



DATA REPORT

February 28, 2025

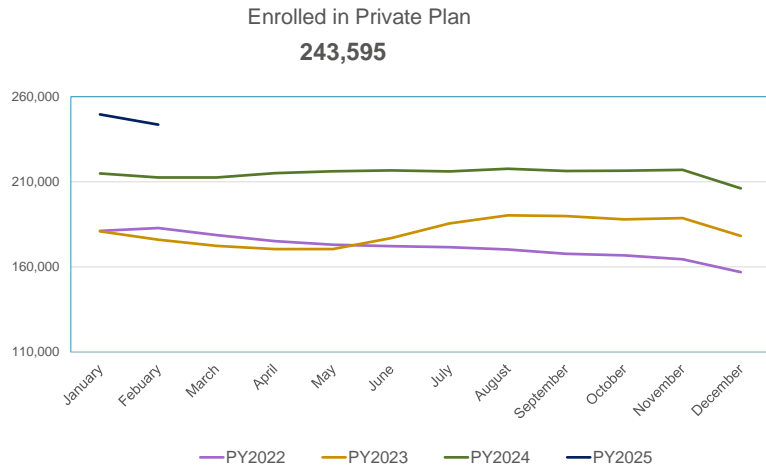
1-2 EXECUTIVE SUMMARY | 3-17 PRIVATE PLANS | 18 YOUNG ADULT SUBSIDY | 19 DENTAL | 20 VISION | 21 SHOP | 22-24 MEDICAID | 25 HOW CONSUMERS ENROLLED

- February 2025 ended with 243,595 enrolled, down 2% from January. But churn has been common in February, the first month following the open enrollment period in recent years. By comparison, February 2024 declined 1% from the prior month. February 2023 declined 3% from the prior month.
- Coverage for more than 11,000 individuals was cancelled in February, the most in the two years we have tracked that by month, but it was against a much larger base.
- February's total was 15% higher than the 212,576 total in February 2024.
- The percentage split between renewal and new enrollments – 75 / 25 – was the exact same as a year earlier. Just as the split between enrollees with and without tax credits – 78 / 22 – was the same a year earlier.
- “Easy Enrollment” for state unemployment filers topped 3,000 Medicaid enrollments for the fifth consecutive month. Conversely, private-plan enrollments through the program dipped below 1,000 for the first time in five months. The program is a cooperation between the Comptroller of Maryland and MHBE to help people who have lost jobs and income retain health coverage.
- The special enrollment for households below 150% of the Federal Poverty Level in February topped 1,500 for only the second time in two years and hundreds higher than the last two Februaries.
- Young adult enrollment (18-37) of 89,059 was 21% higher than one year earlier. Most of the increase was due to enrollees who qualified for the state's young adult subsidy. The total of 18-37 year-olds enrolled was down 2% from January, in line with the monthly decline overall for private plans through Maryland Health Connection.
- About 74% of the young adults enrolled qualified for the state's subsidy to lower their monthly cost by an average of \$38. That was a higher share than a year ago when about 62% of all young adults enrolled qualified for the subsidy, which averaged \$44 then.
- Dental enrollments were up 30% to 87,548 year over year. The total was 6% less than January.
- Income-based Medicaid enrollments totaled 1,154,342 at the end of February. That was down 8% from one year earlier and down less than 1% from January 2025.

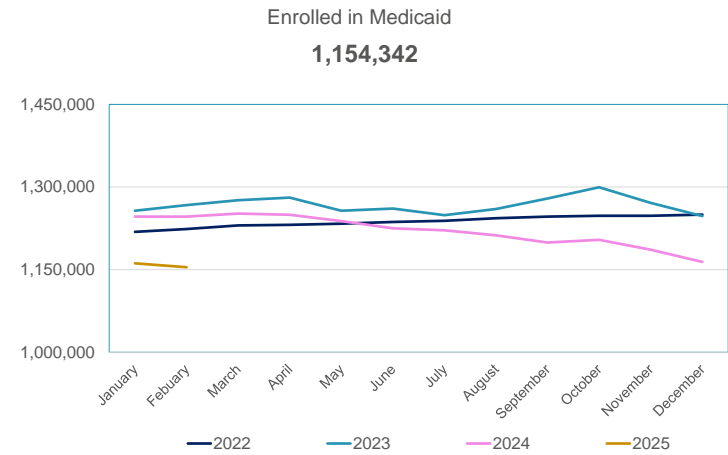
SUMMARY

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

Private Plan Summary

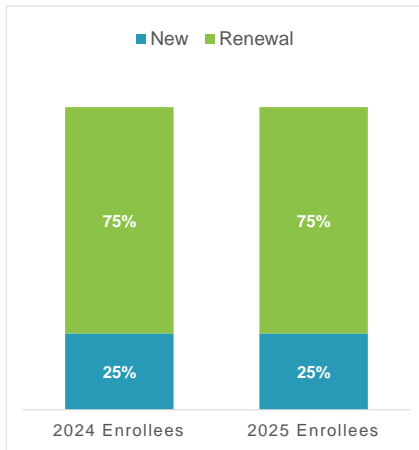


Income Based Medicaid Summary

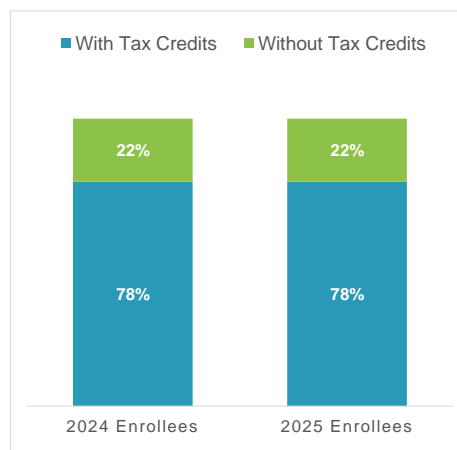


Enrollments 2024 vs 2025

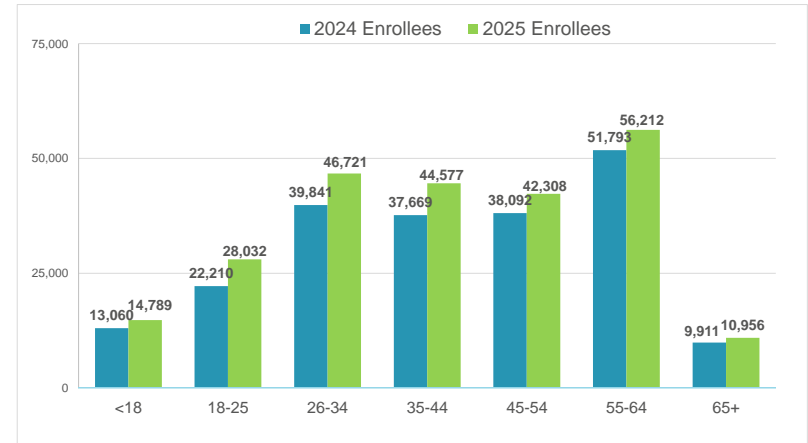
Enrollees by New/Renewal



Enrollees by Financial Help



Enrollees by Age Group



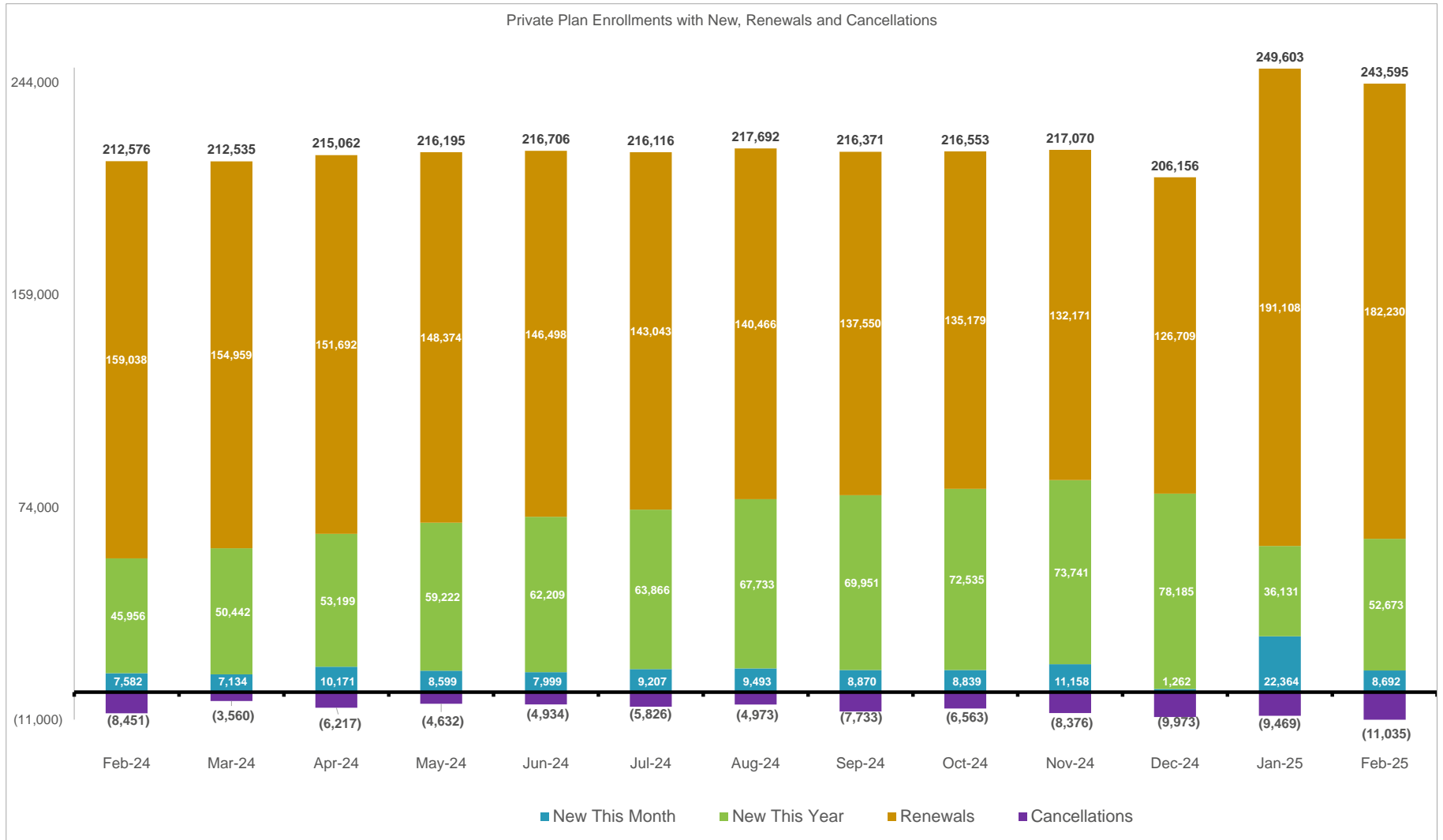
Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month.

