



# DATA REPORT

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August 31, 2024

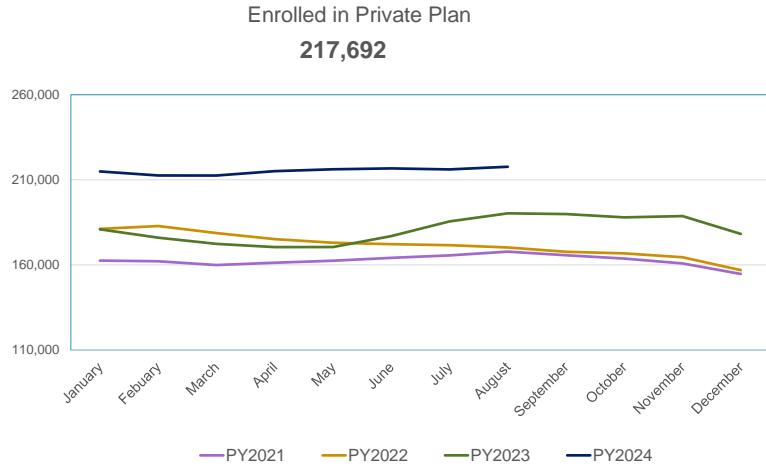
1-2 EXECUTIVE SUMMARY | 3-17 PRIVATE PLANS | 18 YOUNG ADULT SUBSIDY | 19 DENTAL | 20 VISION | 21 SHOP | 22-24 MEDICAID | 25 HOW CONSUMERS ENROLLED

- Private plans totaled 217,692 by the last day of August 2024. That is a new all-time record high for enrollment on Maryland Health Connection, in its 11th year. That was 14% higher than one year earlier.
- Income-based Medicaid through Maryland Health Connection totaled 1,212,419. That is nearly back to 2021 levels following a year-long process to return to pre-pandemic eligibility rules for Medicaid. The August 2021 Medicaid total was 1,205,887.
- New enrollments to MHC (not renewals) continue to climb, up to 35% of total enrollment, another all-time high.
- Statewide enrollment of Black consumers was up 24% and Hispanic consumers up 23%, compared to one year earlier.
- Enrollments continue to grow for young adults, up 46% year over year to 77,882 at the end of August. And that increase is not just among applicants who qualify for the special state subsidy that averages about \$38 a month for eligible young adults (up 56% in a year).
- Enrollment is also growing among young adults who do not qualify for that income-based subsidy, up 23% in a year.
- “Life change” special enrollments totaled about 12,000 in August, about two-thirds of what they were one year earlier when the “unwinding” from the public health emergency rules was in full swing when consumers were helped to move into private plans and off Medicaid.
- However, special enrollments for enrollees with incomes of less than 150% of the Federal Poverty Level in August 2024 totaled nearly twice what they were last August.
- Dental enrollments totaled 55,788. Vision enrollments, new to Maryland Health Connection this year, totaled 561.

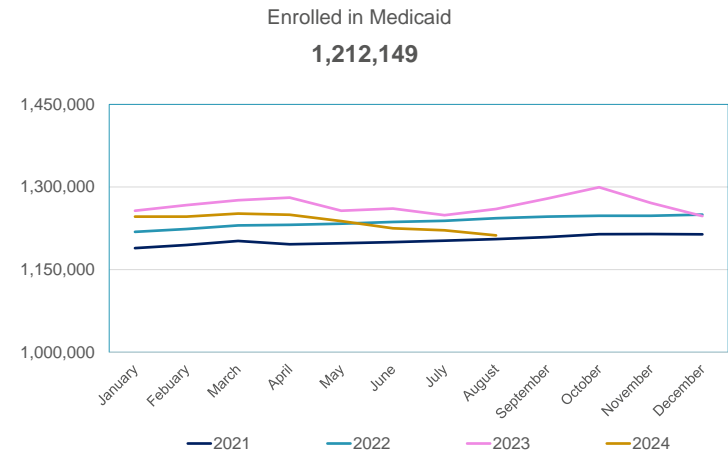
# SUMMARY

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

## Private Plan Summary

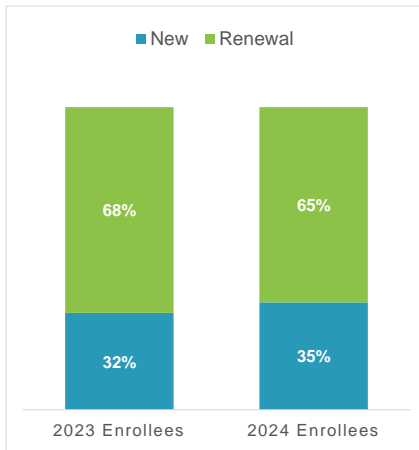


## Income Based Medicaid Summary

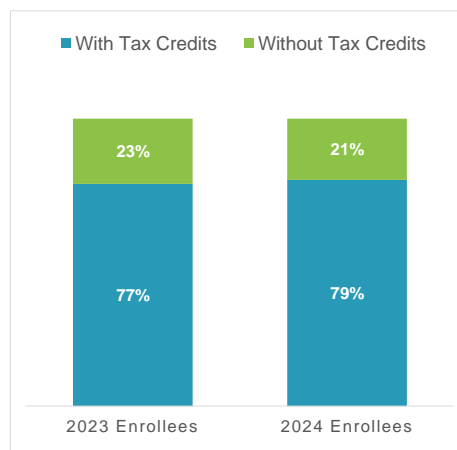


## Enrollments 2023 vs 2024

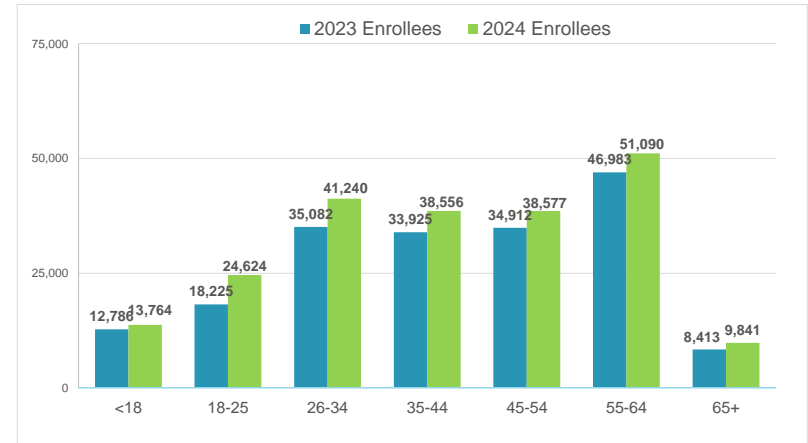
### Enrollees by New/Renewal



### Enrollees by Financial Help



### Enrollees by Age Group



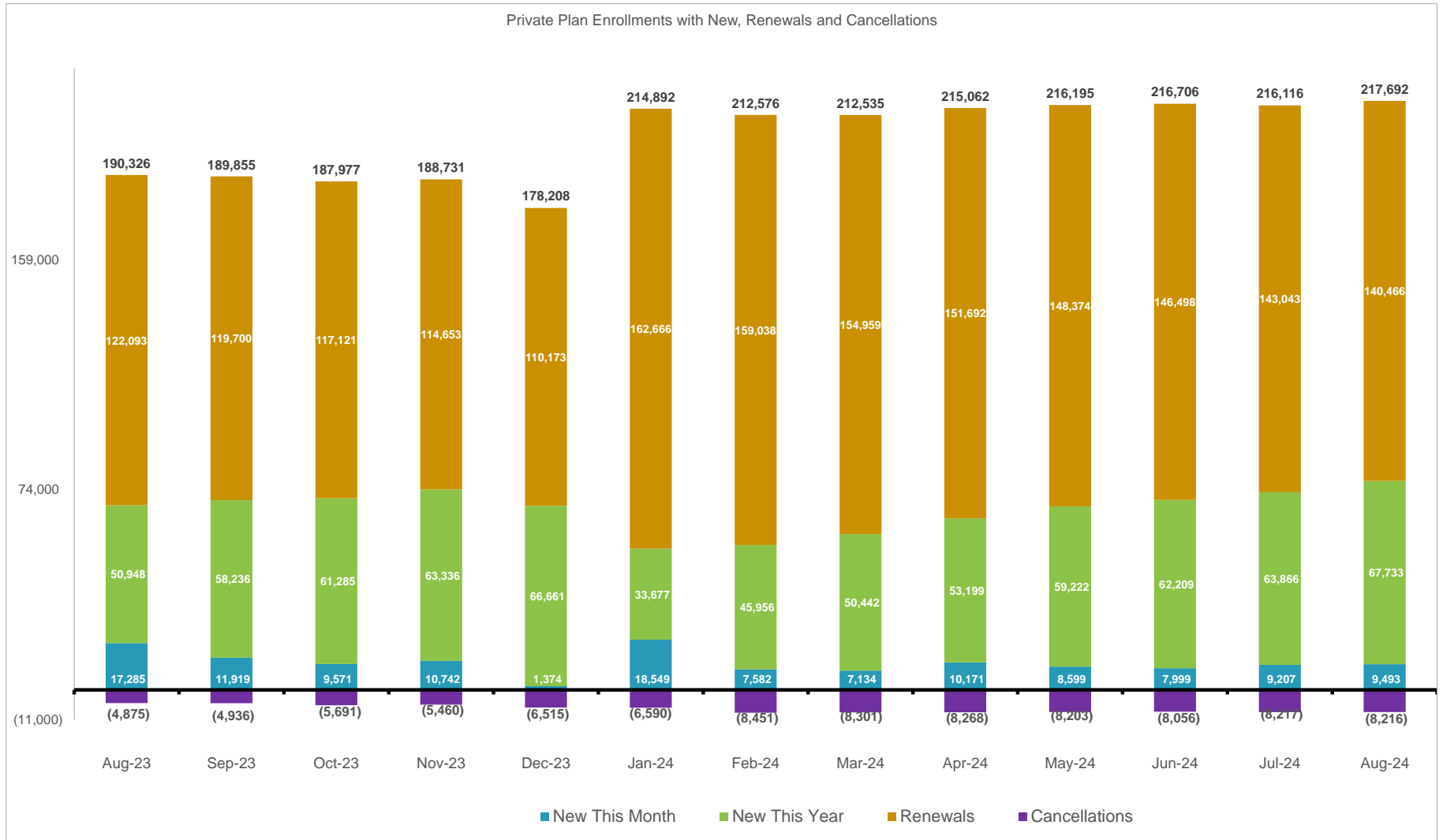
Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month.

