



DATA REPORT

January 31, 2026

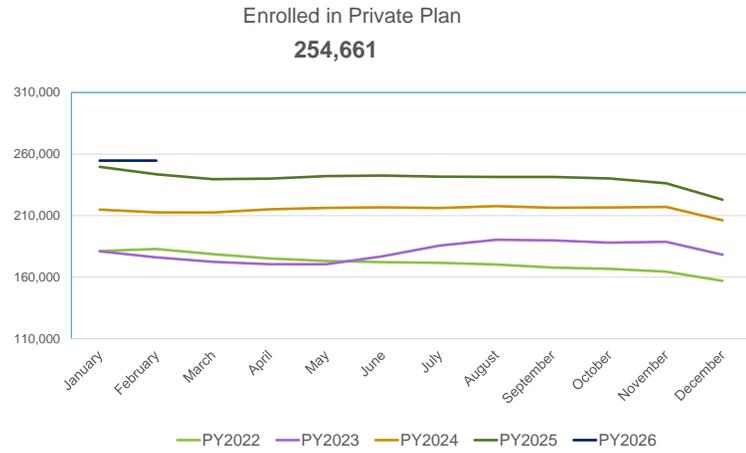
1-2 EXECUTIVE SUMMARY | 3-15 PRIVATE PLANS | 16 STATE SUBSIDY | 17 DENTAL | 18 VISION | 19 SHOP | 20-22 MEDICAID | 23 HOW CONSUMERS ENROLLED

- January 2026 saw 254,661 people enrolled in private health plans through Maryland Health Connection. That is a 2% increase from from January last year (249,603), and up 19% from January 2024 (214,892), making this the strongest January enrollment in the past three years.
- The split between renewals and new enrollees in private health plans shifted to 81% renewals / 19% new in January 2026, compared to 77% renewals / 23% new in January 2025, indicating stronger retention year-over-year.
- 178,239 enrollees (70%) received the State Subsidy in January 2026, with an average monthly subsidy of \$94.66, for a total monthly cost of approximately \$16.9 million, continuing to enhance affordability for Marylanders.
- There has been a large shift across the board from Gold plans to Bronze plans compared to 2025, which is representative of less costly premiums but significant increase in medical liability with significant deductible increases.
- Enrollees experienced premium increases across all categories, but were most pronounced among enrollees below 100% FPL (which showed the most significant increase at 614% from \$47.35 to \$338.05) and above 400% FPL, with mid-income brackets experiencing moderate to significant increases between 8-34%.
- Dental plans purchased with a qualified health plan are down 31%, but dental plans purchased alone increased by 107%, indicating a loss of purchasing power as health insurance premiums increase, but consumers still look to the Exchange as a place to buy standalone dental insurance.

