

2024 OPEN ENROLLMENT SUPPLEMENT INCLUDED



DATAREPORT

January 31, 2024

1-2 OPEN ENROLLMENT EXECUTIVE SUMMARY | 3-17 OPEN ENROLLMENT SUPPLEMENT PAGES| 18-19 EXECUTIVE SUMMARY | 20-33 PRIVATE PLANS| 34 YOUNG ADULT SUBSIDY | 35 DENTAL| 36-38 MEDICAID| 39 HOW CONSUMERS ENROLLED

Open Enrollment 2024 Highlights

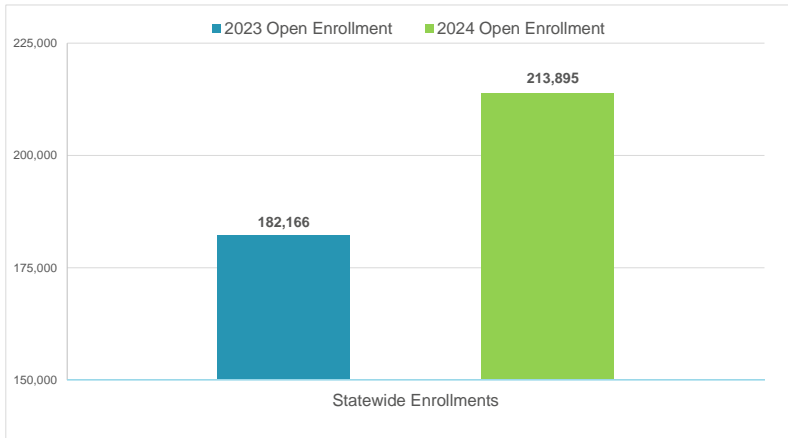
- More people than ever before enrolled in health coverage during the 2024 open enrollment through Maryland Health Connection. Open enrollment began Nov. 1, 2023, and ended Jan. 15, 2024.
- 213,895 enrolled – a 17% increase from a year earlier.
- More than 14,000 people no longer eligible for Medicaid enrolled in private health insurance during open enrollment. They were part of 37,408 who moved from Medicaid to private plans in the period from June 1, 2023, shortly after the federal Public Health Emergency expired, through Jan. 15, 2024.
- 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 number of individuals who self-identified as Black on their applications increased year over year 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%, and Hispanic young adults 18-34, up 50%.
- *“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.

OPEN ENROLLMENT SUMMARY

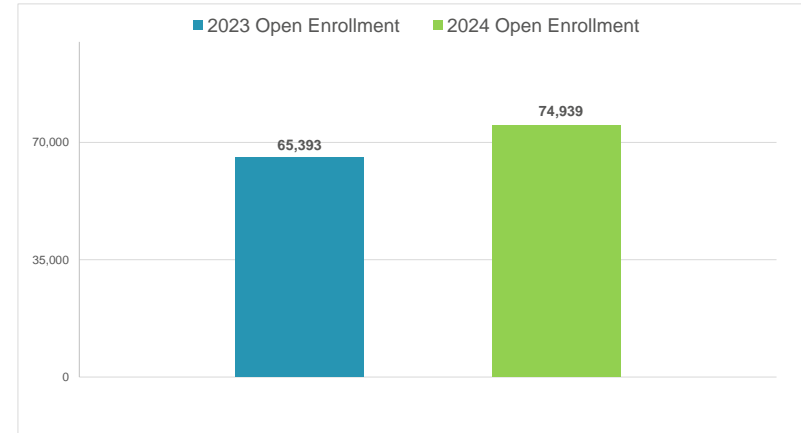
Open Enrollment Supplement.

Open Enrollment 2023 vs Open Enrollment 2024

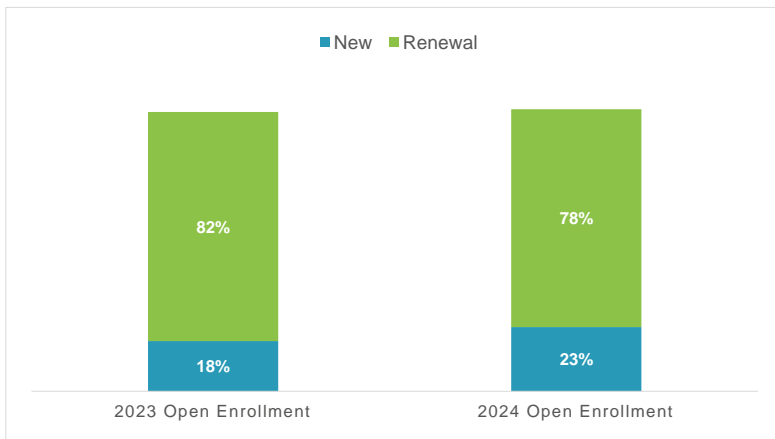
Enrollments by Statewide



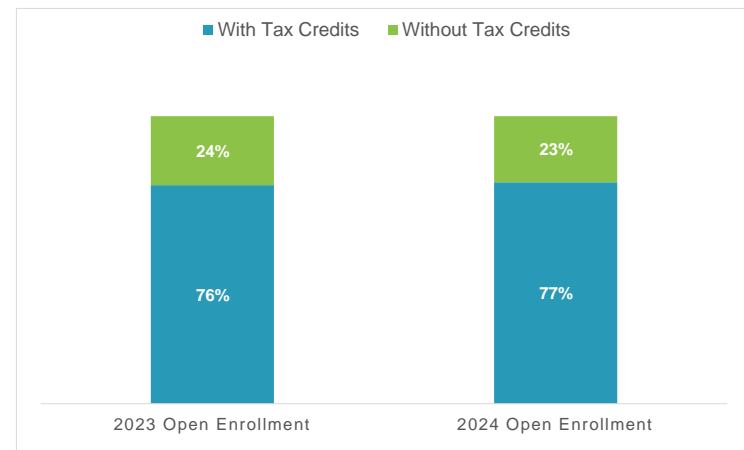
Enrollments by Dental



Enrollees by New/Renewal



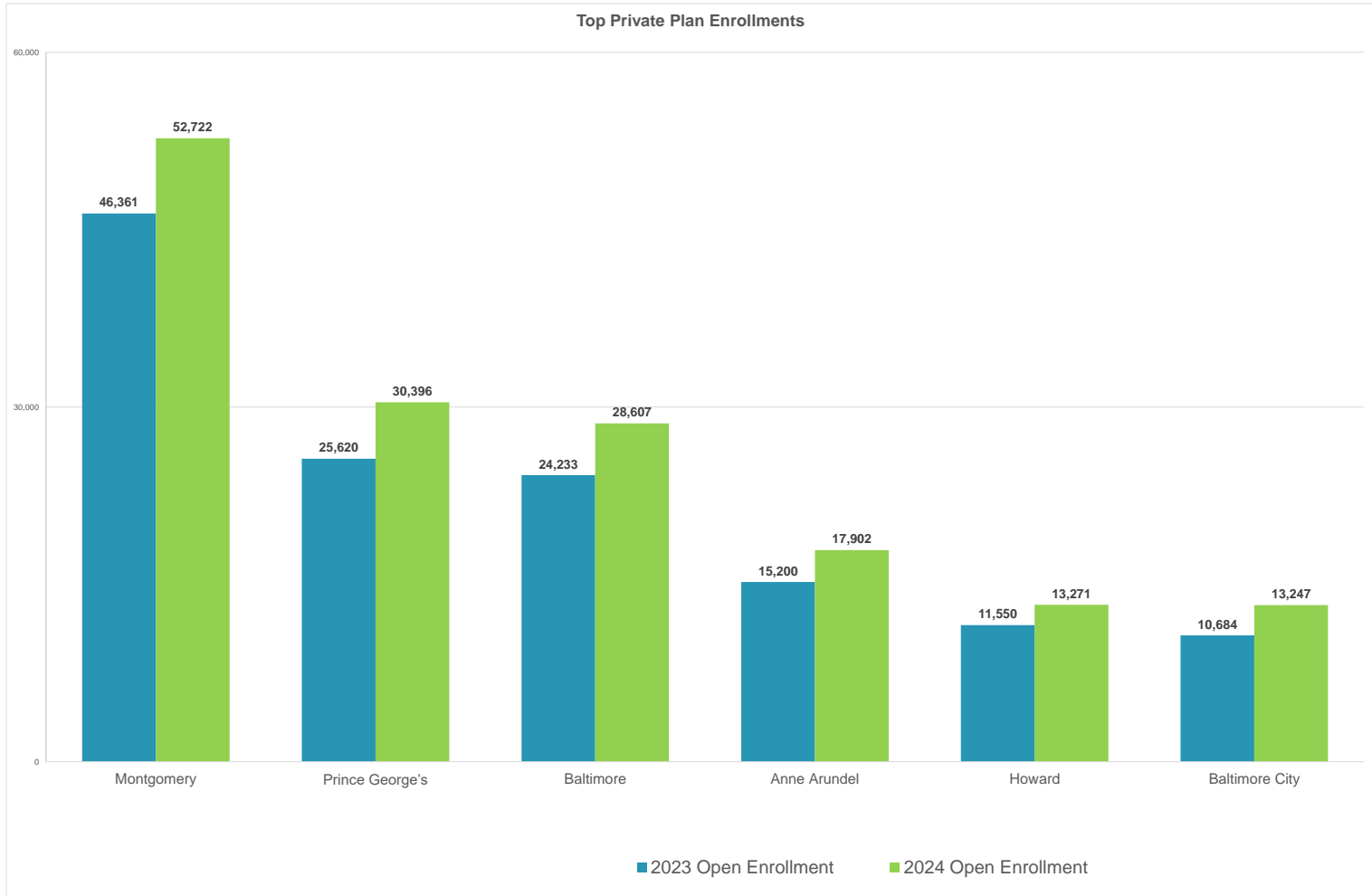
Enrollees by Financial Help



Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month.
 New Enrollments = All enrollments new to Maryland Health Connection compared to the prior plan year.

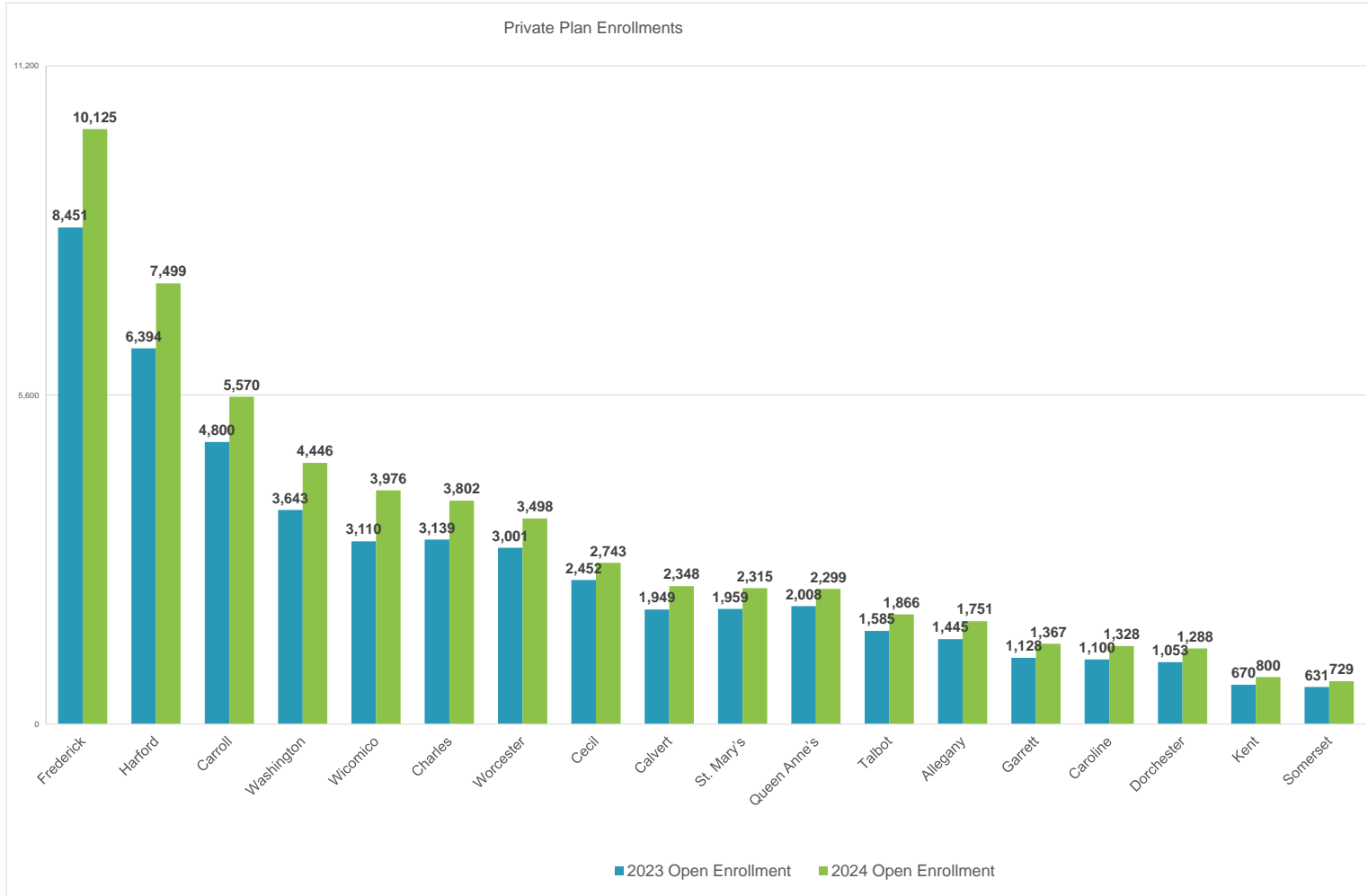
PRIVATE PLANS BY TOP 6 JURISDICTIONS

Open Enrollment Supplement.



PRIVATE PLANS BY COUNTY

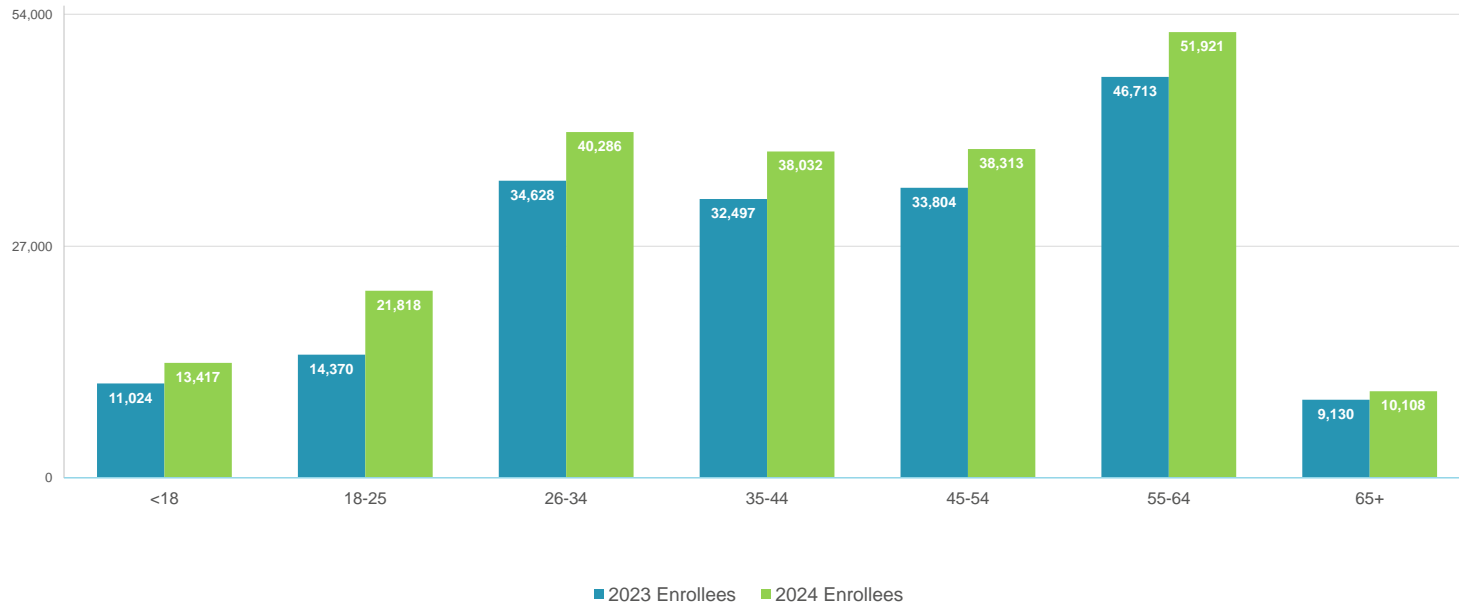
Open Enrollment Supplement.