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

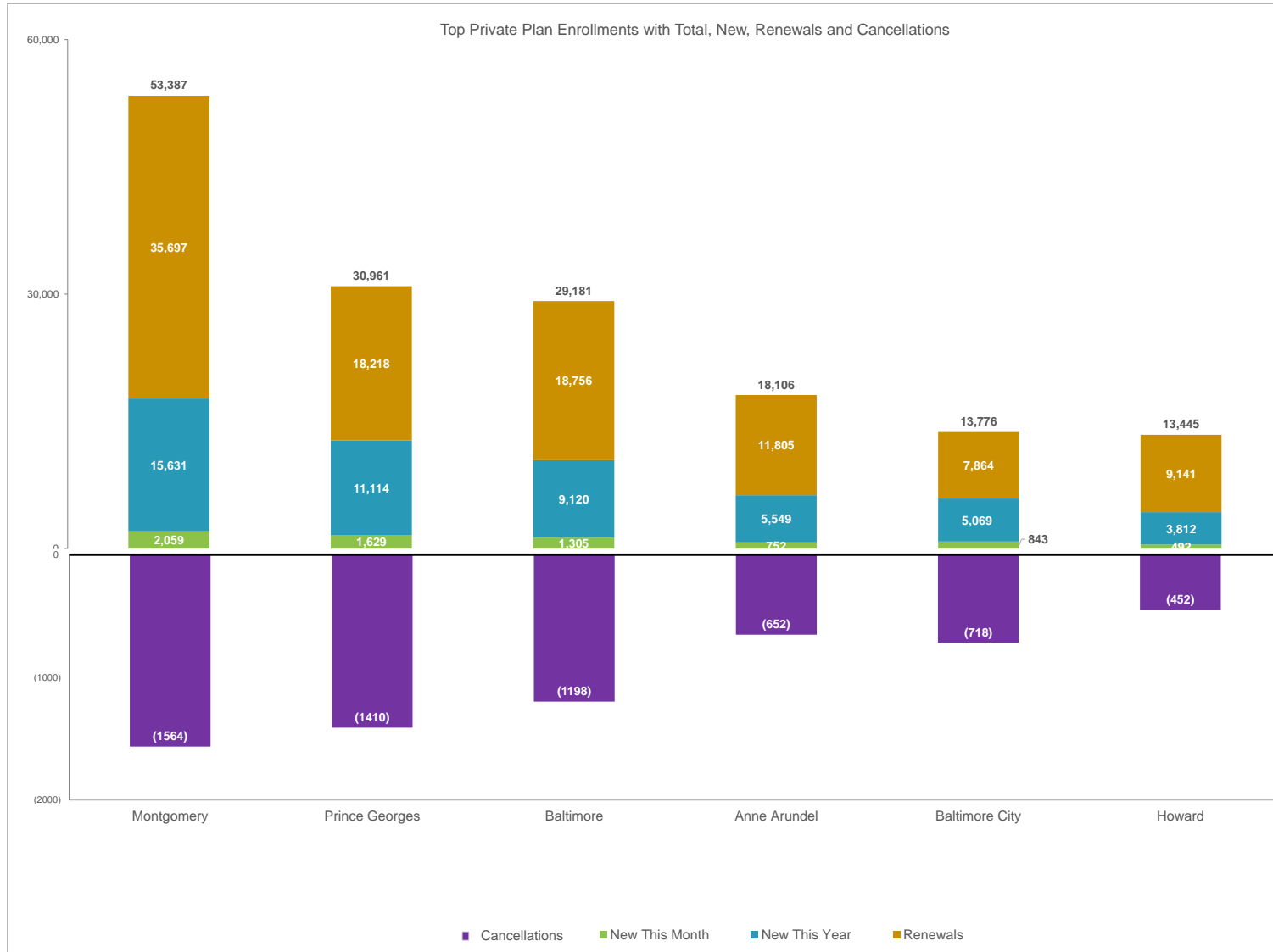
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



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.

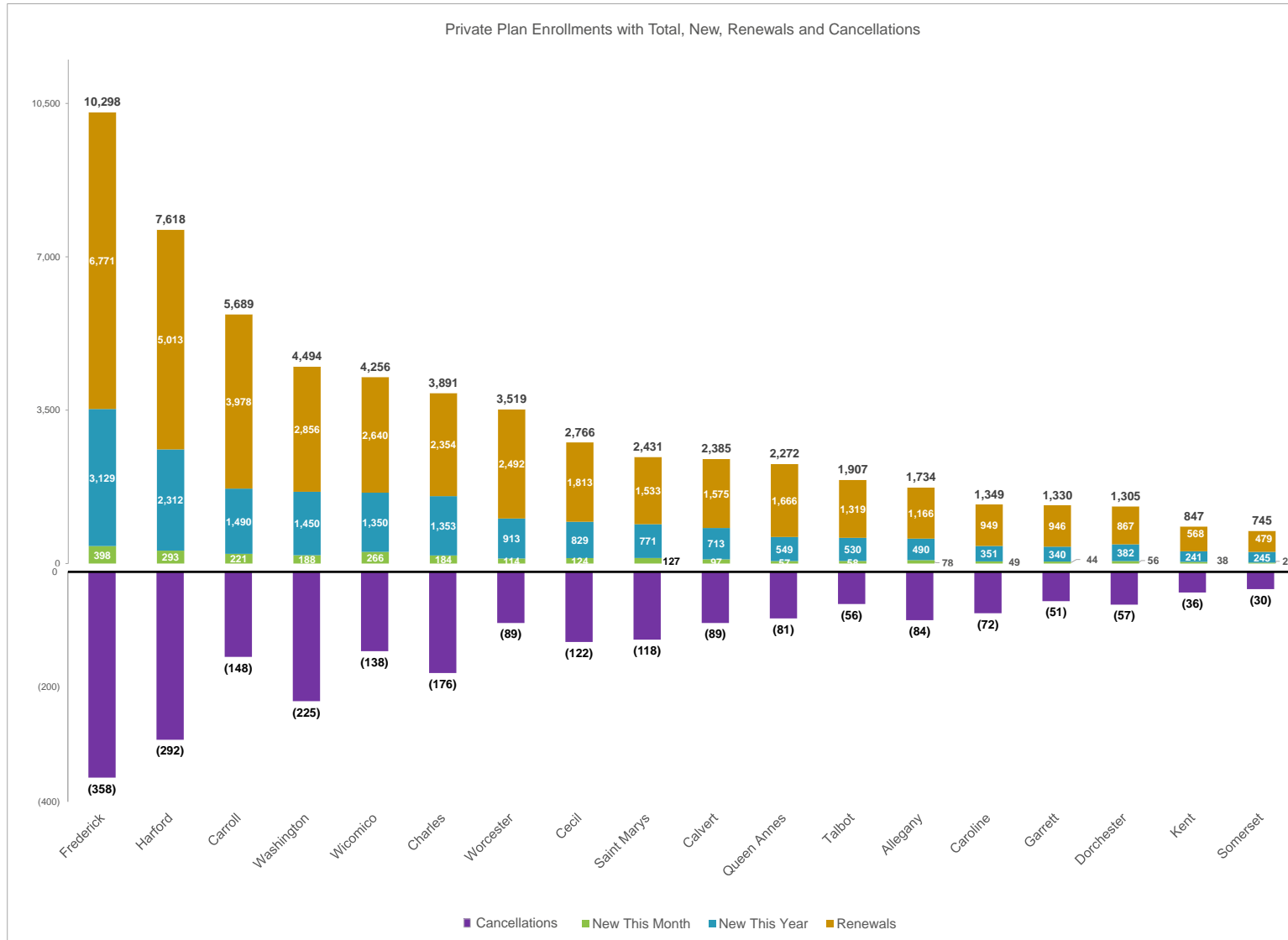
# PRIVATE PLANS BY TOP 6 JURISDICTIONS

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



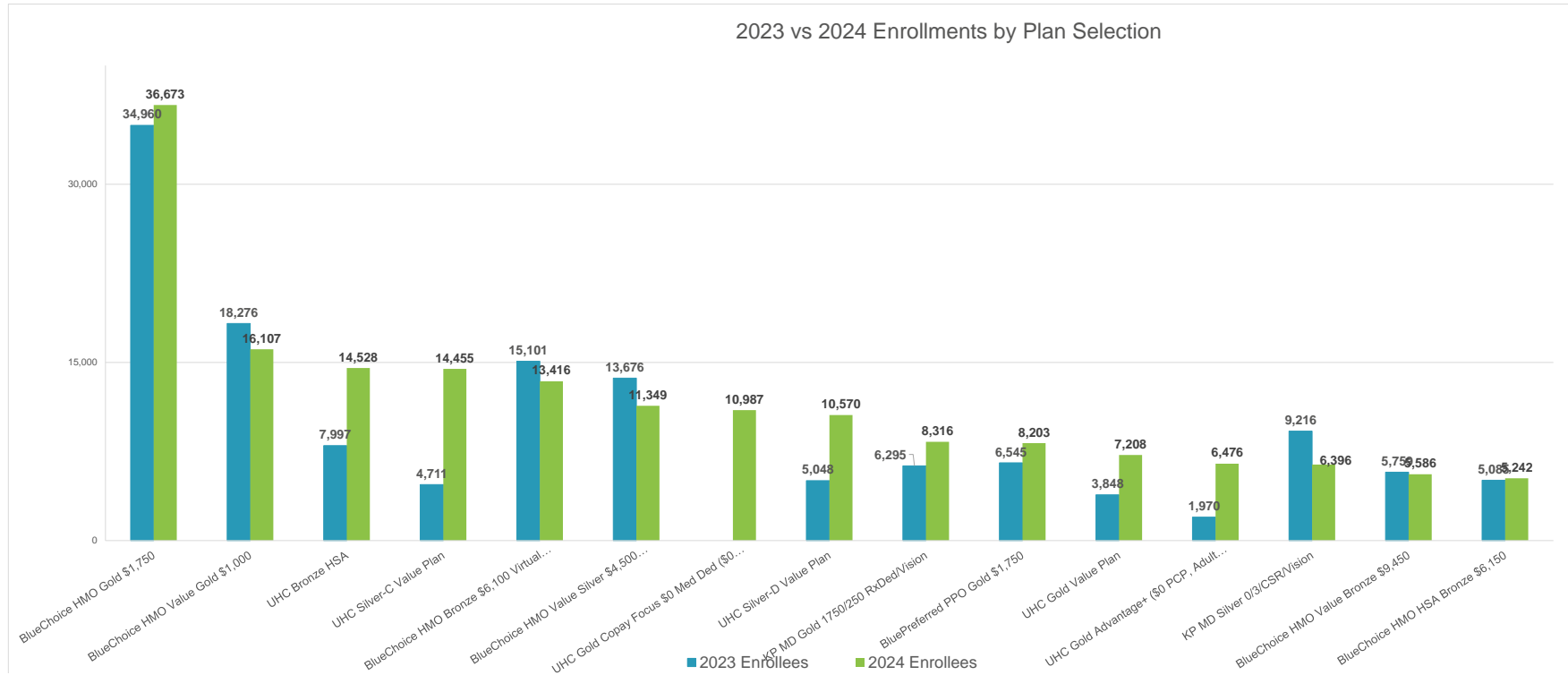
# PRIVATE PLANS BY COUNTY

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



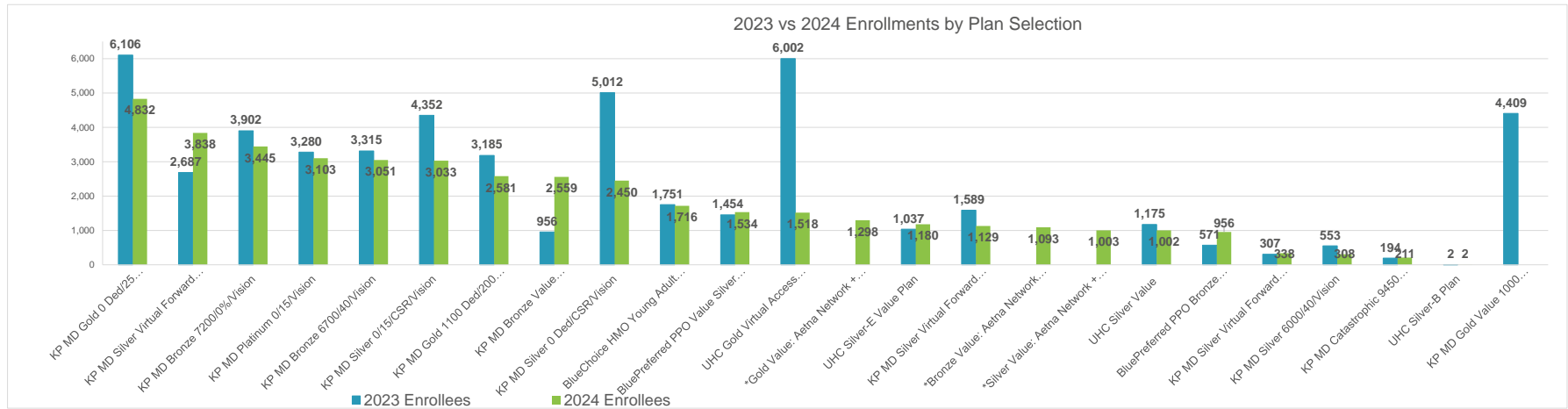
## PRIVATE PLAN SELECTIONS - Top 15 Plans