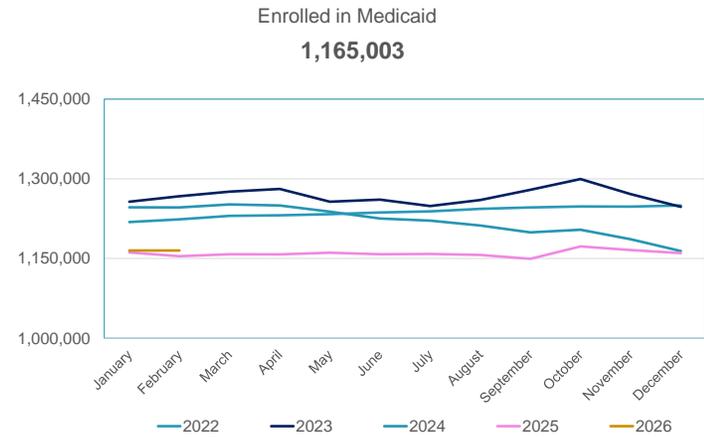
SUMMARY

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

Private Plan Summary

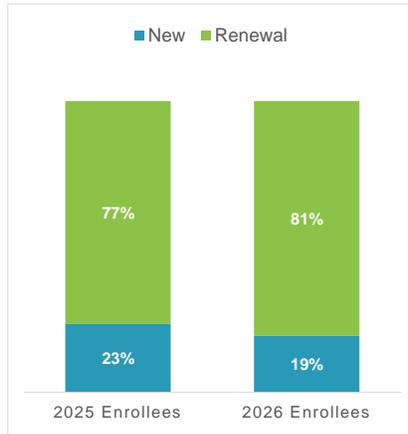


Income Based Medicaid Summary

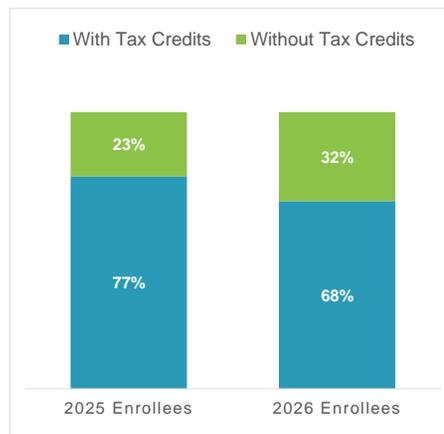


Enrollments 2025 vs 2026

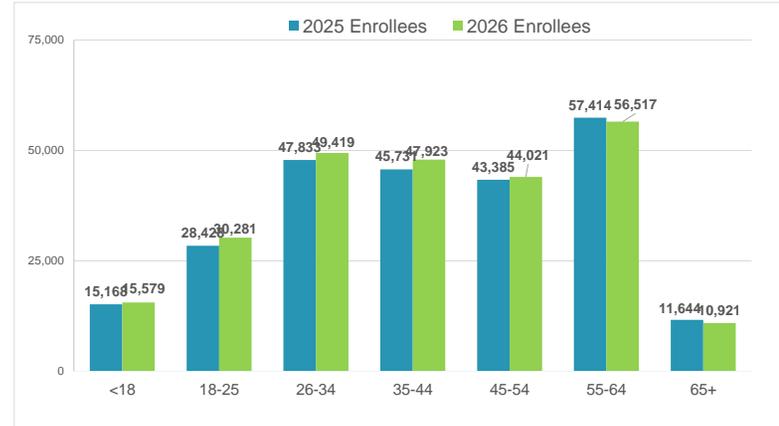
Enrollees by New/Renewal



Enrollees by Financial Help



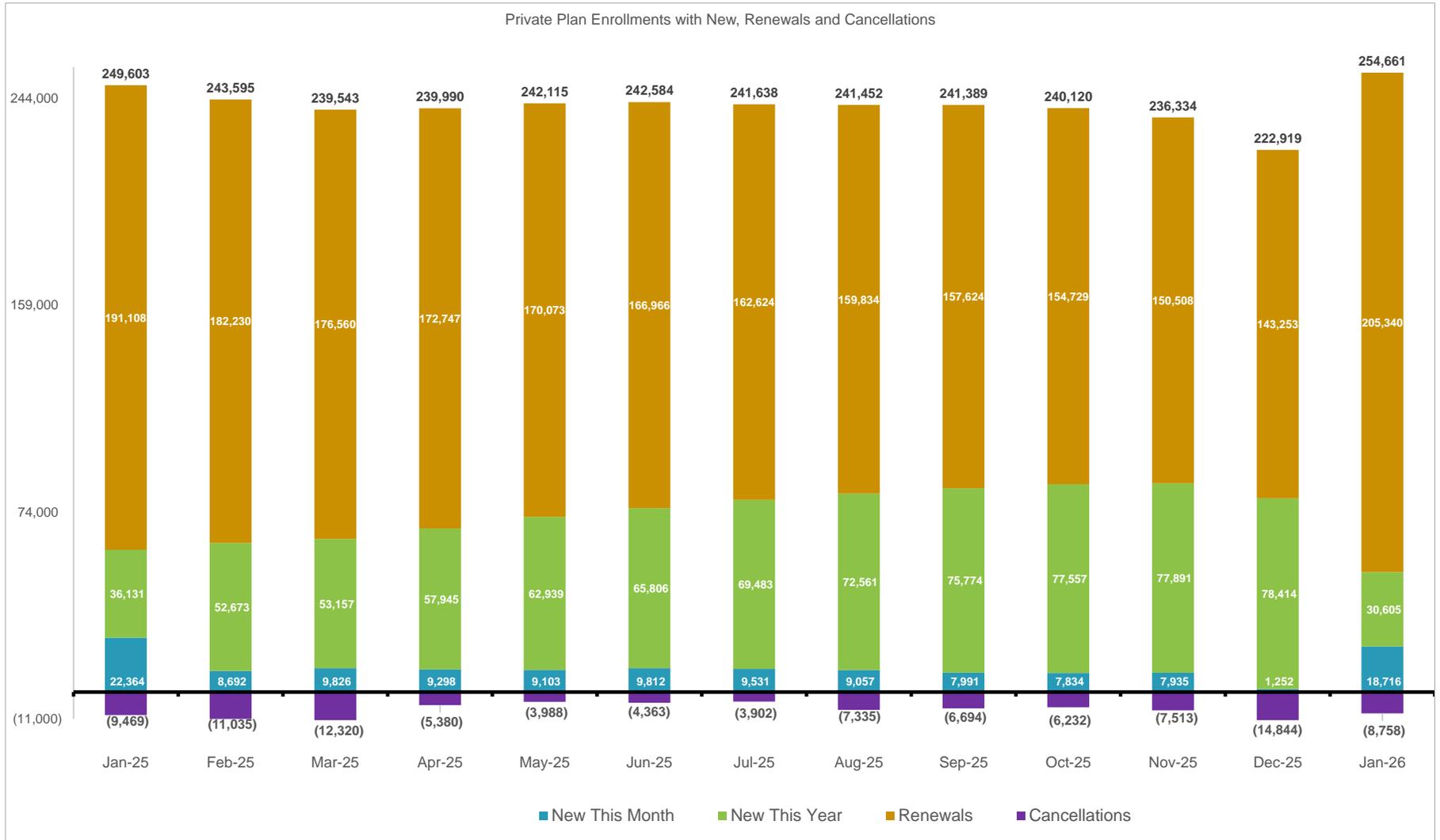
Enrollees by Age Group



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

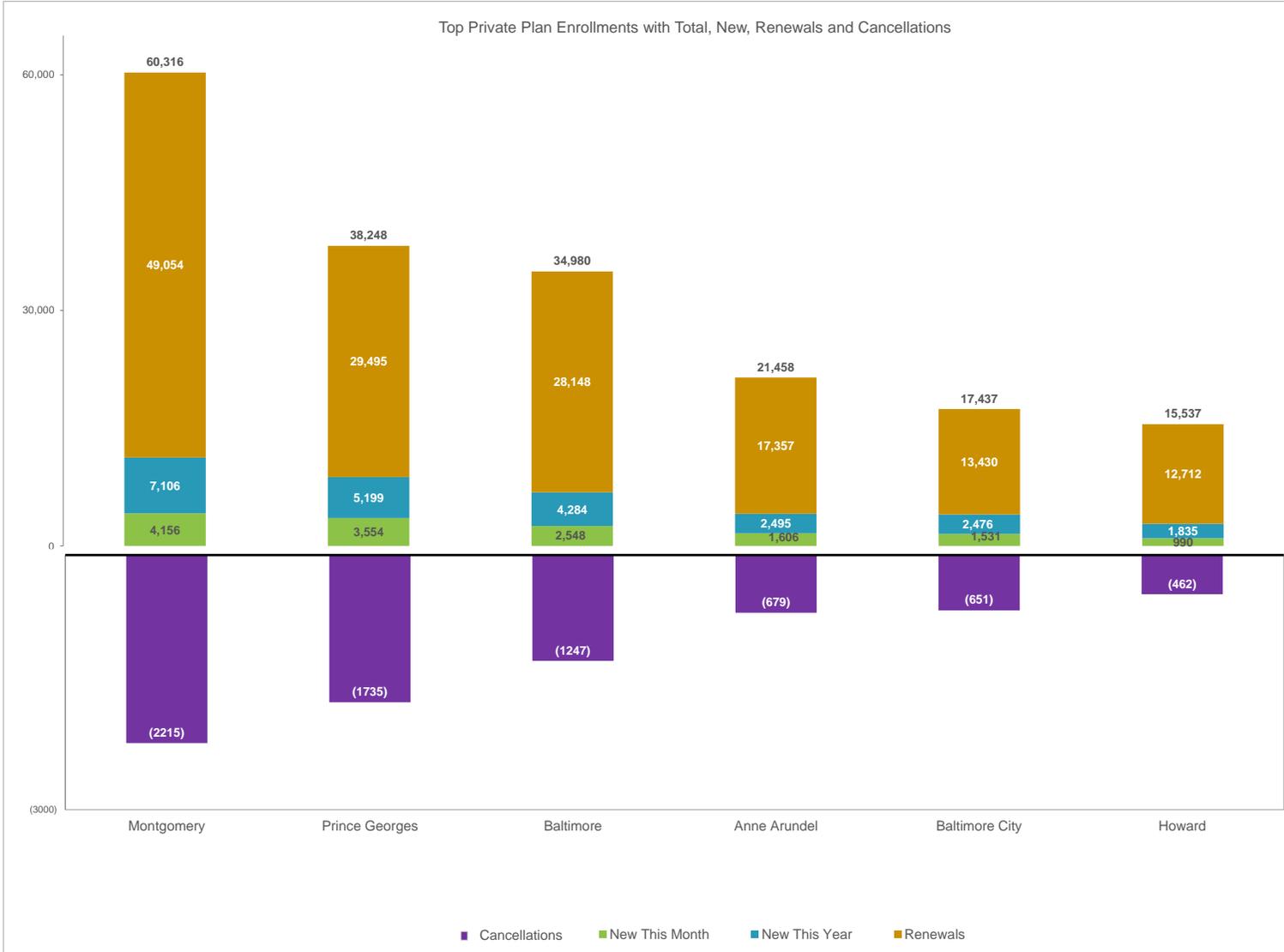
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



Enrollees who did not submit household income information and thus were not eligible for financial help.
 The Federal Poverty Level(FPL) for 2026 is an annual household income of \$15,960 for an individual and \$33,000 for a family of four.

