



DATA REPORT

October 31, 2024

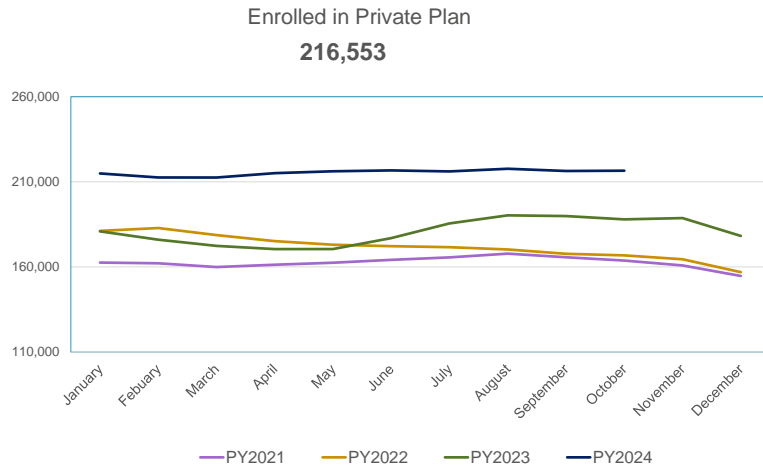
1-2 EXECUTIVE SUMMARY | 3-17 PRIVATE PLANS | 18 YOUNG ADULT SUBSIDY | 19 DENTAL | 20 VISION | 21 SHOP | 22-24 MEDICAID | 25 HOW CONSUMERS ENROLLED

- Private-plan enrollments through Maryland Health Connection totaled 216,553 at the end of October. That was up slightly from September and up 15% from one year ago. Private-plan enrollment overall remains steady. In fact, October marked the third highest monthly total of 2024 on the state-based marketplace.
- New enrollees totaled 72,535. That was the highest monthly total in 2024. • Enrollments in 2024 exceed 2023 in every age group.
- Enrollments by Black consumers were up 26% through October, year over year. Enrollments by Hispanic consumers were up 25%.
- More than 9,500 people who filed for state unemployment benefits in October checked the “Easy Enrollment” box on their application with the Labor department because they needed health coverage. Of those, 1,346 enrolled in private health plans and 3,384 enrolled in Medicaid. That was the highest monthly total this year for Unemployment Easy Enrollment, a joint program between the Maryland Health Benefit Exchange and the Maryland Department of Labor.
- Income-based Medicaid enrollments totaled 1,204,068. Following the post-pandemic Medicaid “unwind,” they are now lower than at any time since 2021, and down about 8 percent from a year ago.
- Net premiums – that is, average monthly individual premiums minus average monthly federal tax credits – are lower by about \$4 a month compared to one year ago at every income below 300% of the Federal Poverty Line. At higher income levels, net premiums are up \$5 to \$22 a month on average compared to one year ago. (The Federal Poverty Level is \$15,060 for an individual and \$31,200 for a family of four in 2024.)
- Young adult enrollments at the end of October totaled 777,778. That was up 47% from one year earlier. The Maryland Young Adult Subsidy program provides about \$39 a month to lower monthly health insurance costs for 18-37 year-olds who qualify. Maryland’s investment in that program totaled \$2.2 million in October. That was up 58% from one year earlier due to the significant uptake by young adults enrolling and staying in health coverage.
- Coverage for 2025 is available at MarylandHealthConnection.gov through Jan. 15, 2025. If you want to be covered as of January 1, make sure you enroll by December 31, 2024. If you enroll Jan. 1 to Jan. 15, your coverage will start February 1, 2025.

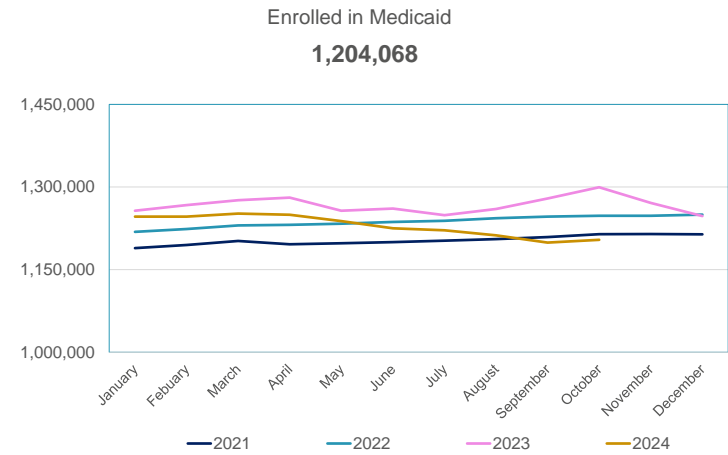
SUMMARY

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

Private Plan Summary

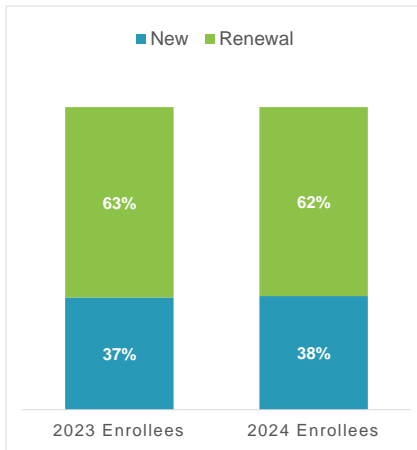


Income Based Medicaid Summary

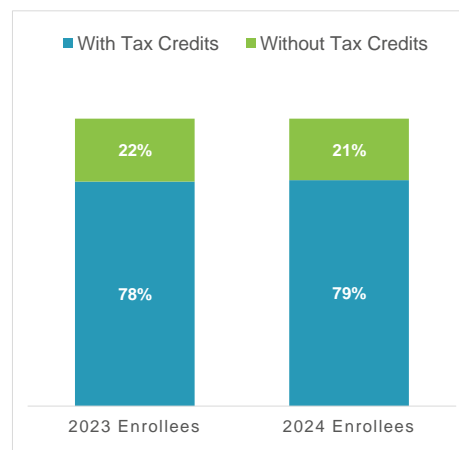


Enrollments 2023 vs 2024

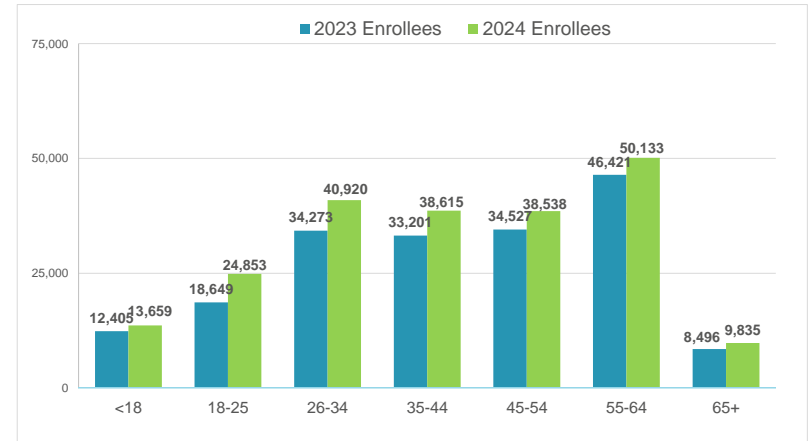
Enrollees by New/Renewal



Enrollees by Financial Help



Enrollees by Age Group



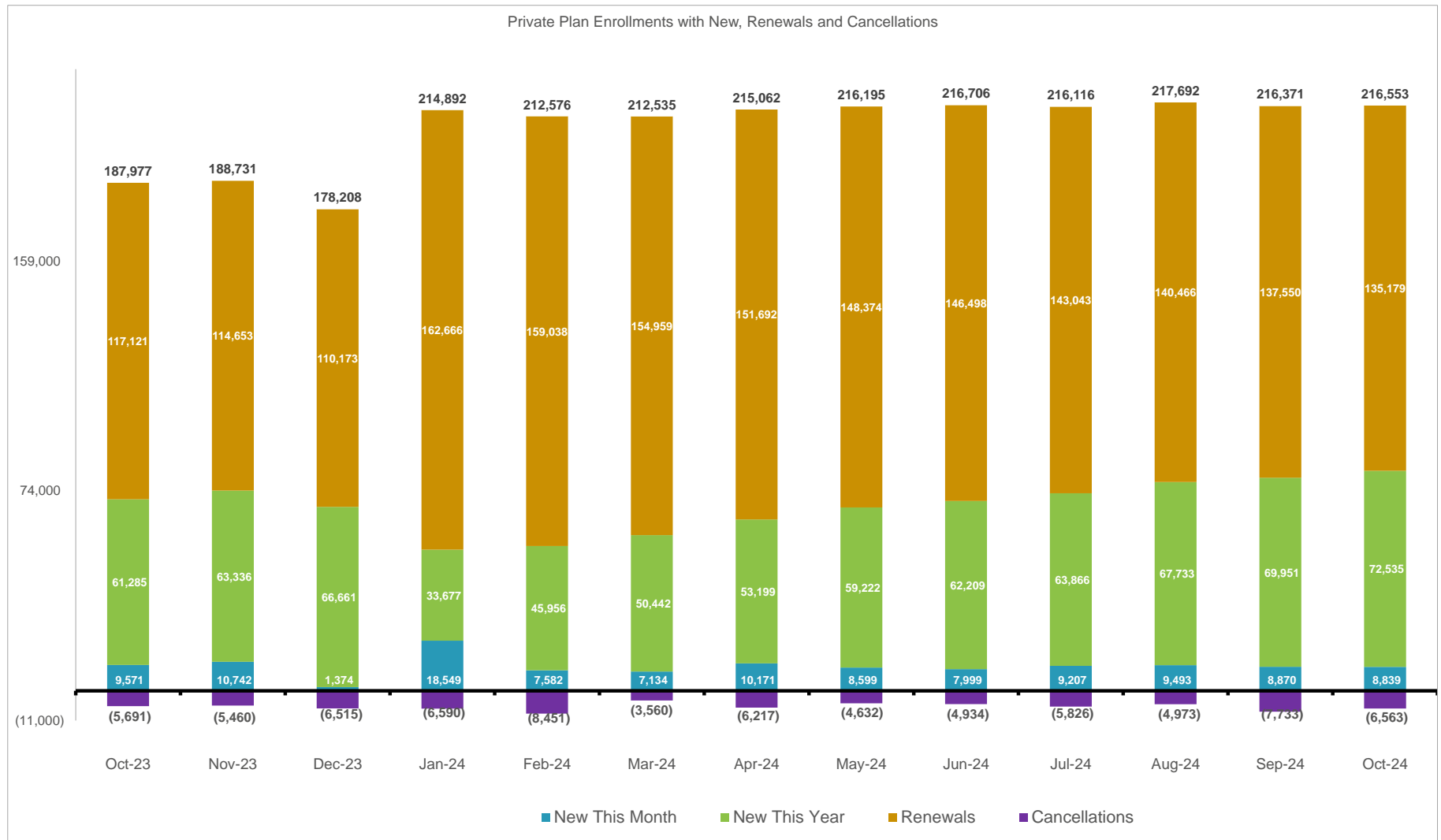
Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month.

