



# DATA REPORT

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December 31, 2024

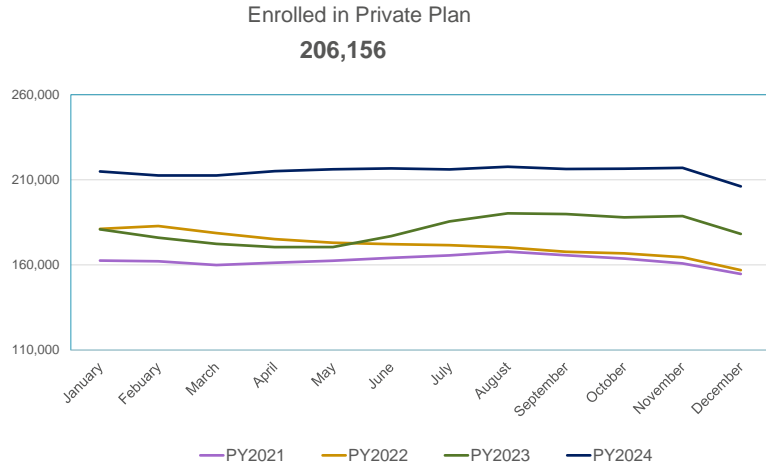
1-2 EXECUTIVE SUMMARY | 3-17 PRIVATE PLANS | 18 YOUNG ADULT SUBSIDY | 19 DENTAL | 20 VISION | 21 SHOP | 22-24 MEDICAID | 25 HOW CONSUMERS ENROLLED

- December 2024 ended with 206,156 enrolled in Maryland Health Connection. That was down 5 percent from 217,070 in November. It was also the lowest enrollment month of the year. But it's common for Maryland Health Connection to cycle down in December.
- Consumers seeking to save a month of health insurance premium while going uncovered, knowing they have the option to re-enroll during open enrollment for coverage beginning in January or February, is one reason for that trend. The 9,973 plan cancellations in December constituted the highest monthly total of 2024.
- The end-of-December '24 total was still 16% larger than December 2023 and 32% larger than December 2022.
- Income-based Medicaid enrollment ended December at 1,163,994. That was also the lowest Medicaid enrollment month of the year. It was down 2% from November and down 7% from one year earlier.
- It also marked the lowest monthly Medicaid total since September 2020. That was a half-year into the pandemic and prior to the federal emergency rule that allowed Medicaid enrollees to continue coverage without income verification. The income verification requirements for Medicaid were fully restored by summer 2024.
- Enrollments by Black or African-American consumers were up 27% year over year.
- Enrollments by Hispanic consumers were up 26% year over year.
- More than 5,100 unemployed Marylanders who lacked health insurance checked the box on their Unemployment Insurance applications with the Department of Labor to enable them to enroll in Medicaid (3,584) or private plans (1,537).
- That was the highest total of uninsured people who enrolled through the "Unemployment Easy Enrollment" program of any month in 2024, slightly more than October and November respectively. The last quarter of the year was the highest.
- Dental enrollments at the end of December totaled 52,303, up 16% year over year.
- Vision plan enrollments totaled 677 at the end of December, double one year earlier. Maryland Health Connection launched that program in 2023.

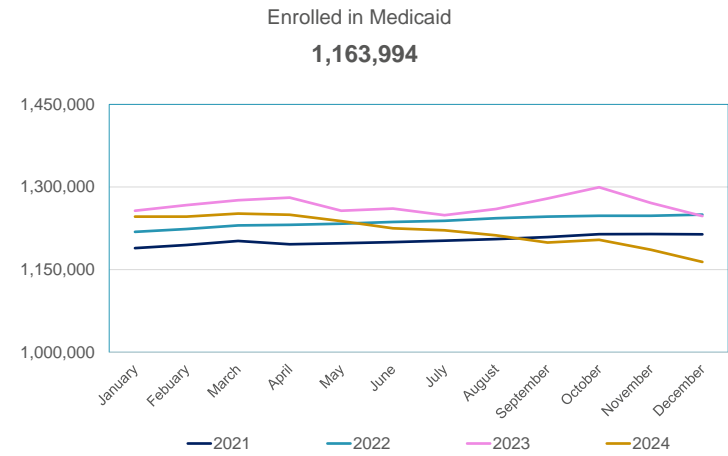
# SUMMARY

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

## Private Plan Summary

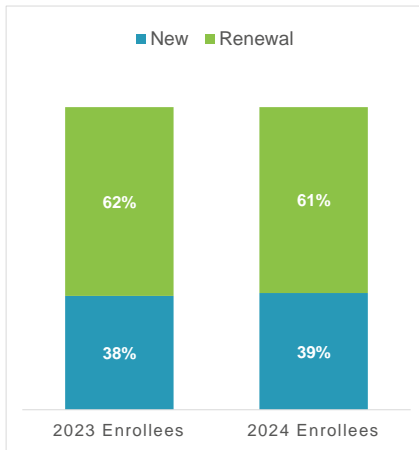


## Income Based Medicaid Summary

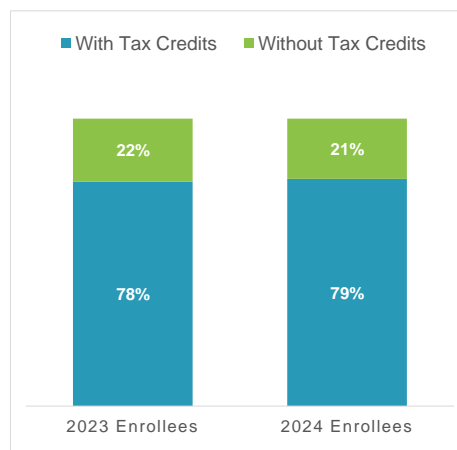


## Enrollments 2023 vs 2024

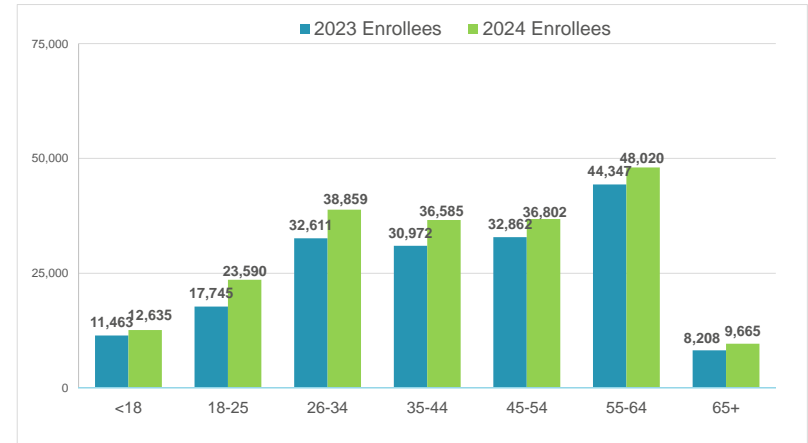
### Enrollees by New/Renewal



### Enrollees by Financial Help



### Enrollees by Age Group



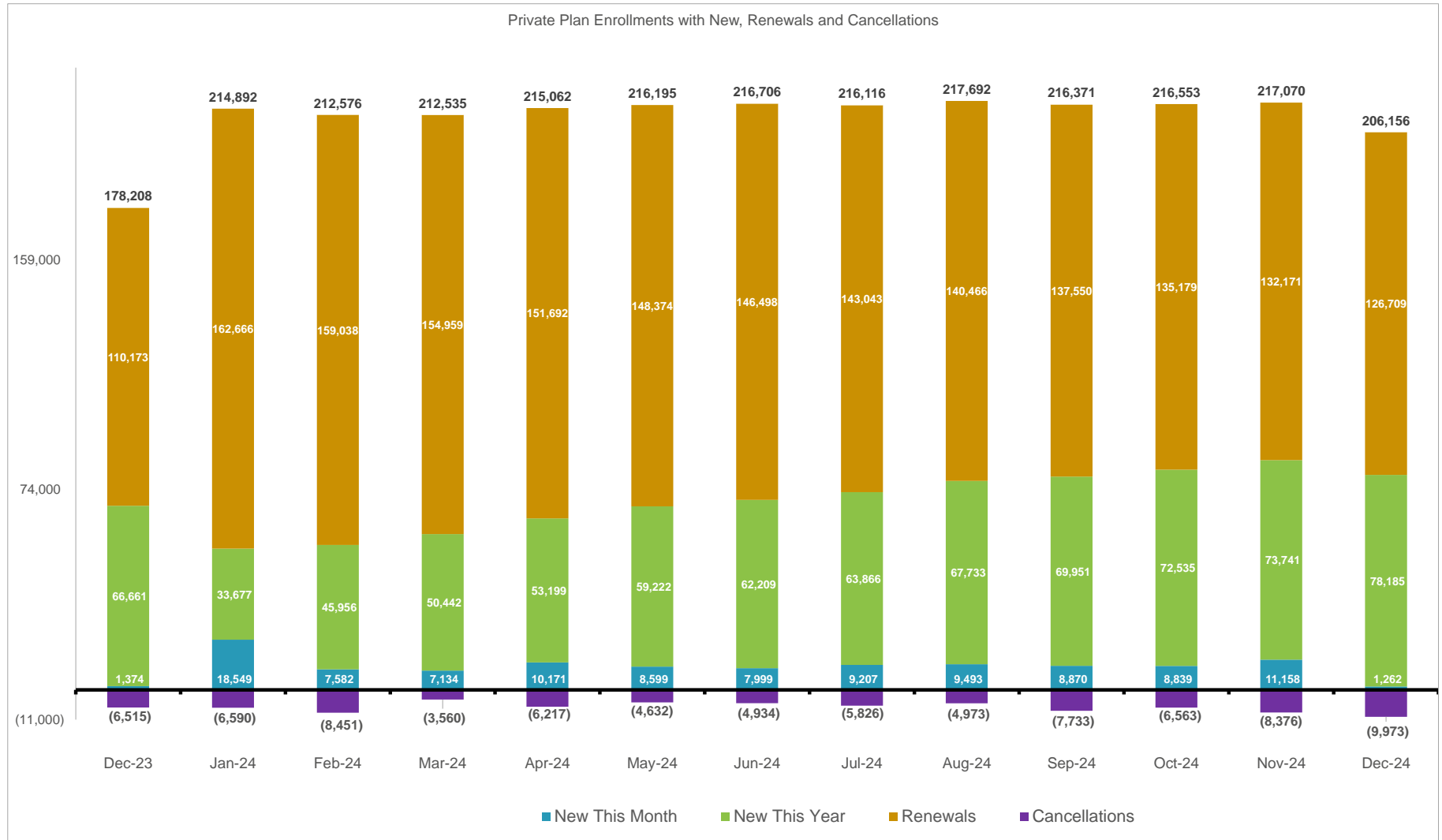
Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month.