ENROLLMENT BY AGE

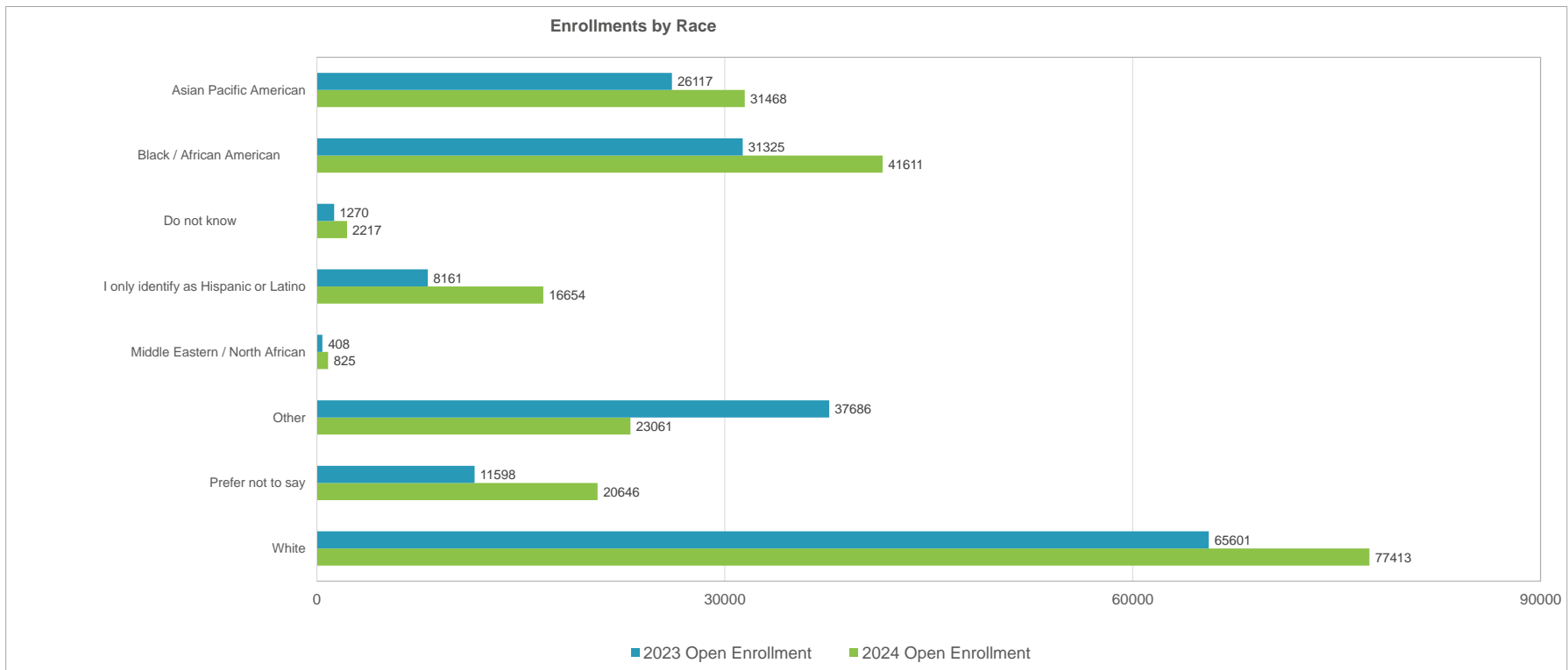
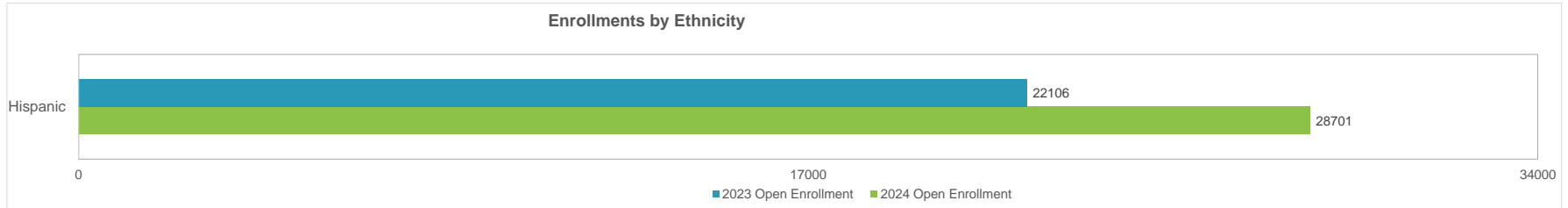
Open Enrollment Supplement.

Enrollments by Age



PRIVATE PLANS - ENROLLMENTS BY RACE/ETHNICITY

Open Enrollment Supplement.

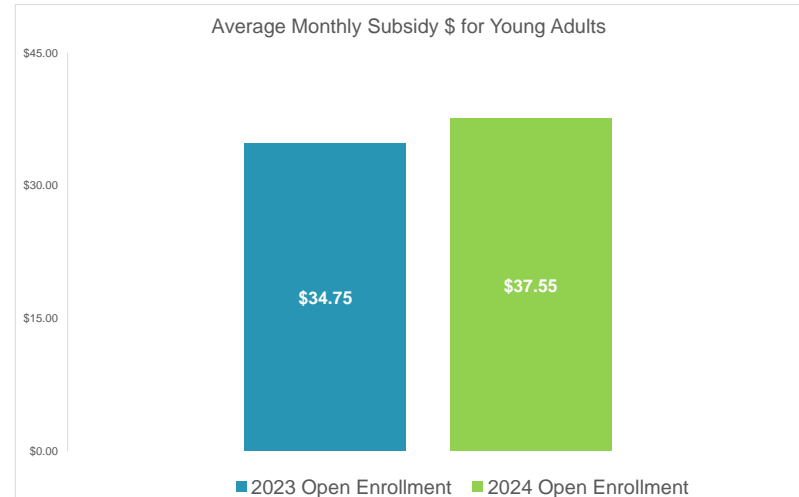
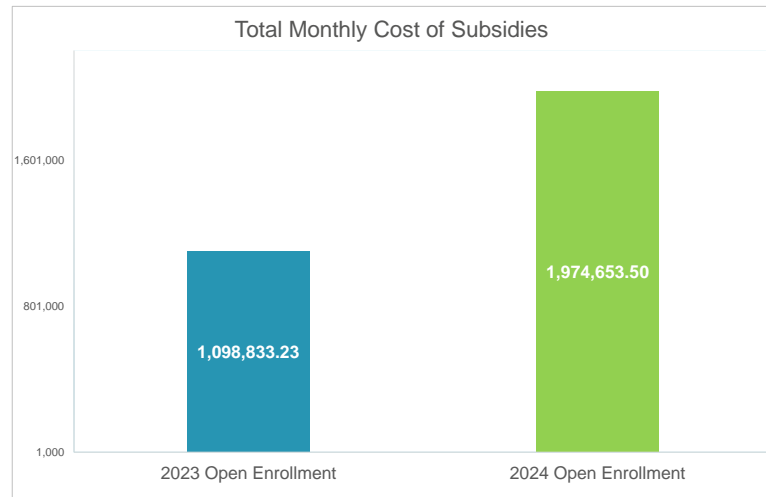
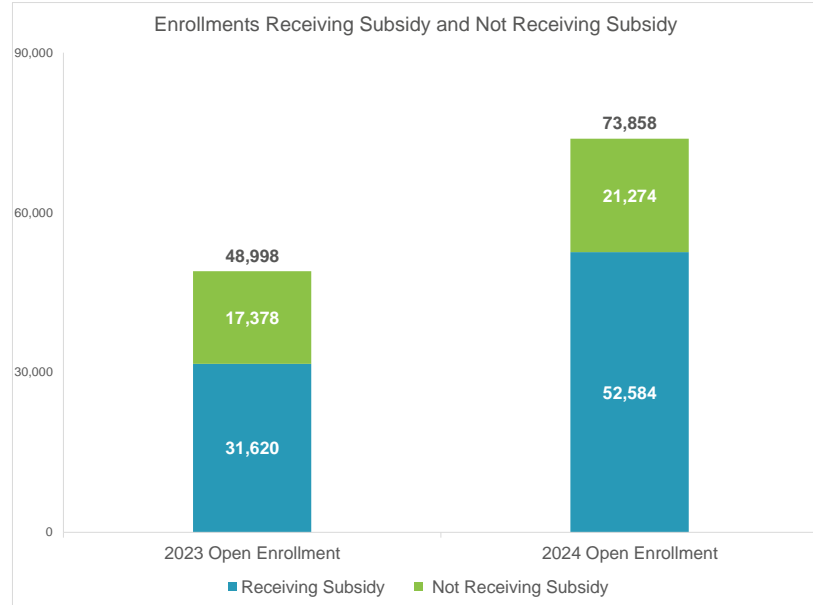
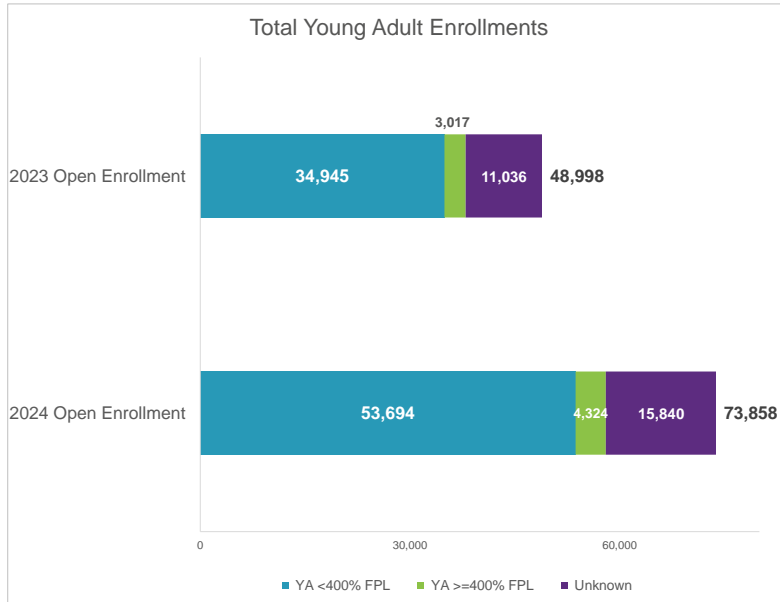


Race/ethnicity is reported voluntarily.

Individuals reporting voluntarily as Hispanic by ethnicity are also counted under race as they reported it.

YOUNG ADULT SUBSIDY

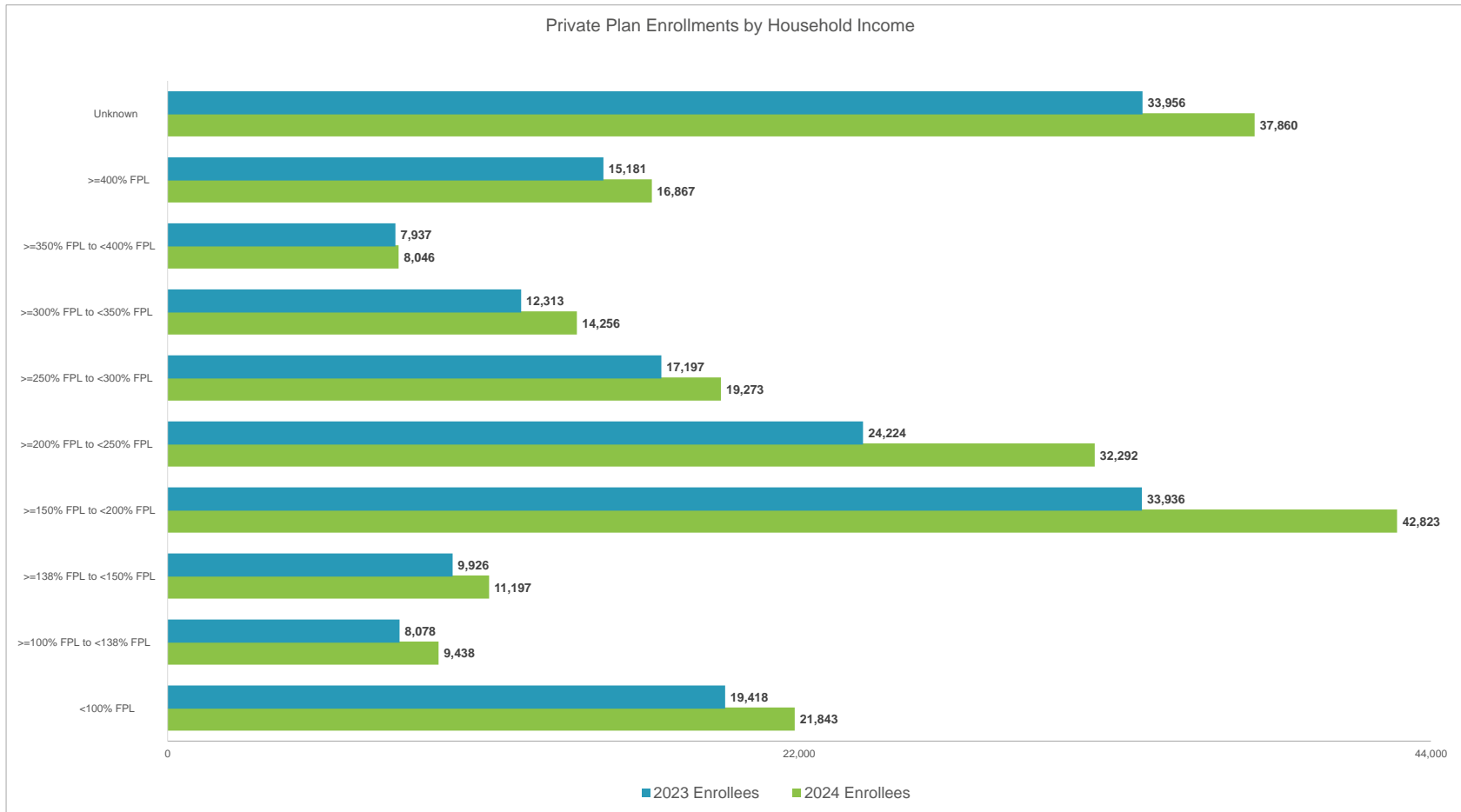
Open Enrollment Supplement.



Household income eligibility based on percentages above the Federal Poverty Level, defined for 2024 as \$15,060 for an individual and \$31,200 for a family of 4, and for 2023 as \$13,590 for an individual and \$27,750 for a family of four
 Unknown: Enrollees who did not submit household income information and thus were not eligible for financial help.

