

Media Release

NEARLY 215,000 ENROLL IN 2024 COVERAGE, MOST EVER FOR MARYLAND HEALTH CONNECTION

*Enrollment grew more than 17% since last year to an all-time high in
11th year of state-based marketplace*

BALTIMORE (Jan. 18, 2024) – More people than ever before enrolled in health coverage during the recent open enrollment through Maryland Health Connection.

Open enrollment began Nov. 1, 2023, and ended Jan. 15. During the 90-day enrollment period, 213,895 enrolled – a 17% increase from the 182,166 Marylanders who enrolled a year ago. It was the largest increase and the largest total ever on Maryland’s health insurance marketplace.

“Health care is a basic right that every Marylander deserves. Today, we are one step closer to building a healthier state where everyone can receive the care they need,” Governor Wes Moore said. “We will continue to move in partnership to ensure that in Maryland, health care is affordable and accessible to all. It’s an integral part of our pledge to leave no one behind.”

To share the good news, Michele Eberle, executive director of Maryland Health Benefit Exchange; Ryan Moran, Deputy Secretary for Health Care Financing & Medicaid Director for the Maryland Department of Health and Traci Kodeck, chief executive officer of HealthCare Access Maryland gathered at the home of the Maryland Health Benefit Exchange to celebrate the milestone for the state’s health insurance marketplace, Maryland Health Connection.

"The remarkable growth in Maryland Health Connection's total enrollment has proven that when we collaborate, we not only surpass expectations but also make affordable health coverage a reality for Marylanders," said Maryland Secretary of Health Dr. Laura Herrera Scott.

“We know that health care costs are often a barrier for people to get a health plan. In Maryland, we have worked very hard to keep health coverage affordable, especially as the continuous coverage for Medicaid ends,” Eberle said.

Several factors contributed to the record growth:

- More than 14,000 people no longer eligible for Medicaid following the end of the pandemic public health emergency enrolled in private health insurance through Maryland Health Connection. Most qualified for federal tax credits that lowered their out-of-pocket costs. That was nearly four times as many as the 3,000 who transitioned from Medicaid into private plans during open enrollment one year ago. The 14,089 also represented nearly half of the 31,729 additional total enrollments for 2024 compared to a year ago.
- More than 50,000 young adults qualified for additional financial help offered by the state of Maryland, the only one of its type in the country. It lowered their health insurance premiums by about \$450 a year on average. The Maryland legislature last year extended that program through 2025 and this year, Maryland Health Connection expanded it to cover young adults from 18 to 37. It previously covered Marylanders up to 34 years old. Young adults typically lack health coverage by comparison to other age groups. Their participation helps lower costs for all.
- This is the third full year federal tax credits were increased and expanded to provide savings to more people since the passage of the American Rescue Plan Act in 2021. Those enhanced subsidies will continue for enrollees through 2025 due to the Inflation Reduction Act of 2022.

The number of individuals who self-identified as Black on their enrollment applications increased by nearly 33% to 41,611. Enrollment by Hispanic residents grew by nearly 30% to 28,701. It grew even more among Black young adults 18-34, up 46% in one year, and Hispanic young adults 18-34, up 50% in one year. Those populations have historically and disproportionately lacked health insurance.

Overall, new enrollments were up 64% to 56,220 from 34,205 a year ago. Renewals were up 7% to 157,675 from 147,961 a year ago.

Also, enrollments by people who qualified for federal financial help increased by 18% to 163,796 from 138,345 a year ago. Enrollments of people who did not qualify for a federal tax credit also grew, up 14% to 50,099 from 43,821 a year ago.

Dental plan enrollment rose 14% to 74,939 from 65,393 last year. New to Maryland Health Connection this year is the availability of vision plans. More than 298 individuals enrolled in vision plans during the enrollment period.

Even after open enrollment, opportunities for people to enroll who lack coverage will continue.

Marylanders who check a box on their state income tax returns that they need health insurance will be able to enroll in a program offered through the Office of the Comptroller of Maryland. Anyone who loses a job and files for unemployment insurance can also check a box during that application process with the Maryland Department of Labor to request help with health coverage. Those innovative “Easy Enrollment” programs have since been replicated by states around the country.

Marylanders who have certain life events, such as losing employer coverage, getting married or divorced, or turning 26 and aging off a parent’s plan, may also be eligible to enroll now. People who are eligible for health coverage through Medicaid can enroll any time of year.

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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.

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