



# DATA REPORT

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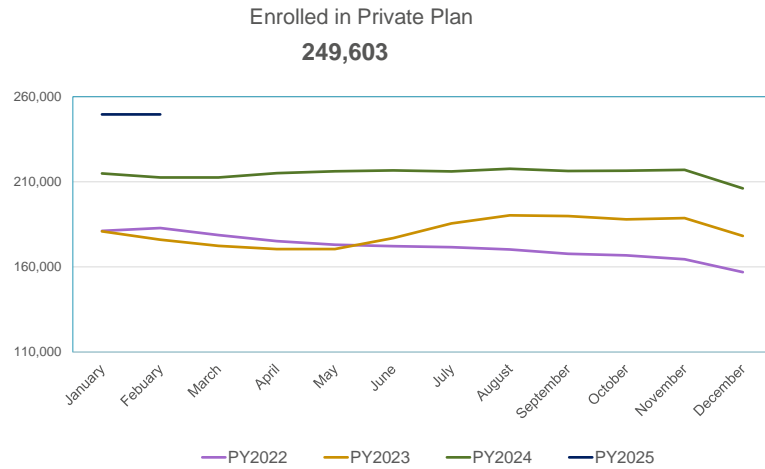
January 31, 2025

- January 2025 ended with 249,603 enrolled in Maryland Health Connection. That was up 16% from 214,892 the prior January.
- Income-based Medicaid enrollment ended January 2025 at 1,161,480. That was down 7% from 1,246,240 the prior January.
- The split between renewals and new enrollees in private health insurance plans through Maryland Health Connection was 77% renewals / 23% new in January. That was a slight change from one year ago: 76% renewals / 24% new enrollees.
- New enrollees at the end of January totaled 36,131. That was up 7% from 33,677 one year earlier. But renewals of existing enrollees were up by even more – 17% – to 191,108 from 162,666 a year earlier.
- Enrollments by Hispanic residents were up 25% year over year, with greater-than-50% gains in Caroline and Somerset counties. Enrollment by Black residents were 23% year over year with the largest gain of 48% in Wicomico County.
- Net premiums – that is, the monthly premium for health insurance minus federal tax credits for those eligible – were slightly lower in January 2025 than in January 2024 for all incomes below 300% of the federal poverty line. (The FPL for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four.)
- Enrollments by young adults (ages 18-37) were 90,875. That is up 45% from 62,599 one year earlier. Of that total, 68,509 qualified from the state's Young Adult Subsidy, up 48% from 46,147 one year earlier.
- Enrollments in dental insurance through Maryland Health Connection totaled 94,411 at the end of January, up 26% from 75,154 the prior January.

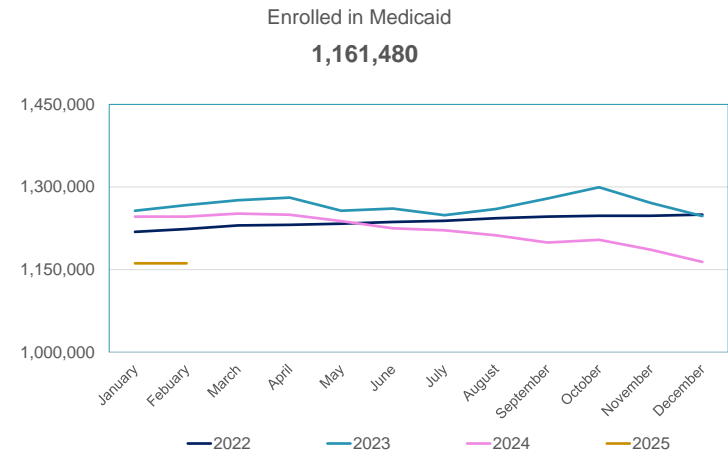
# SUMMARY

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

## Private Plan Summary

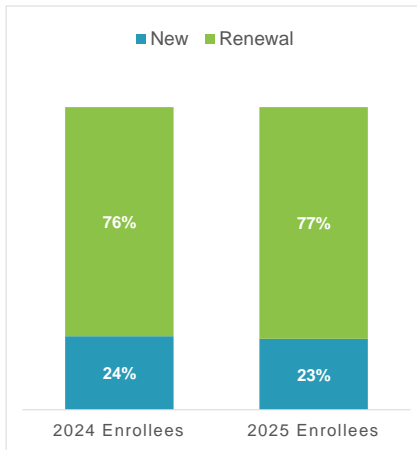


## Income Based Medicaid Summary

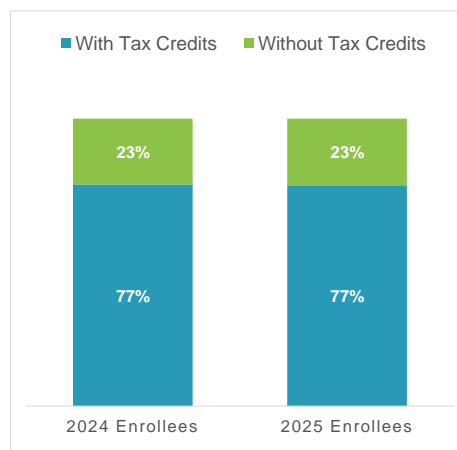


## Enrollments 2024 vs 2025

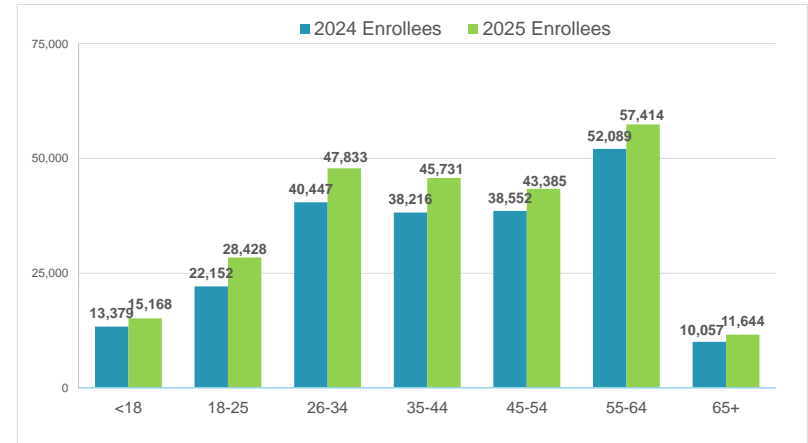
### Enrollees by New/Renewal



### Enrollees by Financial Help



### Enrollees by Age Group



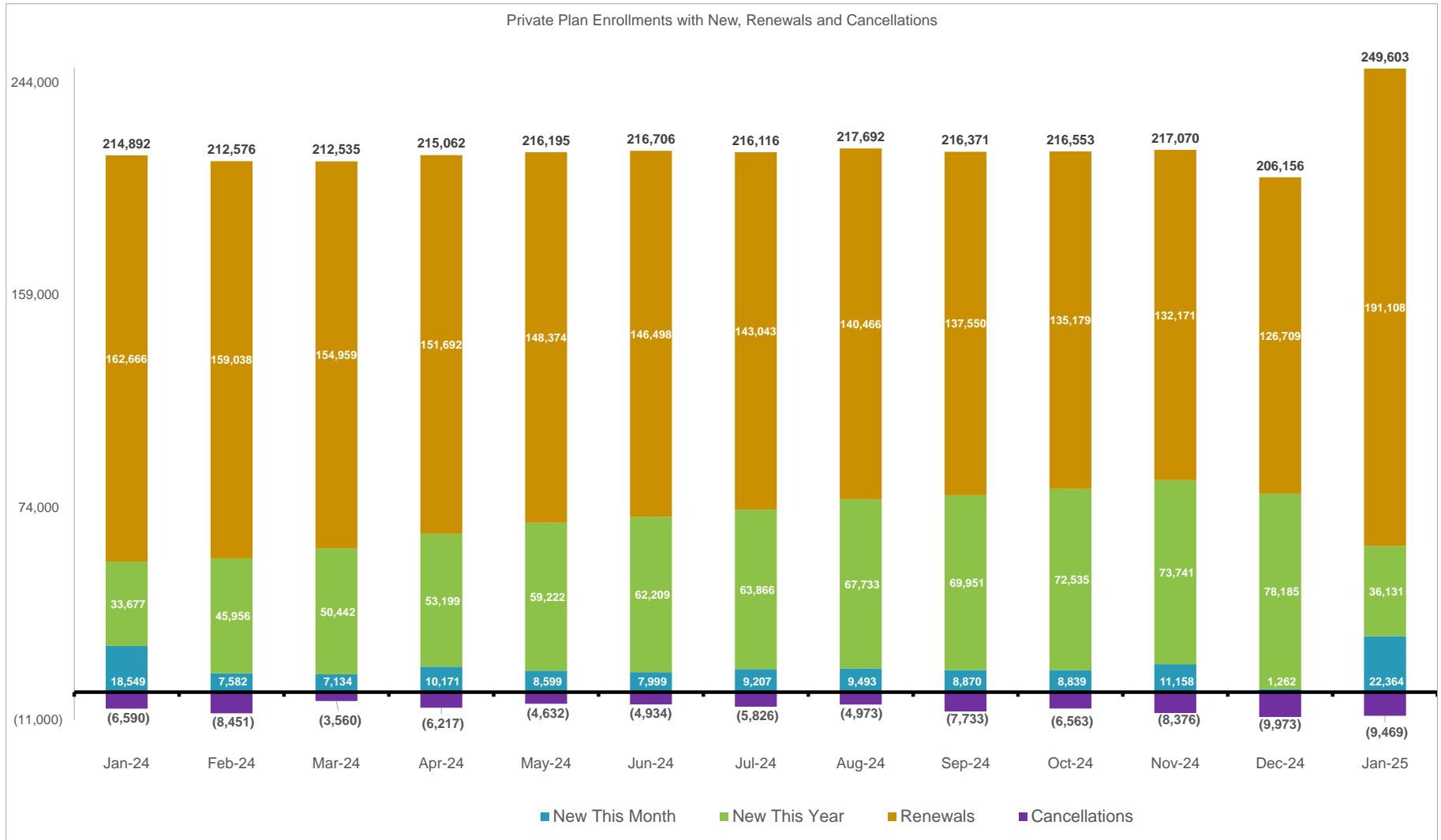
Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month.