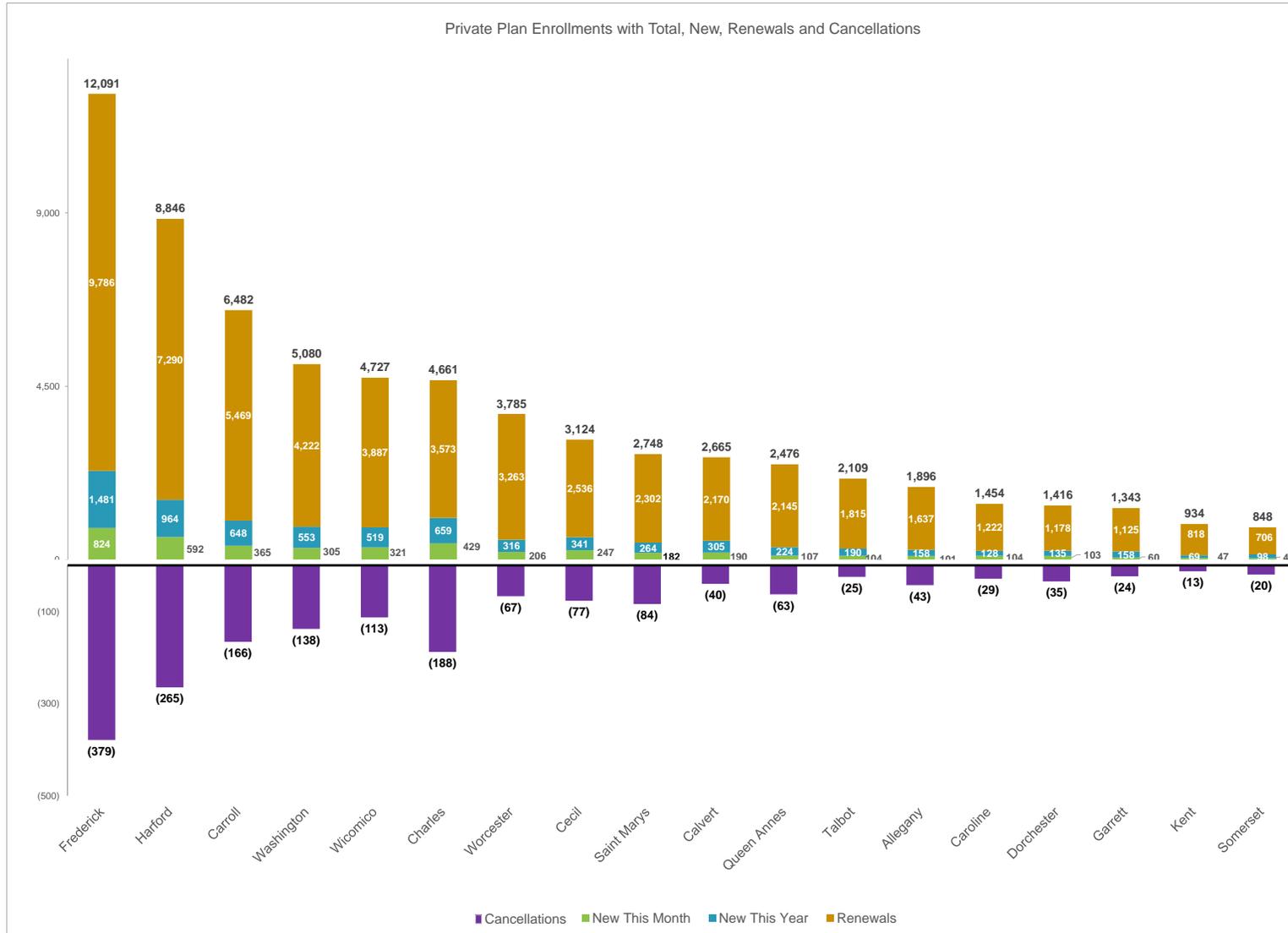
PRIVATE PLANS BY TOP 6 JURISDICTIONS

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



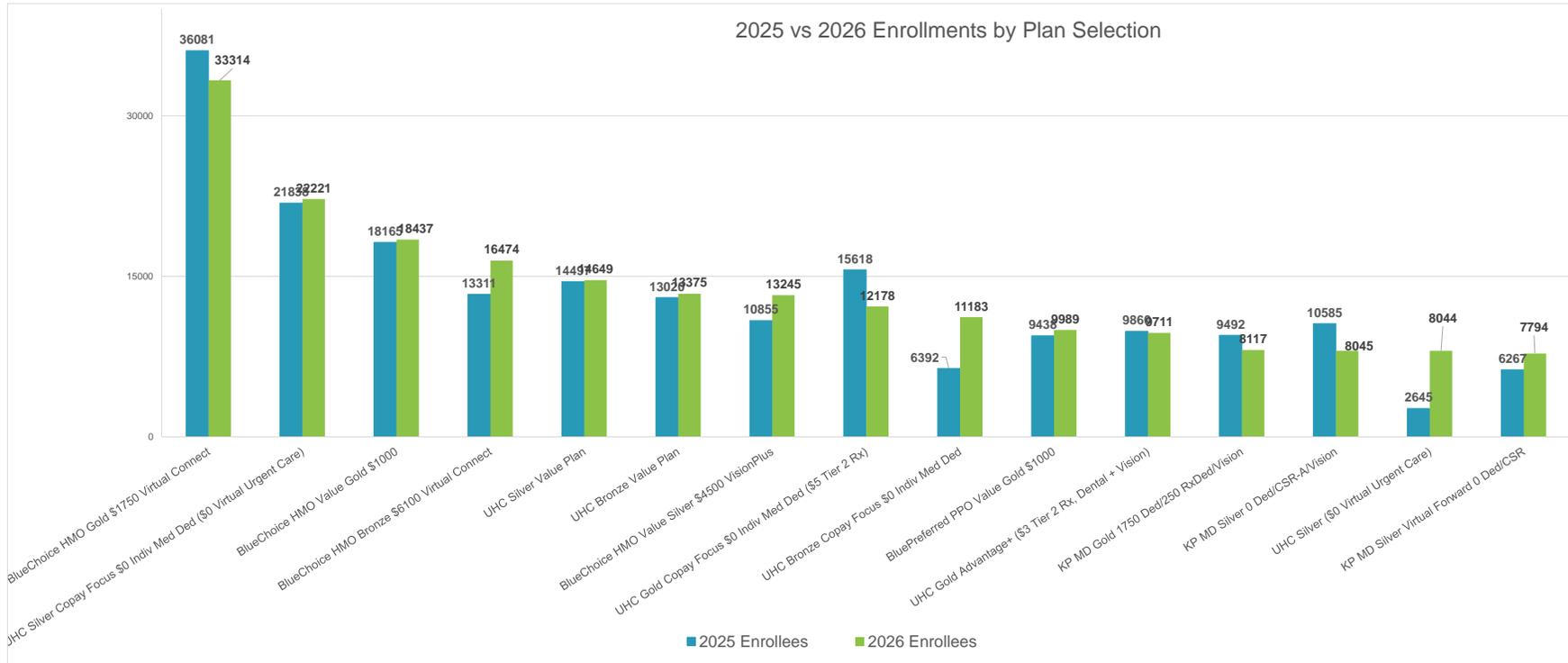
PRIVATE PLANS BY COUNTY

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



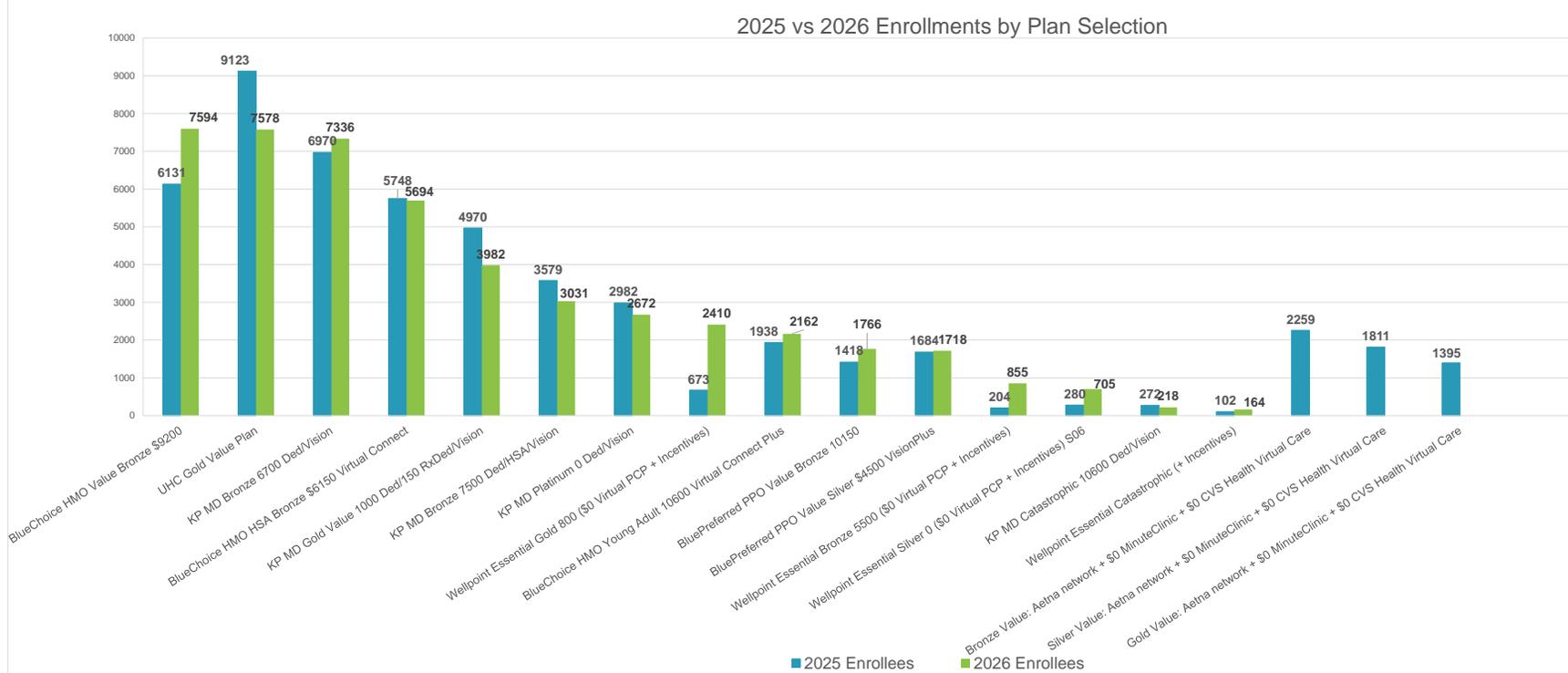
PRIVATE PLAN SELECTIONS - Top 15 Plans

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



