



DATA REPORT

November 30, 2024

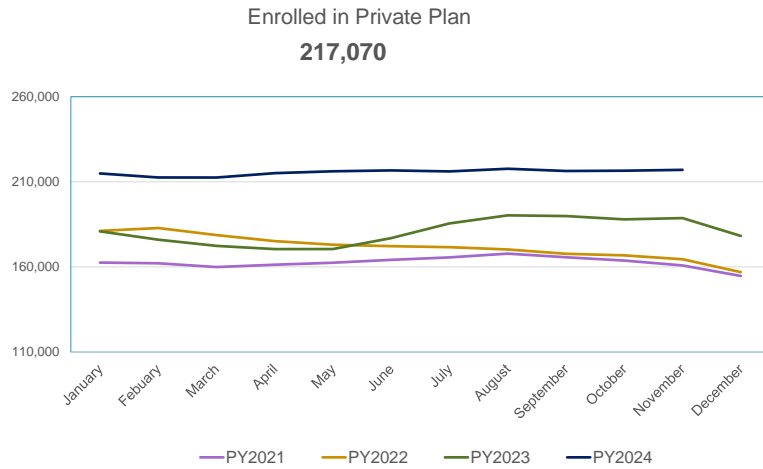
1-2 EXECUTIVE SUMMARY | 3-17 PRIVATE PLANS | 18 YOUNG ADULT SUBSIDY | 19 DENTAL | 20 VISION | 21 SHOP | 22-24 MEDICAID | 25 HOW CONSUMERS ENROLLED

- Enrollments in Maryland Health Connection continue to hold fast. November had the second-highest monthly enrollments of the year (after August): 217,070. That was 15% higher than the 188,731 individuals enrolled in the prior November.
- It also had the second-highest monthly cancellations (after February): 8,376. That was 53% higher than the 5,460 individual cancellations in the prior November.
- Income-based Medicaid enrollments totaled 1,186,081. That was down 85,078, or 7%, since the prior November.
- The 72,097 Medicaid cancellations were the most of any month this year by at least 20,000.
- Also, 3,411 who lost their Medicaid eligibility shifted to private plan enrollment through Maryland Health Connection – also the highest for any month this year.
- Enrollments by Black or African-American consumers were up 25% year over year. Enrollments by Hispanic consumers were also up 25% year over year.
- Easy Enrollment for Unemployment Insurance filers totaled 1,147 enrollments in private plans and 3,141 enrollments in Medicaid. That was the second-highest month of 2024 for Unemployment Easy Enrollment after October (1,417 private plans and 3,469 Medicaid).
- Special enrollments for people making less than 150% of the Federal Poverty Level totaled 2,328 in November. That was double the enrollments under that exception compared to any other month of the year.
- Total young adult enrollments for November totaled 78,199. That was 45% more than 53,806 enrollments by young adults in the prior November.
- Nearly-three quarters of them qualified for an additional state subsidy that lowered their monthly costs by nearly \$39 on average.

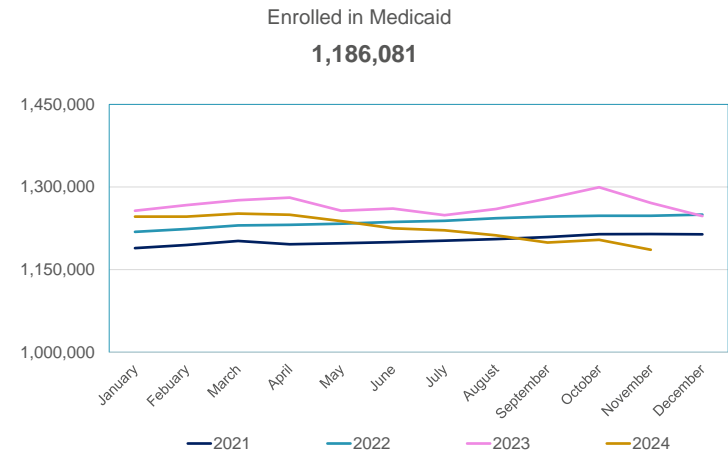
SUMMARY

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

Private Plan Summary

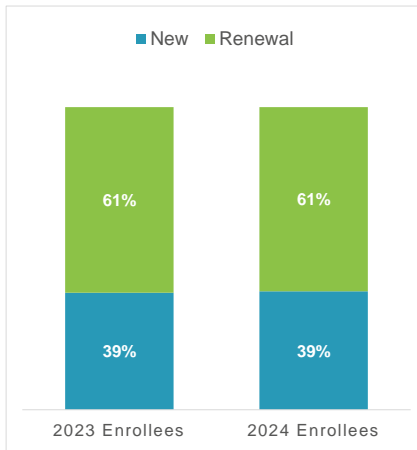


Income Based Medicaid Summary

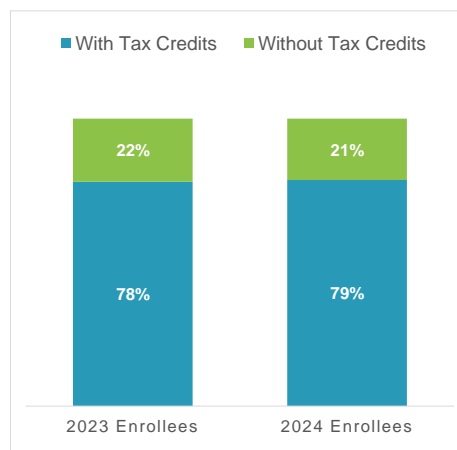


Enrollments 2023 vs 2024

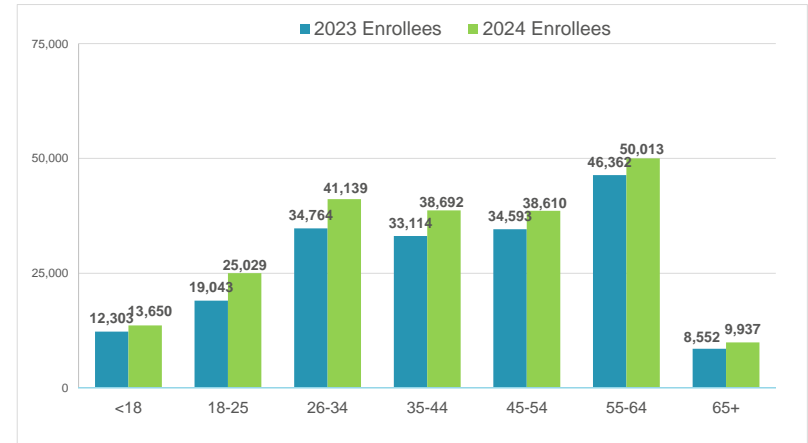
Enrollees by New/Renewal



Enrollees by Financial Help



Enrollees by Age Group



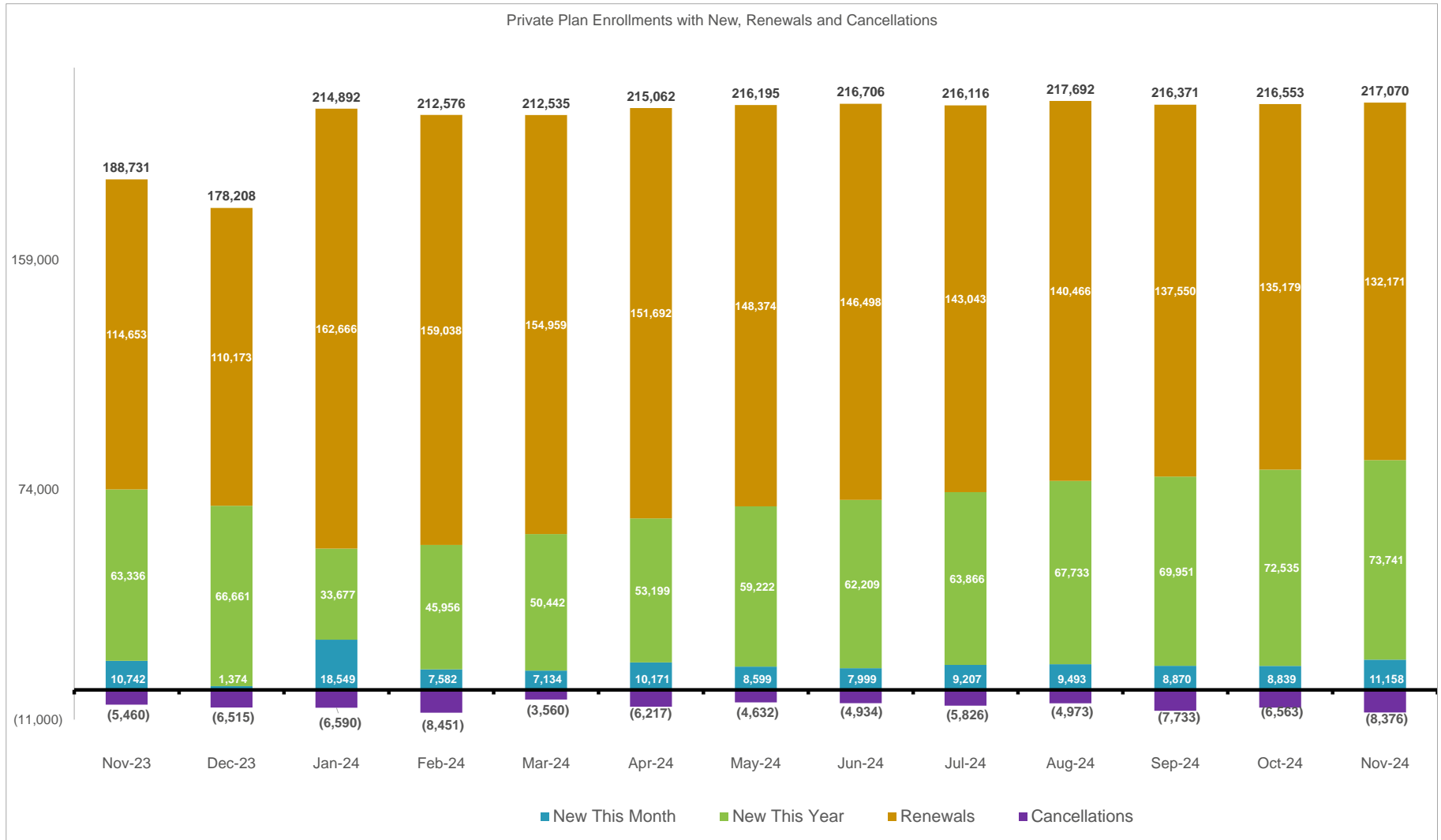
Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month.