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

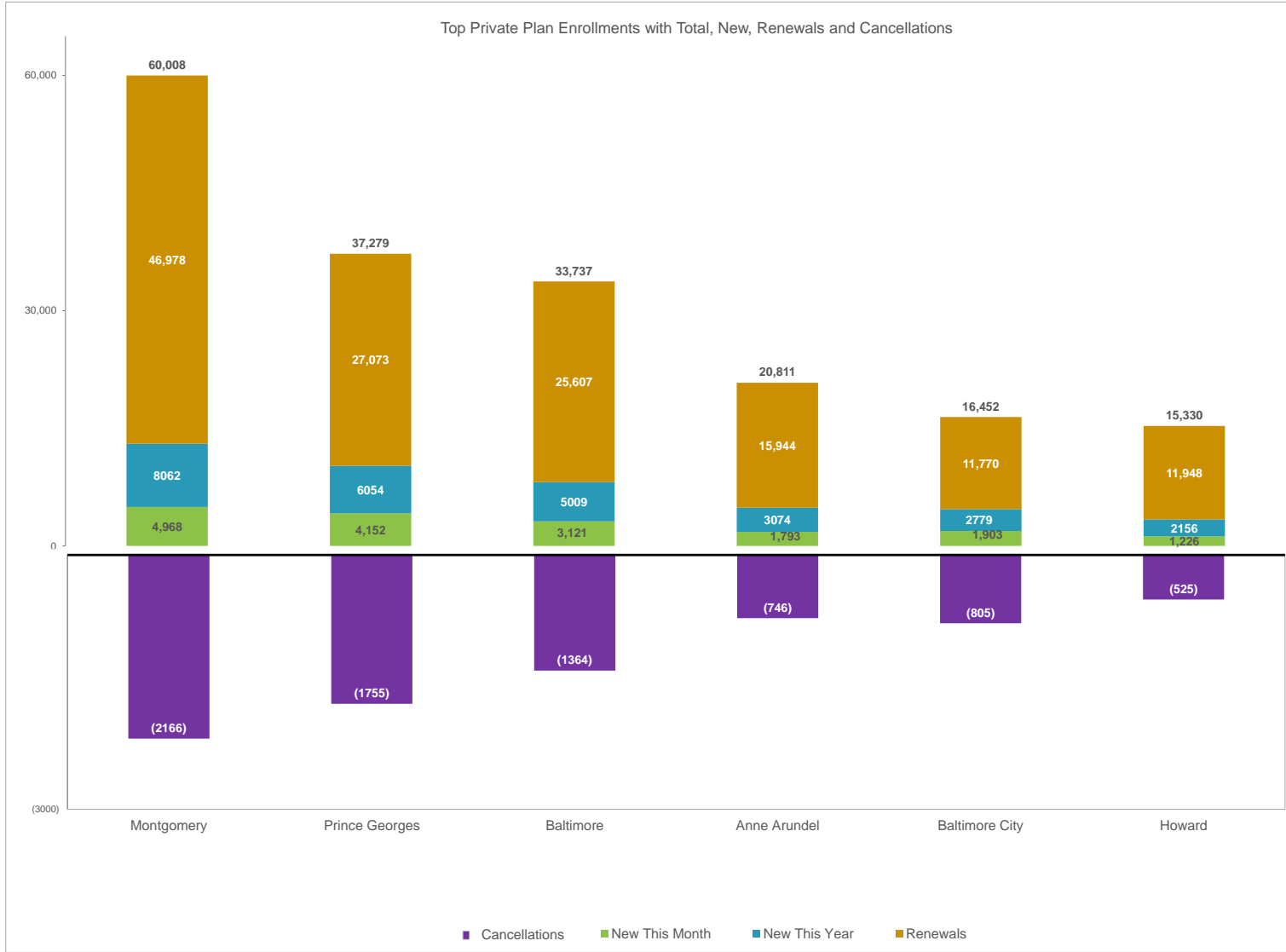
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



Enrollees who did not submit household income information and thus were not eligible for financial help.  
 The Federal Poverty Level(FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four.