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

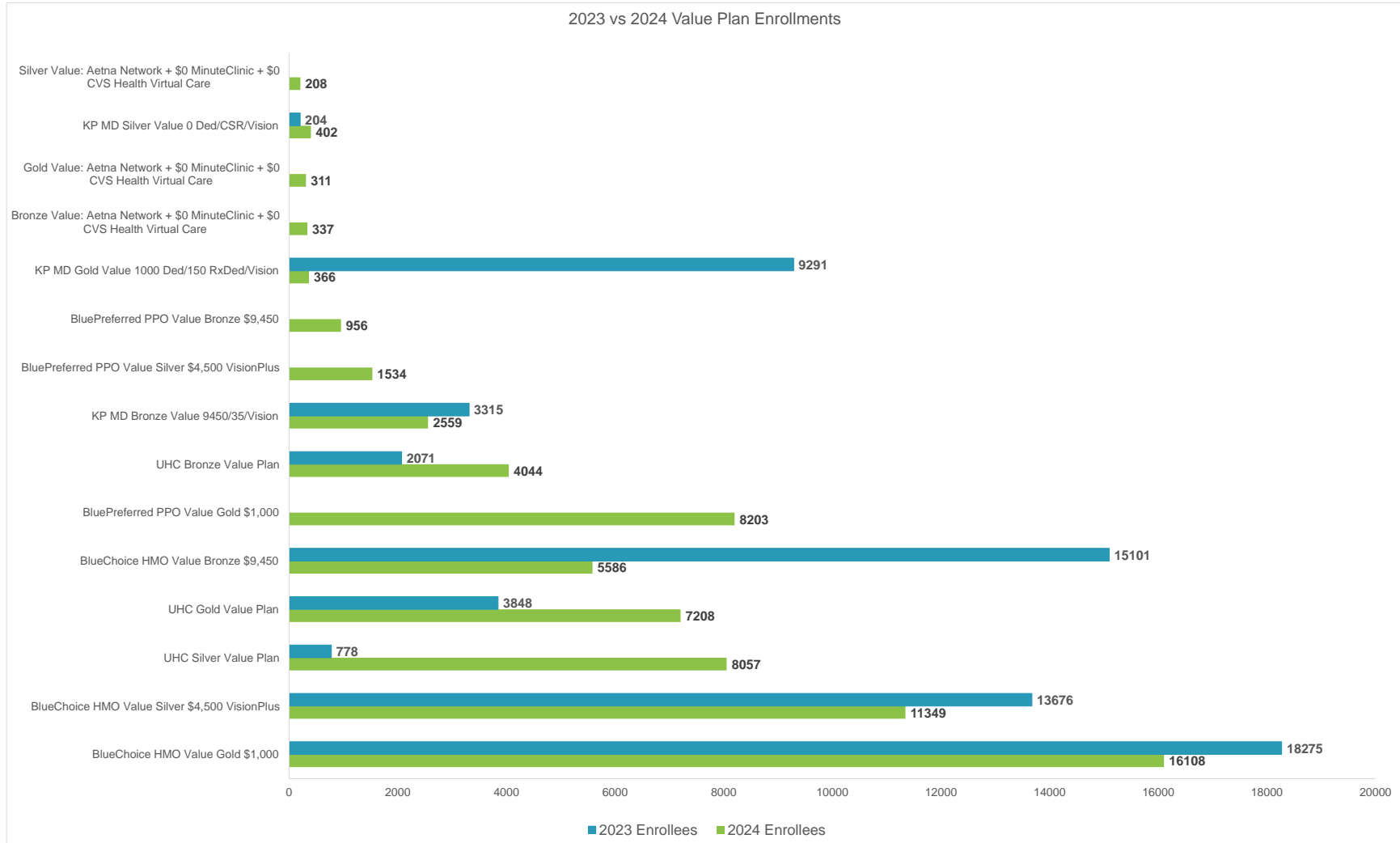
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month





## VALUE PLAN SELECTIONS

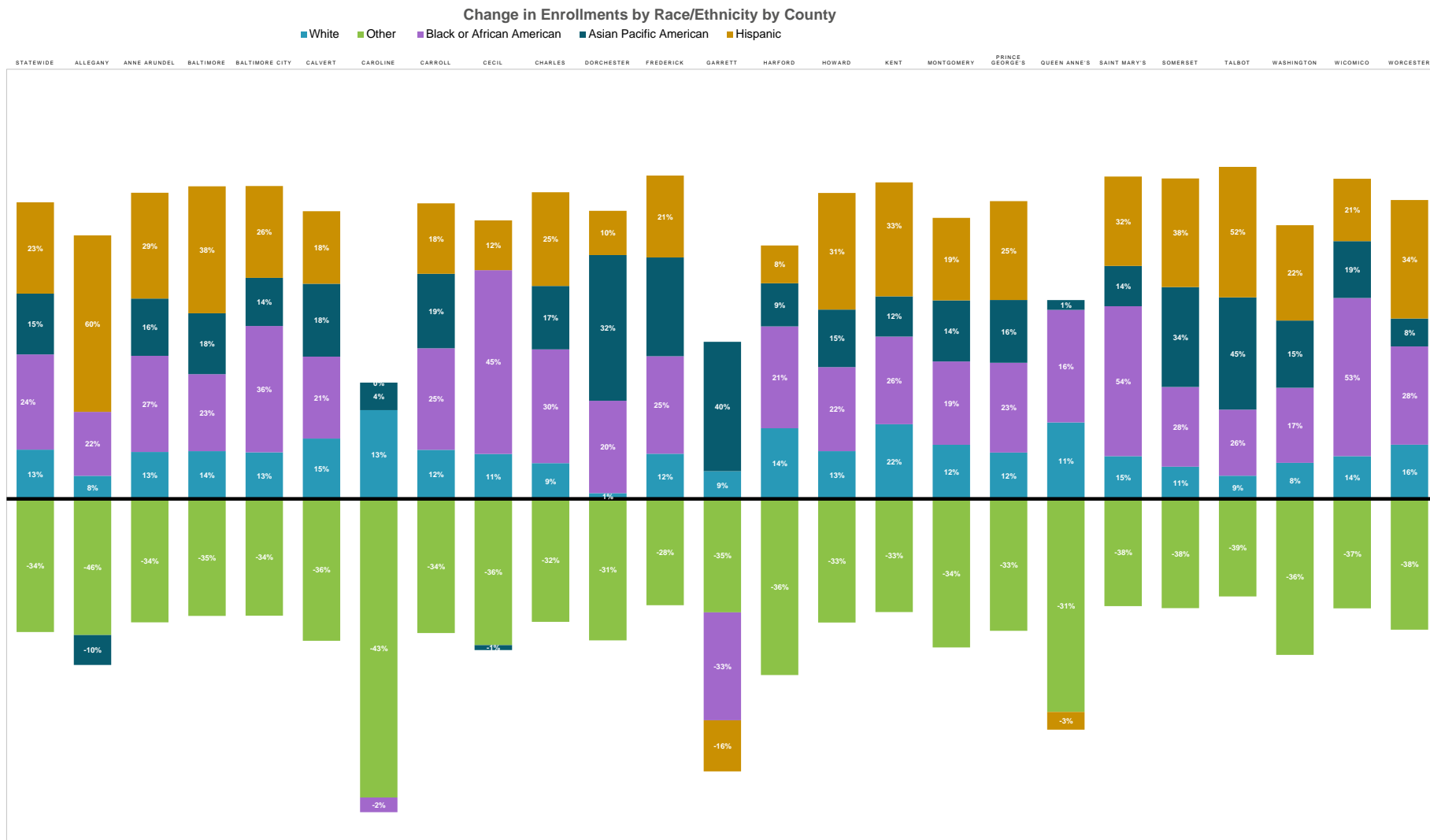
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



\*New to 2024.

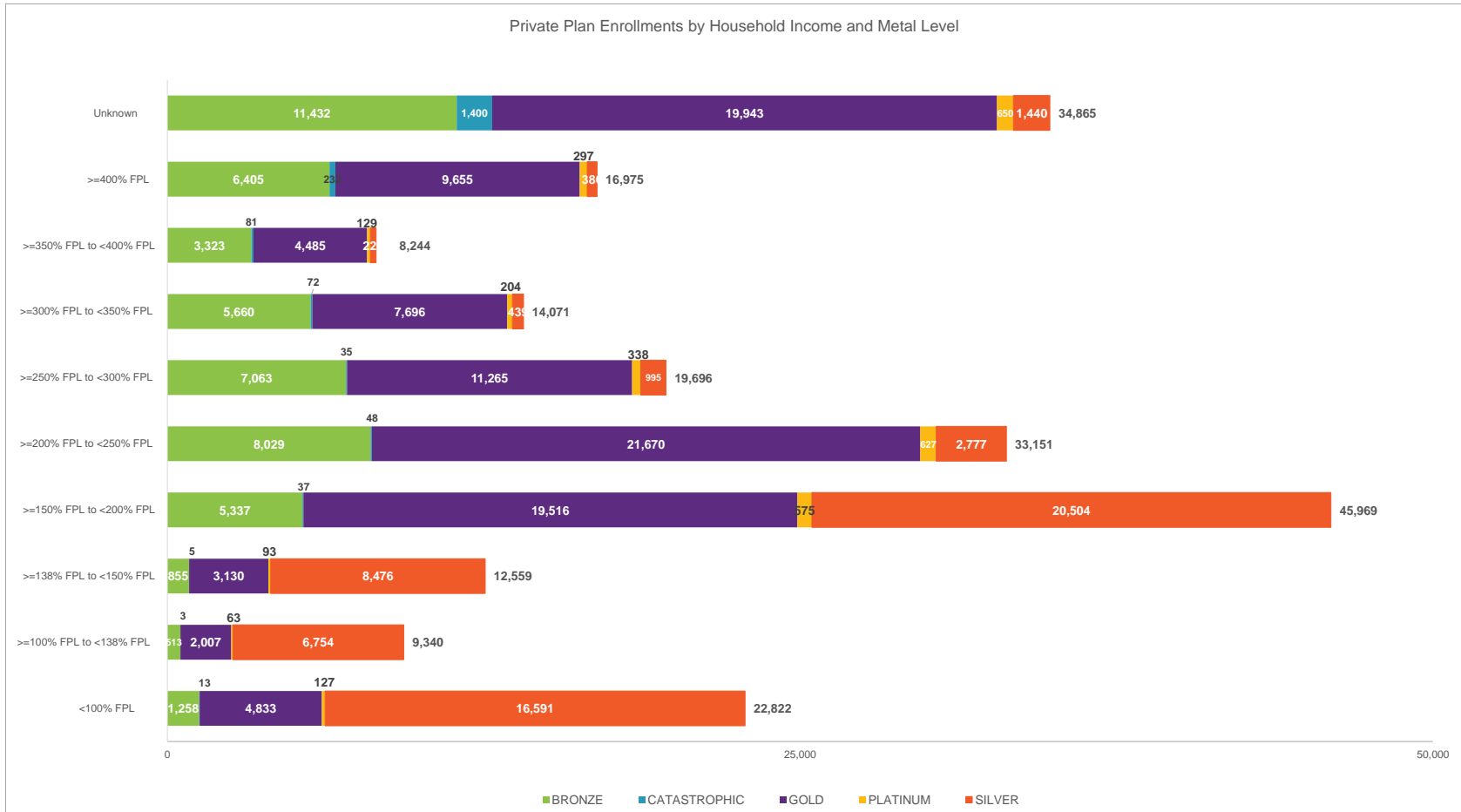
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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