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

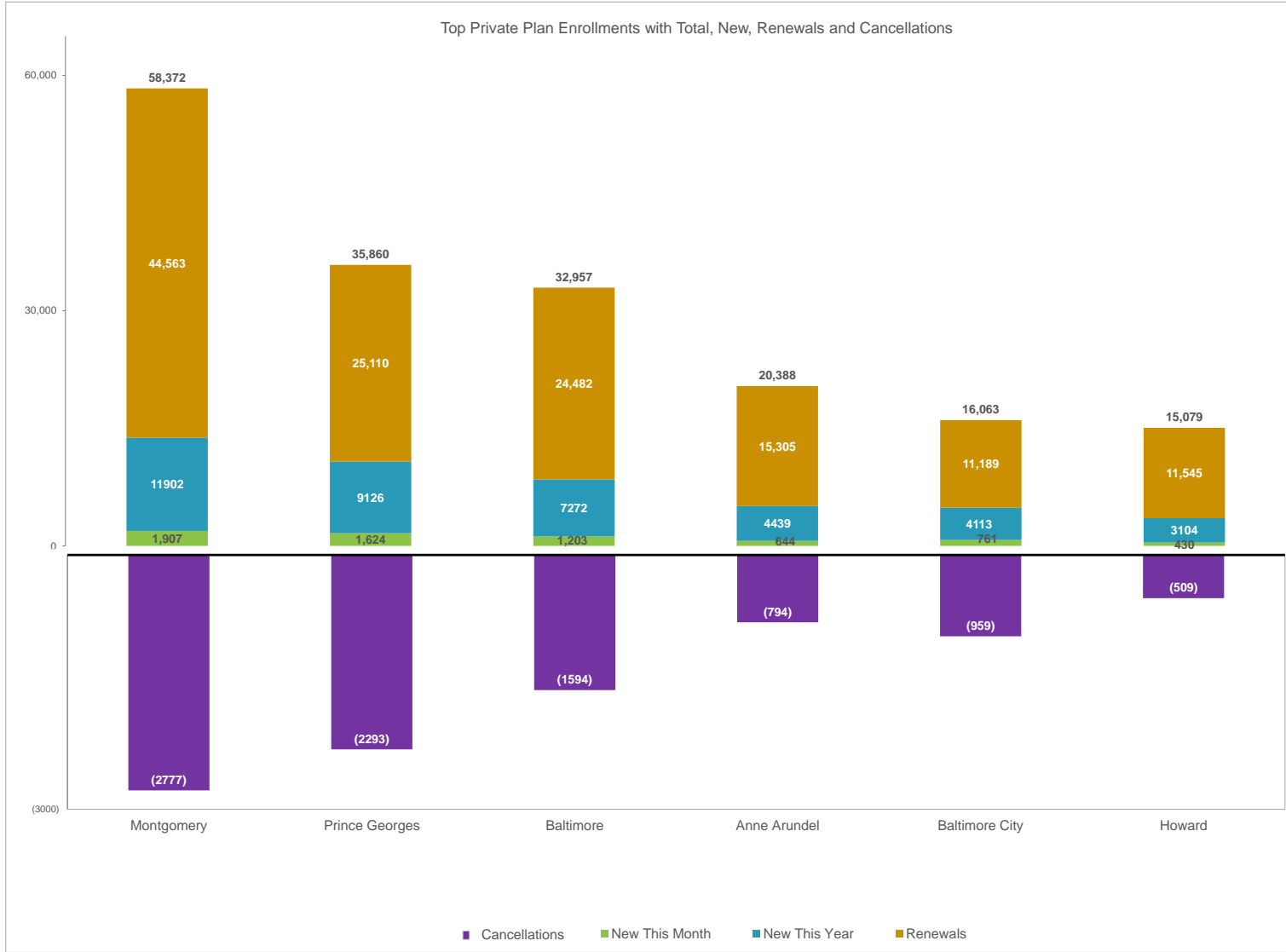
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



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.