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

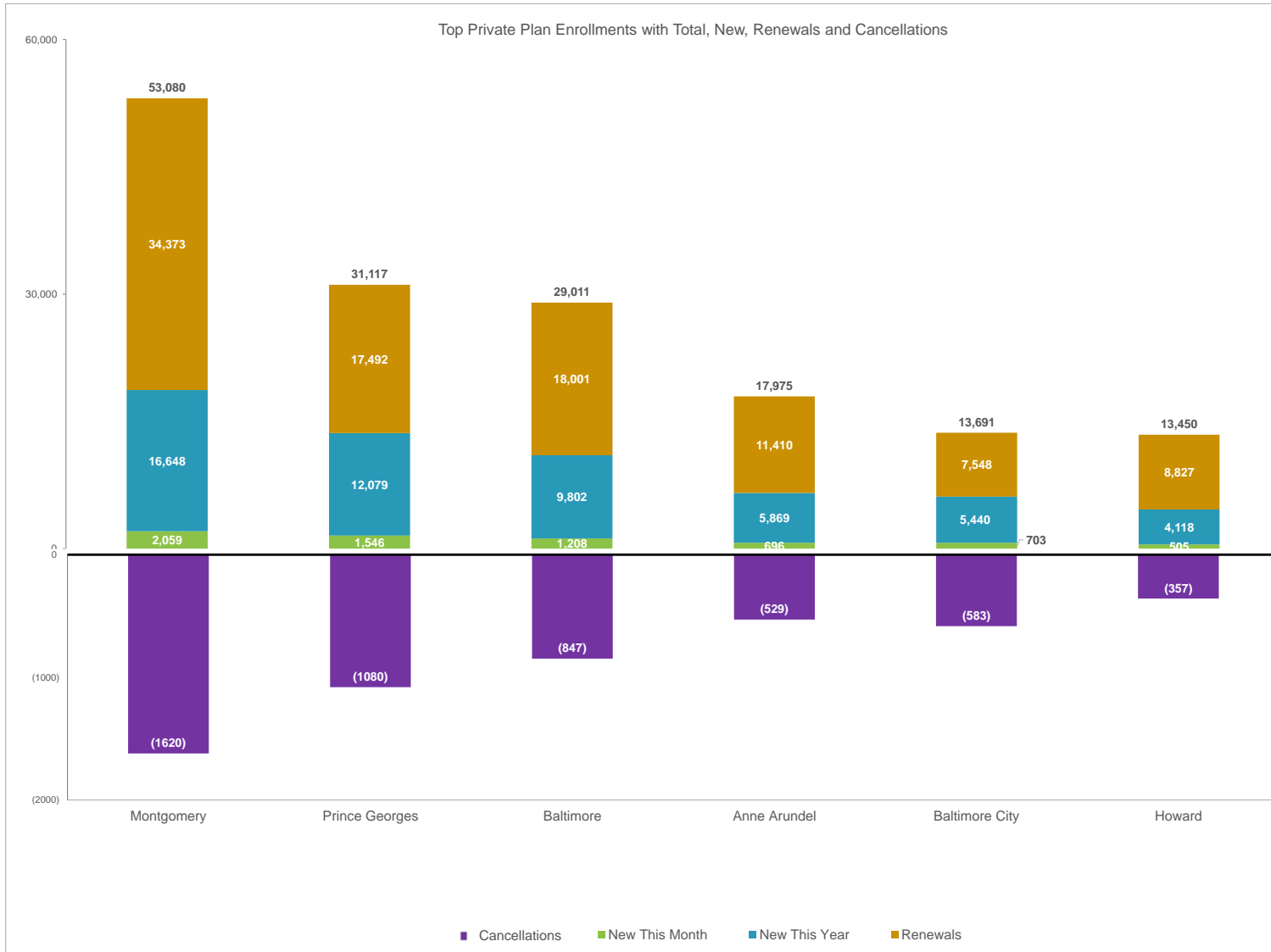
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



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.