AFFORDABILITY

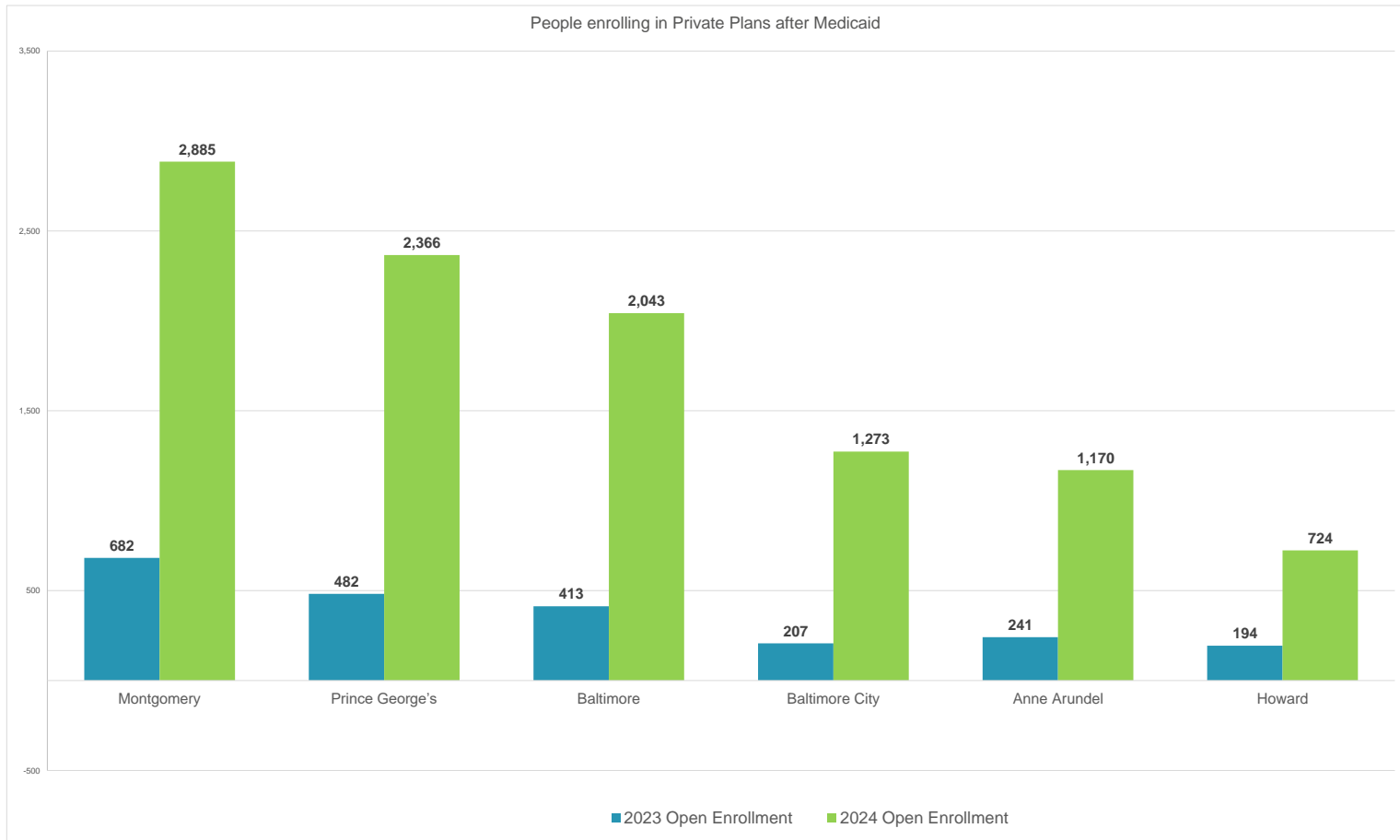
Open Enrollment Supplement



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QUALIFIED HEALTH PLANS AFTER MEDICAID BY TOP 6 JURISDICTIONS

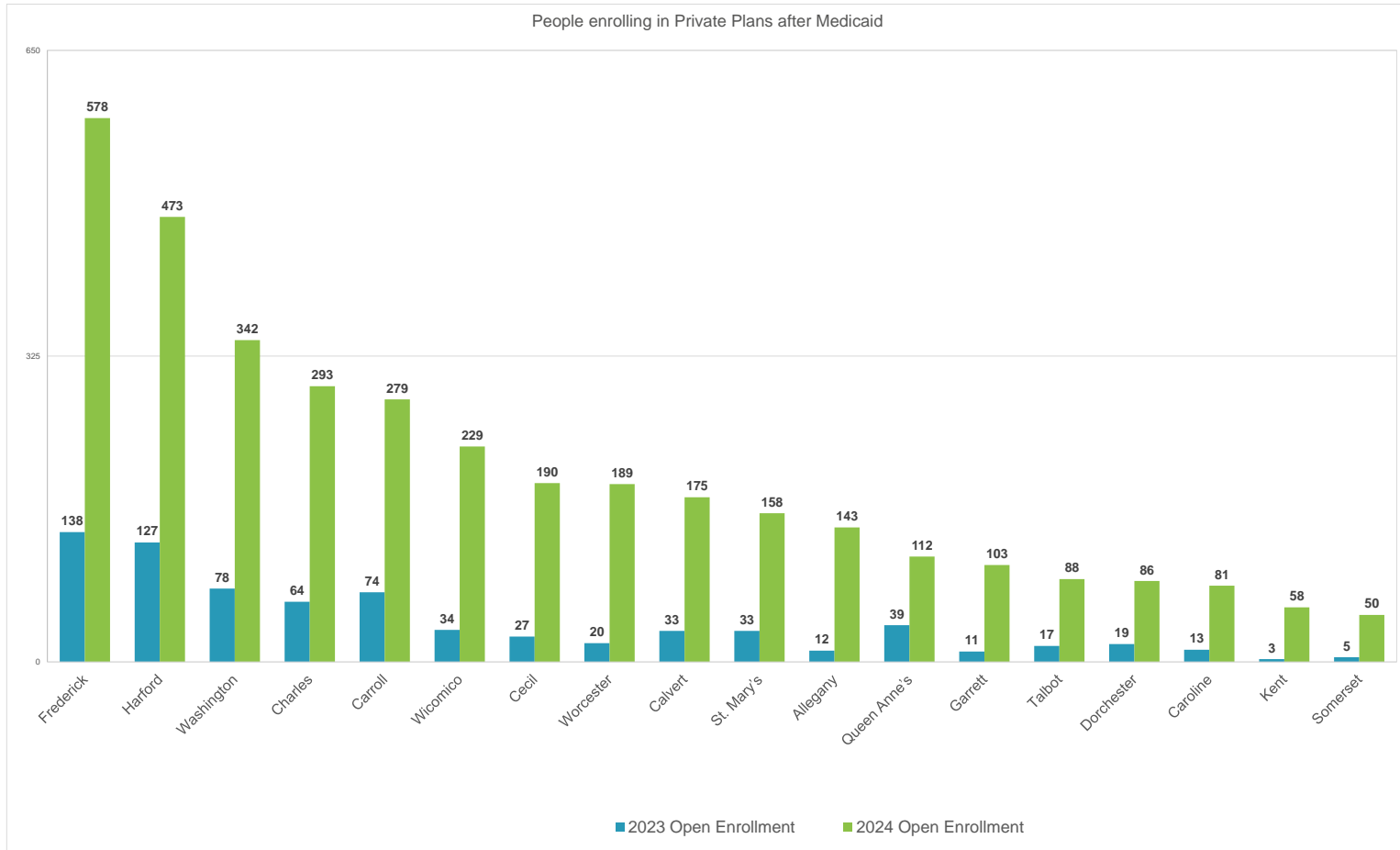
Open Enrollment Supplement.



Enrollments: Covers the open enrollment period from 11/1/2023 to 1/15/2024, not the whole "Unwinding" period.

QUALIFIED HEALTH PLANS AFTER MEDICAID BY COUNTY

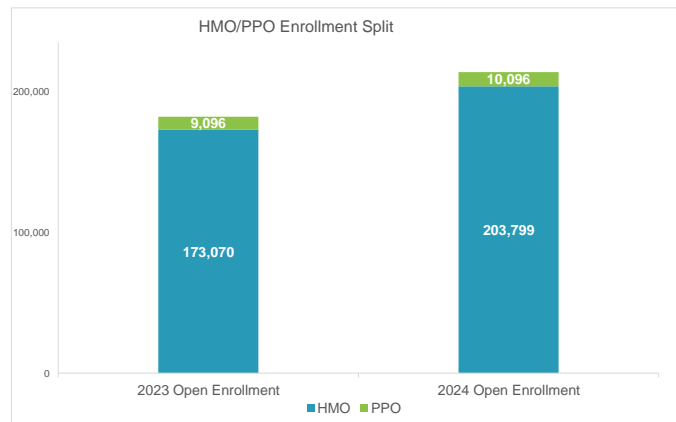
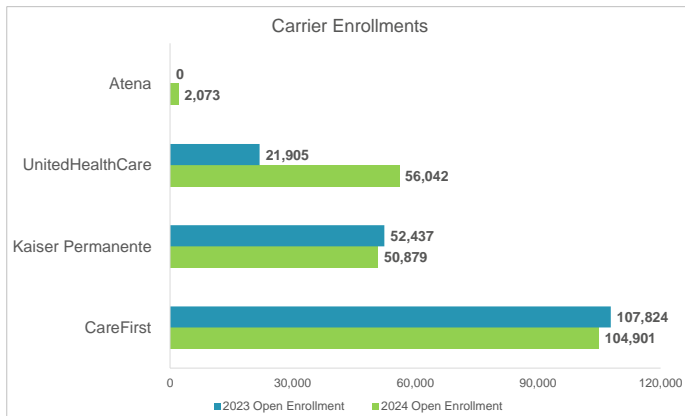
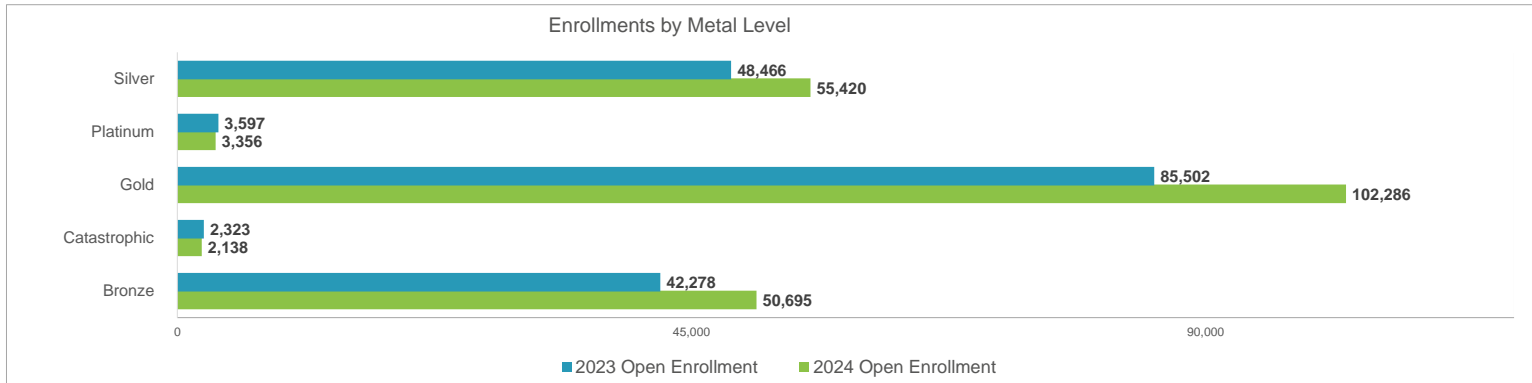
Open Enrollment Supplement.



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AFFORDABILITY

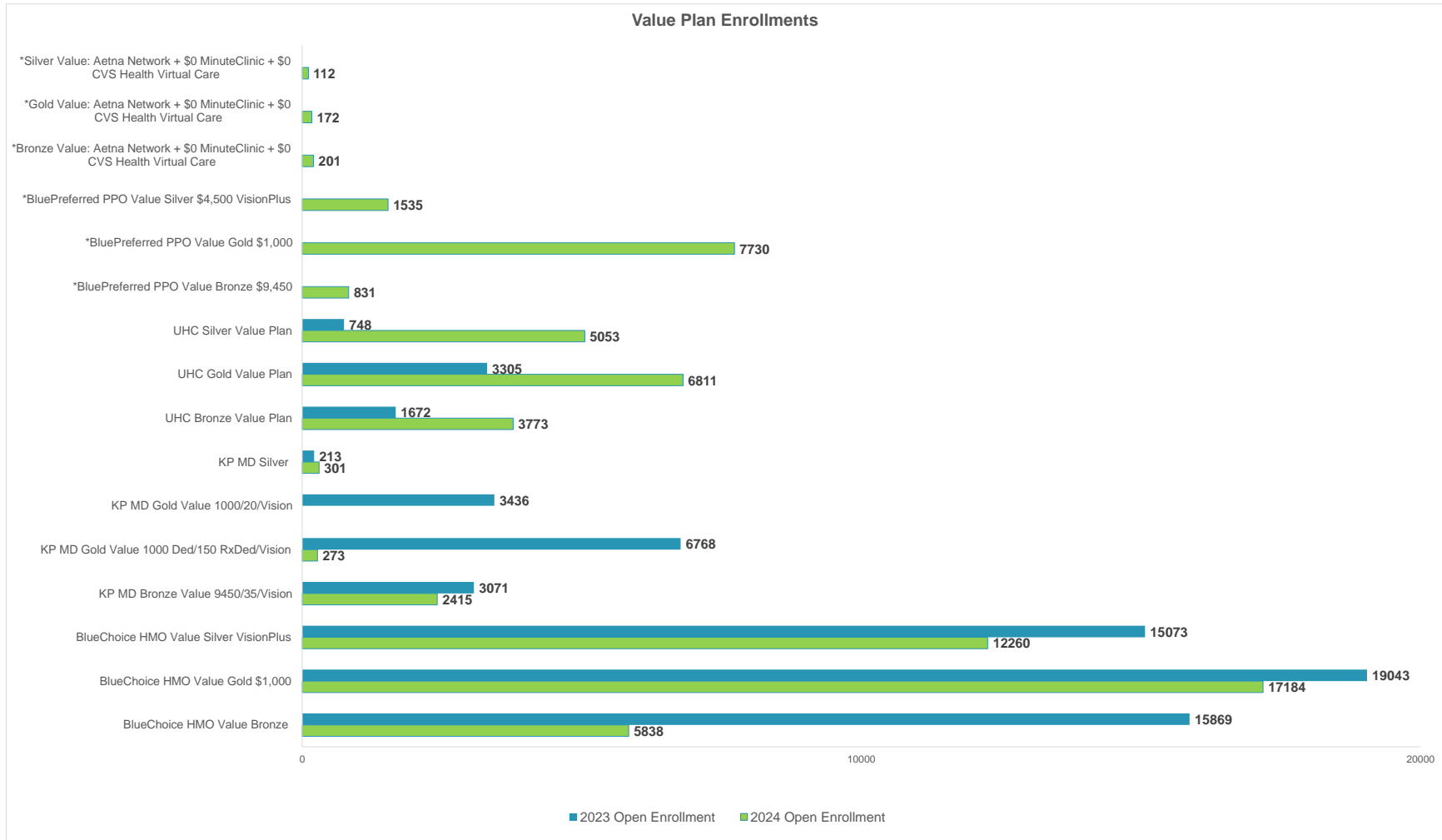
Open Enrollment Supplement.



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VALUE PLAN SELECTIONS

Open Enrollment Supplement.



Value Plans: Offer lower deductibles and more health care services before deductible. They are designed to lower out-of-pocket costs for services that most people use most frequently.
 *New to 2024

ENROLLMENT BY CARRIER AND OFF-EXCHANGE ENROLLMENTS

Open Enrollment Supplement.

Open Enrollment 2024 on Maryland Health Connection			
Insurance Carrier	2024	2023	% Change
CareFirst	104,901	107,824	-3%
Kaiser Permanente	50,879	52,437	-3%
UnitedHealthcare	56,042	21,905	+156%
Aetna	2,073	N/A	N/A

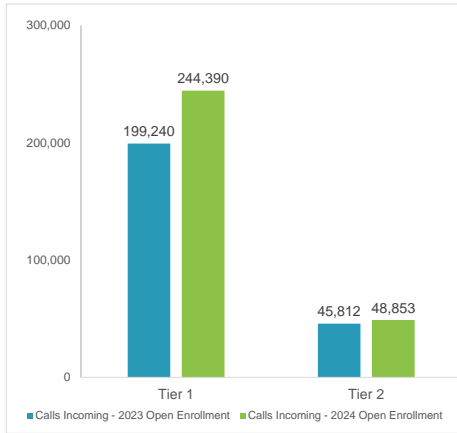
Open Enrollment Off-Exchange		
2023	2024	% Change
59,916	67,781	+13%
Enrollments by people who purchase their own health coverage off Maryland Health Connection		

CALL CENTER VOLUMES

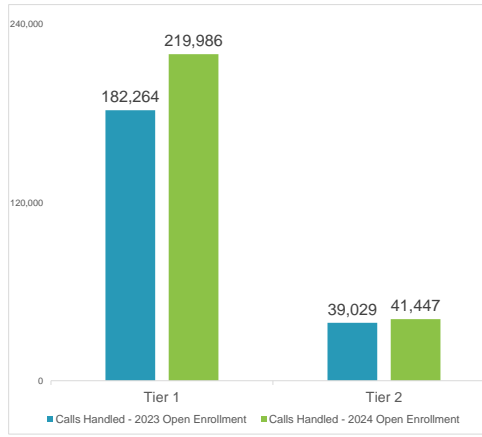
Open Enrollment Supplement.

