



DATA REPORT

December 31, 2025

- Private plan enrollment declined modestly in December, consistent with seasonal patterns, but remained well above prior-year levels.
 - December 2025 ended with 222,919 private plan enrollees, down from November but higher than December 2024, reflecting continued year-over-year growth despite typical end-of-year attrition.
- Income-based Medicaid enrollment continued its downward year-over-year trend but showed limited month-to-month volatility.
 - Medicaid enrollment declined slightly from November, and remained lower than December 2024, consistent with ongoing eligibility redeterminations following the full restoration of income verification requirements. No unusual acceleration was observed in December 2025 relative to recent months.
- Young Adult Subsidy participation and total enrollment increased year-over-year, with stable average subsidy levels.
 - Total young adult enrollments and the number receiving subsidies were higher than December 2024, while the average monthly subsidy change remained relatively flat, indicating sustained participation without a corresponding increase in per-enrollee cost.

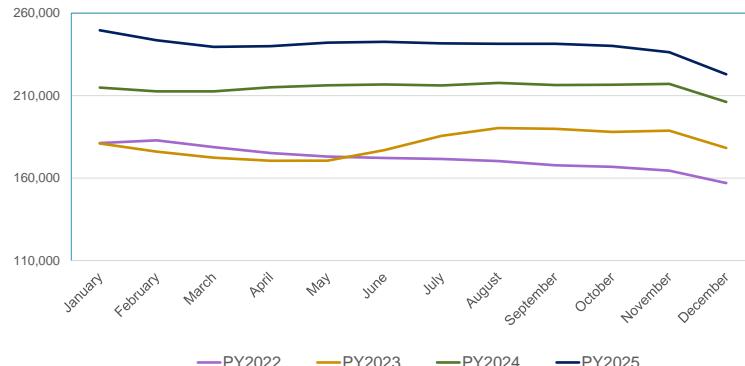
SUMMARY

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

Private Plan Summary

Enrolled in Private Plan

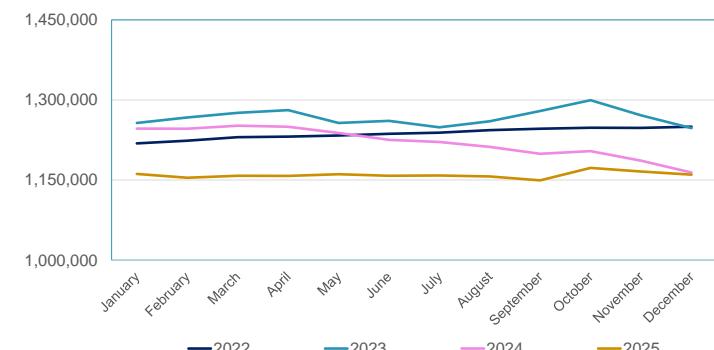
222,919



Income Based Medicaid Summary

Enrolled in Medicaid

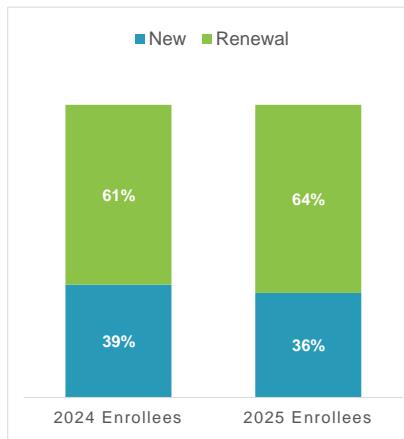
1,160,199



Enrollments 2024 vs 2025

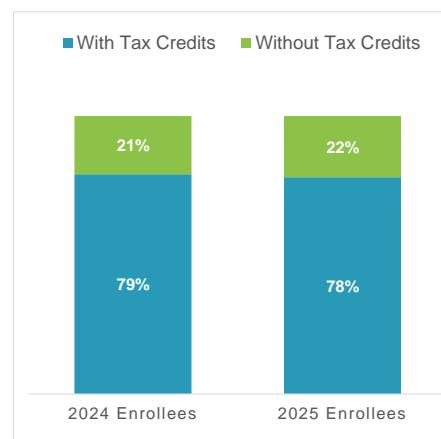
Enrollees by New/Renewal

■ New ■ Renewal



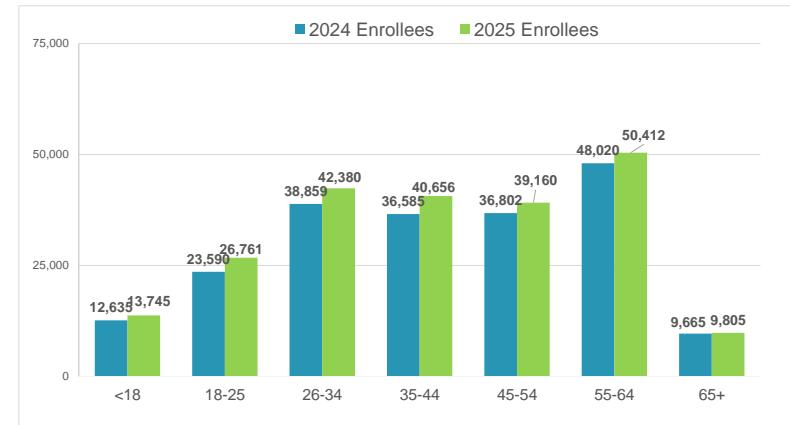
Enrollees by Financial Help

■ With Tax Credits ■ Without Tax Credits



Enrollees by Age Group

■ 2024 Enrollees ■ 2025 Enrollees



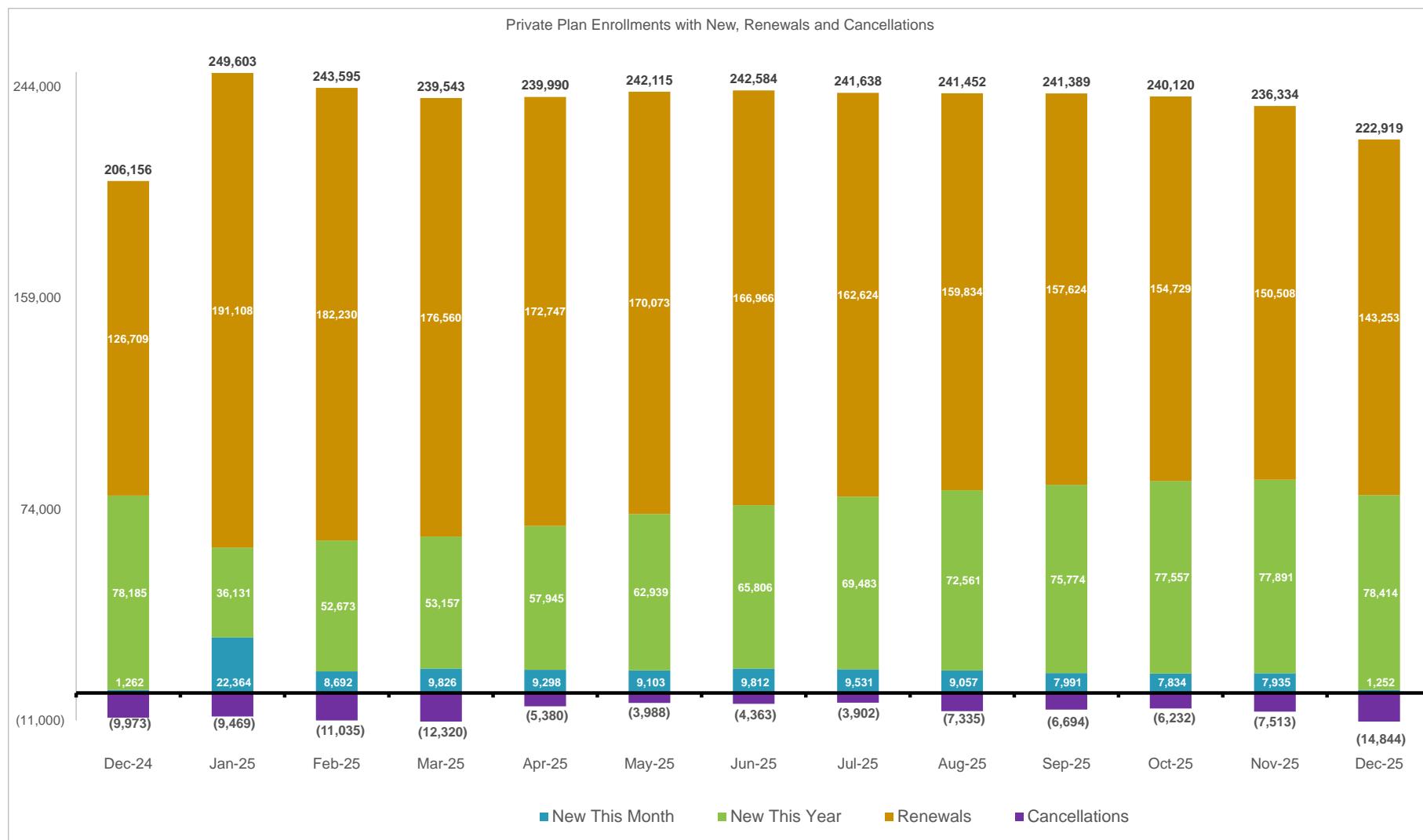
Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month.