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

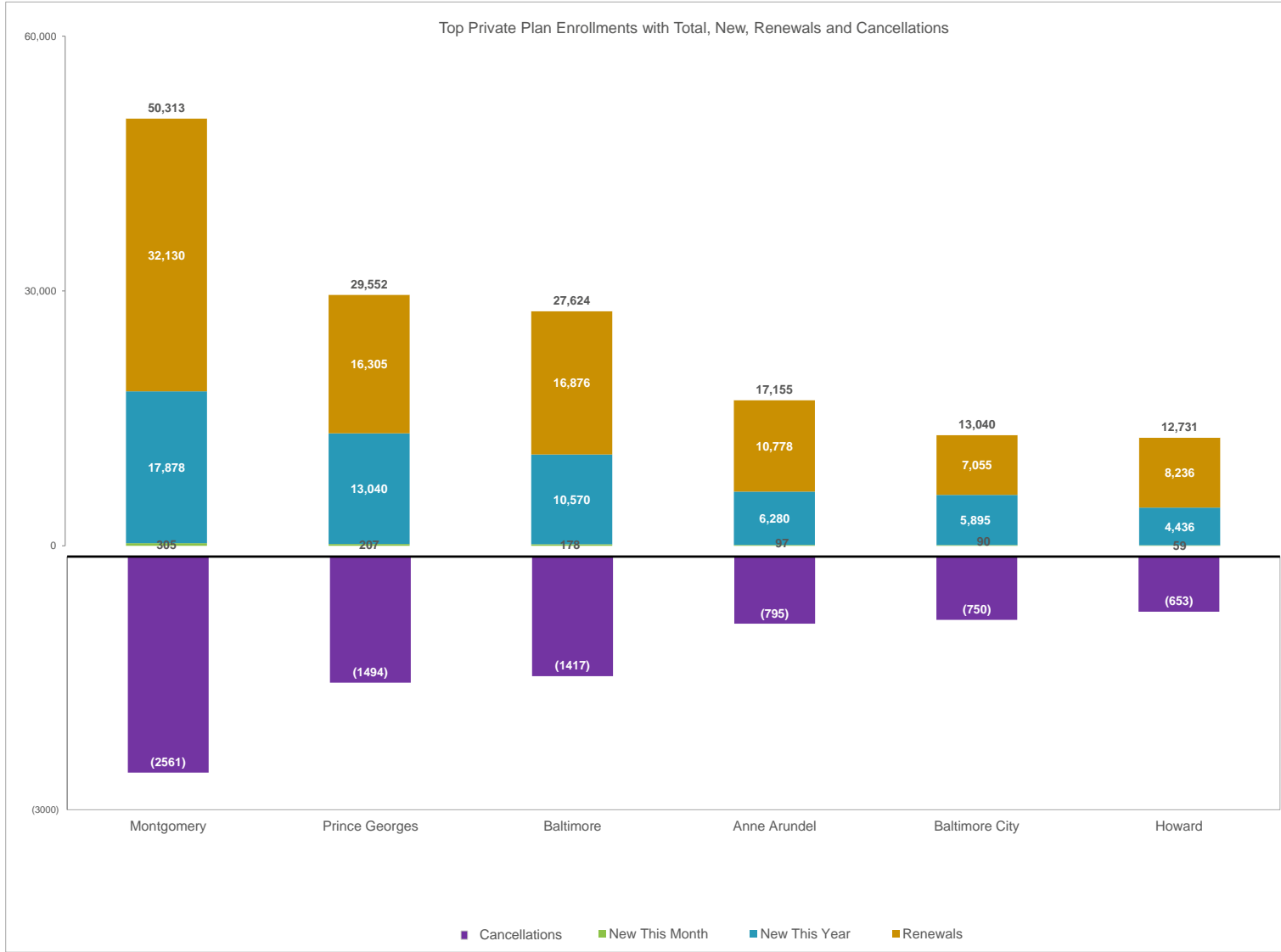
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



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.

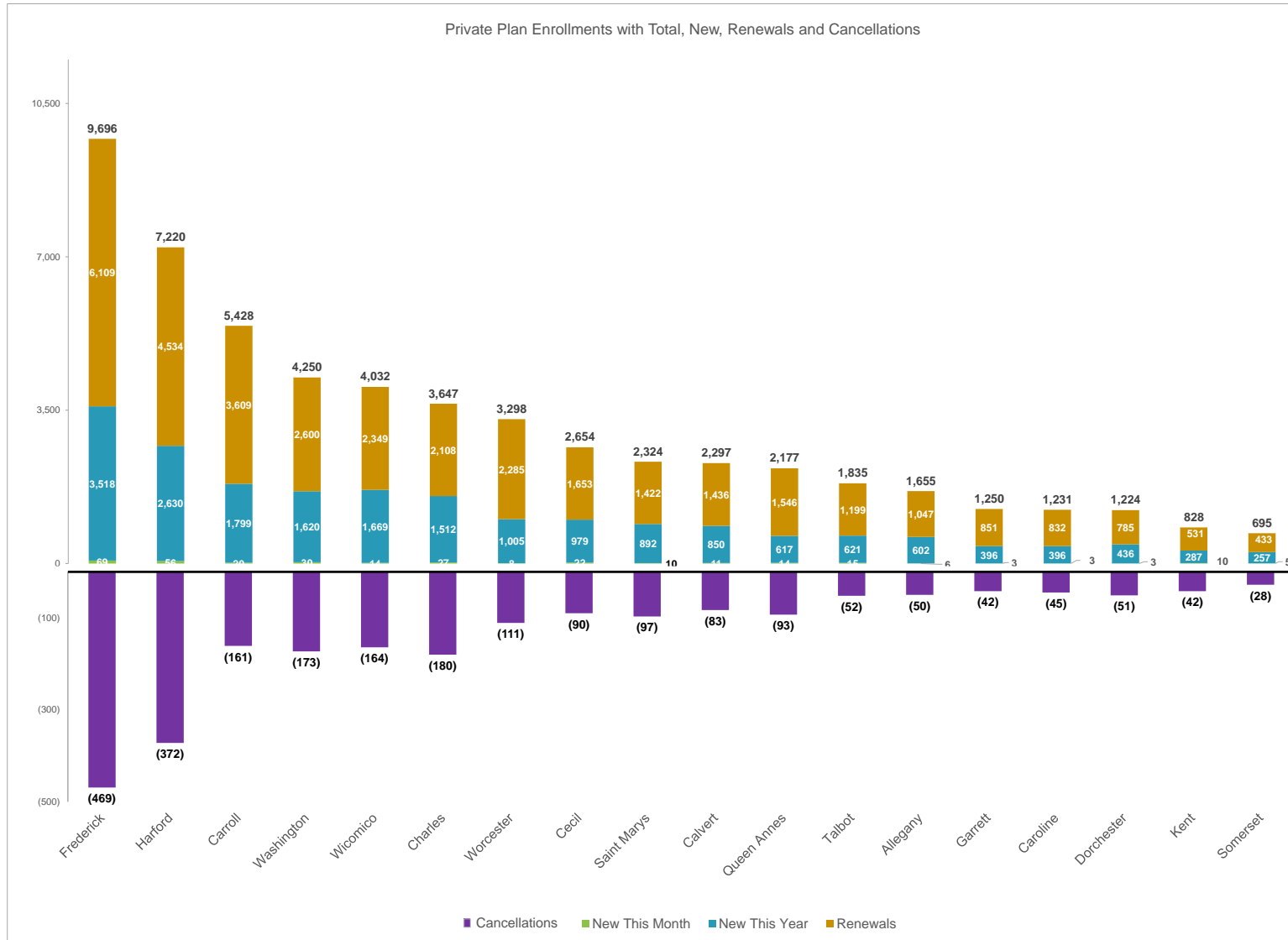
**PRIVATE PLANS BY TOP 6 JURISDICTIONS**

