

DATA REPORT

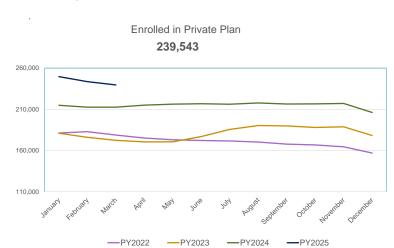
March 31, 2025

- Private-plan enrollments through Maryland Health Connection at the end of March 2025 were down 2% from February, but still up 13% from one year earlier.
- Total enrollments declined 4% through the first quarter of 2025. That was a greater drop than the same period in 2024, which saw a decline of only 1% during the Medicaid Unwind from Covid. It was more similar to the pattern in 2023, when total enrollments declined 5% from January through March.
- The 12,320 private-plan cancellations in March 2025 were the most in a single month dating back at least two years on the state-based health exchange.
- Income-based Medicaid enrollments ended March at a total of 1,158,104. That was up slightly from 1,154,342 at the end of February. It was the first monthly bump in Medicaid enrollments dating back to the fall of 2023.
- Enrollments by Black consumers were up 16% compared to the prior March. They were up 20% for Hispanic residents compared to the prior March.
- Through the first two months of the tax filing season, about 15,000 Maryland filers checked the box on their returns to indicate that they were without health coverage. About 700 of them got help from Maryland Health Connection to enroll in Medicaid and an additional 320 enrolled in private plans as part of an "Easy Enrollment" collaboration with the state Comptroller.
- Enrollments of young adults (18-37) were up 17% year over year. Three-quarters of them qualified for a unique state subsidy that lowered their monthly out-of-pocket costs by about \$38 on average.
- Dental plan enrollments through Maryland Health Connection ended March down 11% since February, but up 27% year over year.

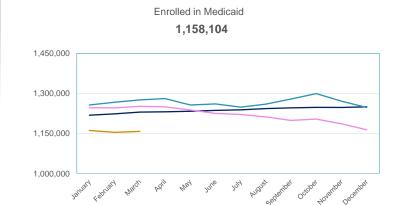
## SUMMARY

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

#### **Private Plan Summary**



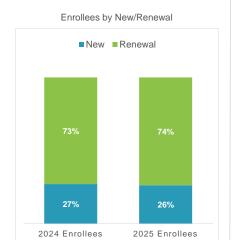
#### **Income Based Medicaid Summary**

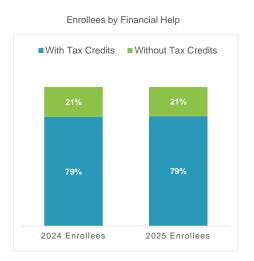


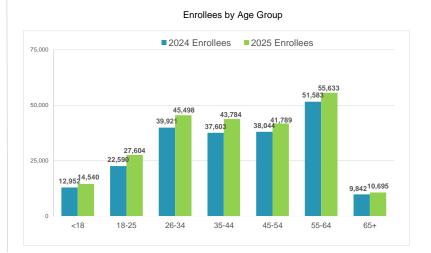
-2024

-2025

#### Enrollments 2024 vs 2025





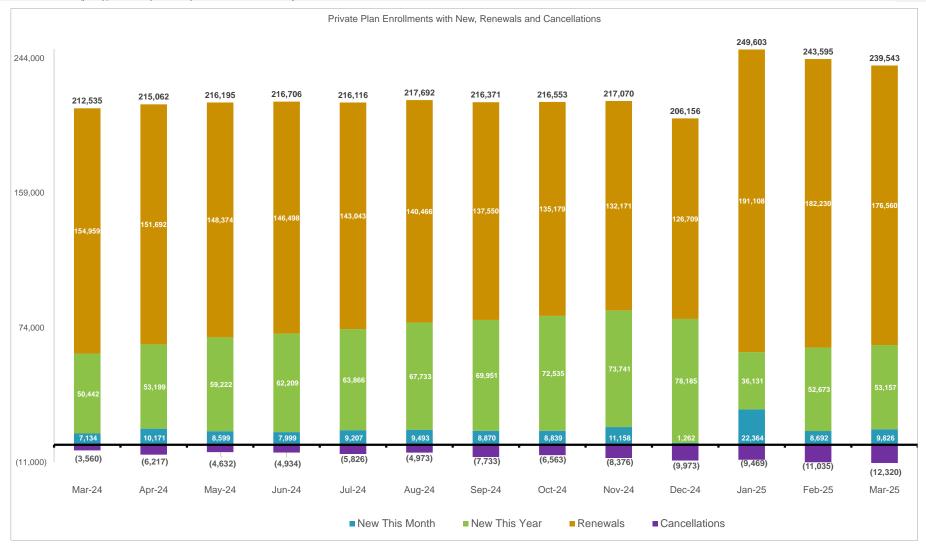


Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month. New Enrollments = All enrollments new to Maryland Health Connection compared to the prior plan year.