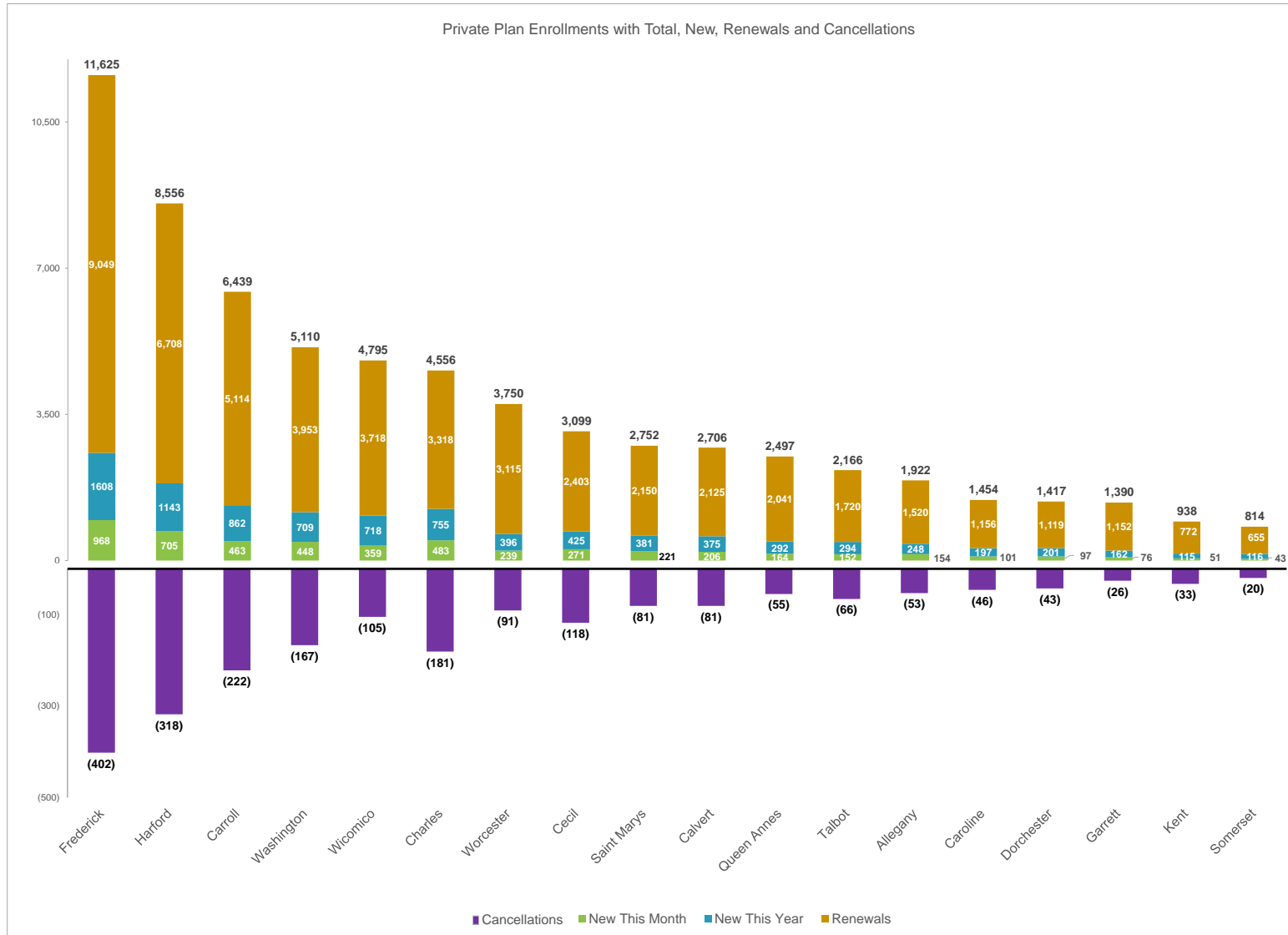
# PRIVATE PLANS BY TOP 6 JURISDICTIONS

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



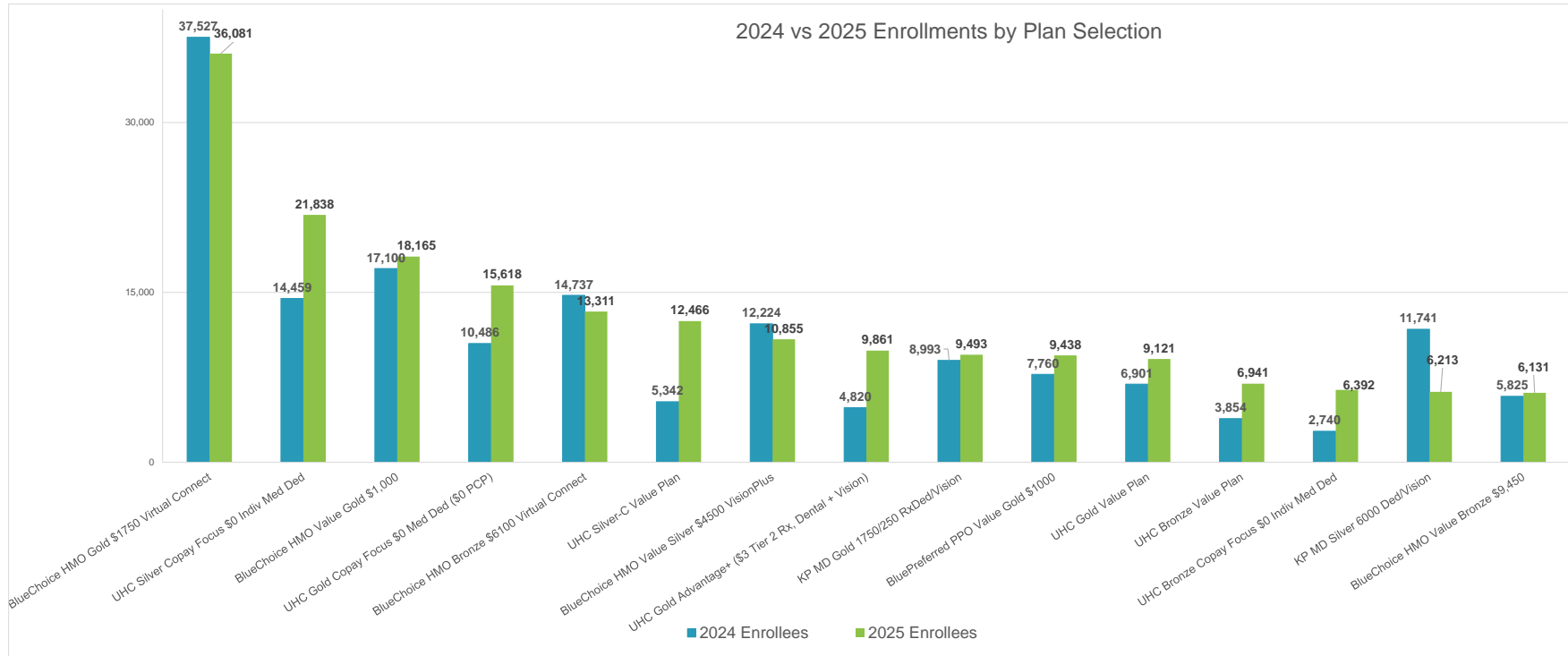
# PRIVATE PLANS BY COUNTY

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**

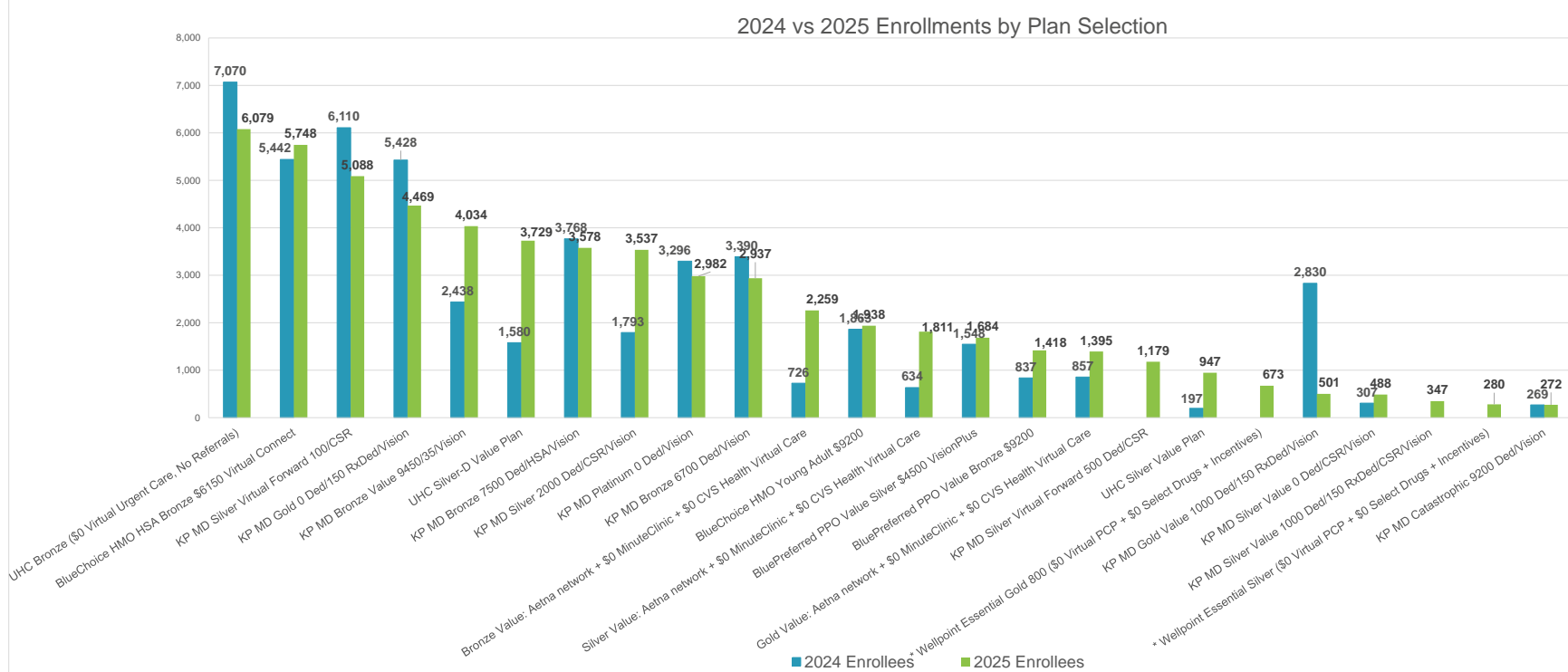
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



# 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

## 2024 vs 2025 Enrollments by Plan Selection

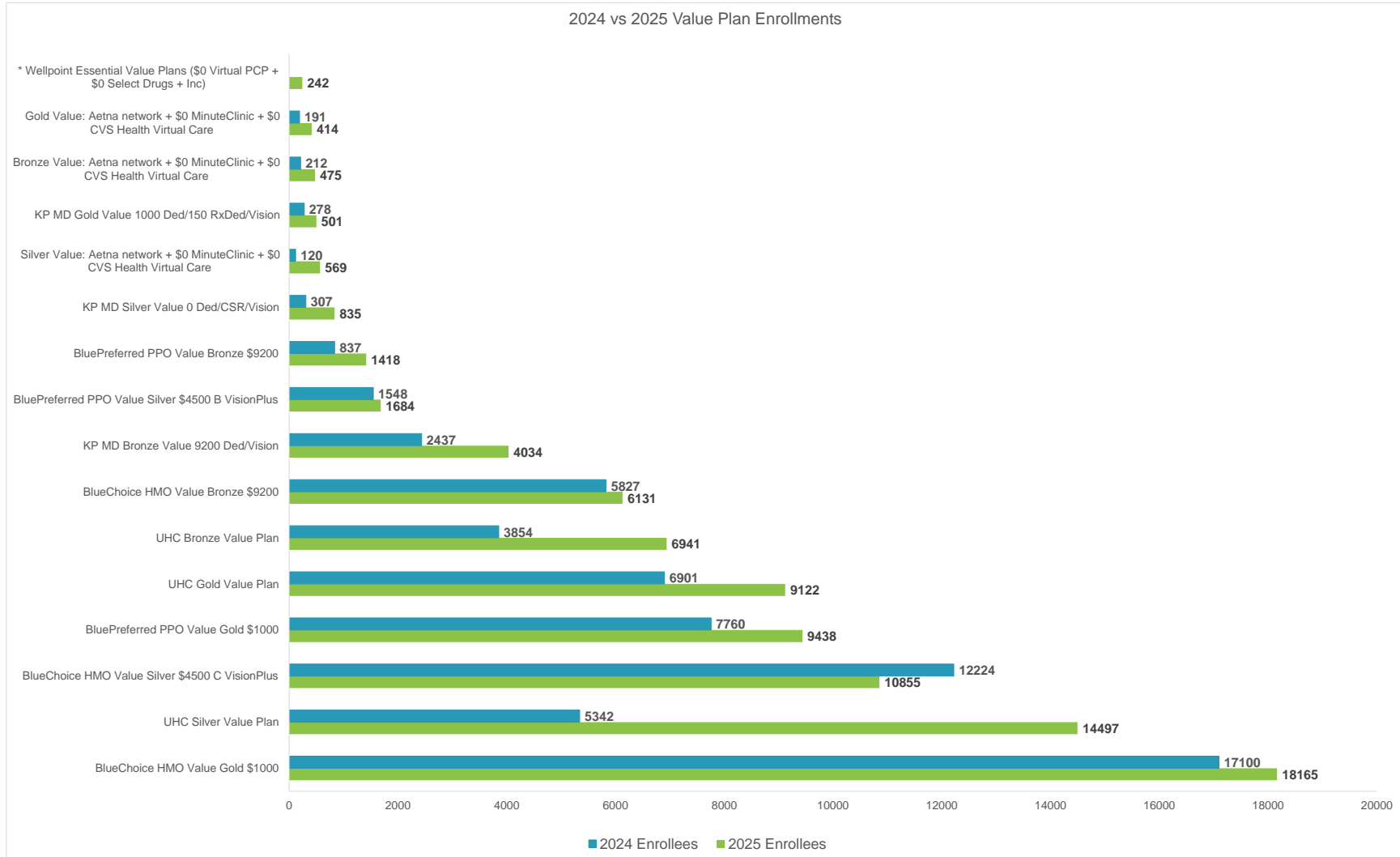


\*New to 2025



## VALUE PLAN SELECTIONS

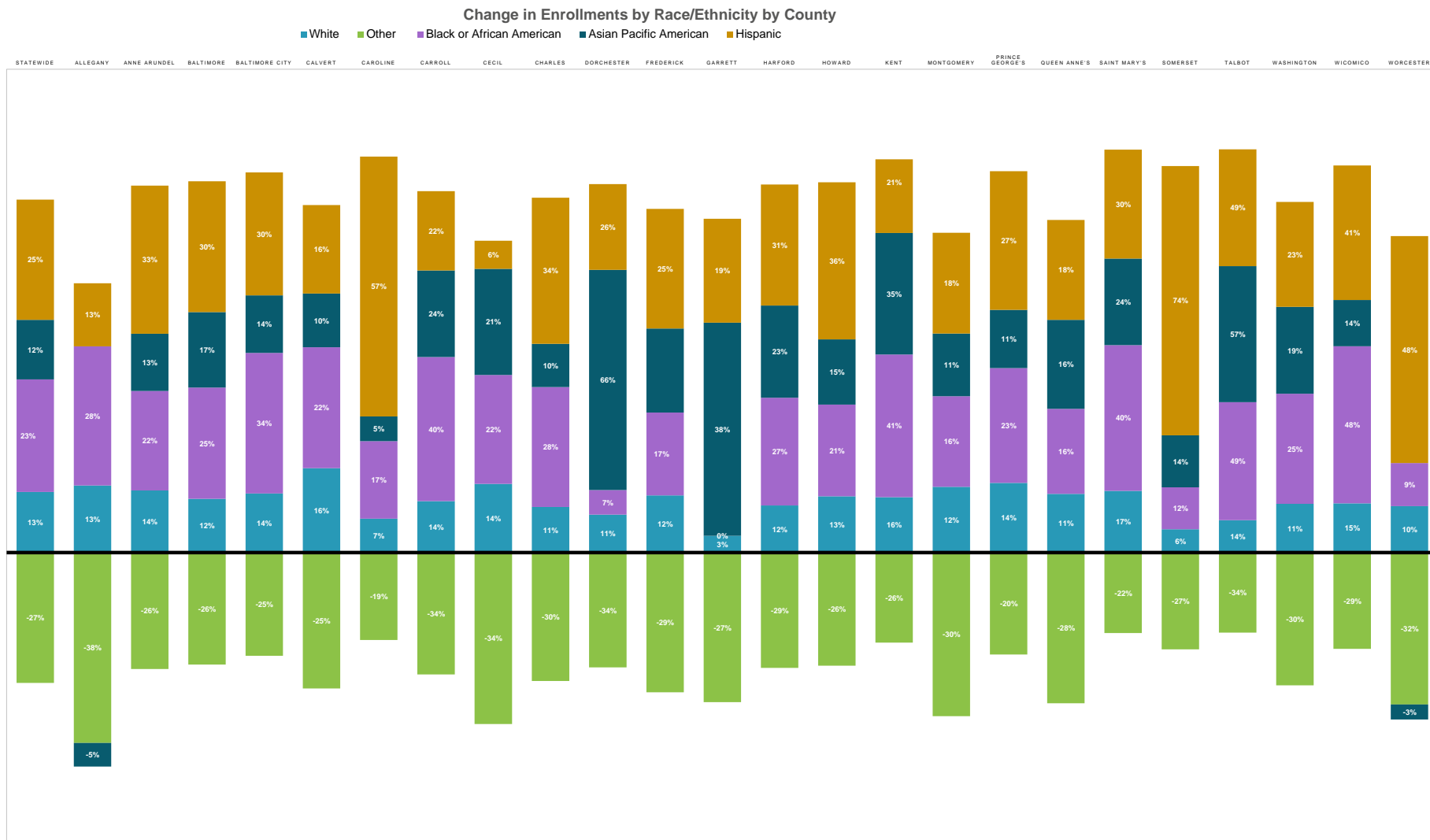
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



\*New to 2025.