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

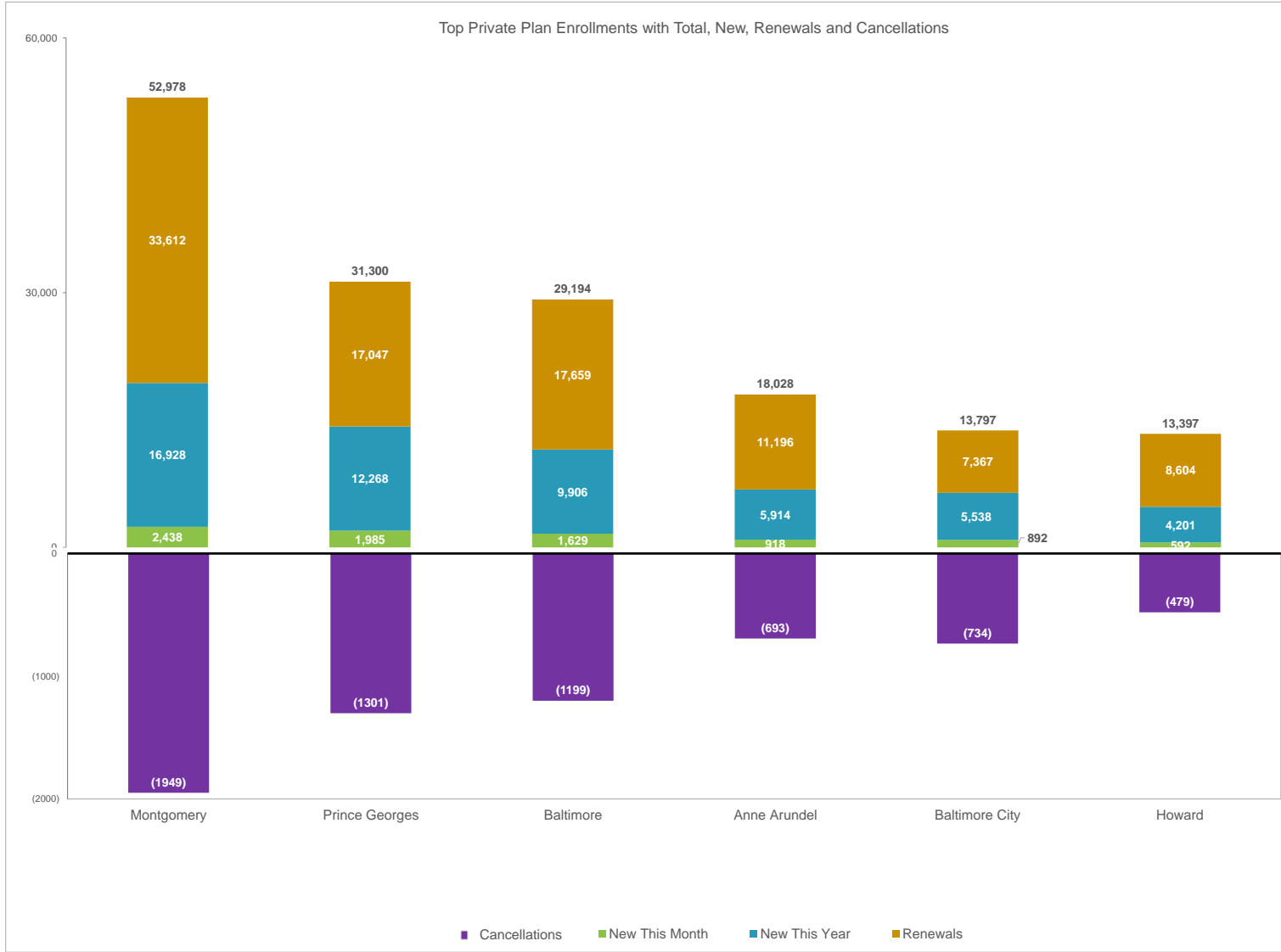
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



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.