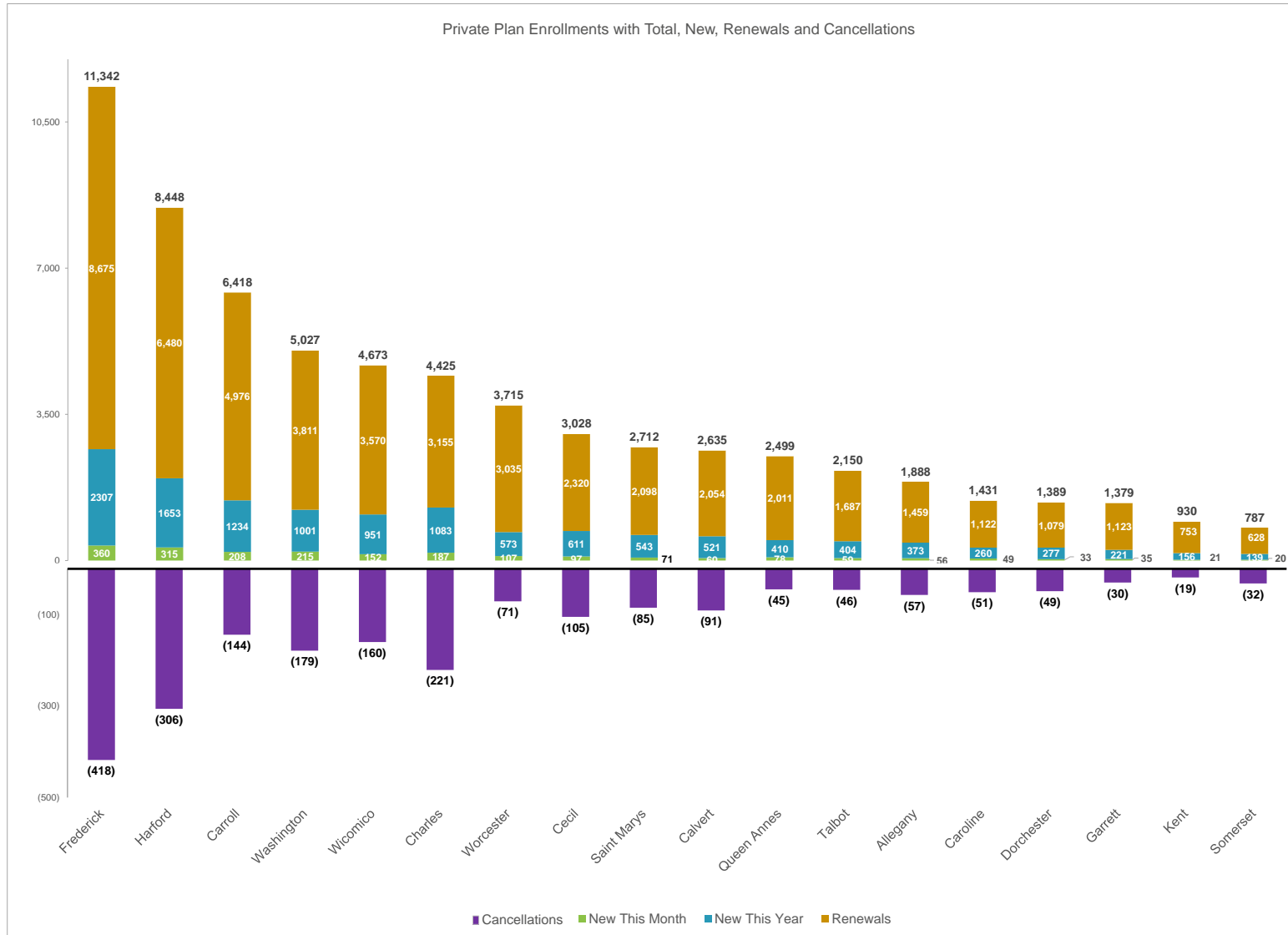
PRIVATE PLANS BY TOP 6 JURISDICTIONS

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



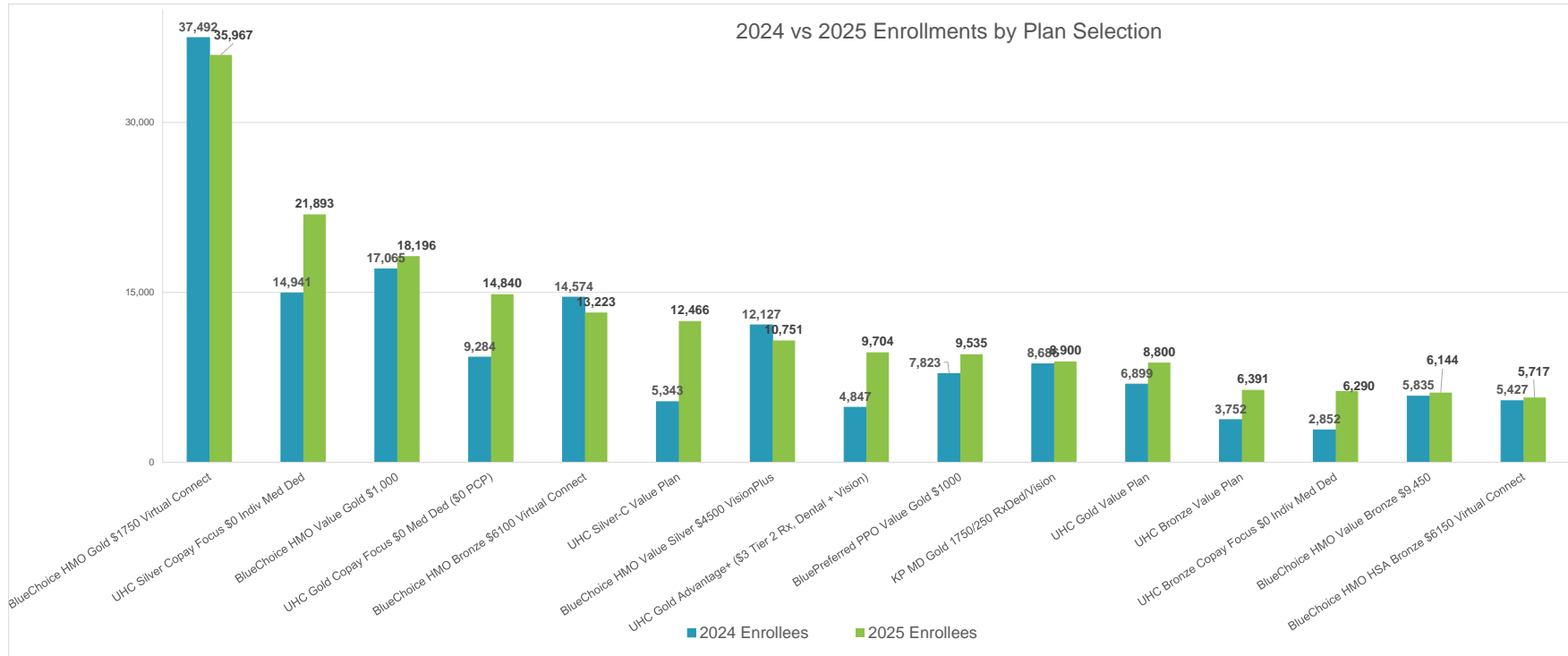
PRIVATE PLANS BY COUNTY

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



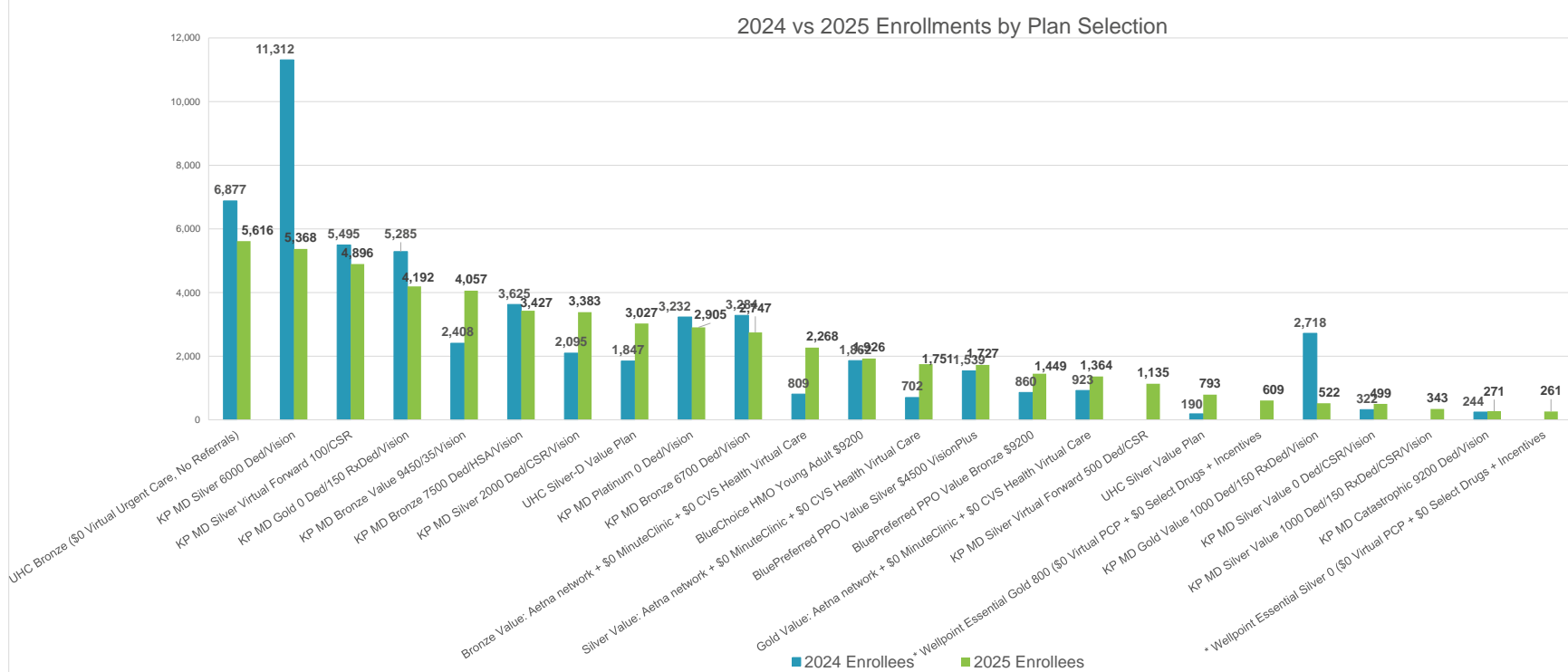
PRIVATE PLAN SELECTIONS - Top 15 Plans

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

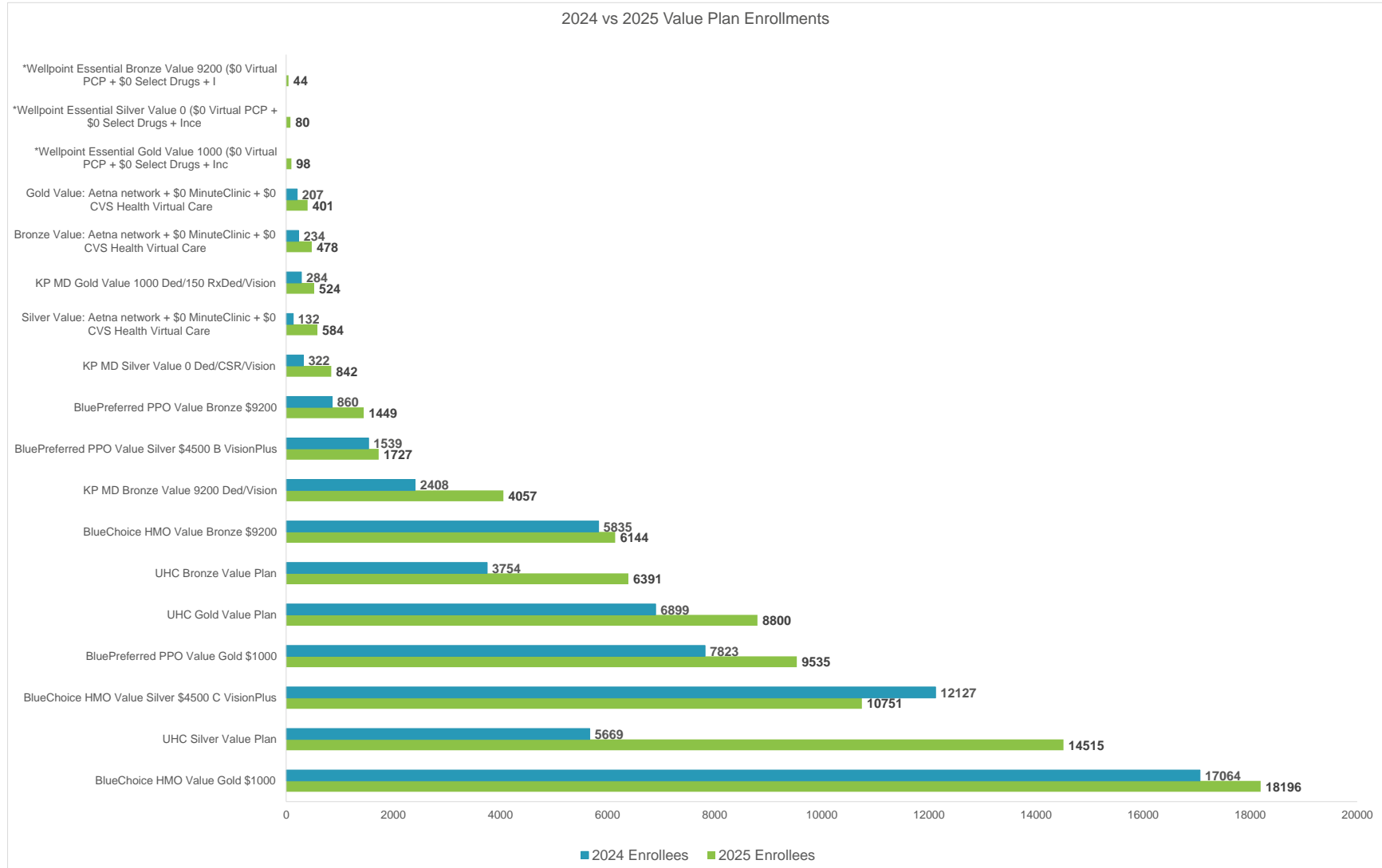
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



*New to 2025

VALUE PLAN SELECTIONS

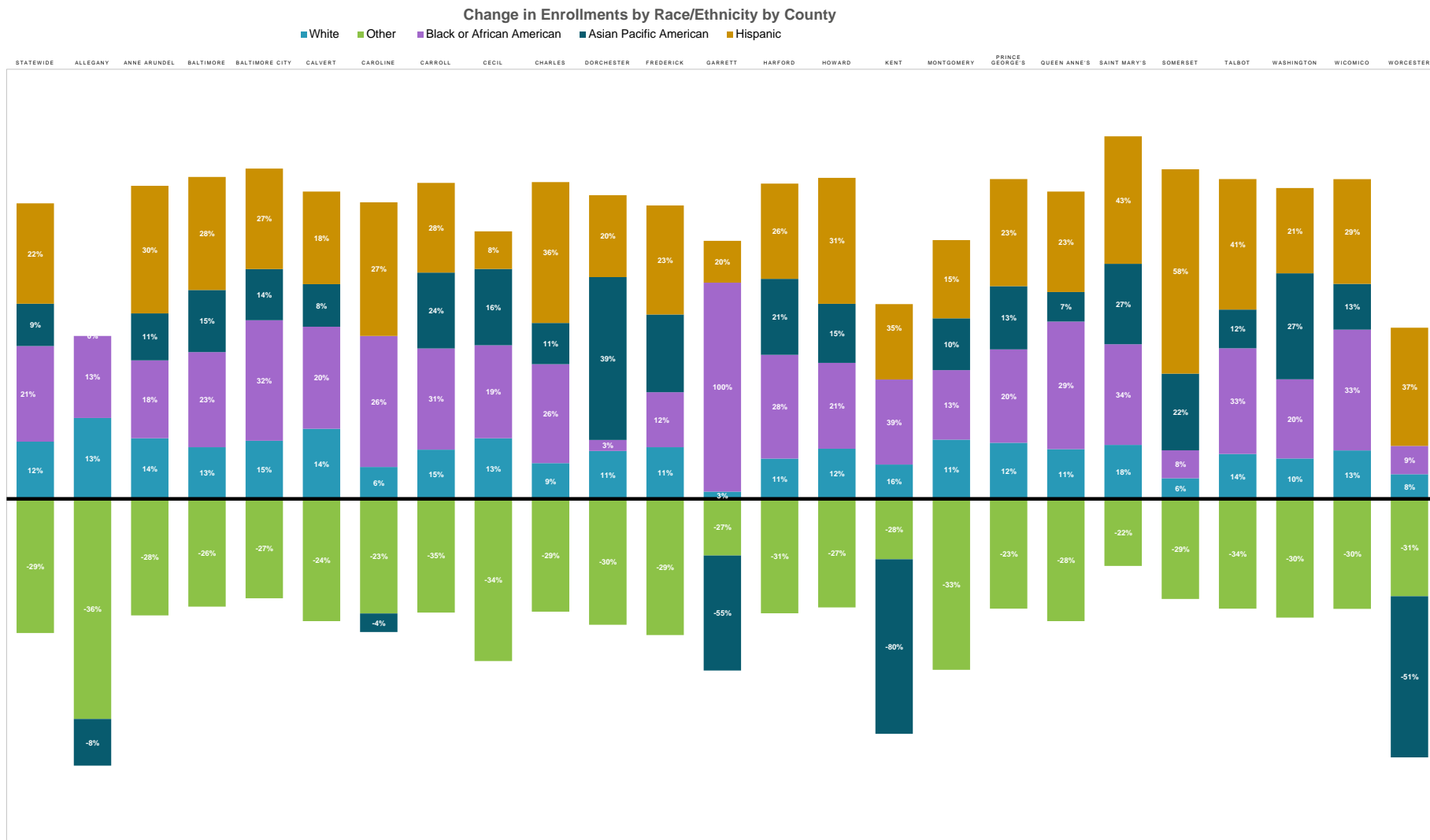
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



*New to 2025.

