

MEDIA RELEASE

158,600 MARYLANDERS ENROLLED THROUGH MARYLAND HEALTH CONNECTION

2020 enrollment total largest in four years

BALTIMORE (DEC. 17, 2019) – A total of 158,600 Marylanders enrolled in private health coverage for 2020 on Maryland Health Connection, the largest enrollment in four years on the state-based health insurance marketplace.

That was 1,637 more enrollees than a year ago when 156,963 enrolled. It was also the largest enrollment on the health insurance marketplace since 2016 when 162,652 enrolled. Enrollments for 2020 coverage grew in 20 of 24 jurisdictions.

The 45-day open enrollment period for the coming plan year began Nov. 1 and ended Sunday. A few hundred additional enrollments will be completed this week for consumers who had begun the process but hadn't finished by Sunday night.

“We’re happy to continue to get more people into coverage, including many who were previously shut out of the individual market because of pre-existing conditions,” said Michele Eberle, executive director of the Maryland Health Benefit Exchange, which administers Maryland Health Connection. “With a lot of support, we’re helping to drive the state’s uninsured rate to 6 percent, the lowest ever.”

A “reinsurance” program that Maryland launched with federal approval last year helped reduce average monthly premiums by 10 percent for 2020, after reducing them by 13 percent for 2019. Gov. Larry Hogan, the General Assembly and the Maryland Insurance Administration worked

on the program with MHBE and others to respond to rising premiums, which were felt most by households that were not eligible for federal tax credit help. That rate reduction applied throughout the individual health insurance market for people who buy their own coverage if they can't obtain it through their employer or another government program -- even if they are ineligible for financial help through Maryland Health Connection.

Off-exchange enrollment in the individual market for 2020 totaled 56,550 -- 50,450 through CareFirst and 6,100 through Kaiser Permanente.

Total individual market enrollment for 2020 in Maryland, both on and off-exchange, was 215,150 -- a 1 percent increase from 212,149 a year ago. That also exceeded by 12 percent the projected enrollment of 192,969 that the actuarial firm [Lewis & Ellis Inc. had estimated](#)¹ last fall for the 2020 individual market with a reinsurance program.

More enrollments are likely to be added this spring when Maryland becomes the first state in the nation to use state income tax information to enable a special enrollment. Residents who check off on their state tax return that they lack health insurance and wish to be contacted, will be alerted that they qualify for free or low-cost coverage if they act within 35 days.

Consumers visited MarylandHealthConnection.gov by mobile device nearly a half-million times this open enrollment -- 170,000 more times than on a desktop computer for the second straight year. Also, consumer-assistance "navigators" throughout the state assisted with more than 18,000 private plan enrollments.

Enrollments By Residence	2019 Total	2020 Total	% Change
Allegany	1,358	1,500	10%
Anne Arundel	12,036	11,841	-2%

¹ MHBE State Reinsurance Program 2002 Analysis, Lewis & Ellis, Sept. 12, 2019, marylandhbe.com

Baltimore	20,547	20,693	1%
Baltimore City	10,061	9,952	-1%
Calvert	1,526	1,628	7%
Caroline	997	1,036	4%
Carroll	3,477	3,483	0%
Cecil	2,402	2,418	1%
Charles	2,550	2,607	2%
Dorchester	911	1,049	15%
Frederick	5,982	6,228	4%
Garrett	1,021	1,082	6%
Harford	4,780	5,042	5%
Howard	9,458	9,460	0%
Kent	597	616	3%
Montgomery	41,763	41,989	1%
Prince George's	22,674	22,392	-1%
Queen Anne's	1,545	1,649	7%
St. Mary's	1,840	1,959	6%
Somerset	662	656	-1%
Talbot	1,418	1,445	2%
Washington	3,808	3,910	3%
Wicomico	3,037	3,221	6%
Worcester	2,513	2,744	9%
Total	156,963	158,600	1%
	2019 Total	2020 Total	% Change
New enrollees	40,870	38,404	-6%

By Demographics	2019 Total	2020 Total	% Change
Young Adults (18-34)	47,278	46,391	-2%
African-American	27,709	27,387	-1%
Hispanic	18,344	18,157	-1%
By Plan Type	2019 Total	2020 Total	% Change
HMO	151,279	152,871	1%
PPO	5,684	5,729	<1%
By Metal Level	2019 Total	2020 Total	% Change
Platinum	1,736	1,955	13%
Gold	43,675	55,421	27%
Silver	74,536	63,364	-15%
Bronze	33,529	34,445	3%
Catastrophic	3,487	3,415	-2%
Financial Help	2019 Total	2020 Total	% Change
With Federal Advance Premium Tax Credits	124,541	121,066	-3%
Without Advance Premium Tax Credits	32,422	37,534	16%
By Carrier	2019 Total	2020 Total	% Change
CareFirst	83,030	96,584	16%
Kaiser Permanente	73,933	62,016	-16%

A media teleconference about the open enrollment results will be held at 10 a.m. Tuesday, Dec. 17.

Members of the media may call 1-405-353-1161, PIN: 934 987 907#

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Maryland Health Benefit Exchange is a public corporation and independent unit of state government established in 2011 to administer Maryland Health Connection.

Maryland Health Connection is the state-based marketplace for Marylanders to shop and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs. It is the only place where Marylanders can access financial help such as tax credits to make coverage more affordable.

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