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

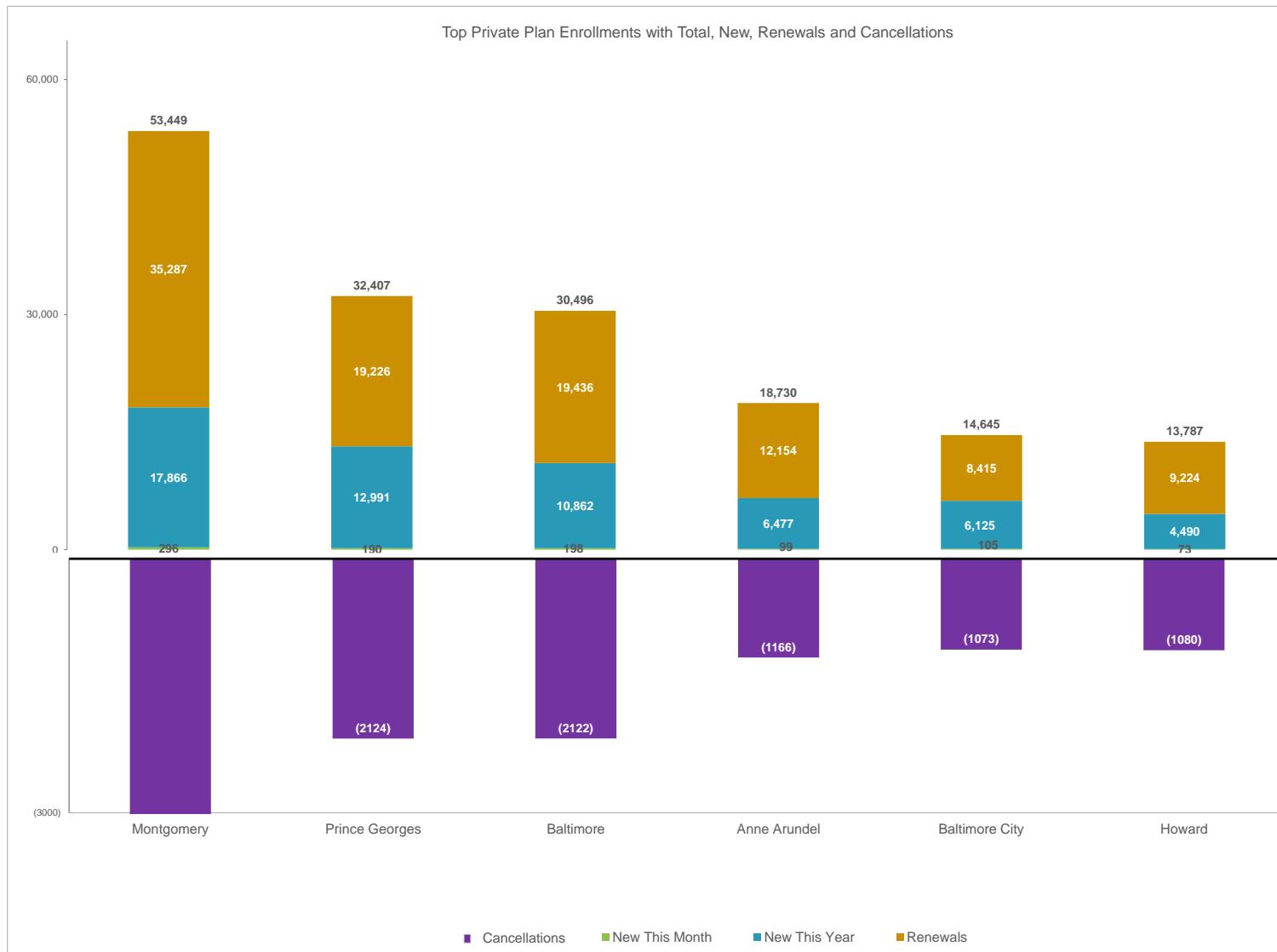
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



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.