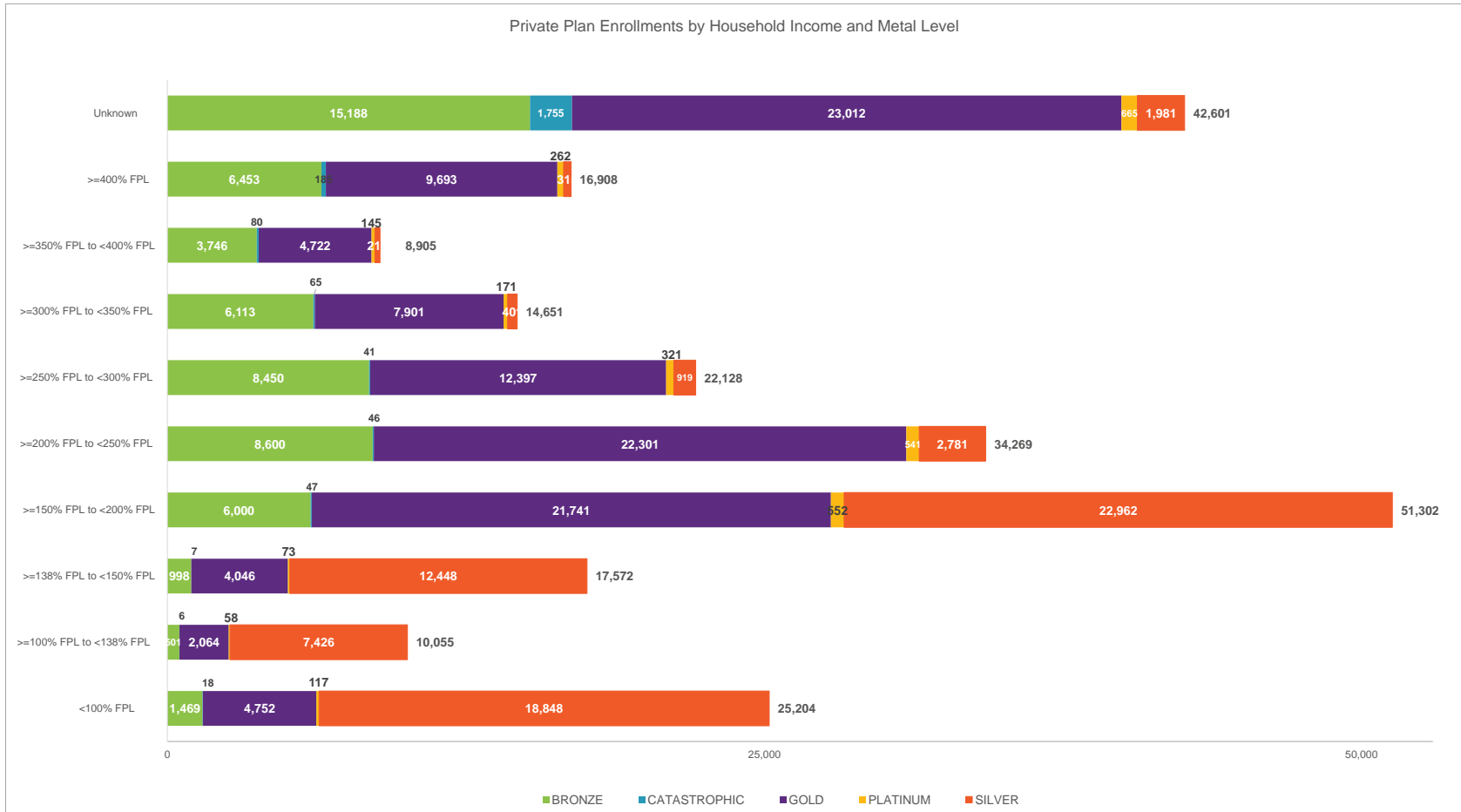
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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



AFFORDABILITY

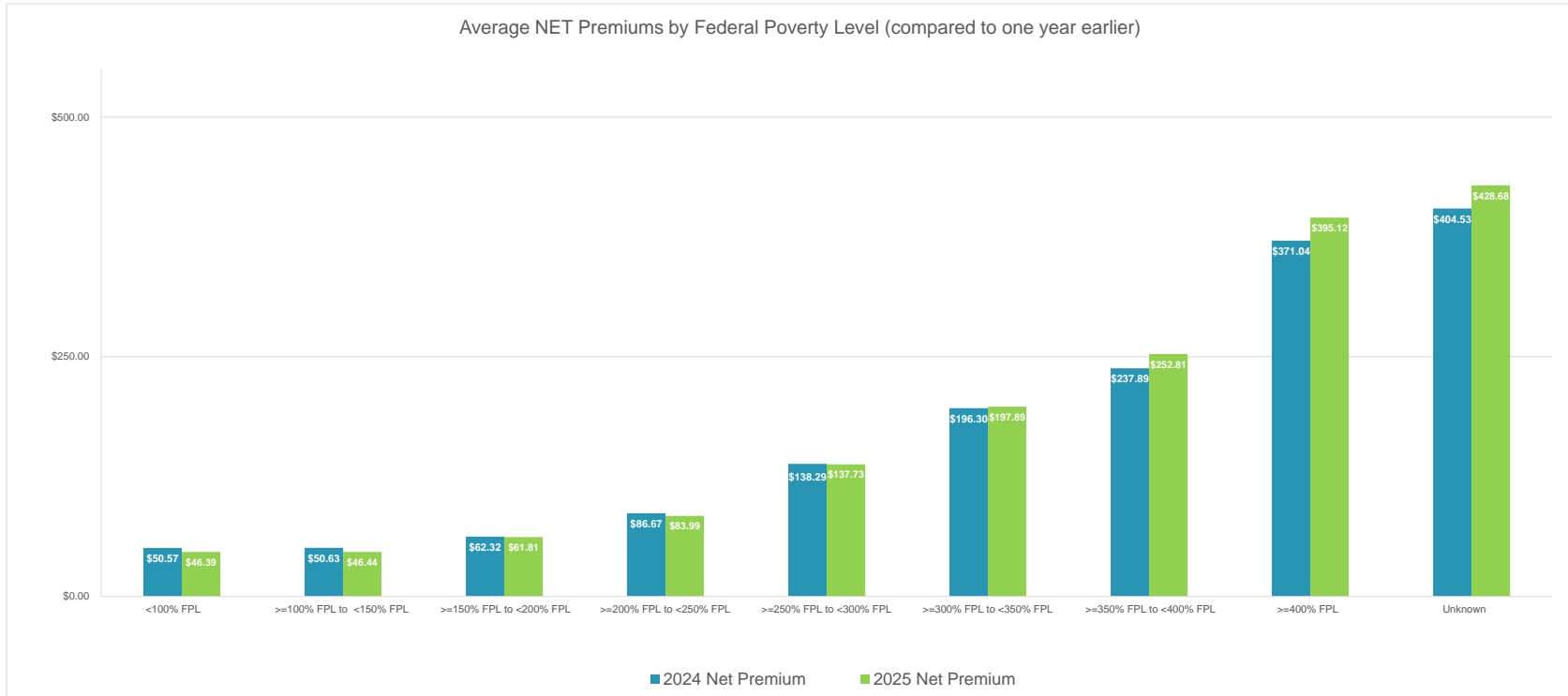
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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

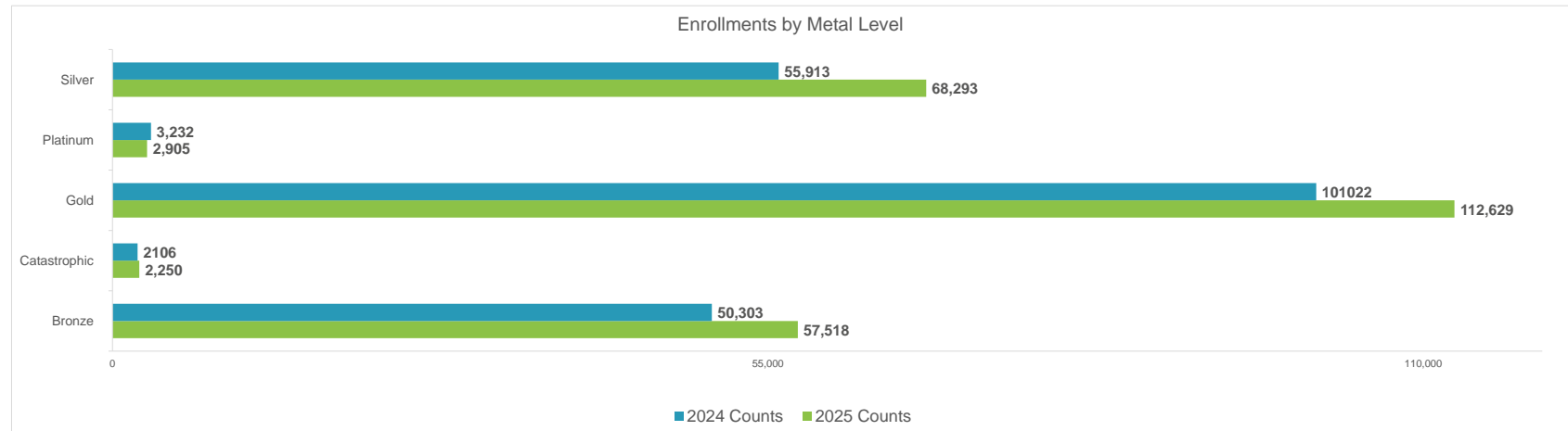
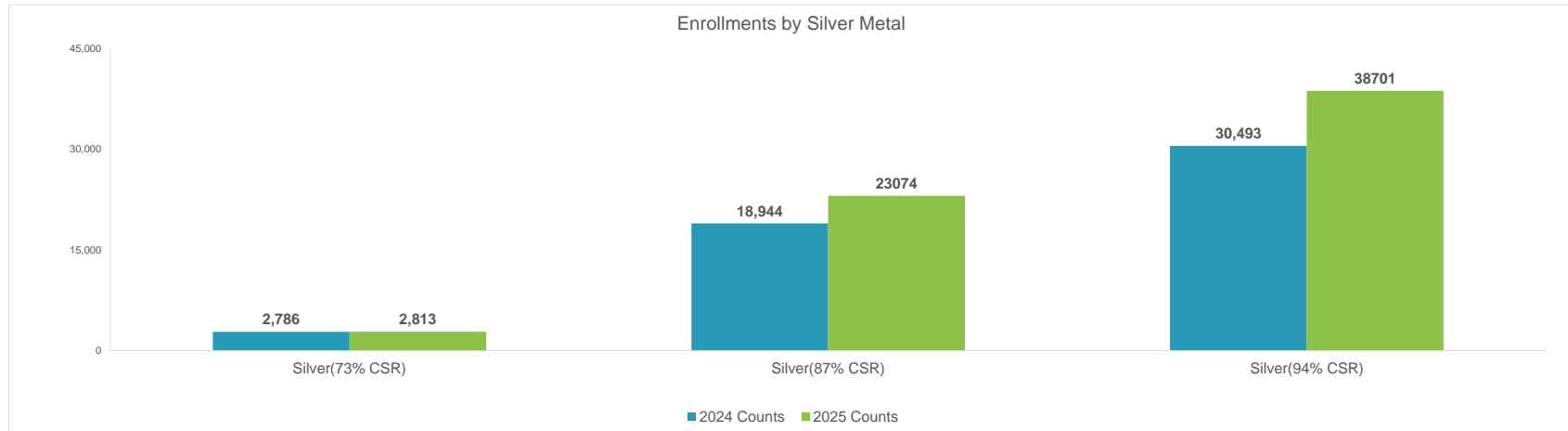
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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