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



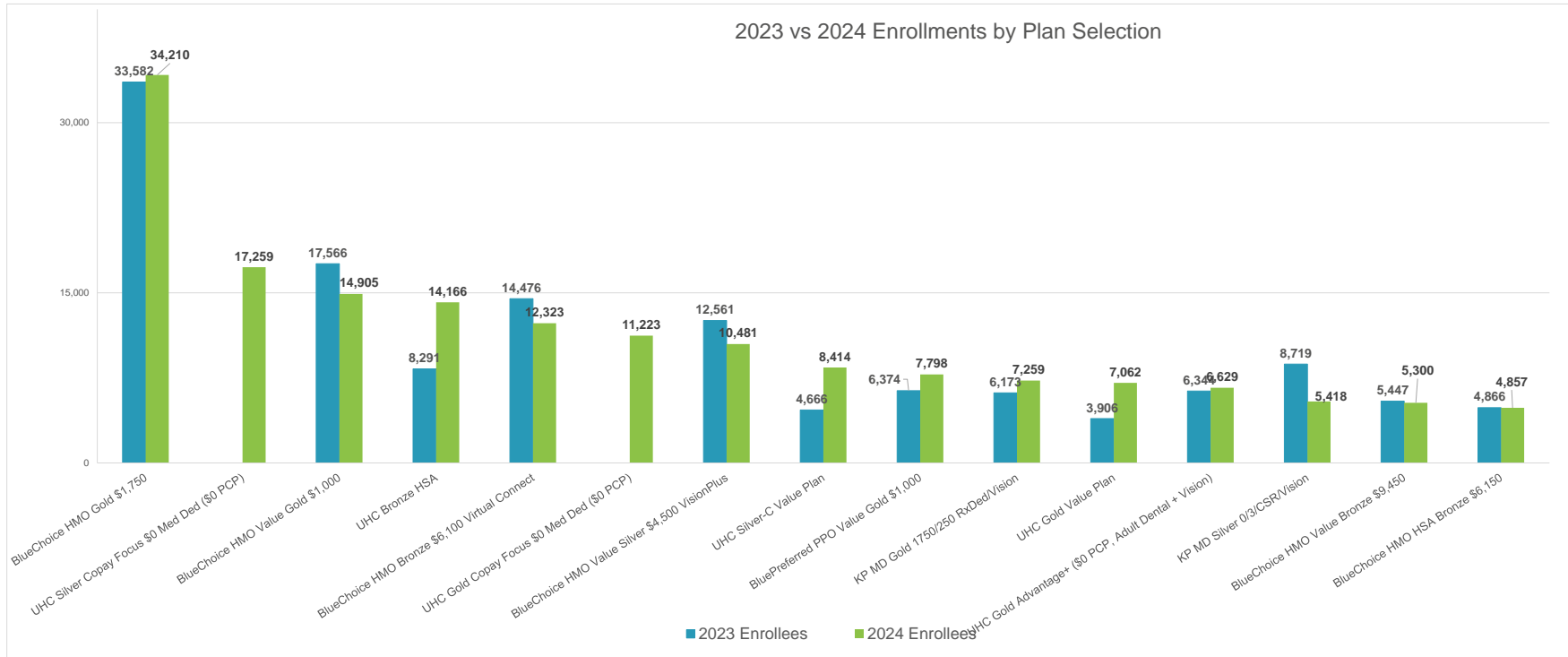
# PRIVATE PLANS BY COUNTY

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



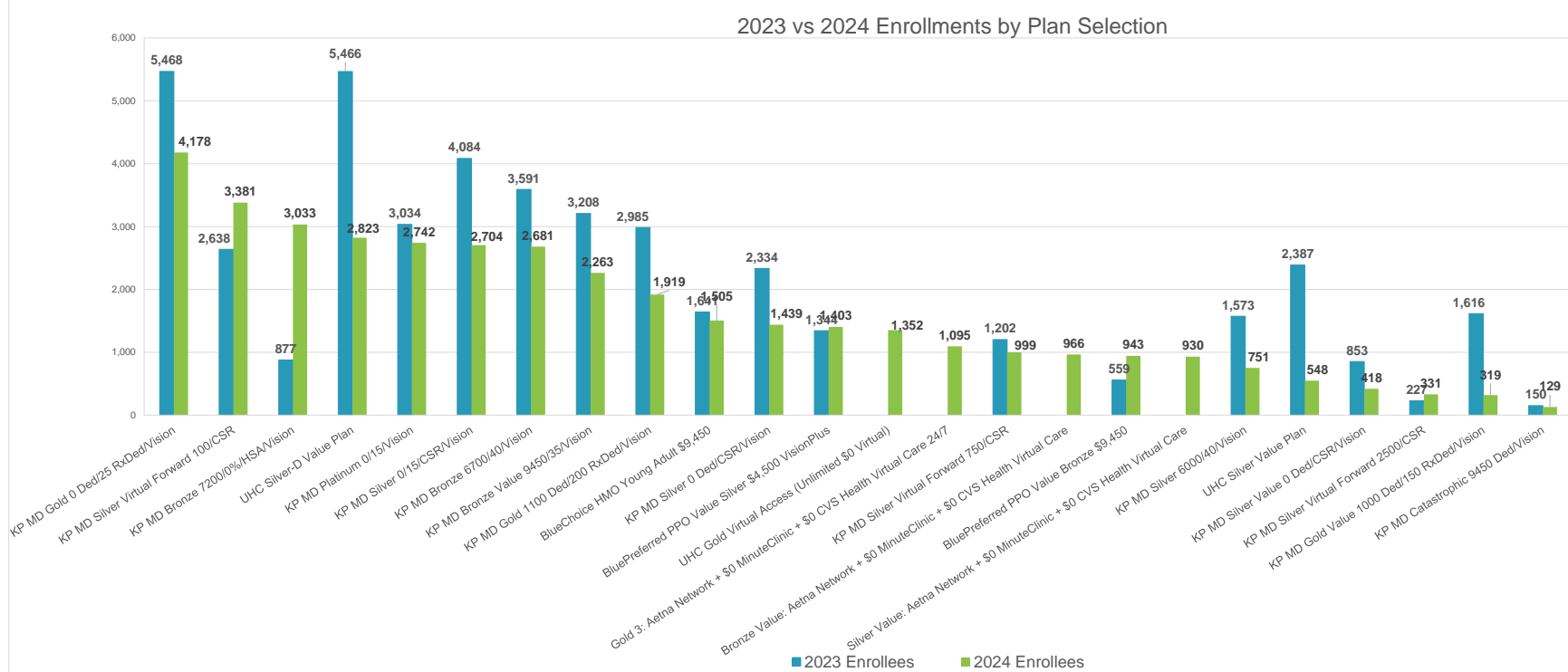
## PRIVATE PLAN SELECTIONS - Top 15 Plans

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



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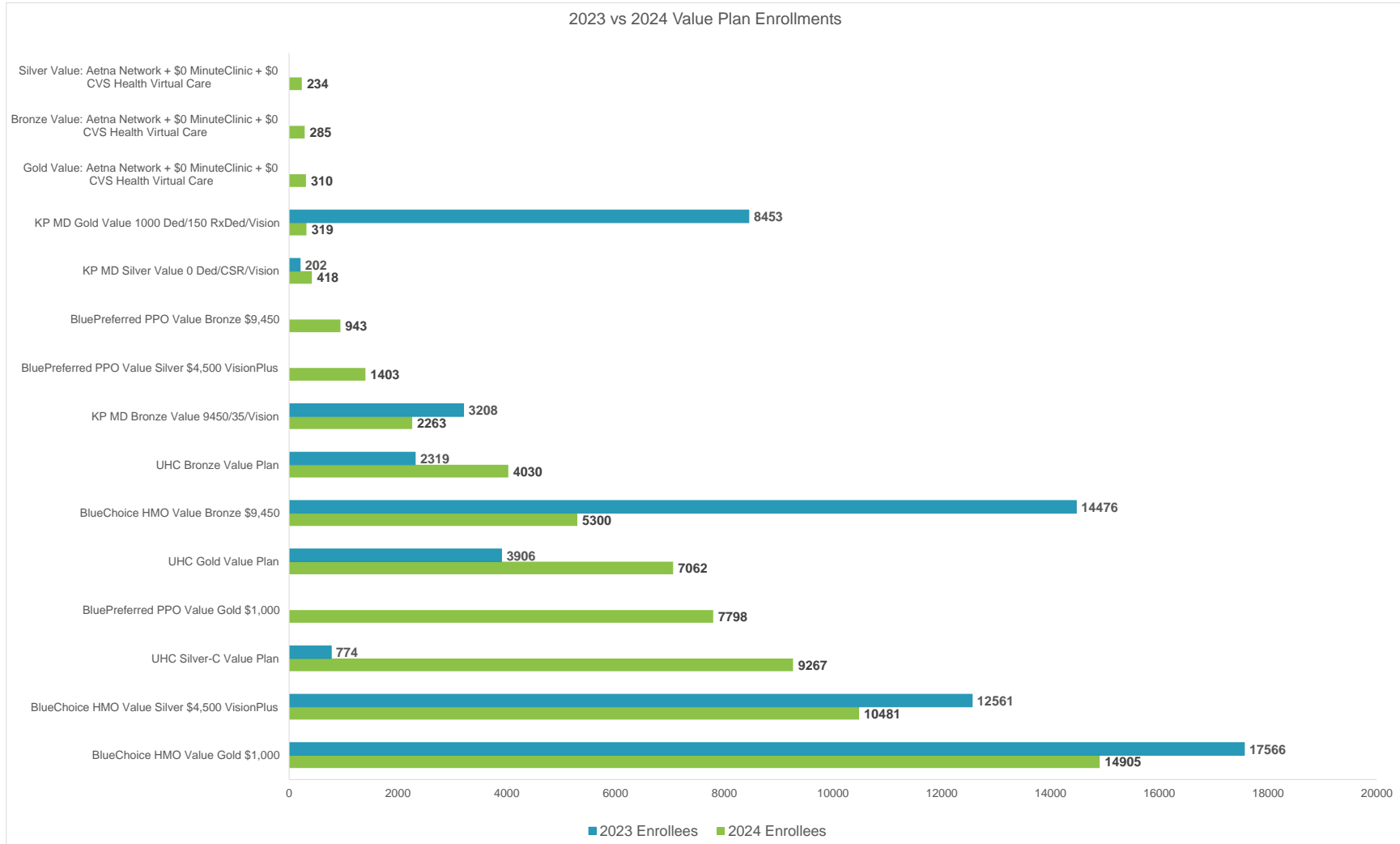


\*New to 2024



## VALUE PLAN SELECTIONS

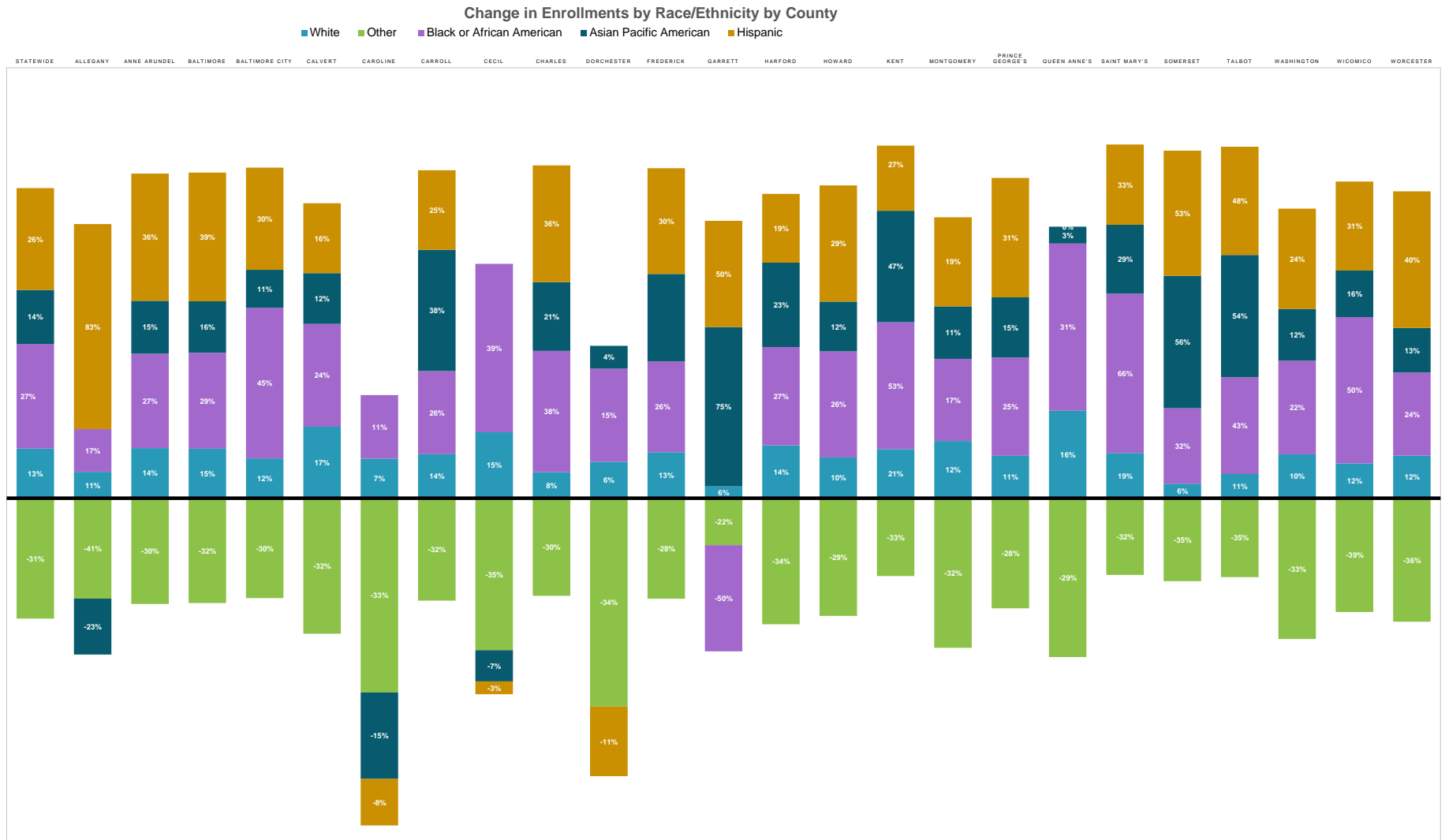
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



\*New to 2024.