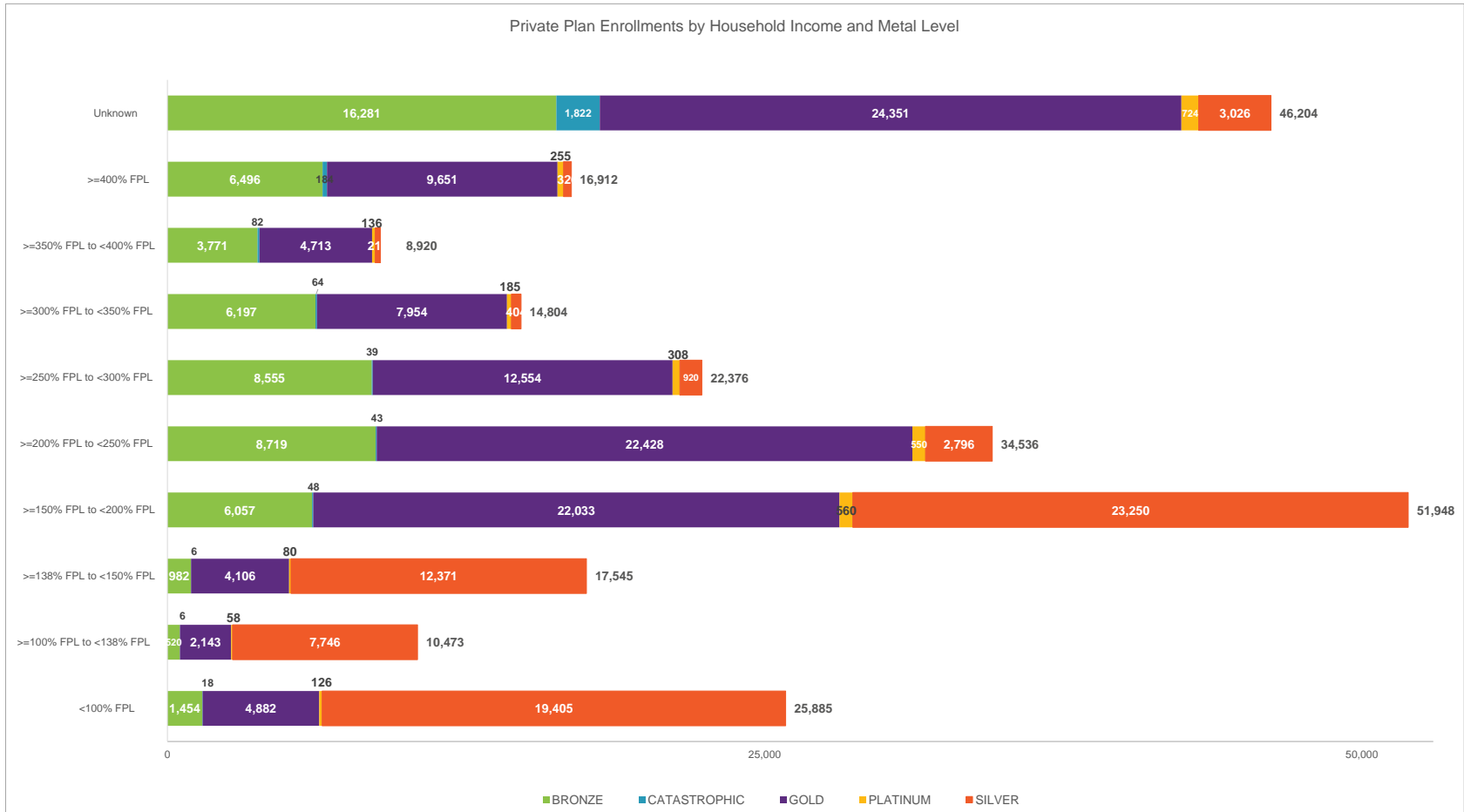
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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



# AFFORDABILITY

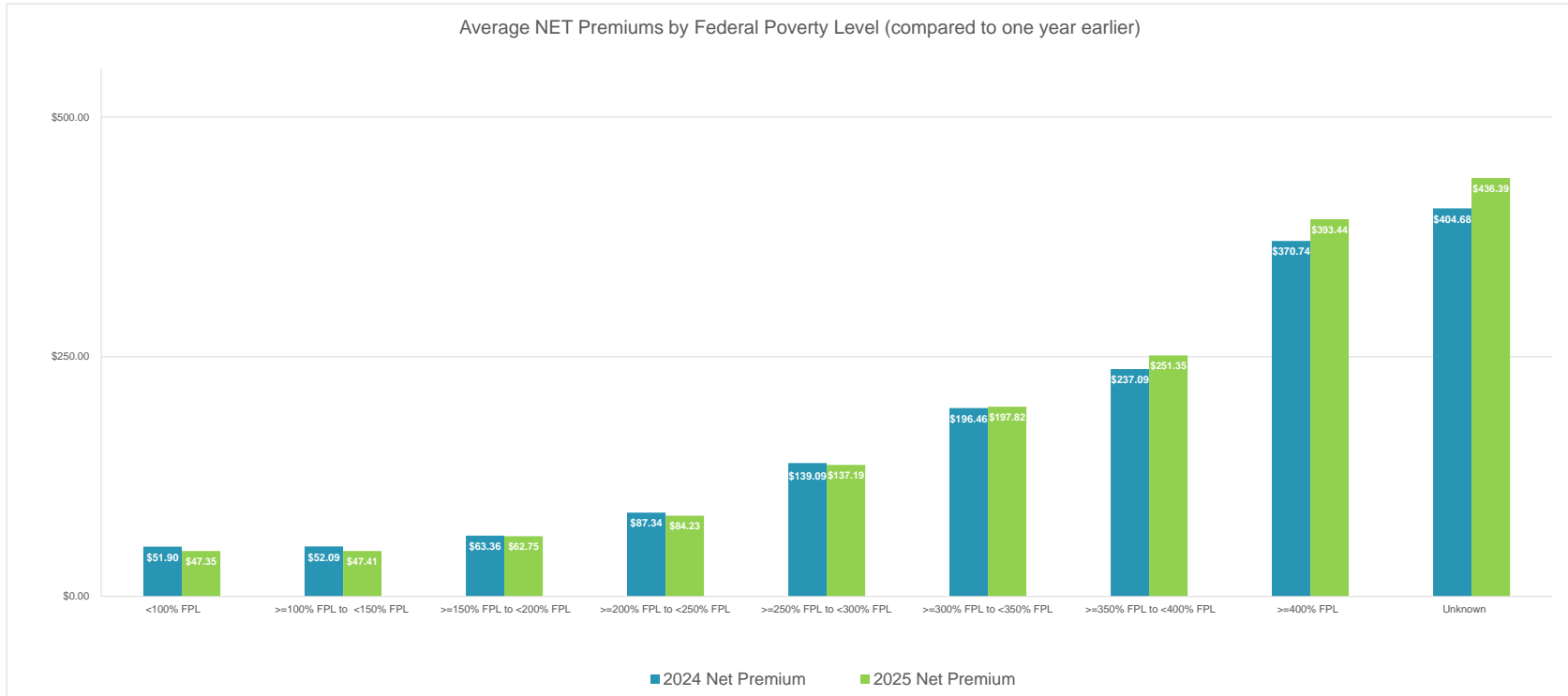
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



The Federal Poverty Level(FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four.  
 Unknown:Enrollees who did not submit household income information and thus were not eligible for financial help.

# AFFORDABILITY

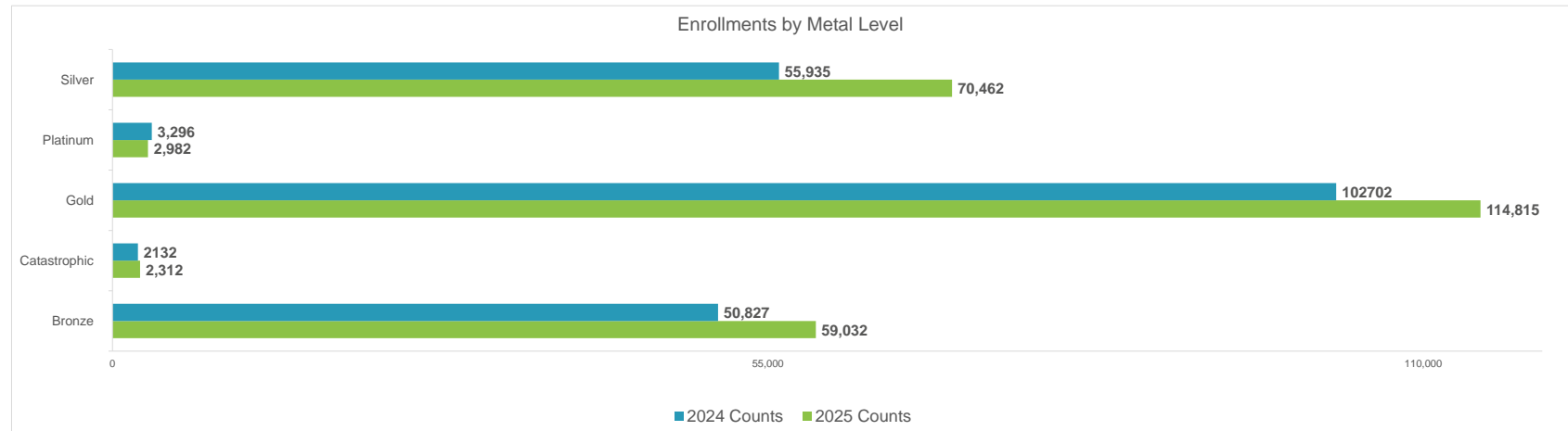
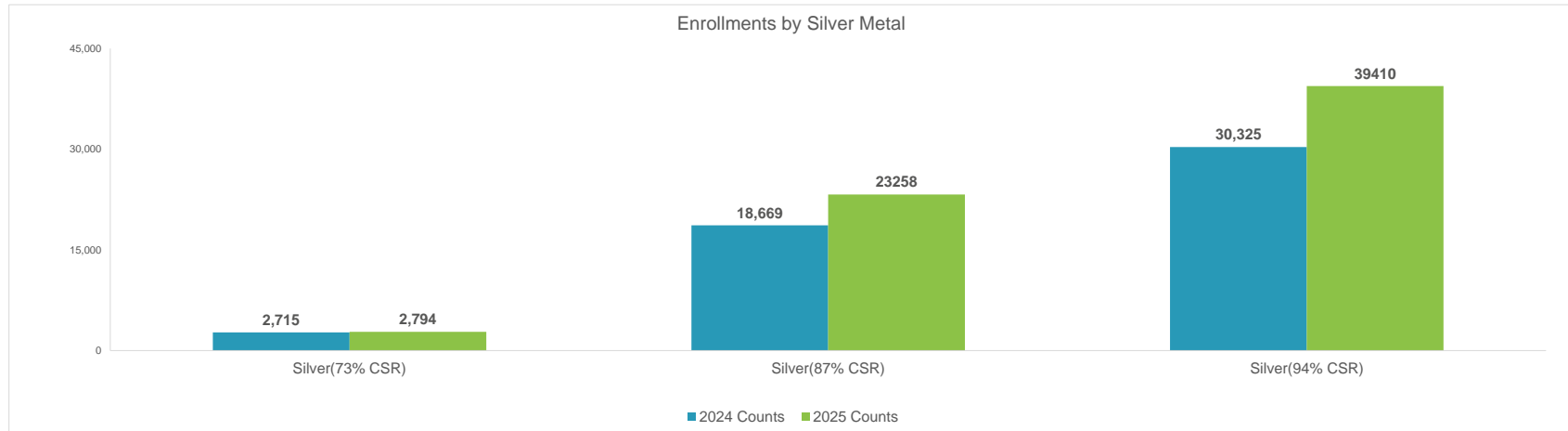
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



Net Premiums are average monthly [individuals]premiums minus average monthly federal tax credits.  
 The Federal Poverty Level (FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four.  
 Enrollees who did not submit household income information and thus were not eligible for financial help.  
 Unknown: Enrollees who did not submit household income information and thus were not eligible for financial help.

