Maryland Fact Sheet September 2025



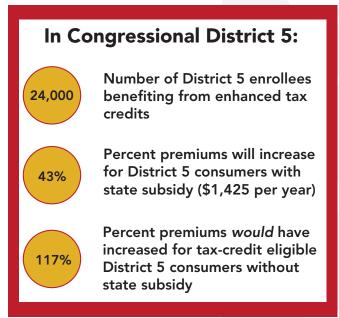
Congressional District 5

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.



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:



Individuals enrolled in Maryland Health Connection



Enrollees benefiting from enhanced tax credits



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



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