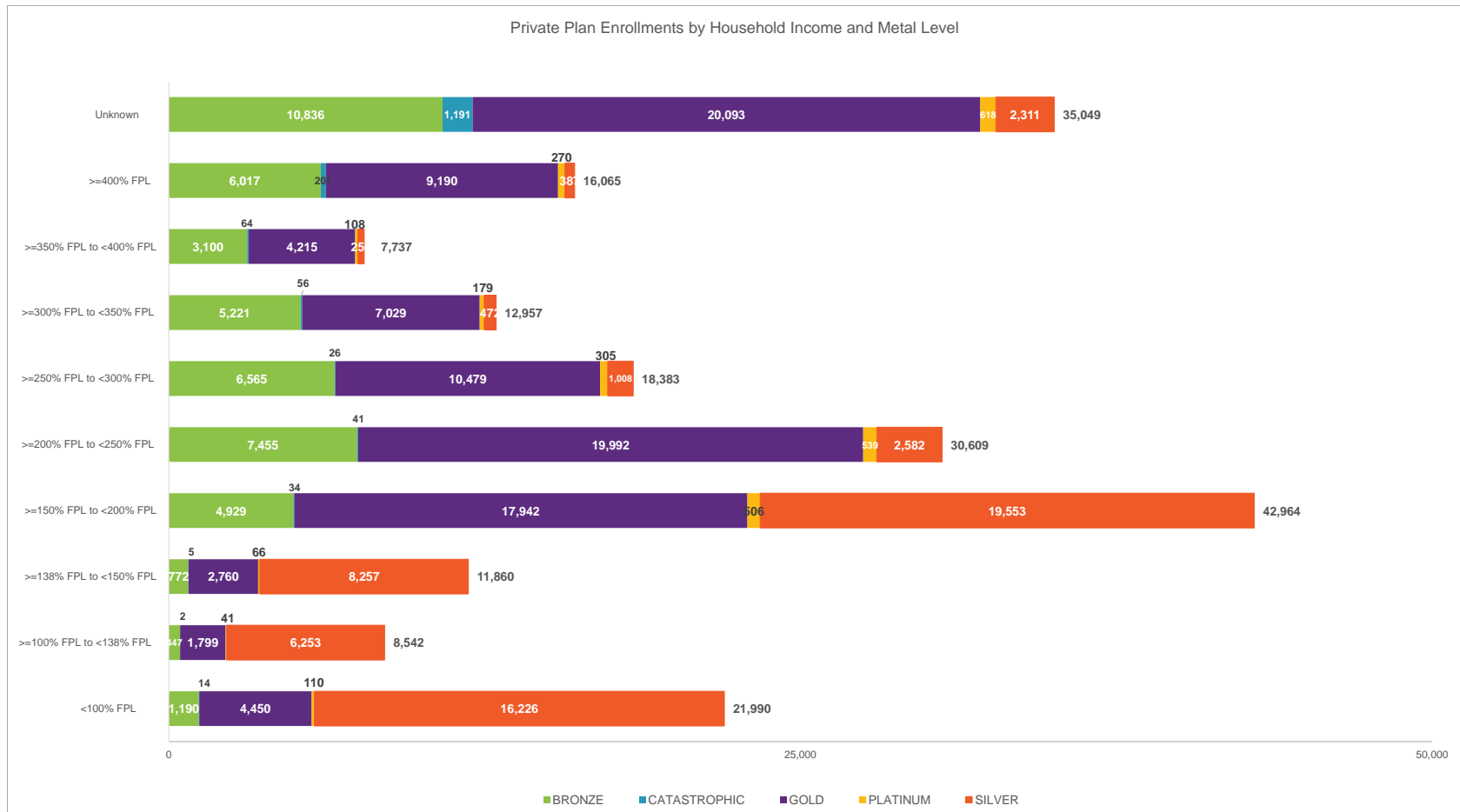
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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



# AFFORDABILITY

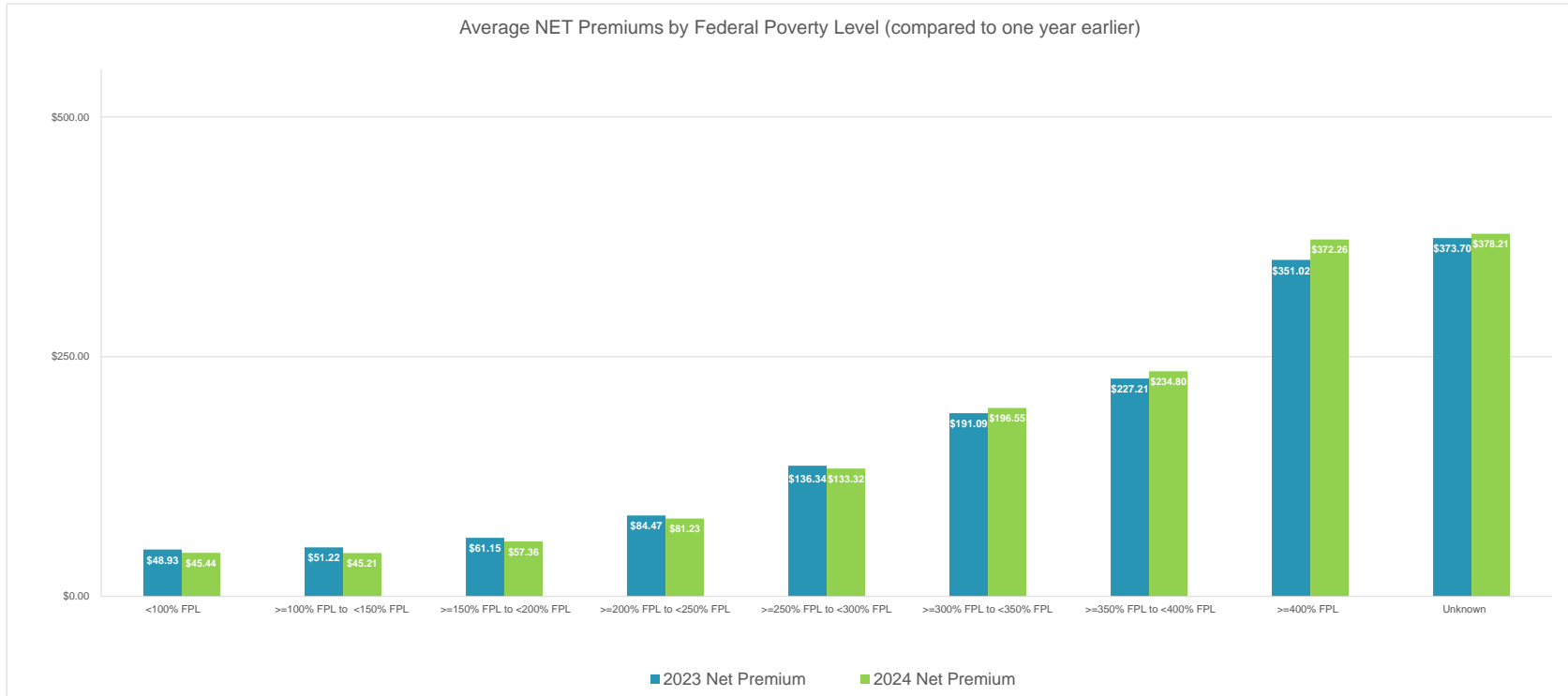
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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

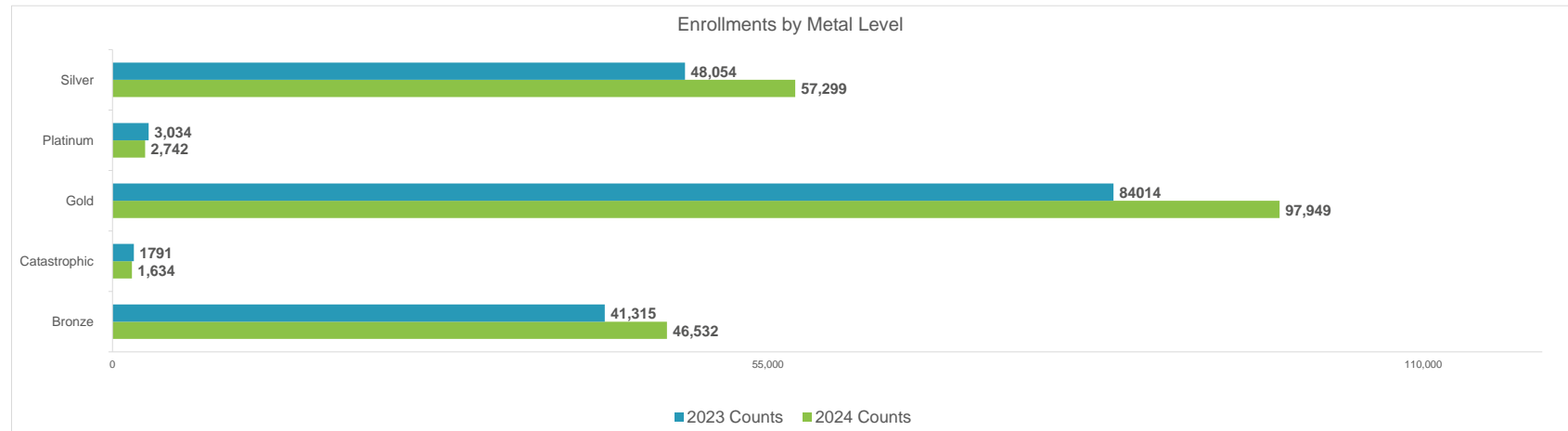
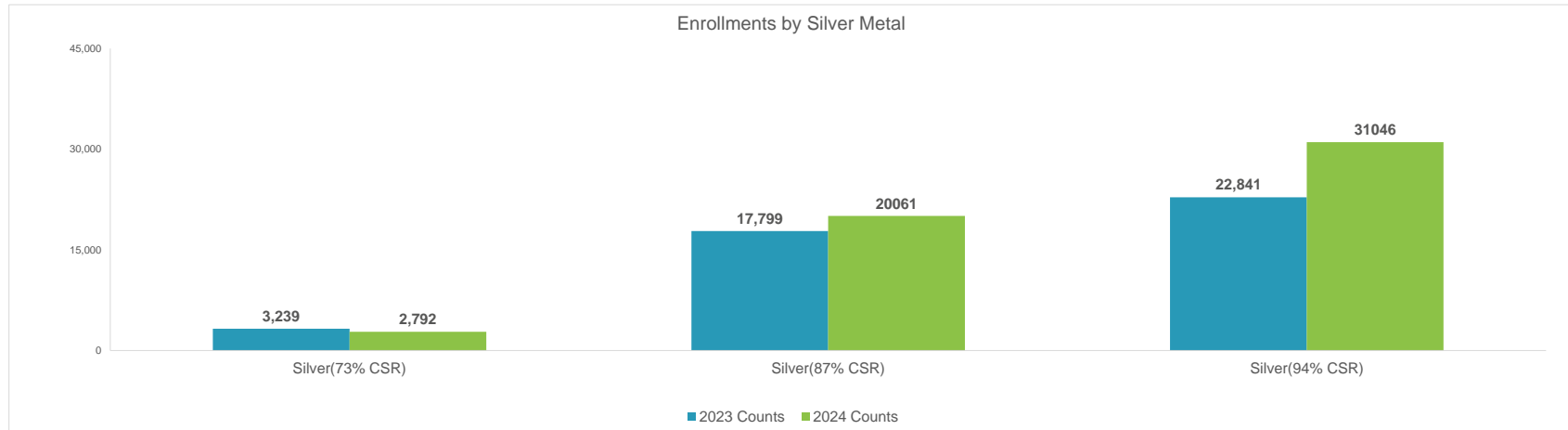
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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