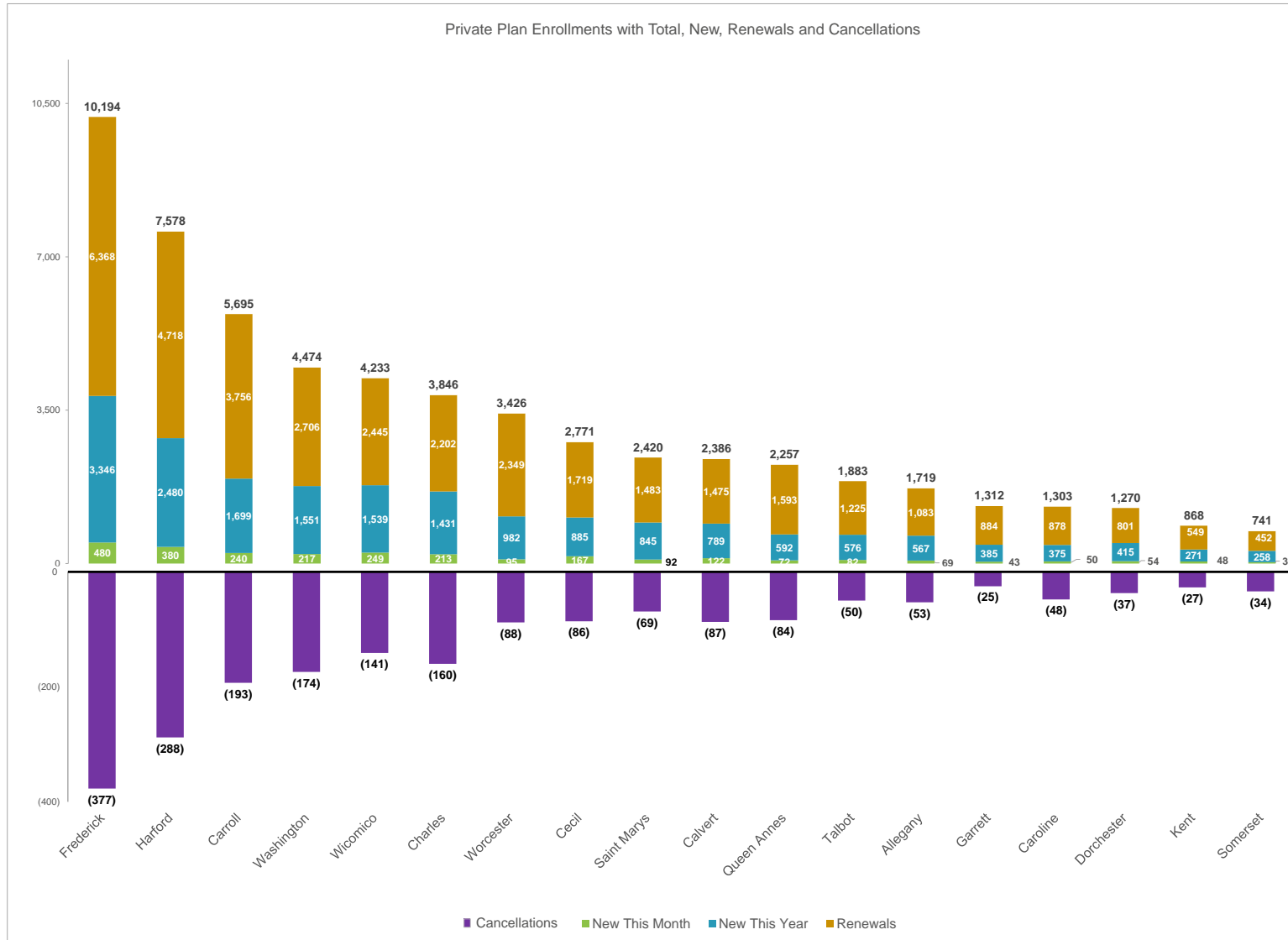
PRIVATE PLANS BY TOP 6 JURISDICTIONS

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



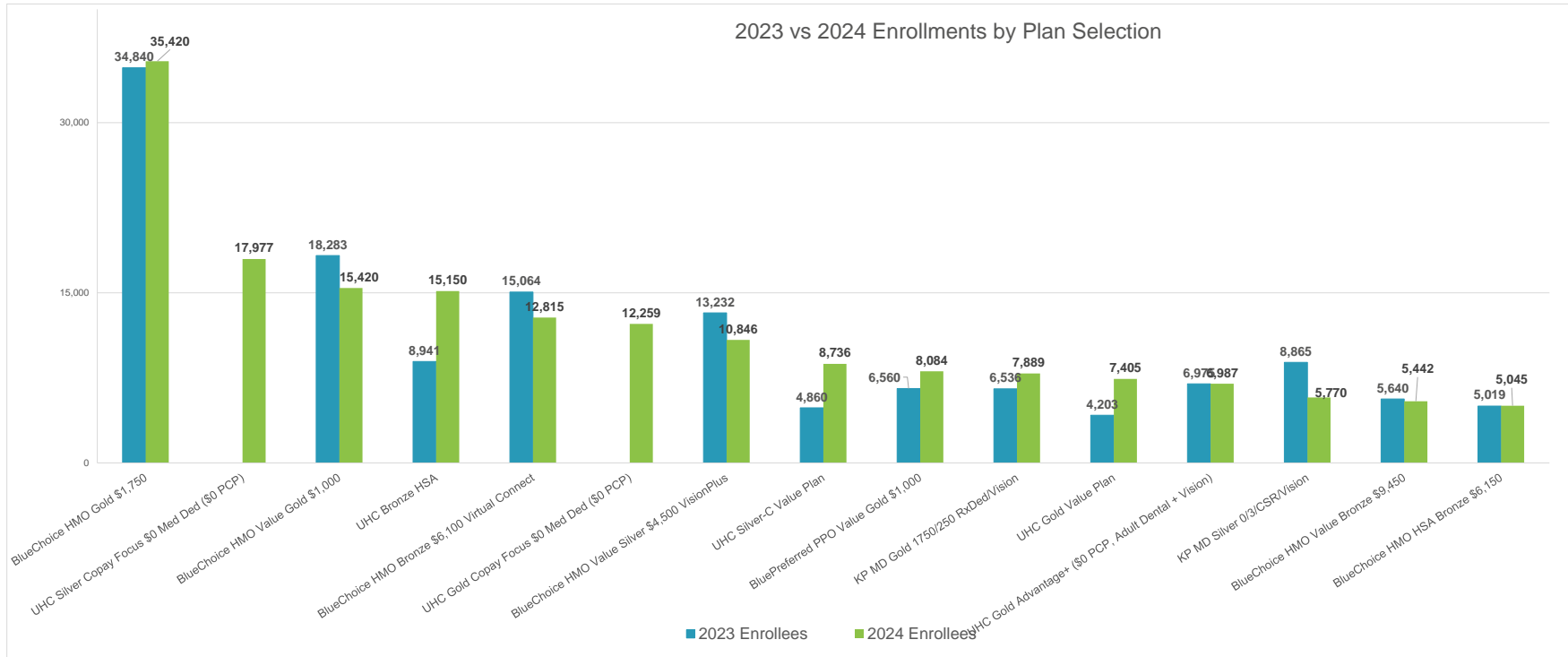
PRIVATE PLANS BY COUNTY

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



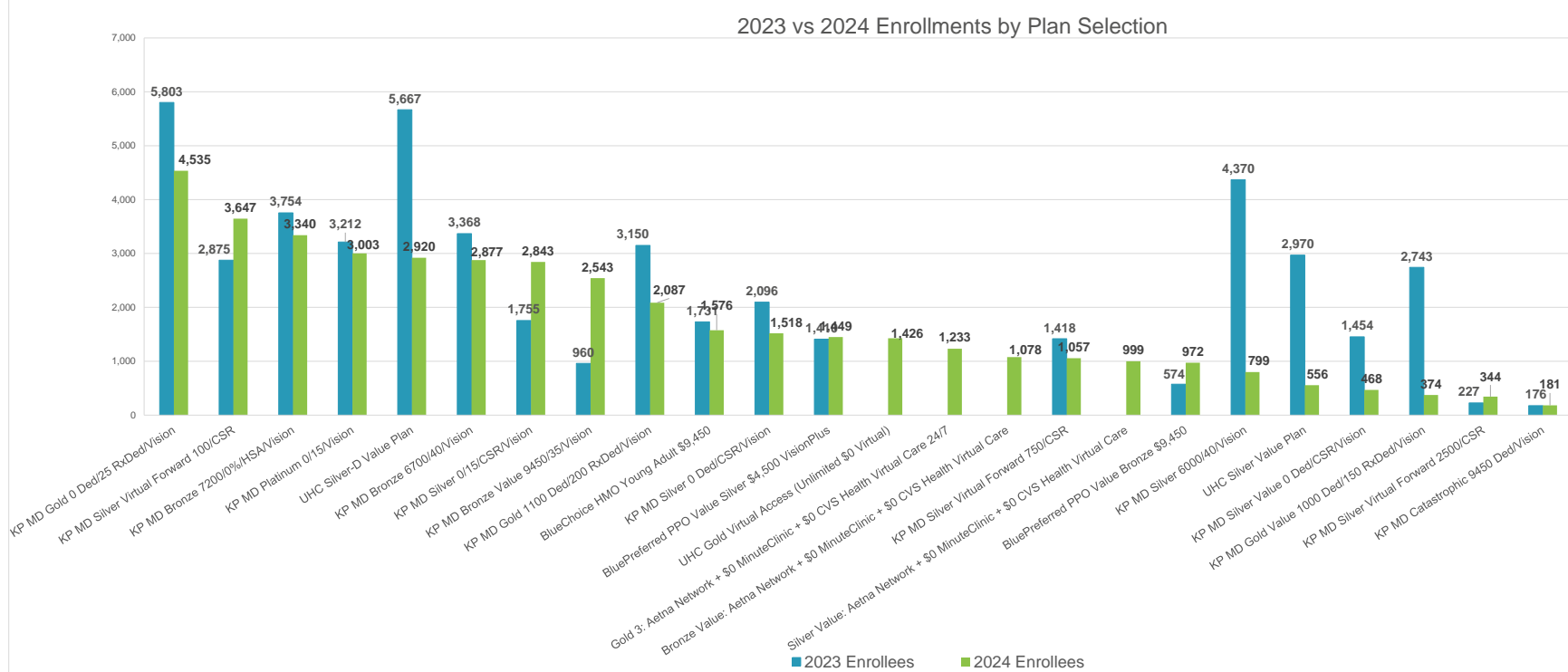
PRIVATE PLAN SELECTIONS - Top 15 Plans

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

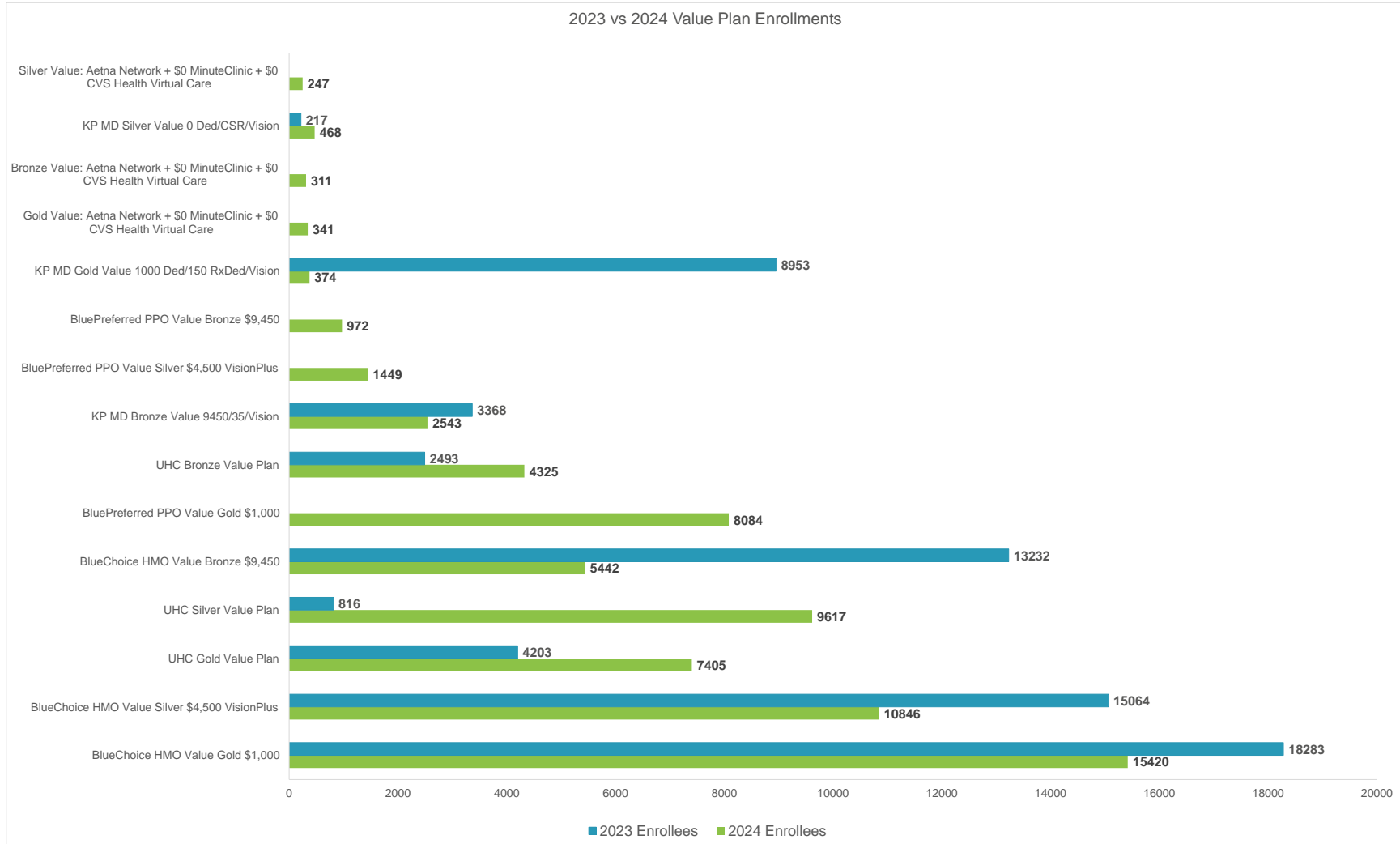
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



*New to 2024

VALUE PLAN SELECTIONS

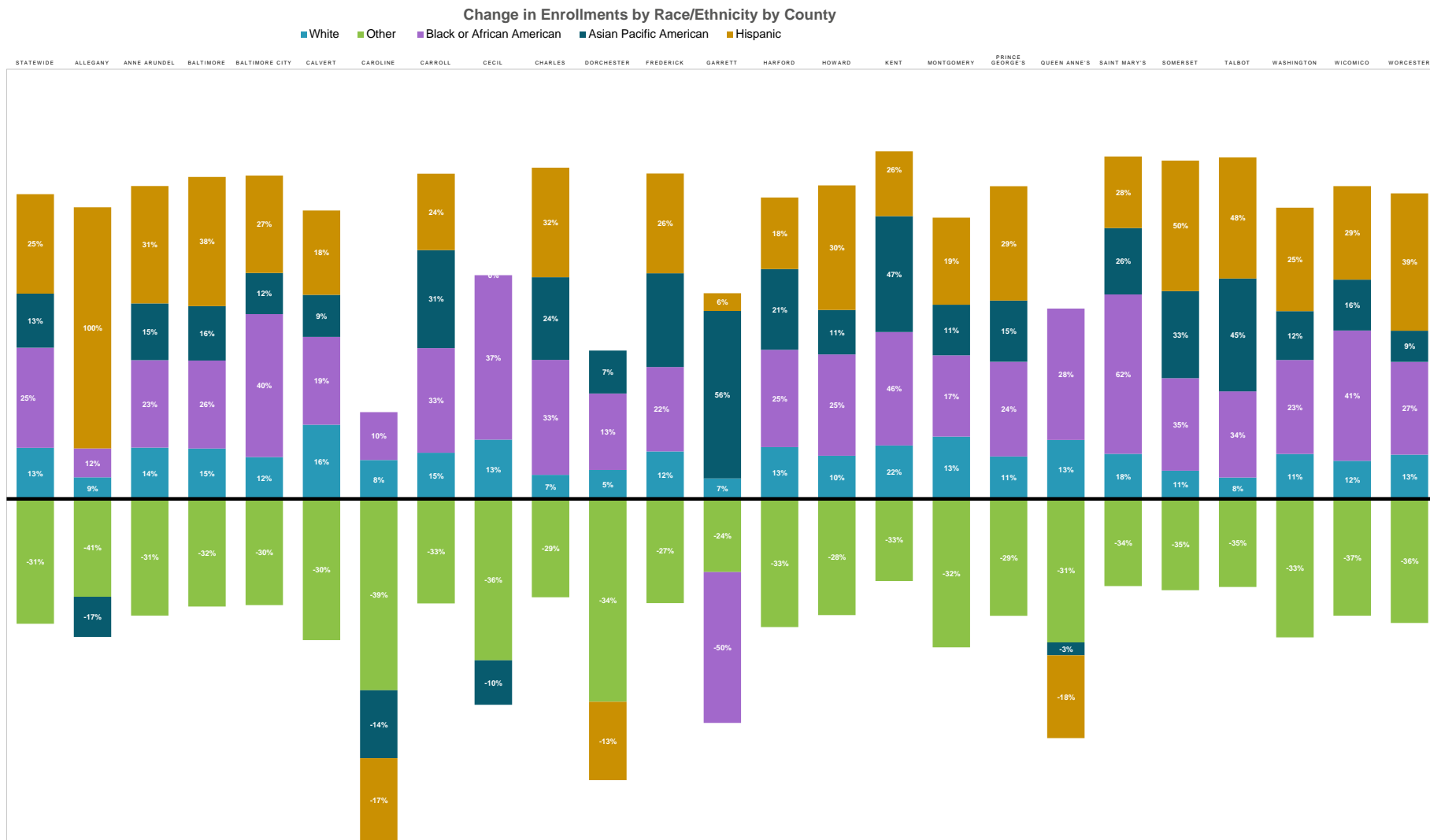
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*New to 2024.