# AFFORDABILITY

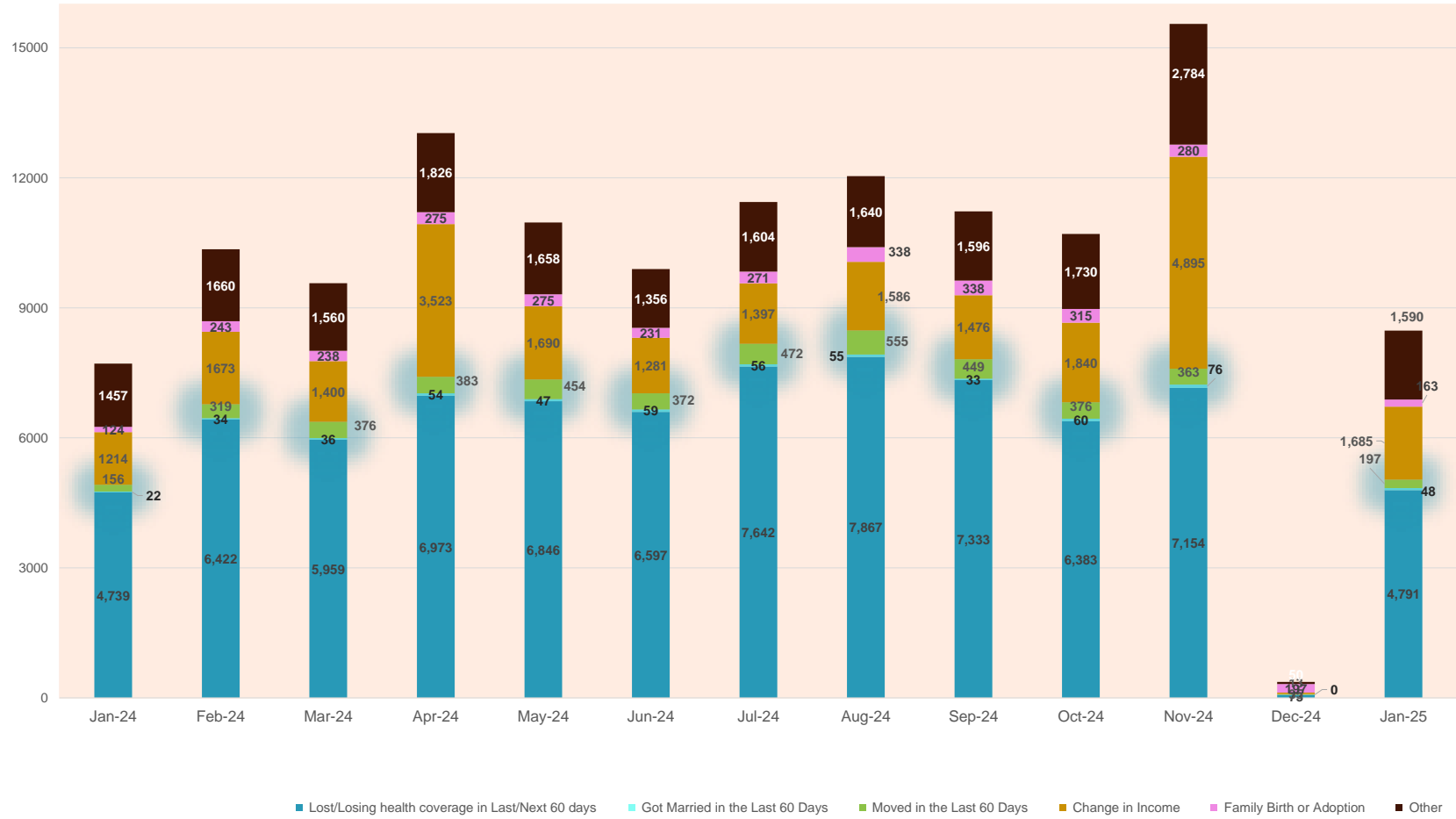
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



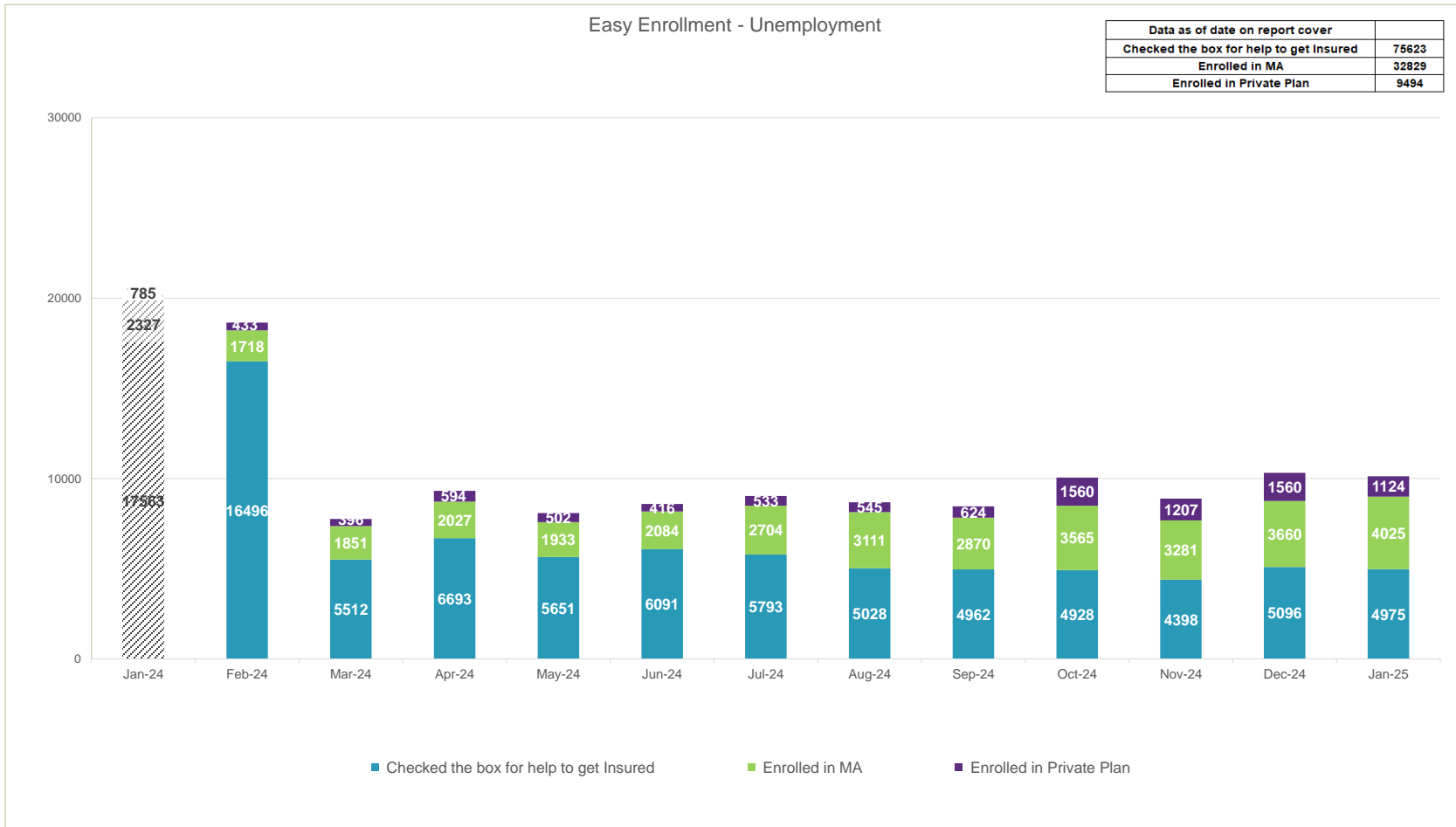
The Federal Poverty Level (FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four. Enrollees who did not submit household income information and thus were not eligible for financial help. Cost-sharing reductions (CSRs) are credits to help pay out-of-pocket 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

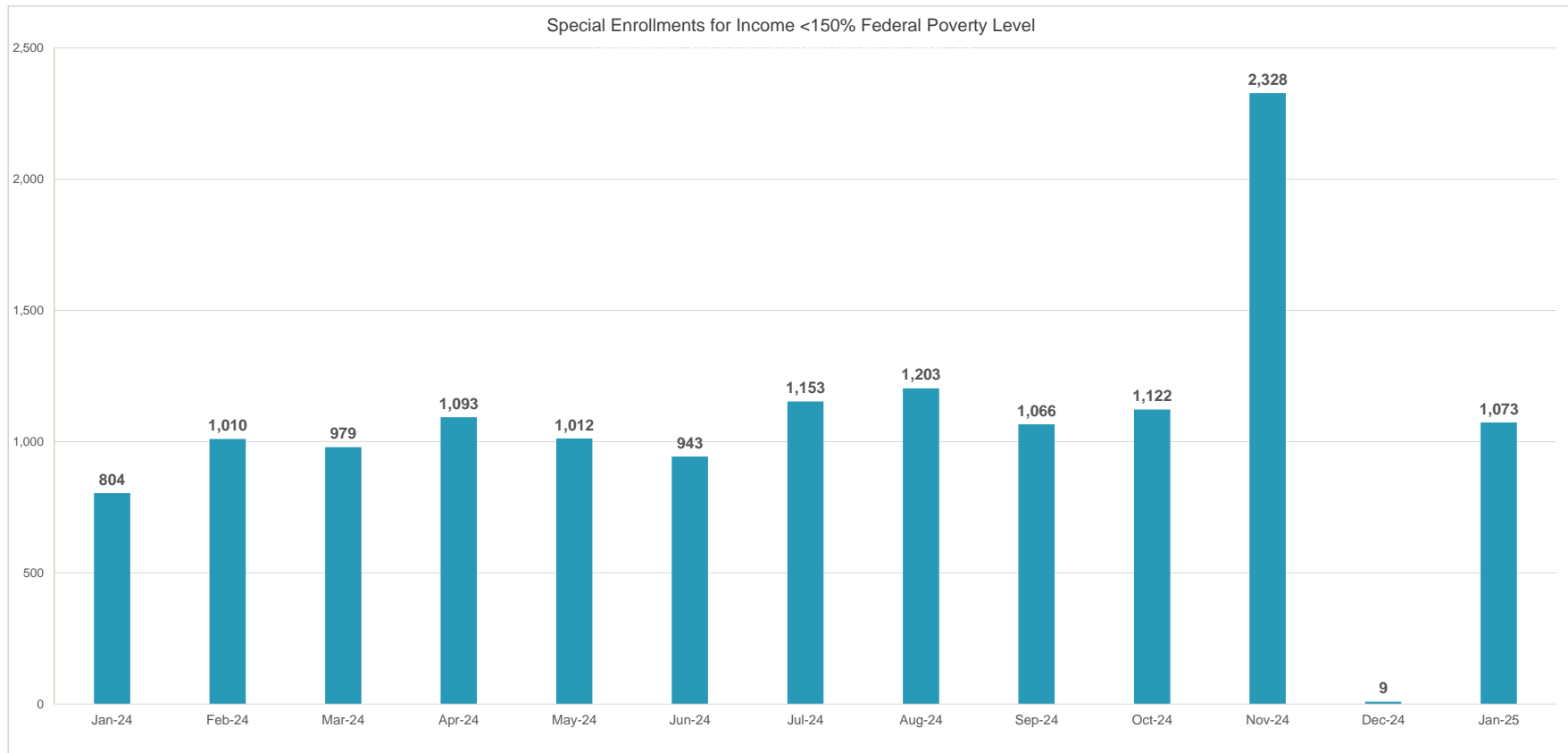


SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



The program began in June '22.

## SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

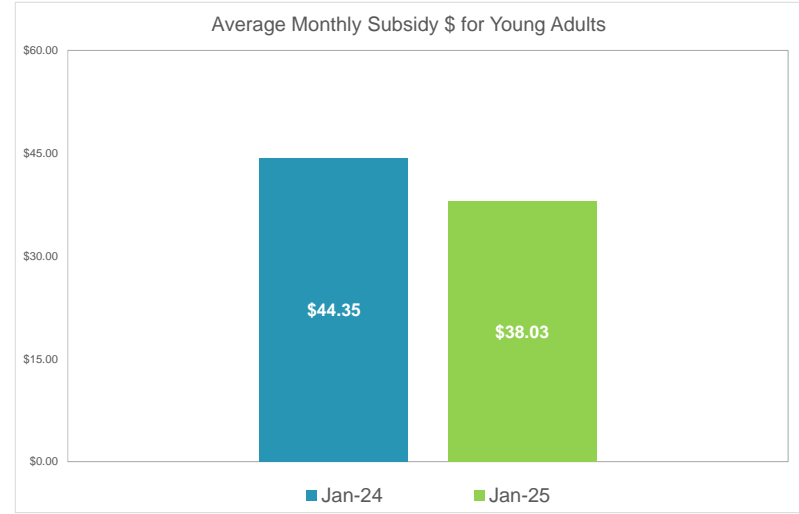
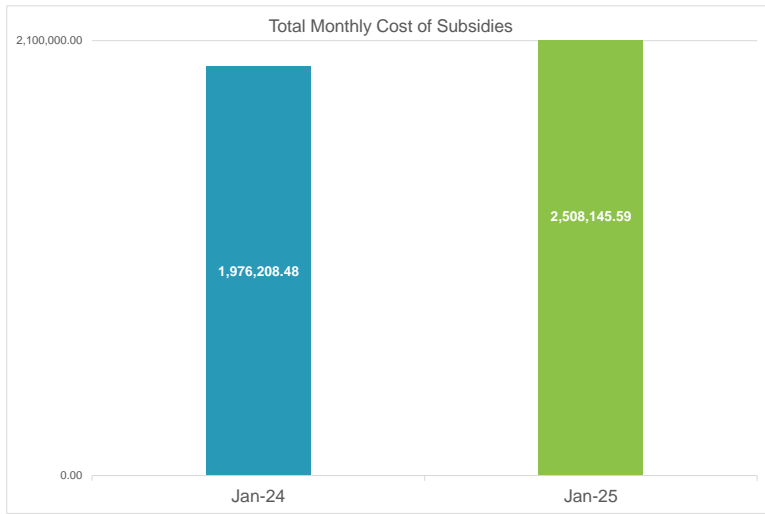
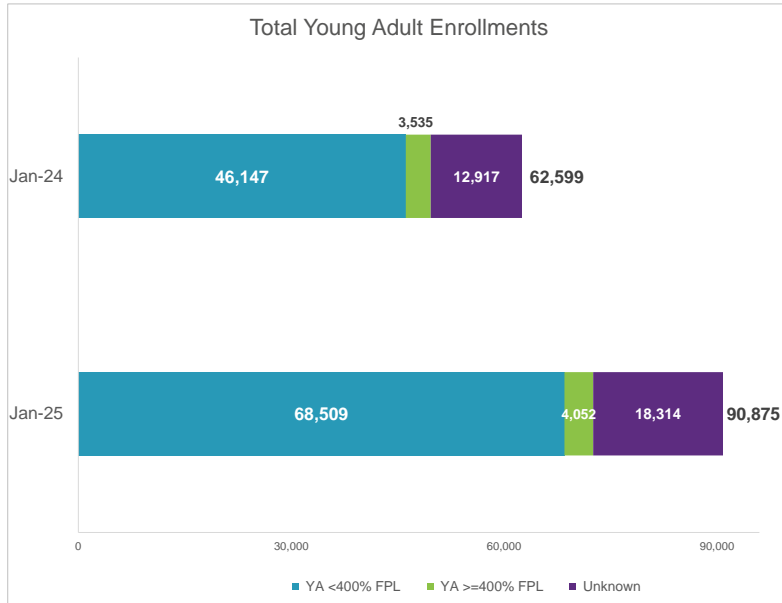


150% FPL SEP began in July 2022.



## YOUNG ADULT SUBSIDY

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



The Federal Poverty Level (FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four.  
 Unknown: Enrollees who did not submit household income information and thus were not eligible for financial help.