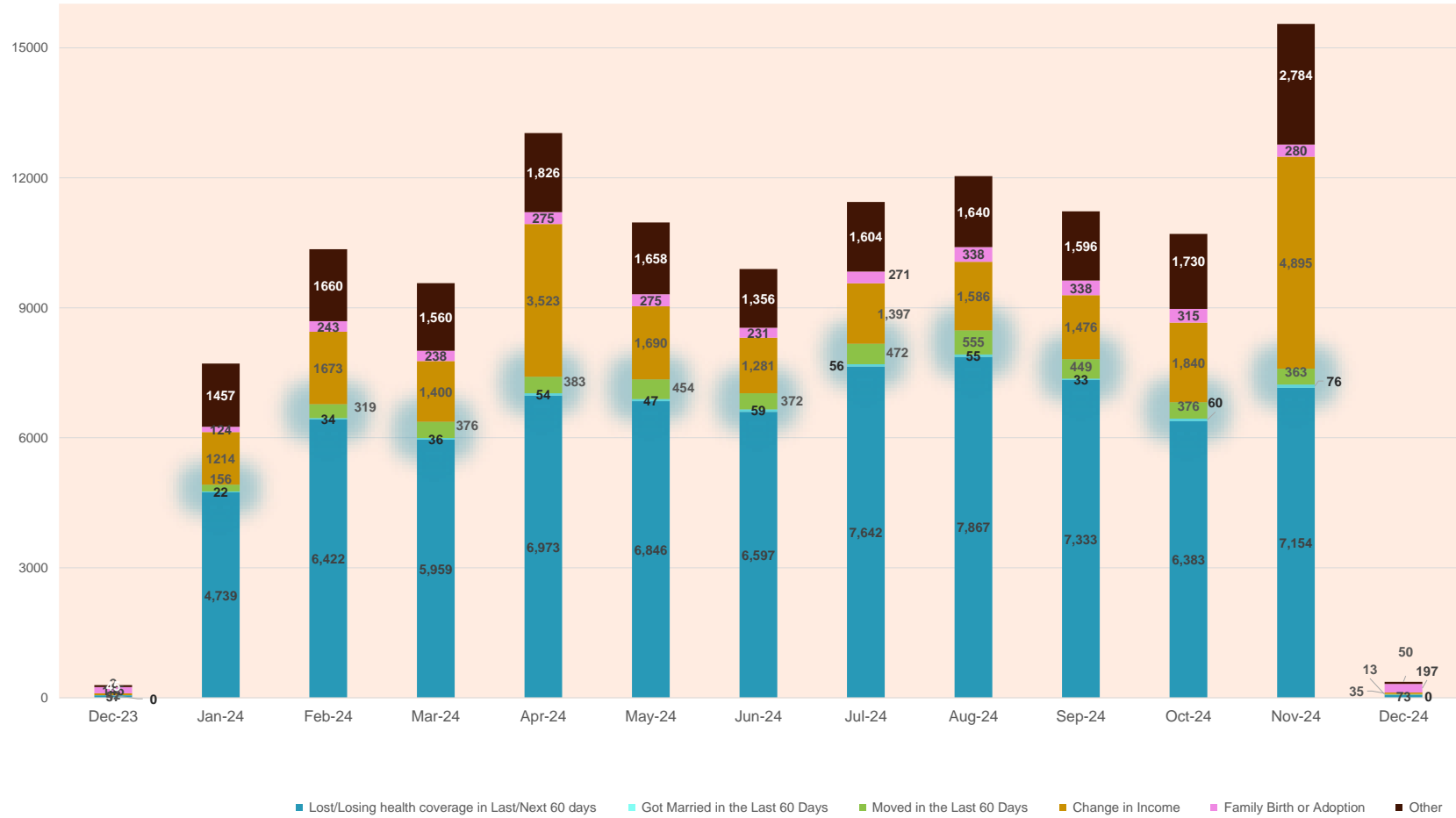
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



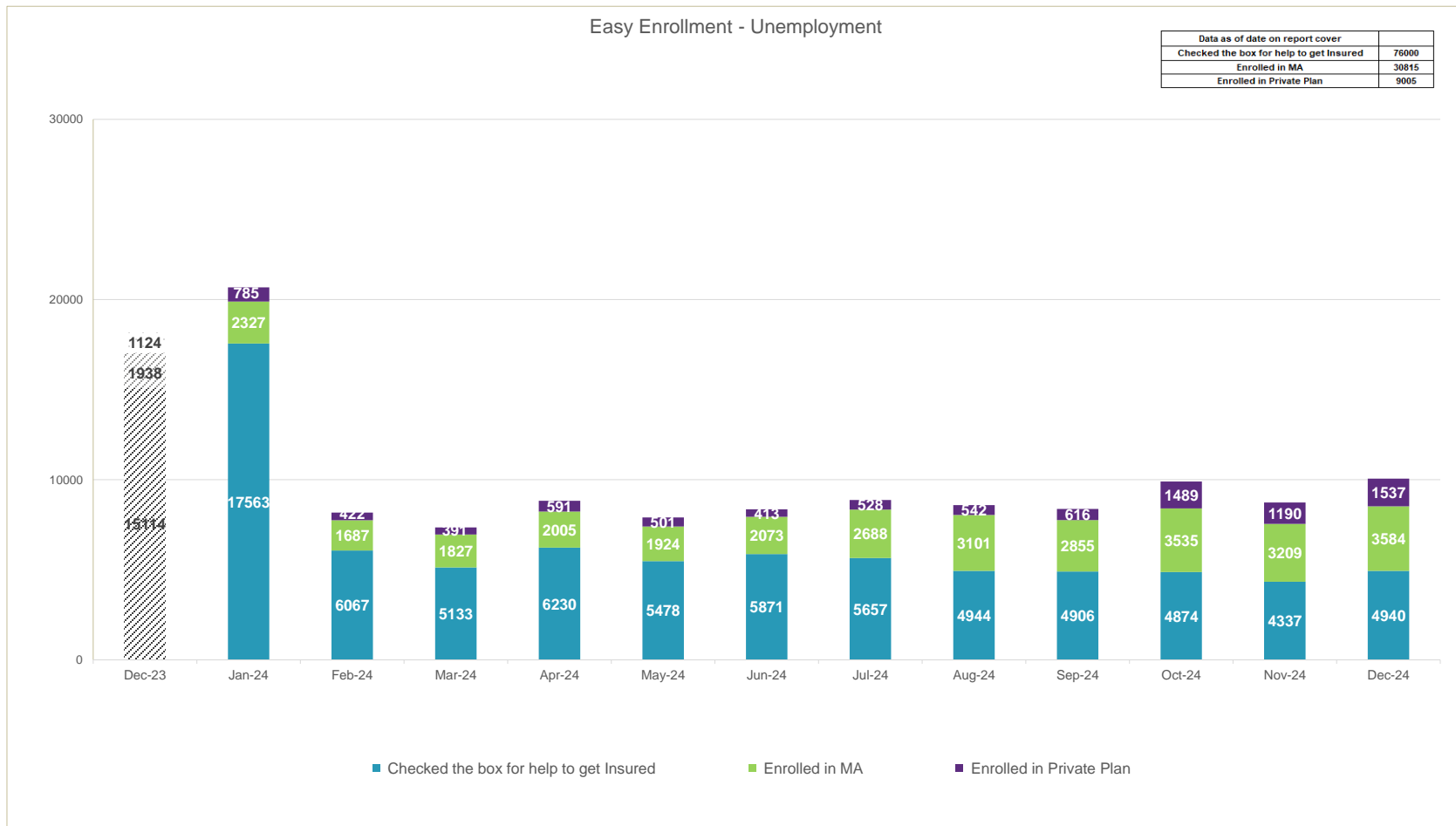
Household income eligibility based on percentages above the Federal Poverty Level, defined for 2024 as \$15,060 for an individual and \$31,200 for a family of 4, and for 2023 as \$13,590 for an individual and \$27,750 for a family of four. Enrollees who did not submit household income information and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