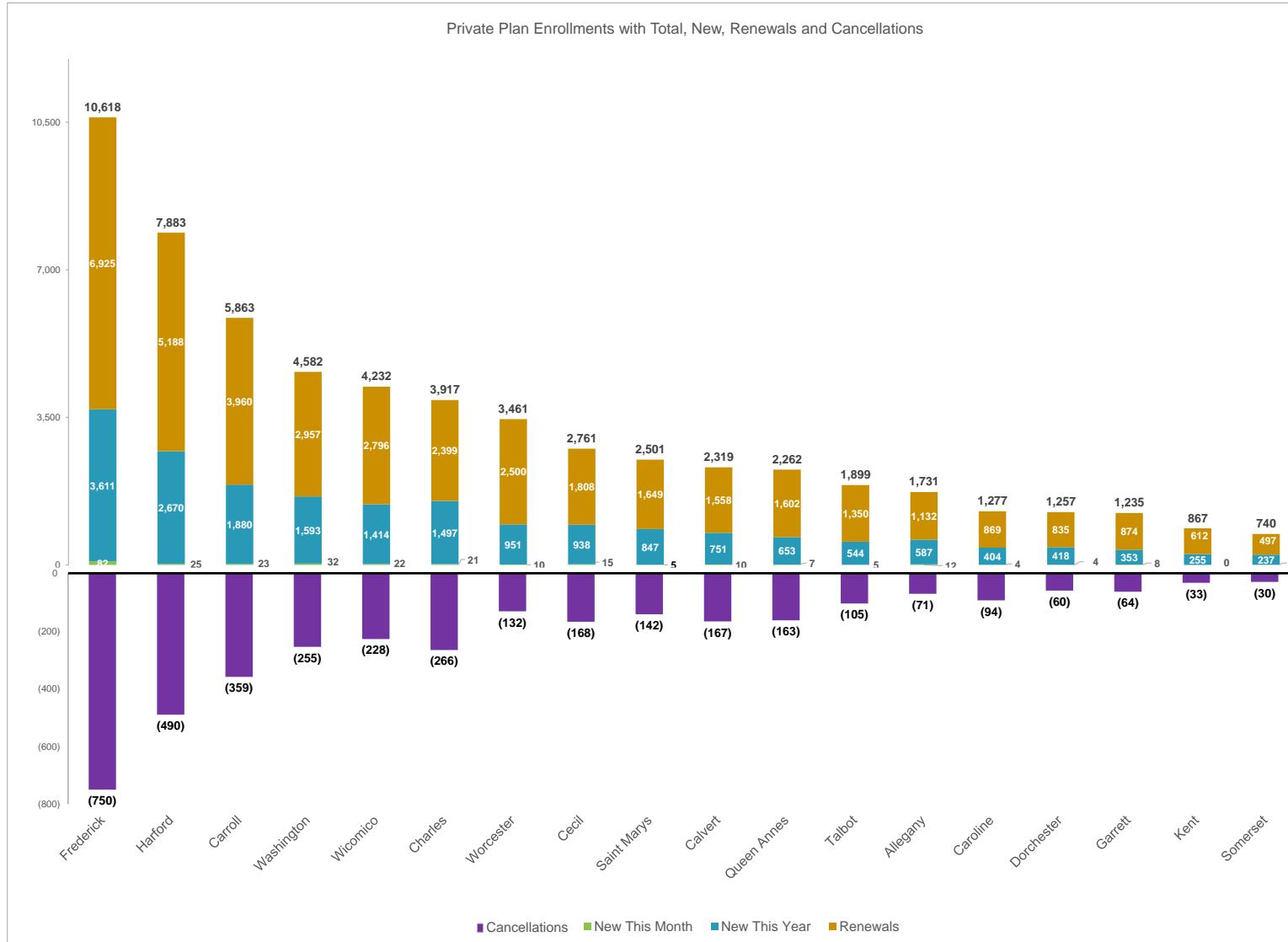
PRIVATE PLANS BY TOP 6 JURISDICTIONS

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



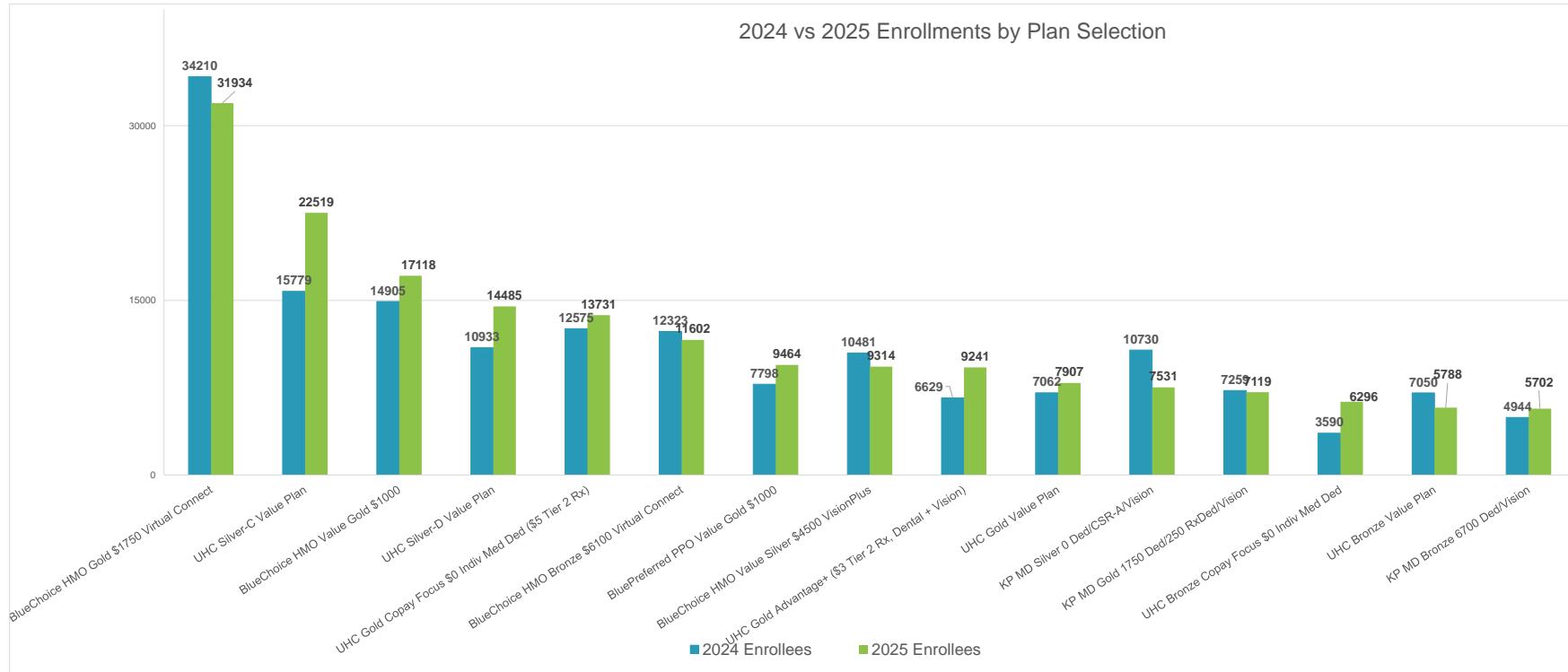
PRIVATE PLANS BY COUNTY

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



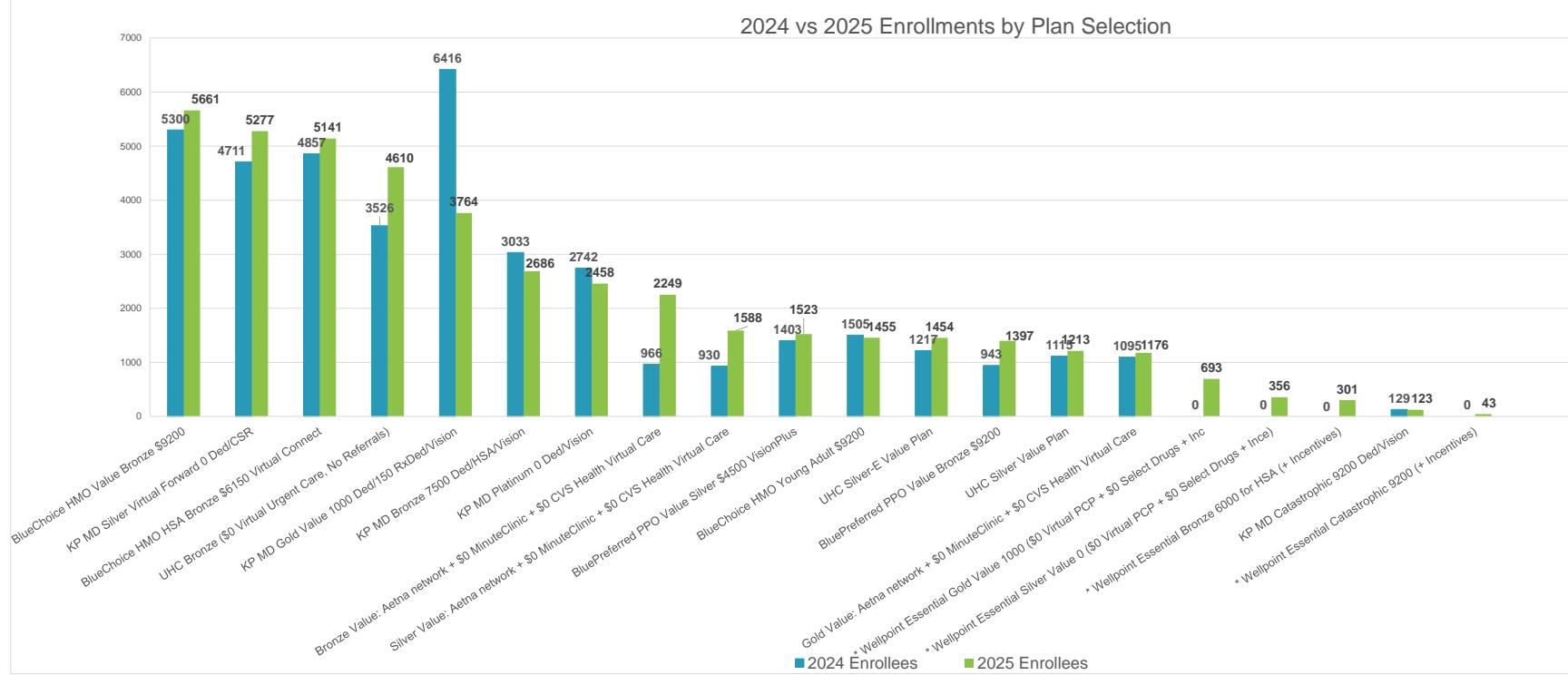
PRIVATE PLAN SELECTIONS - Top 15 Plans

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

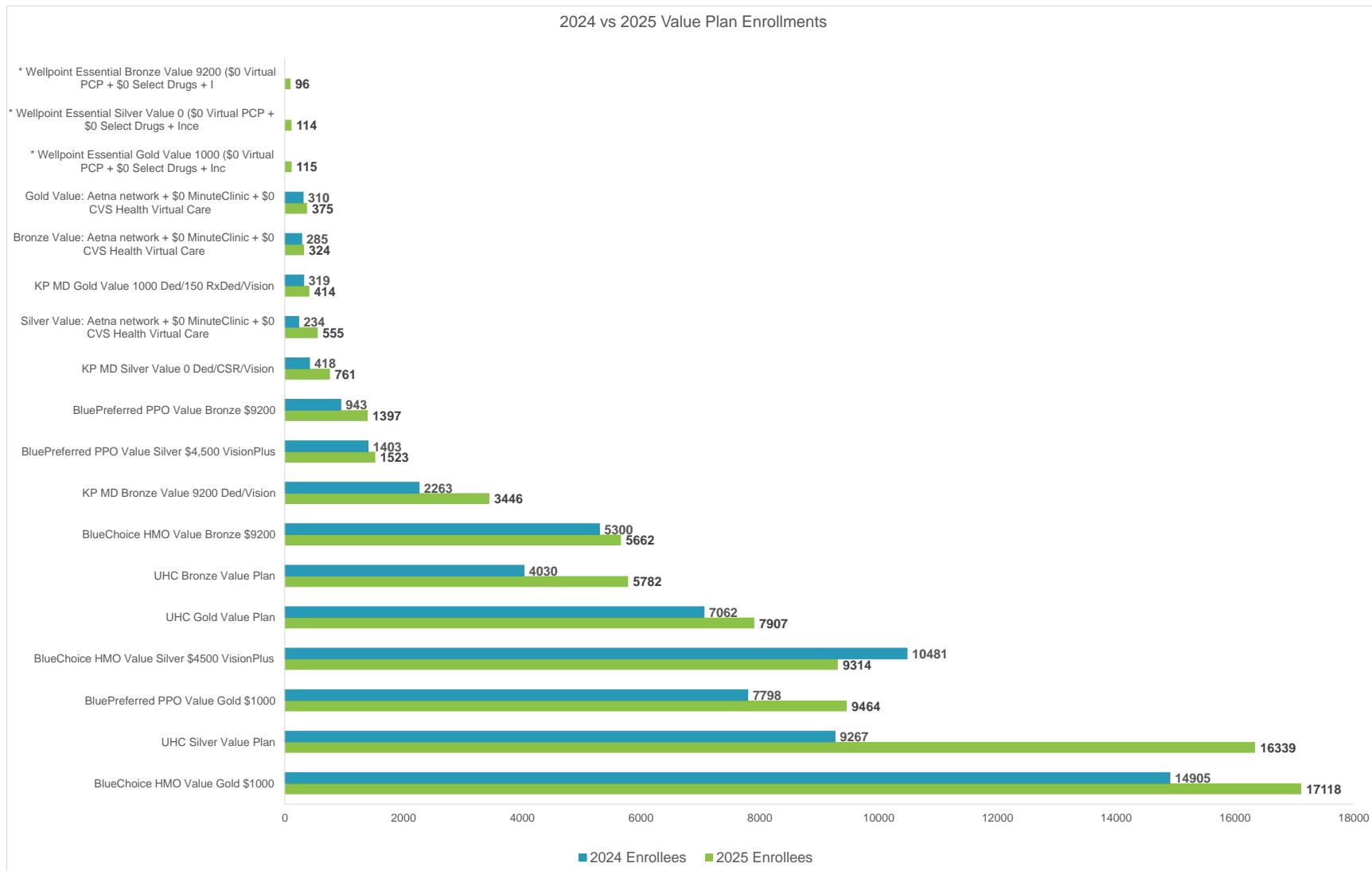
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