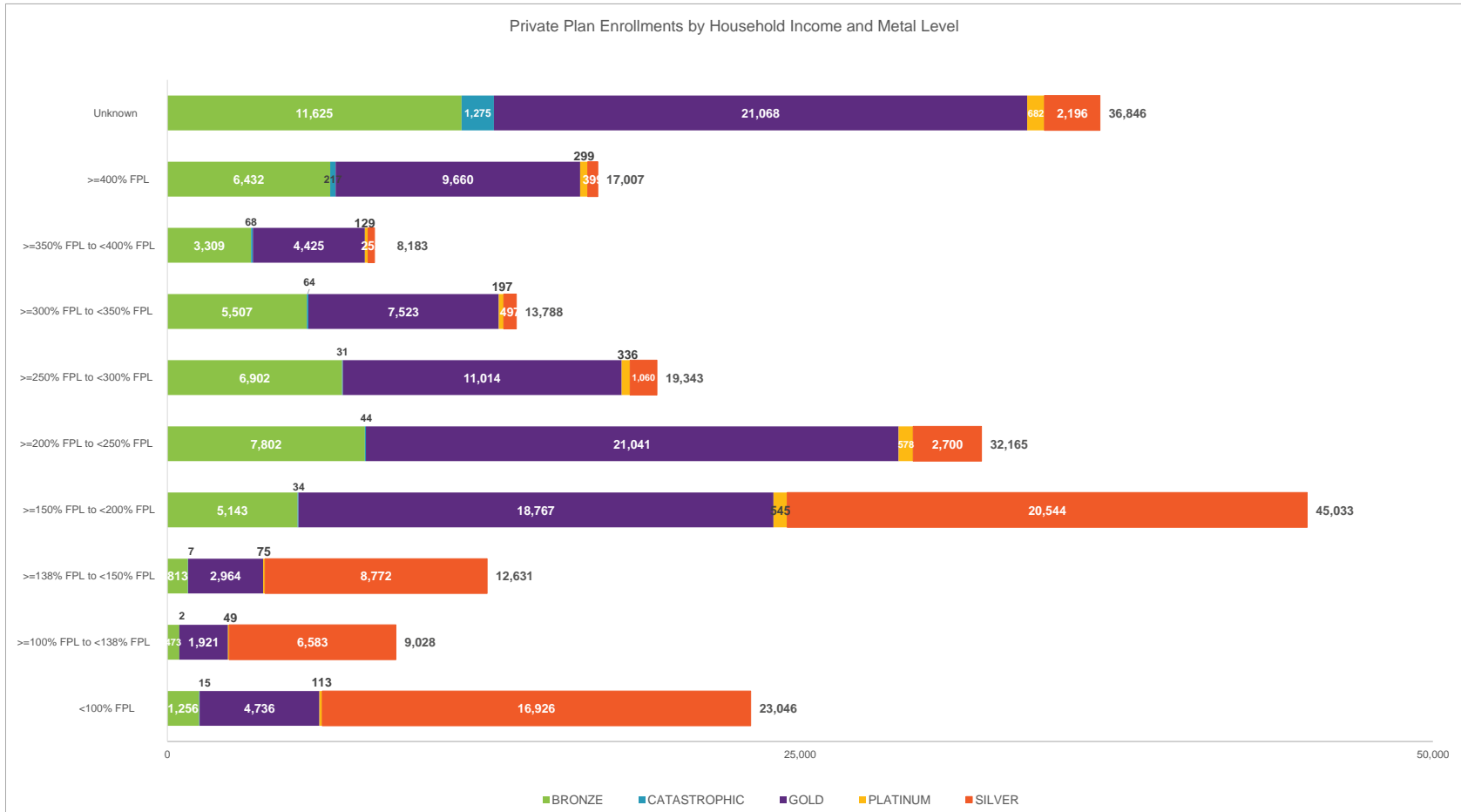
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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



AFFORDABILITY

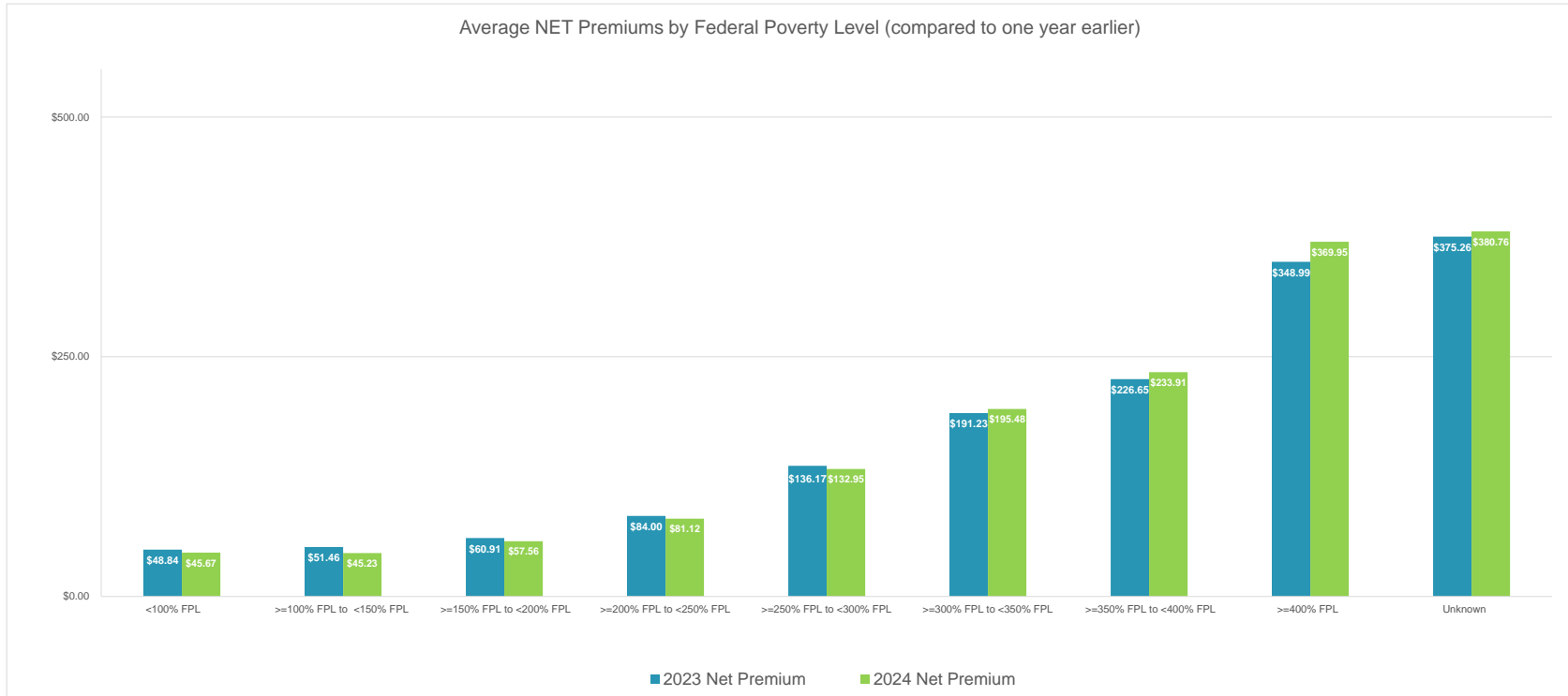
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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

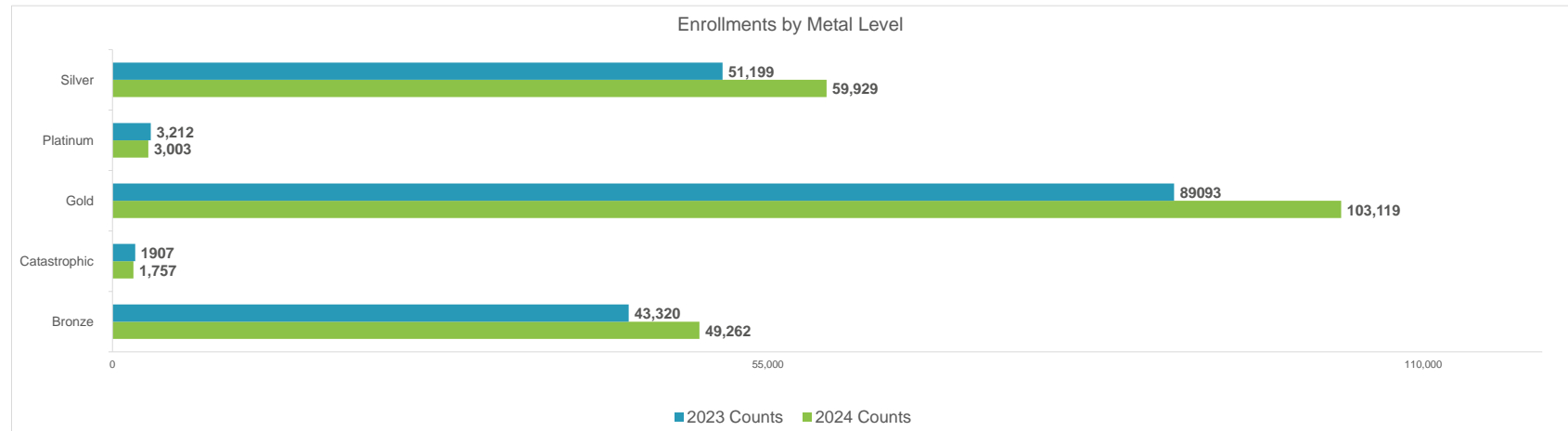
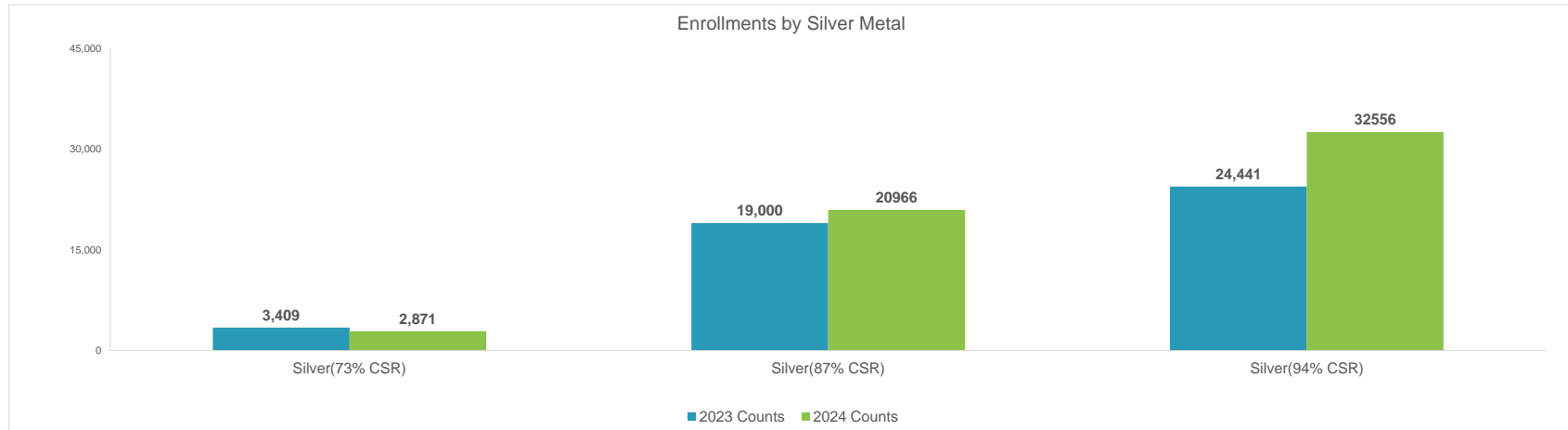
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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