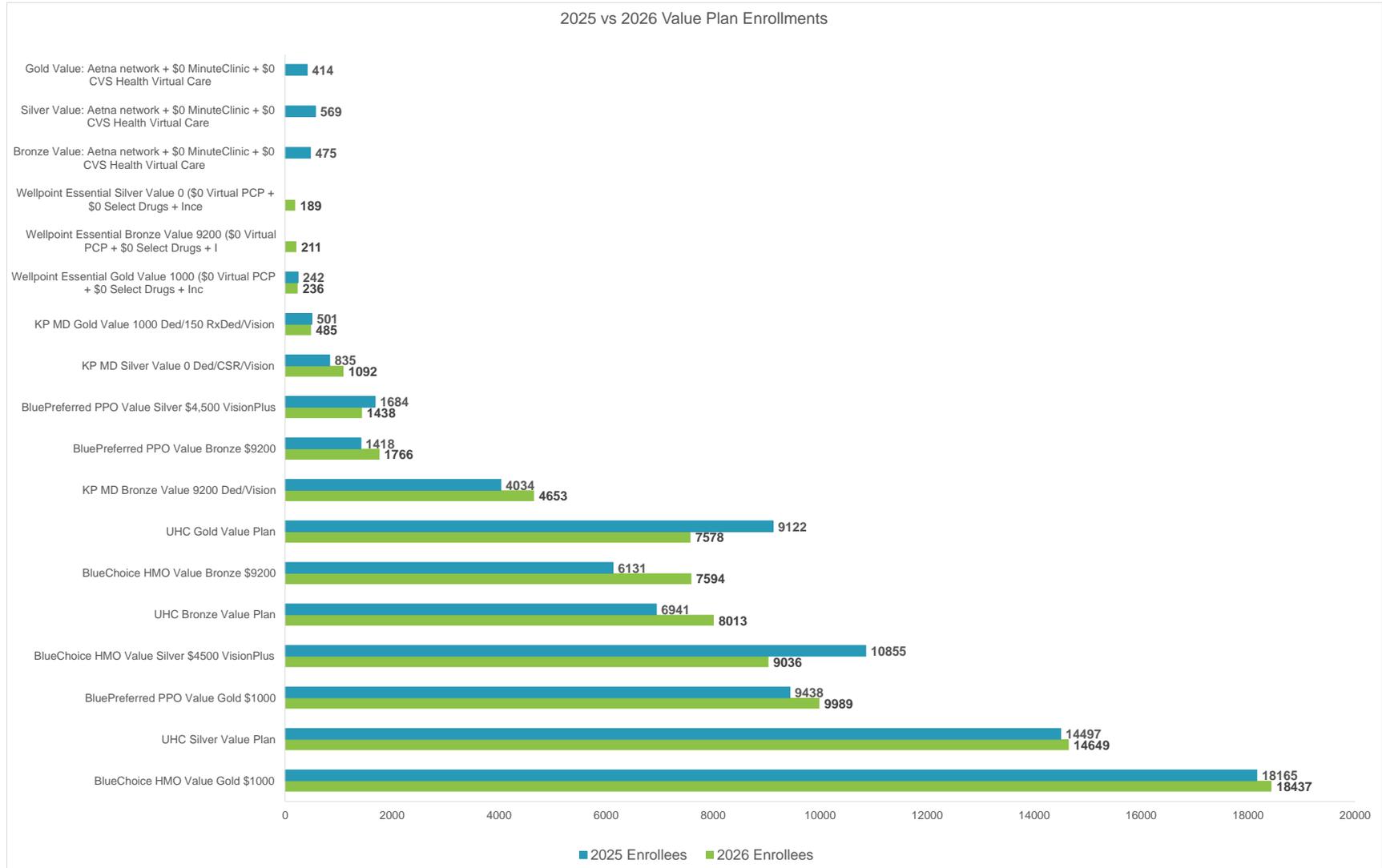
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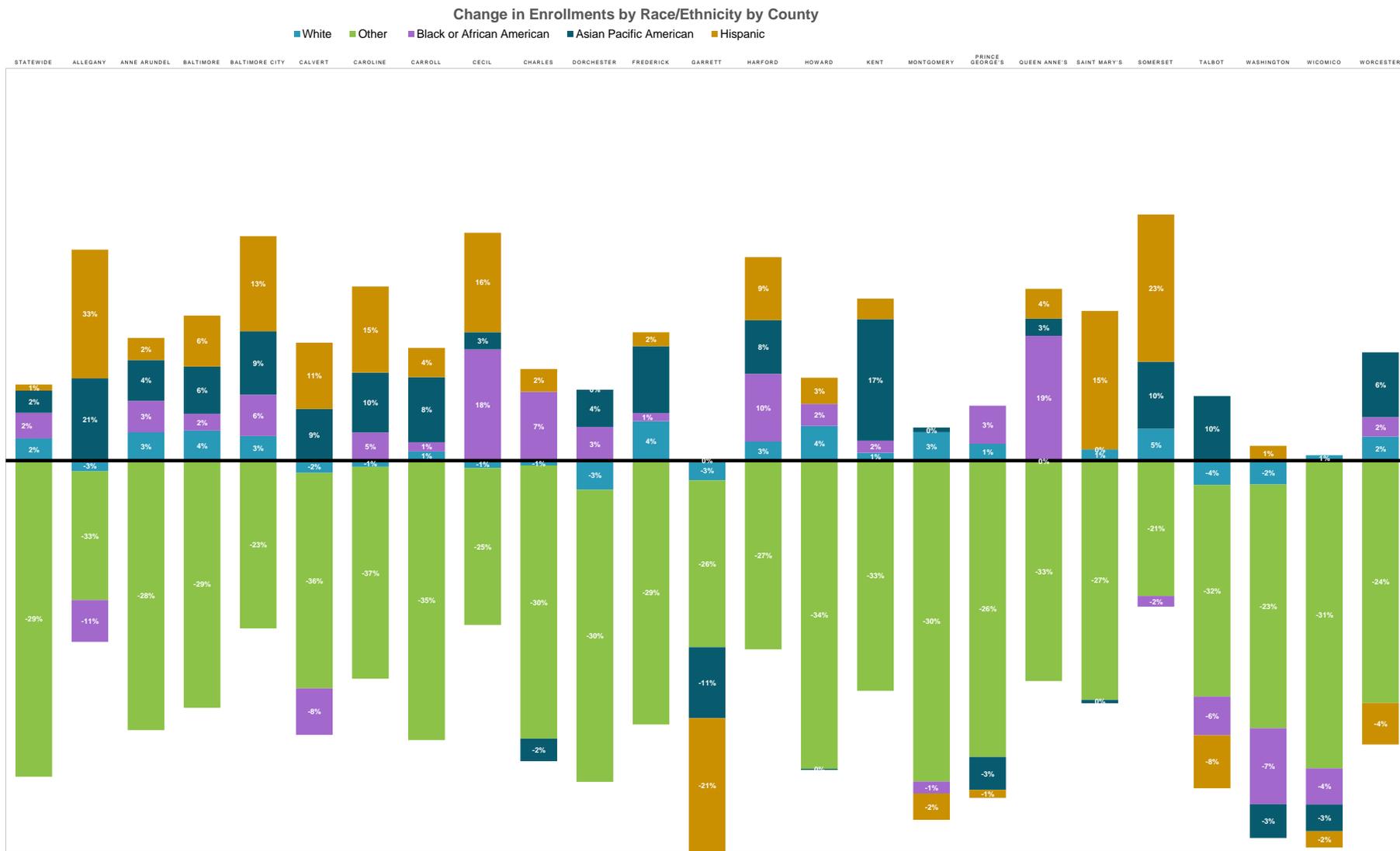
VALUE PLAN SELECTIONS

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



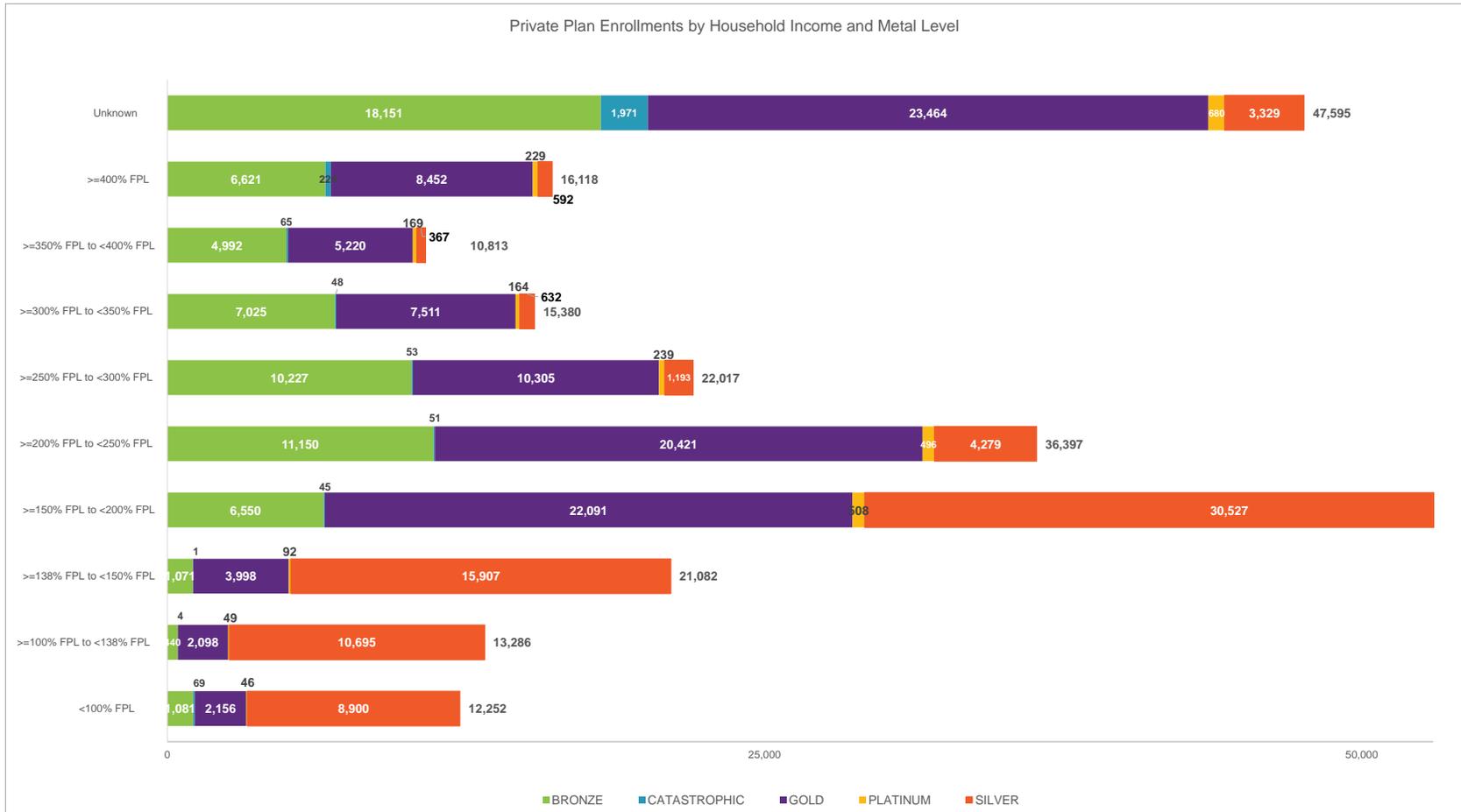
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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