Customer Assistance

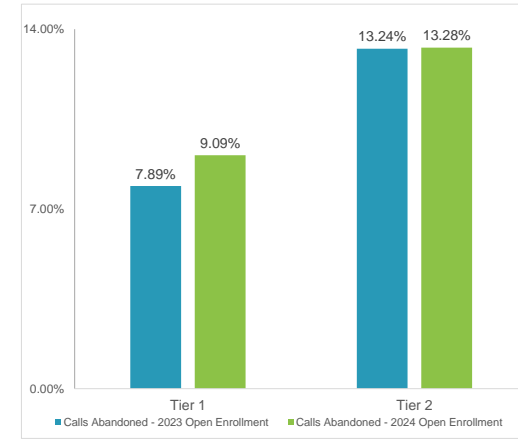
Calls Incoming



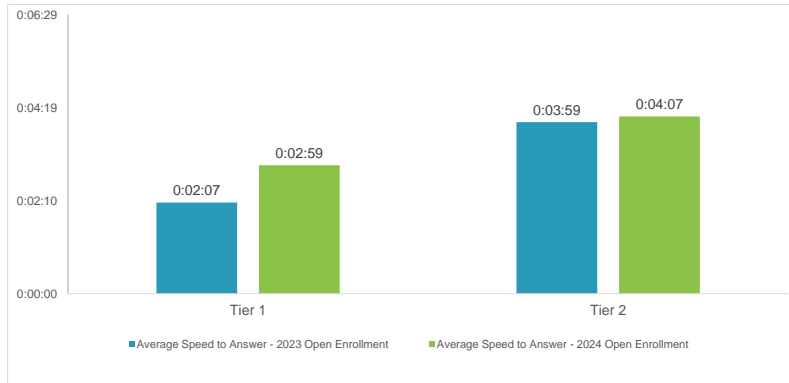
Calls Handled



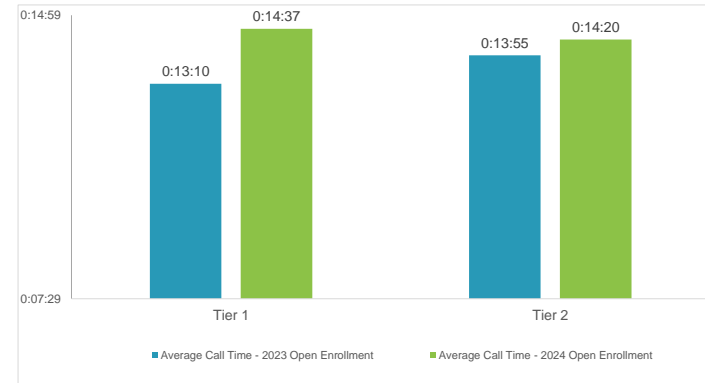
Calls Abandoned



Average Speed to Answer



Average Call Time

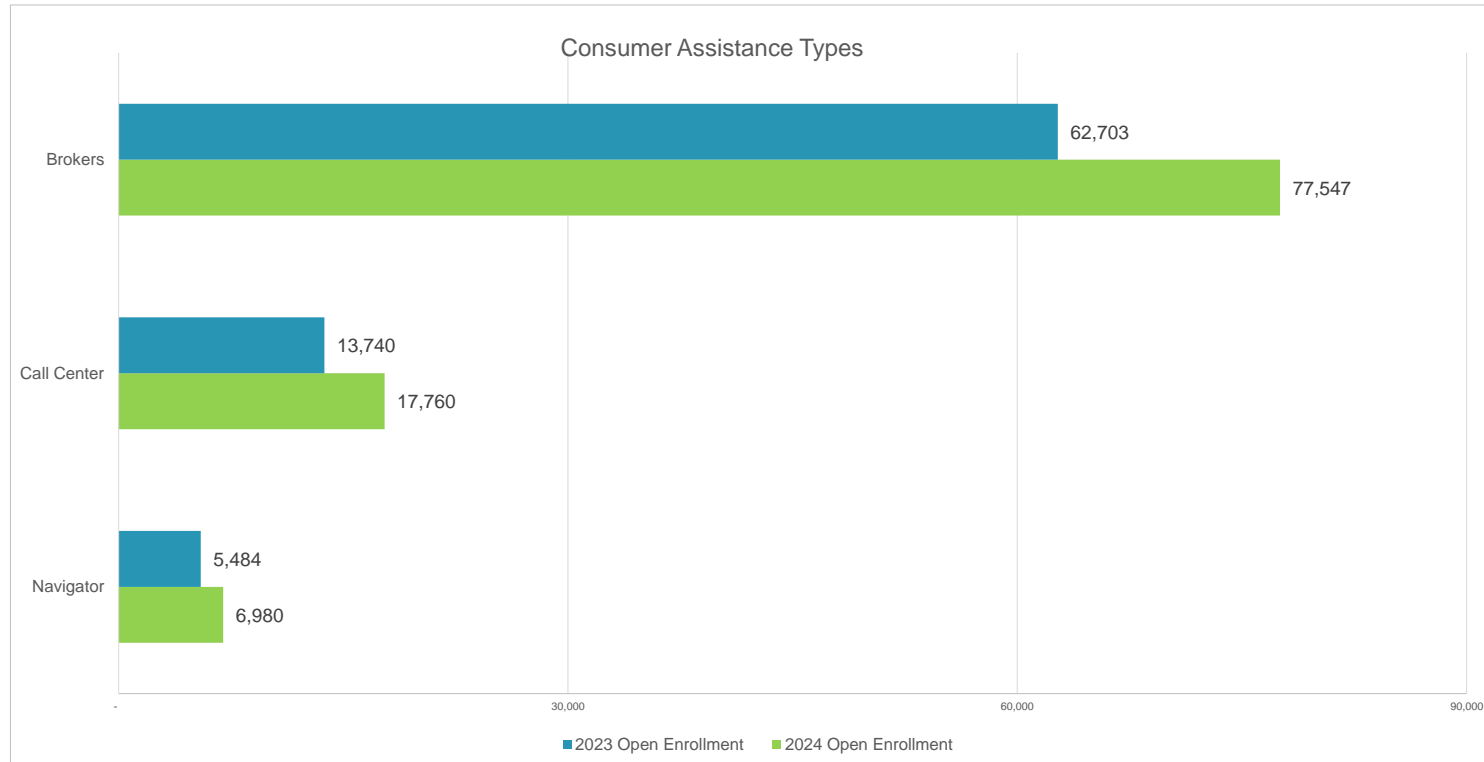


** Tier 1 - basic calls

Tier 2 - more complex requiring greater support

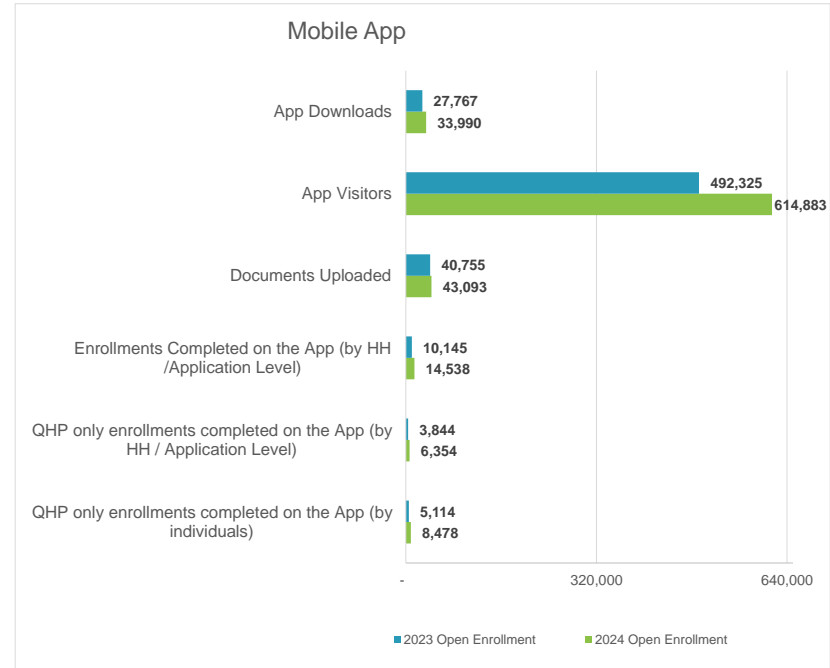
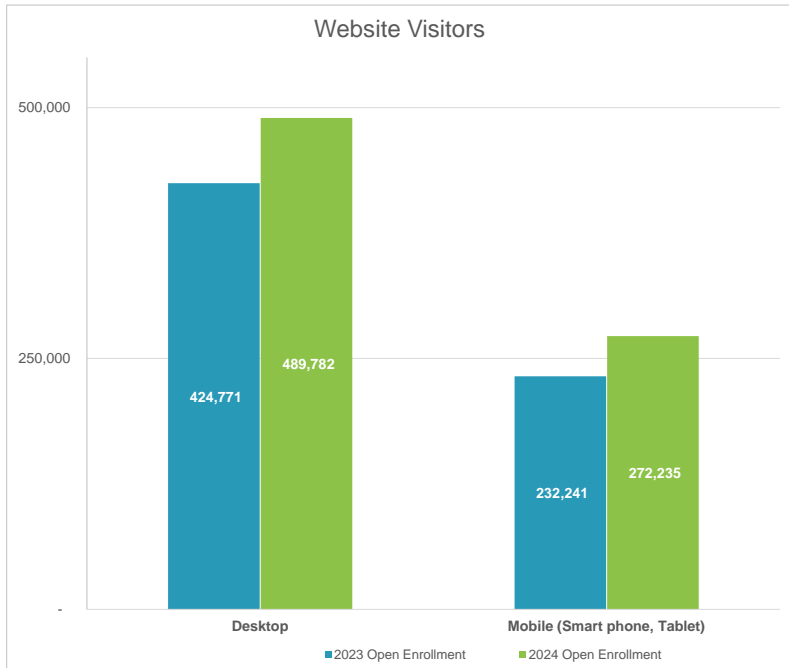
CONSUMER ASSISTANCE TYPES

Open Enrollment Supplement Included.



DIGITAL

Open Enrollment Supplement Included.





DATA REPORT

January 31, 2024

17-18 EXECUTIVE SUMMARY | 19-33 PRIVATE PLANS | 34 YOUNG ADULT SUBSIDY | 35 DENTAL | 36-38 MEDICAID | 39 HOW CONSUMERS ENROLLED

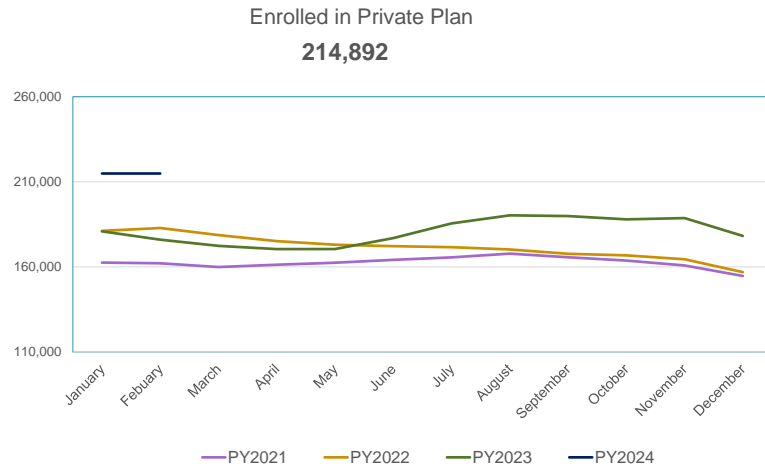
January 2024 Highlights

- The 214,892 individuals enrolled at the end of January was a 19% increase over the prior January.**
- It was also the first time in the 11 years of the Maryland health exchange that total enrollment increased, by nearly 1,000 people, in the weeks after open enrollment ended, due to special enrollments for loss of coverage.**
- 4,739 people enrolled in January through a special enrollment qualification because they lost prior health coverage. That was the largest total in that group since last May when the federal Public Health Emergency expired.**

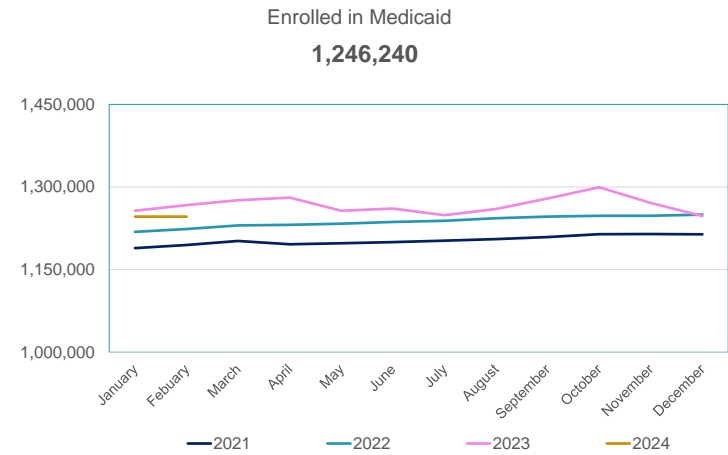
SUMMARY

Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.

Private Plan Summary

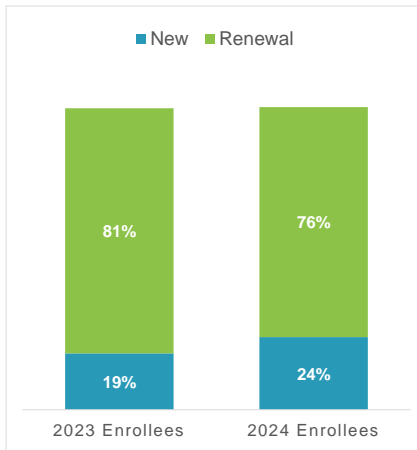


Income Based Medicaid Summary

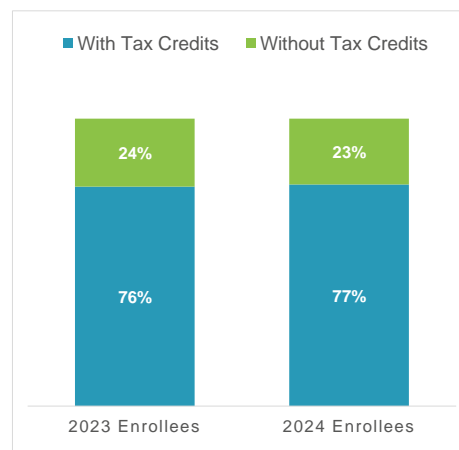


Enrollments 2023 vs 2024

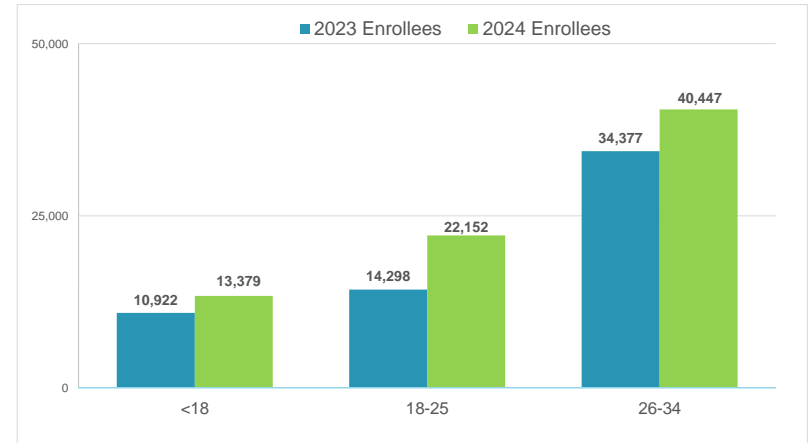
Enrollees by New/Renewal



Enrollees by Financial Help



Enrollees by Age Group



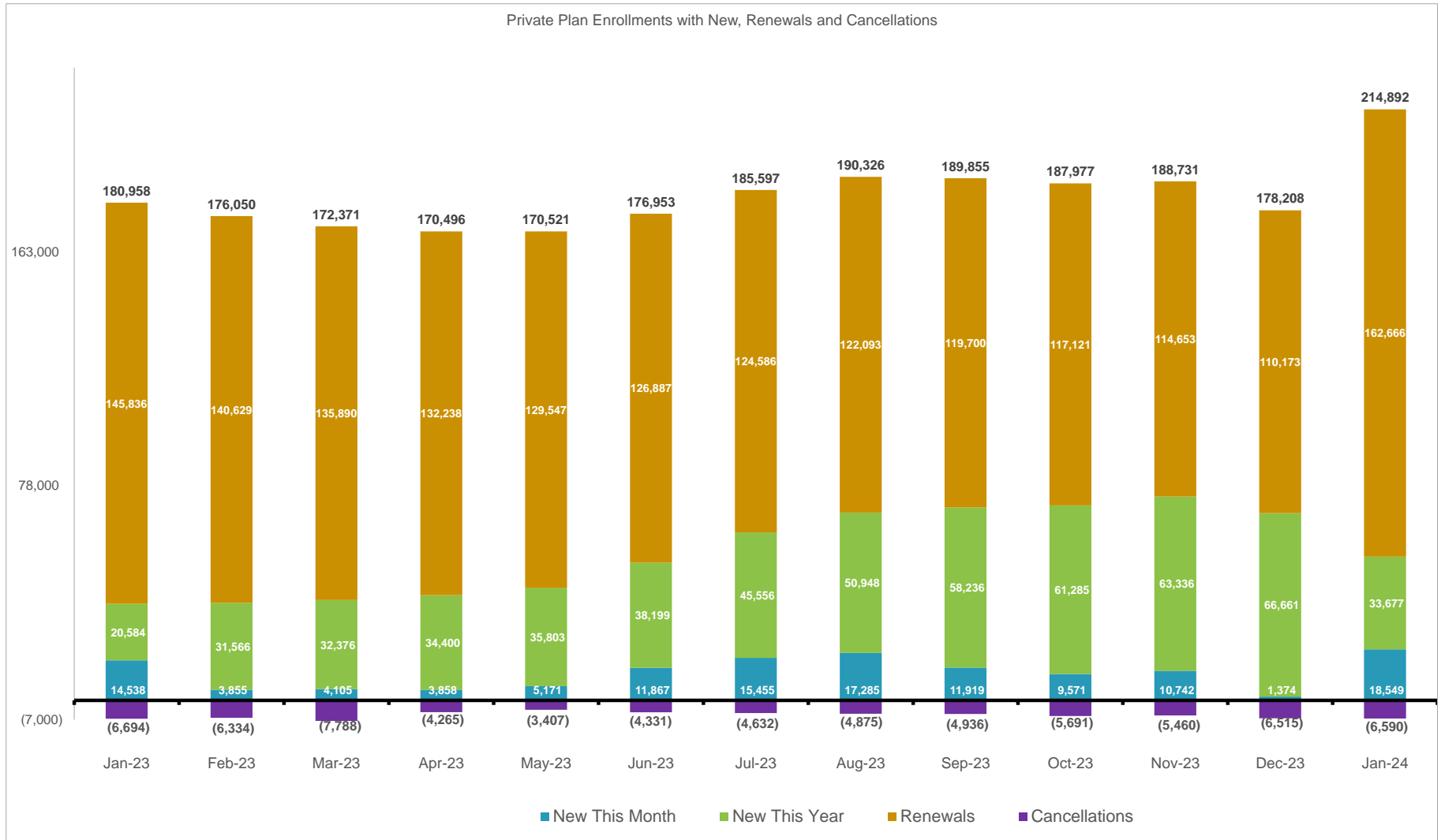
Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month.

New Enrollments = All enrollments new to Maryland Health Connection compared to the prior plan year.

Cancelled enrollments = Cancellations cover those made during the month of the report.

