

Media Release

March 3, 2022

RECORD-SETTING 182,000+ ENROLL IN COVERAGE THROUGH MARYLAND HEALTH CONNECTION DURING OPEN ENROLLMENT

*UNINSURED MARYLANDERS CAN ENROLL THROUGH THE STATE TAX
FORM'S EASY ENROLLMENT OR, IF ELIGIBLE, THROUGH MEDICAID*

BALTIMORE – Gov. Larry Hogan today announced that a record number of Marylanders enrolled for health coverage for 2022 in the annual open enrollment that just ended through Maryland Health Connection. The 182,861 enrollments marked a new record for the state-based health insurance marketplace, a 10% increase over the 2021 open enrollment total of 166,038.

Maryland was one of four state marketplaces, along with Colorado, New York and the District of Columbia, that extended their original open enrollment deadlines in response to the hospitalization surge driven by the Omicron variant of Covid-19. Maryland's open enrollment was originally scheduled to run from Nov. 1, 2021 to Jan. 15, 2022, but was extended through February.

“We were proud to be one of just four marketplaces that extended open enrollment in response to the Omicron surge,” said Gov. Hogan. “Among the many lessons of the pandemic is the importance of having affordable reliable coverage, and Marylanders are getting covered in record numbers.”

A record also was set for enrollees new to Maryland Health Connection: 47,315 new enrollments, 70% more than the 26,497 Marylanders who newly enrolled a year ago. More than 8,000 new enrollments occurred in the six weeks Maryland extended open enrollment from mid-January to the end of February.

Young adults between 18 and 34 years old also enrolled at a record pace, surpassing 50,000, or 7% above a year earlier. The gain was propelled by added financial help from a \$20-million fund that Maryland set aside to encourage more young adults to enroll, both for their own health and to help bring down the cost of coverage for all ages. That program reduced the average premium by about \$40 a month for the more than 33,000 young adults who qualified.

“We are very happy that nearly 11,000 of those young adults were new to Maryland Health Connection,” said Michele Eberle, executive director for the Maryland Health Benefit Exchange. “That achieved the state projections for the young adult subsidy pilot program that is in place for next year as well.”

The young adult subsidy was on top of other new savings through the American Rescue Plan Act that covered all ages. In fact, enrollment grew by more than 60% for middle-income households (earning more than 400% of the Federal Poverty Level) now eligible for financial help to buy coverage.

Other action in recent years by state and federal officials also helped hold down prices for consumers. The Reinsurance Program that Gov. Hogan and the Maryland General Assembly created four years ago with federal approval led Maryland to offer some of the least expensive plans in the nation for individuals who purchase their own coverage, according to a Kaiser Family Foundation study last fall.

Reduced rates attracted new enrollments, including in communities of color that disproportionately have lacked health insurance. For 2022, Black enrollment grew by 11% to 30,776 and Hispanic enrollment grew by 14% to 20,396 – both greater than the 10% growth rate as a whole.

More stable rates also strengthened the purchasing power of families: More than 18,000 Marylanders chose platinum or gold level, which cost a little more but also offer the lowest out-of-pocket deductibles.

Additional enrollment opportunities for uninsured Marylanders who did not enroll 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 with the Comptroller. In the past two years, seven state marketplaces (Massachusetts, Colorado, New Mexico, Rhode Island, Pennsylvania, Virginia and California) have followed Maryland’s lead to launch or pursue their own state tax form checkoff programs.

Maryland Health Benefit Exchange will launch a similar program later this year in concert with the Maryland Department of Labor. Anyone filing for Unemployment Insurance who checks a box to state they need coverage will be able to receive immediate free help to enroll in free or low-cost coverage. Marylanders who qualify for Medicaid can enroll at any time.

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About the Maryland Health Benefit Exchange: The Maryland Health Benefit Exchange (MHBE) is a public corporation and independent unit of the state government. It was established in 2011 in accordance with the Patient Protection and Affordable Care Act of 2010 (ACA) and is responsible for the administration of Maryland Health Connection.

About Maryland Health Connection: One of every six Marylanders receive their health coverage through Maryland Health Connection (MHC), the state-based health insurance marketplace. Residents can compare and enroll in health insurance as well as determine eligibility for Medicaid or financial help with private plans.

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