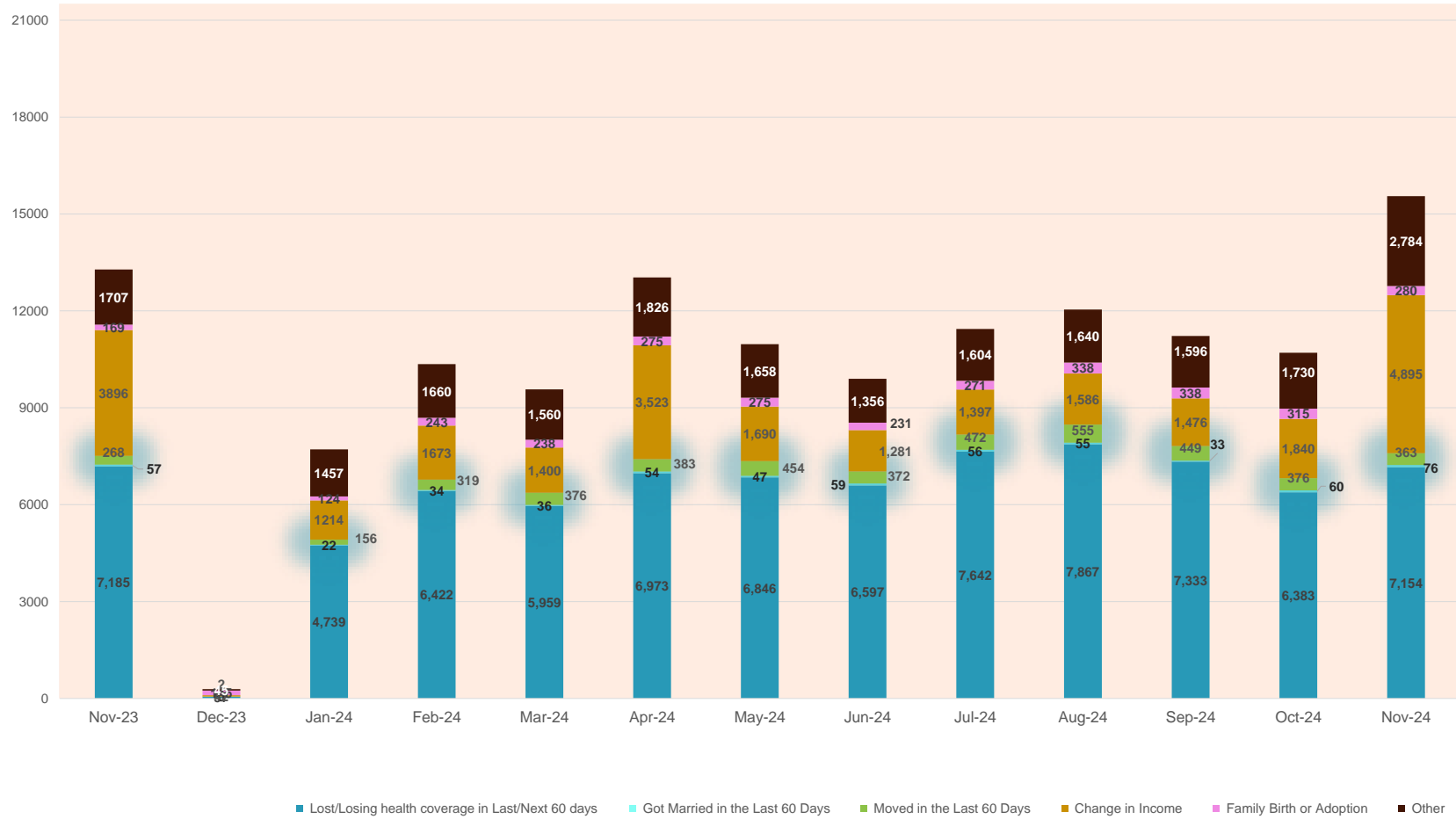
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



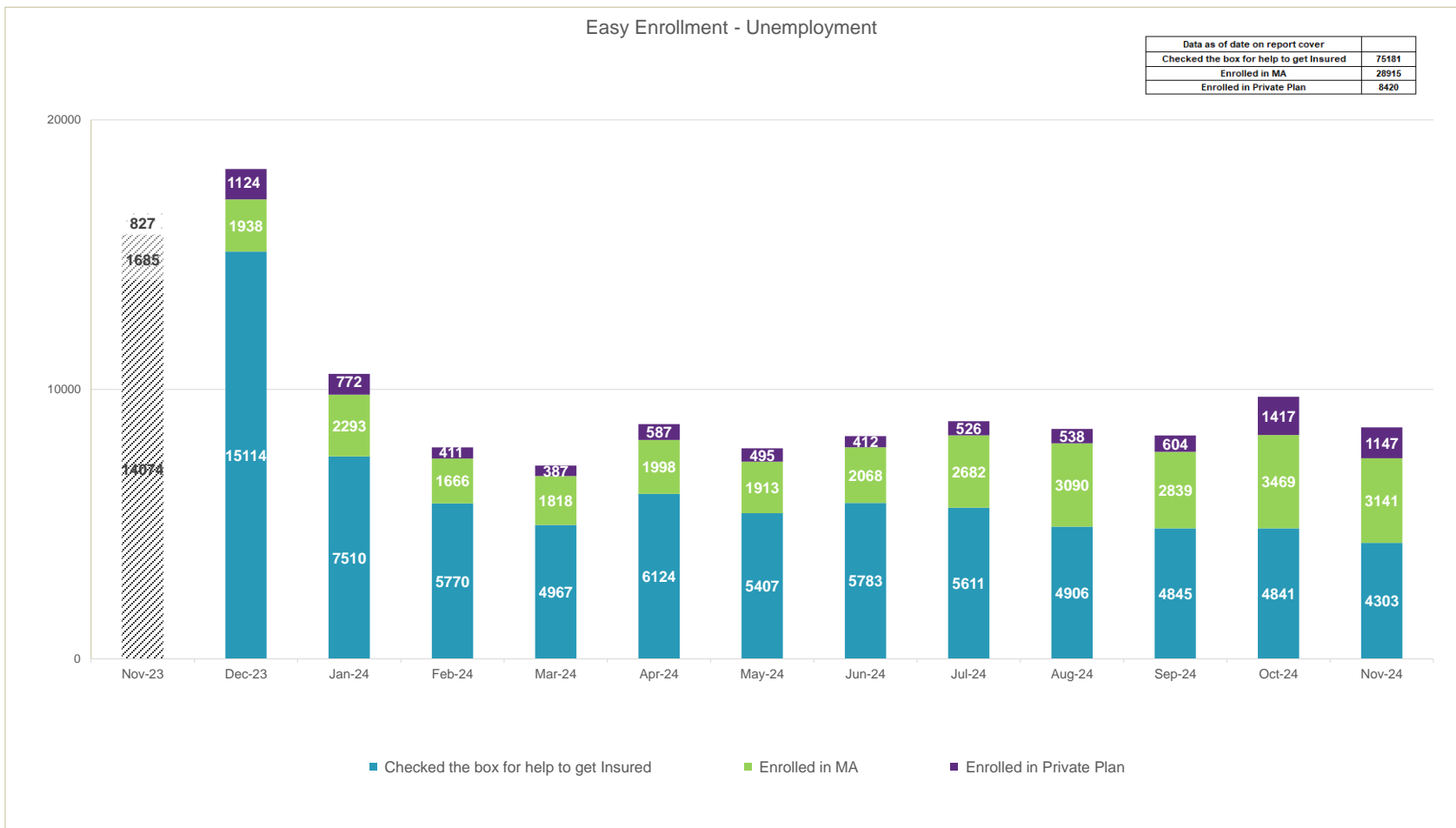
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SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

Life Change Special Enrollments for Private Plans

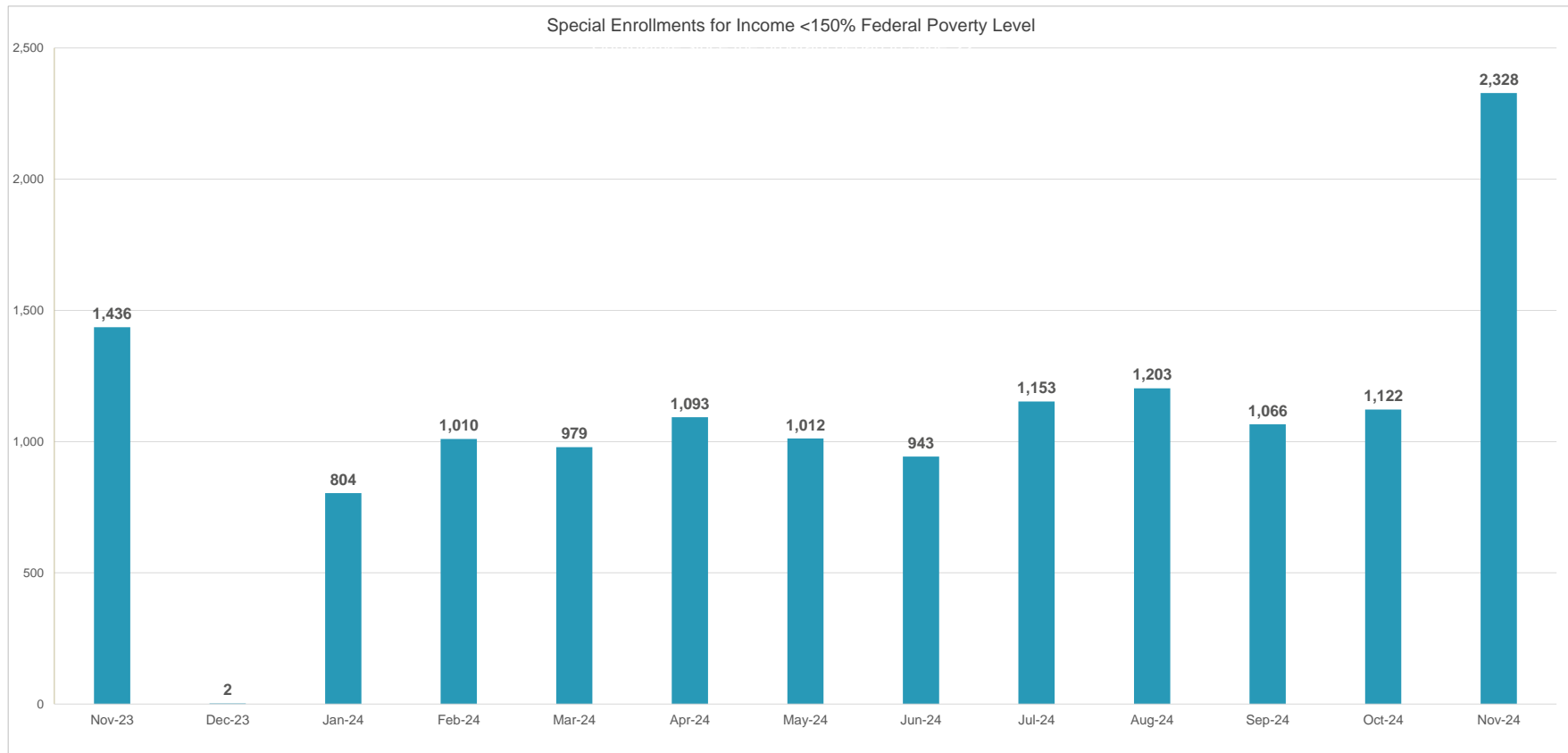


SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



The program began in June '22.