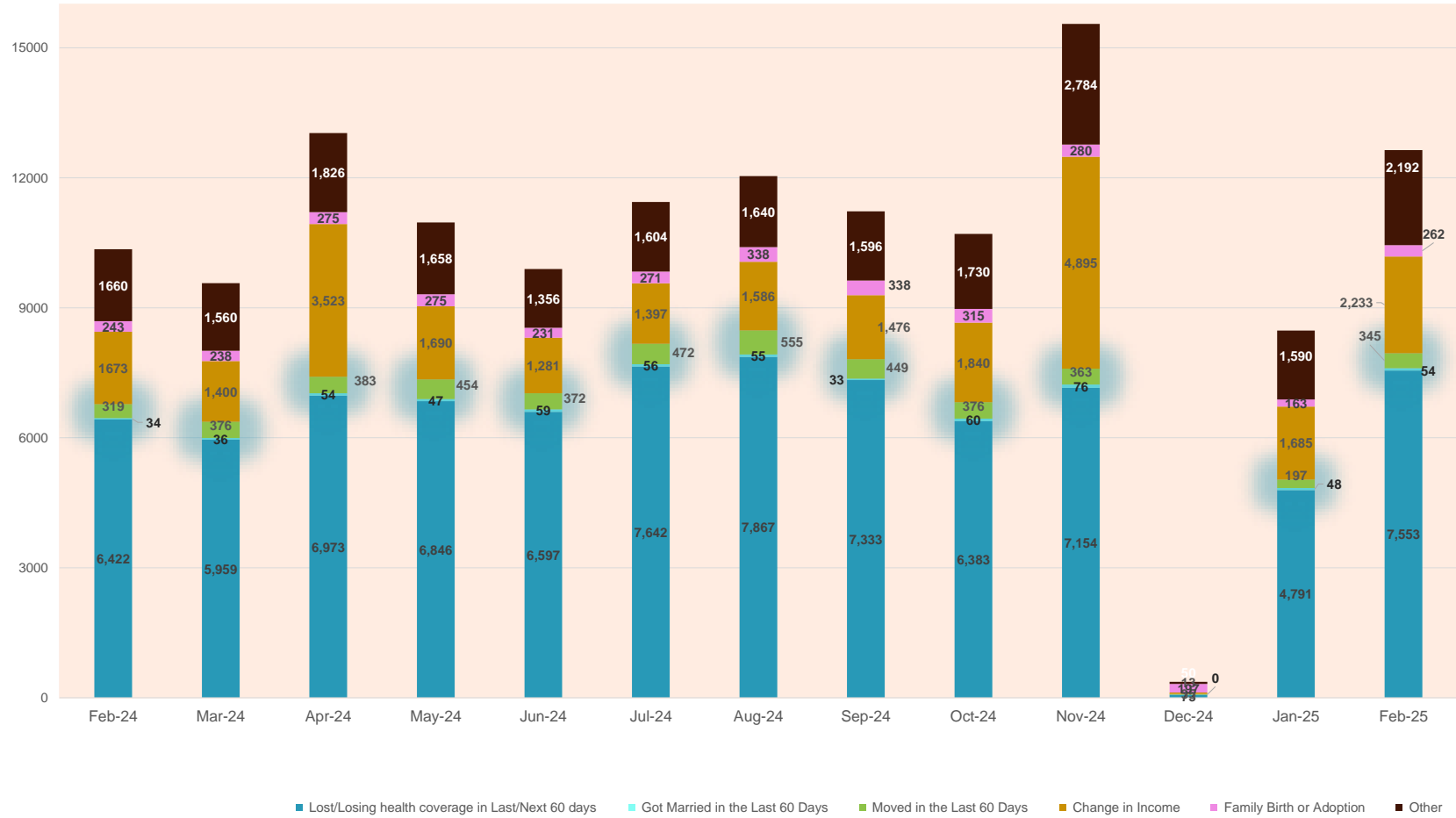
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



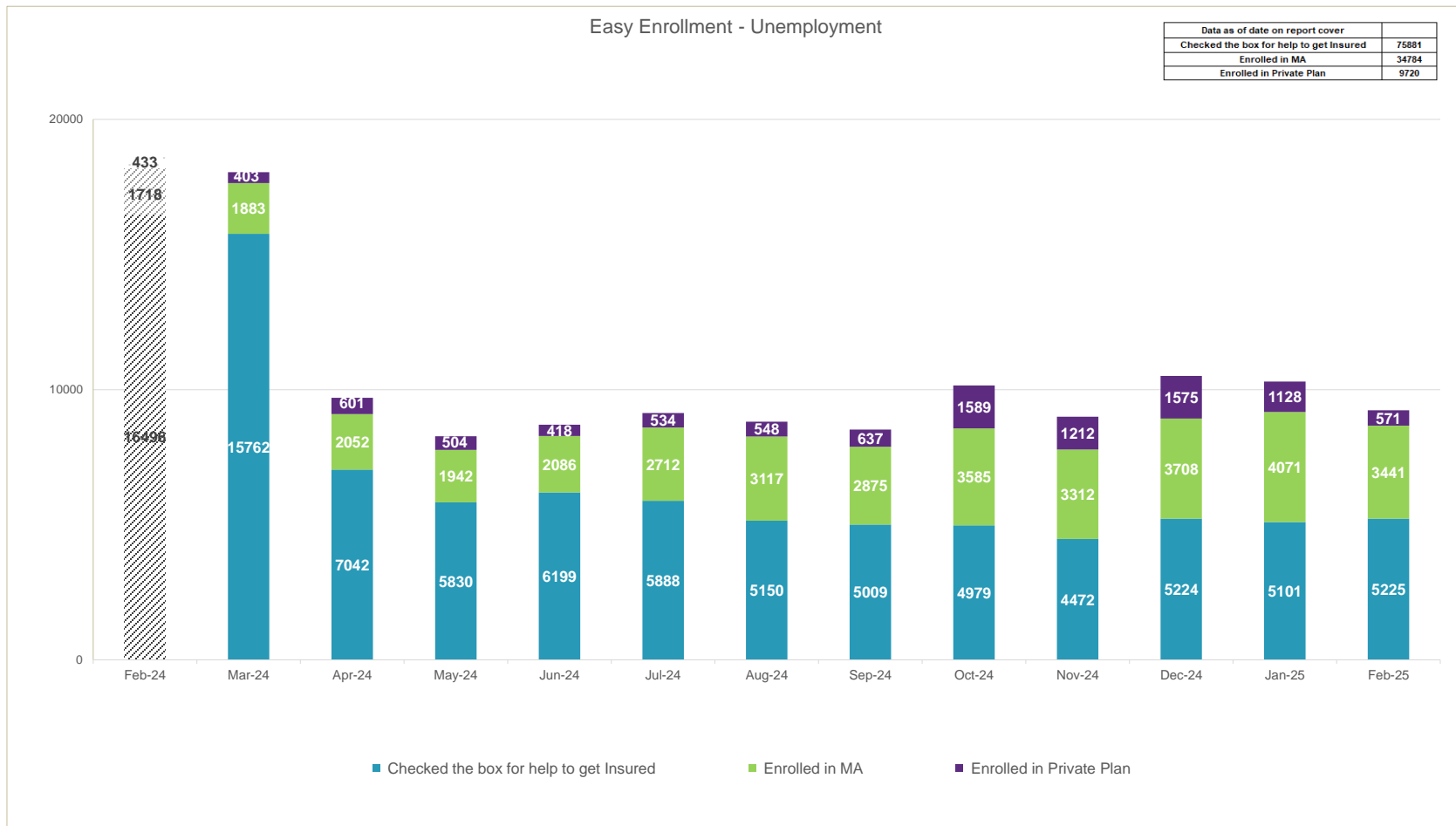
The Federal Poverty Level (FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four. Enrollees who did not submit household income information and thus were not eligible for financial help. Cost-sharing reductions (CSRs) are credits to help pay out-of-pocket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

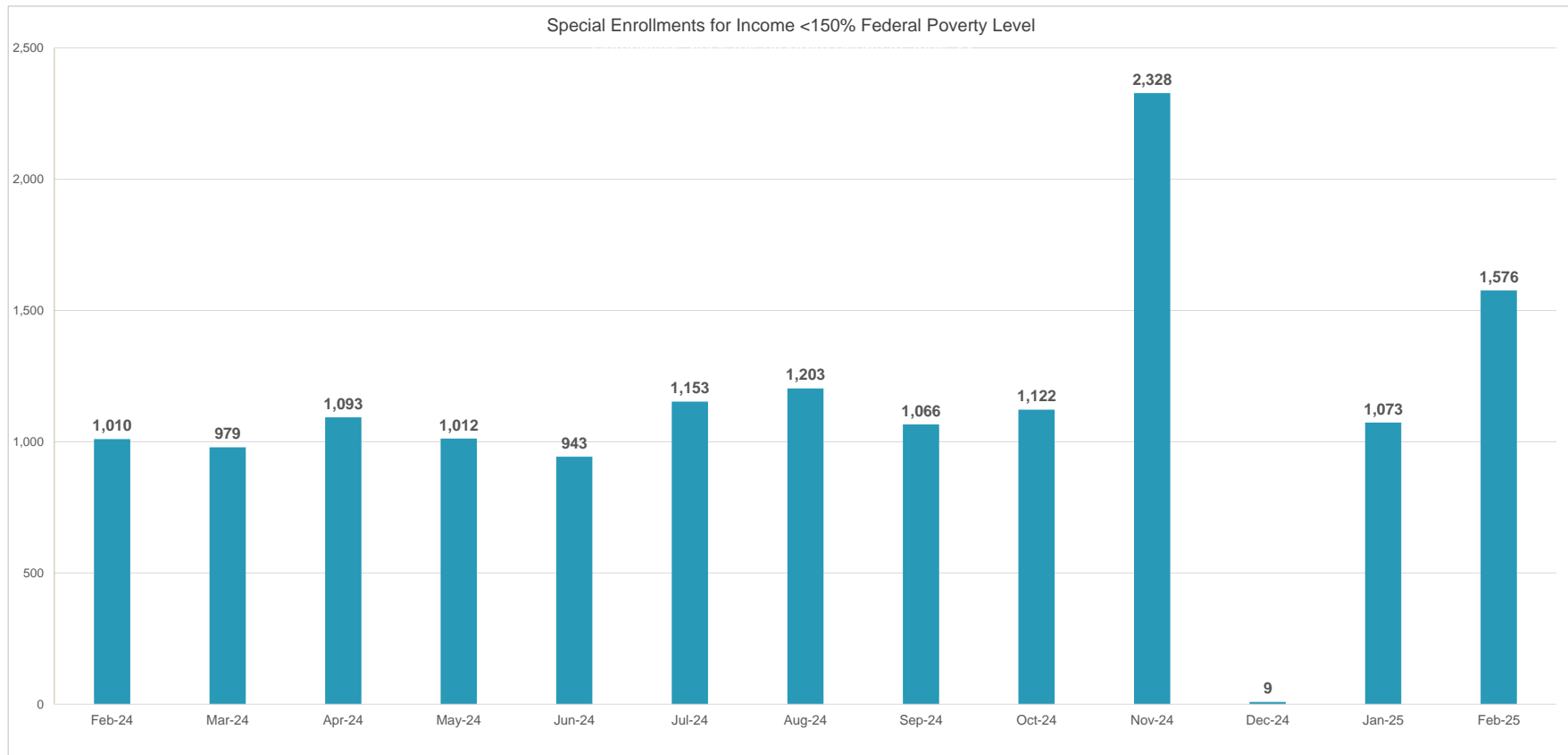
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