PRIVATE PLANS

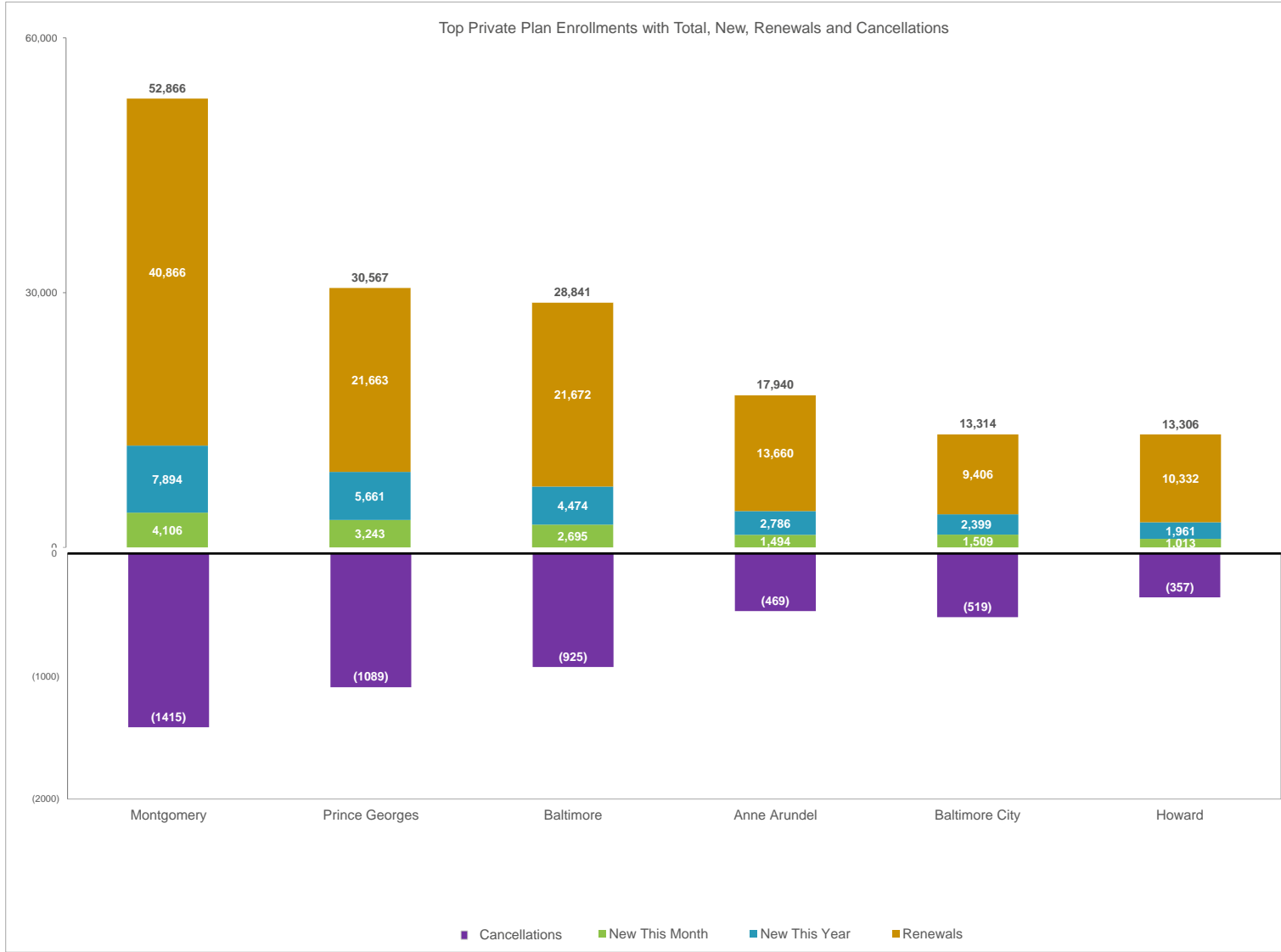
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



Enrollees who did not submit household income information and thus were not eligible for financial help. Household income eligibility based on percentages above the Federal Poverty Level, defined as \$12,880 for an individual and \$26,500 for a family of four.

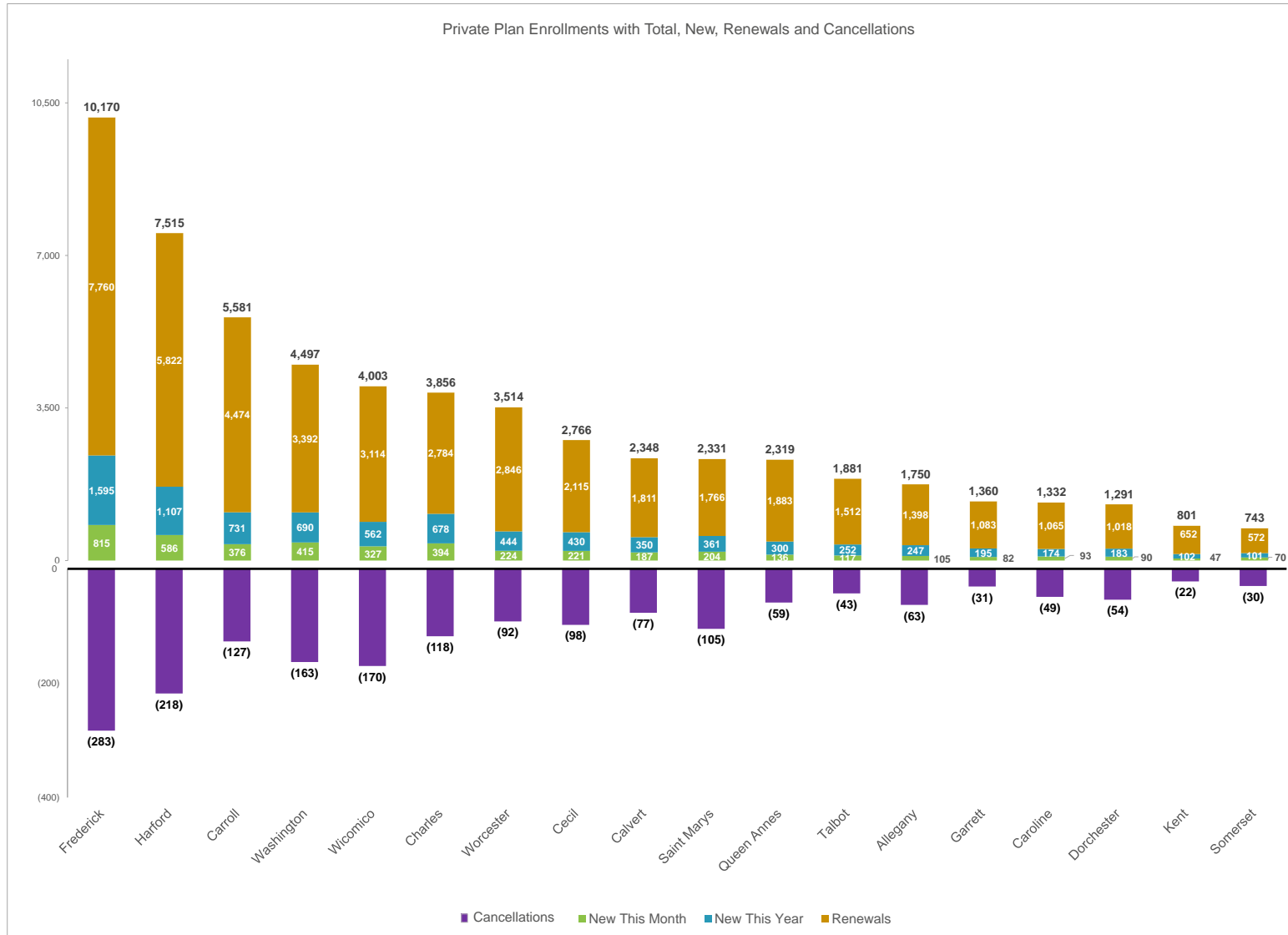
PRIVATE PLANS BY TOP 6 JURISDICTIONS

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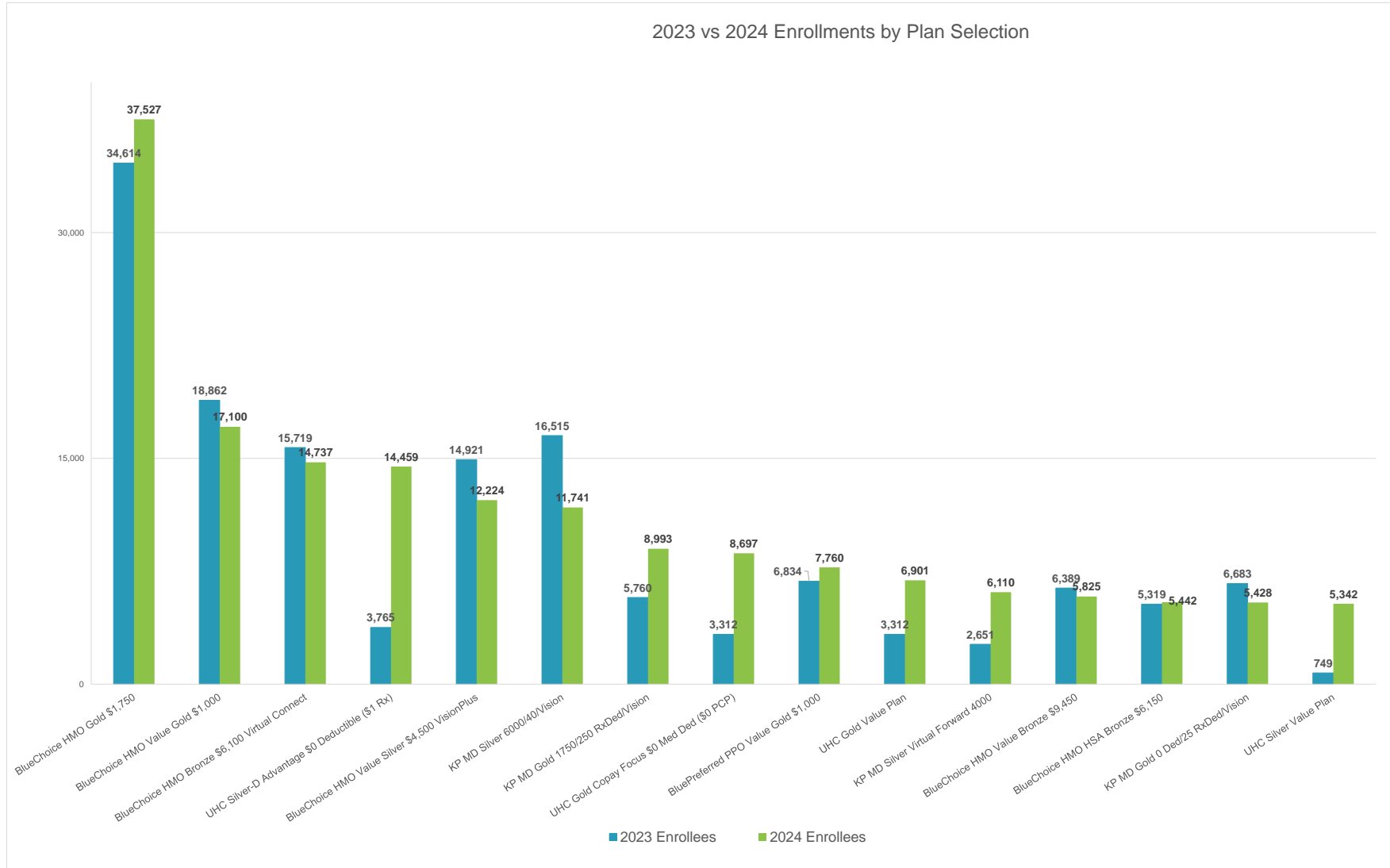
PRIVATE PLANS BY COUNTY

Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



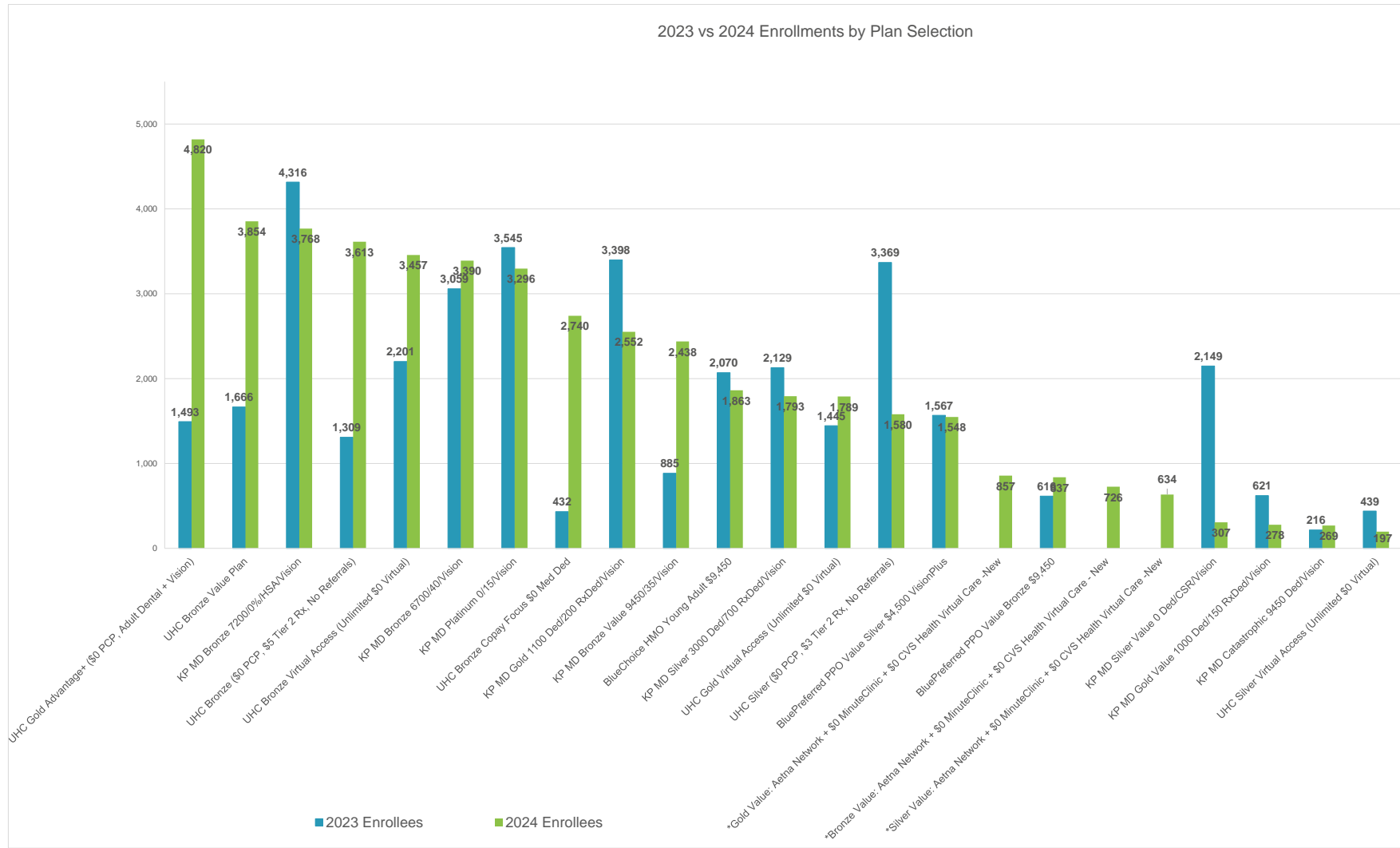
PRIVATE PLAN SELECTIONS - Top 15 Plans

Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



PRIVATE PLAN SELECTIONS - All Other Plans

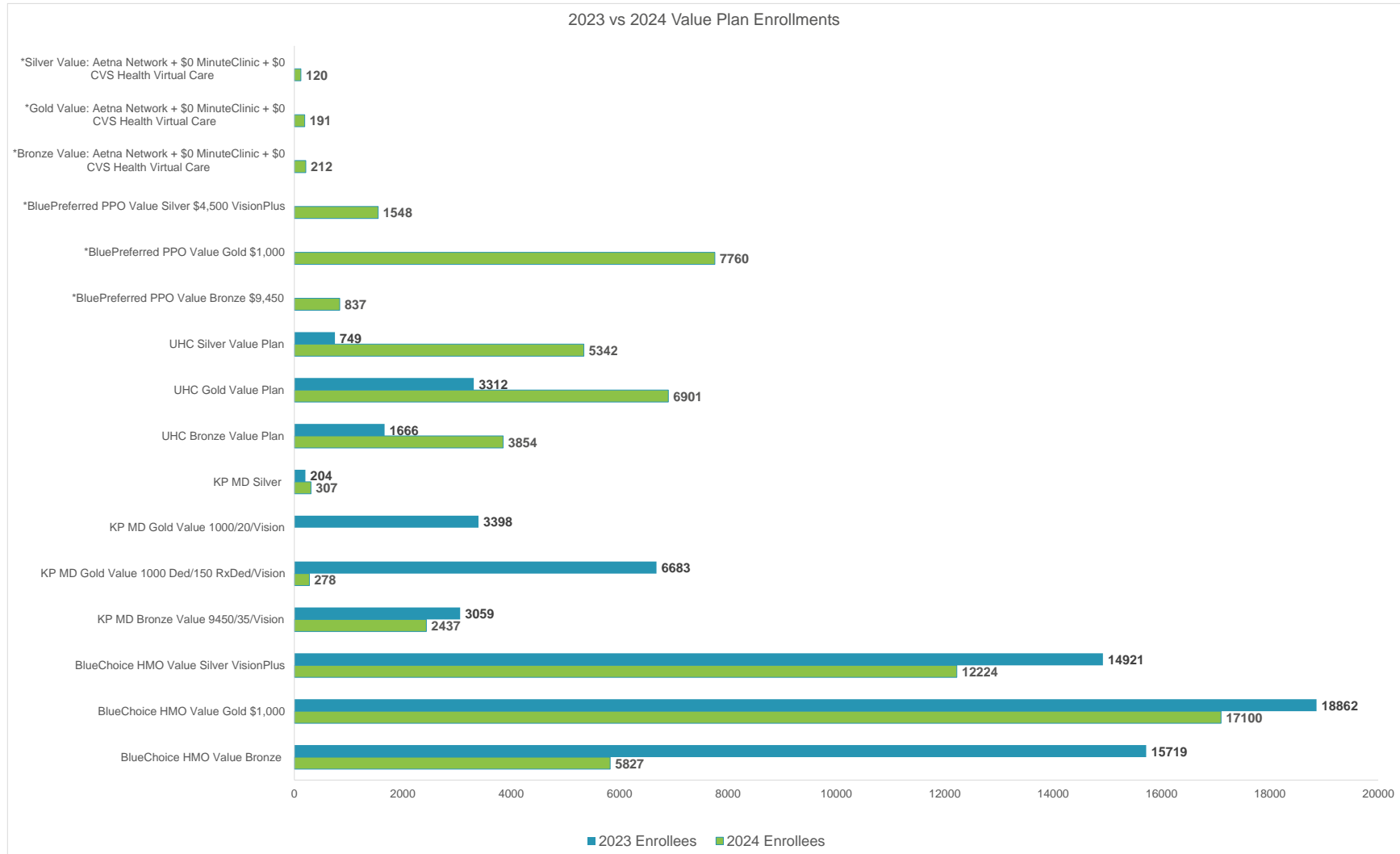
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