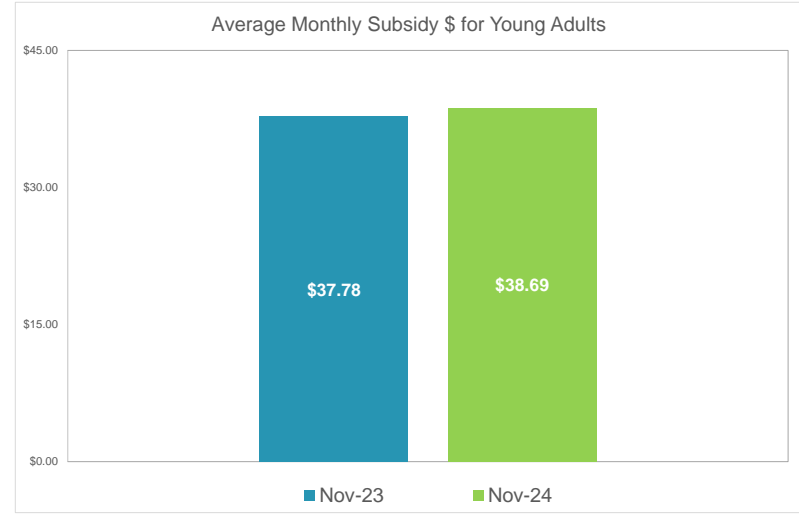
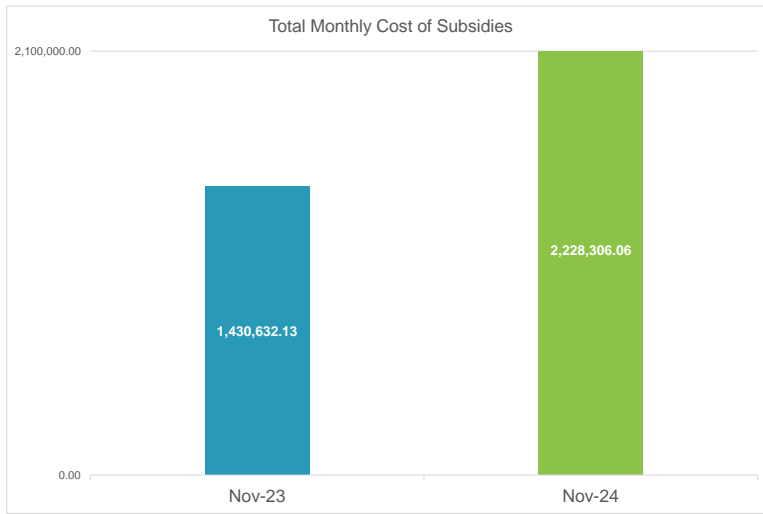
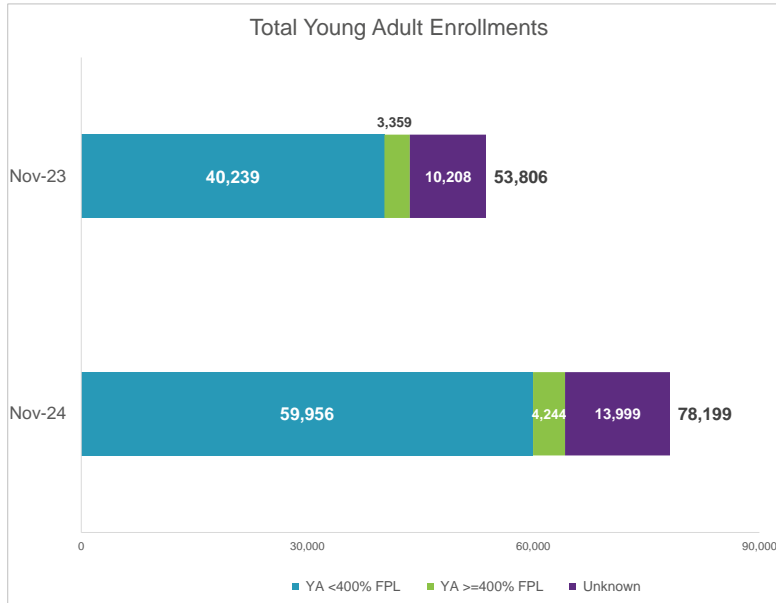
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



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.

