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MARYLAND LEADS NATION IN 2026 HEALTH PLAN ENROLLMENT: STATE PREMIUM ASSISTANCE SOFTENS BLOW OF LOSS OF FEDERAL SUBSIDIES

*Initial numbers show an increase in enrollment, however consumers “buying-down”
to cheaper plans leave families vulnerable to medical costs.*

BALTIMORE (Jan. 23, 2026) – A total of 255,612 enrolled during the open enrollment period that began Nov. 1, 2025 and ended Thursday. This enrollment through Maryland Health Connection is up 3% from last year. Maryland families and lawmakers alike value health insurance as a pillar of stability.

For Maryland’s 250,000+ individual marketplace enrollees, health insurance is a must-have that is becoming harder to afford. Families are currently balancing two competing values: protection vs. price. Maryland lawmakers made premium assistance available when Federal tax credits expired to protect individuals and families from skyrocketing prices.

At the end of 2025, the federal government let the Affordable Care Act (ACA) enhanced premium tax credits expire. Across the nation, marketplace premiums had a median increase of 18%. As Congress debated whether or not to extend the tax credits, Maryland acted. Governor Moore and the Maryland General Assembly created Maryland Premium Assistance which replaced some or all of the expired federal financial help for those under 400% of the federal poverty level, with those under 200% of FPL receiving the most help. And this year again Maryland provided extra financial help to young adults.

Enrollments by young adults aged 18-37 grew 7% from last year. More than 74% of them were eligible for a subsidy that Maryland created for young adults in 2022 to encourage their

enrollment in health insurance. Their participation helps lower rates for everyone.

The Maryland Premium Assistance helped many families who, without it, would have had to make the difficult choice between food and health care costs. There are those whose income is high enough that they don't qualify for this premium assistance. Individuals who earn \$62,600 a year were hit hard. So were retirees who aren't yet 65 and don't yet qualify for Medicare. Older adults were faced with choosing between steep costs and or choosing a less generous plan. This year, 5,743 people chose a bronze plan, when last year they had a gold plan.

Maryland Health Connection directed a portion of its marketing efforts to Black and Hispanic communities that historically have lacked health insurance. Enrollment by Black consumers grew 4% for 2026. And enrollment by Hispanic consumers grew 2%.

The Maryland Premium Assistance was a crucial state-level safety net. By comparison the Federal Facilitated Marketplace, [Healthcare.gov](https://www.healthcare.gov), saw a 9.2% decline in enrollment as of the end of December according to [CMS.gov](https://www.cms.gov).

This year's enrollment numbers show that despite rising insurance prices, Marylanders still want the peace of mind that comes with having health insurance," said Maryland Health Benefit Exchange Executive Director Michele Eberle. "Our priority is to make coverage affordable and accessible. The Maryland Premium Assistance program prevented significant hikes for low and middle income families."

A clearer picture of the Maryland marketplace will be more apparent in coming months. The expiration of the credits is expected to result in lapsed policies as consumers are unable to pay the first month's premium. Cancelled policies also contribute to increasing the cost of coverage in the pool.

Recipients of the Deferred Action for Childhood Arrivals (DACA) which were allowed to enroll through the marketplace for the first time last year were no longer eligible as of September due to the One Big Beautiful Bill Act.

In addition, there are about 18,000 lawfully present immigrants who earn under 100% of the federal poverty level that as of Jan. 1 were no longer eligible for Advanced Premium Tax Credits. Many of them terminated coverage, but not yet all.

Overall, new enrollments were down 12%. Dental plan enrollments rose 9%. Enrollment in vision plans increased 42% from roughly 850 last year to 1,209.

"Health insurance is essential to the well-being of our families and the strength of our communities," said Health Secretary Dr. Meena Seshamani, who chairs the Maryland Health

Benefit Exchange Board of Trustees. “Our focus is on meeting people where they are and making sure Marylanders can access the care and coverage they need to live healthy, productive lives.”

Even after open enrollment, opportunities for people to enroll who lack coverage will continue. Marylanders who check a box on their state income tax returns that they need health insurance will be able to enroll in a program offered through the Office of the Comptroller of Maryland. Anyone who loses a job and files for unemployment insurance can also check a box during that application process with the Maryland Department of Labor to request help with health coverage. Marylanders who have certain life events, such as losing employer coverage, getting married or divorced, or turning 26 and aging off a parent’s plan, may also be eligible to enroll now.

People who are eligible for health coverage through Medicaid can enroll any time of the year.

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[Maryland Health Benefit Exchange](#) (MHBE), a public corporation and independent unit of state government established in 2011, administers Maryland Health Connection.

[Maryland Health Connection](#) (MHC) is the state-based marketplace for Marylanders to shop and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs. It is the only place where Marylanders can access financial help such as tax credits to make coverage more affordable.

[National median increase source.](#)

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Open enrollments on Maryland Health Connection for 2025-2026			
Residence	2025	2026	% Change
Statewide	247,243	255,612	3.38%
Allegany	1,923	1,895	-1.46%

Anne Arundel	20,633	21,560	4.49%
Baltimore County	33,425	35,086	4.97%
Baltimore City	16,226	17,446	7.52%
Calvert	2,670	2,665	-0.19%
Caroline	1,432	1,448	1.12%
Carroll	6,403	6,506	1.61%
Cecil	3,075	3,133	1.89%
Charles	4,526	4,659	2.94%
Dorchester	1,400	1,412	0.86%
Frederick	11,513	12,132	5.38%
Garrett	1,375	1,349	-1.89%
Harford	8,492	8,869	4.44%
Howard	15,252	15,578	2.14%
Kent	935	932	-0.32%
Montgomery	59,612	60,690	1.81%
Prince George's	36,734	38,393	4.52%
Queen Anne's	2,463	2,480	0.69%
St. Mary's	2,716	2,767	1.88%
Somerset	805	851	5.71%
Talbot	2,120	2,110	-0.47%
Washington	5,068	5,109	0.81%
Wicomico	4,741	4,749	0.17%
Worcester	3,704	3,793	2.40%

Demographics	2025	2026	% Change
Male	107,603	110,879	3.04%

Female	139,640	144,733	3.65%
< 18 years old	15,136	15,653	3.42%
18-25 years old	27,978	30,289	8.26%
26-34 years old	47,220	49,532	4.90%
35-44 years old	45,197	48,122	6.47%
45-54 years old	42,940	44,150	2.82%
55-64 years old	57,095	56,753	-0.60%
65+ years old	11,677	11,113	-4.83%
White	86,716	89,387	3.08%
Black	51,086	53,214	4.17%
Hispanic	35,883	36,693	2.26%
Asian American Pacific Islander	36,989	38,207	3.29%