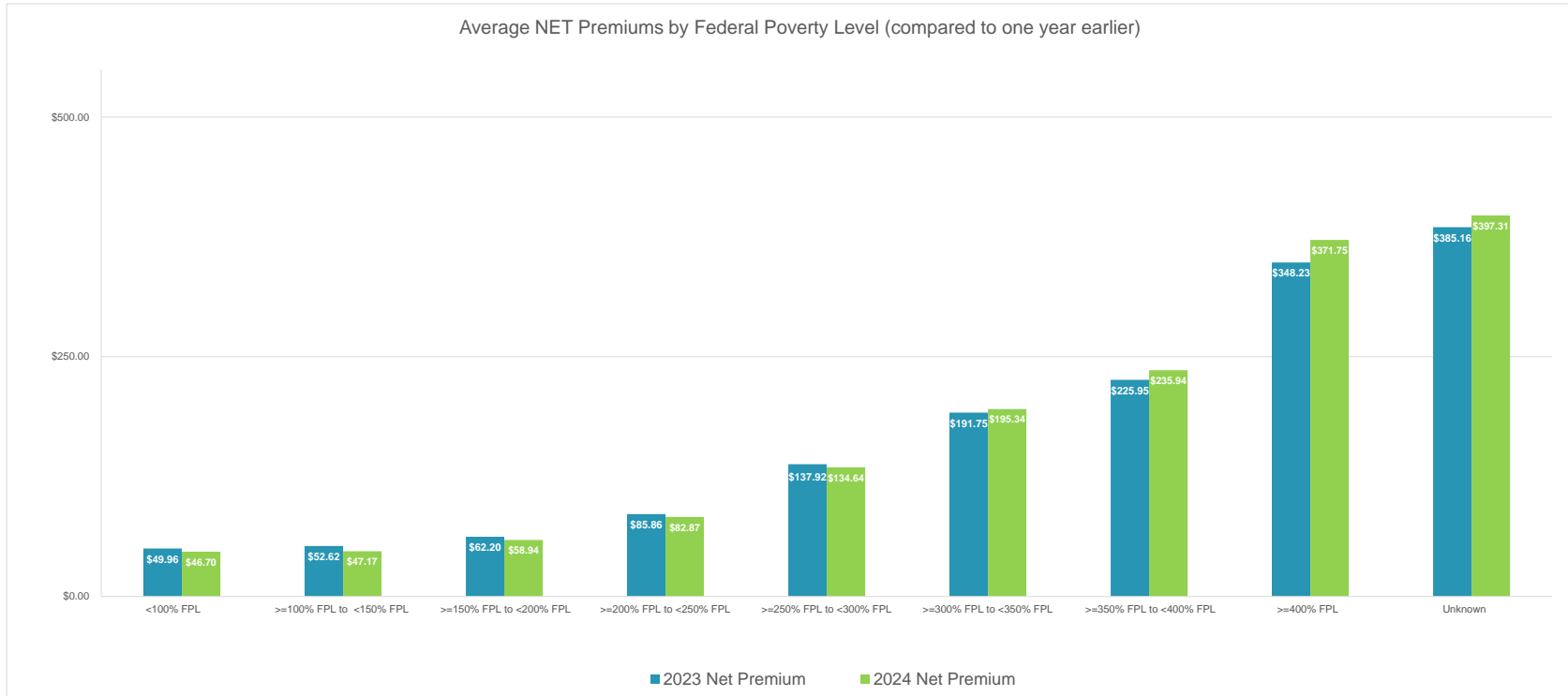


Household income eligibility based on percentages above the Federal Poverty Level, defined for 2024 as \$15,060 for an individual and \$31,200 for a family of 4, and for 2023 as \$13,590 for an individual and \$27,750 for a family of four.

Unknown: Enrollees who did not submit household income information and thus were not eligible for financial help.

# AFFORDABILITY

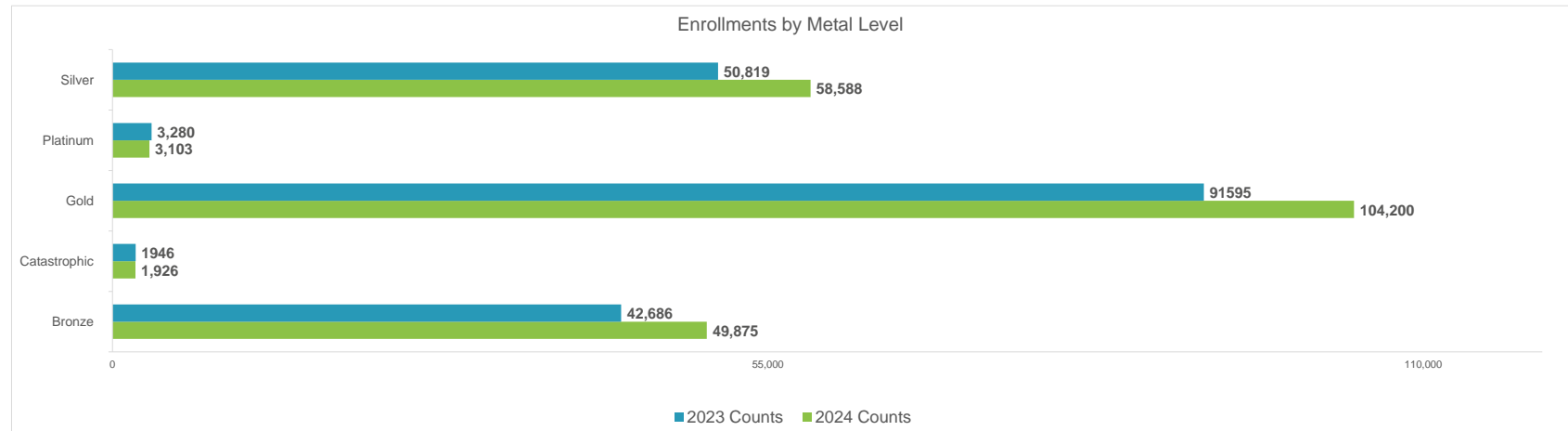
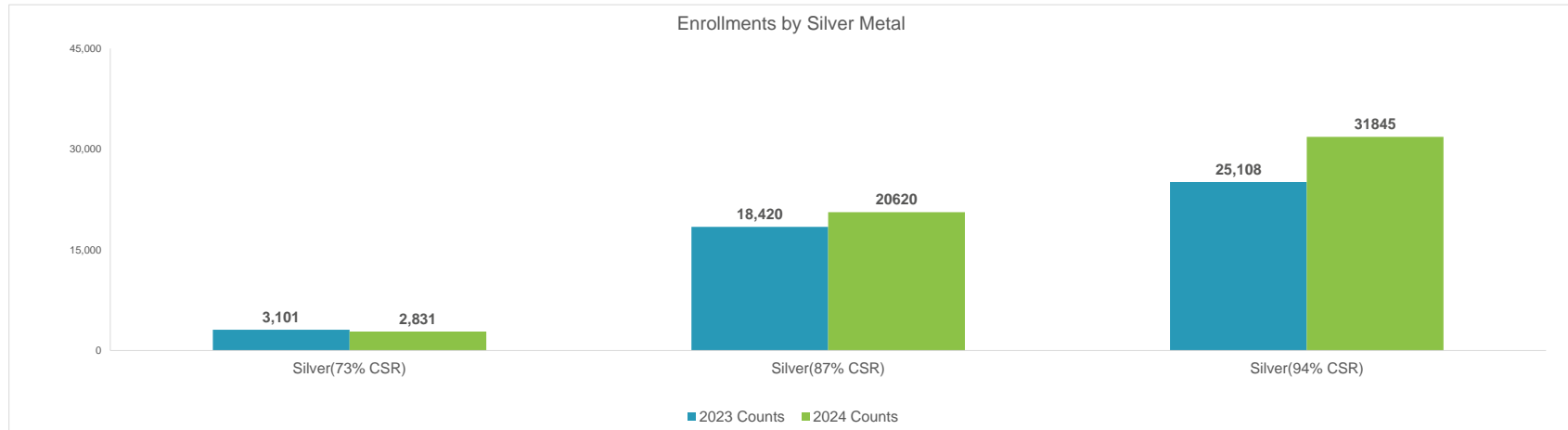
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



Net Premiums are average monthly [individuals]premiums minus average monthly federal tax credits.  
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 Enrollees who did not submit household income information and thus were not eligible for financial help.  
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# AFFORDABILITY