*New in 2024

VALUE PLAN SELECTIONS

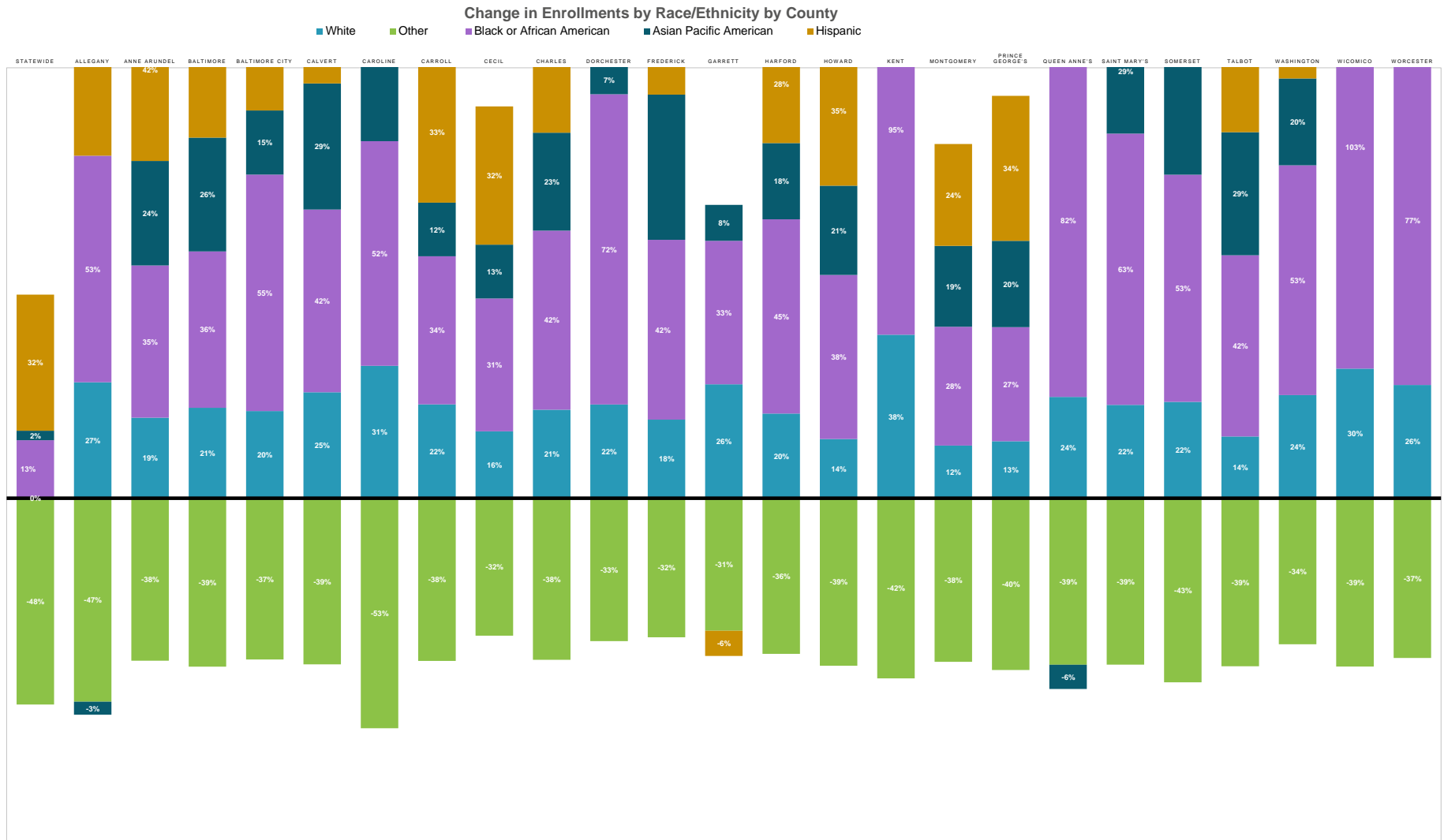
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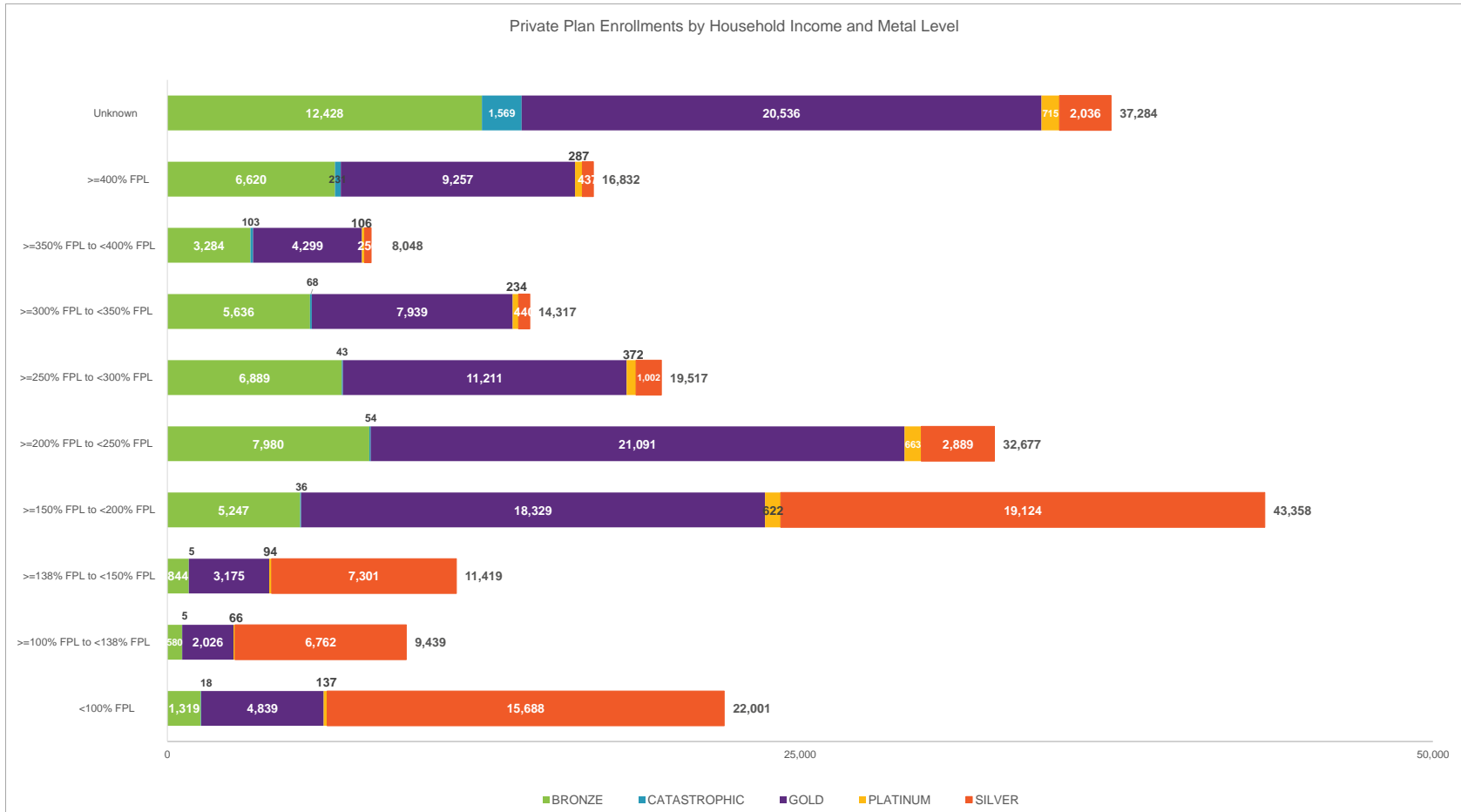
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



AFFORDABILITY

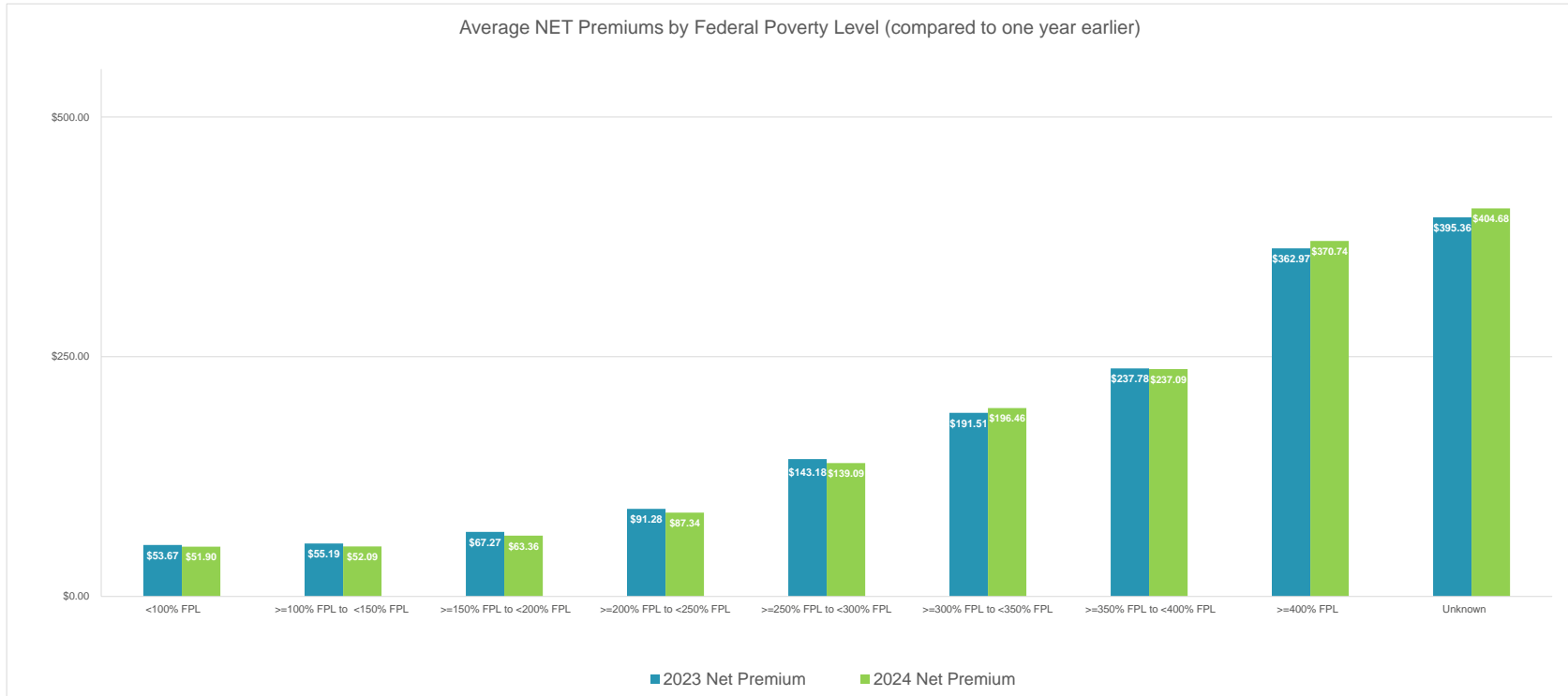
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



Household income eligibility based on percentages above the Federal Poverty Level, defined for 2024 as \$15,060 for an individual and \$31,200 for a family of 4, and for 2023 as \$13,590 for an individual and \$27,750 for a family of four.
 Unknown: Enrollees who did not submit household income information and thus were not eligible for financial help.

AFFORDABILITY

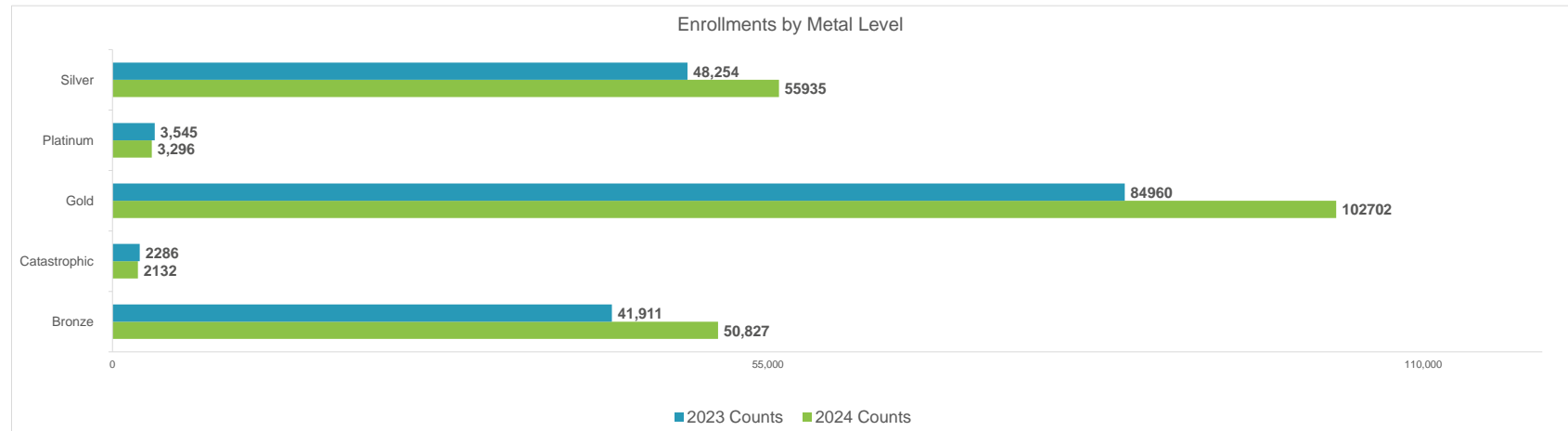
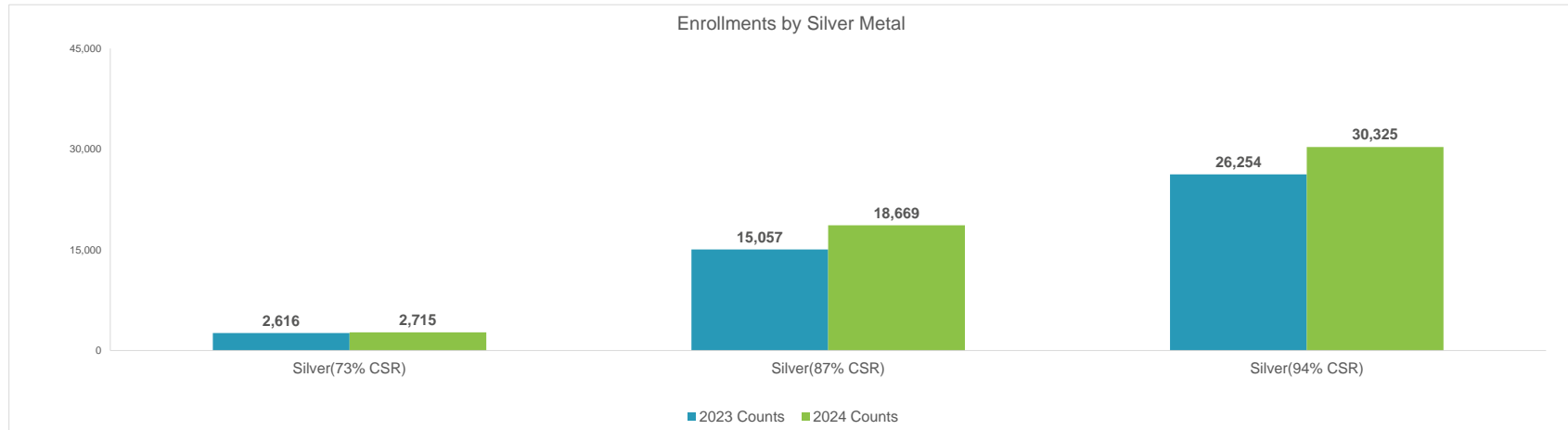
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



Net Premiums are average monthly [individuals]premiums minus average monthly federal tax credits.
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AFFORDABILITY