Cancelled enrollments = Cancellations cover those made during the month of the report.

## PRIVATE PLANS

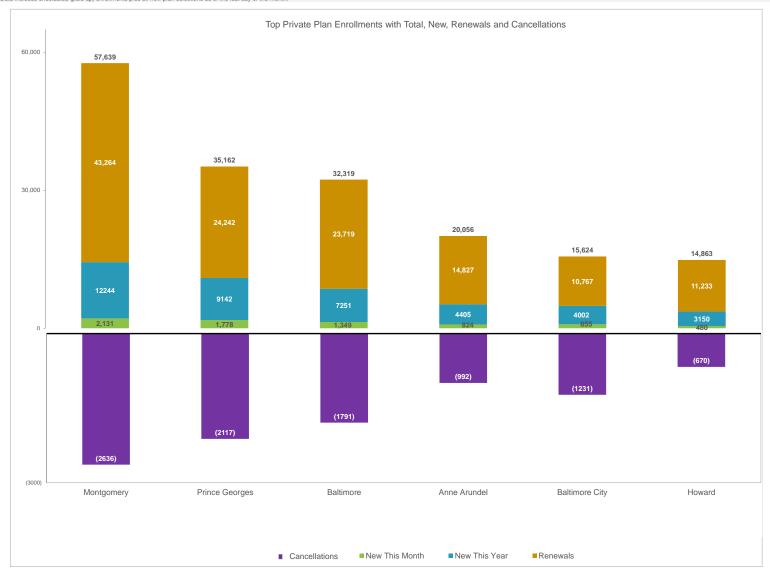
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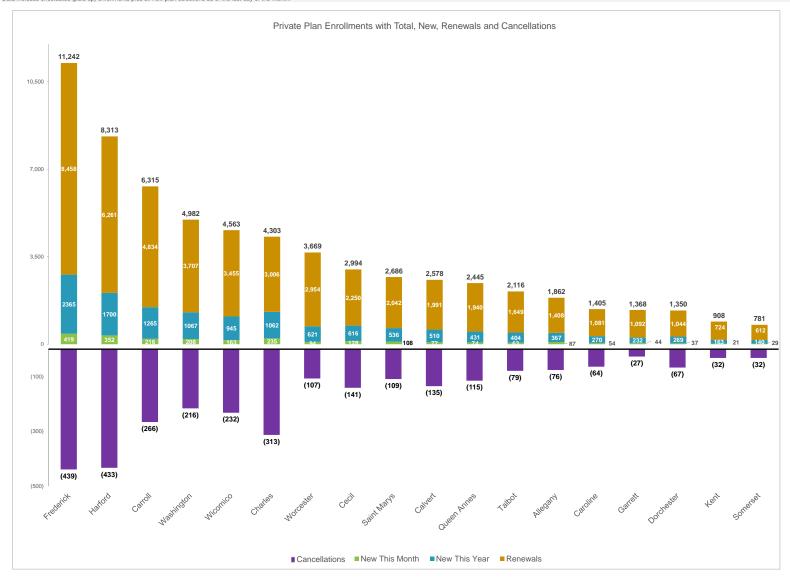