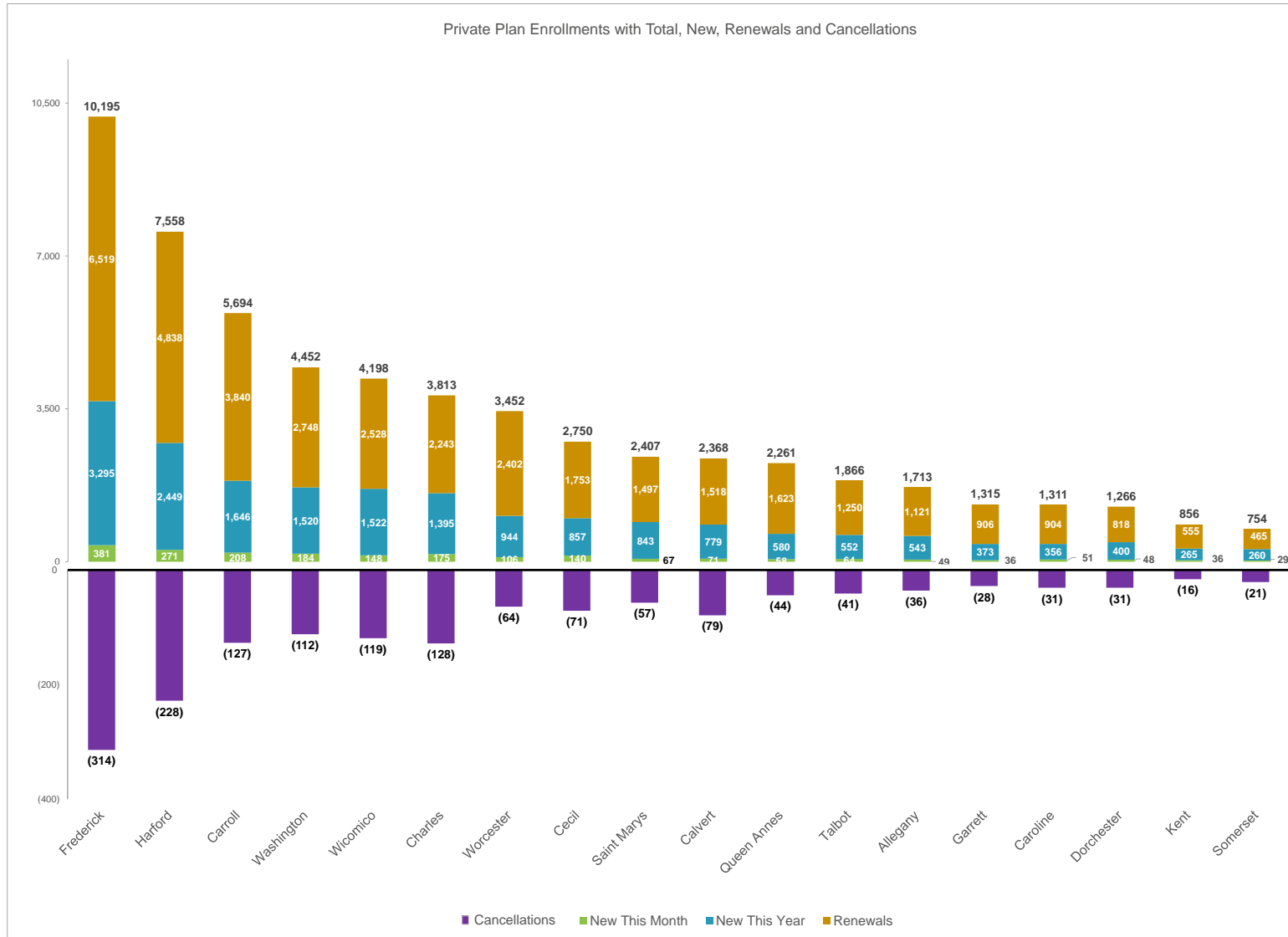
PRIVATE PLANS BY TOP 6 JURISDICTIONS

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



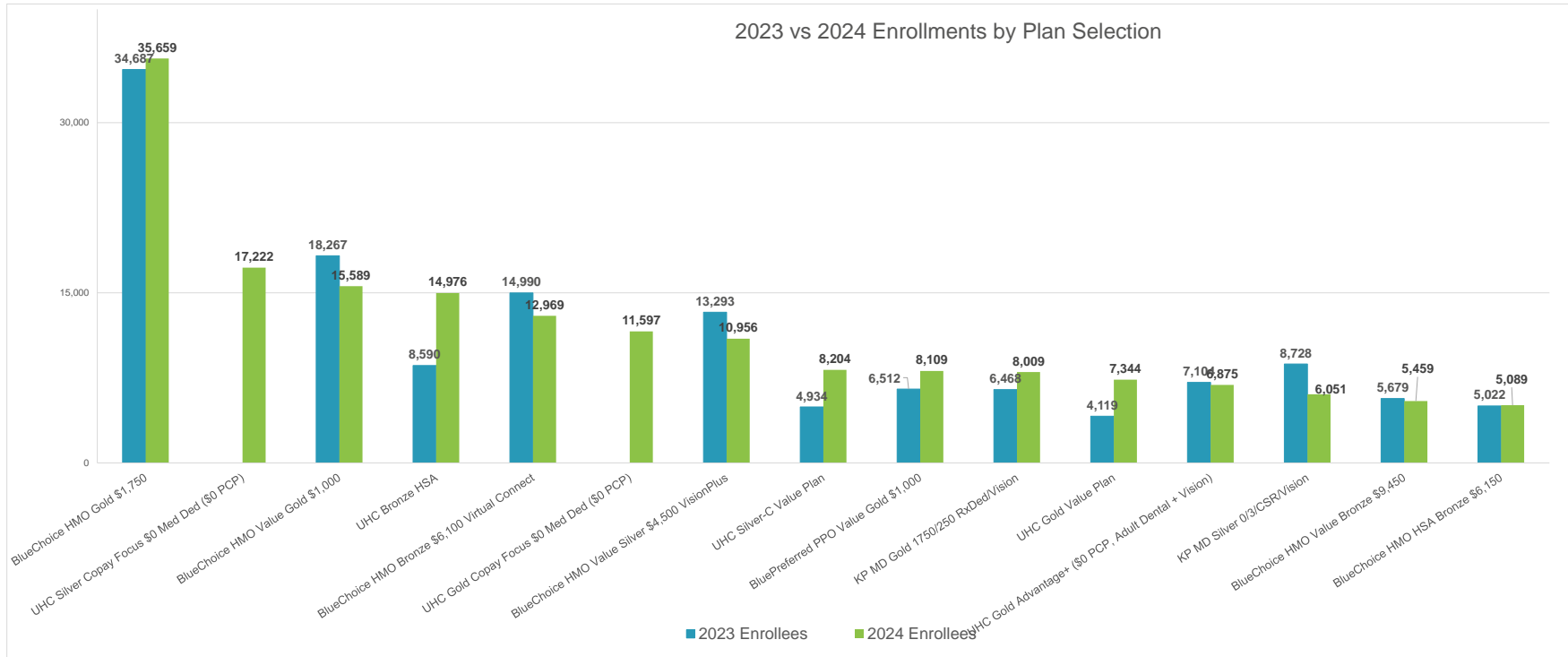
PRIVATE PLANS BY COUNTY

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



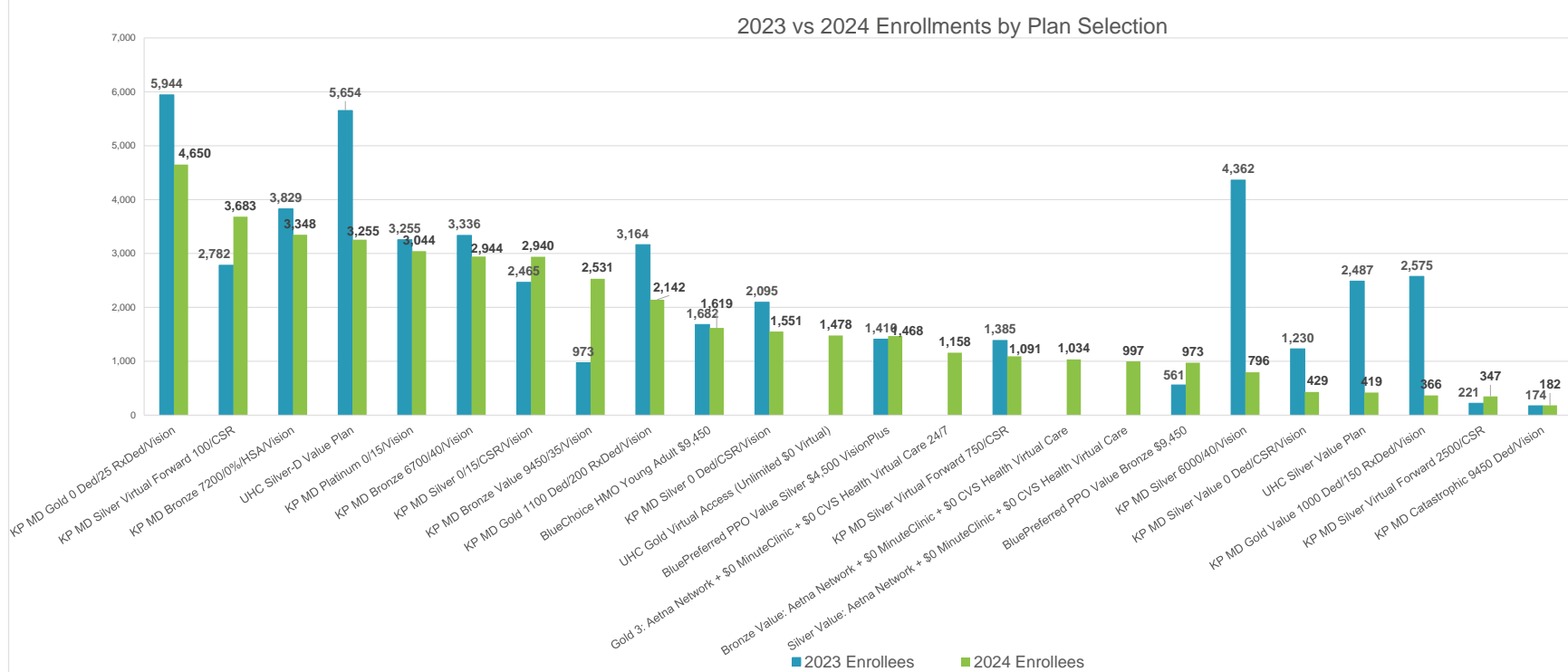
PRIVATE PLAN SELECTIONS - Top 15 Plans

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



PRIVATE PLAN SELECTIONS - Top 15 Plans

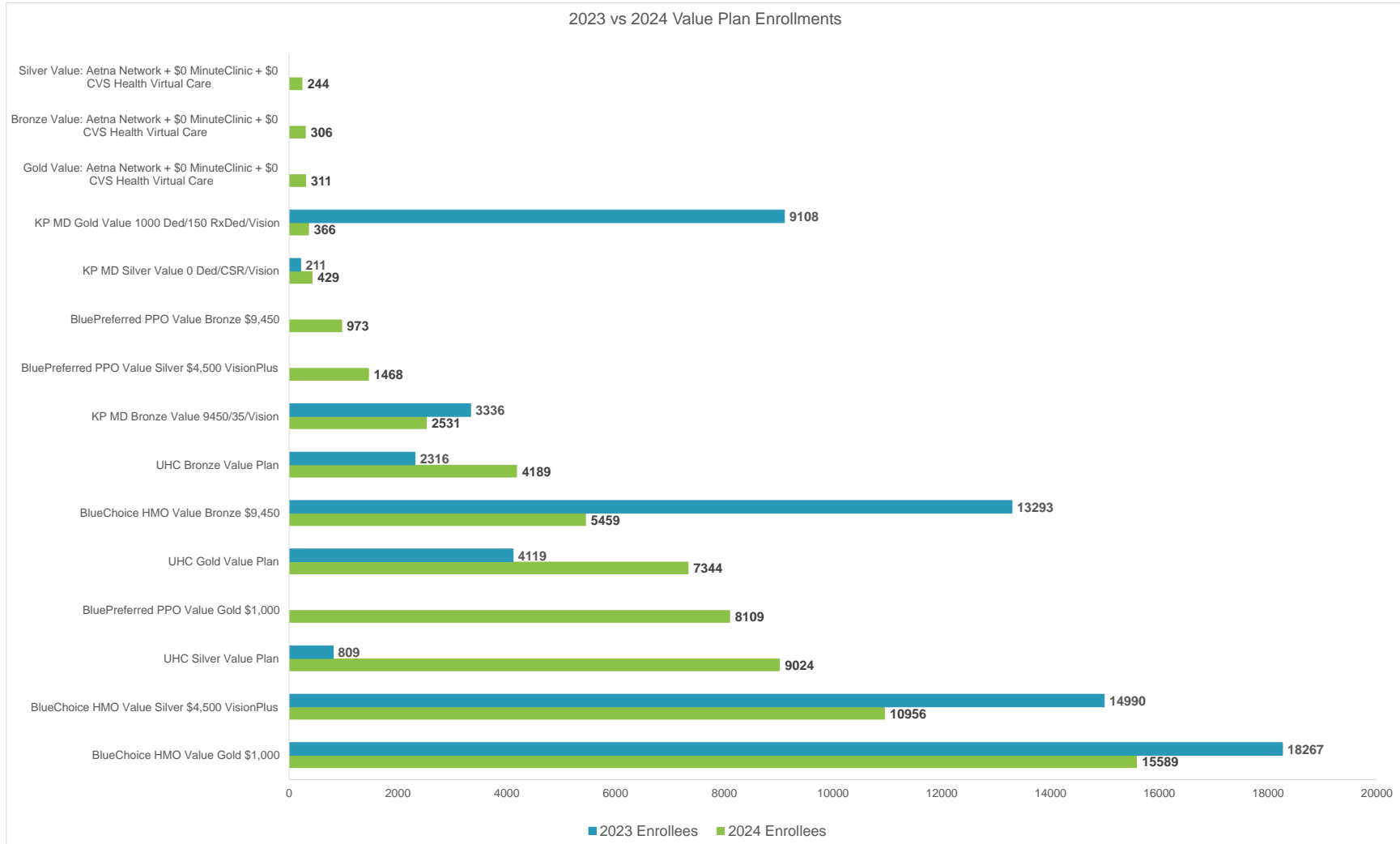
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*New to 2024

VALUE PLAN SELECTIONS

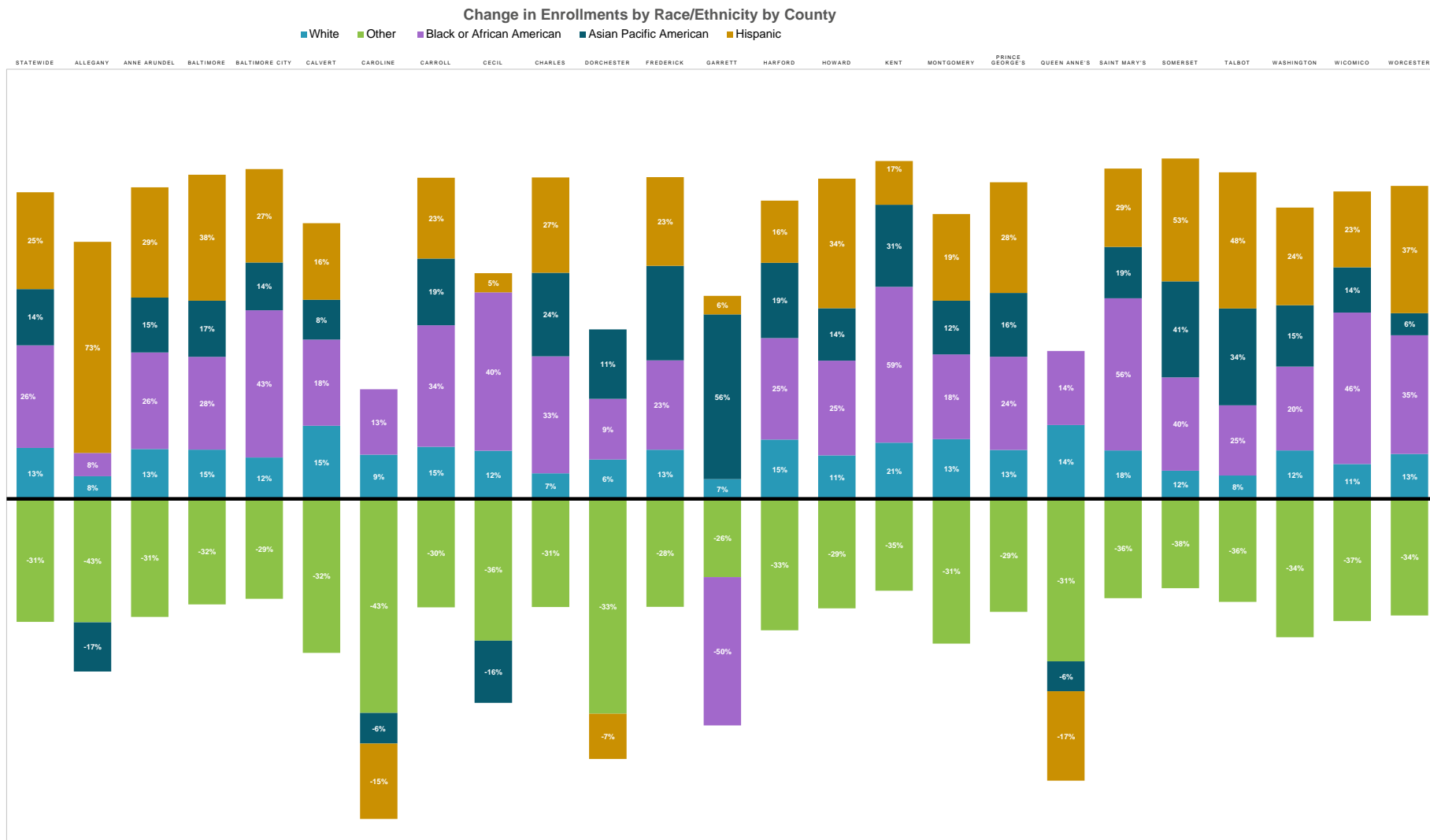
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*New to 2024.