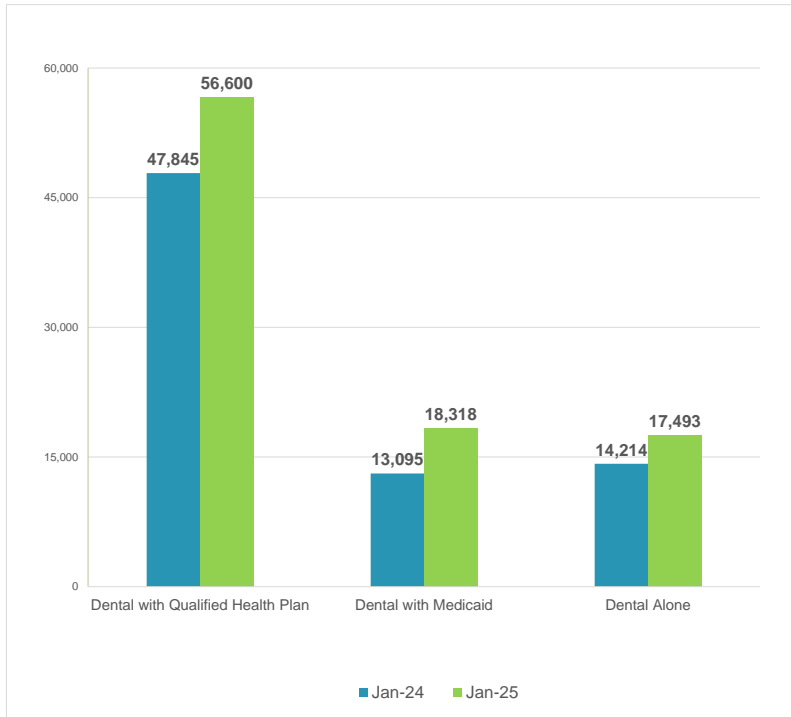
# DENTAL

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

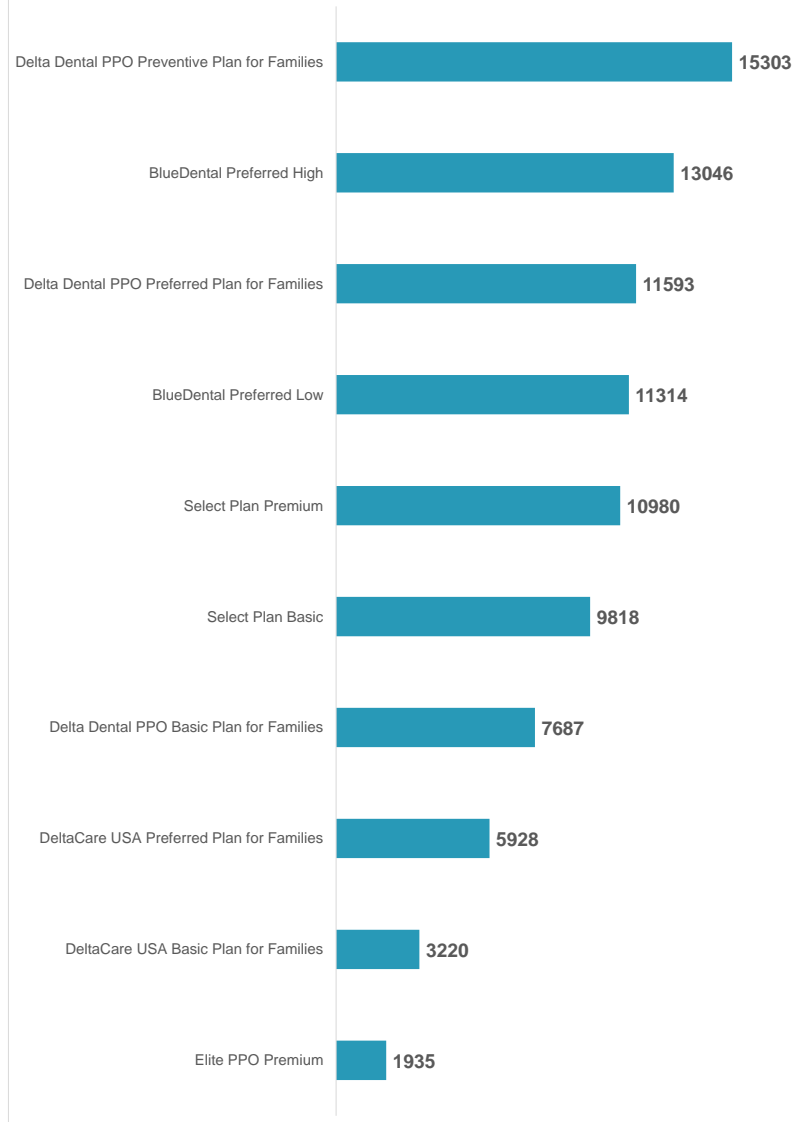
## Total Dental

**92,411**

Dental Enrollments '24 vs. '25



## Top 10 Enrollments for Dental Plans

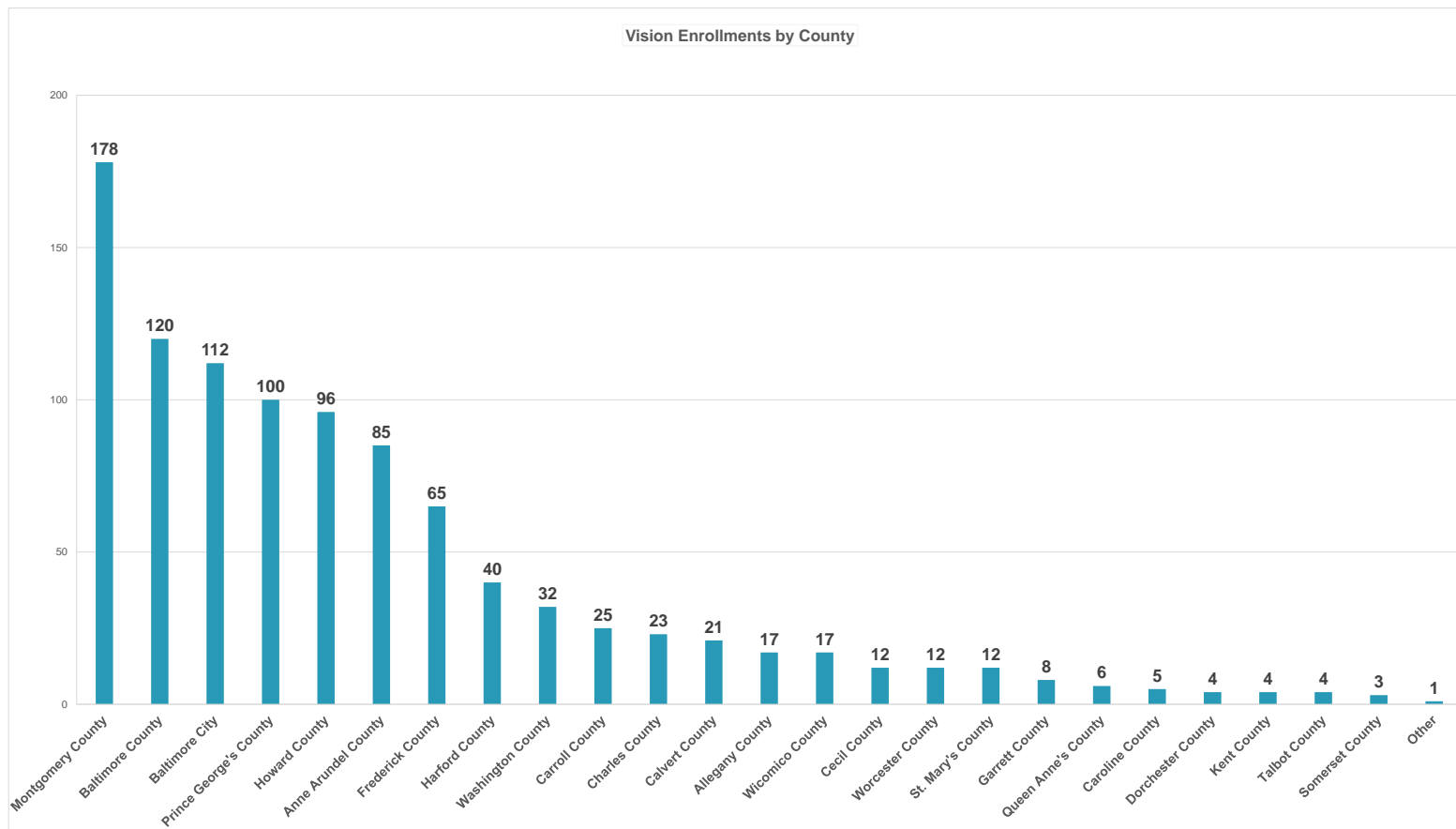


# VISION

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

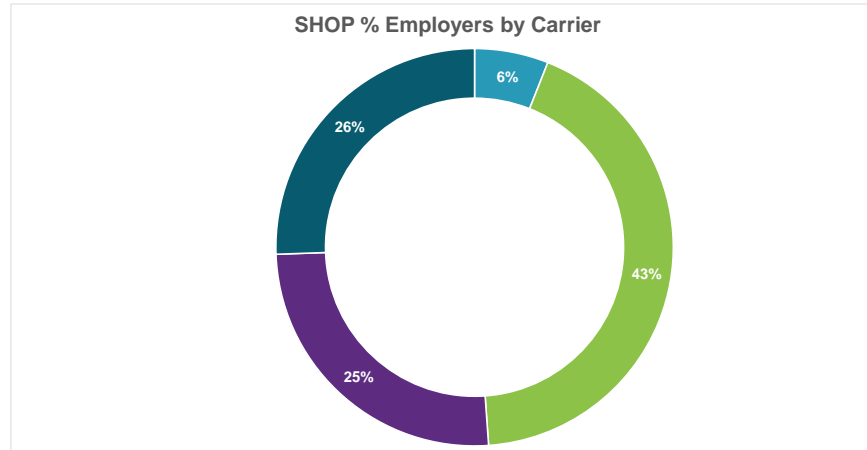
## Total Vision

# 1,002

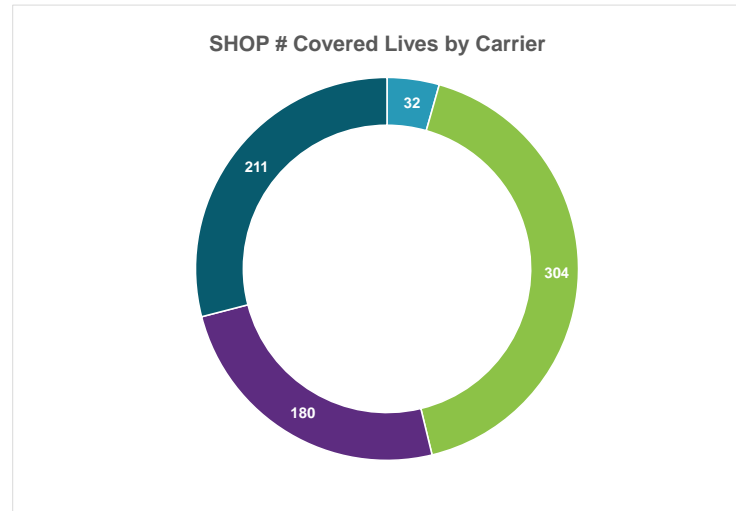
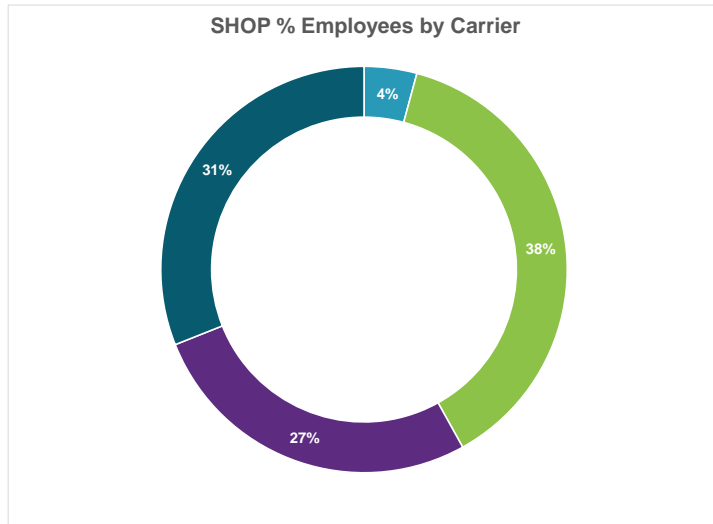


## SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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

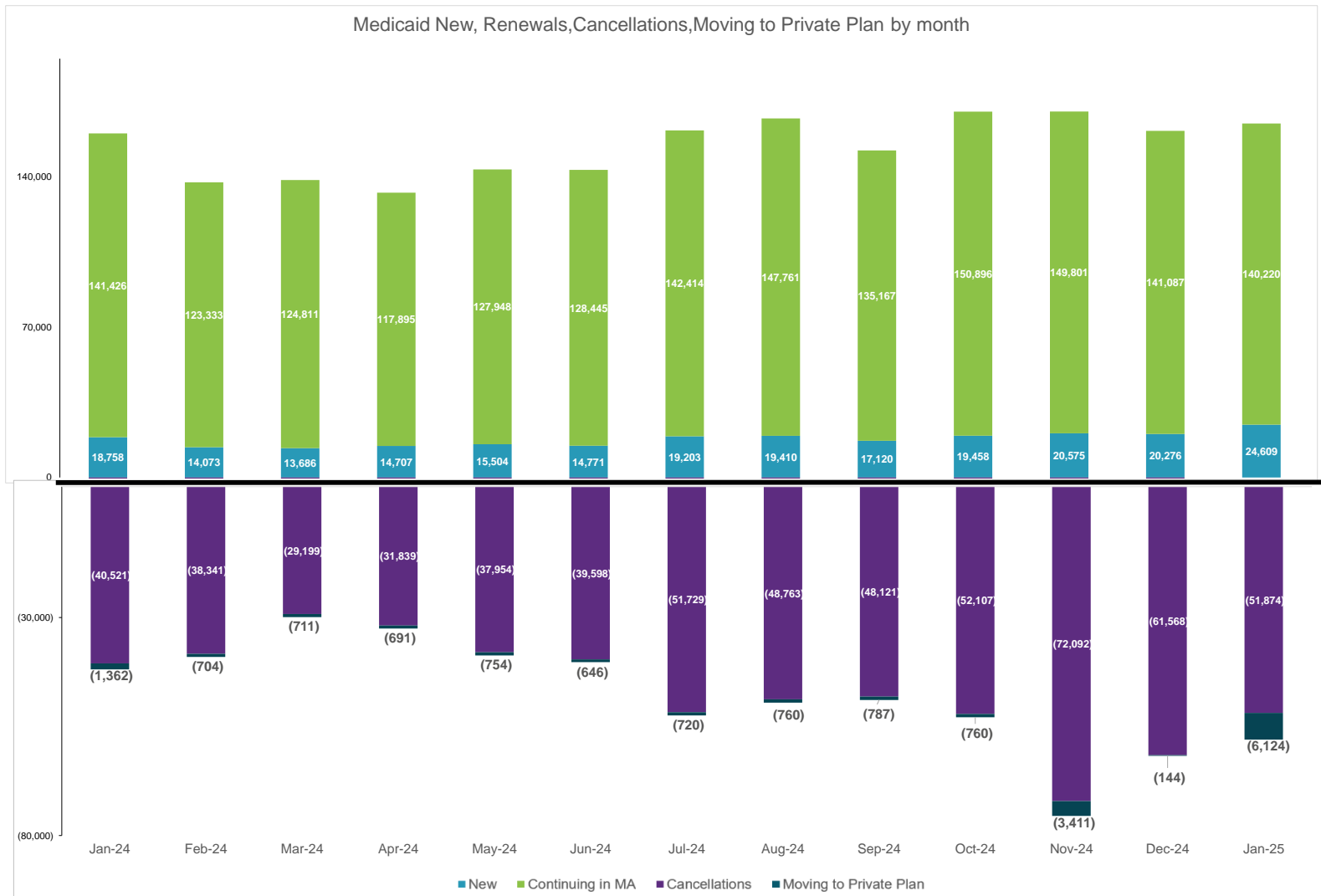


An employer may be enrolled in more than one carrier and dental



# MEDICAID (MAGI/Income-based)

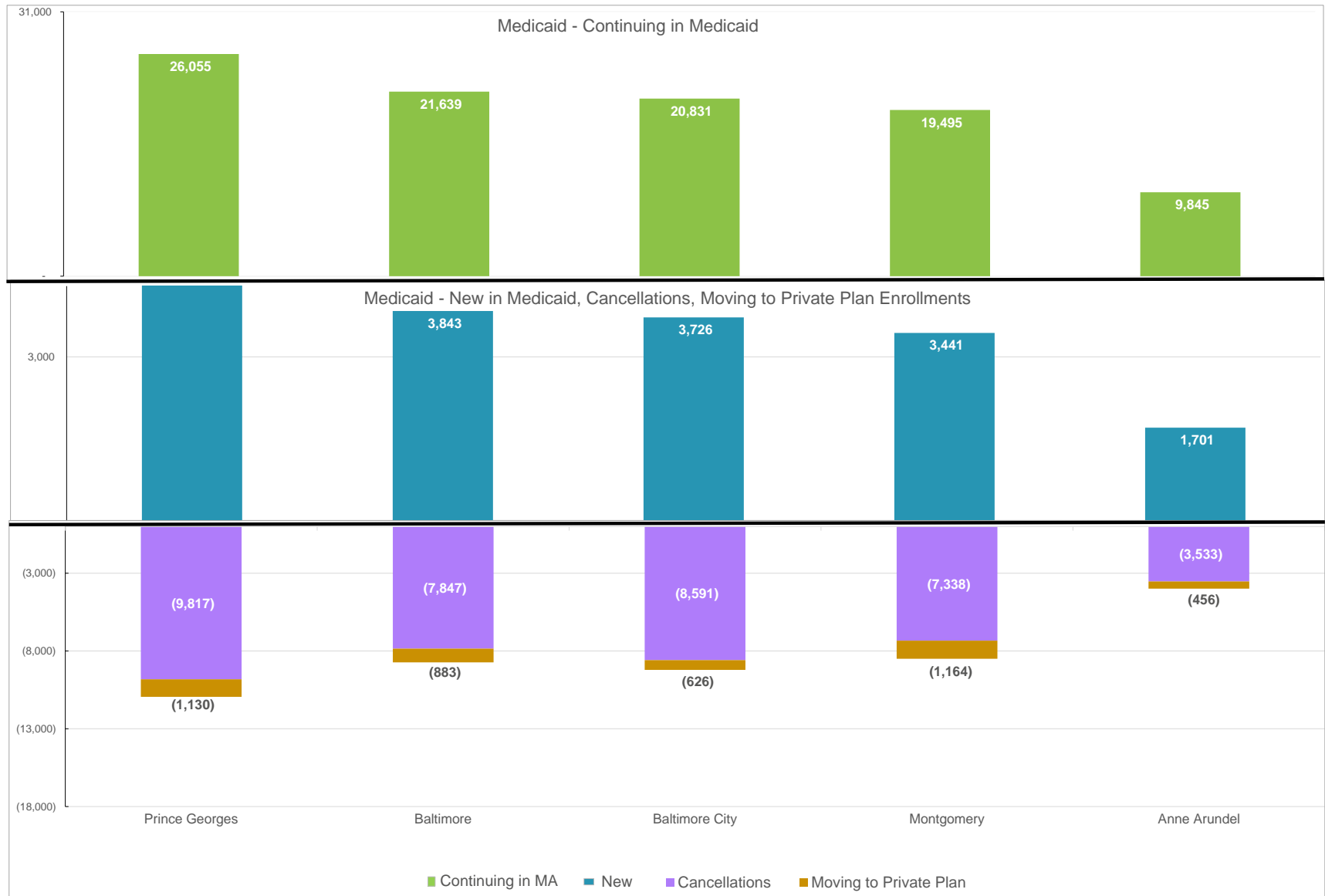
Enrollment as of date on report cover..



\*\*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).

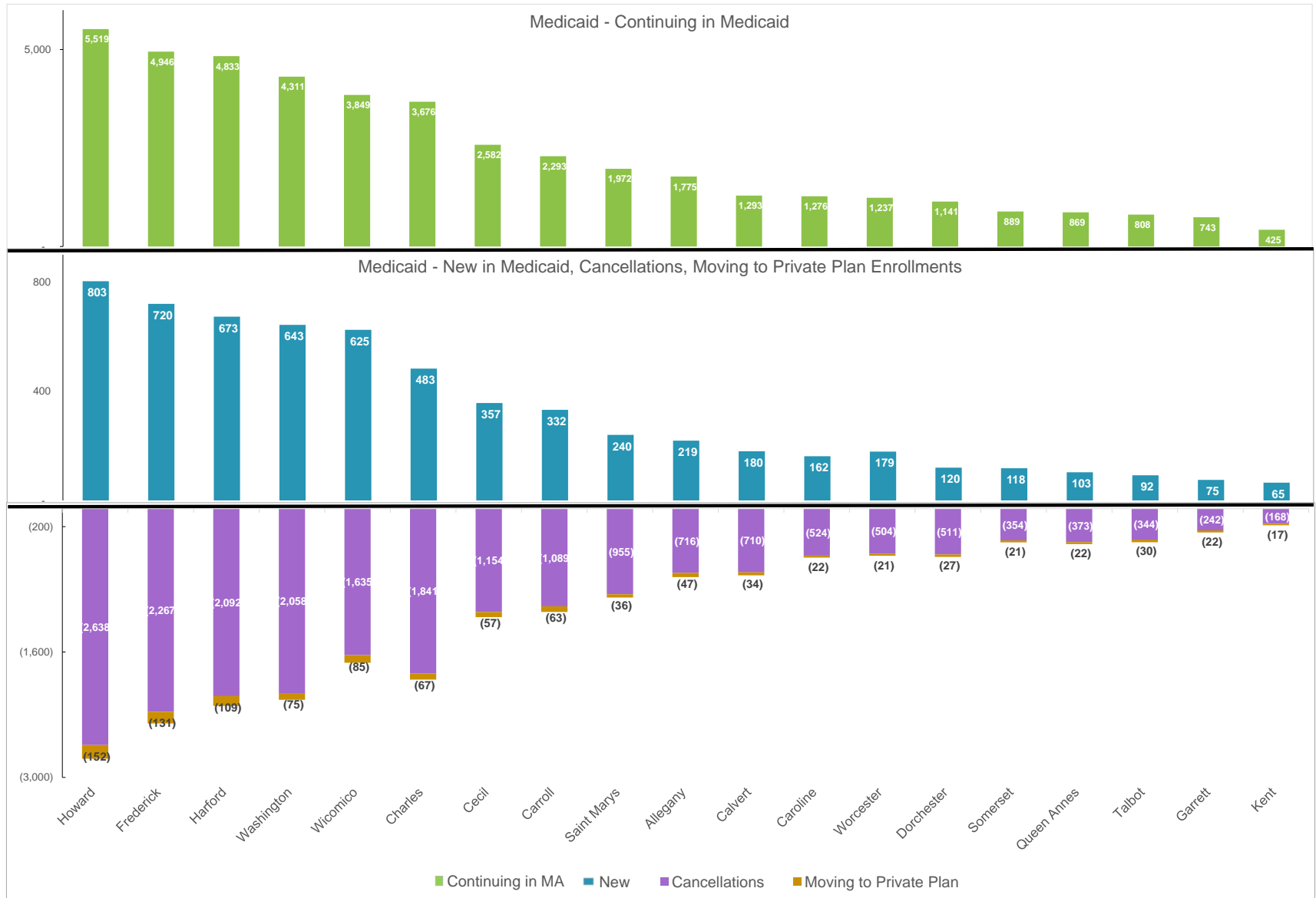
# MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



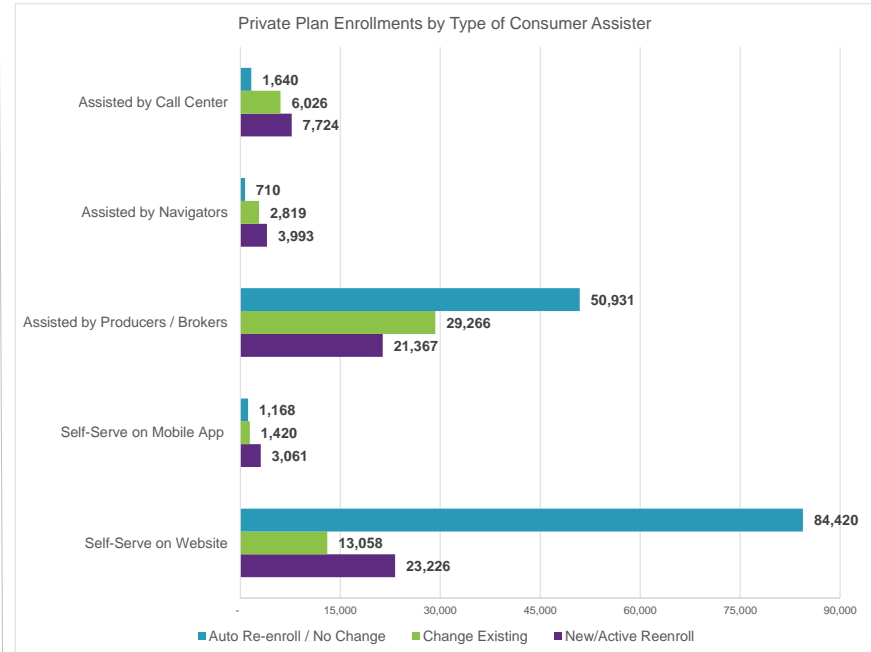
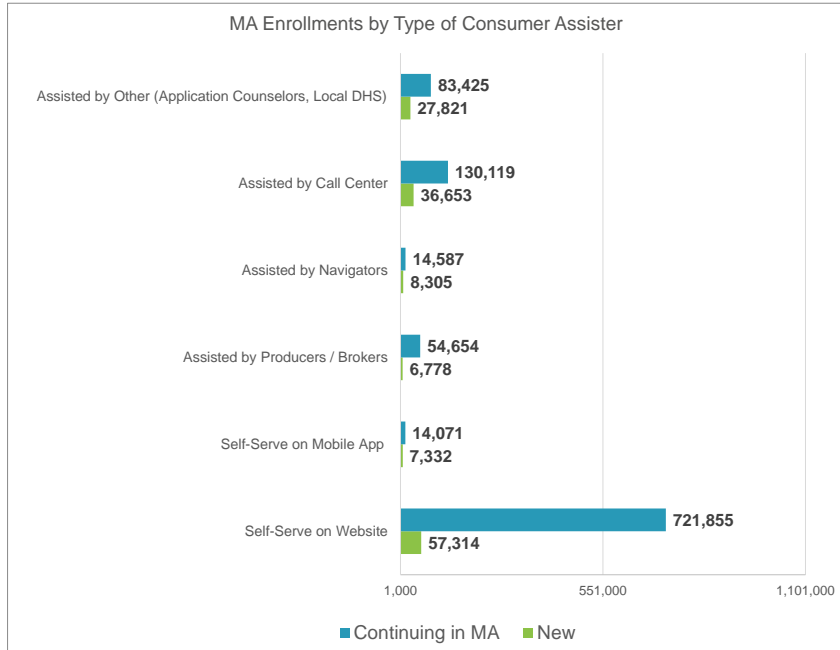
# MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



# HOW CONSUMERS ENROLLED

Data as of date on the report cover..



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