*New to 2025

VALUE PLAN SELECTIONS

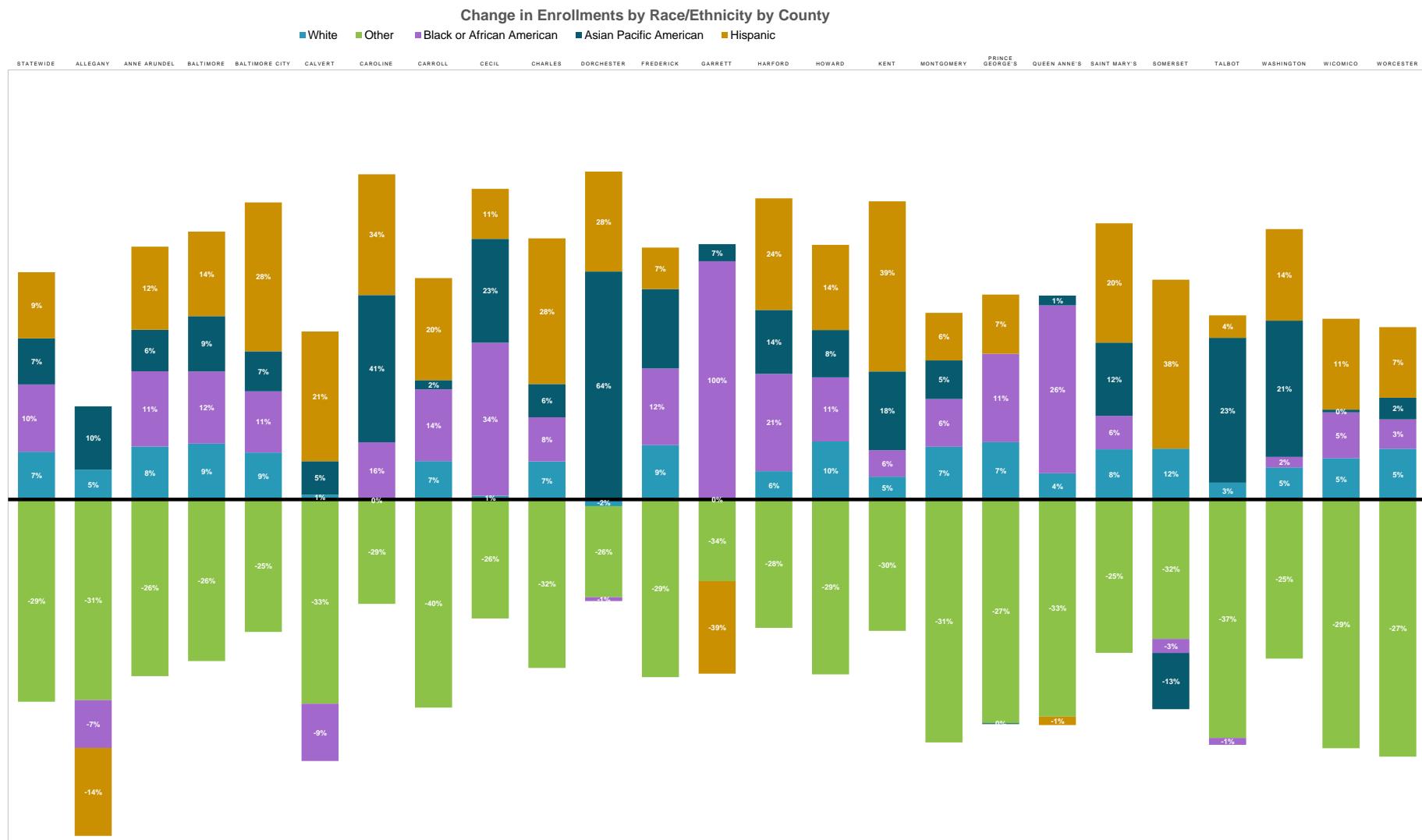
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



*New to 2025.

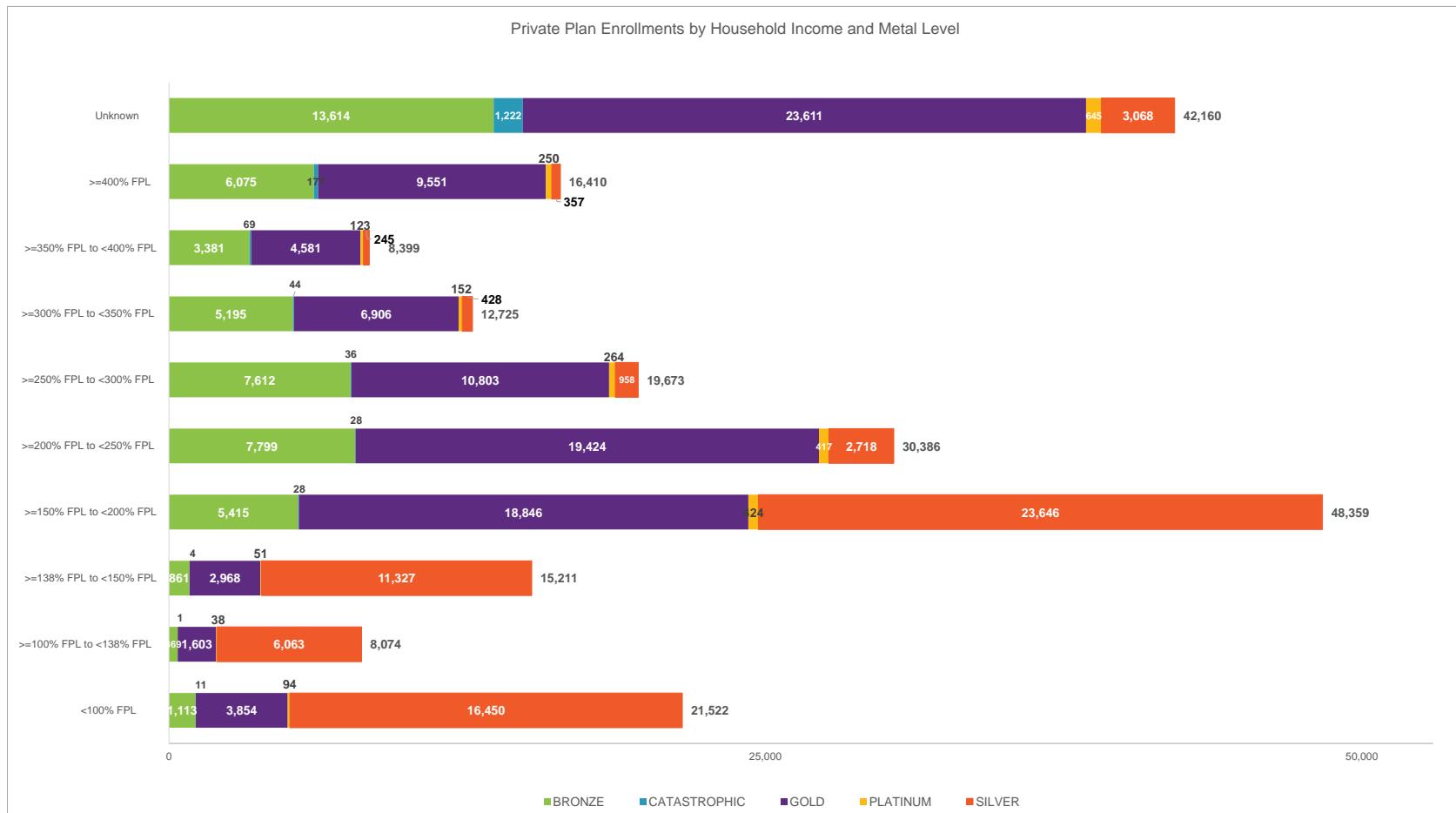
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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



AFFORDABILITY

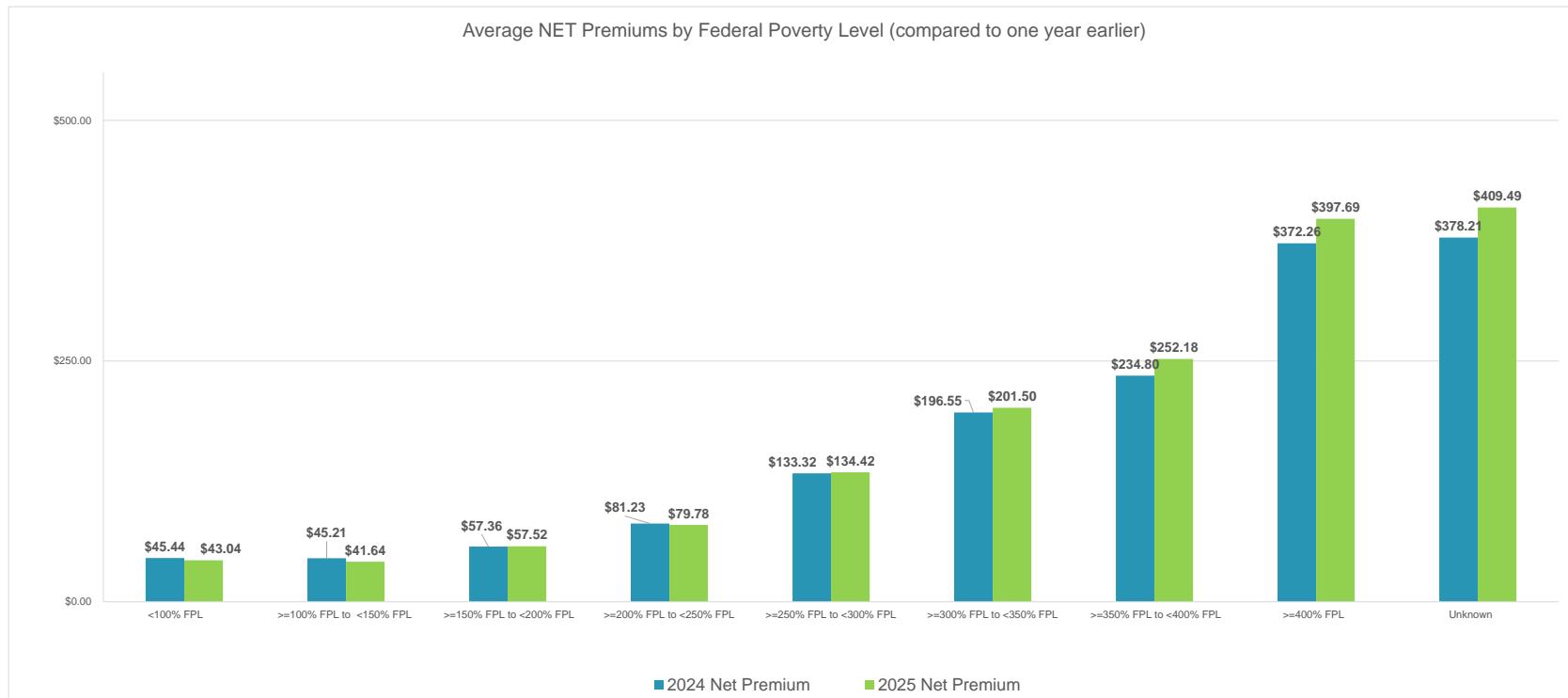
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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.