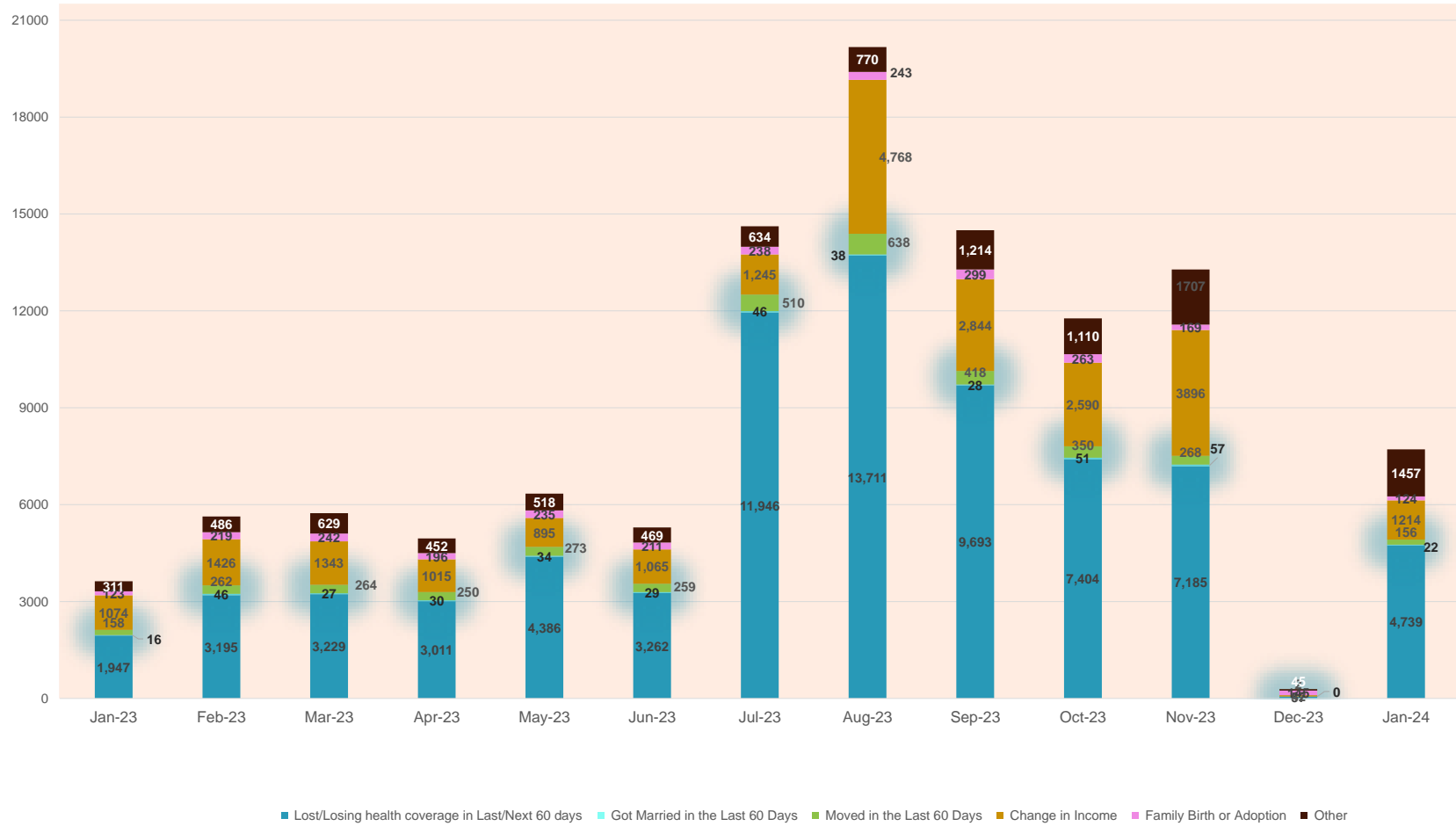
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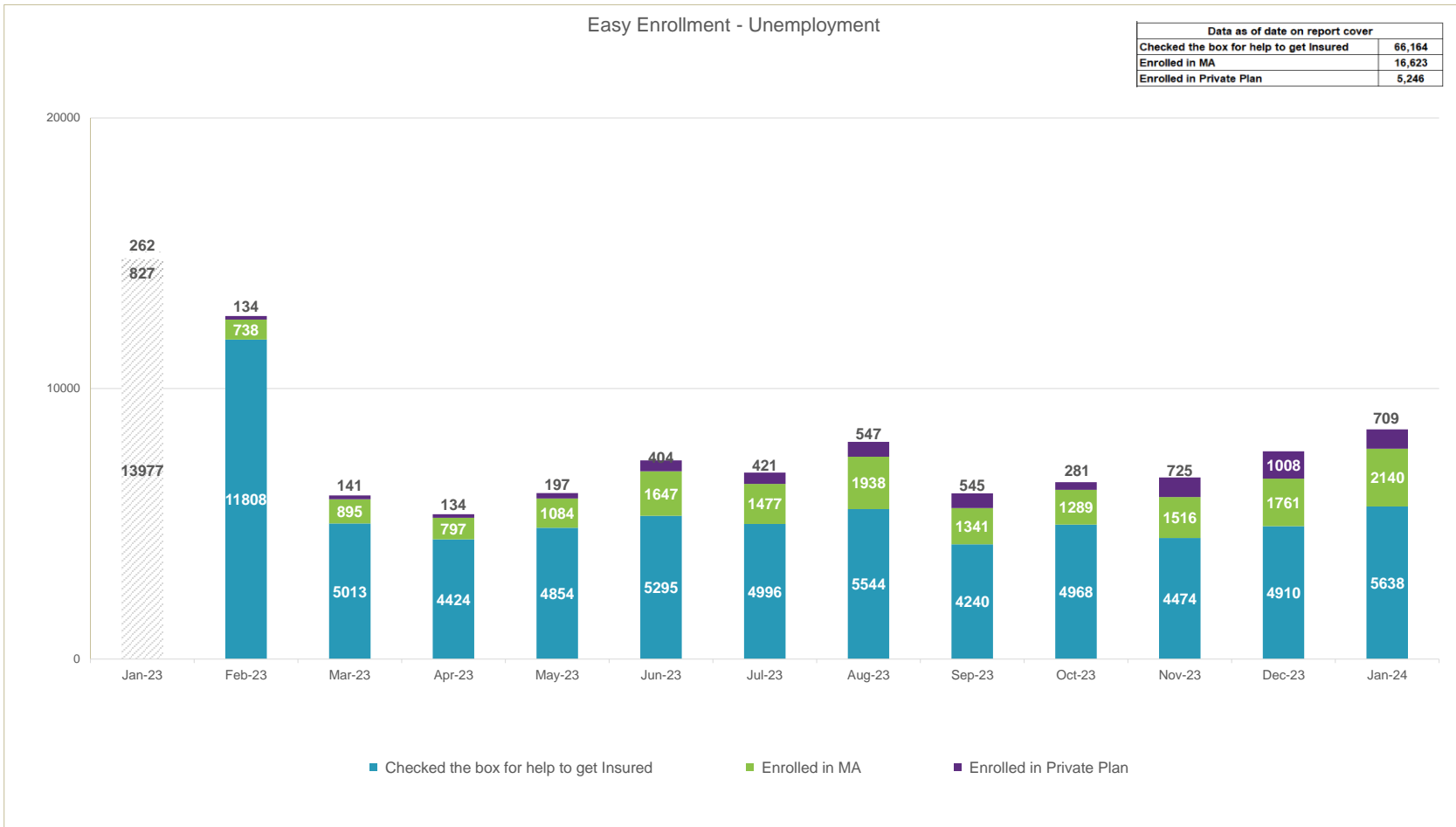
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SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

Life Change Special Enrollments for Private Plans

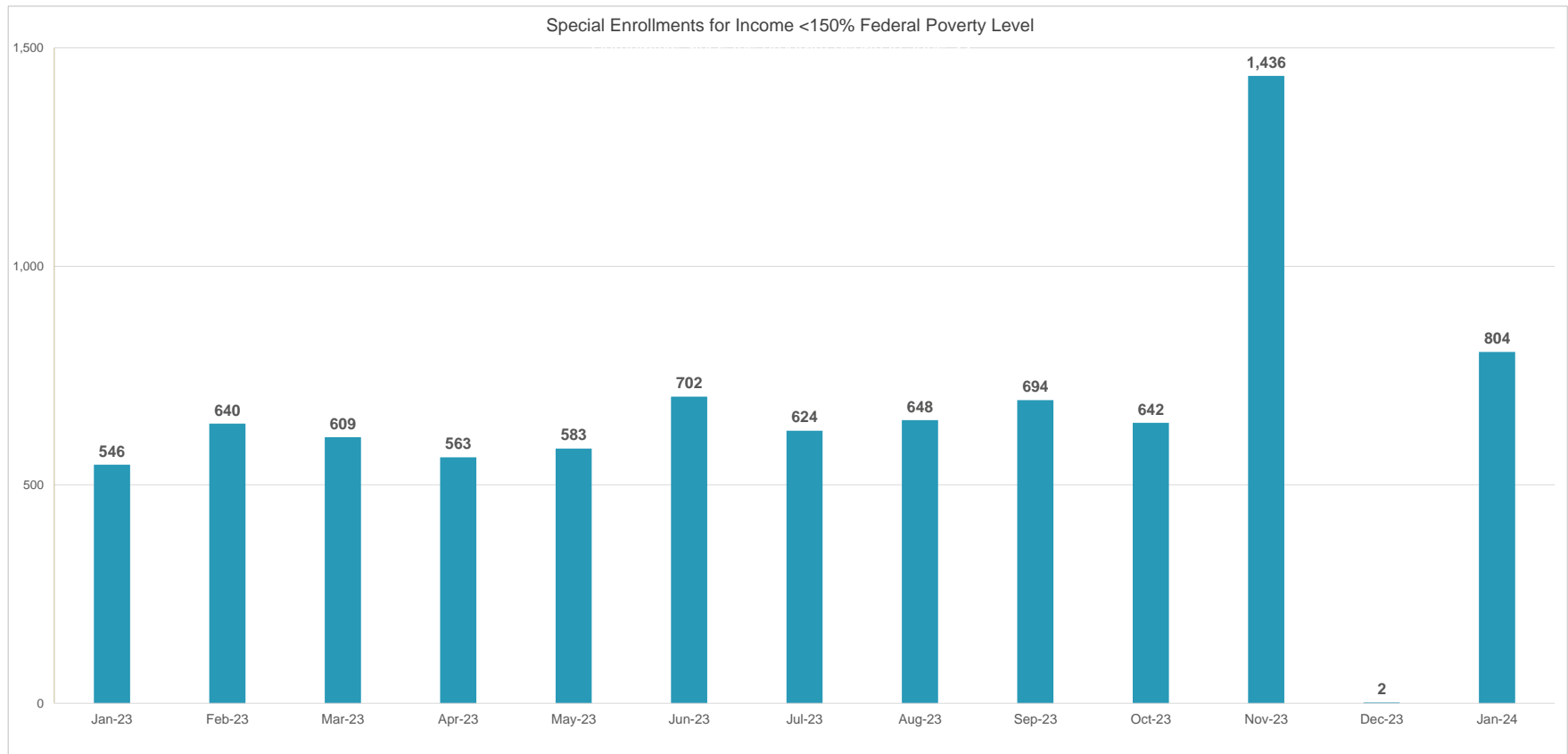


SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



By Month since the program began in June '22.

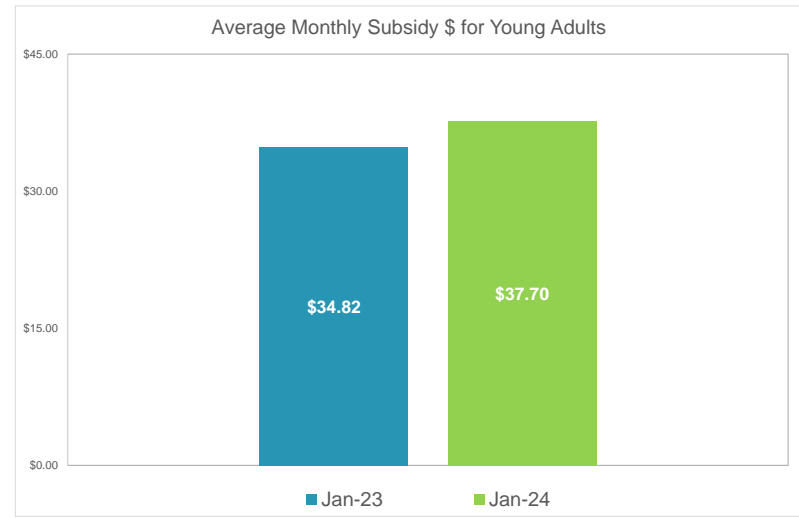
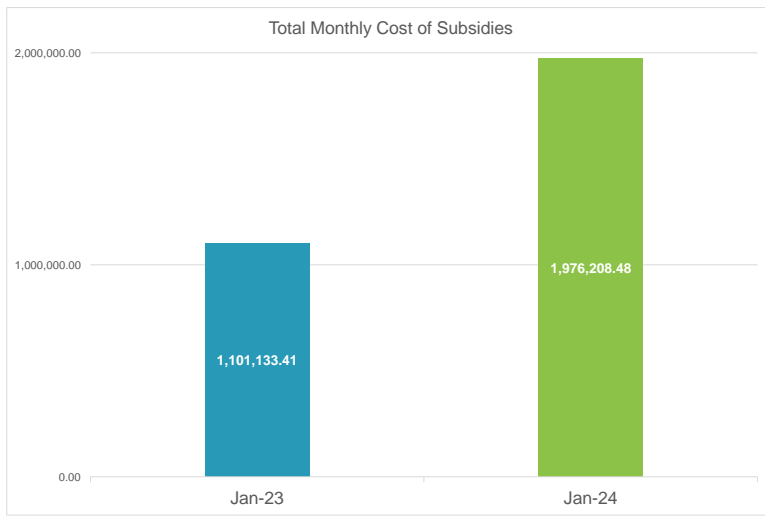
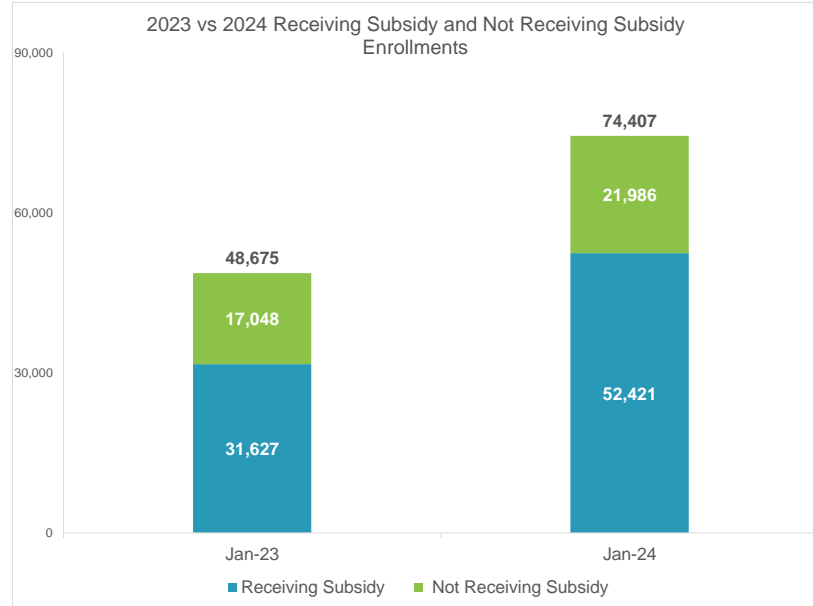
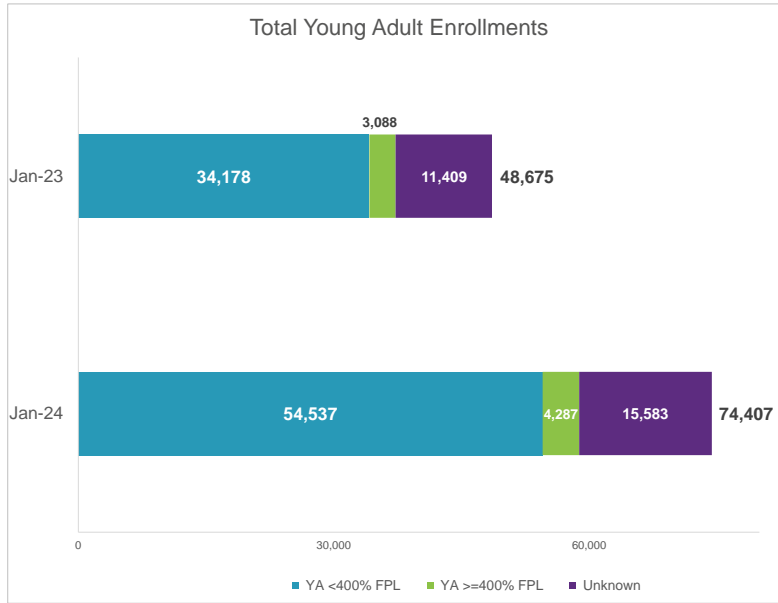
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



150% FPL SEP began in July 2022.

