

Congressional District 3

Approximately 190,000 Marylanders are benefiting from lower premiums and improved access to affordable health coverage through Maryland Health Connection (MHC), thanks to enhanced tax credits made available under the American Rescue Plan Act of 2021 (ARPA)/Inflation Reduction Act (IRA).

Extending the enhanced tax credits is critical to ensuring health insurance coverage remains affordable and accessible for Maryland families.

The enhanced tax credits have led to:

- **Record enrollment year after year**
Enrollment through MHC is at an all-time high of **241,000**, an increase of more than **50%** compared to pre-ARPA enrollment in 2021.
- **Significant gains in health equity**
In 2025, enrollment of Black residents grew by **23%** year over year, and enrollment of Hispanic residents by **25%** year over year.
- **Increased purchasing power**
Lower premiums have enabled more Marylanders to purchase higher value plans that offer better financial protection from high out-of-pocket costs.

In Congressional District 3:

26,000

Number of District 3 enrollees benefiting from enhanced tax credits

37%

Percent premiums will increase for District 3 consumers with state subsidy (\$1,288 per year)

101%

Percent premiums *would* have increased for tax-credit eligible District 3 consumers without state subsidy

If Congress doesn't act, the ARPA-enhanced tax credits are set to expire at the end of 2025.

- Approximately **190,000** Marylanders will lose some or all of their financial support without the ARPA-enhanced tax credits.
- Maryland can expect to see a significant increase in the uninsured rate.

Maryland by the numbers:

241,000

Individuals enrolled in Maryland Health Connection

190,000

Enrollees benefiting from enhanced tax credits

35%

Percent premiums will increase for tax-credit eligible consumers with state subsidy in 2026 (would have been 95% without state subsidy)

\$1,185

Average yearly increase in premium for Marylanders with state subsidy (\$99 per month)