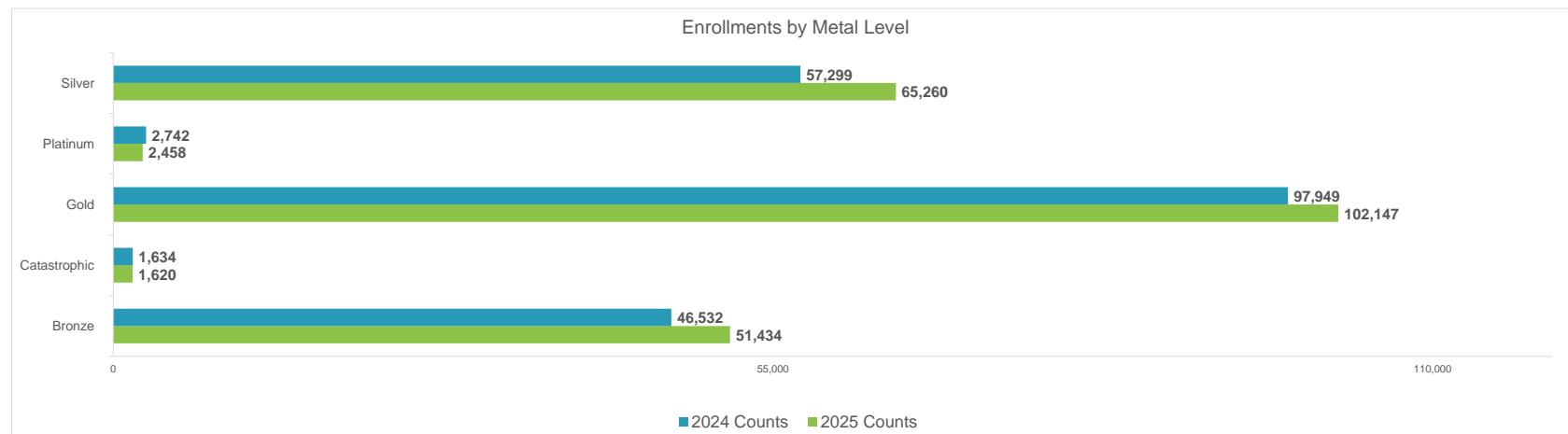
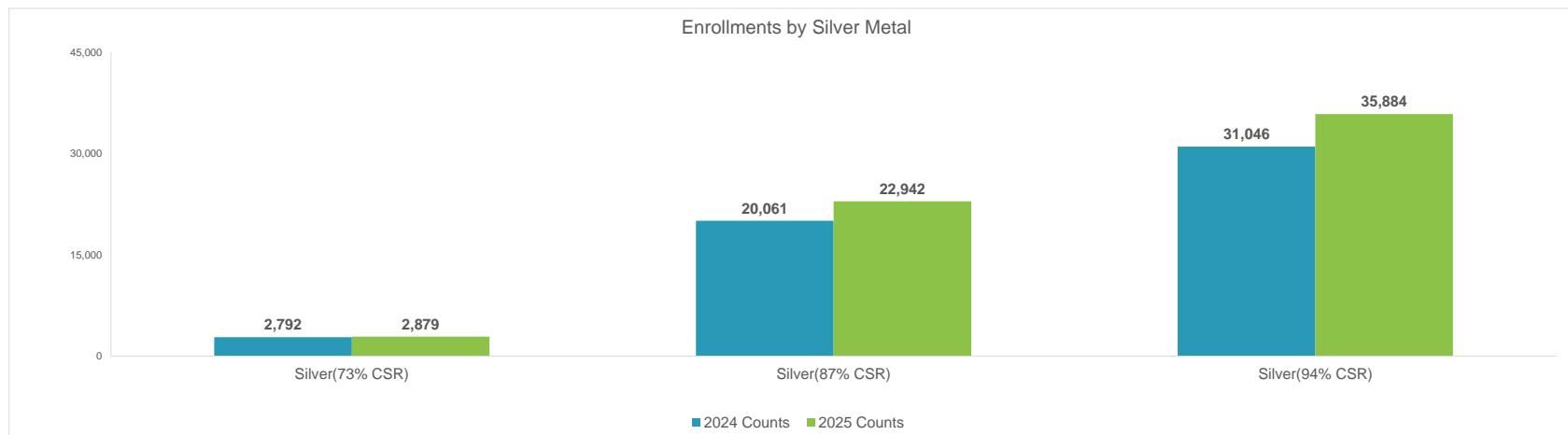
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AFFORDABILITY

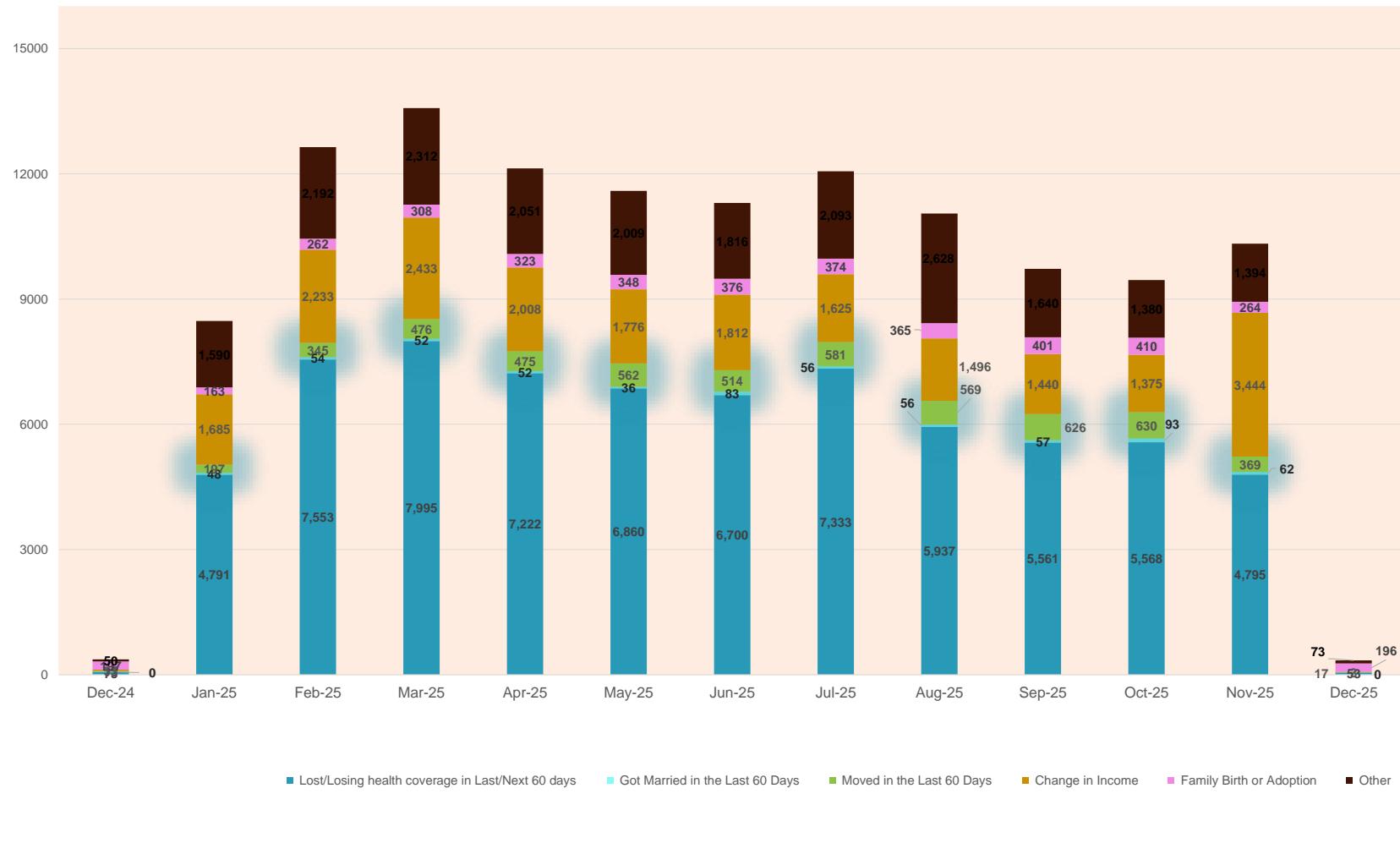
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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.