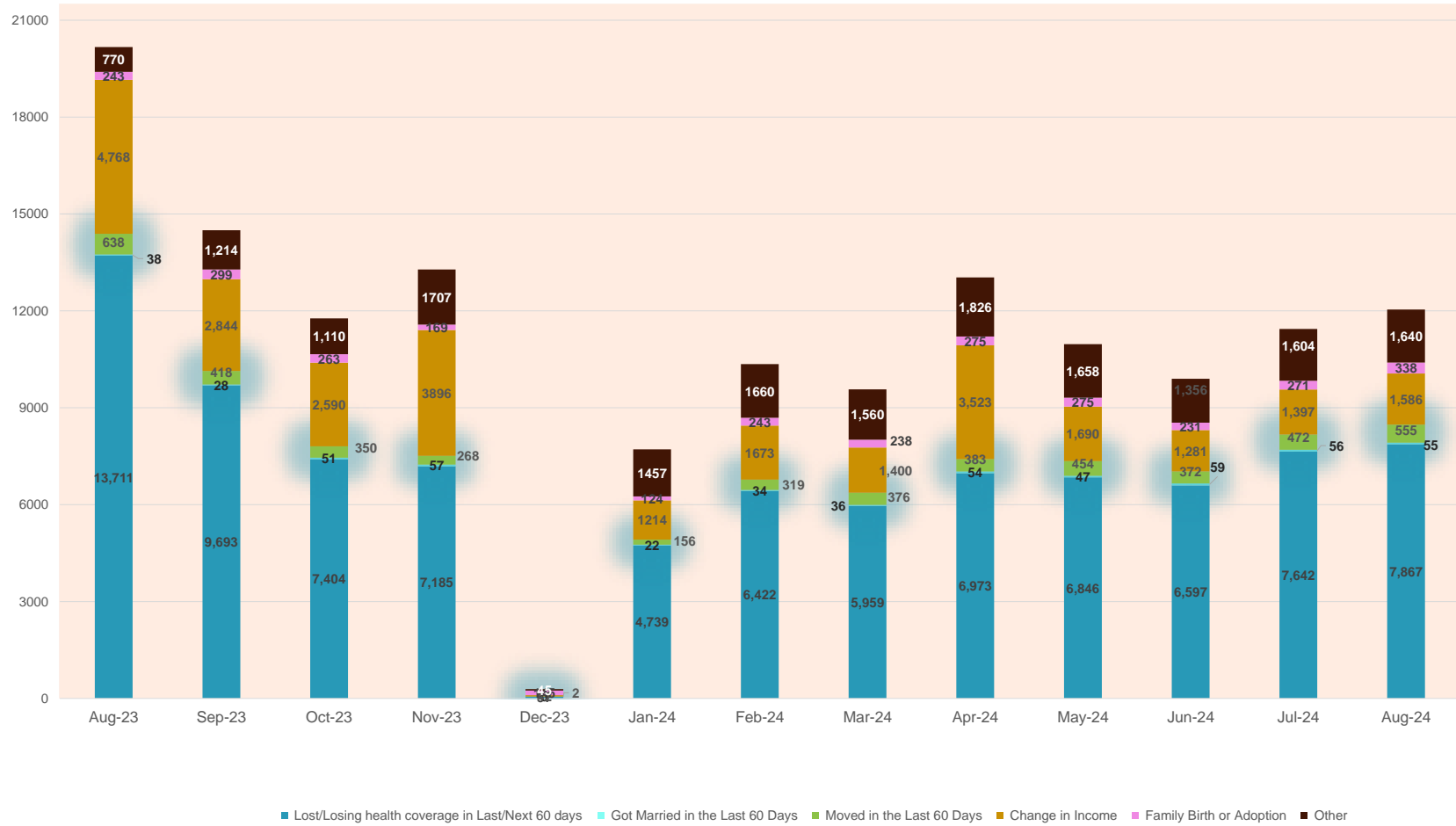
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



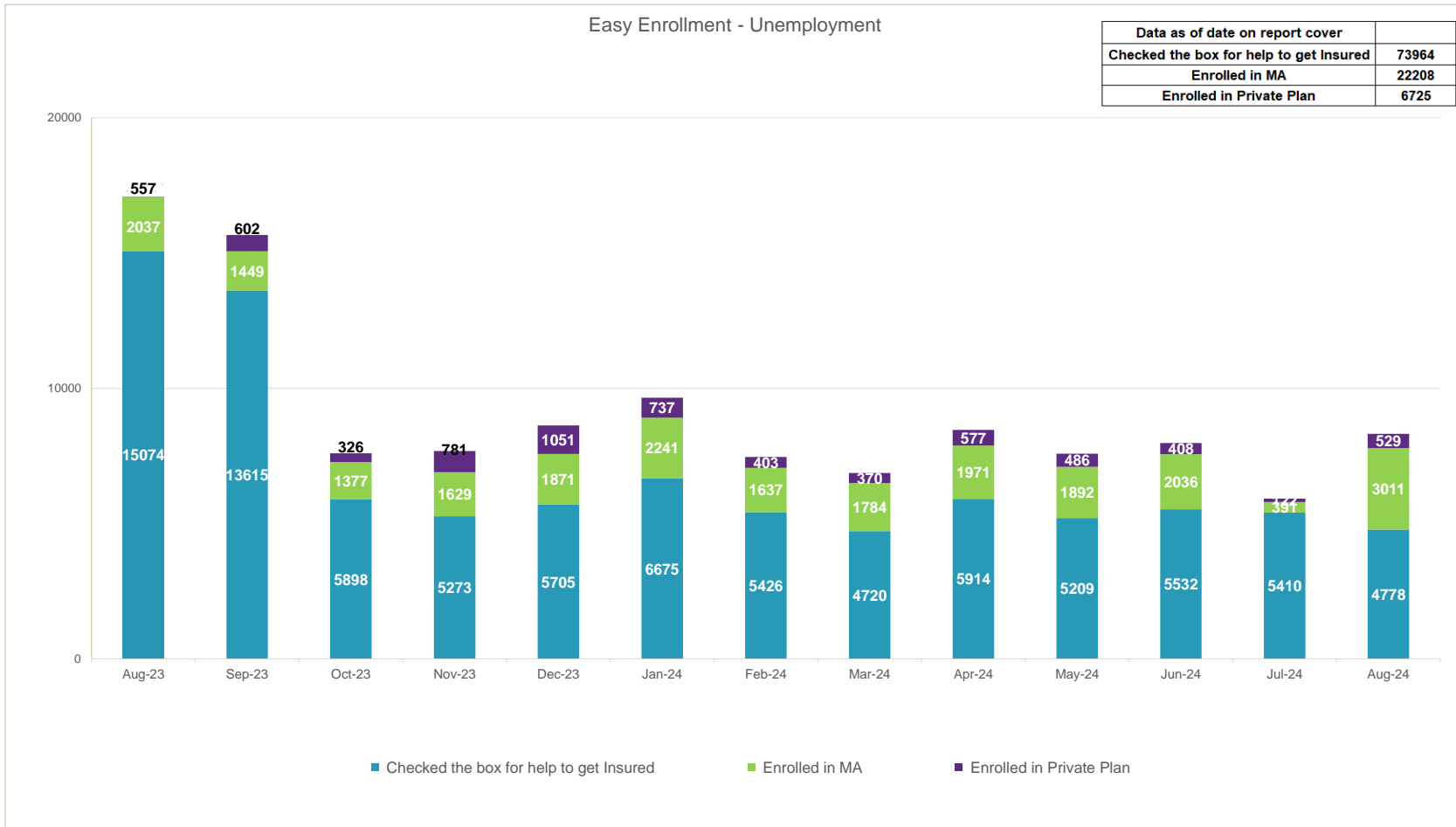
Household income eligibility based on percentages above the Federal Poverty Level, defined for 2024 as \$15,060 for an individual and \$31,200 for a family of 4, and for 2023 as \$13,590 for an individual and \$27,750 for a family of four. Enrollees who did not submit household income information and thus were not eligible for financial help. Cost-sharing reductions (CSRs) are credits to help pay out-of-pocket costs such as copays or deductibles. You must enroll through Maryland Health Connection and select a Silver plan to be eligible.

SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

Life Change Special Enrollments for Private Plans



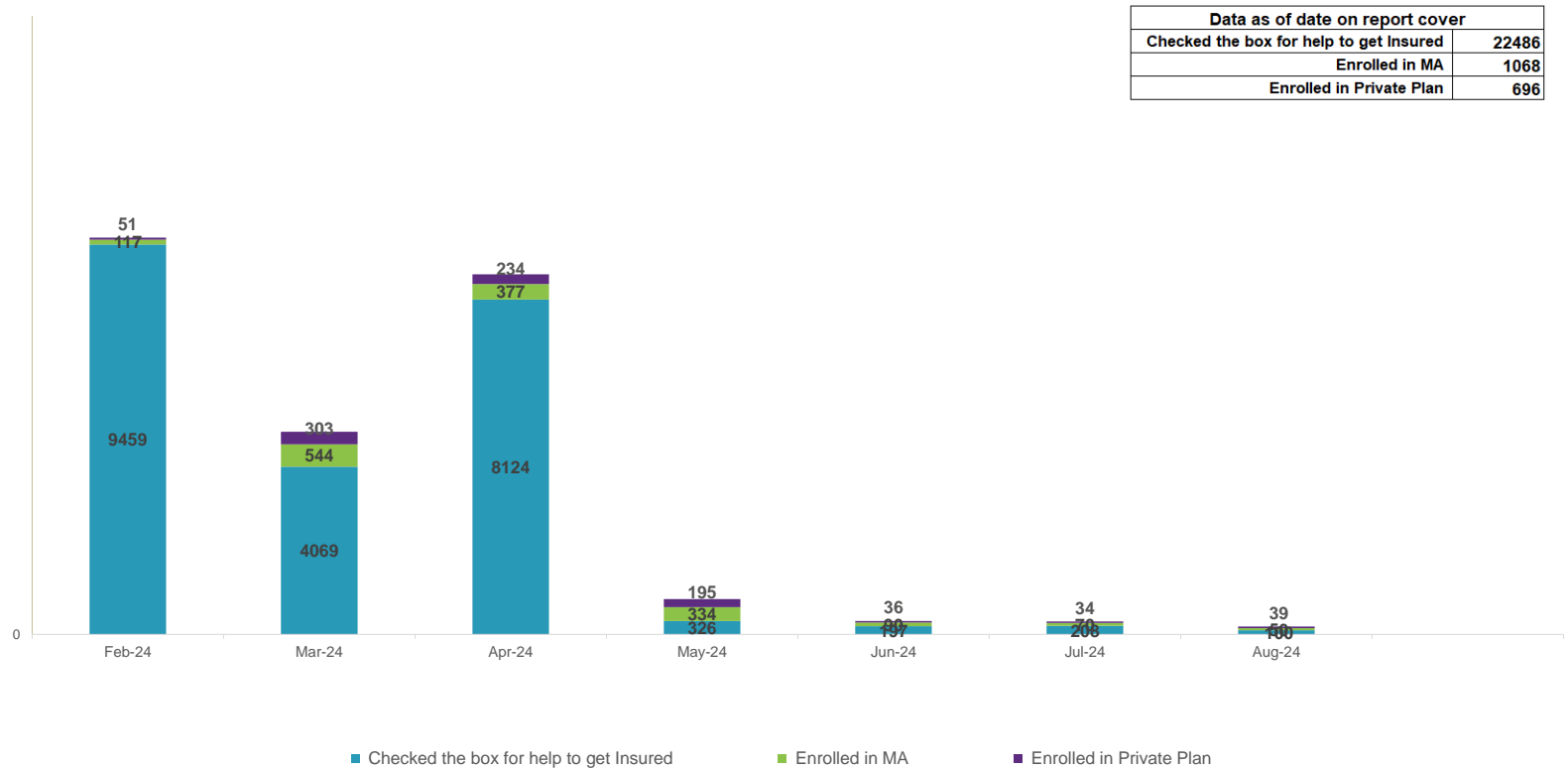
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



The program began in June '22.