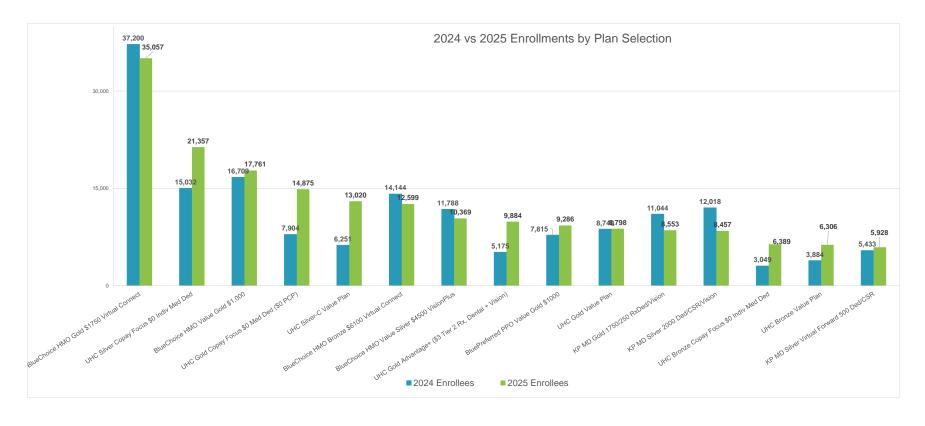
Enrollees who did not submit household income information and thus were not eligible for financial help. The Federal Poverty Level(FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four.

## PRIVATE PLANS BY TOP 6 JURISDICTIONS

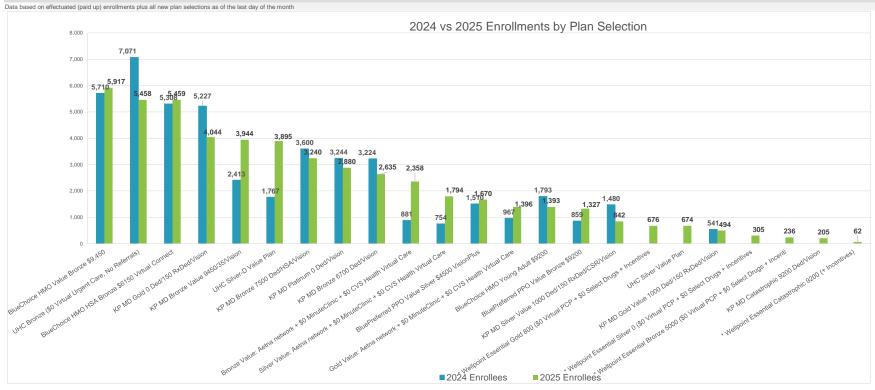
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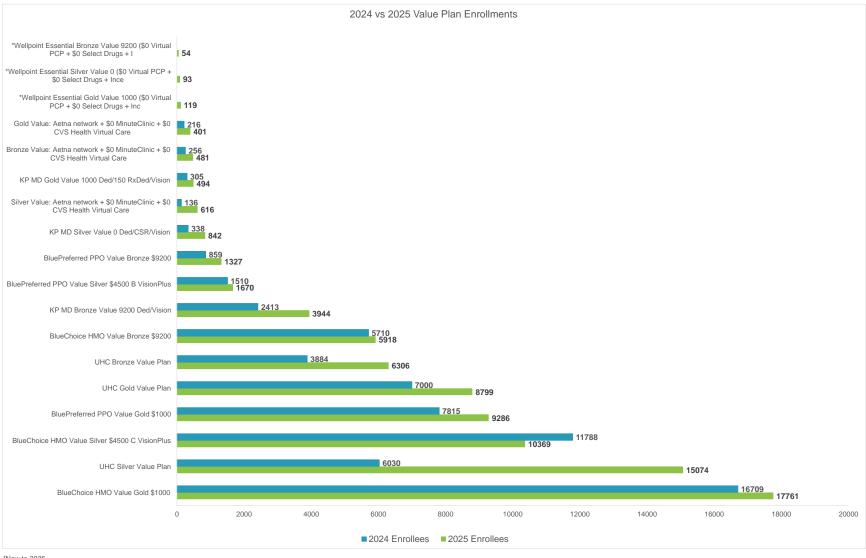
#### PRIVATE PLAN SELECTIONS-Top 15 Plans



\*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



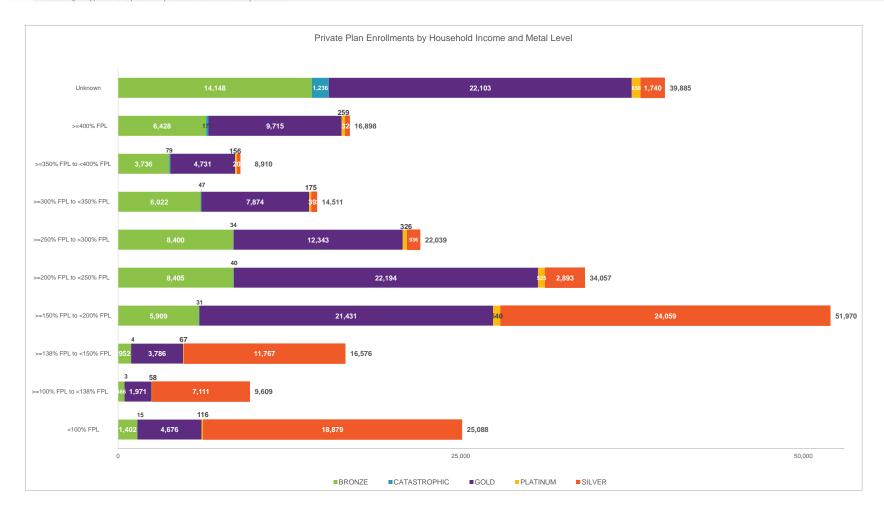
\*New to 2025.