AFFORDABILITY

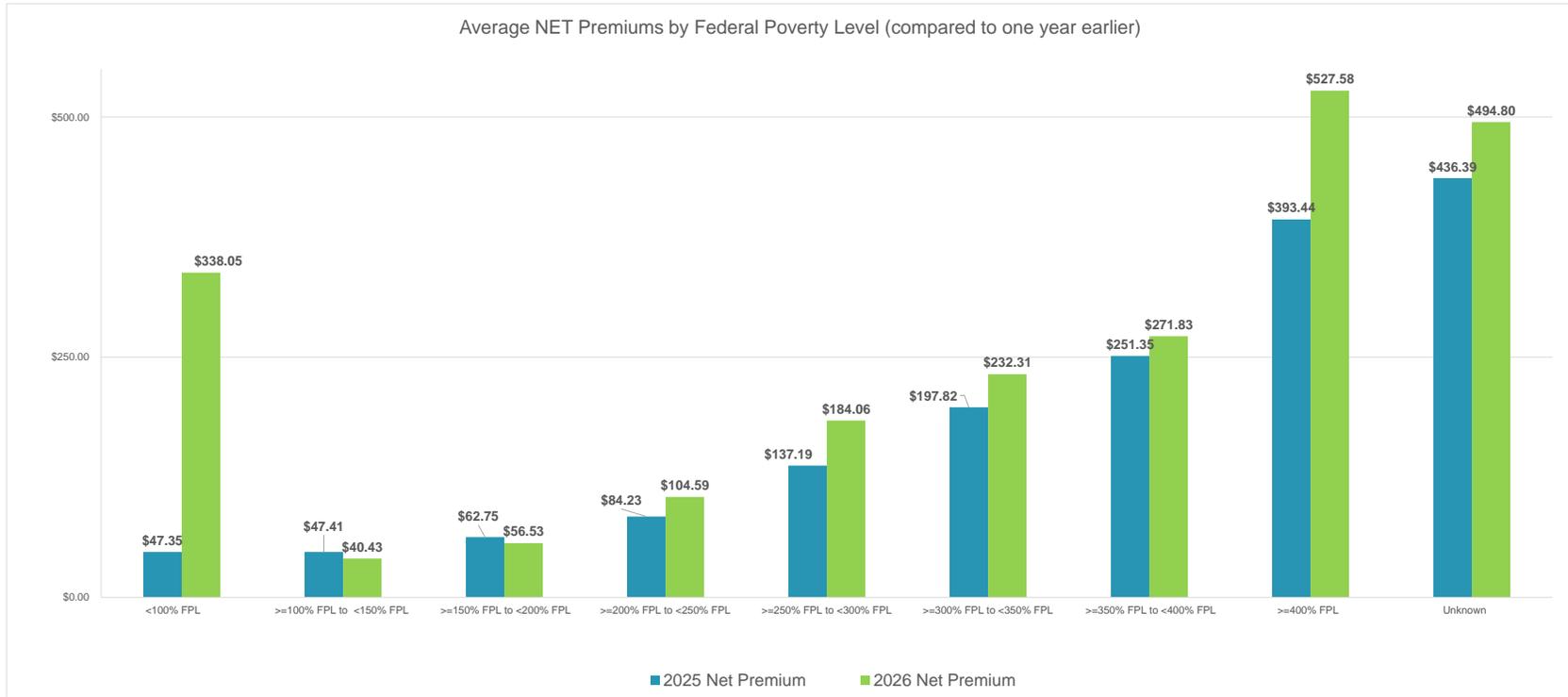
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The Federal Poverty Level(FPL) for 2026 is an annual household income of \$15,960 for an individual and \$33,000 for a family of four.
 Unknown:Enrollees who did not submit household income information and thus were not eligible for financial help.

AFFORDABILITY

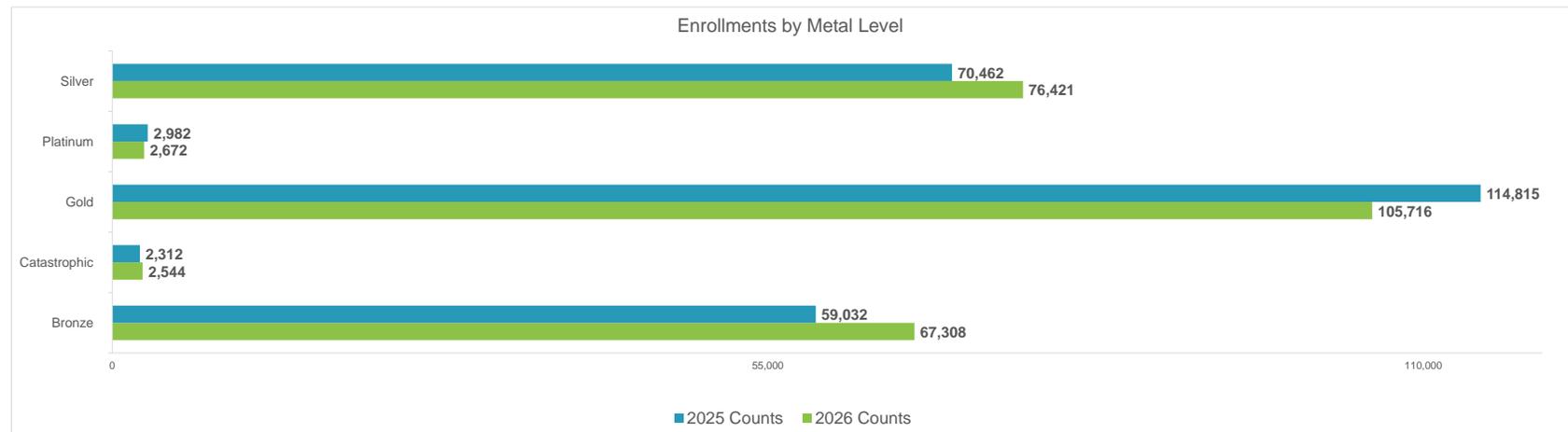
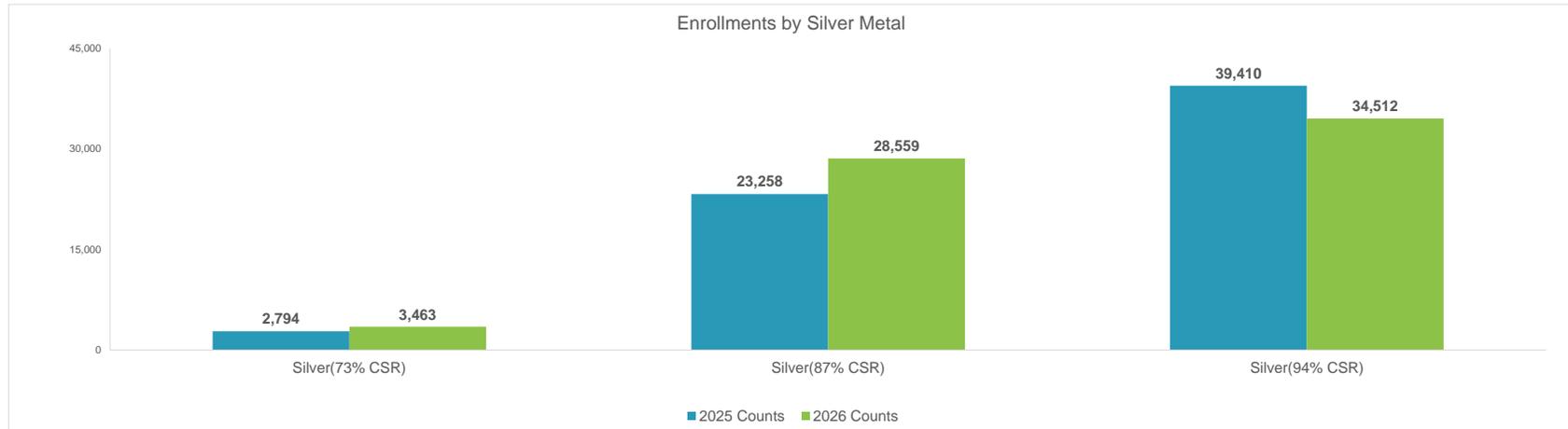
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