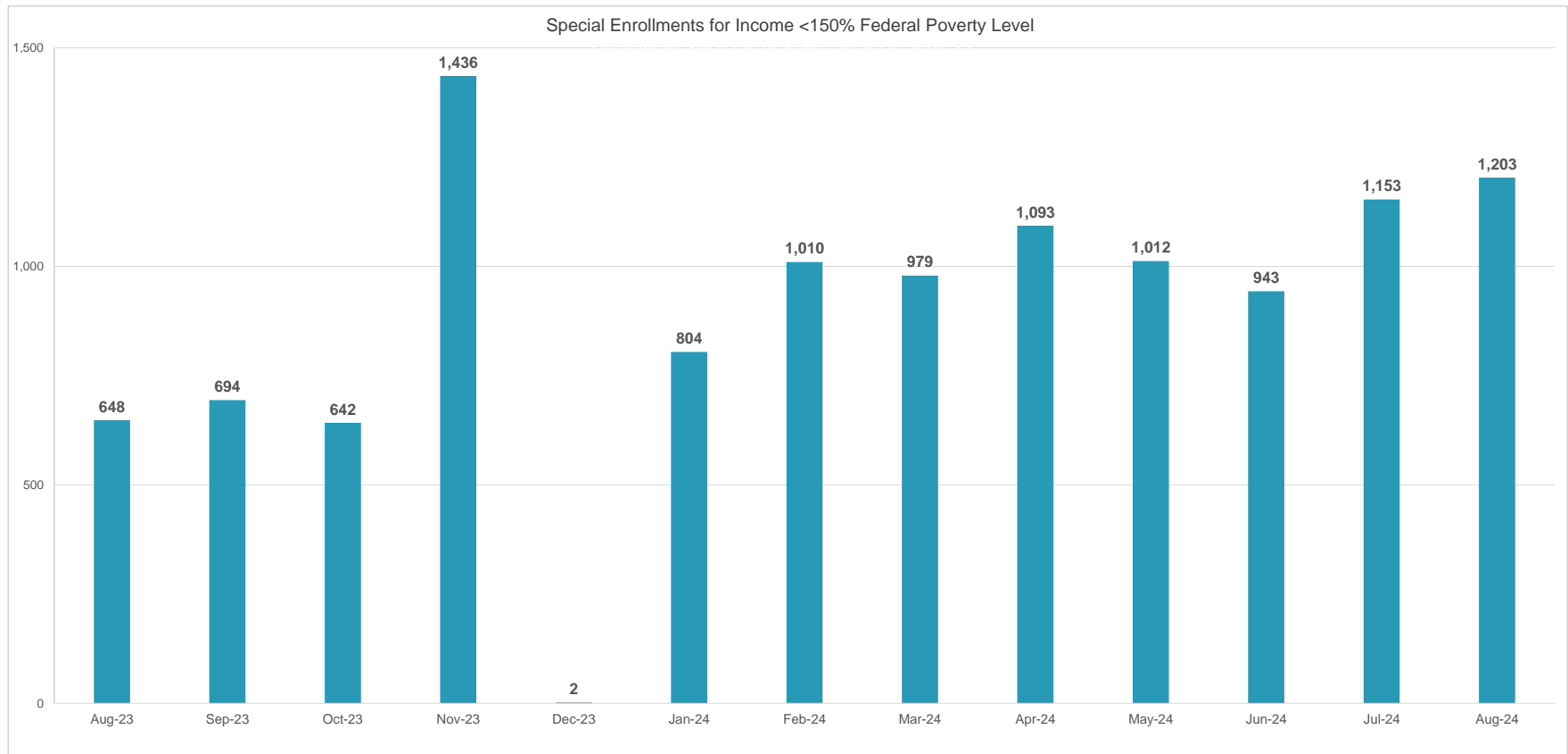
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

Easy Enrollment - Tax SEP





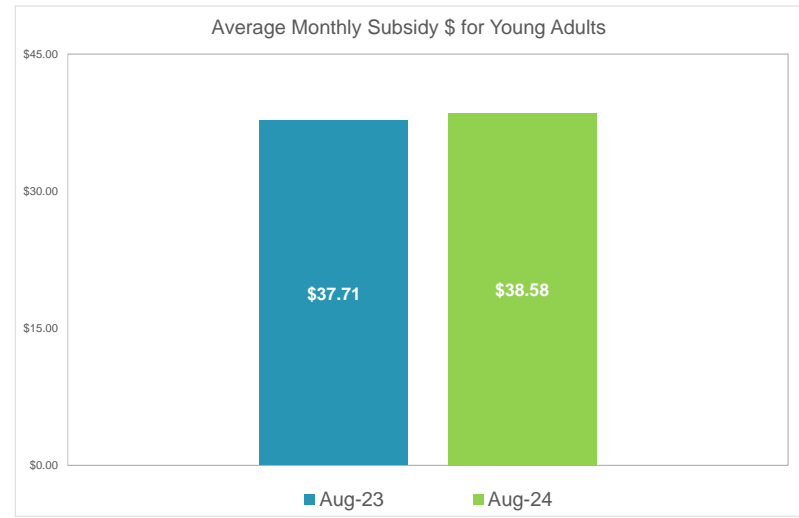
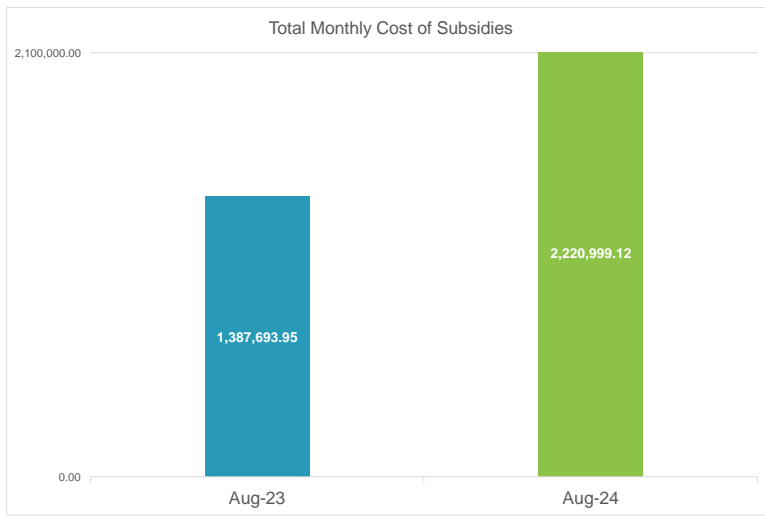
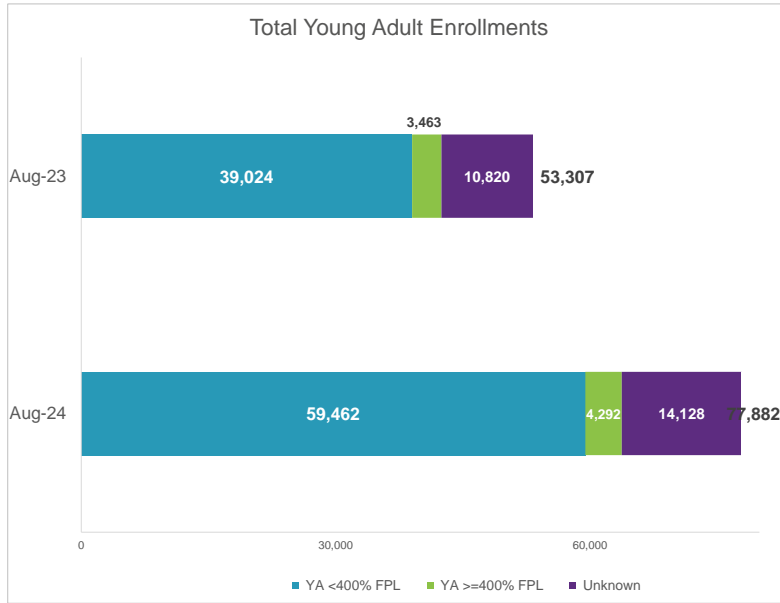
## SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



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



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.