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

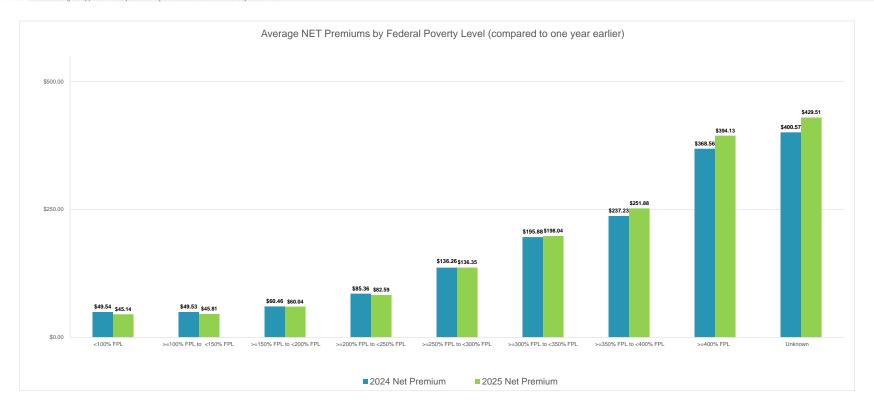
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



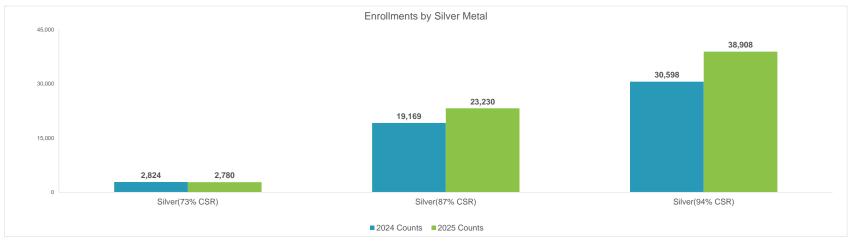


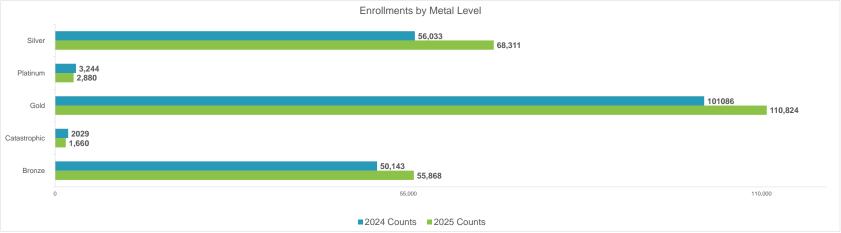


The Federal Poverty Level(FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four. Unknown: Enrollees who did not submit household income information and thus were not eligible for financial help.



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.