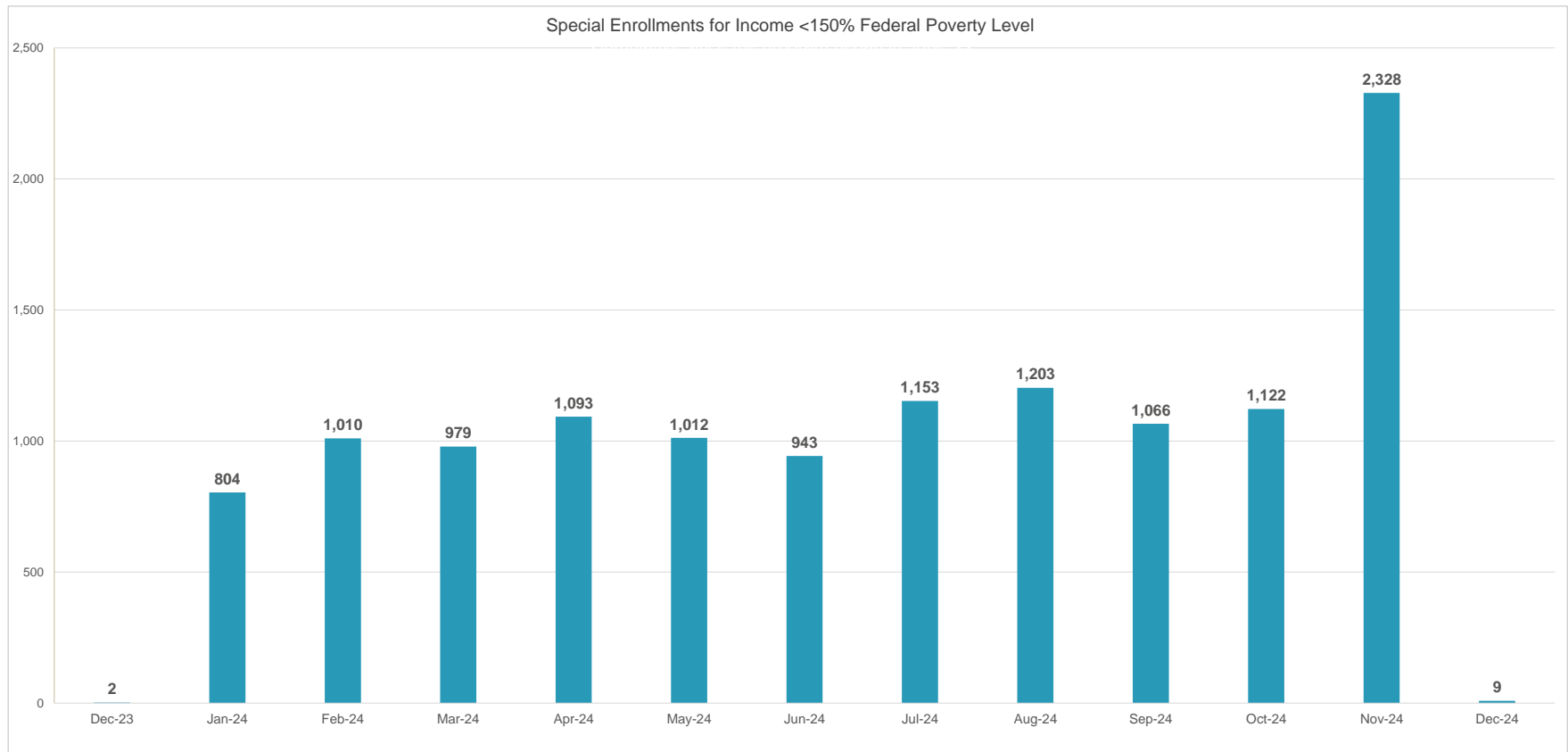


SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



The program began in June '22.

## SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

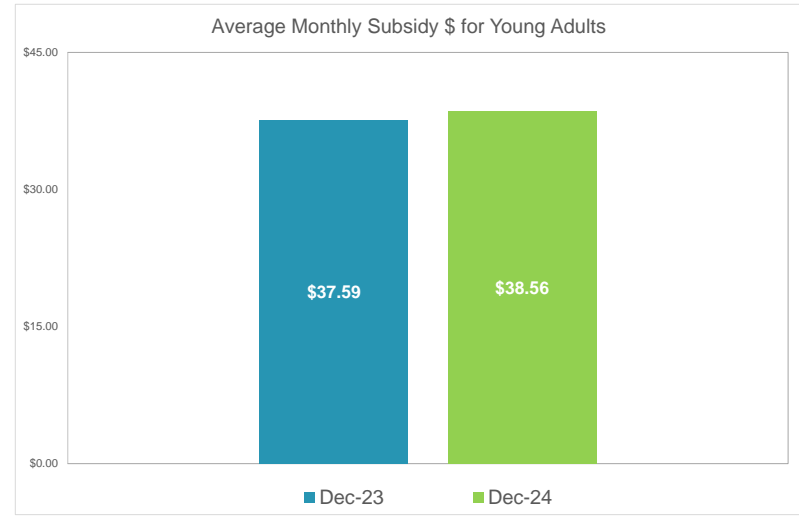
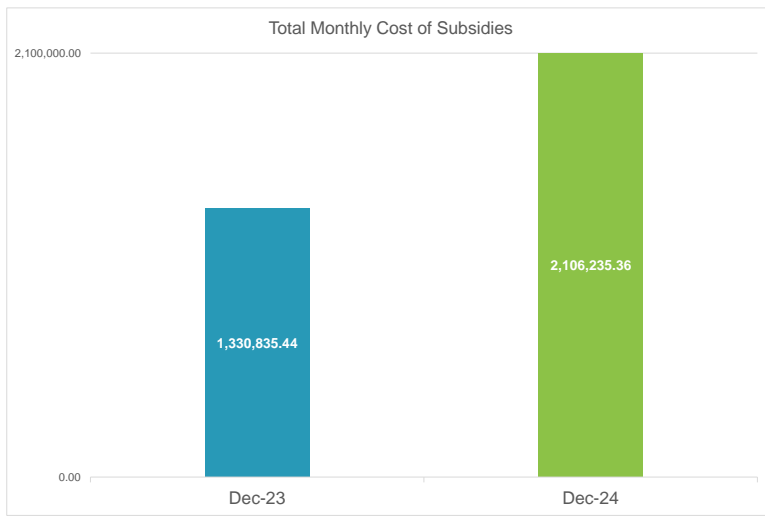
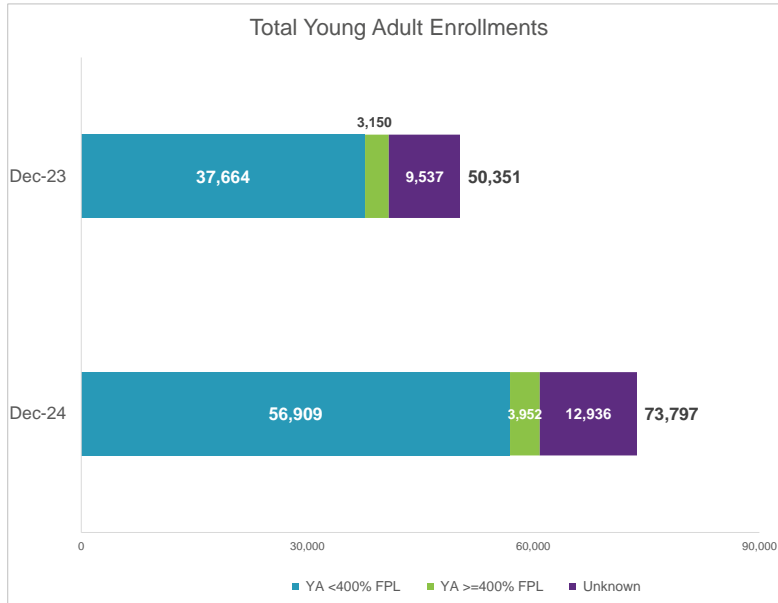


150% FPL SEP began in July 2022.