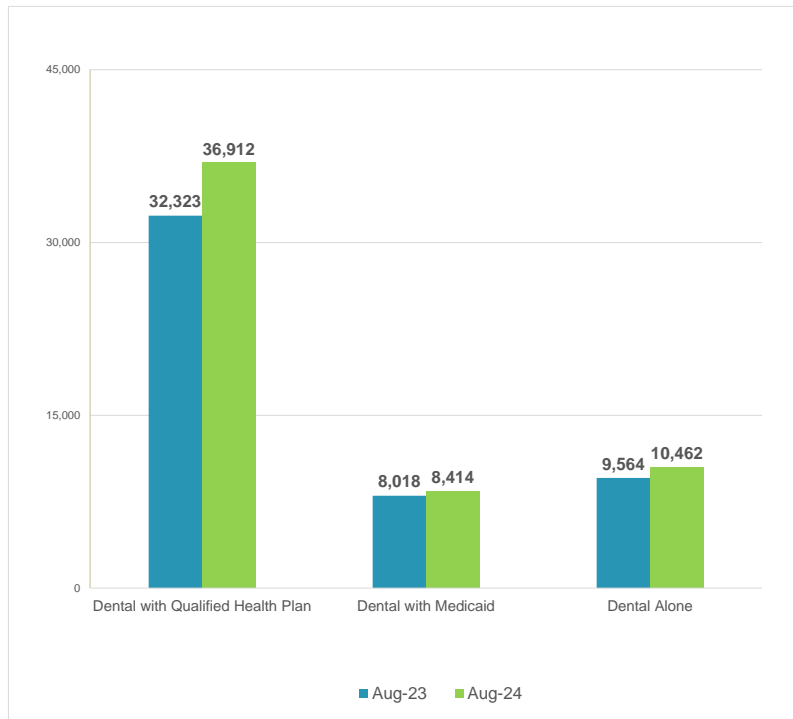
# DENTAL

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

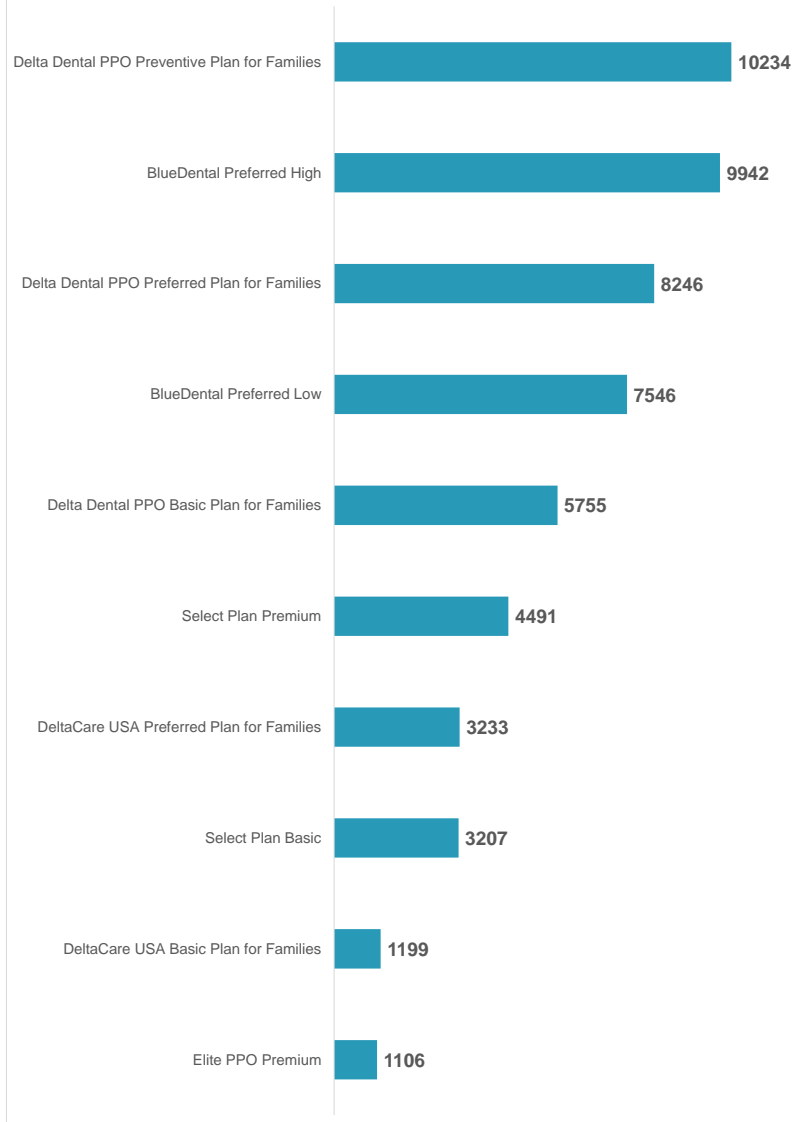
## Total Dental

**55,788**

Dental Enrollments '23 vs. '24



## Top 10 Enrollments for Dental Plans

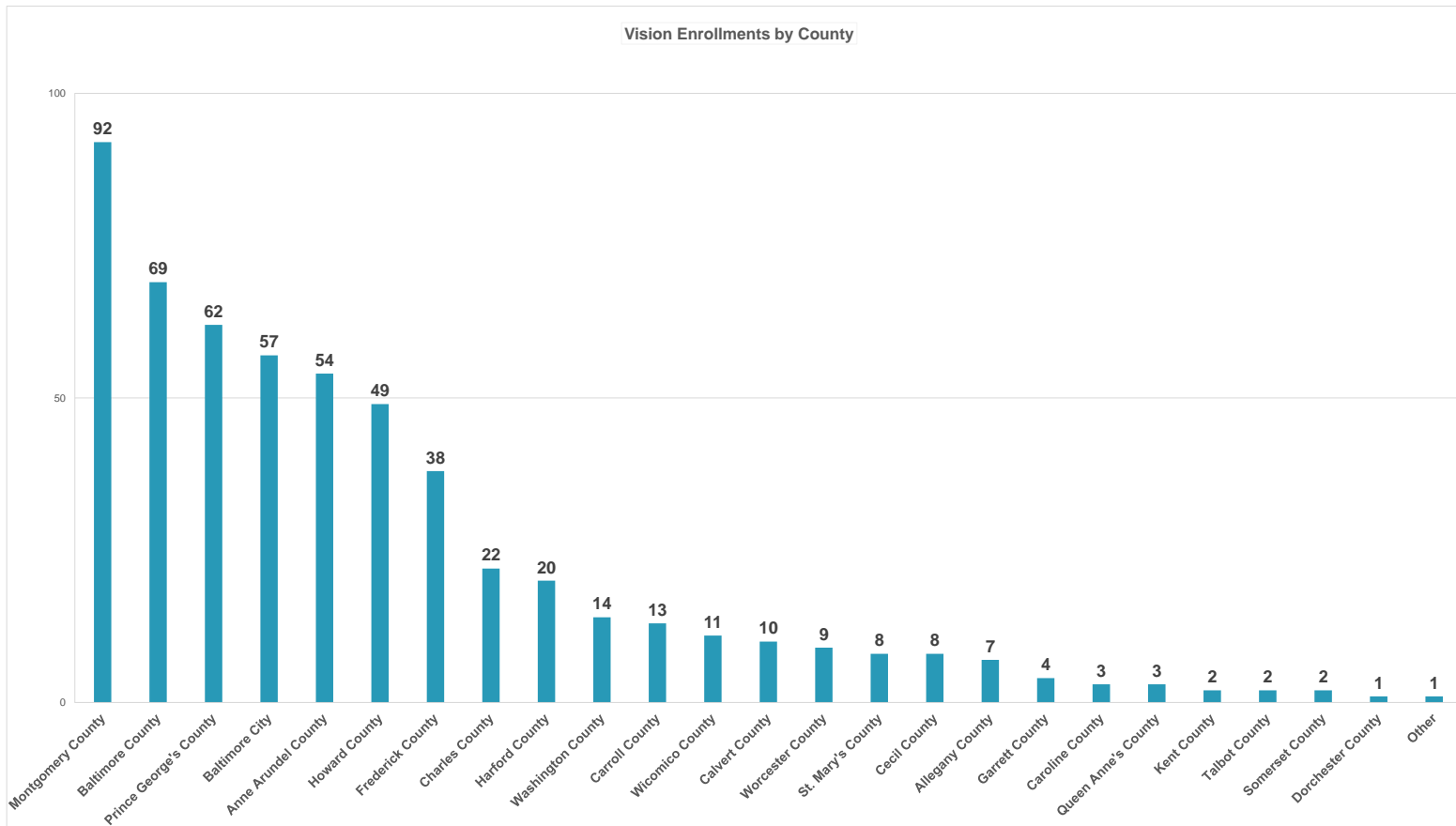


# VISION

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

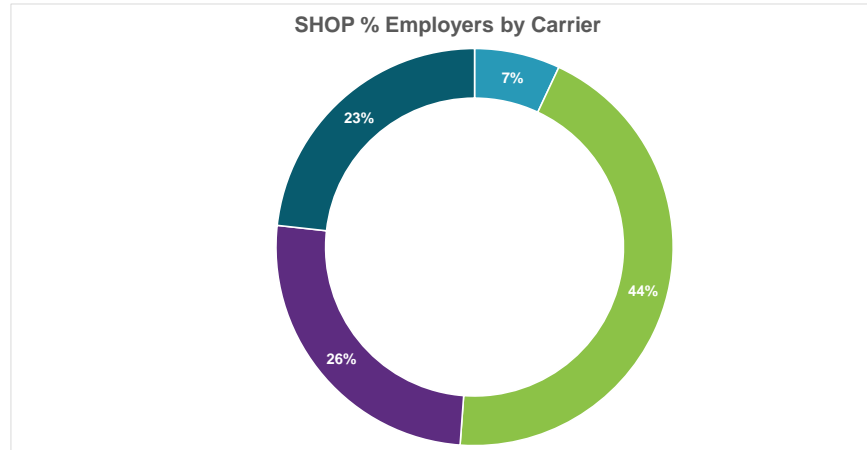
## Total Vision

561

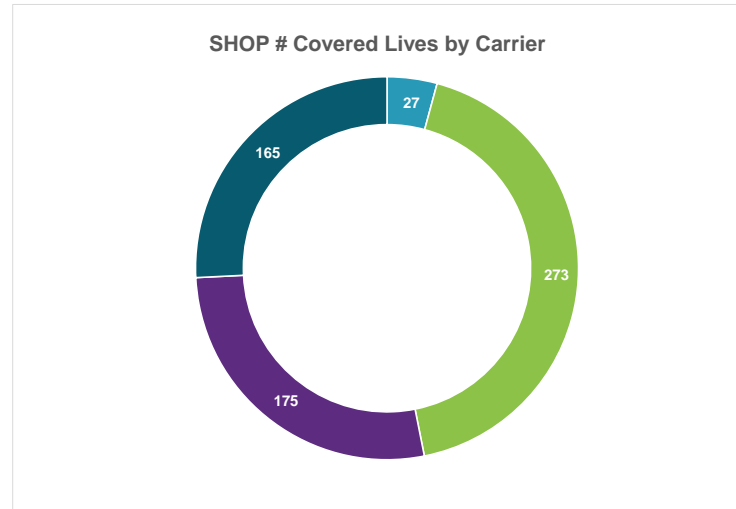
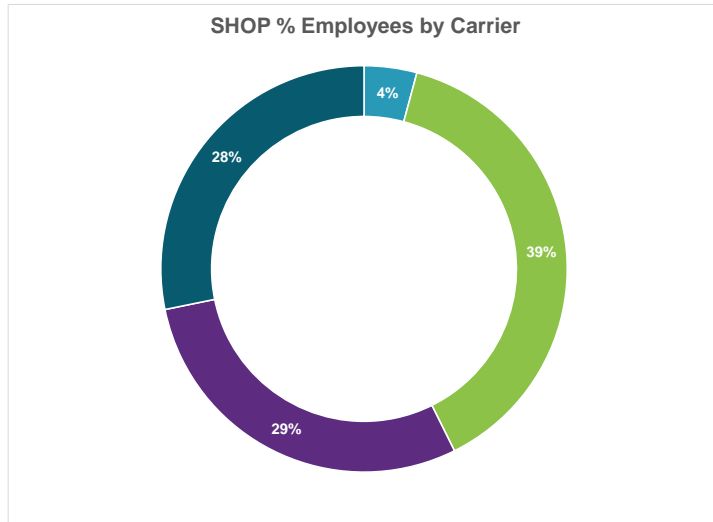


## SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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

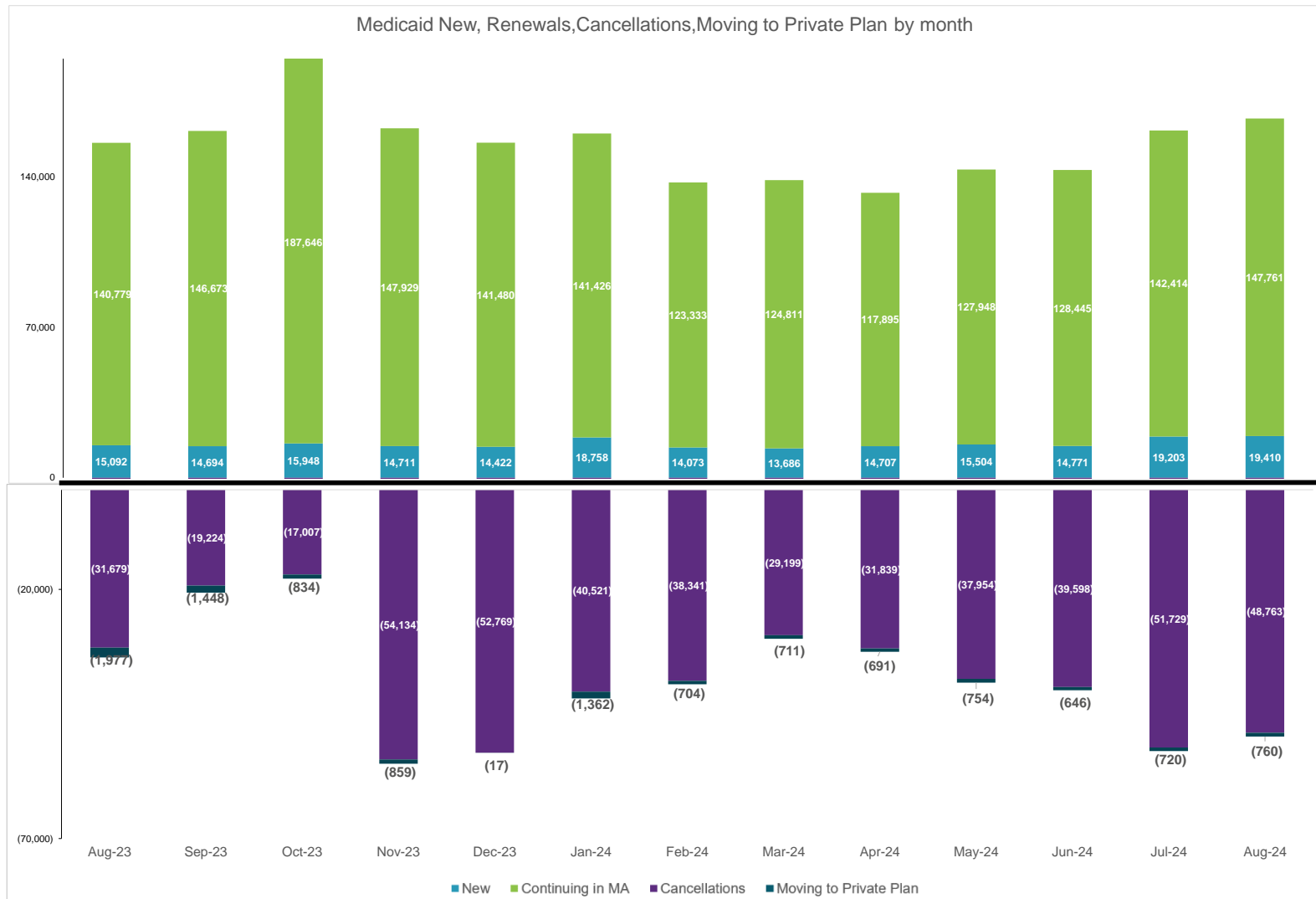


An employer may be enrolled in more than one carrier and dental



# MEDICAID (MAGI/Income-based)

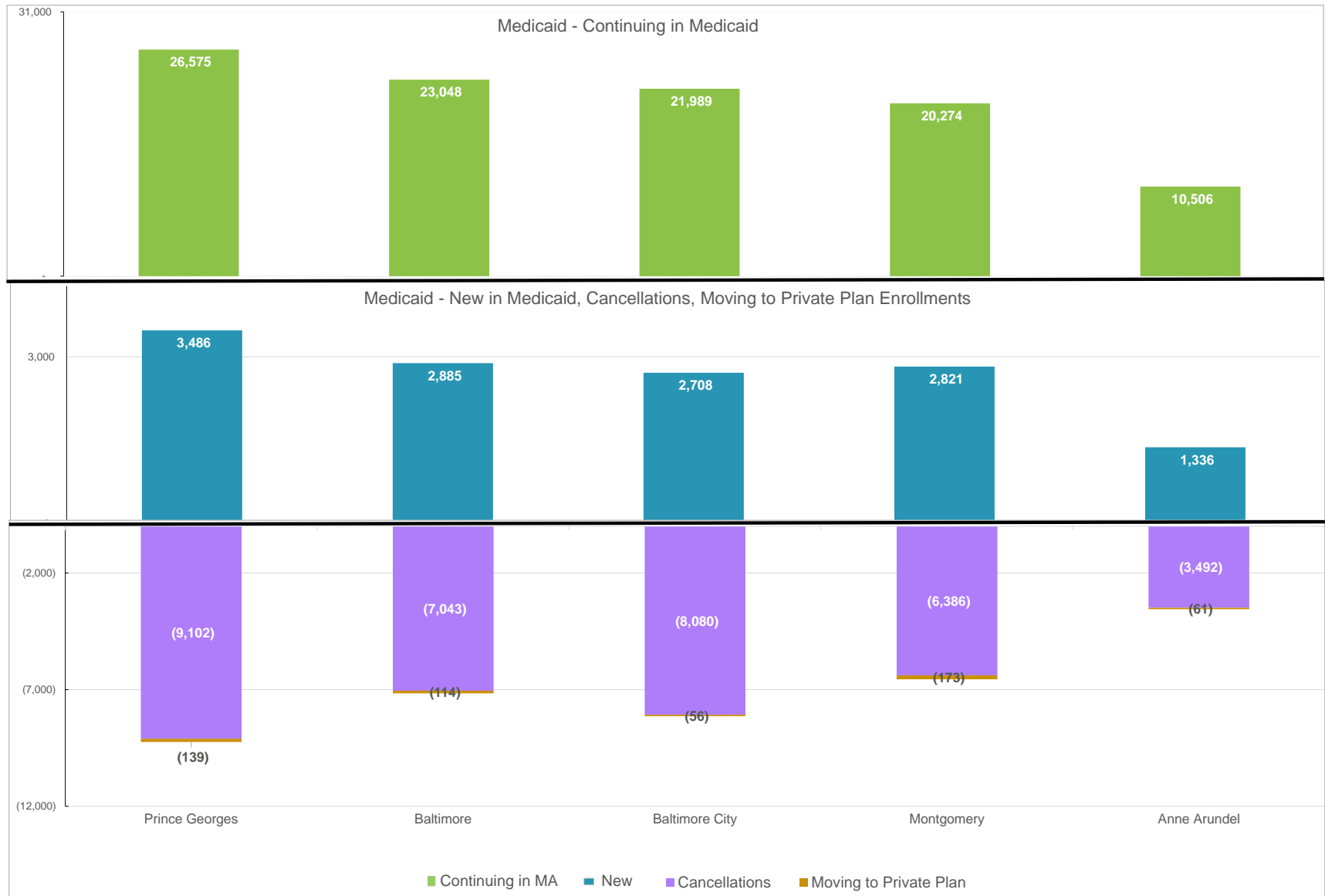
Enrollment as of date on report cover..



\*\*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).

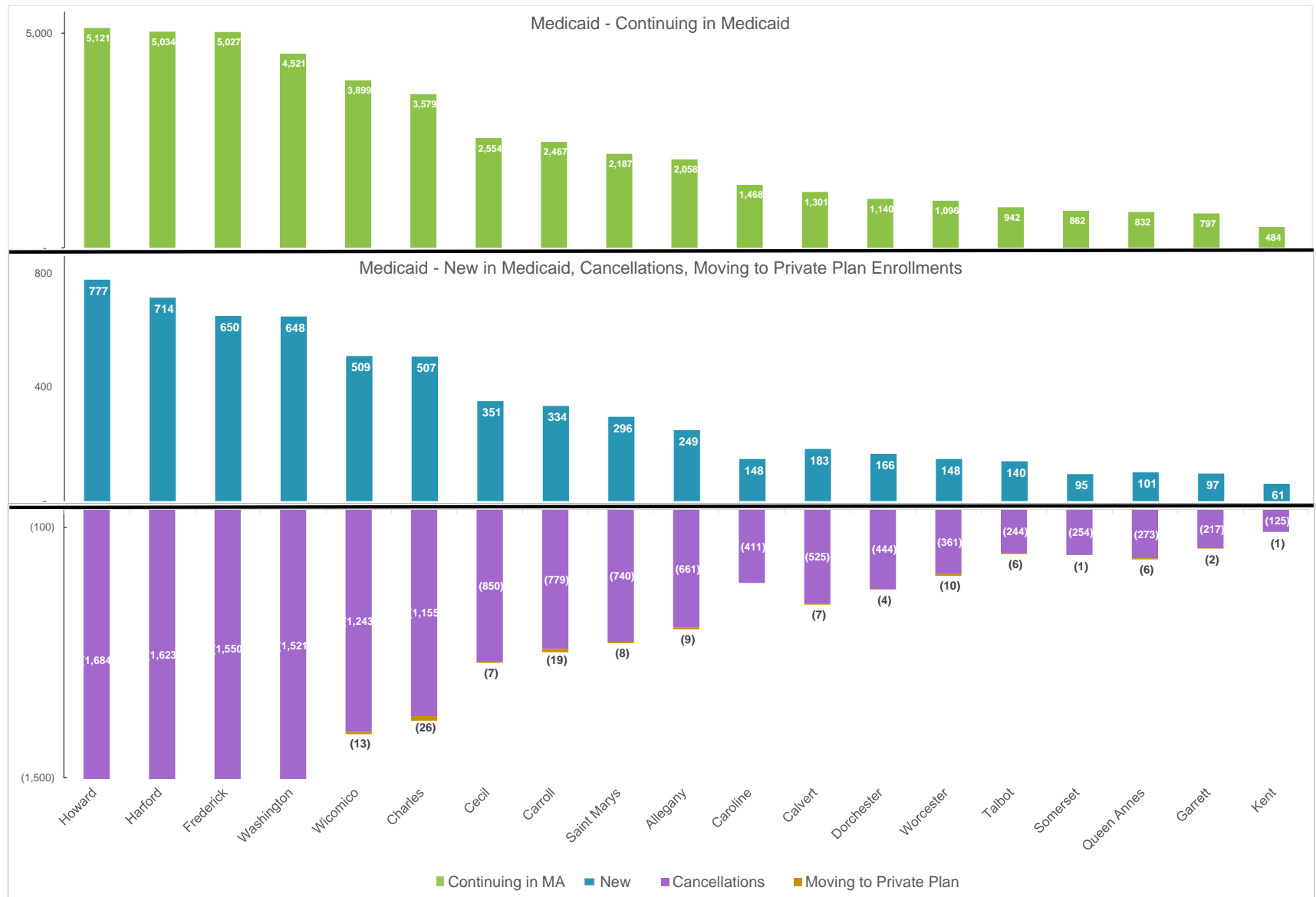
# MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



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Enrollment as of date on report cover..

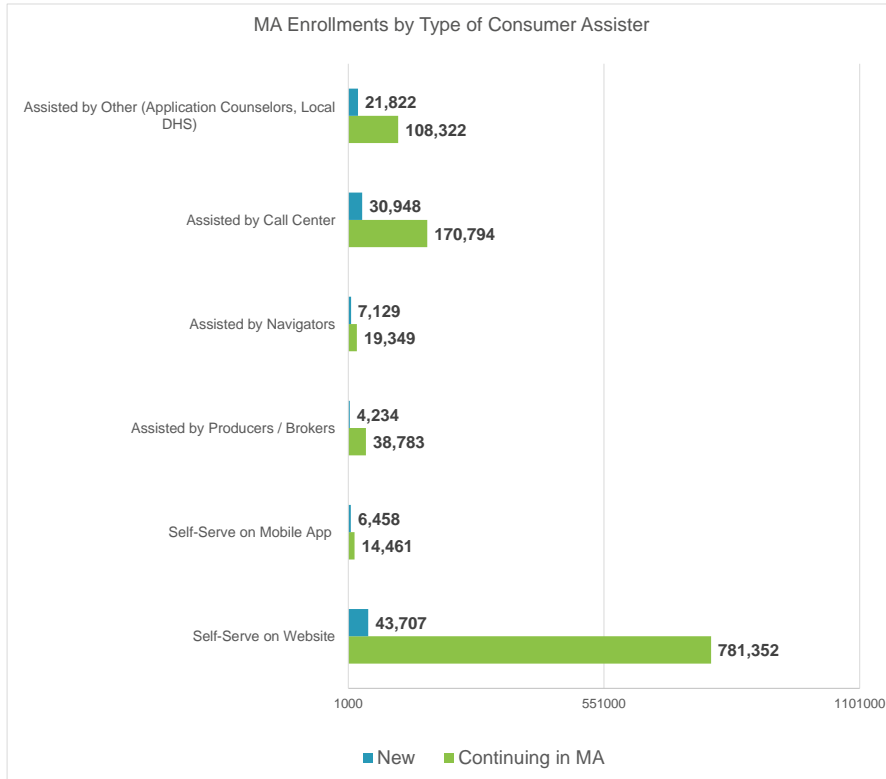


Other = Dependent family members who live outside Maryland



# HOW CONSUMERS ENROLLED

Data as of date on the report cover..



\*\*Data as of Plan Year beginning Jan. 1