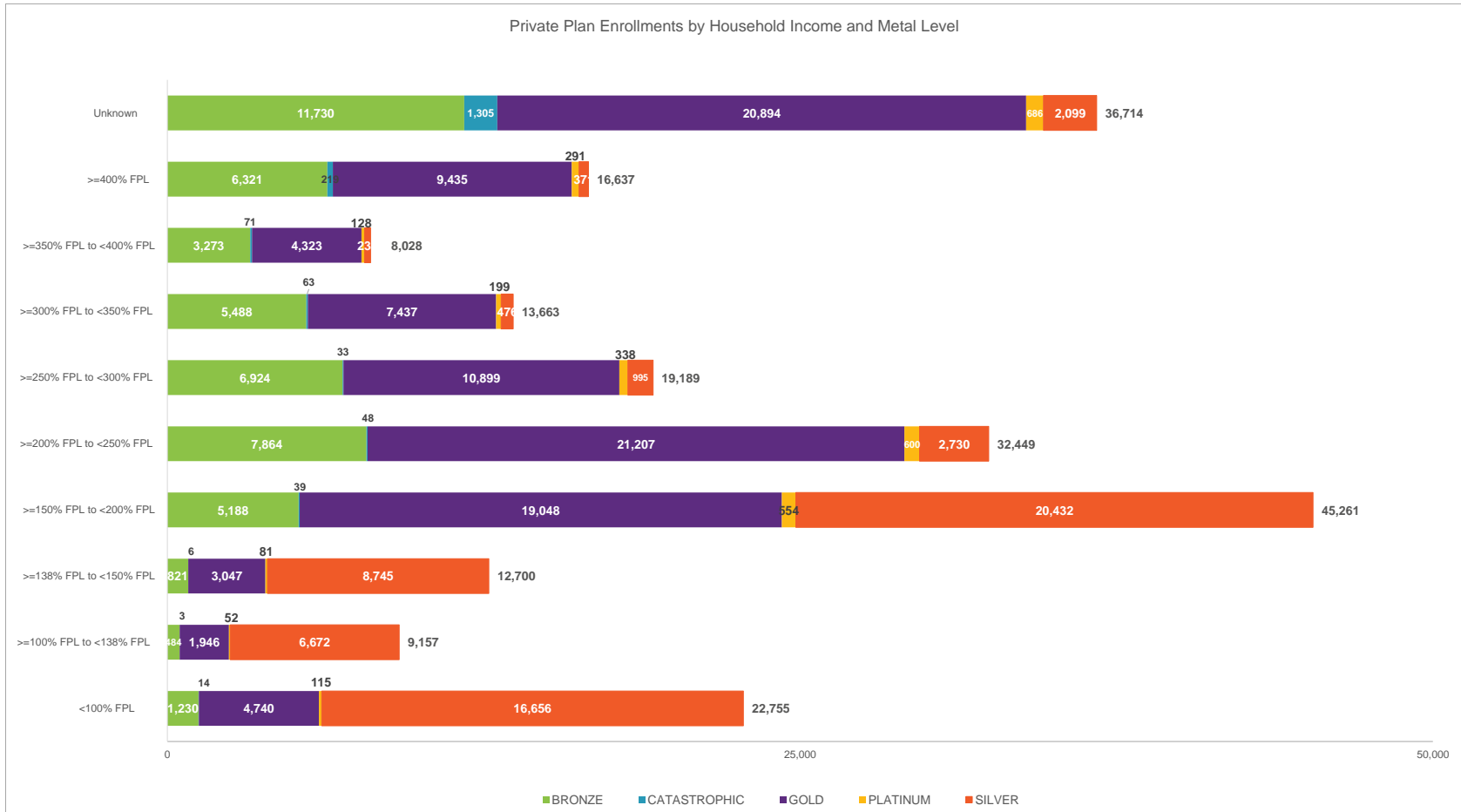
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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



AFFORDABILITY

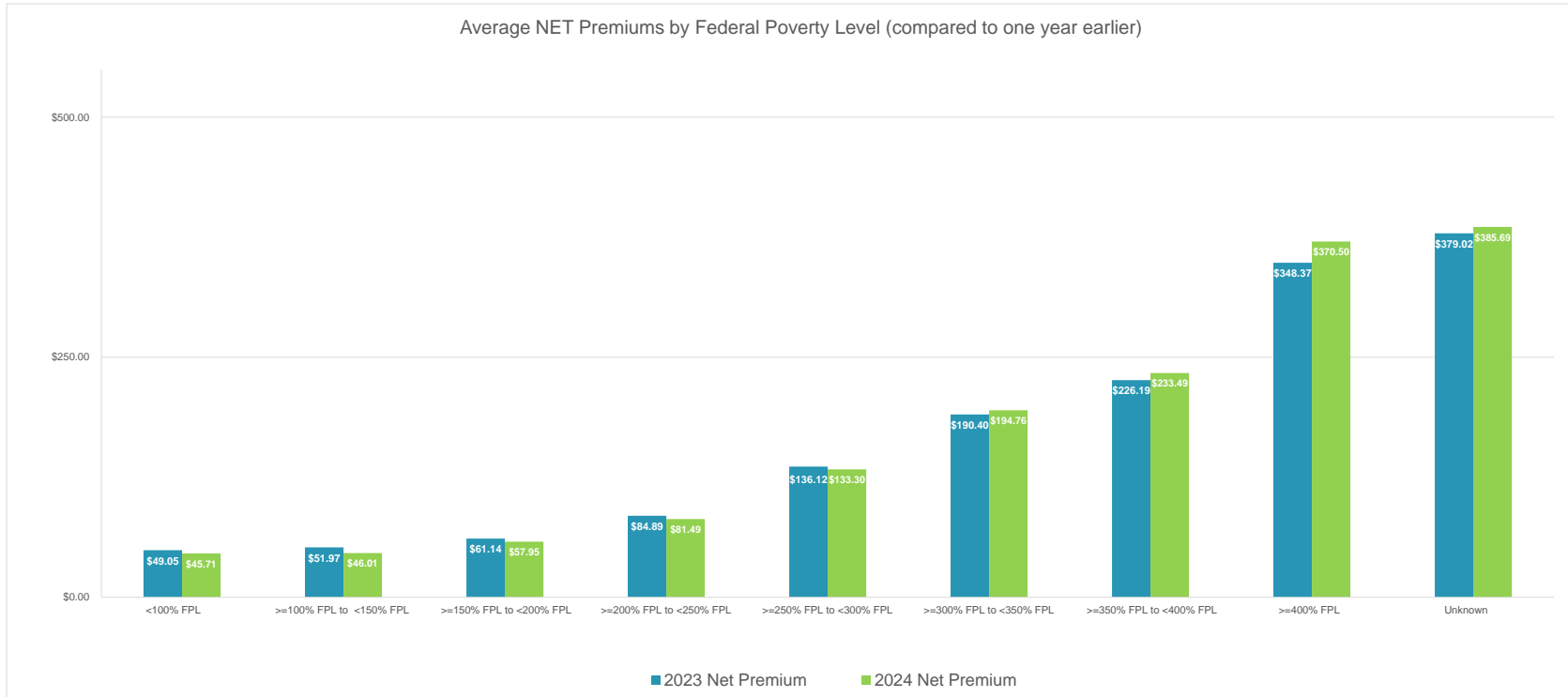
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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

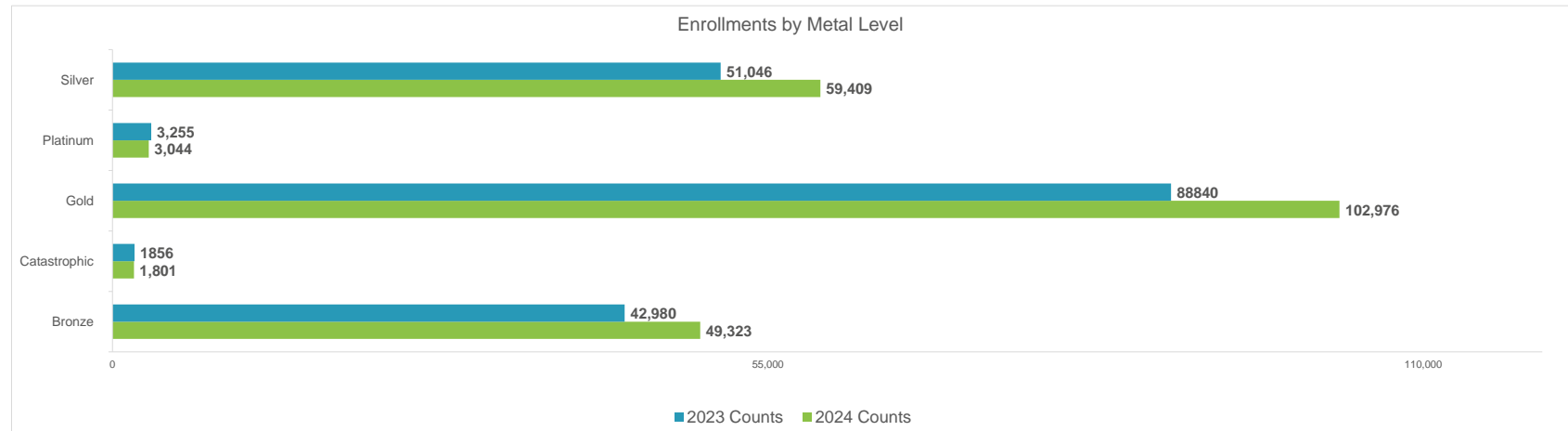
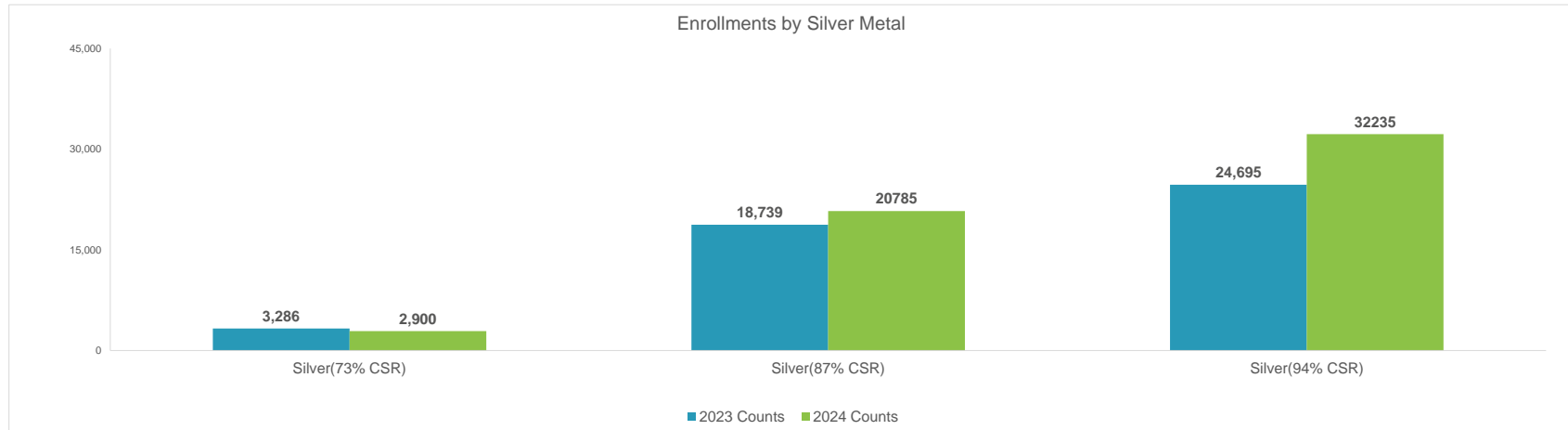
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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