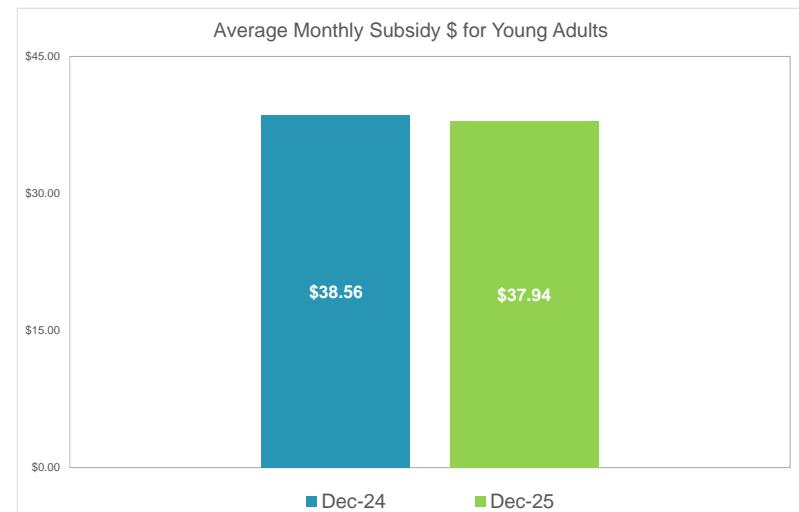
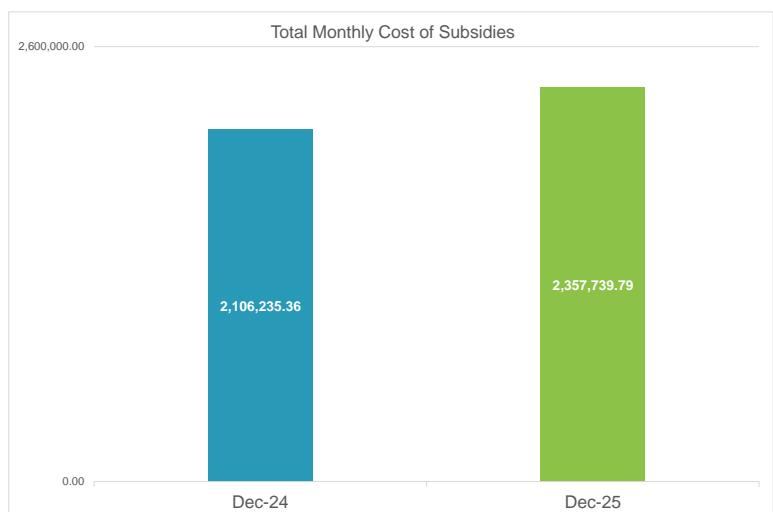
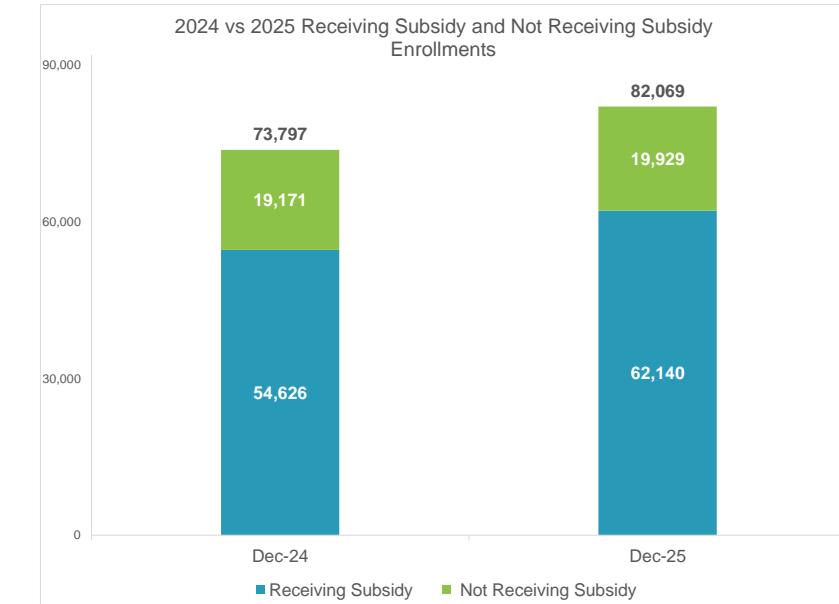
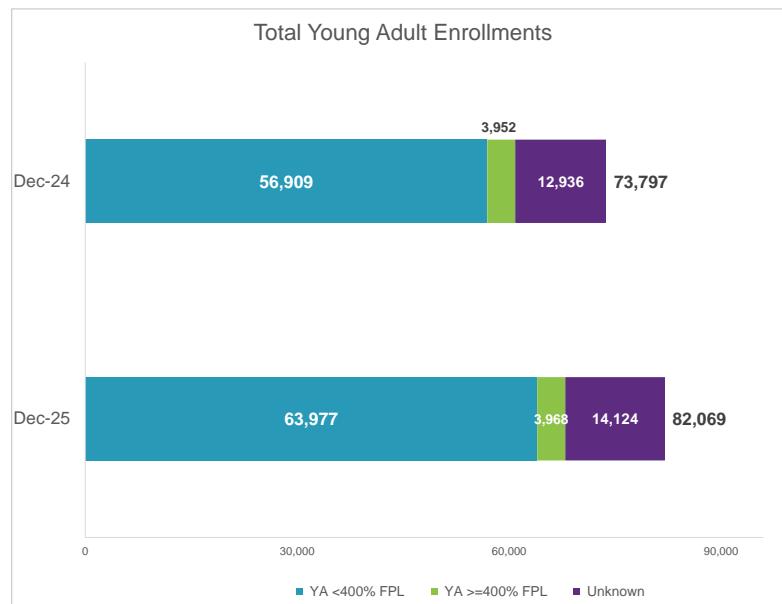
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

Life Change Special Enrollments for Private Plans



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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SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

Easy Enrollment - Unemployment

Data as of date on report cover	
Checked the box for help to get insured	82191
Enrolled in MA	44626
Enrolled in Private Plan	12430



The program began in June '22.