Net Premiums are average monthly [individuals]premiums minus average monthly federal tax credits.
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AFFORDABILITY

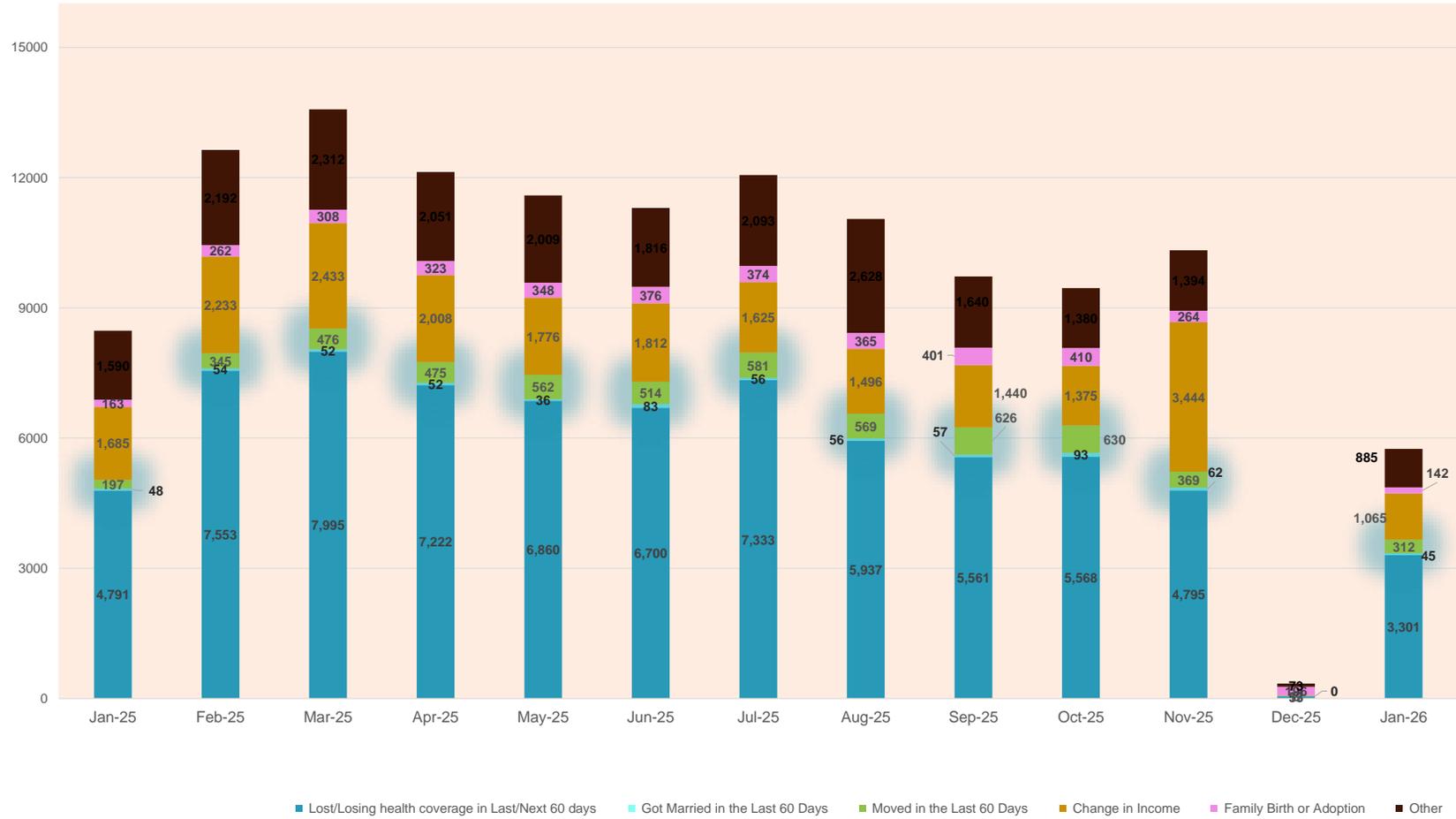
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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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.

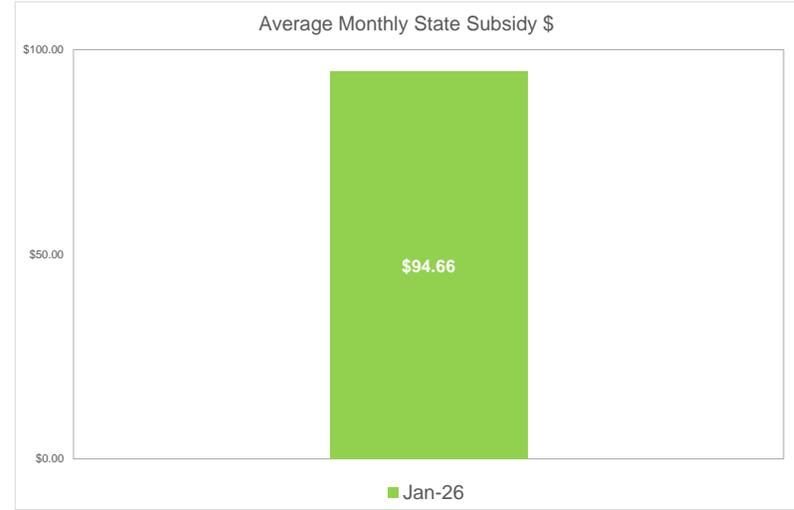
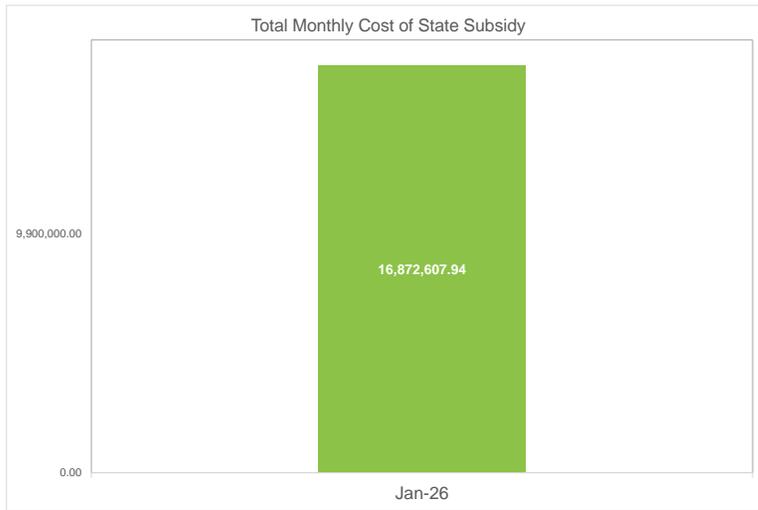
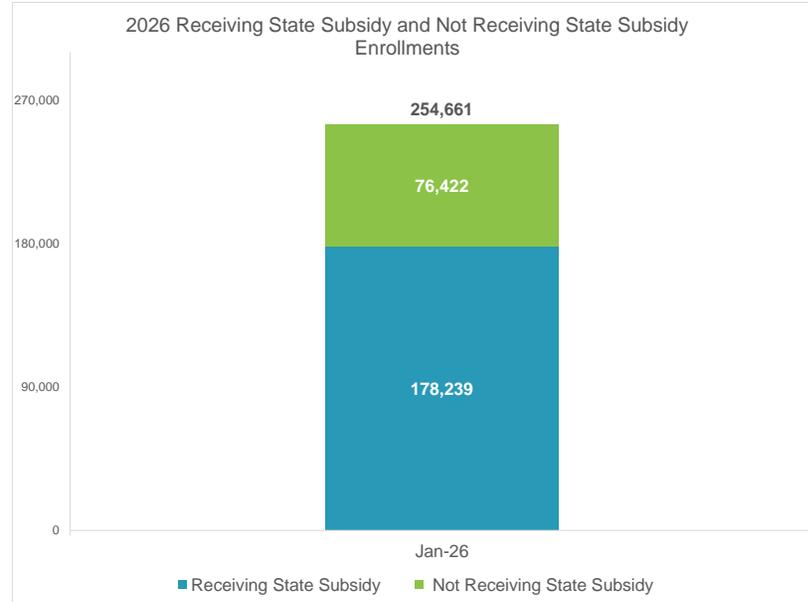
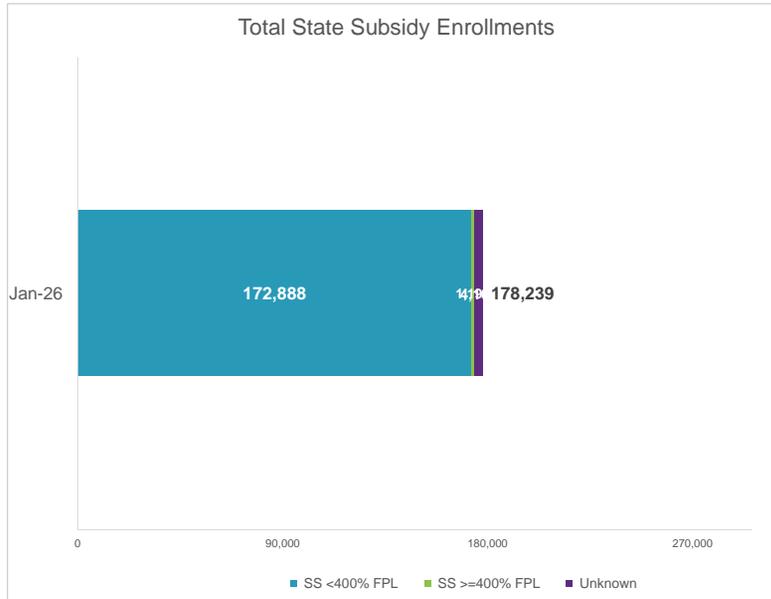
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