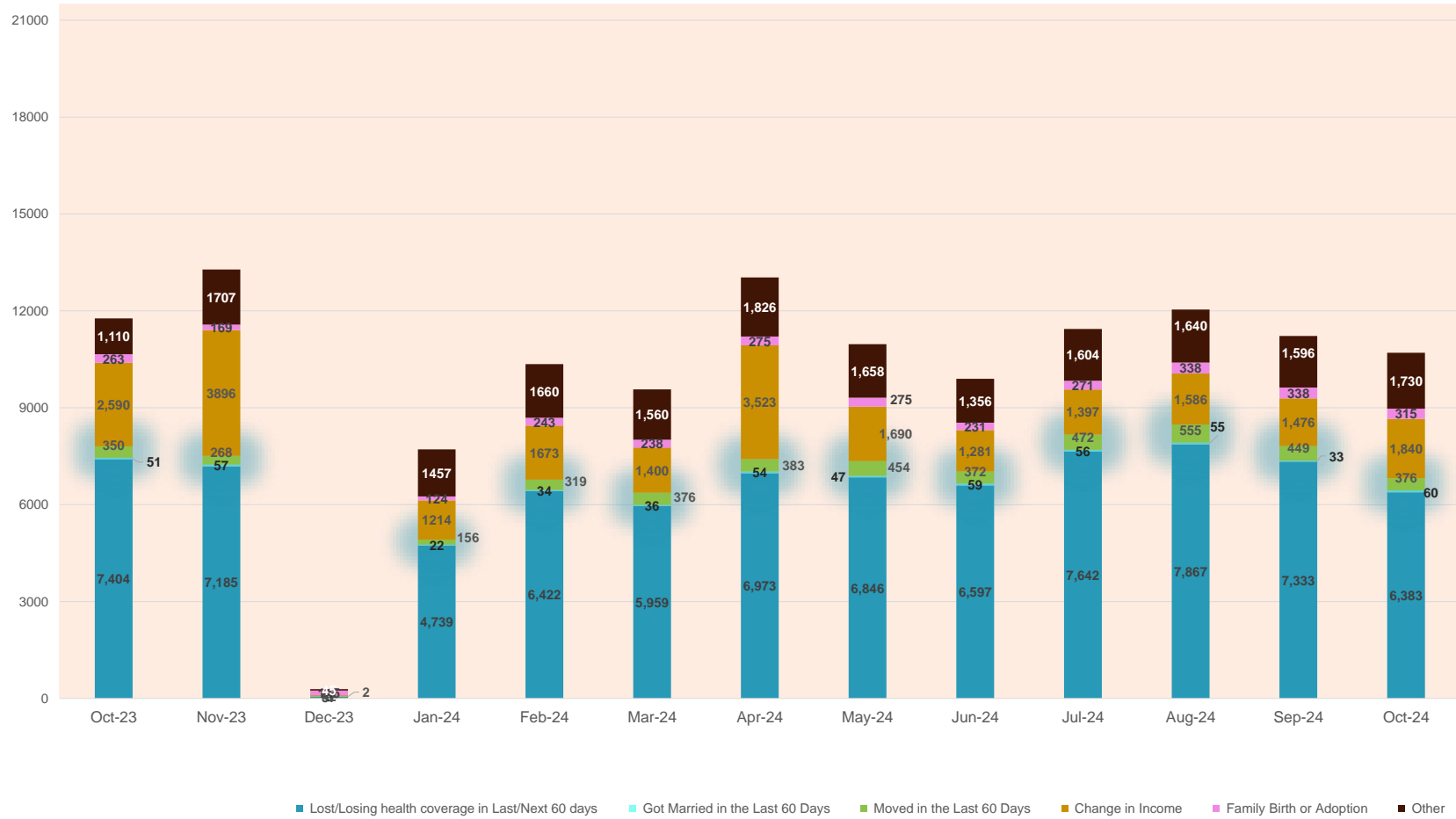
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



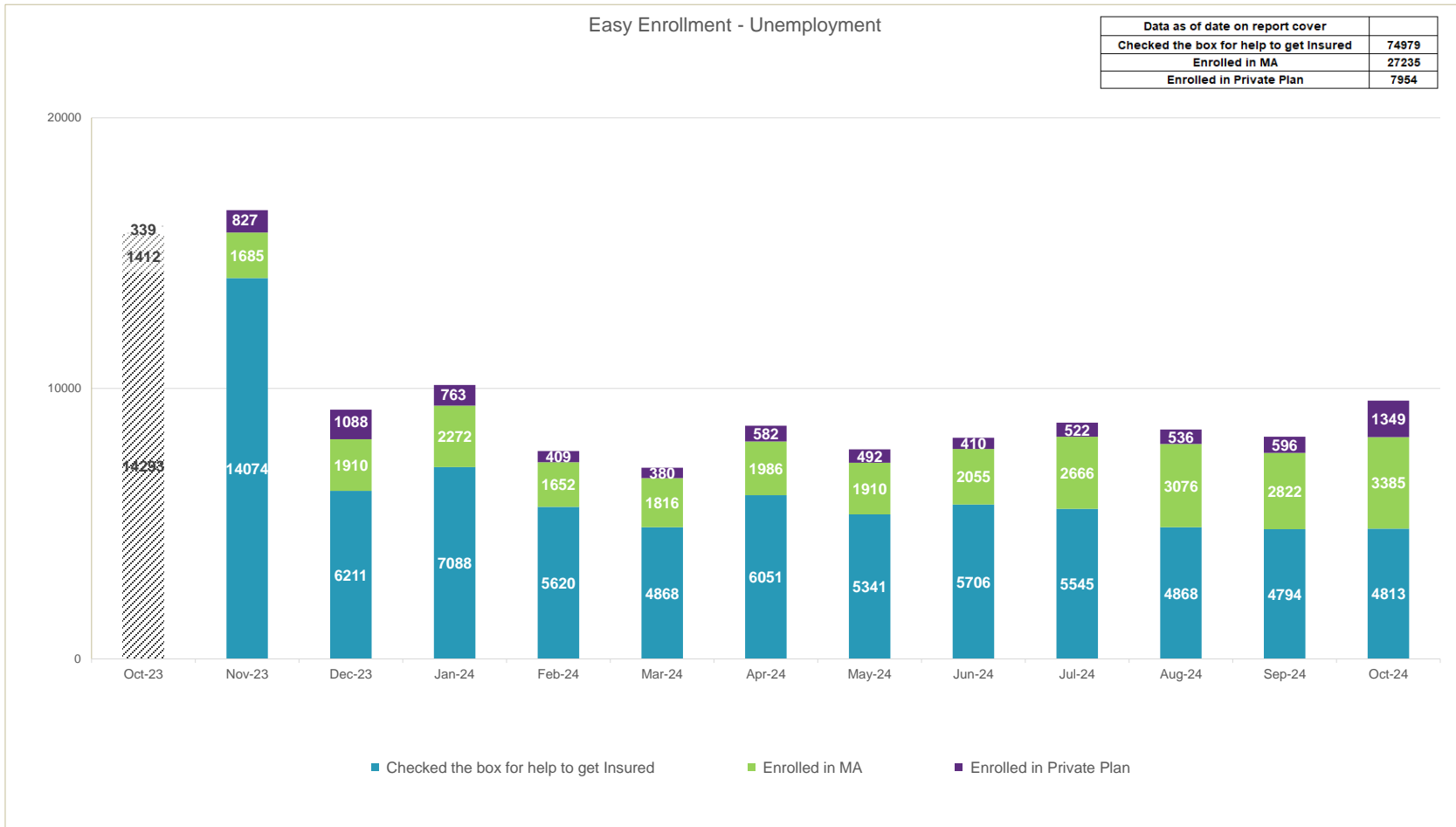
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SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