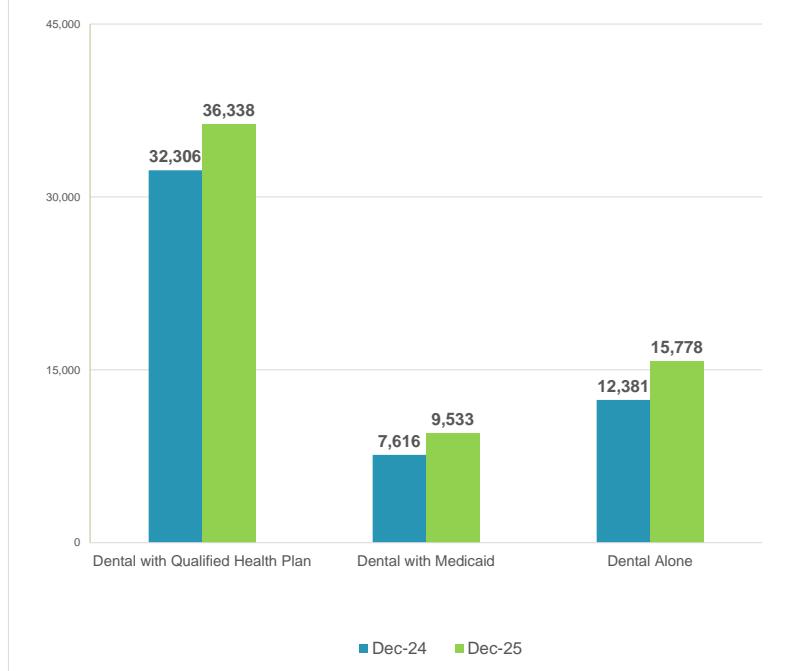
DENTAL

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

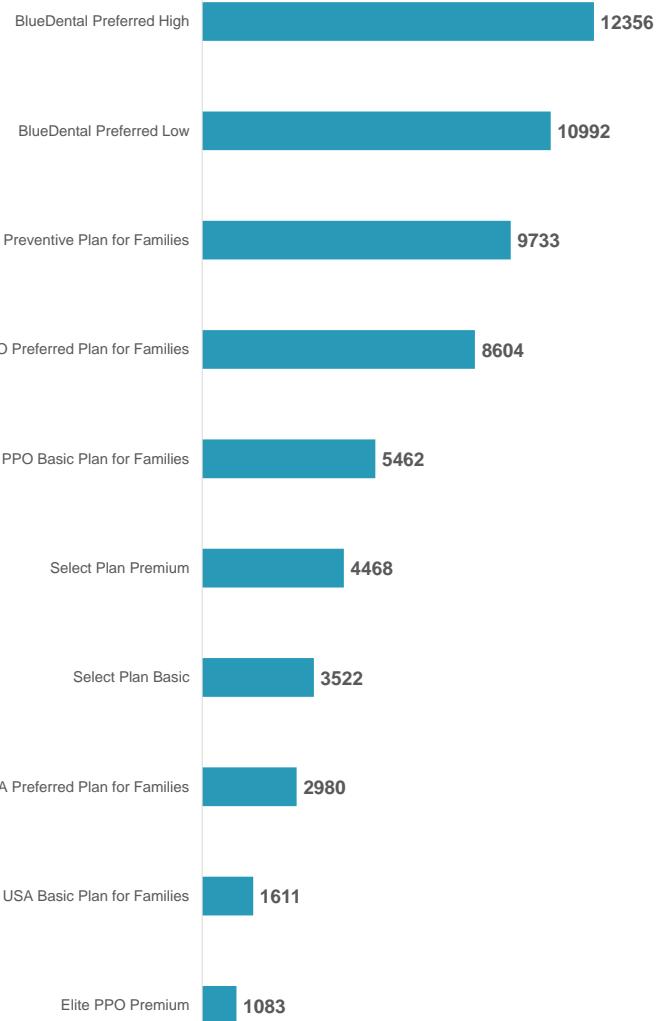
Total Dental

61,649

Dental Enrollments '24 vs. '25



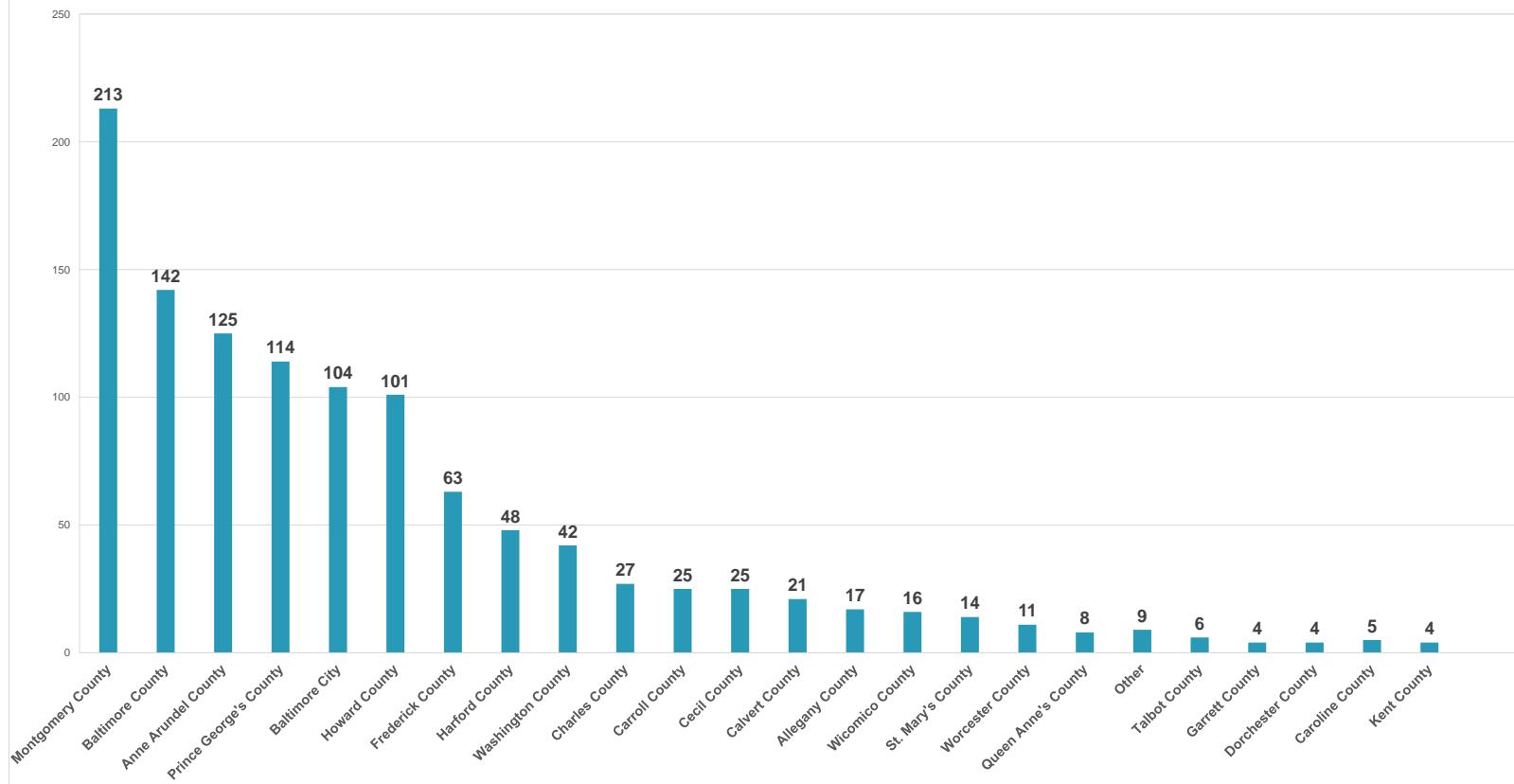
Top 10 Enrollments for Dental Plans



Total Vision

1,148

Vision Enrollments by County

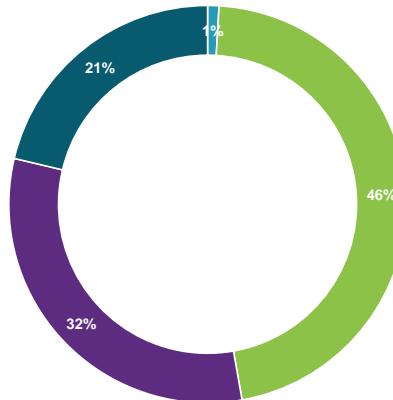


SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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

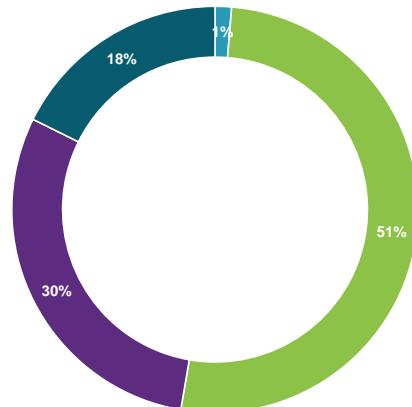


SHOP % Employers by Carrier

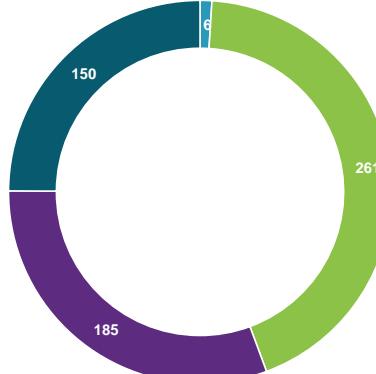


An employer may be enrolled in more than one carrier and dental

SHOP % Employees by Carrier

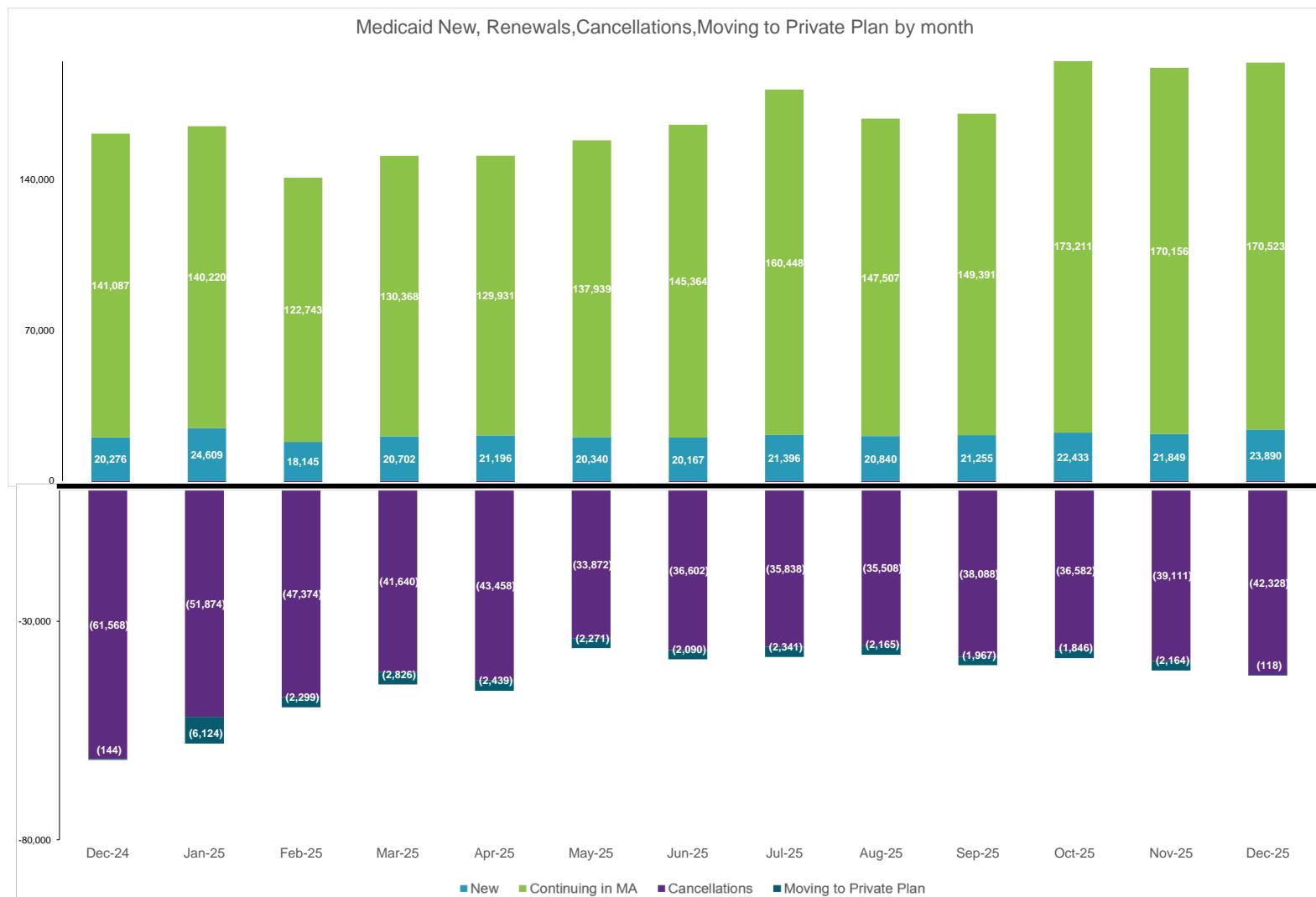


SHOP # Covered Lives by Carrier



M E D I C A I D (M A G I / I n c o m e - b a s e d)

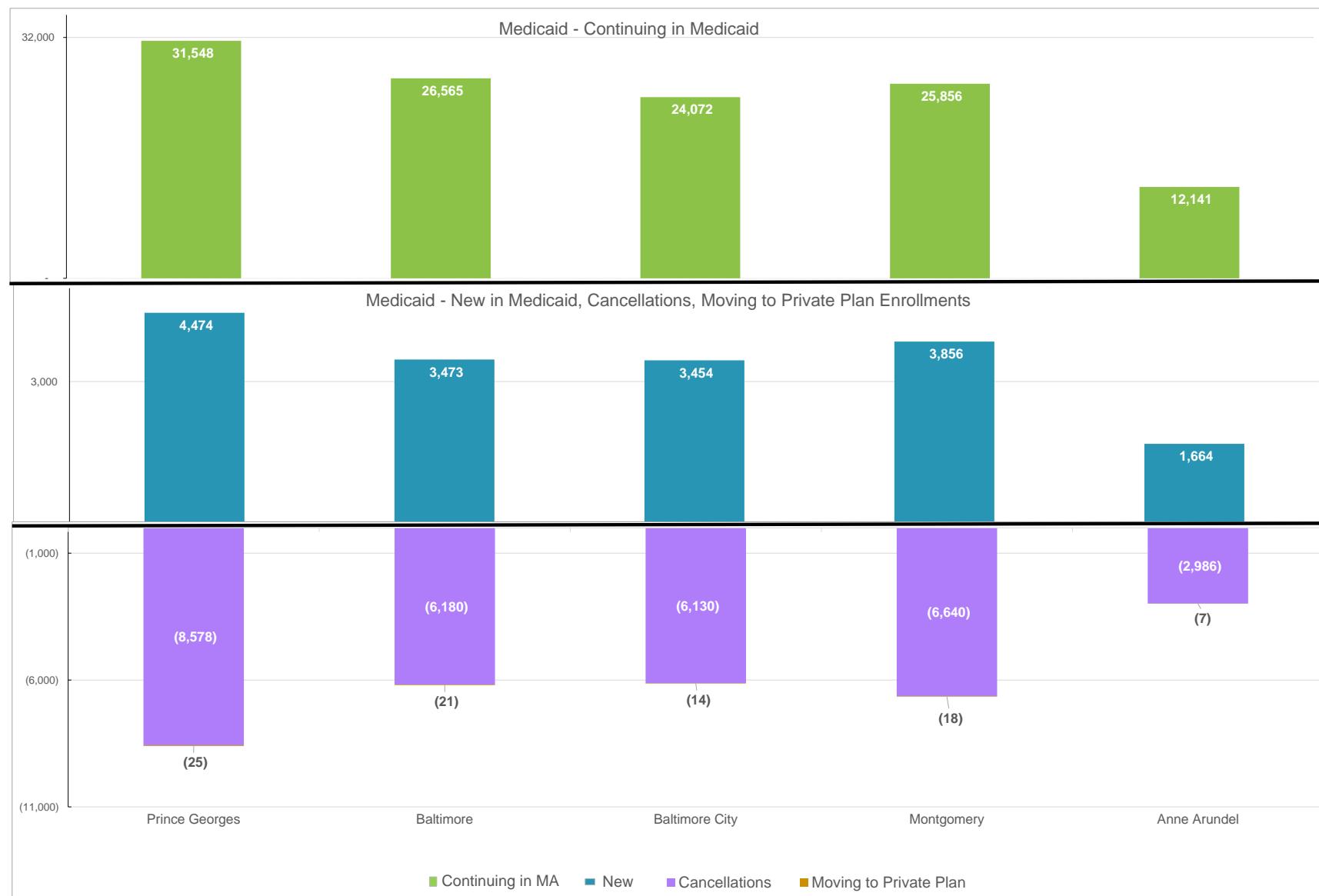
Enrollment as of date on report cover..