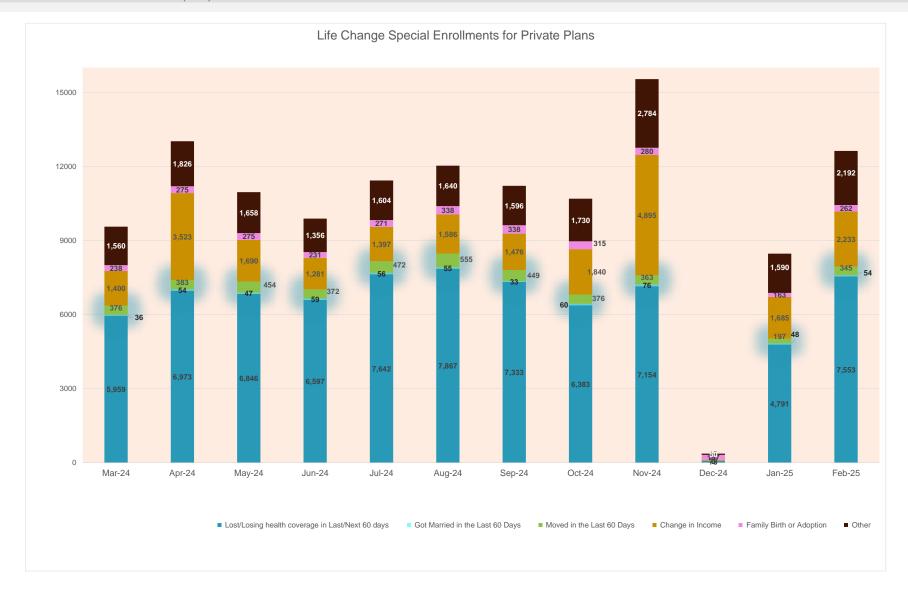


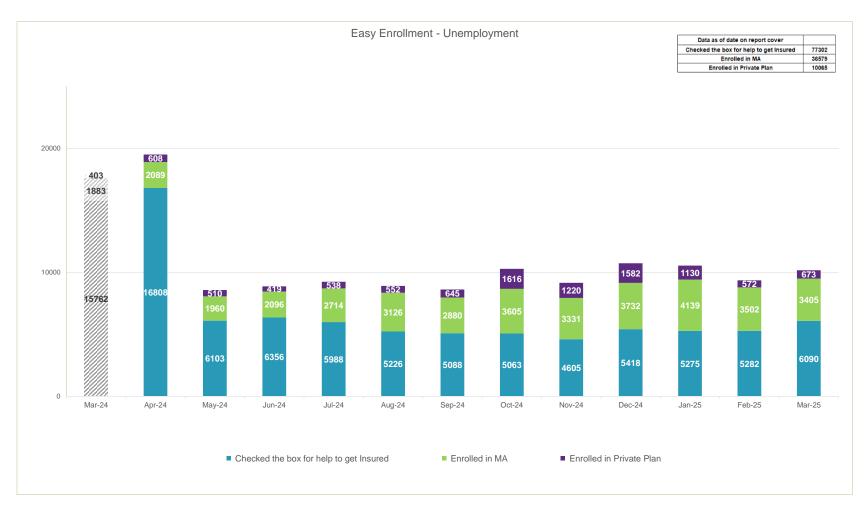
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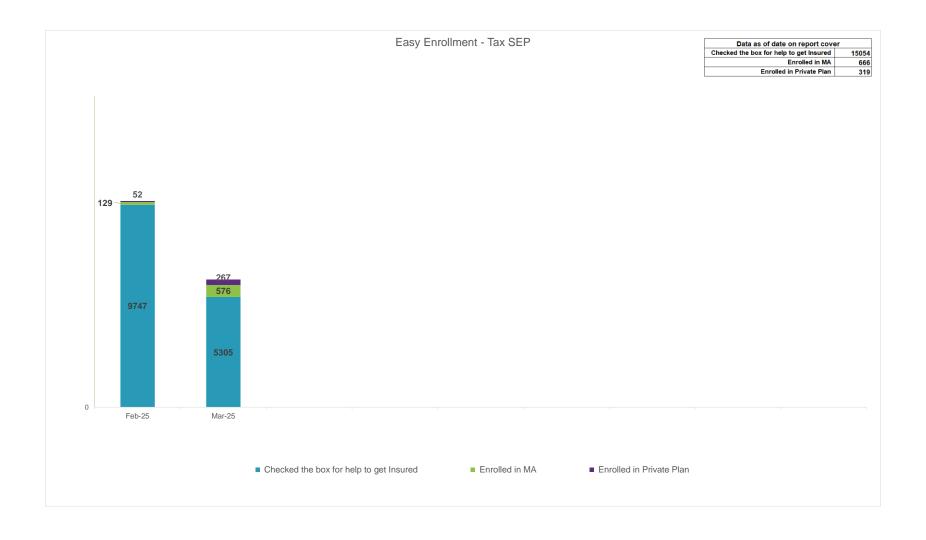
Cost-sharing reductions (CSRs) are credits to help pay out-of-pocket costs such as copays or deductibles. You must enroll through Maryland Health Connection and select a Silver plan to be eligible.

## SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

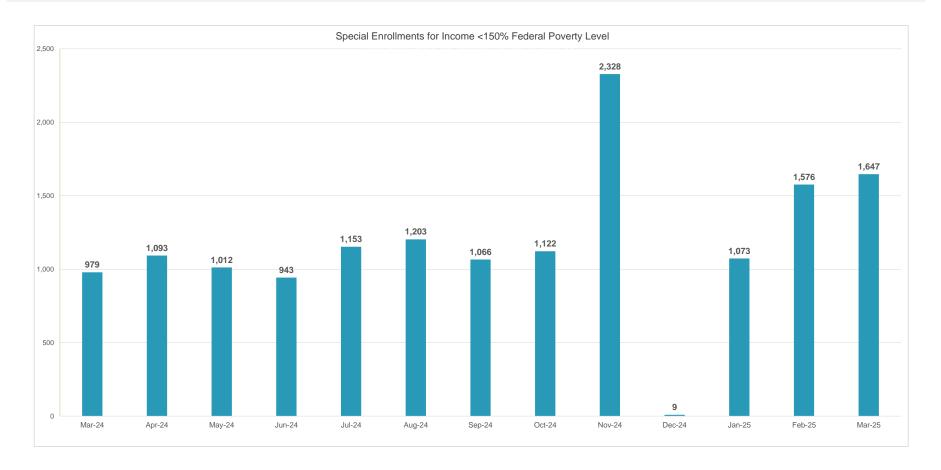




The program began in June '22.



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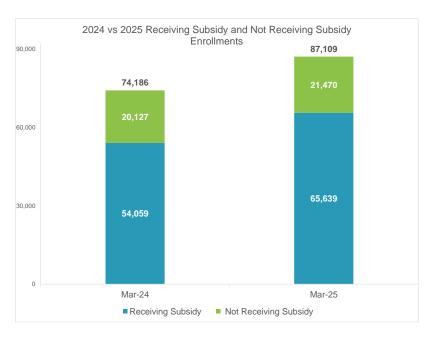


150% FPL SEP began in July 2022.