Life Change Special Enrollments for Private Plans

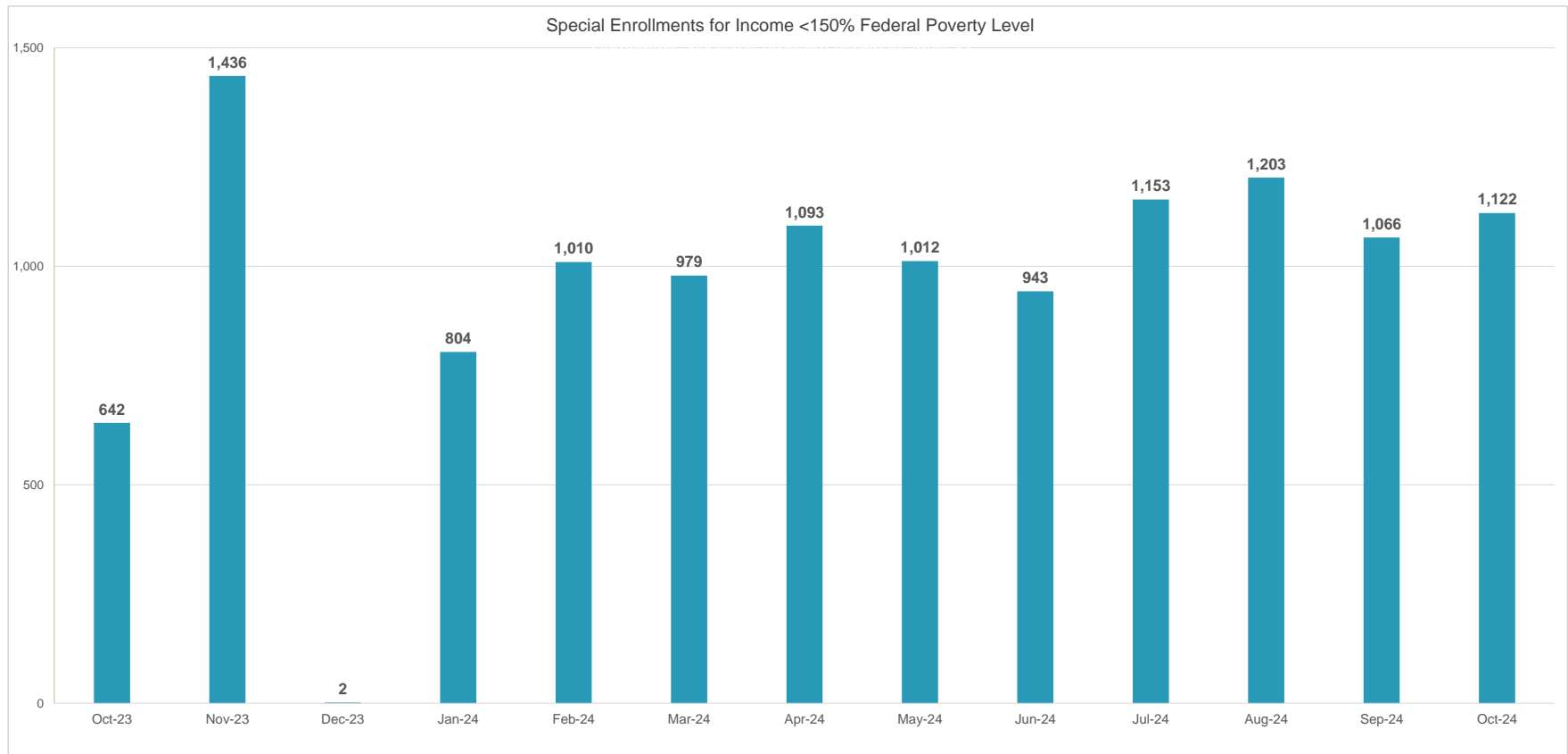


SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



The program began in June '22.

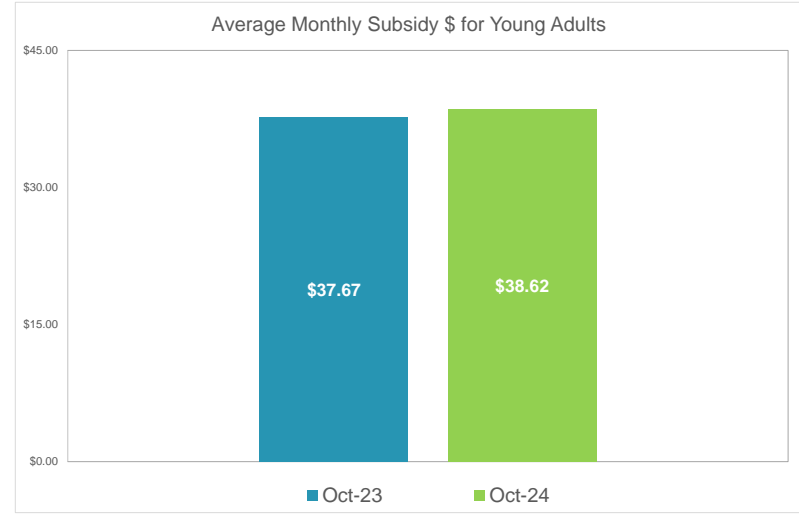
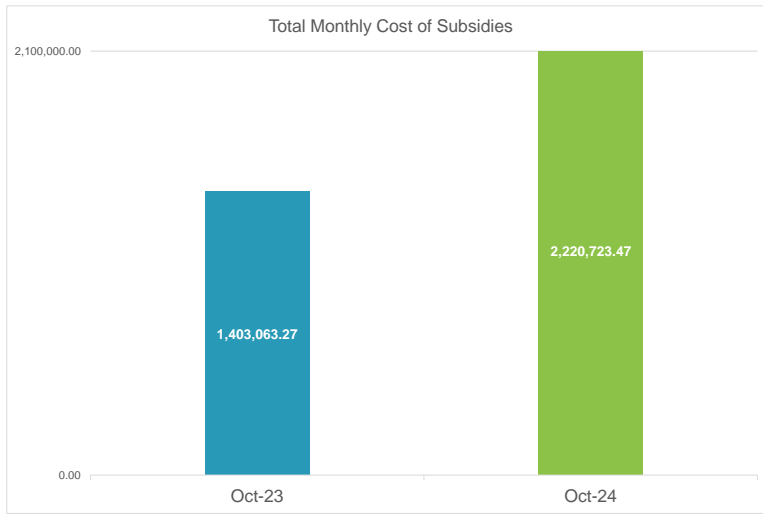
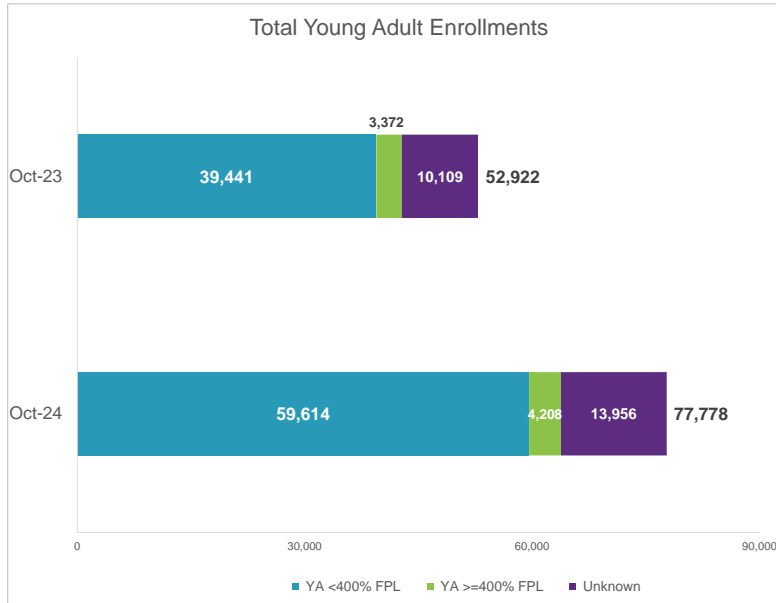
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



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



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.

