollees — 30,238 — selected Gold plans with lower deductibles than most other metal levels. That was quadruple the percentage of Gold plans a year ago.
- A total of 39,334 Marylanders enrolled in dental coverage through Maryland Health Connection, either standalone or as part of their medical coverage.
- Enrollment rose in rural areas, including an 11-percent increase in the Far Western region of Washington, Allegany and Garrett counties and a 9-percent jump in the Lower Eastern Shore region of Somerset, Wicomico and Worcester counties. “We were particularly pleased to make greater inroads covering Marylanders in rural areas,” Eberle said. Maryland ranked fourth in the nation in gains in rural health coverage between 2013 and 2015, according to a Kaiser Family Foundation analysis last year.
- Consumer assistance organizations that provide free enrollment help to Marylanders, assisted with 37,280 enrollments in both private plans (20,690) and Medicaid (16,590). That was a 46-percent increase over 25,497 enrollments a year ago despite the shorter period this year.
- The Maryland Health Connection call center handled a record 15,000 calls on the final day of open enrollment on Dec. 22, 2017, up 25 percent from its top handle day of about 12,000 a year ago.

- CareFirst BlueCross BlueShield has 55 percent of 2018 marketplace enrollees (84,946), down from 64 percent the prior two years and down from 94 percent in the first year of Maryland Health Connection in 2014. Kaiser Permanente has 45 percent of 2018 marketplace enrollees (68,625), up from 36 percent of market share in 2017, 22 percent in 2016, 15 percent in 2015 and 4 percent in 2014.
- Mobile app visitors totaled 287,378, nearly double the 144,367 mobile app visitors during open enrollment a year ago. More than 200,000 people have downloaded the award-winning Maryland Health Connection mobile app since it launched in fall 2016. Visitors of MarylandHealthConnection.gov totaled 976,649, up 22 percent compared to 803,151 website visitors during the prior open enrollment.

###

About the Maryland Health Benefit Exchange: The Maryland Health Benefit Exchange, a public corporation and independent unit of state government, administers Maryland Health Connection. Including more than 1 million people enrolled in Medicaid, MHBE enrolls one of every six Marylanders in health coverage.

About Maryland Health Connection: Maryland Health Connection is the state's official health insurance marketplace for individuals and families to compare and enroll in health insurance. Maryland Health Connection is the only place where Marylanders can access tax credits to make coverage more affordable. People who have lost coverage and meet the criteria for a special enrollment can also enroll throughout the year at MarylandHealthConnection.gov or on the [Enroll MHC](#) mobile app.

Media Contact

Betsy Plunkett, Director of Marketing

410-547-6324, betsy.plunkett@maryland.gov