#### YOUNG ADULT SUBSIDY

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





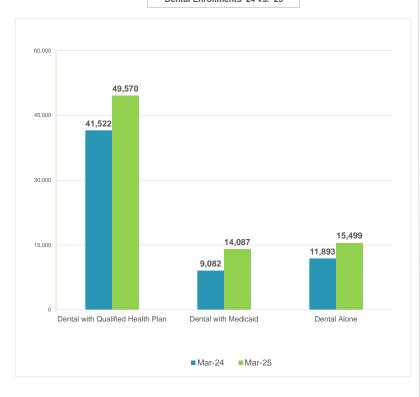


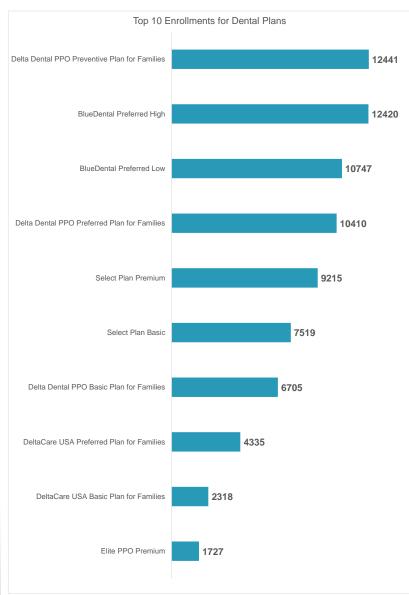


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# Total Dental 79,156

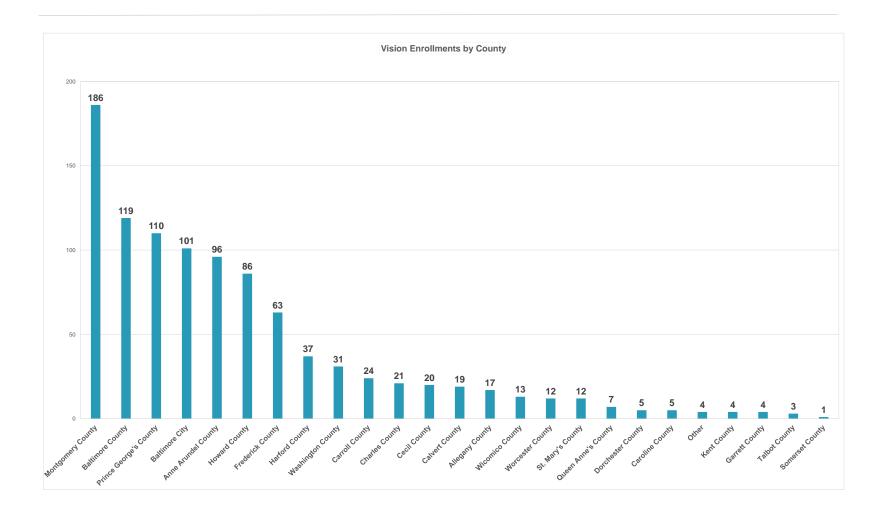
Dental Enrollments '24 vs. '25





## **Total Vision**

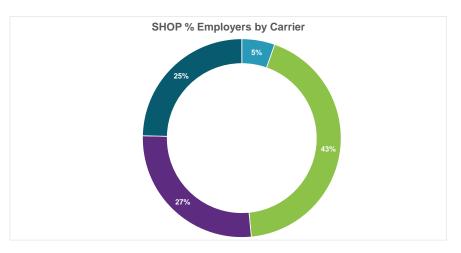
1,000



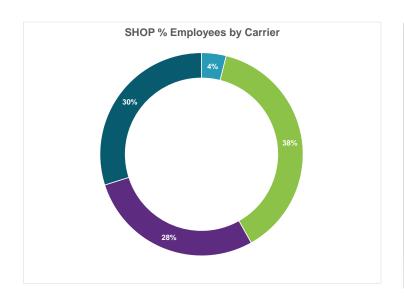
## SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

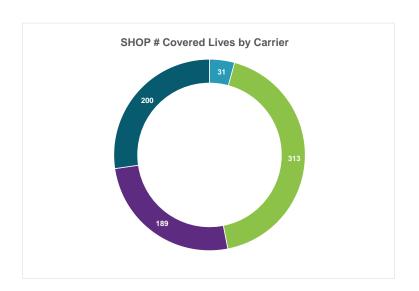
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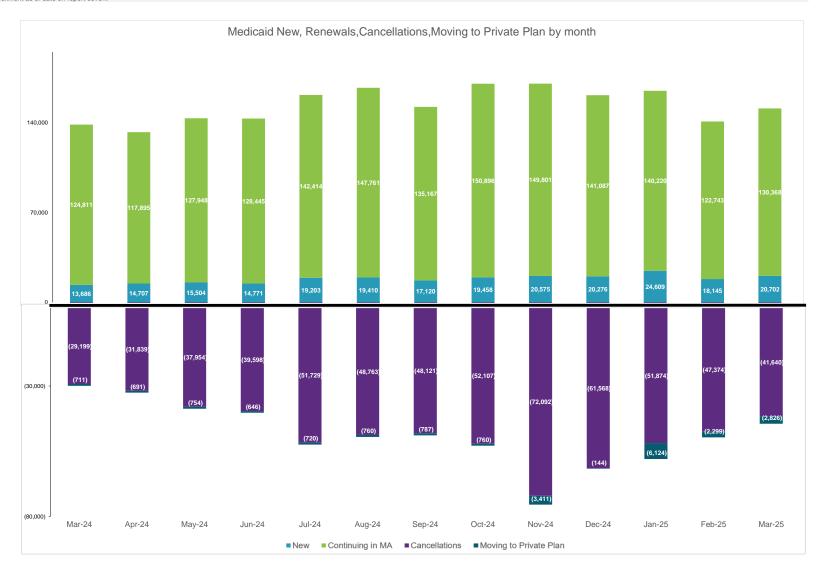
An employer may be enrolled in more than one carrier and dental