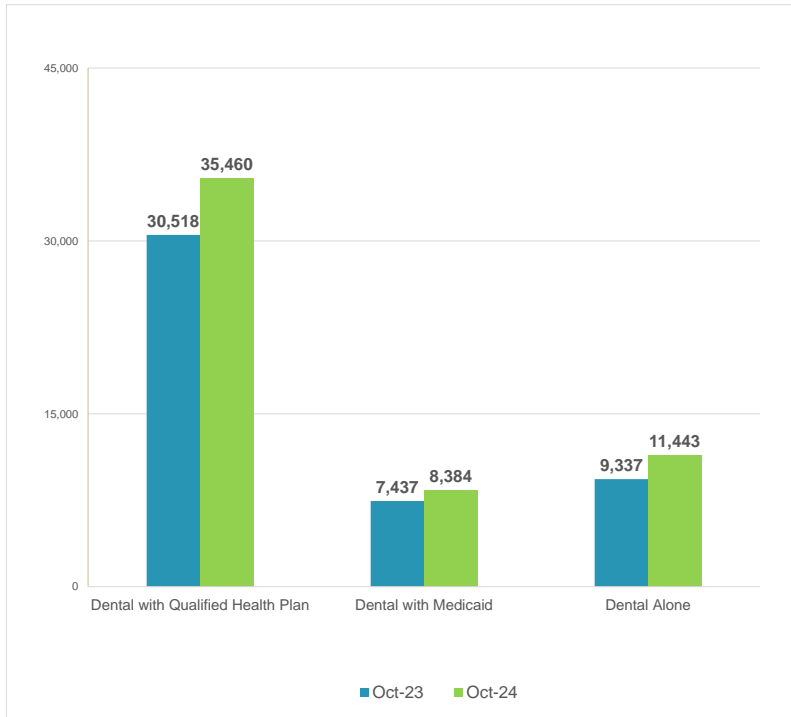
DENTAL

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

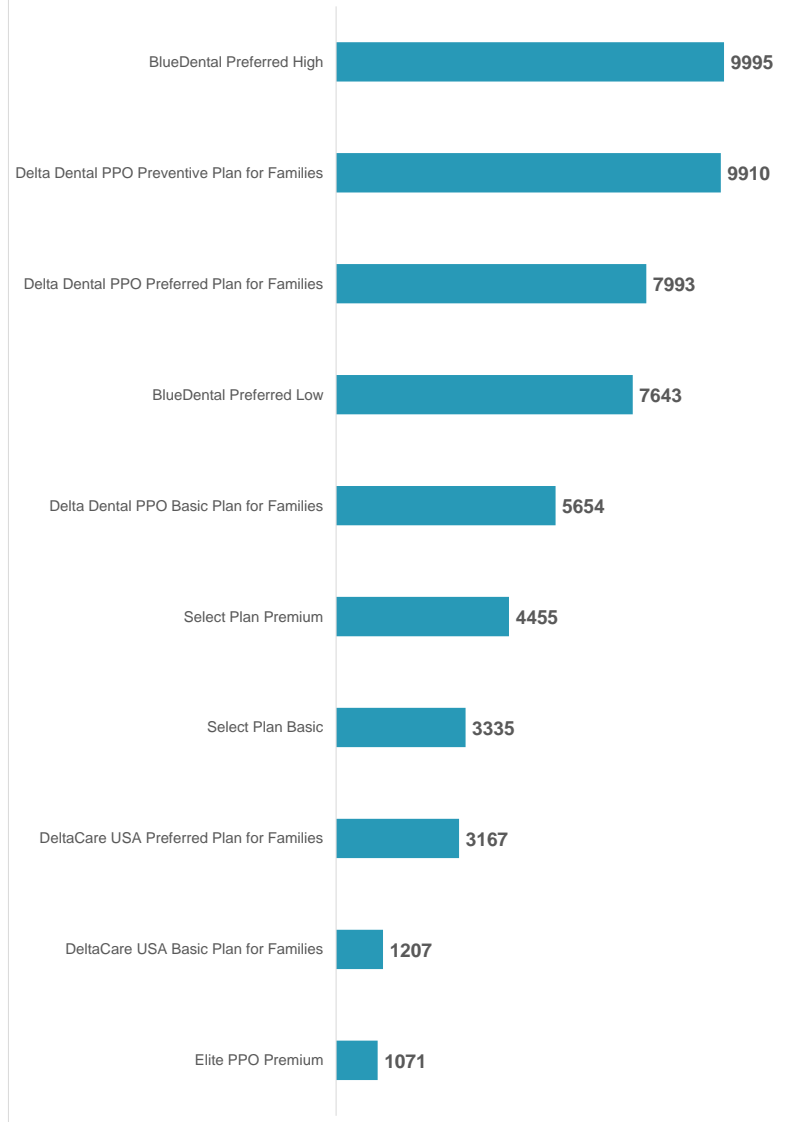
Total Dental

55,287

Dental Enrollments '23 vs. '24



Top 10 Enrollments for Dental Plans

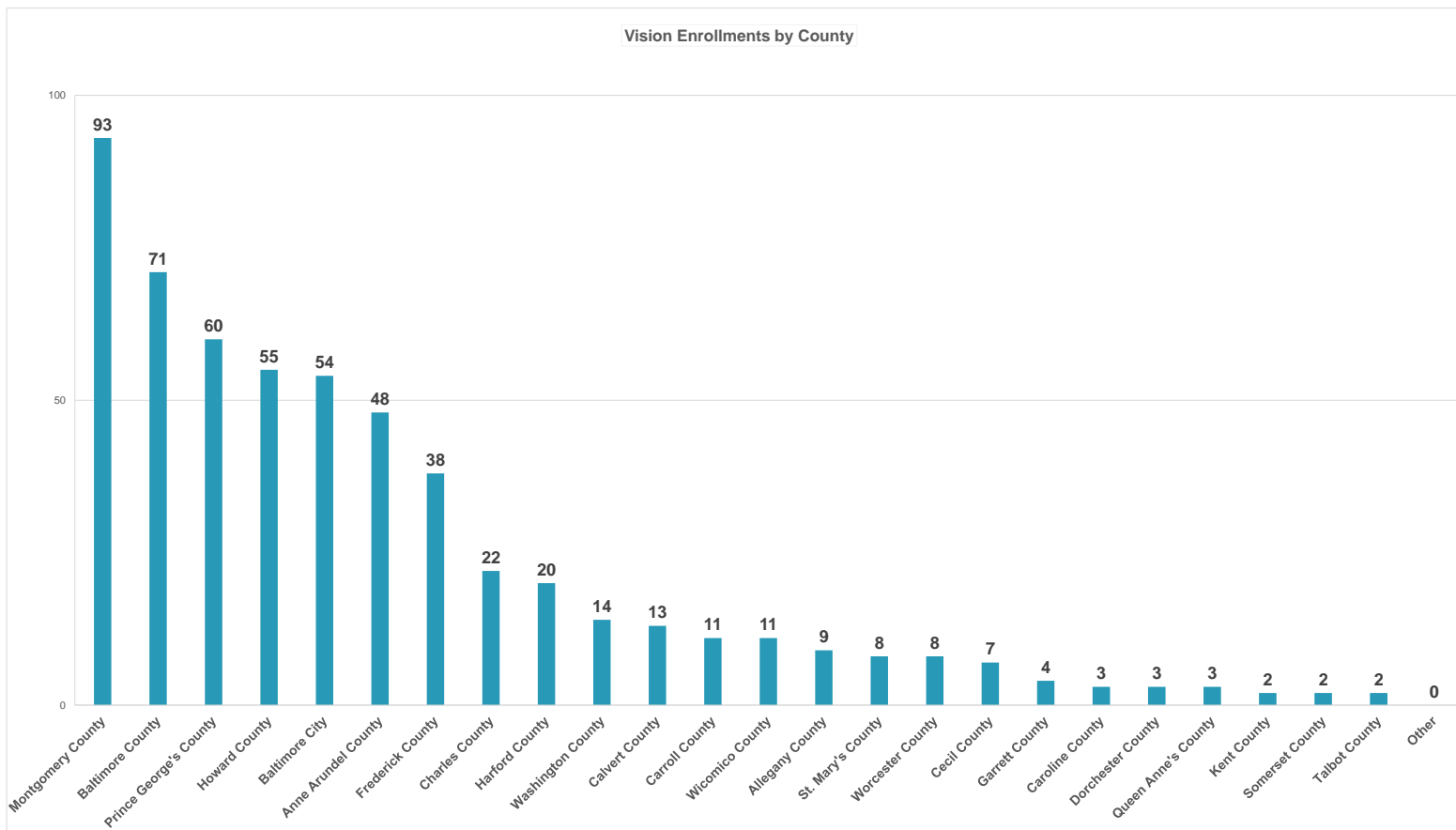


VISION

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

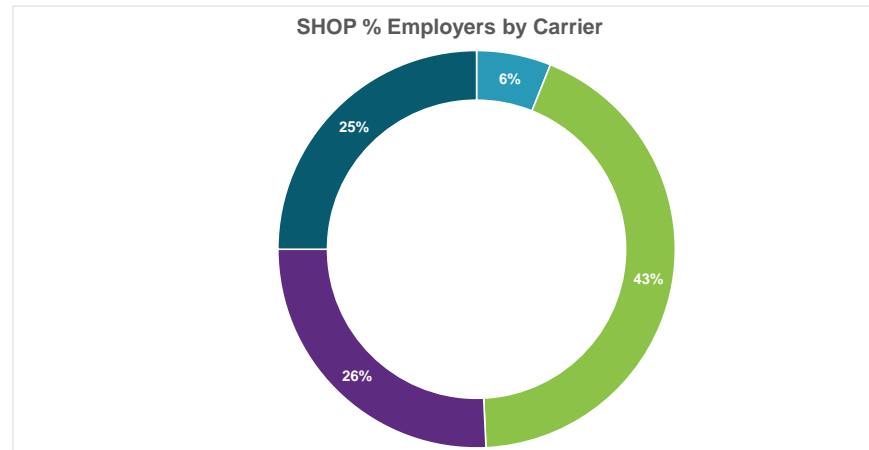
Total Vision

561

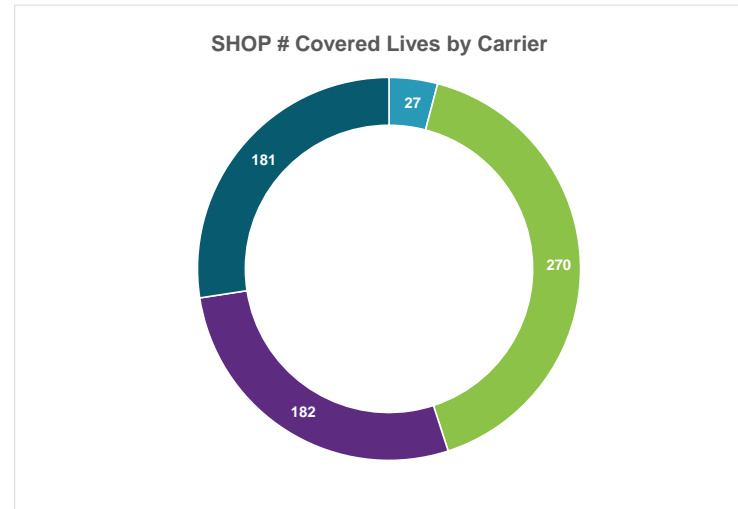
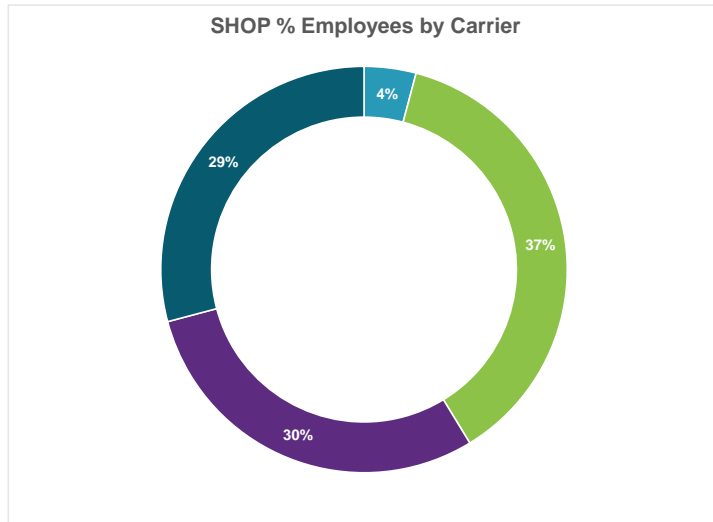


SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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

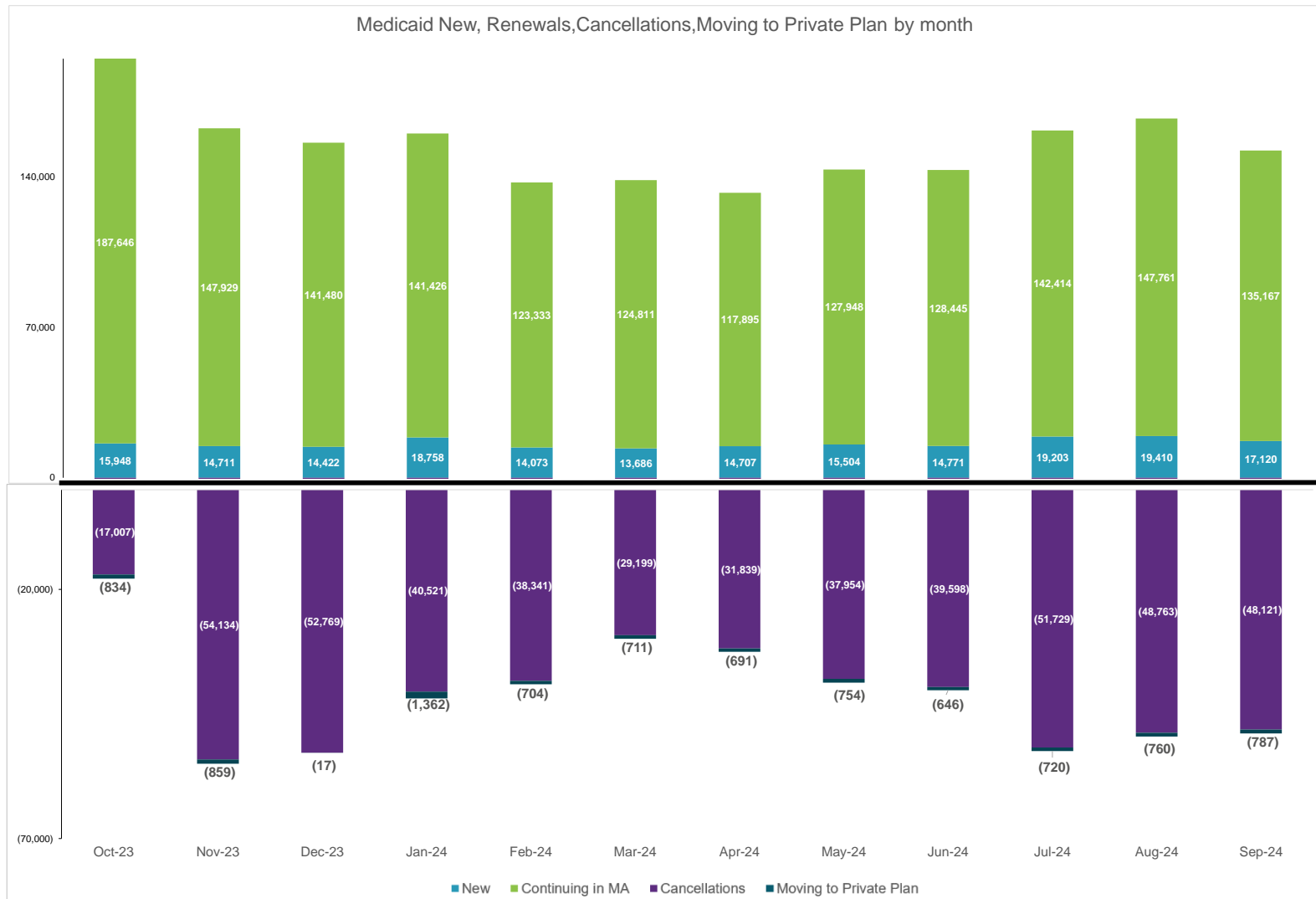


An employer may be enrolled in more than one carrier and dental



MEDICAID (MAGI/Income-based)