YOUNG ADULT SUBSIDY

Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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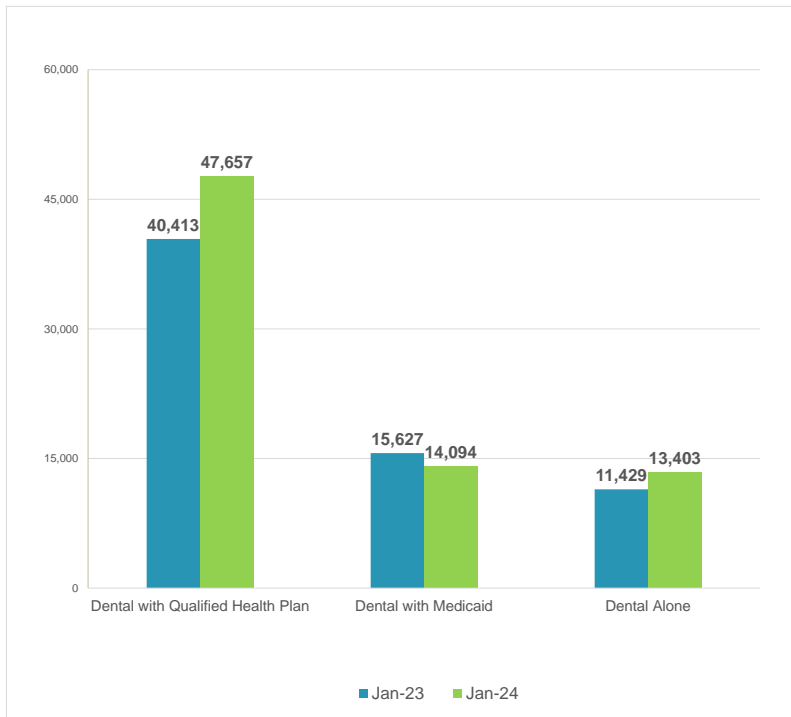
DENTAL

Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month

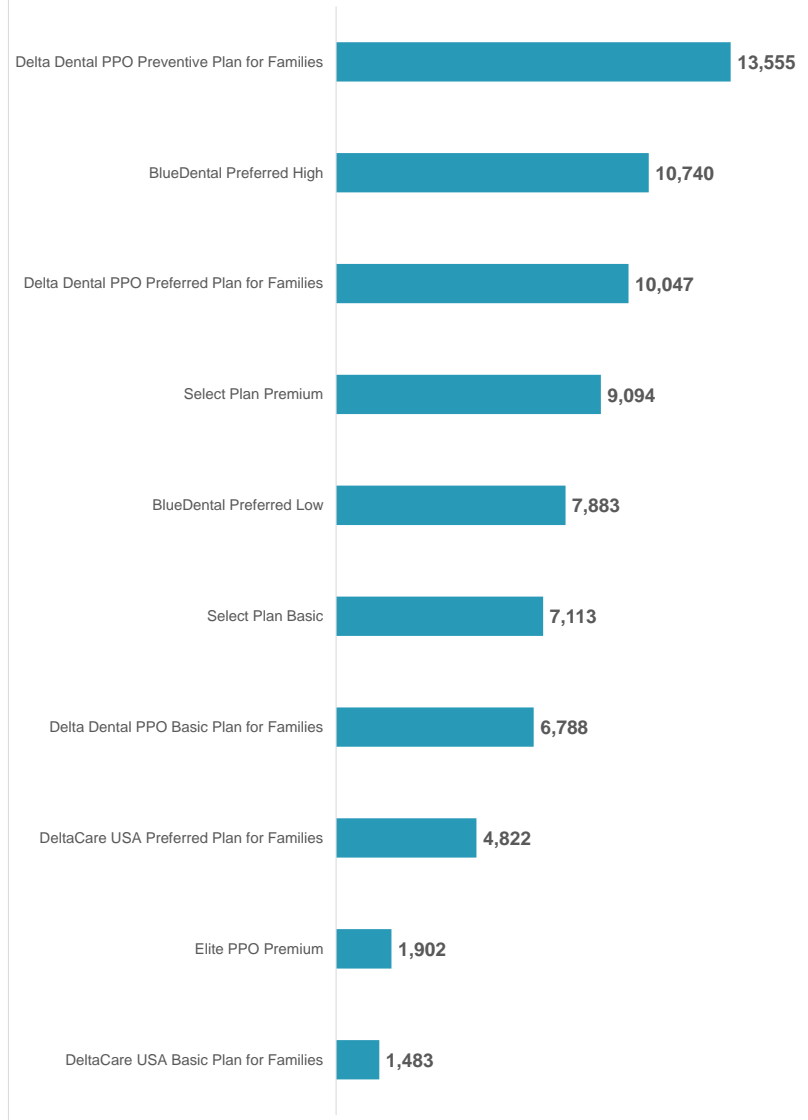
Total Dental

75,154

Dental Enrollments '23 vs. '24

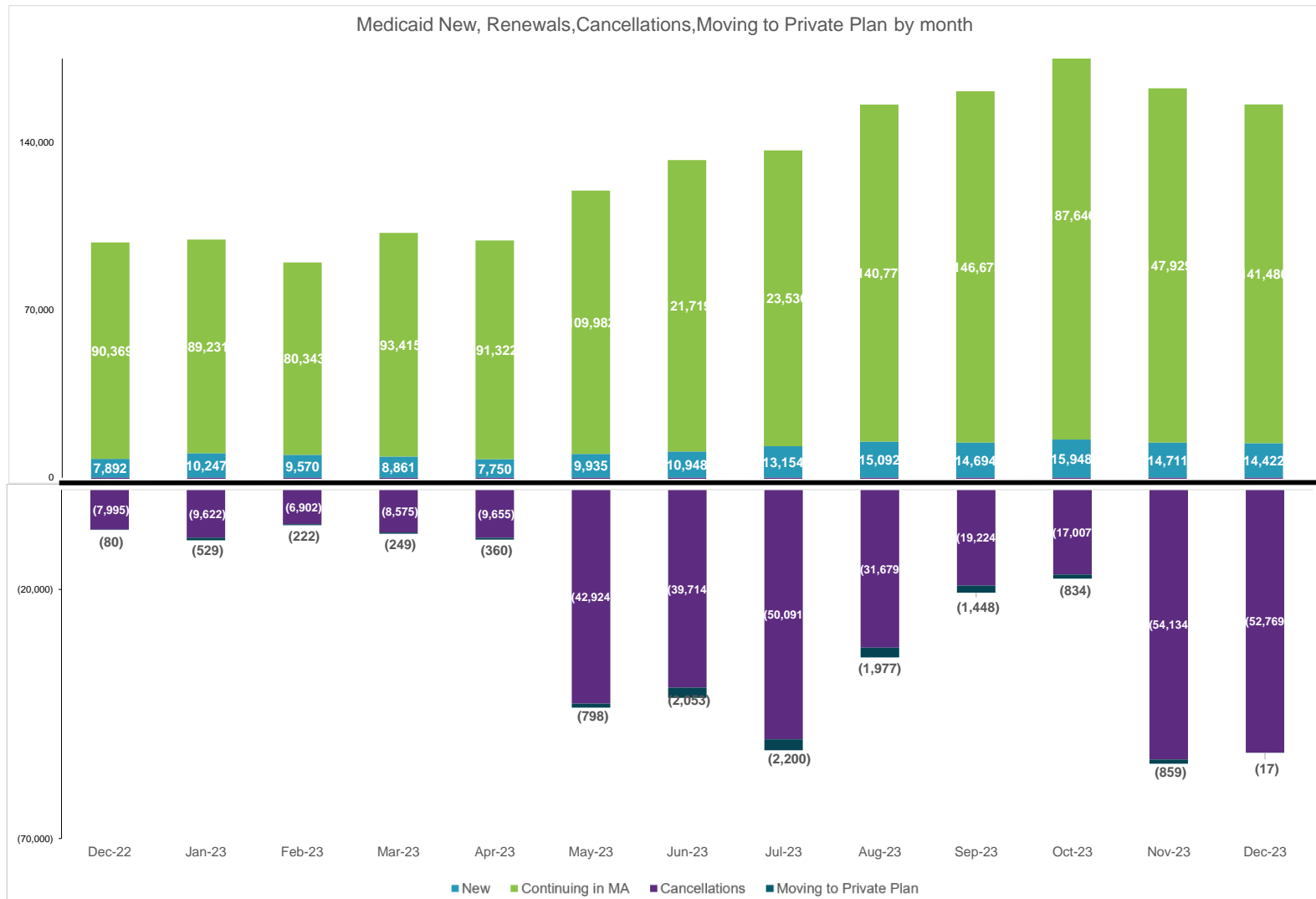


Top 10 Enrollments for Dental Plans



MEDICAID (MAGI/Income-based)

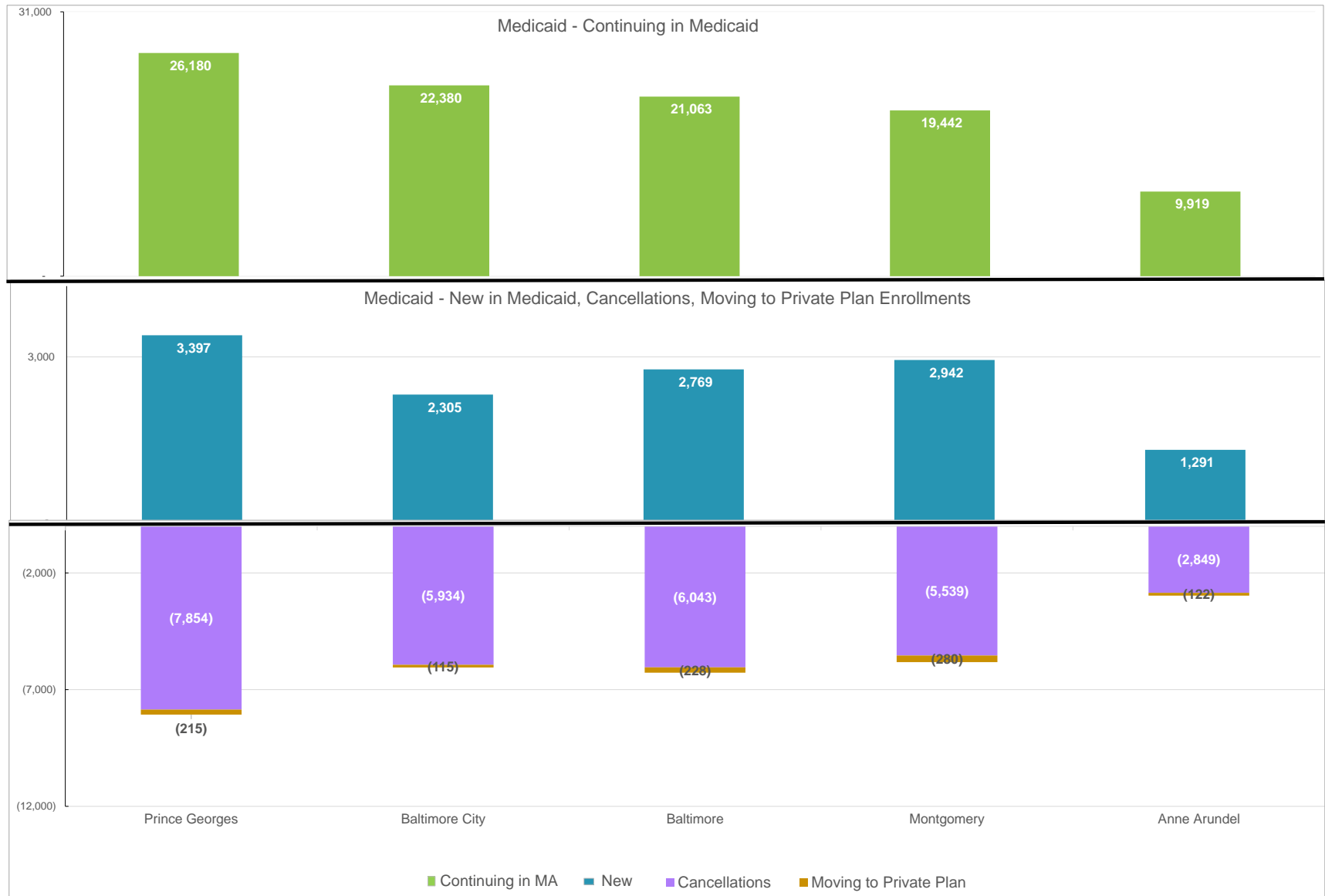
Enrollment as of date on report cover..



**Data includes all Medicaid enrollments through Maryland Health Connection, which are based on Modified Adjusted Gross Income (MAGI). Non-MAGI enrollments are processed by the Maryland Department of Health (MDH).

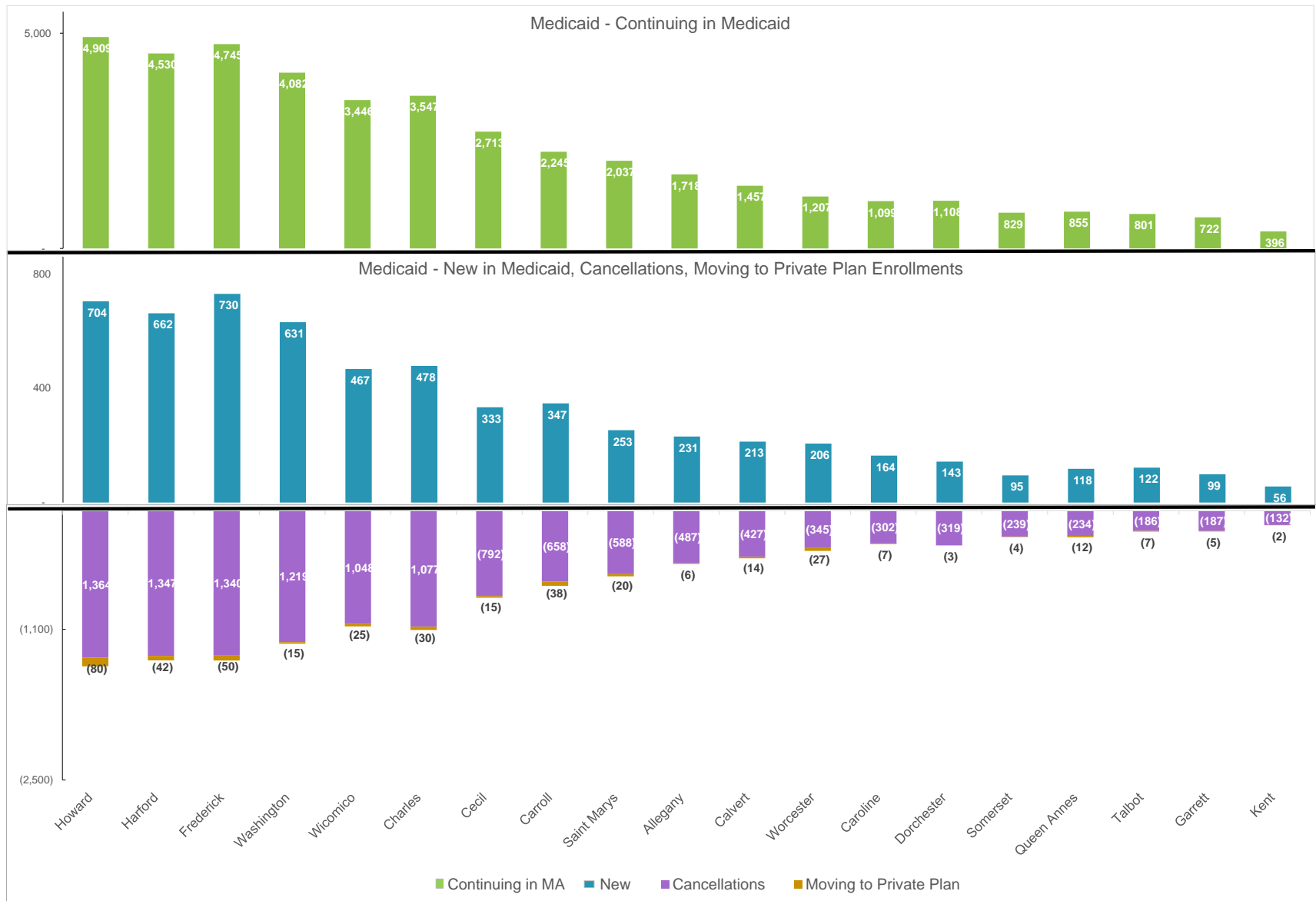
MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



MEDICAID (MAGI/Income-based) BY COUNTY

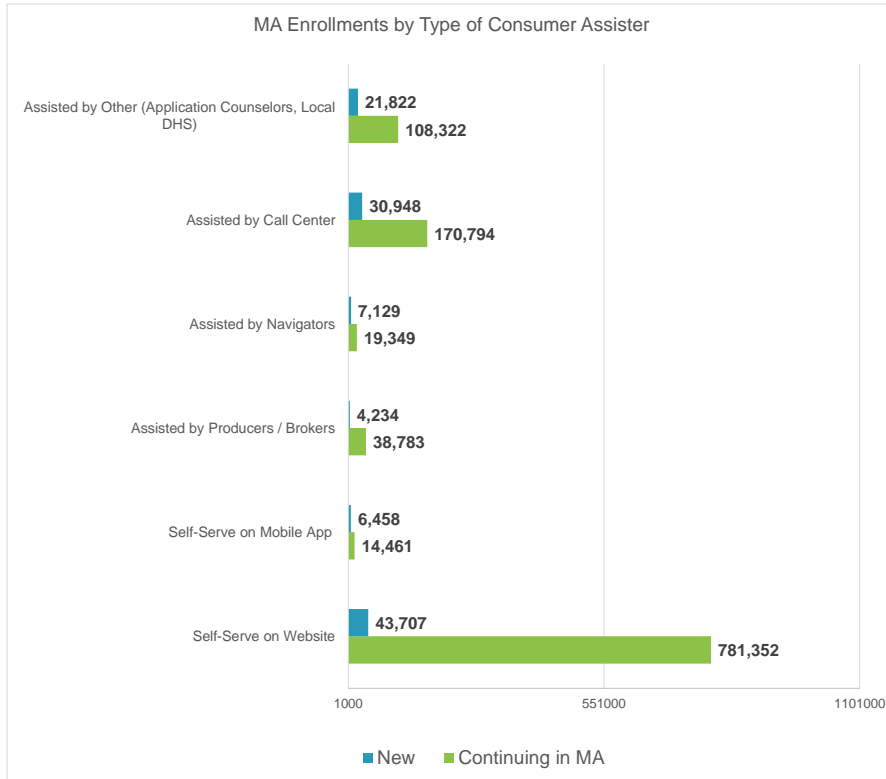
Enrollment as of date on report cover..



Other = Dependent family members who live outside Maryland

HOW CONSUMERS ENROLLED

Data as of date on the report cover..



**Data as of Plan Year beginning Jan. 1