Easy Enrollment - Tax SEP

Data as of date on report cover	
Checked the box for help to get insured	9748
Enrolled in MA	133
Enrolled in Private Plan	52



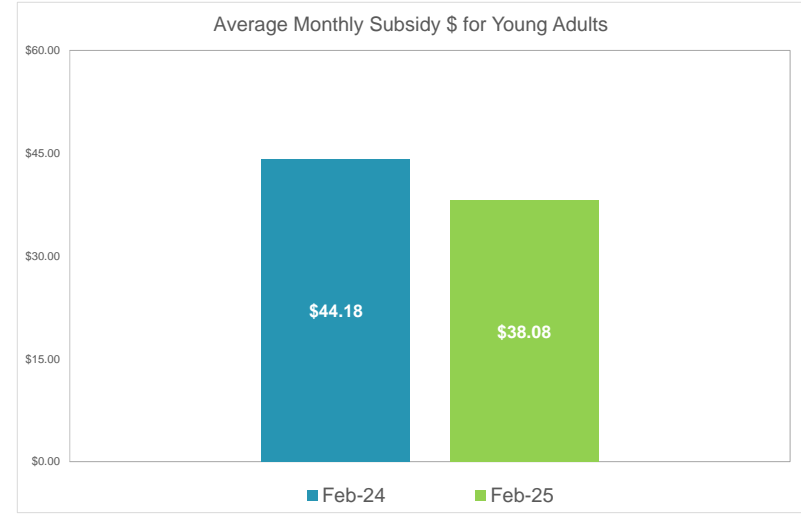
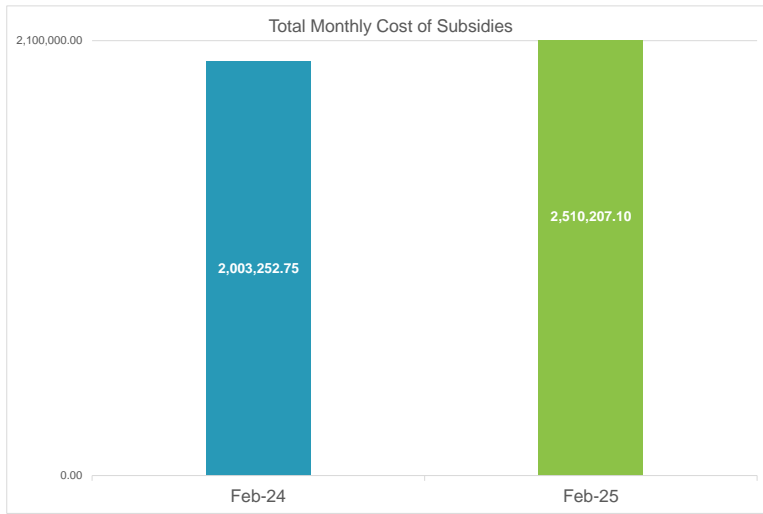
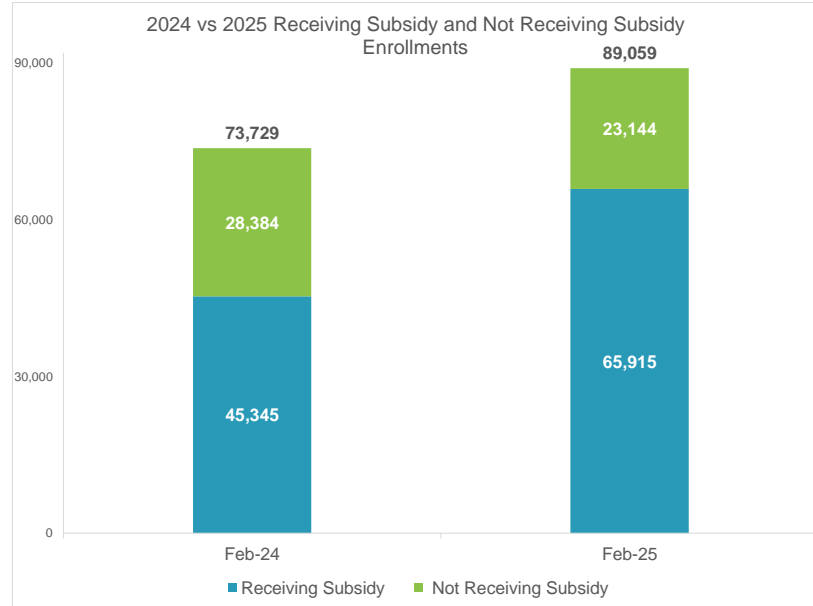
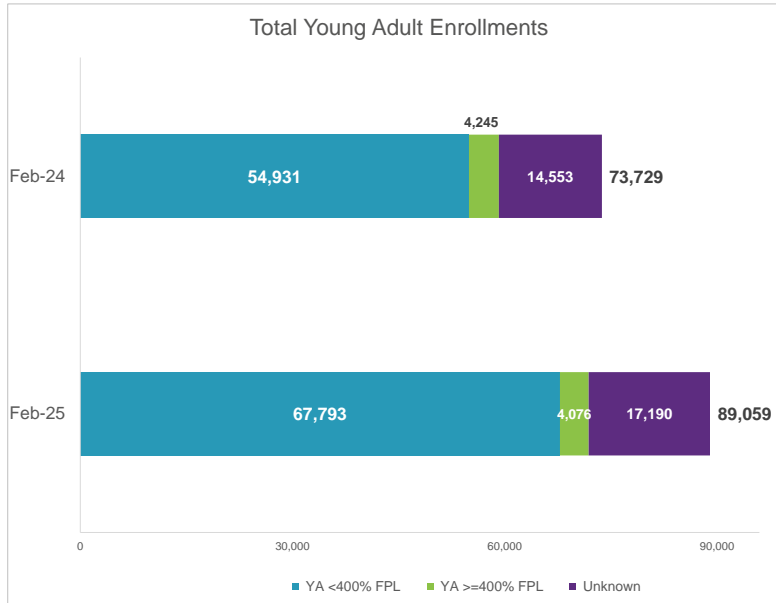
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



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



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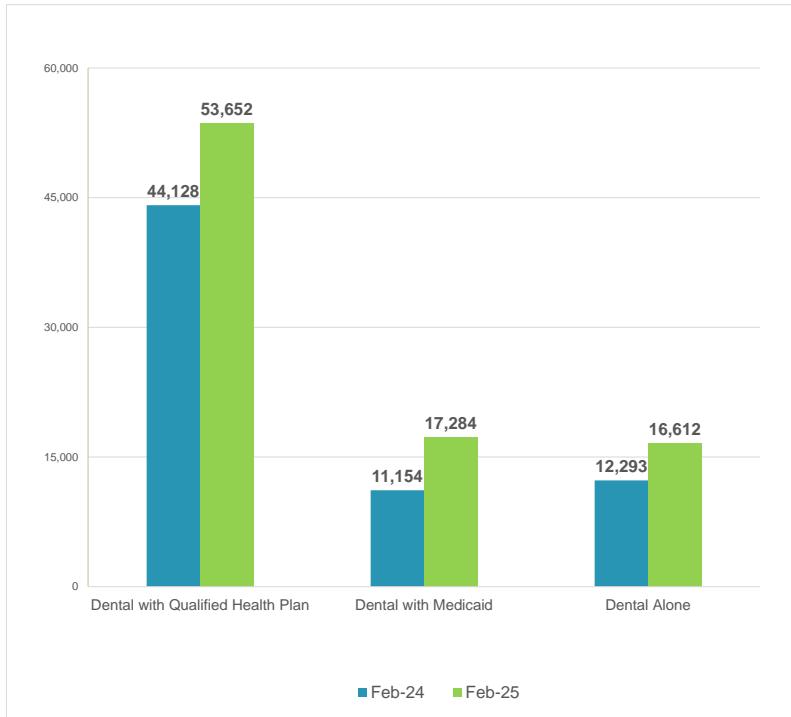
DENTAL