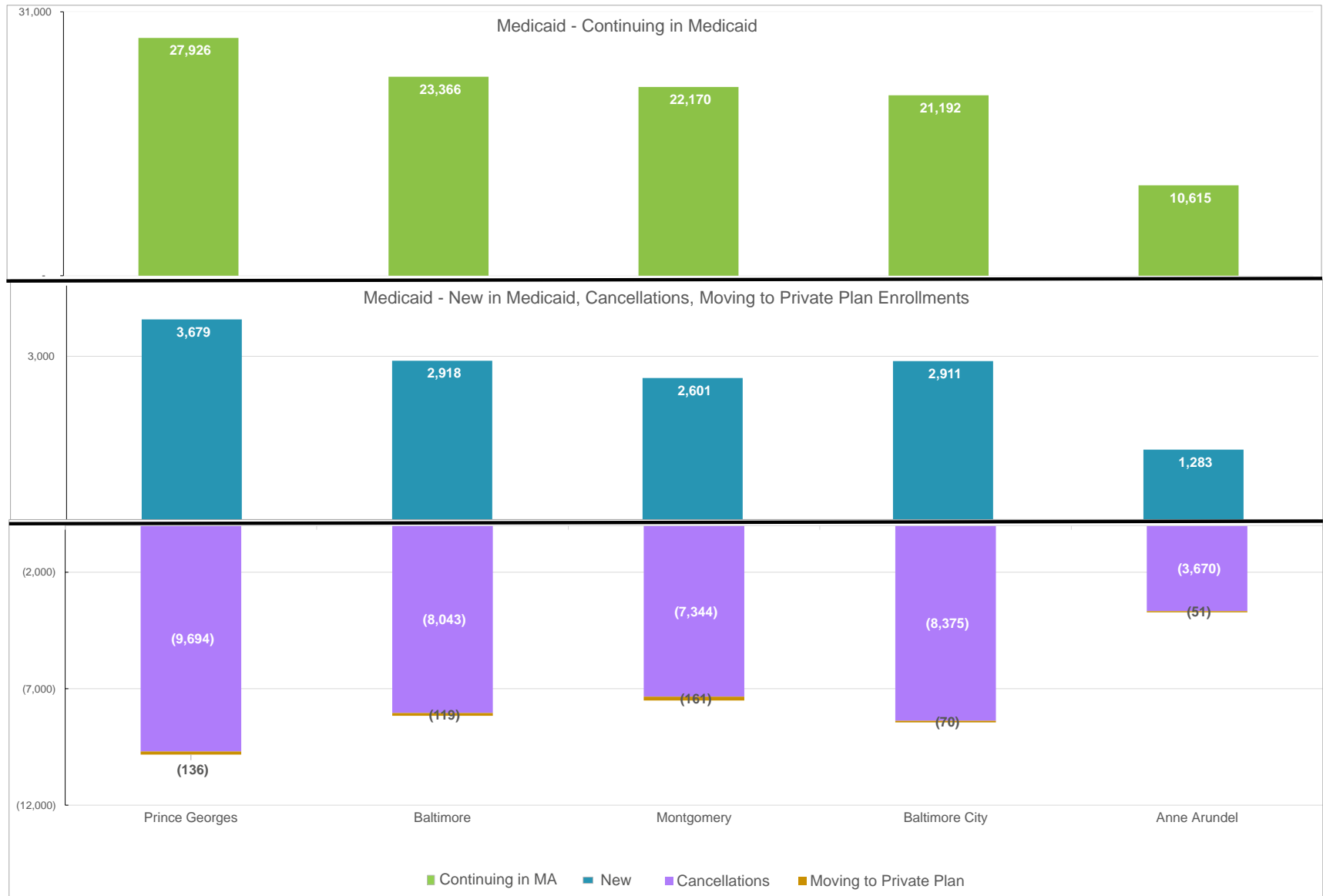
Enrollment as of date on report cover..



**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).

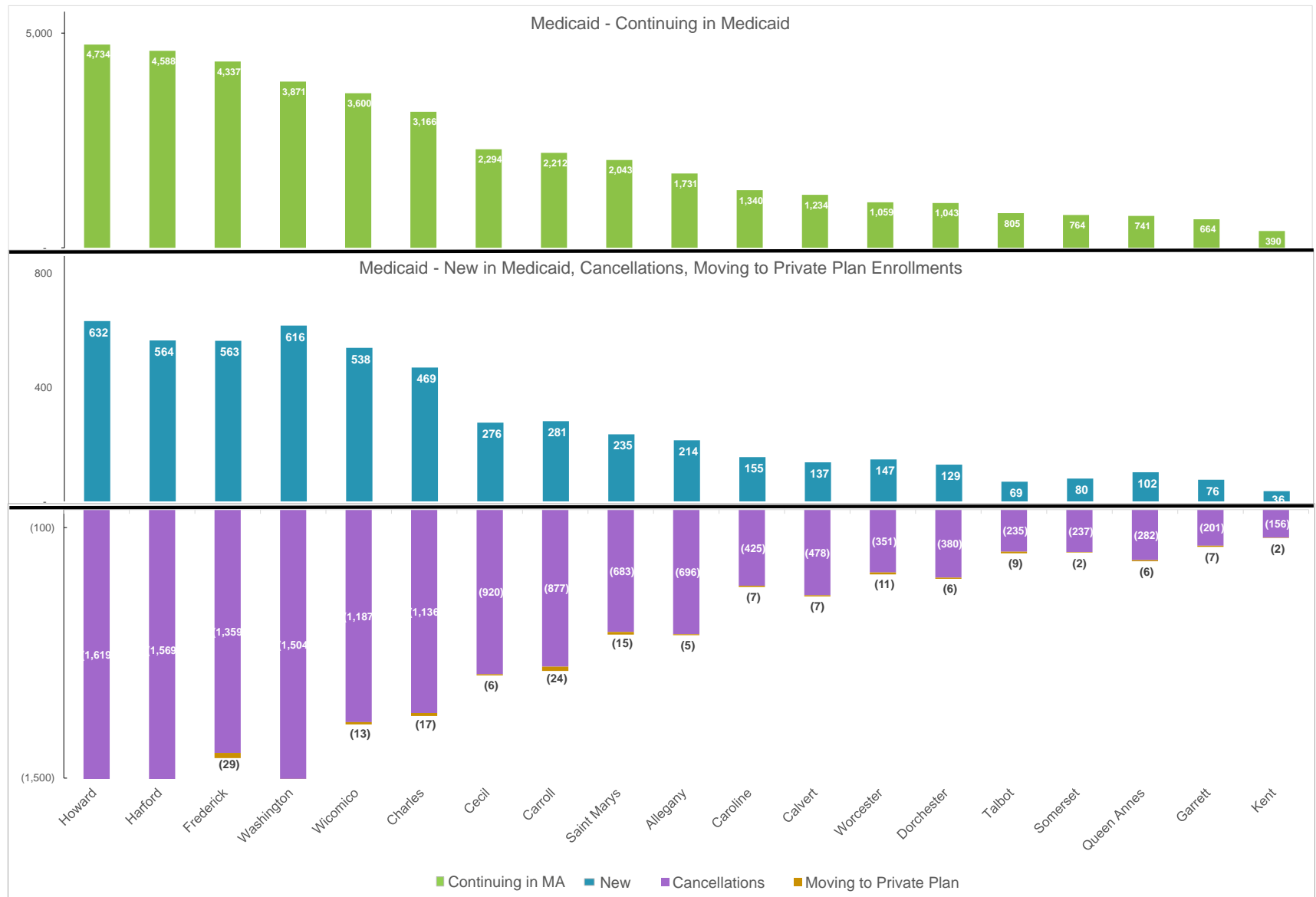
MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



MEDICAID (MAGI/Income-based) BY COUNTY

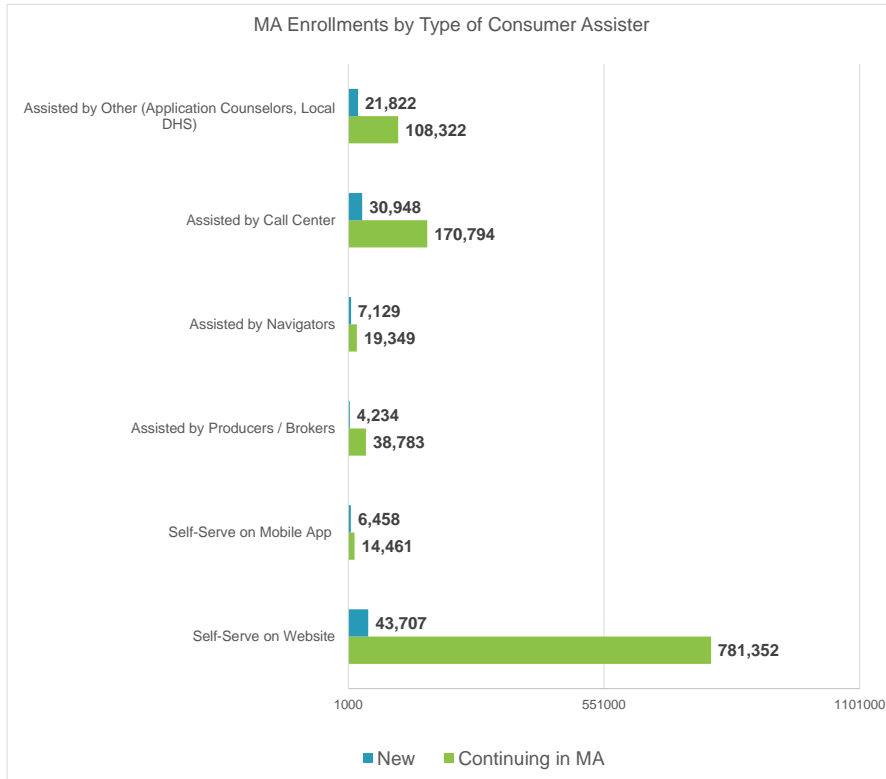
Enrollment as of date on report cover..



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