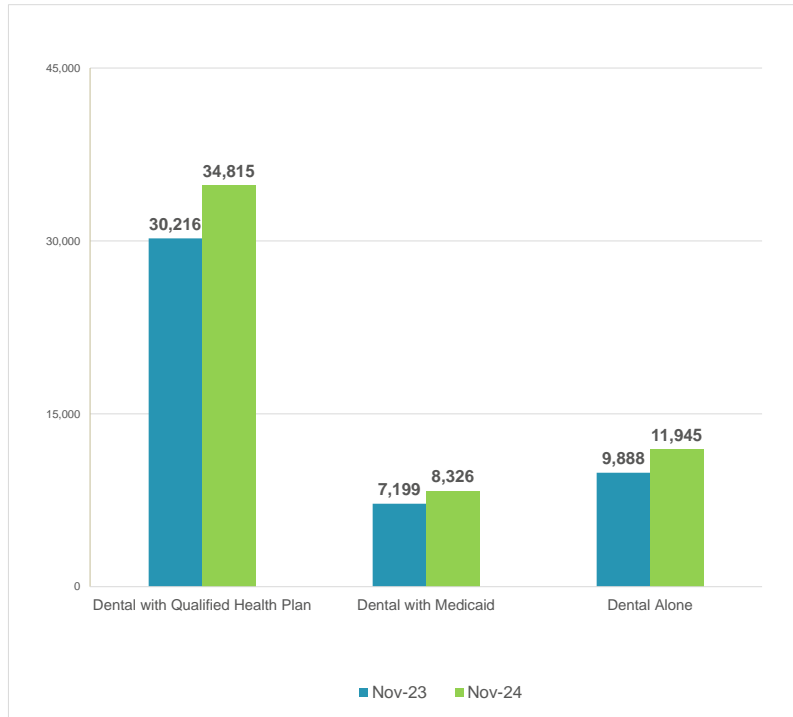
DENTAL

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

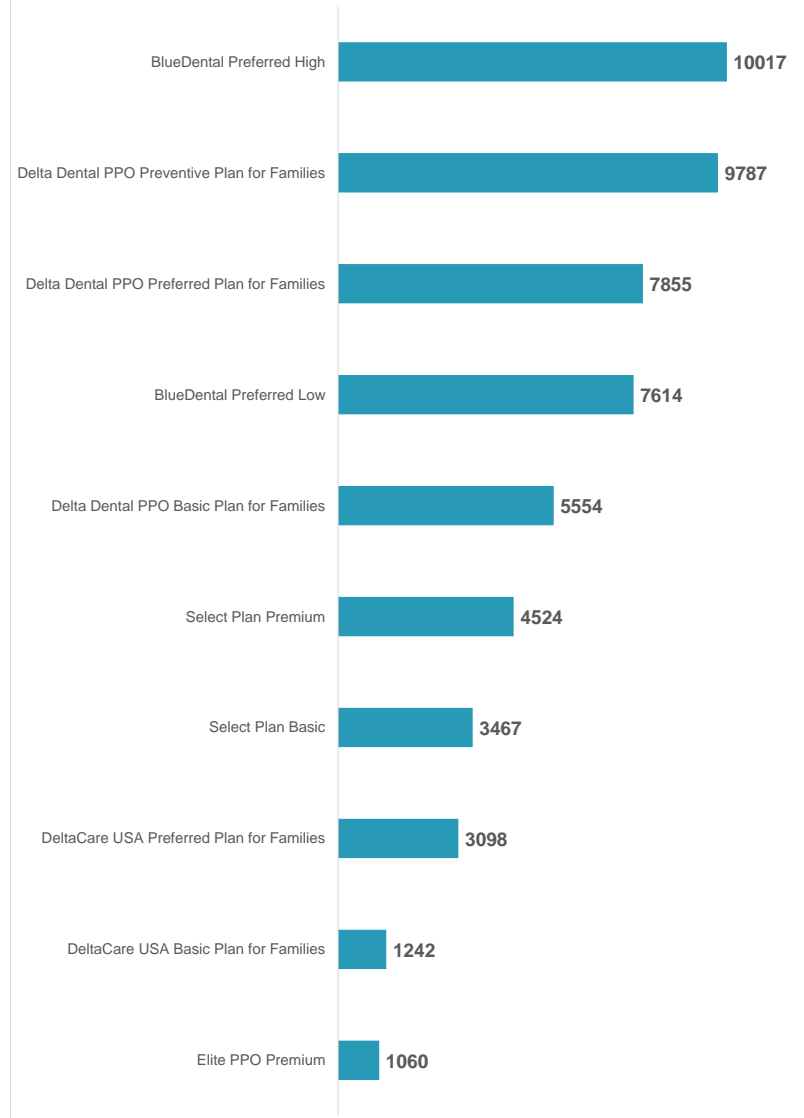
Total Dental

55,086

Dental Enrollments '23 vs. '24



Top 10 Enrollments for Dental Plans

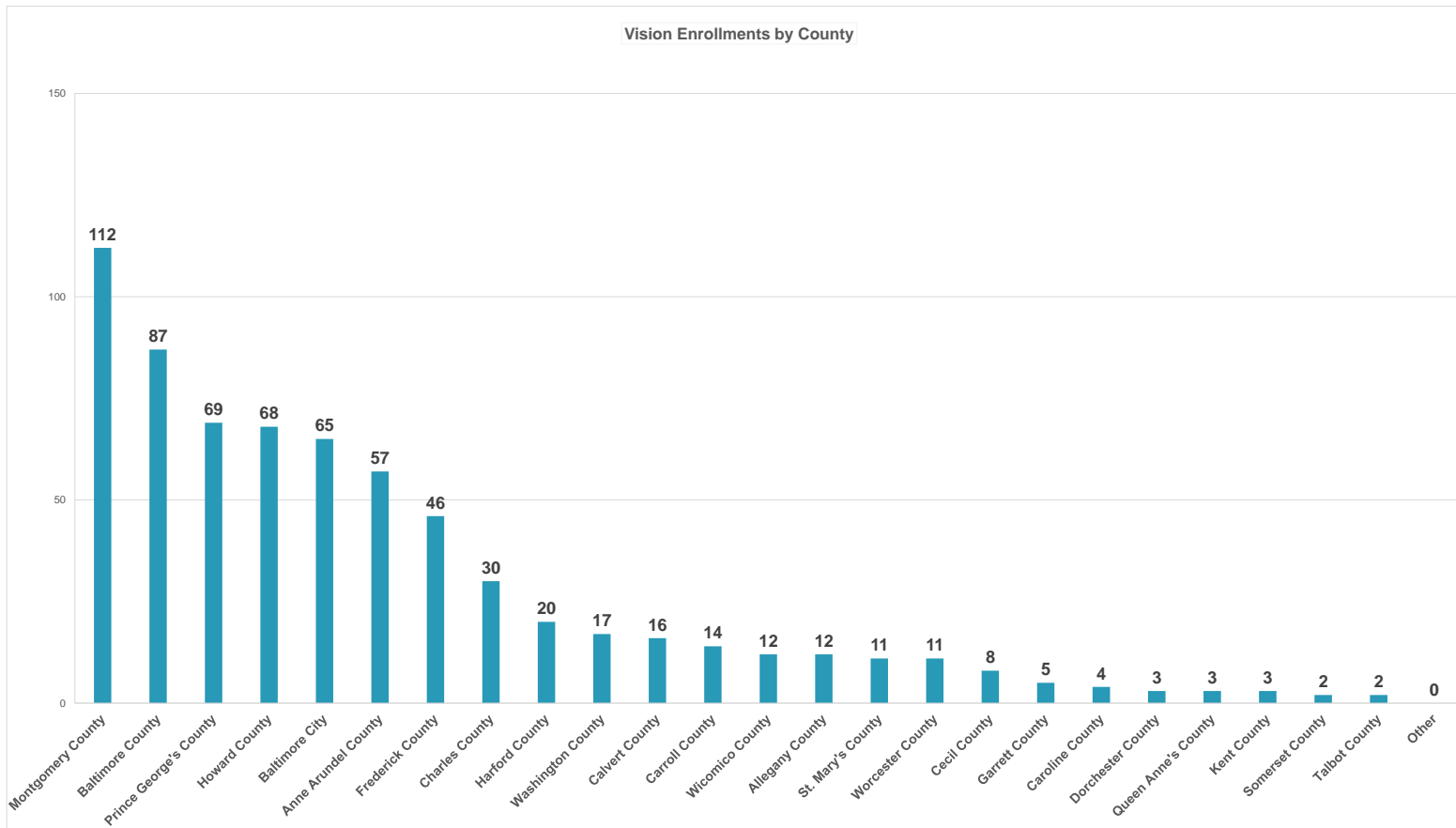


VISION

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

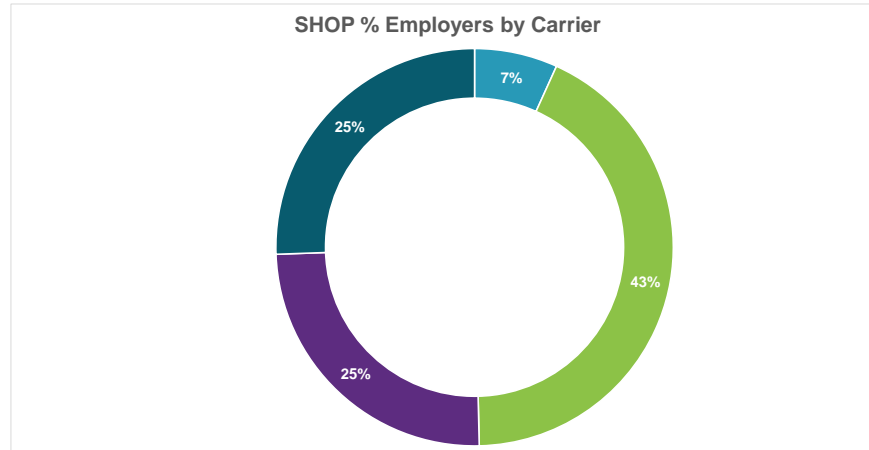
Total Vision

677

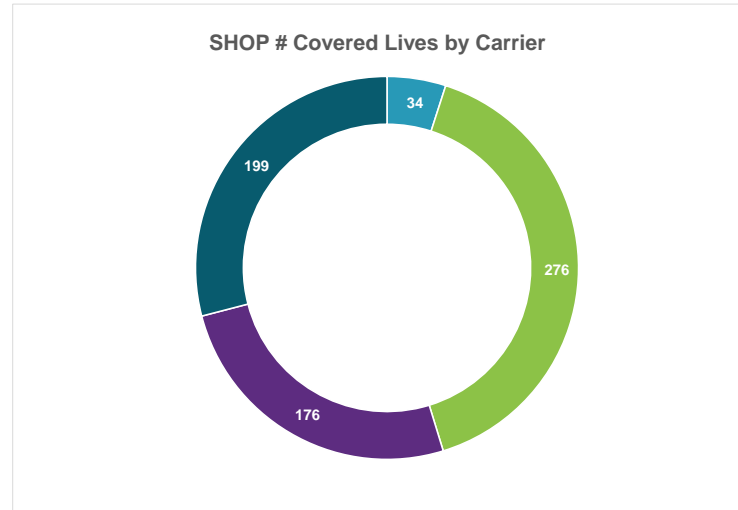
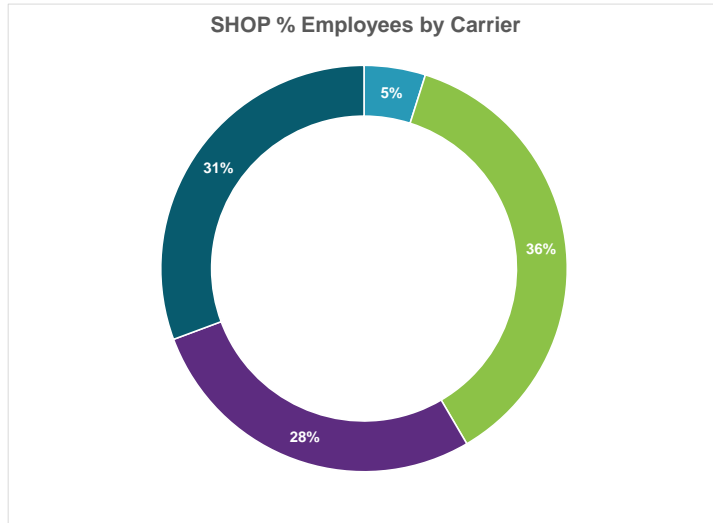


SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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

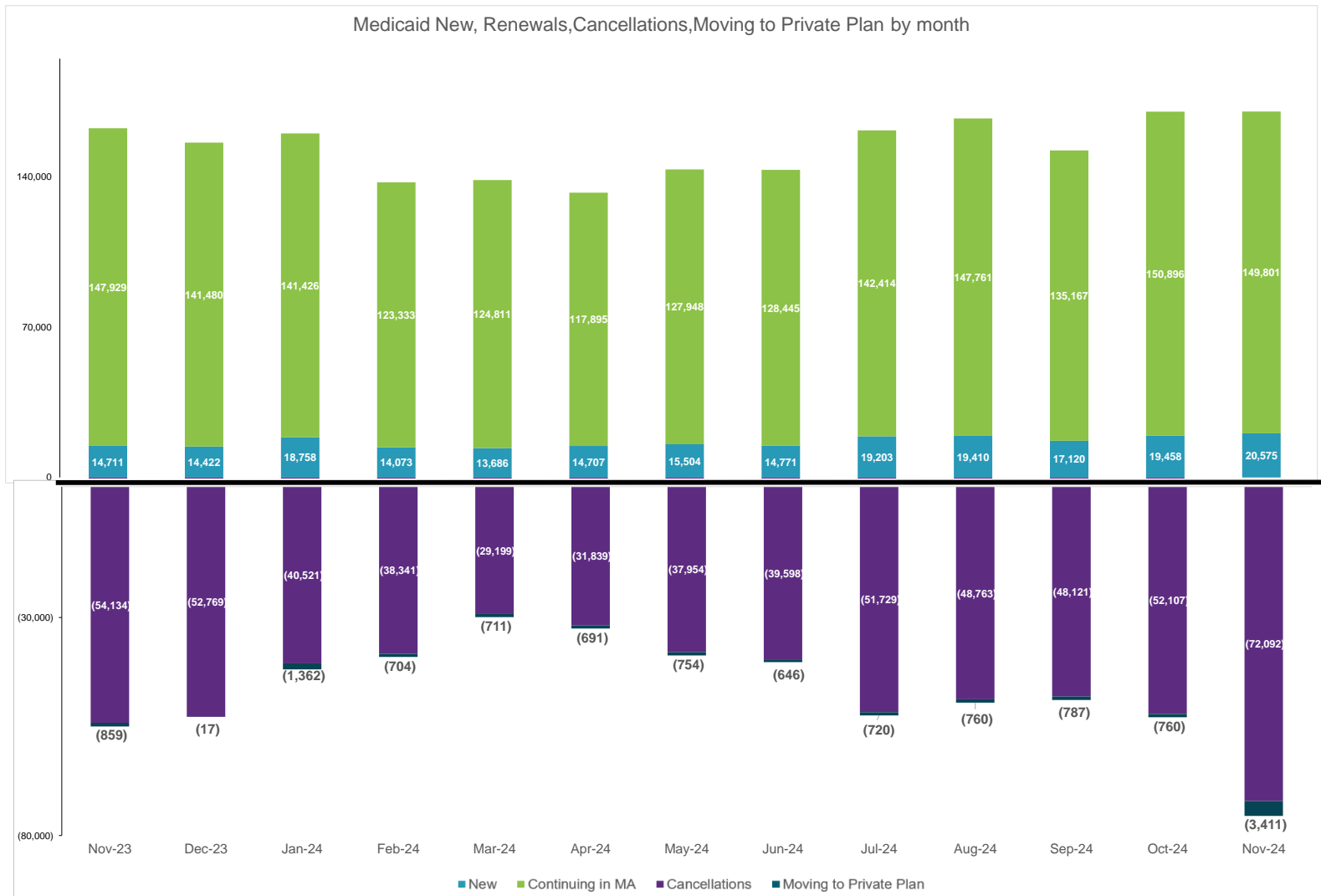


An employer may be enrolled in more than one carrier and dental



MEDICAID (MAGI/Income-based)