**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).

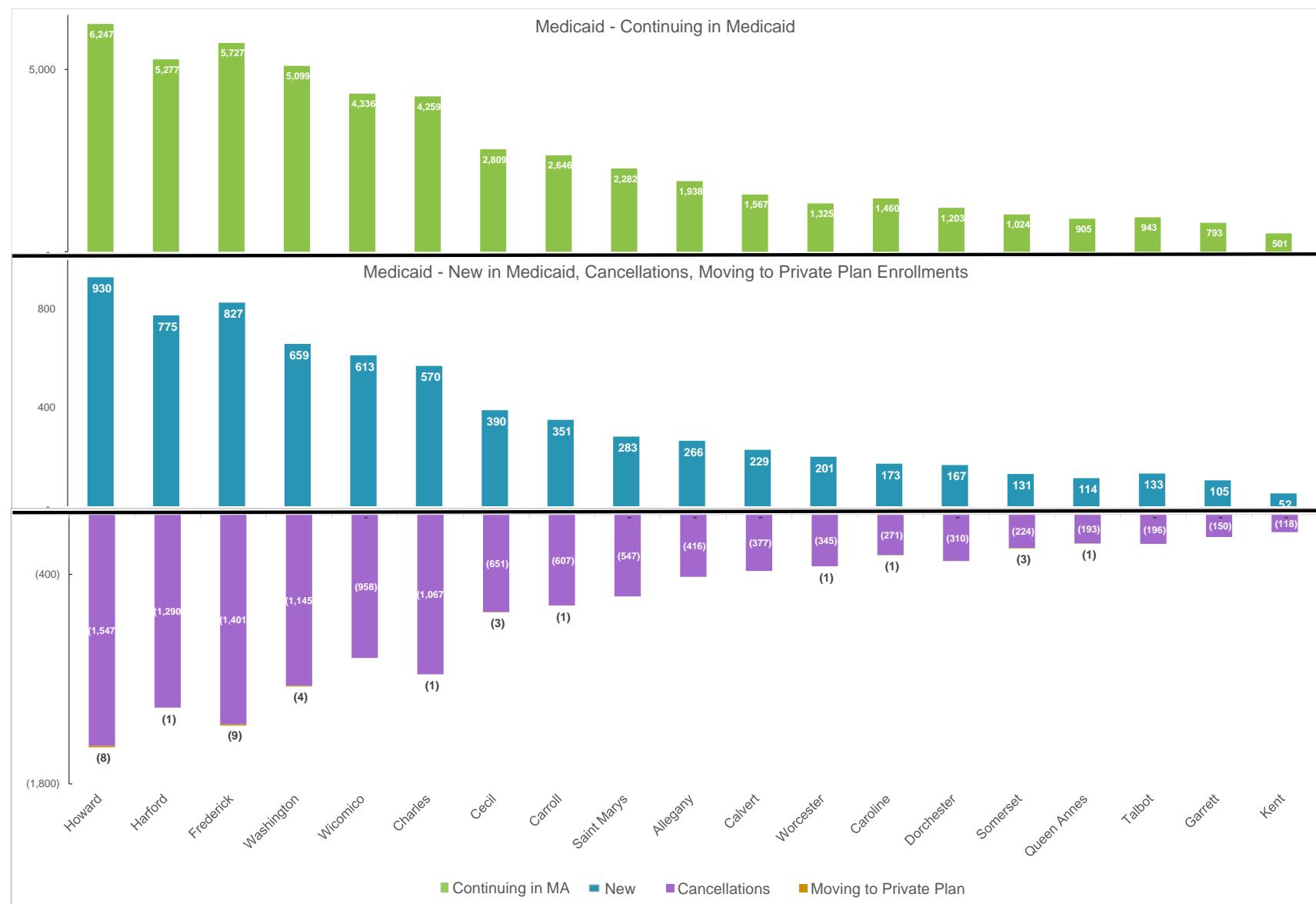
MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



MEDICAID (MAGI/Income-based) BY COUNTY

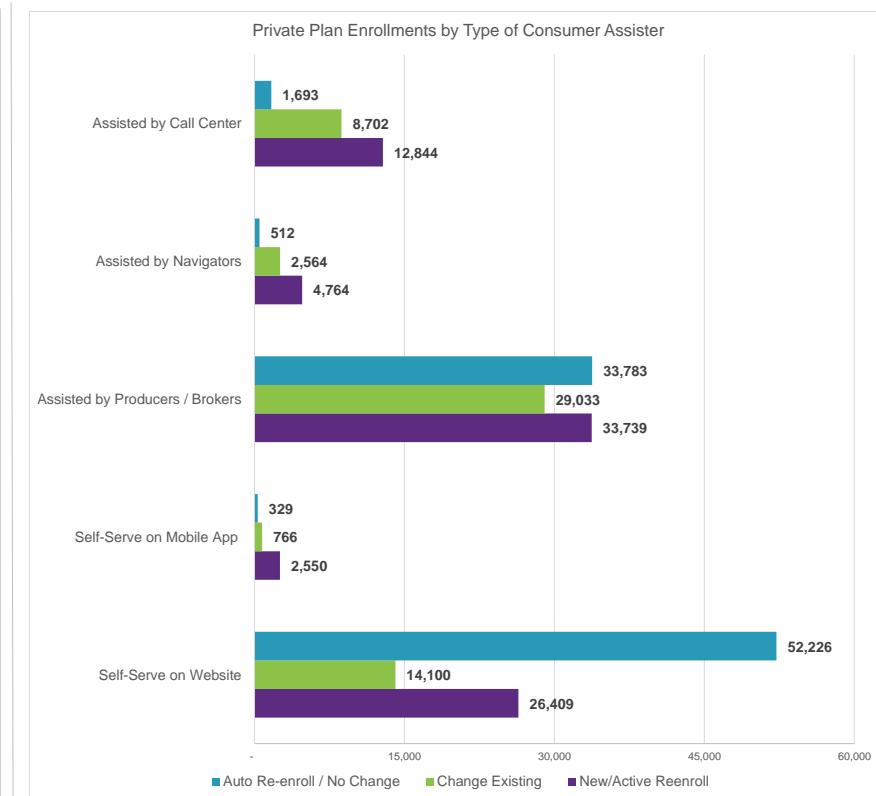
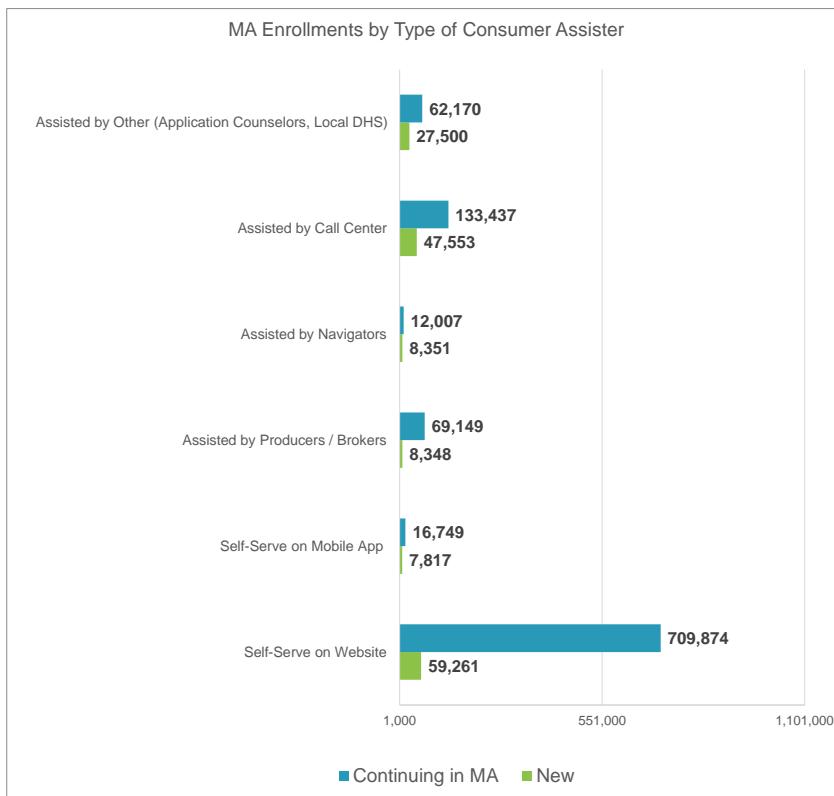
Enrollment as of date on report cover..



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