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

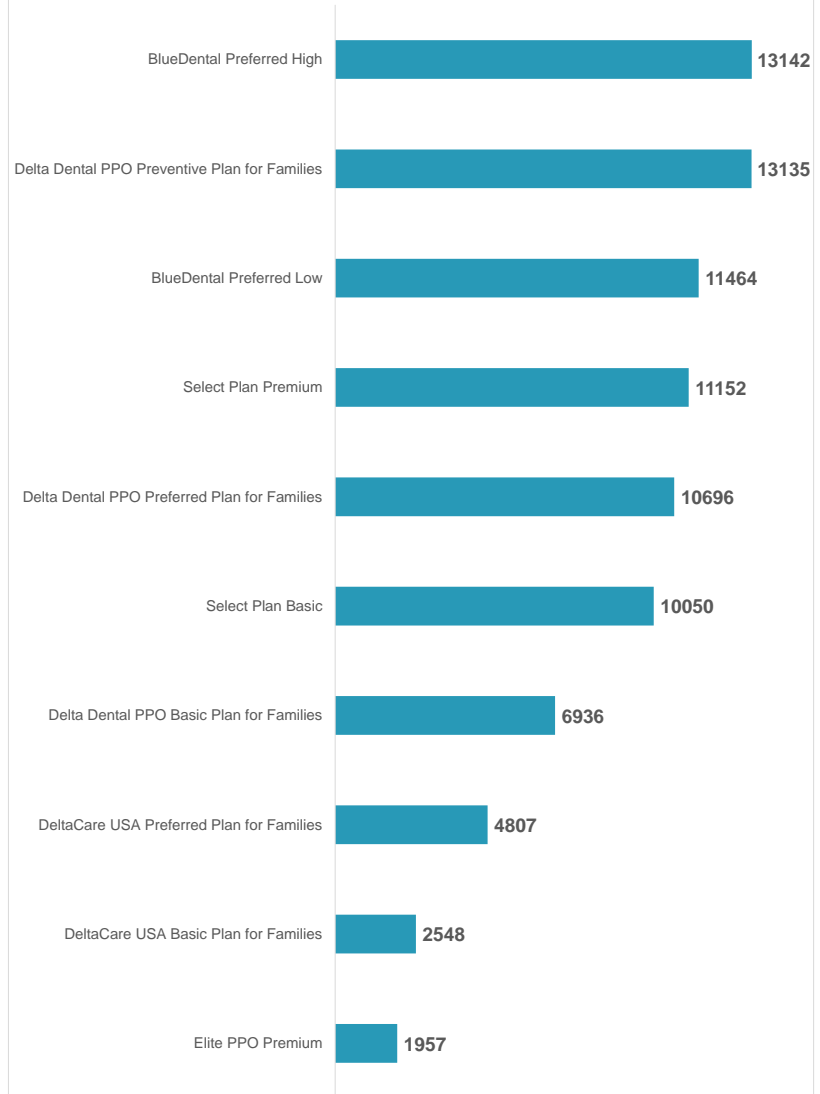
Total Dental

87,548

Dental Enrollments '24 vs. '25



Top 10 Enrollments for Dental Plans

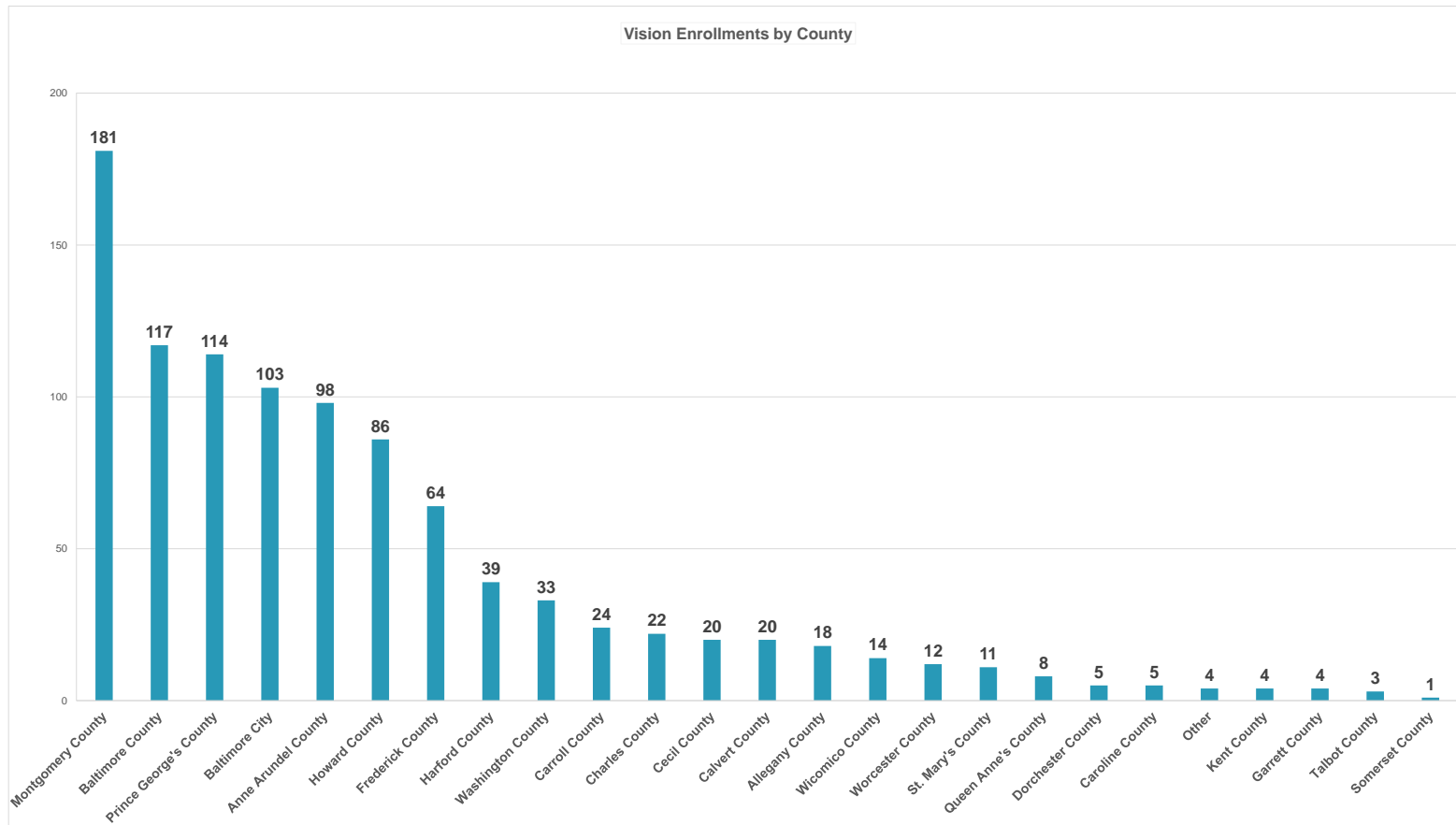


VISION

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

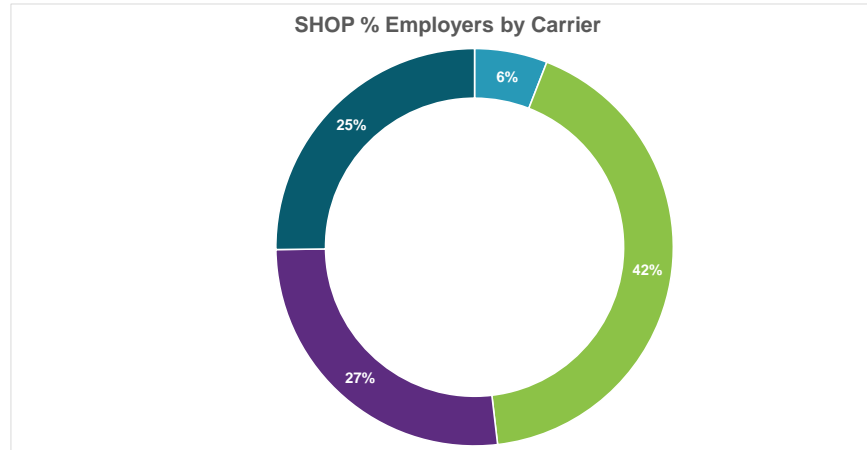
Total Vision

1,010

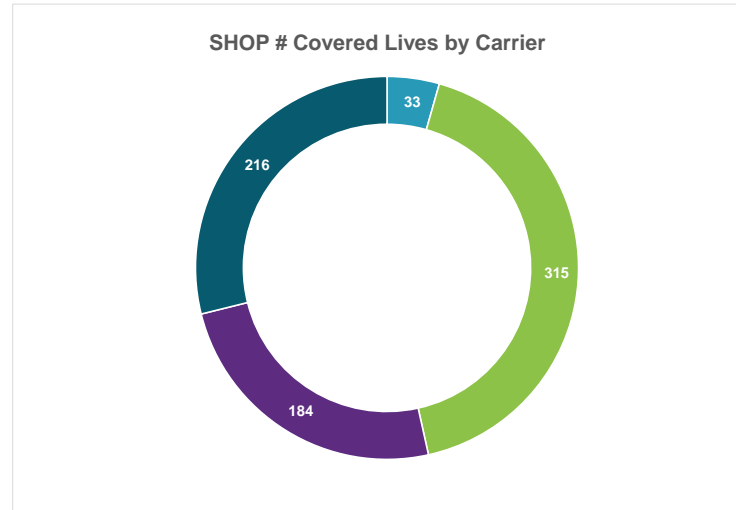
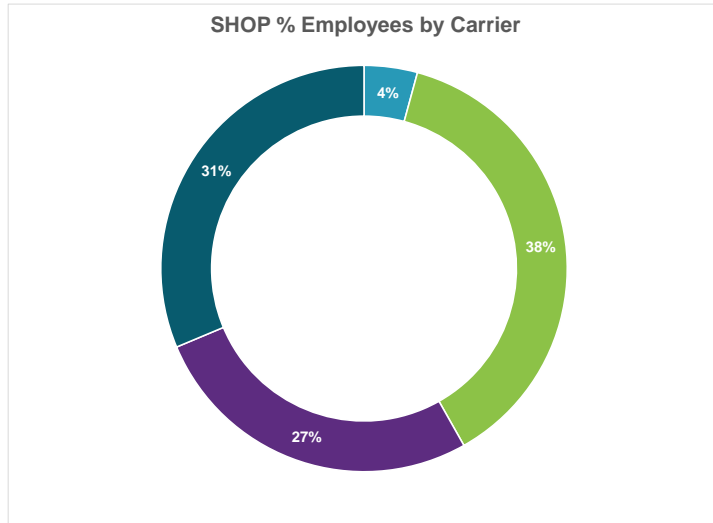


SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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

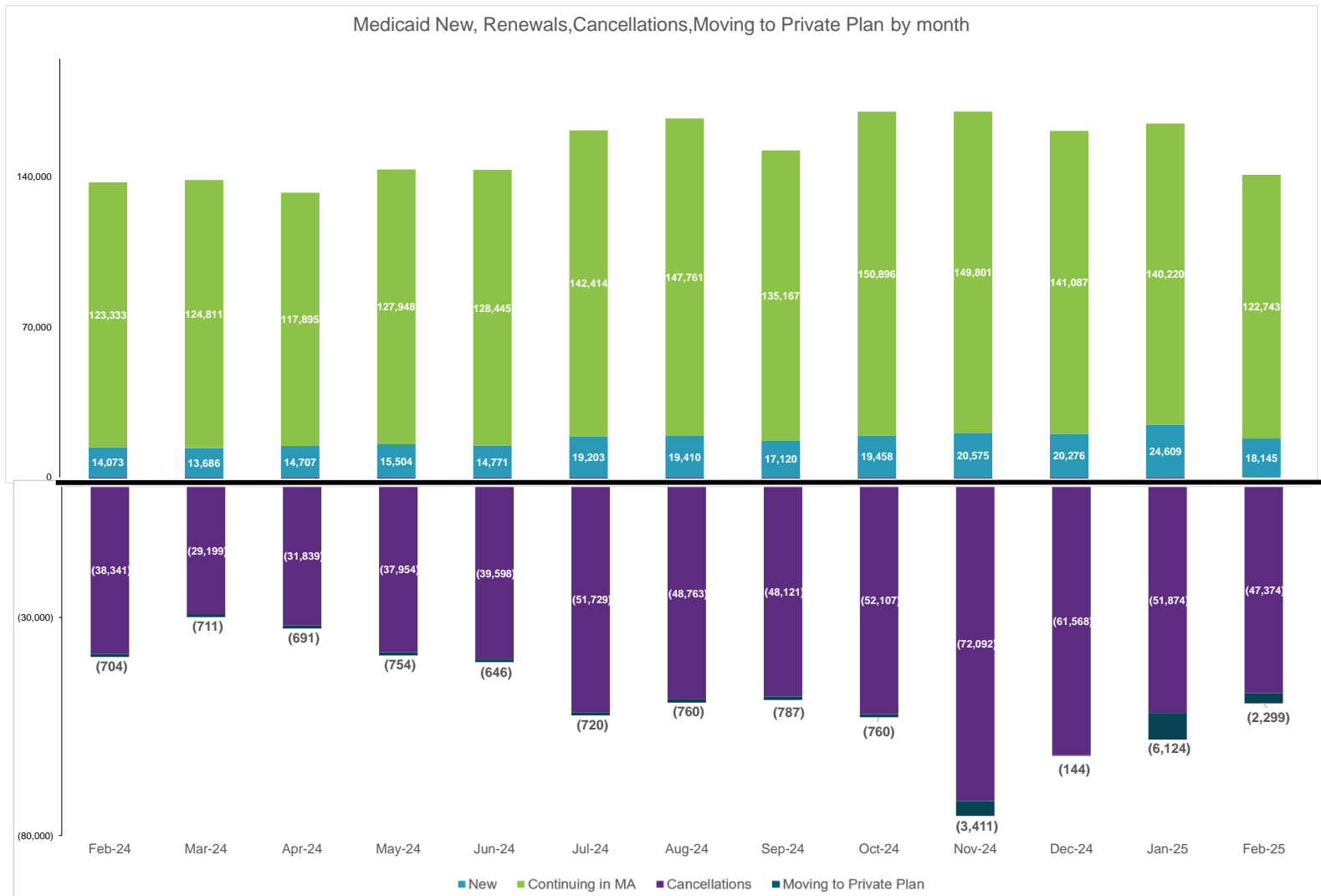


An employer may be enrolled in more than one carrier and dental



MEDICAID (MAGI/Income-based)