## MEDICAID (MAGI/Income-based)

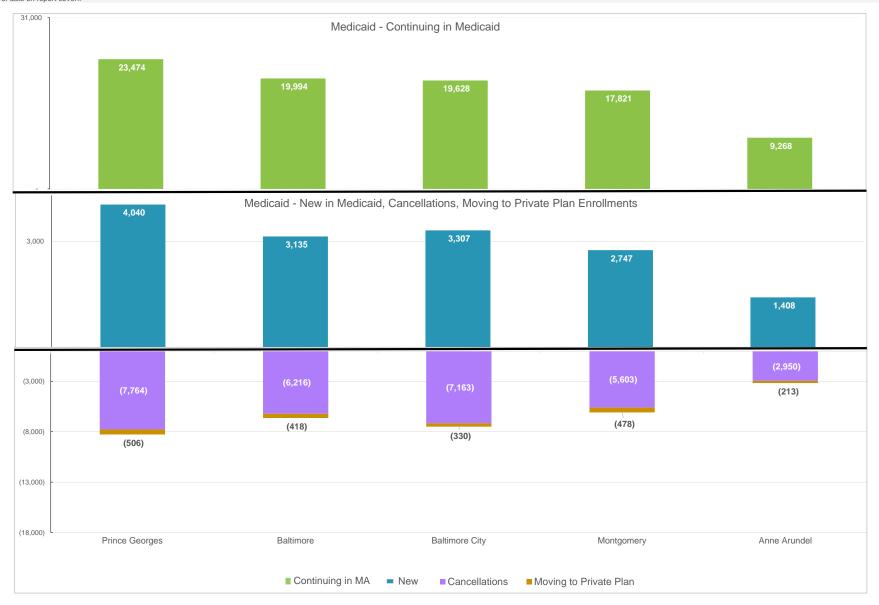
Enrollment as of date on report cover...



<sup>\*\*</sup>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).

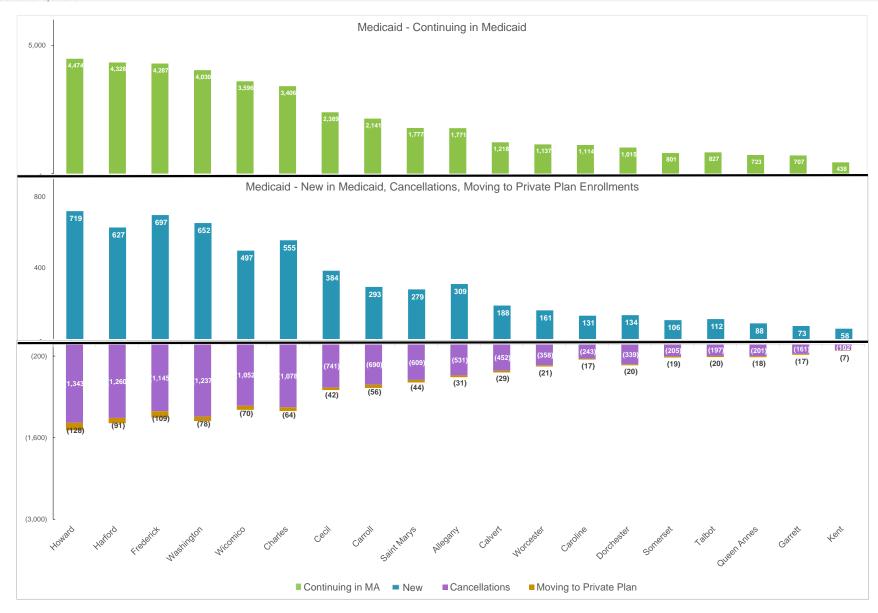
## MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



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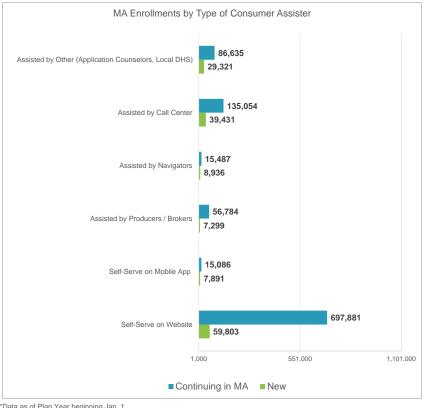
Enrollment as of date on report cover.

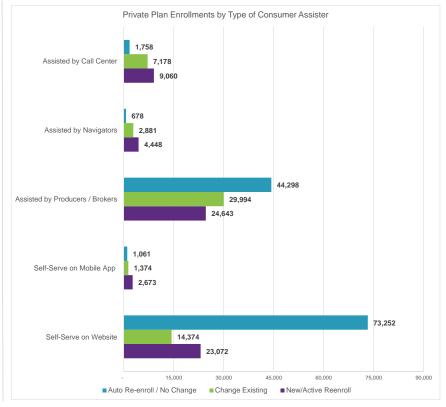


Other = Dependent family members who live outside Maryland

## HOW CONSUMERS ENROLLED

Data as of date on the report cover..





<sup>\*\*</sup>Data as of Plan Year beginning Jan. 1