Life Change Special Enrollments for Private Plans



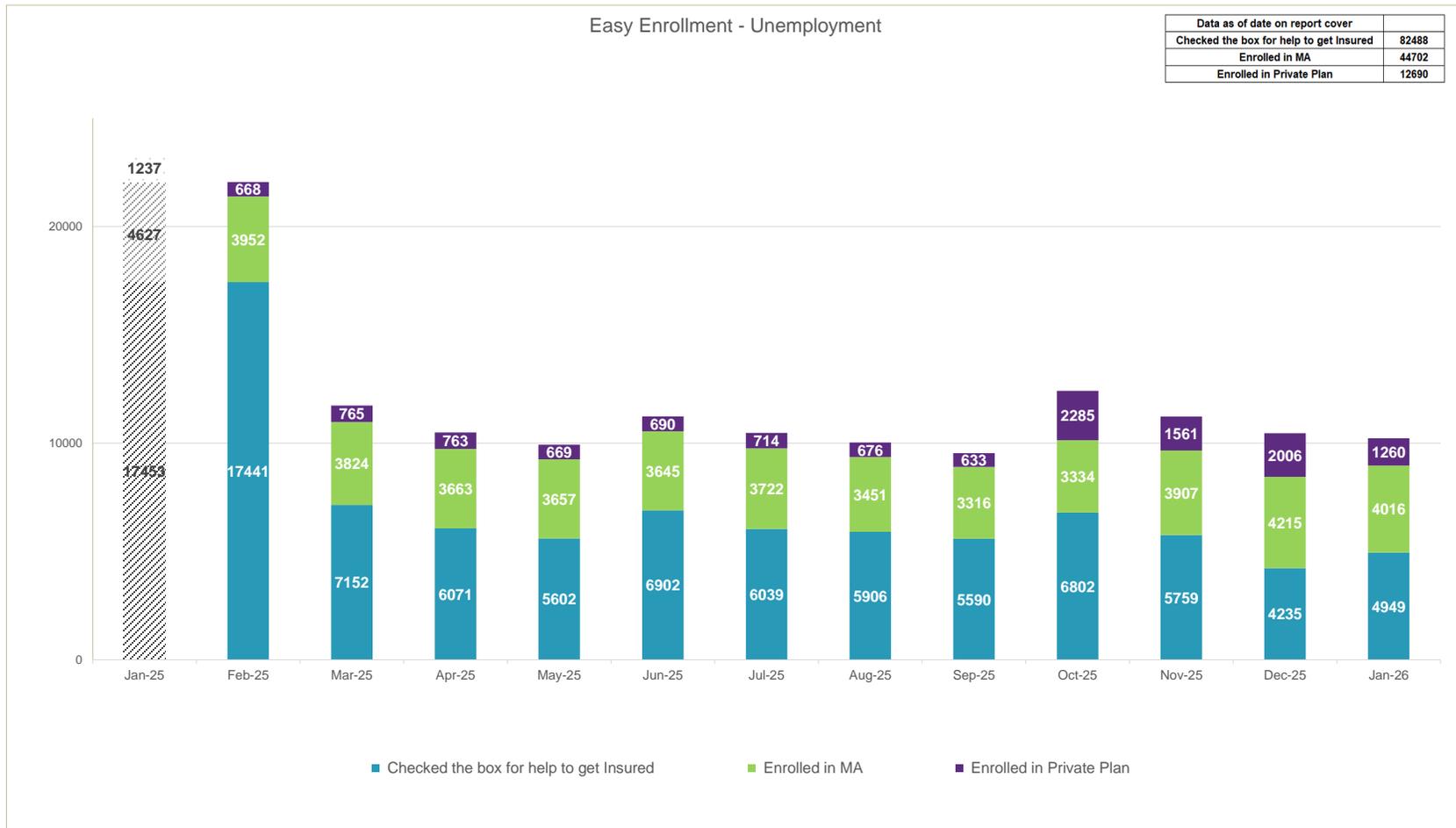
STATE SUBSIDY

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



The program began in June '22.