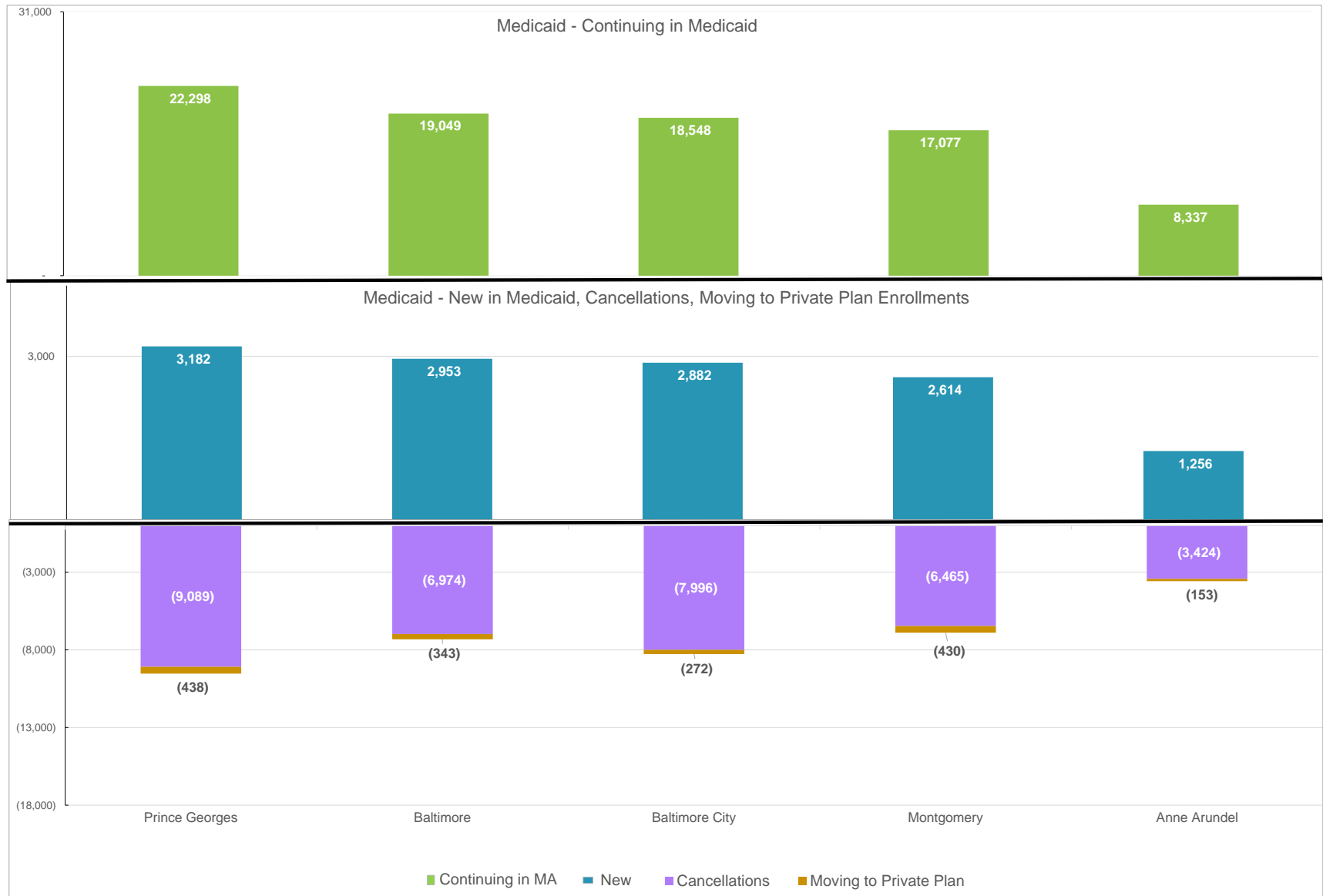
Enrollment as of date on report cover..



**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).

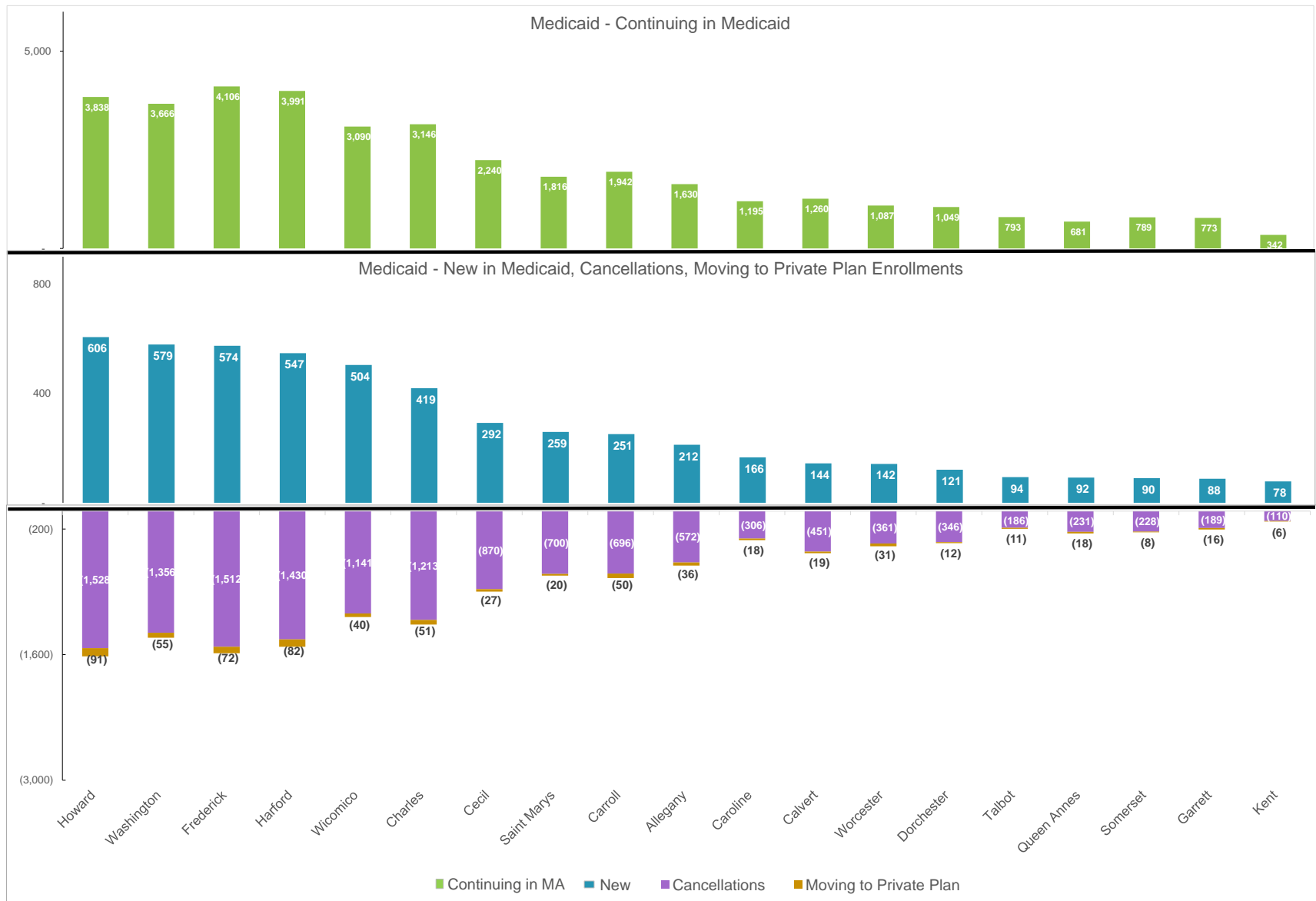
MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



MEDICAID (MAGI/Income-based) BY COUNTY

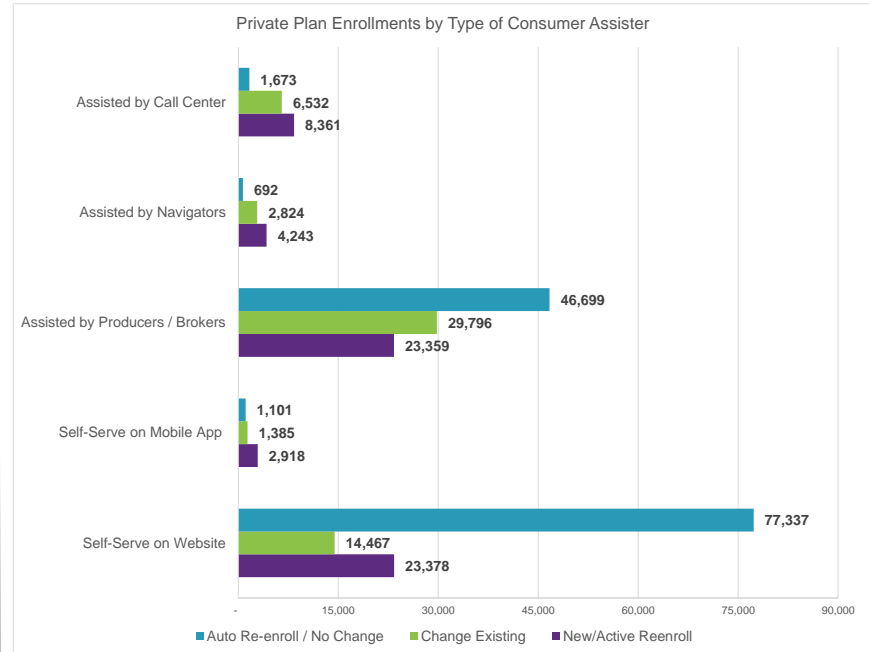
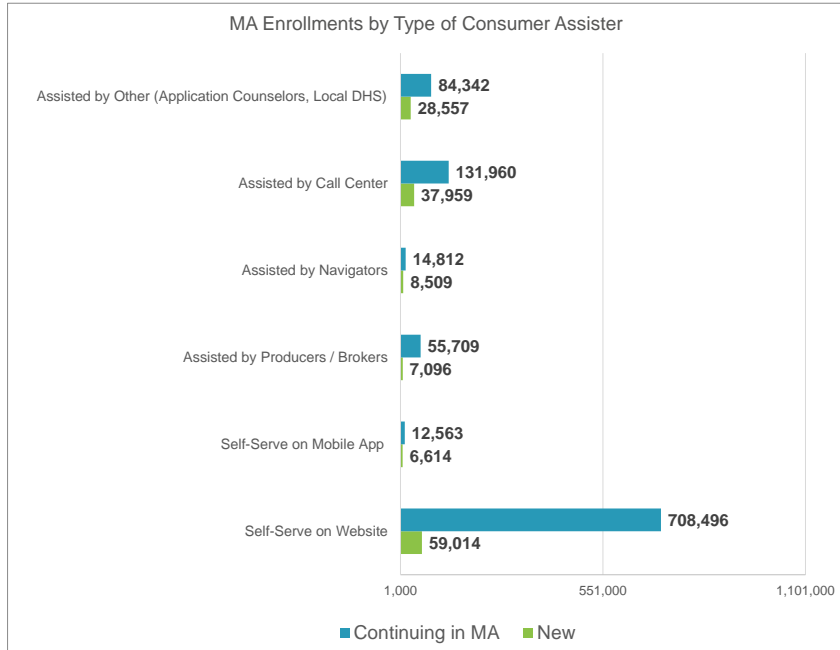
Enrollment as of date on report cover..



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