## 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.

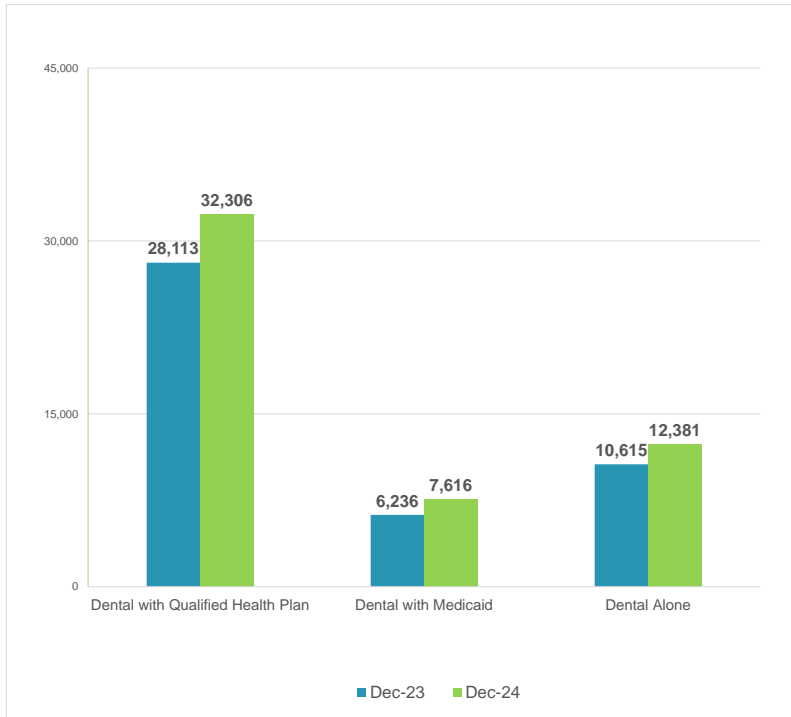
# DENTAL

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

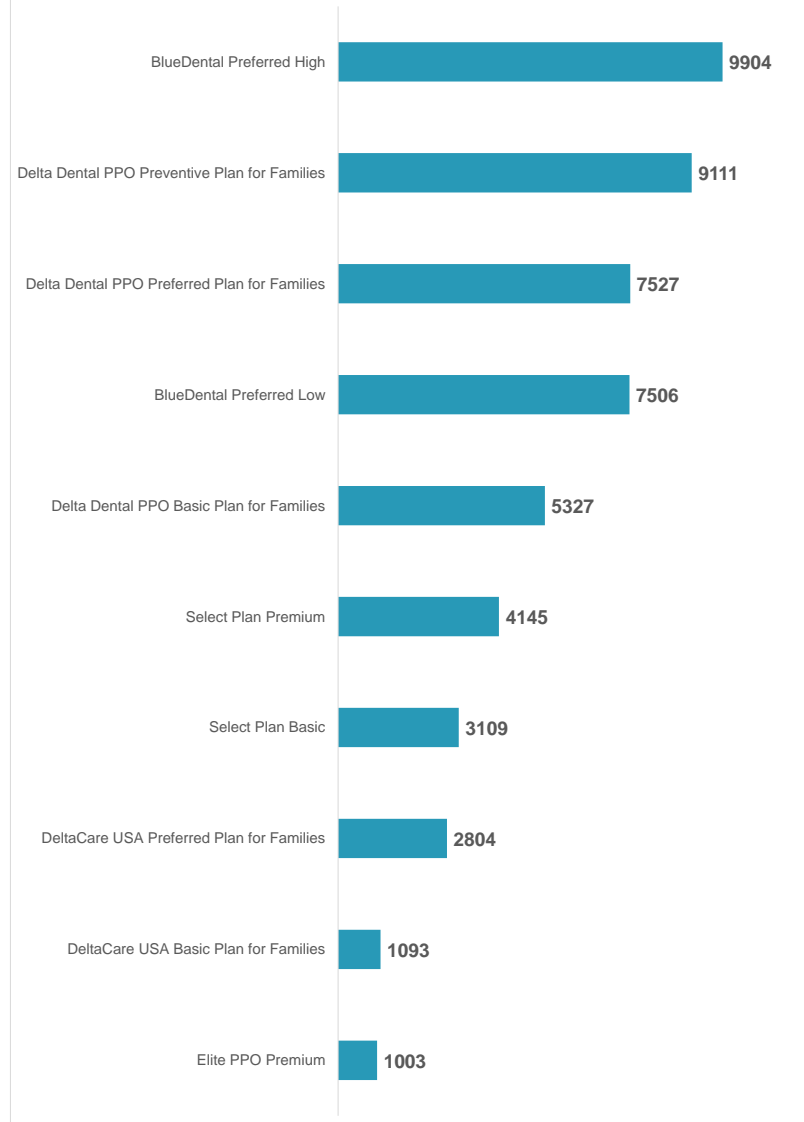
## Total Dental

**52,303**

Dental Enrollments '23 vs. '24



## Top 10 Enrollments for Dental Plans

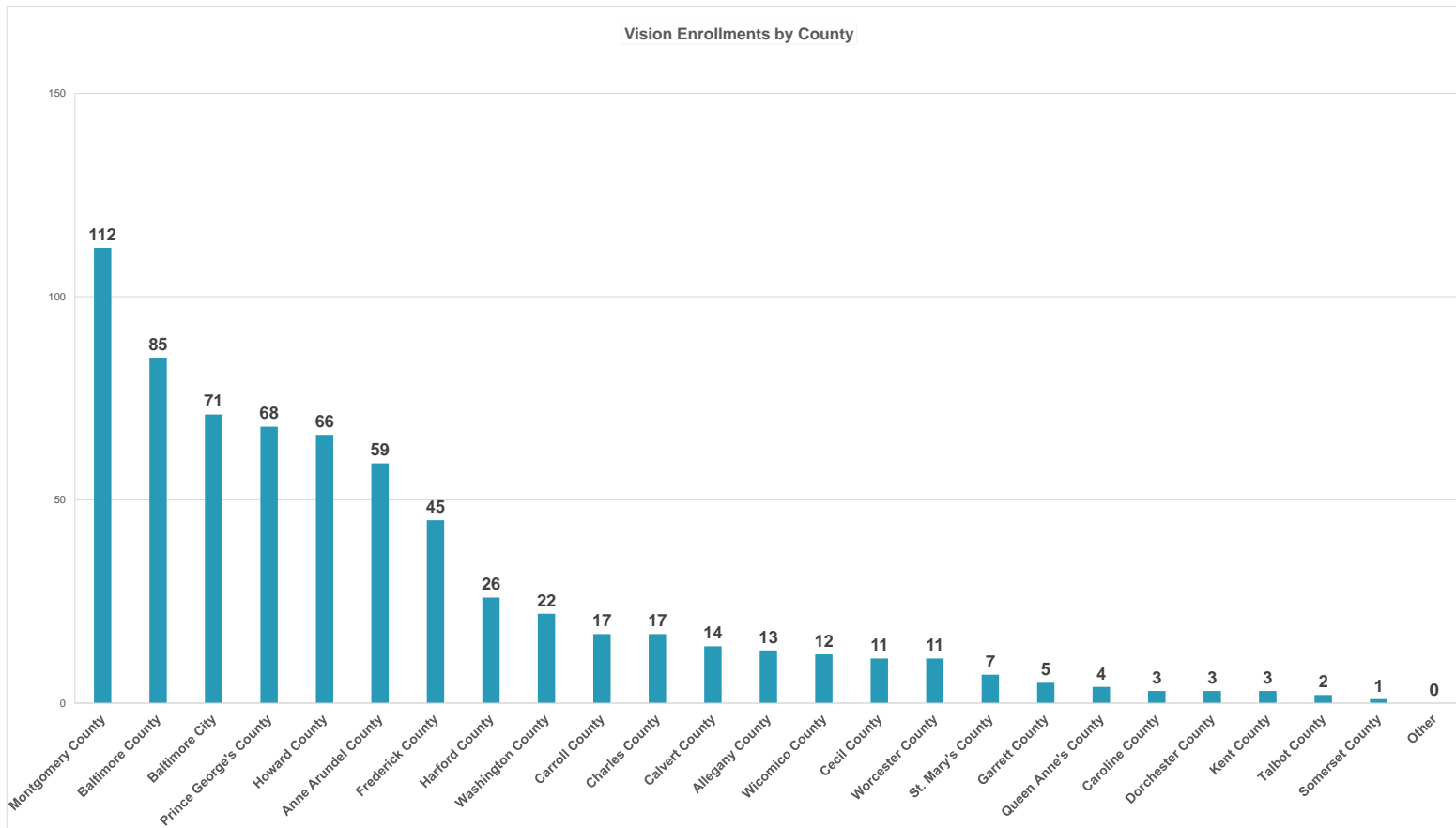


VISION

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

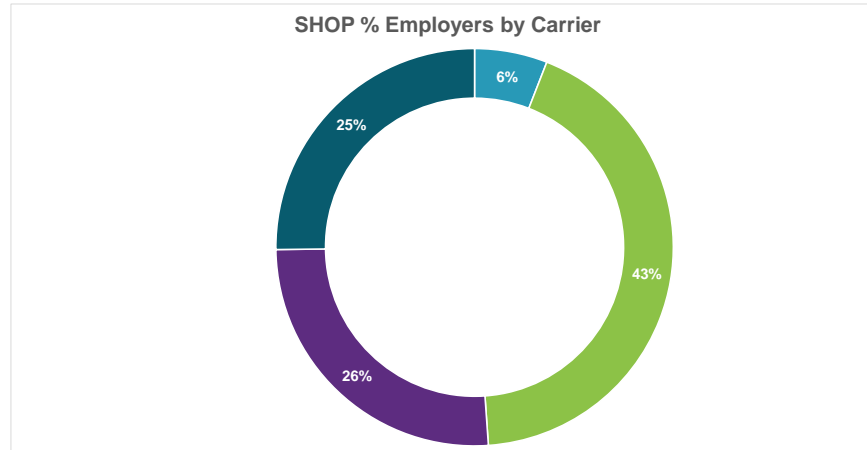
# Total Vision

## 677

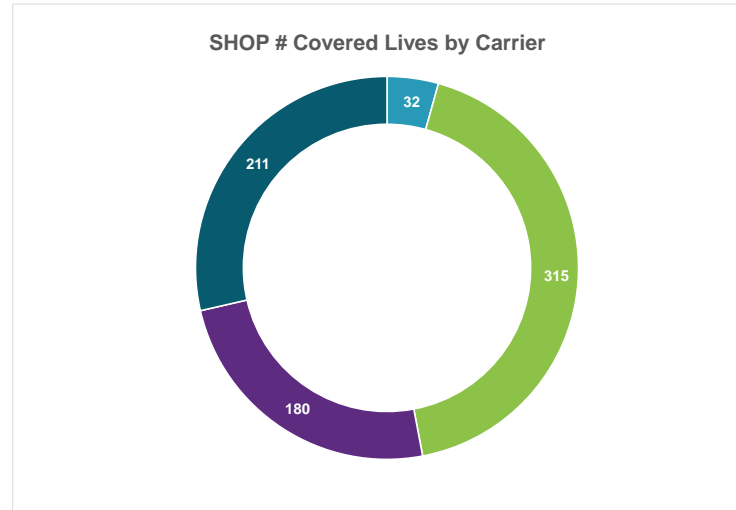
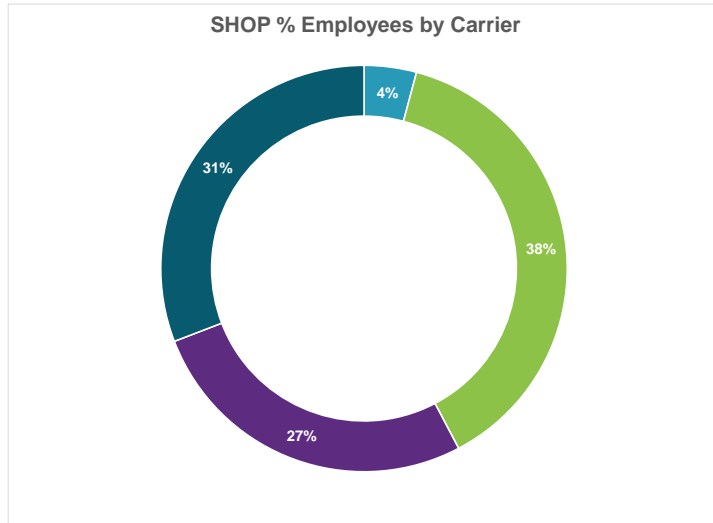


## SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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

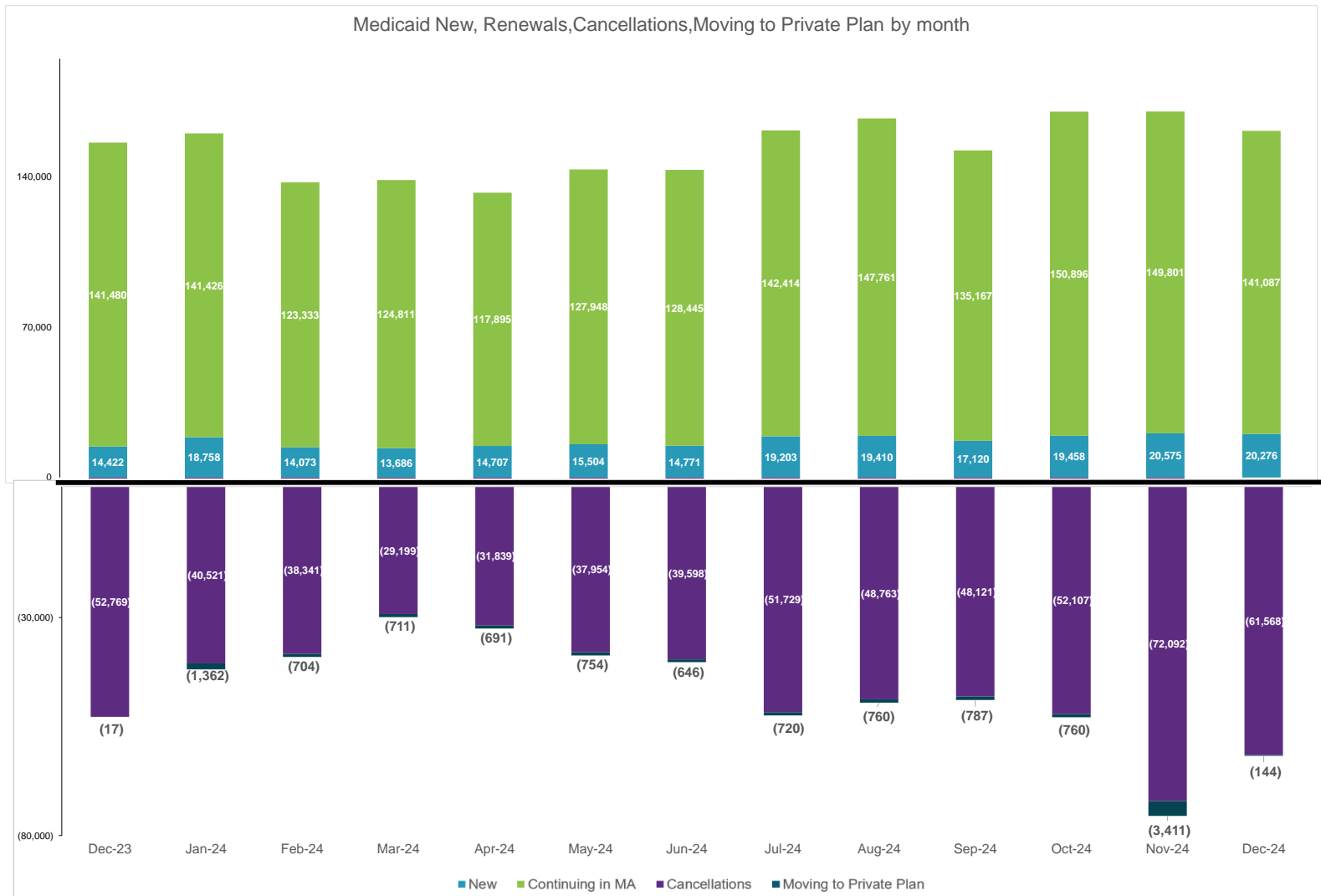


An employer may be enrolled in more than one carrier and dental



# MEDICAID (MAGI/Income-based)

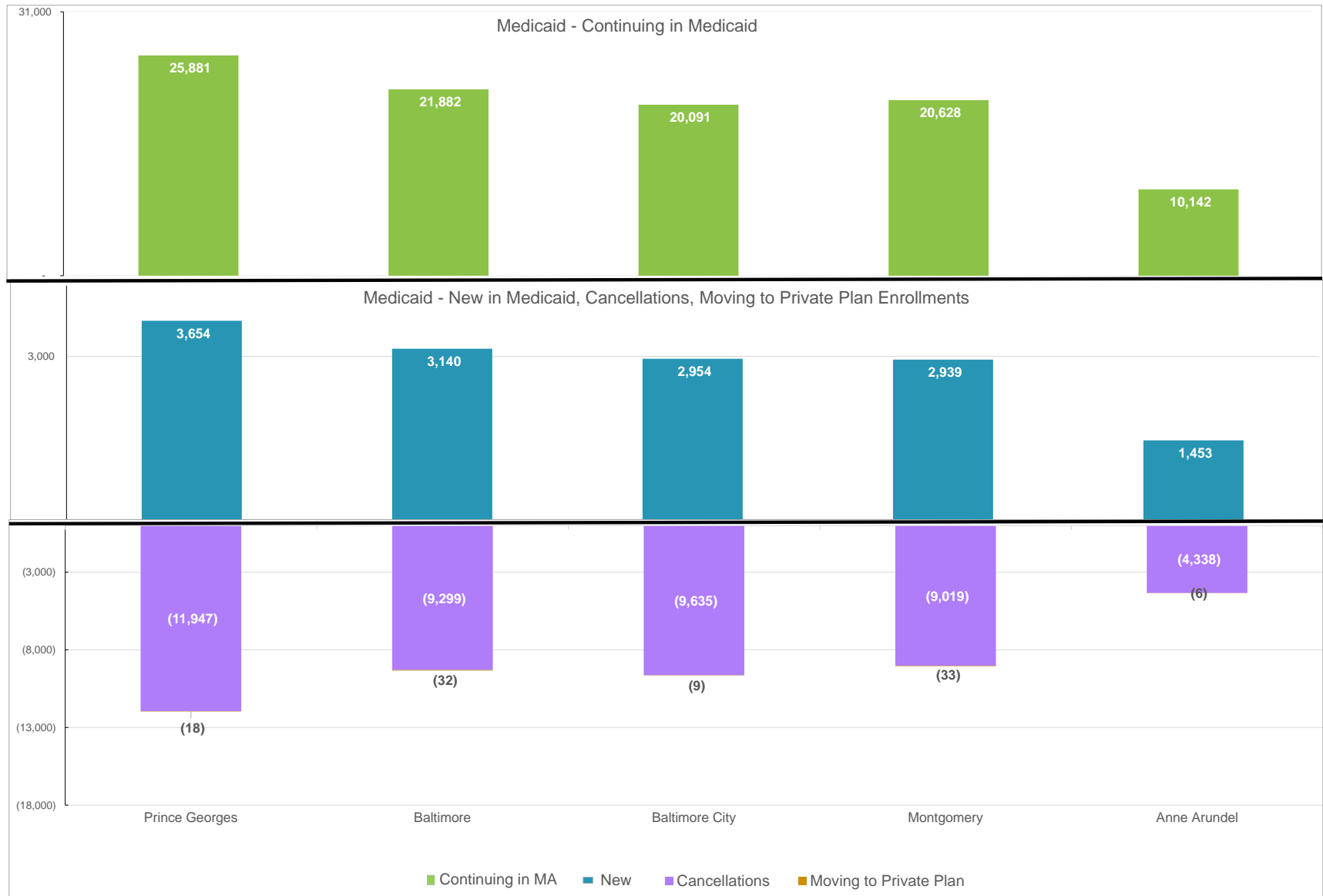
Enrollment as of date on report cover..



\*\*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).

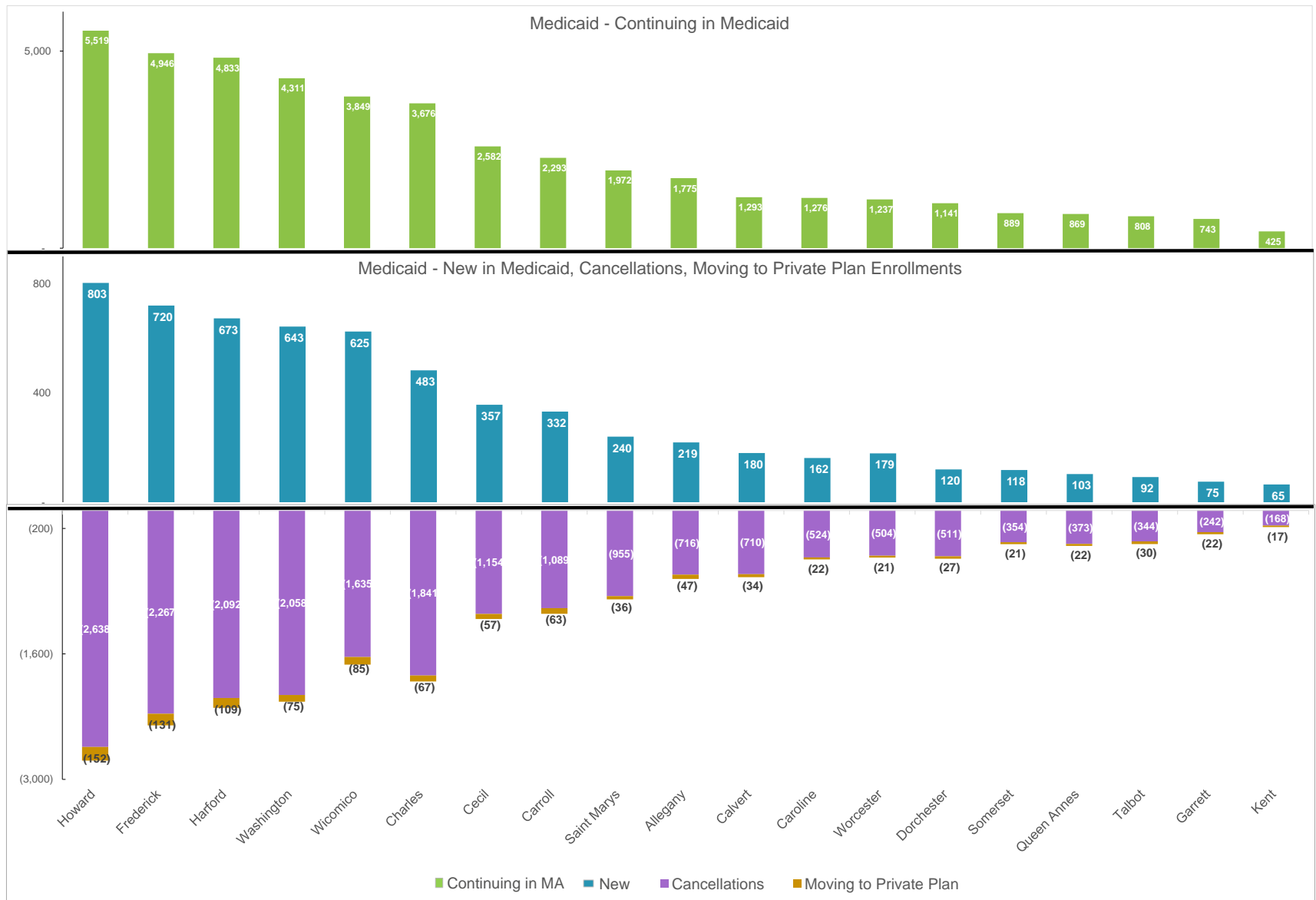
# MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



# MEDICAID (MAGI/Income-based) BY COUNTY

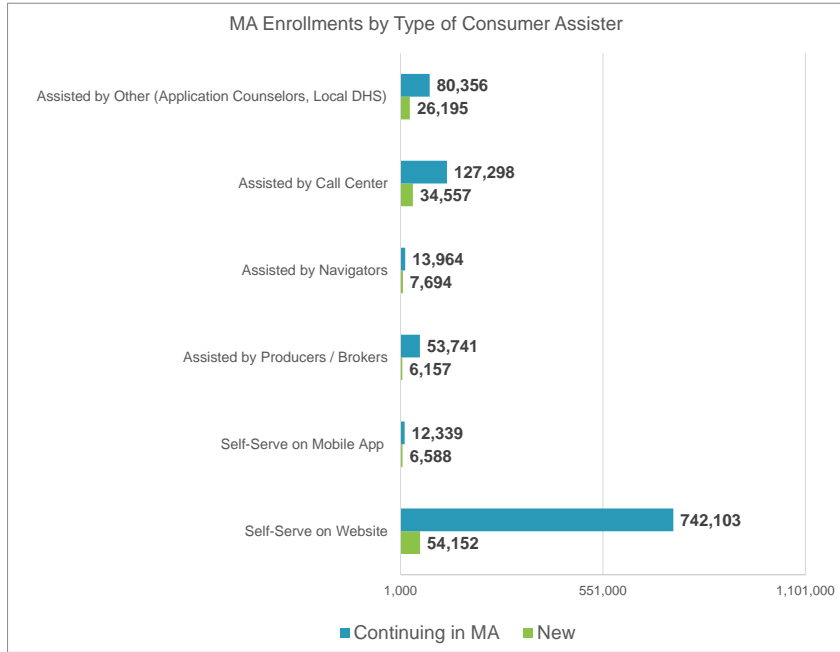
Enrollment as of date on report cover..



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