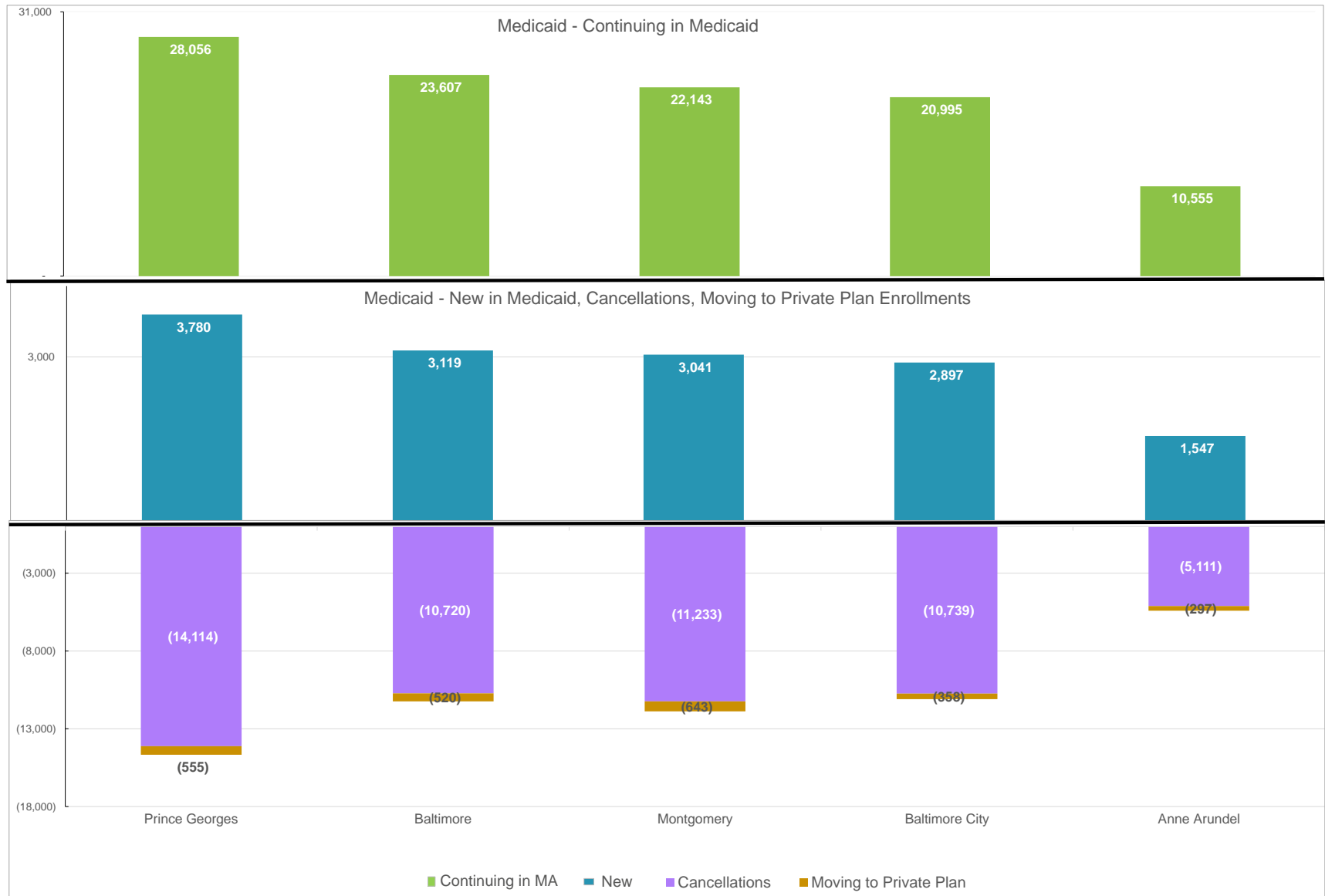
Enrollment as of date on report cover..



**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).

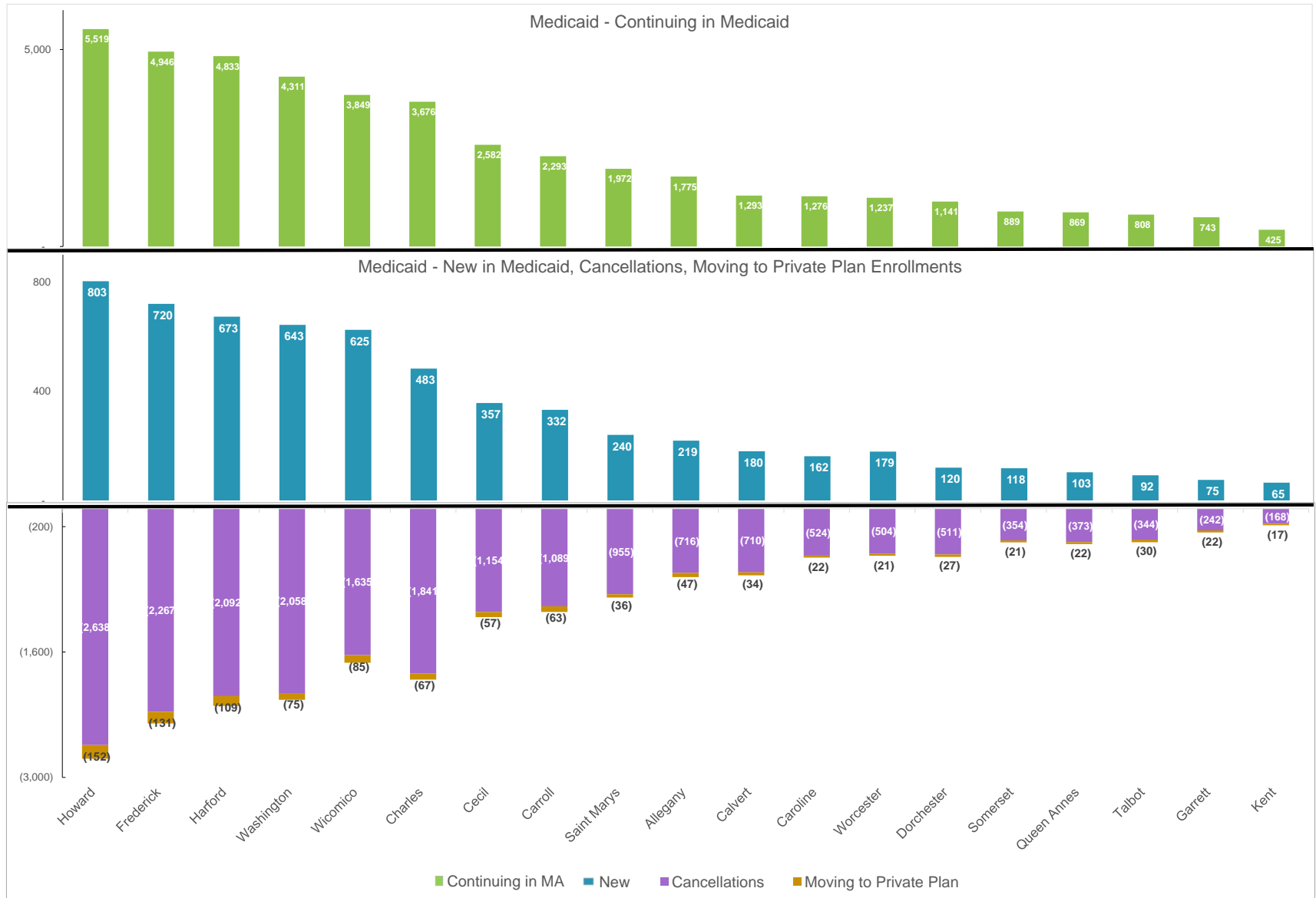
MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



MEDICAID (MAGI/Income-based) BY COUNTY

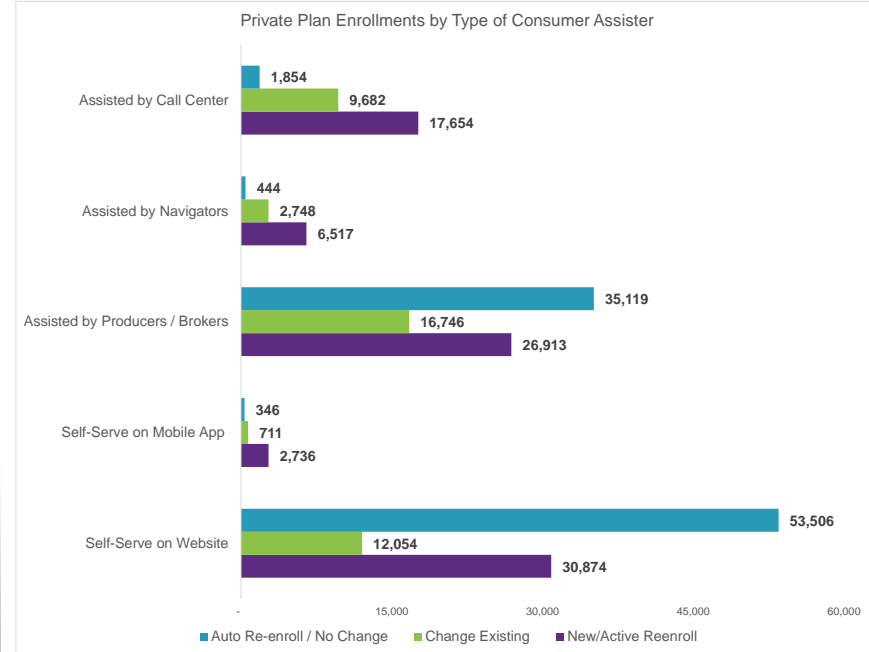
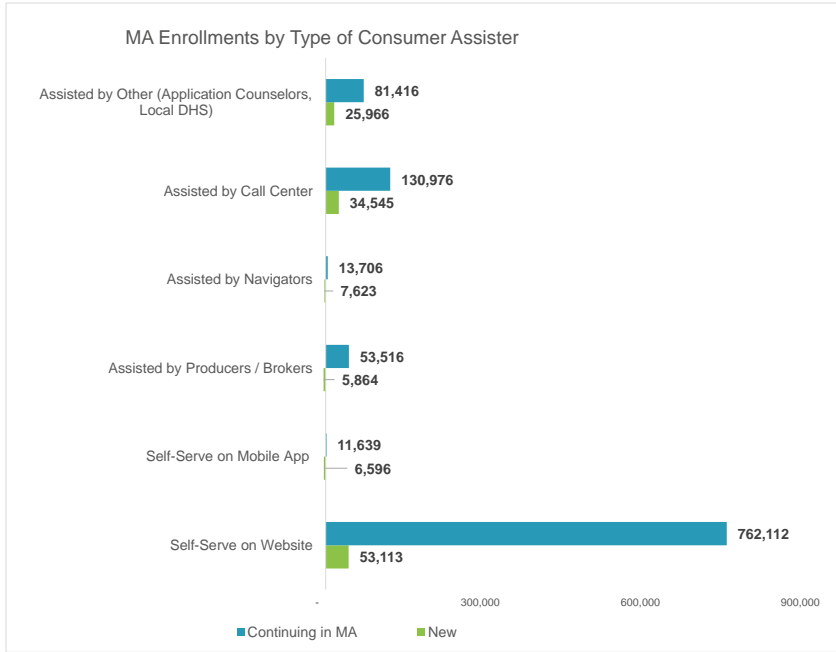
Enrollment as of date on report cover..



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