

FOR IMMEDIATE RELEASE

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## **GOVERNOR ANNOUNCES EXTENSION OF OPEN ENROLLMENT THROUGH MARYLAND HEALTH CONNECTION AFTER A RECORD SEASON**

*More than 180,000 have enrolled for 2022, an all-time high and a 9% increase over last year*

(JAN 18, 2022) ANNAPOLIS, MD – Gov. Larry Hogan today announced that open enrollment will continue on Maryland Health Connection through February in light of the ongoing public health emergency. A record number of Marylanders - 181,603 - have enrolled in coverage for 2022 through the state's health insurance marketplace. A surge of new enrollees fueled the 9-percent increase over a year ago.

“As we battle this COVID-19 surge, this extended enrollment period will help get more Marylanders covered at a critical time,” said Gov. Larry Hogan. “One of the many lessons of the pandemic is how important it is to have access to affordable and reliable health coverage, and we are fortunate to have a health exchange that is a national model.”

Open enrollment, which began Nov. 1 and was originally scheduled to end Jan. 15, will now continue through Feb. 28. Anyone who enrolls by Jan. 31 will have coverage beginning Feb. 1. Those who enroll during February will be covered starting March 1.

New enrollees totaled 39,181, up 48 percent, between Nov. 1 and Jan. 15. More than 141,944 existing enrollees also retained their coverage, up 2 percent, as the health emergency stretched into a third year. Marylanders can also obtain dental insurance through the state marketplace. Those enrollments grew 29 percent, from 51,505 a year ago to 66,634 for 2022.

Populations that historically have proportionately lacked health coverage such as young adults, Black and Hispanic residents enrolled as never before during the enrollment period between Nov. 1 and Jan. 15.

Enrollment of adults ages 18-34 reached 49,576, a 6-percent increase over the 2021 open enrollment. The gain was propelled by added financial help from a \$20 million fund that

Maryland set aside during last year's legislative session to encourage more young adults to get coverage, both for their own health and to help bring down the cost of coverage overall. Nearly two-thirds, or 32,122, of the young adult enrollees qualified for the additional subsidy, which reduced their monthly costs about \$35 per person. More than 8,000 of those young adults who qualified for the additional help were new enrollees.

Black enrollees for 2022 totaled 30,535, a 10-percent increase over a year ago. Hispanic enrollees totaled 20,241, a 13-percent increase over a year ago. (Self-identification of race and ethnicity is optional on the application.)

"I'm happy that the marketing and outreach efforts we targeted to those groups helped get the message out about the need for health insurance, especially now," said Michele Eberle, executive director of the Maryland Health Benefit Exchange, which runs the state's health insurance marketplace. "Getting high-quality, affordable coverage to as many uninsured people as possible and responding to chronic health inequities are essential to our mission. Thanks to our amazing statewide partners for helping us spread the word."

Other action in recent years by state and federal officials helped fuel enrollments. The Reinsurance program that Gov. Hogan and the Maryland General Assembly created in 2018 with federal approval led Maryland to offer some of the least expensive plans in the nation. Maryland's individual market, on average, offered the least expensive gold and bronze plans and the third least expensive silver plans in the nation, according to a Kaiser Family Foundation analysis in October.

Also, the American Rescue Plan Act of 2021, approved by Congress and signed by President Biden last March, broadened financial help to all income levels for people who buy their own health coverage. That was reflected in the enrollment totals: The number of people who earn more than four times the federal poverty level, which was the cap for financial help before the Rescue Plan, grew by 60 percent over a year ago, to 16,053. The federal poverty level is \$12,880 for an individual and \$26,500 for a family of 4.

Additional enrollment opportunities will continue this year, including the Easy Enrollment program that allows uninsured people to get coverage if they check a box when filing their state income tax form.

A similar program will launch later this year for any Marylander filing for Unemployment Insurance who checks a box to state they need coverage and seek assistance from the Maryland Health Benefit Exchange.

Maryland’s approach has helped stabilize prices and enrollment on the individual health insurance market. Coverage is open to all applicants regardless of pre-existing conditions since the Affordable Care Act launched a decade ago.

The total number of Marylanders who buy their own health insurance grew 5 percent, from 234,802 a year ago to 245,538 this month. That total includes both those who buy through Maryland Health Connection, the only outlet for financial help, and those who buy directly through one of the three companies that serve the individual market in Maryland.

<b>Comparing 2021 and 2022 open enrollments on Maryland Health Connection (through 1/15/2022)</b>			
<b>Residence</b>	<b>2021 Total 11/1/20 to 12/15/20</b>	<b>2022 Total 11/1/21 to 1/15/22</b>	<b>% Change</b>
Statewide	166,038	181,603	9.4
Allegany	1,567	1,632	4.2
Anne Arundel	12,784	14,673	14.8
Baltimore	21,730	24,369	12.1
Baltimore City	10,244	11,060	8.0
Calvert	1,744	1,978	12.0
Caroline	1,104	1,185	7.3
Carroll	3,802	4,566	20.1
Cecil	2,501	2,688	7.5

Charles	2,756	3,067	11.3
Dorchester	1,135	1,169	3.0
Frederick	6,898	8,113	17.6
Garrett	1,111	1,176	5.9
Harford	5,479	6,351	15.9
Howard	10,195	11,171	9.6
Kent	647	669	3.4
Montgomery	43,132	46,052	6.8
Prince George's	22,866	25,417	11.2
Queen Anne's	1,900	2,071	9.0
St. Mary's	2,080	2,004	-3.7
Somerset	723	724	0.1
Talbot	1,480	1,507	1.8
Washington	3,935	3,716	-5.6
Wicomico	3,245	3,088	-4.8
Worcester	2,950	3,157	7.0

<b>Demographics</b>	<b>2021 Total</b>	<b>2022 Total</b>	<b>% Change</b>
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Male	73,198	80,965	10.6
Female	92,840	100,638	8.4
< 18 years old	8,313	10,306	24.0
18-25 years old	14,950	15,069	1.0
26-34 years old	31,732	34,507	8.8
35-44 years old	28,716	32,167	12.0
45-54 years old	31,774	34,077	7.3
55-64 years old	43,296	46,860	8.2
65+ years old	7,257	8,617	18.7
White	55,916	60,890	8.9
Black	27,826	30,535	9.7
Hispanic	17,869	20,241	13.3
Asian American Pacific Islander	23,261	24,747	6.4

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[Maryland Health Benefit Exchange](#) (MHBE), a public corporation and independent unit of state government established in 2011, administers Maryland Health Connection.

[Maryland Health Connection](#) (MHC) 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.