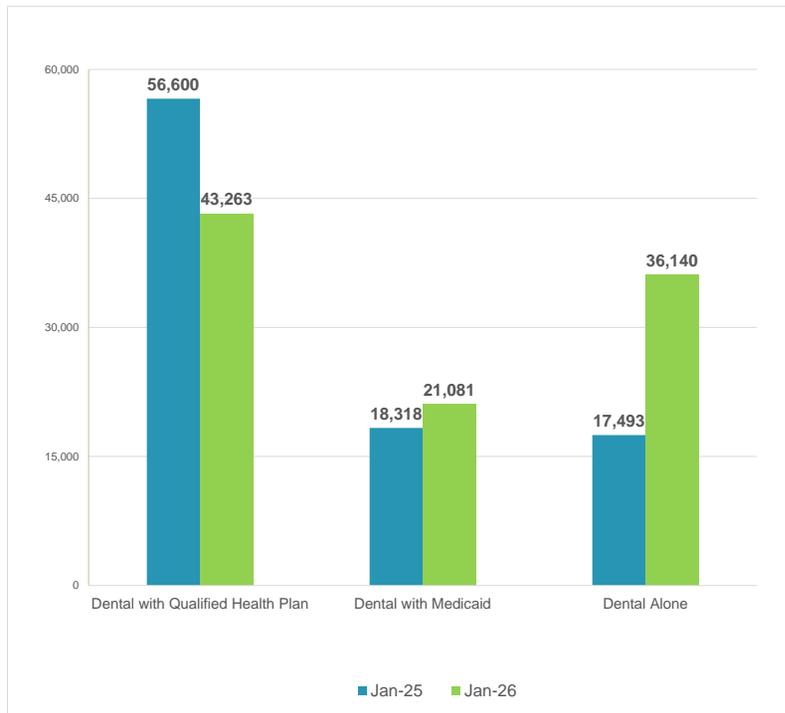
DENTAL

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

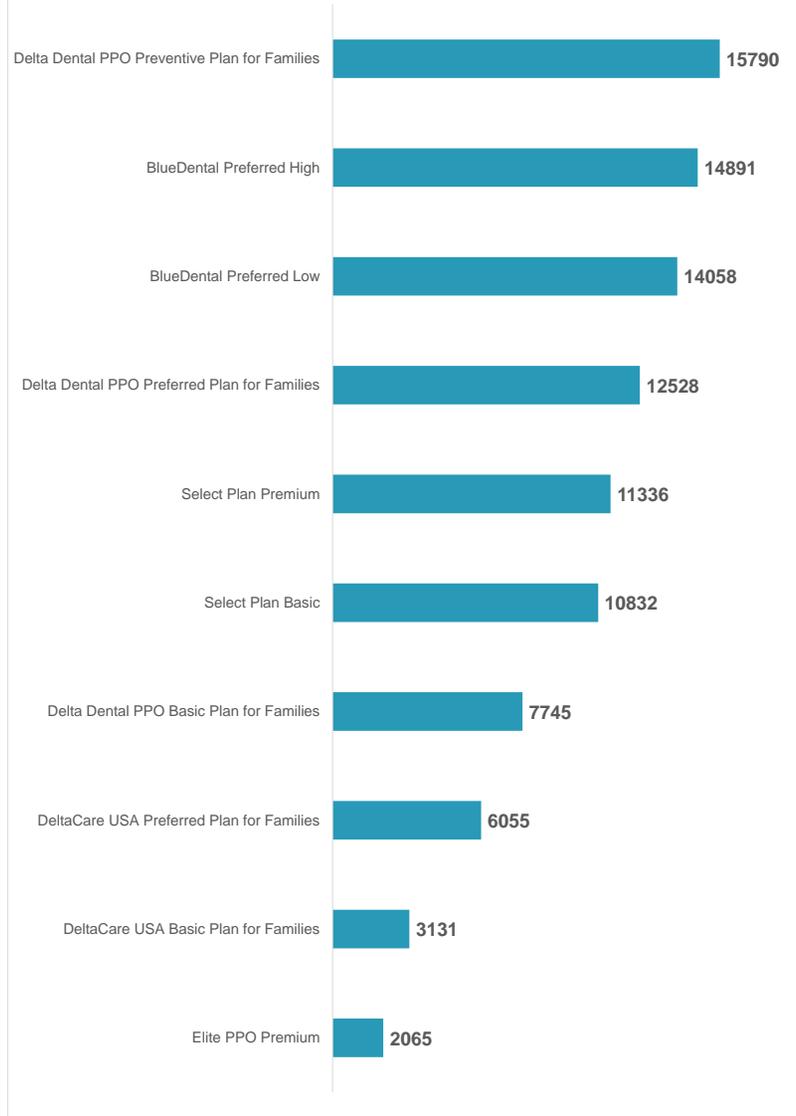
Total Dental

100,48

Dental Enrollments '25 vs. '26



Top 10 Enrollments for Dental Plans

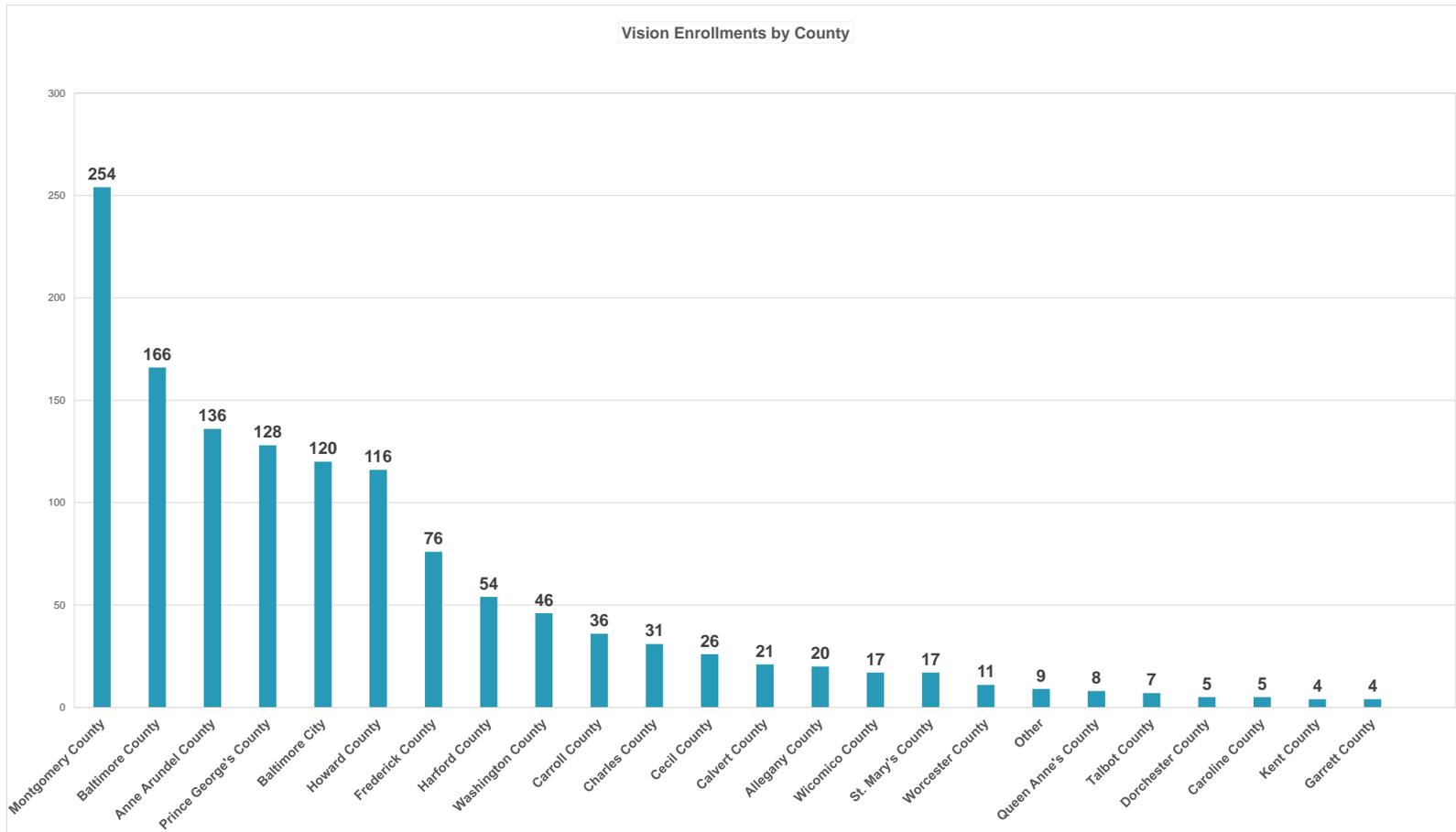


VISION

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

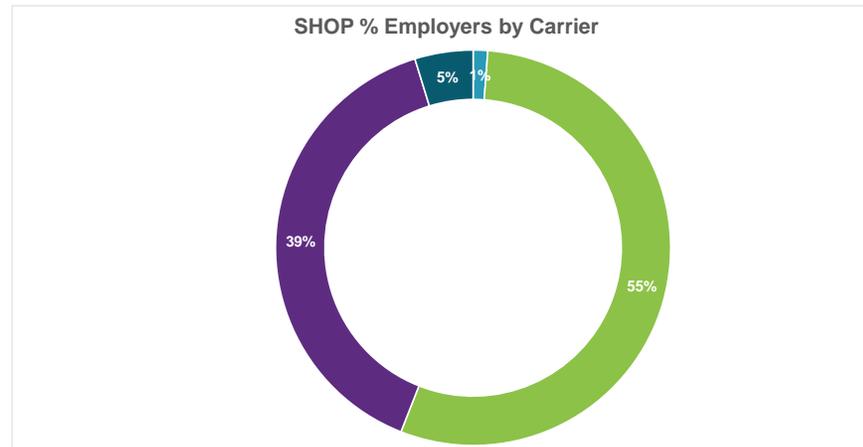
Total Vision

1,317

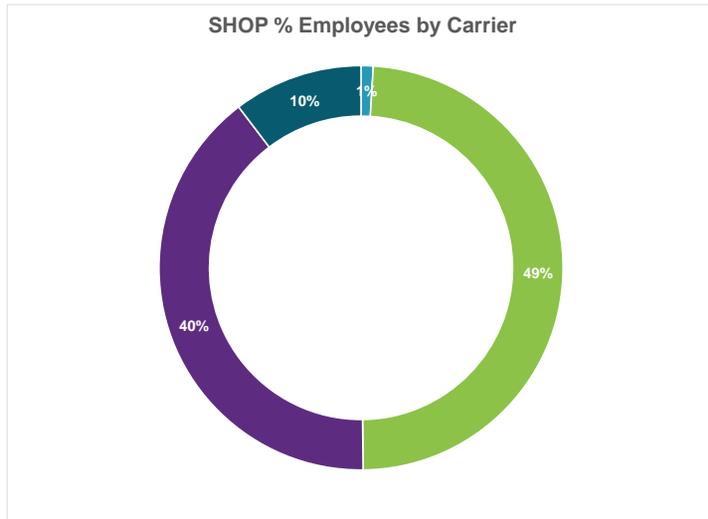


SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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



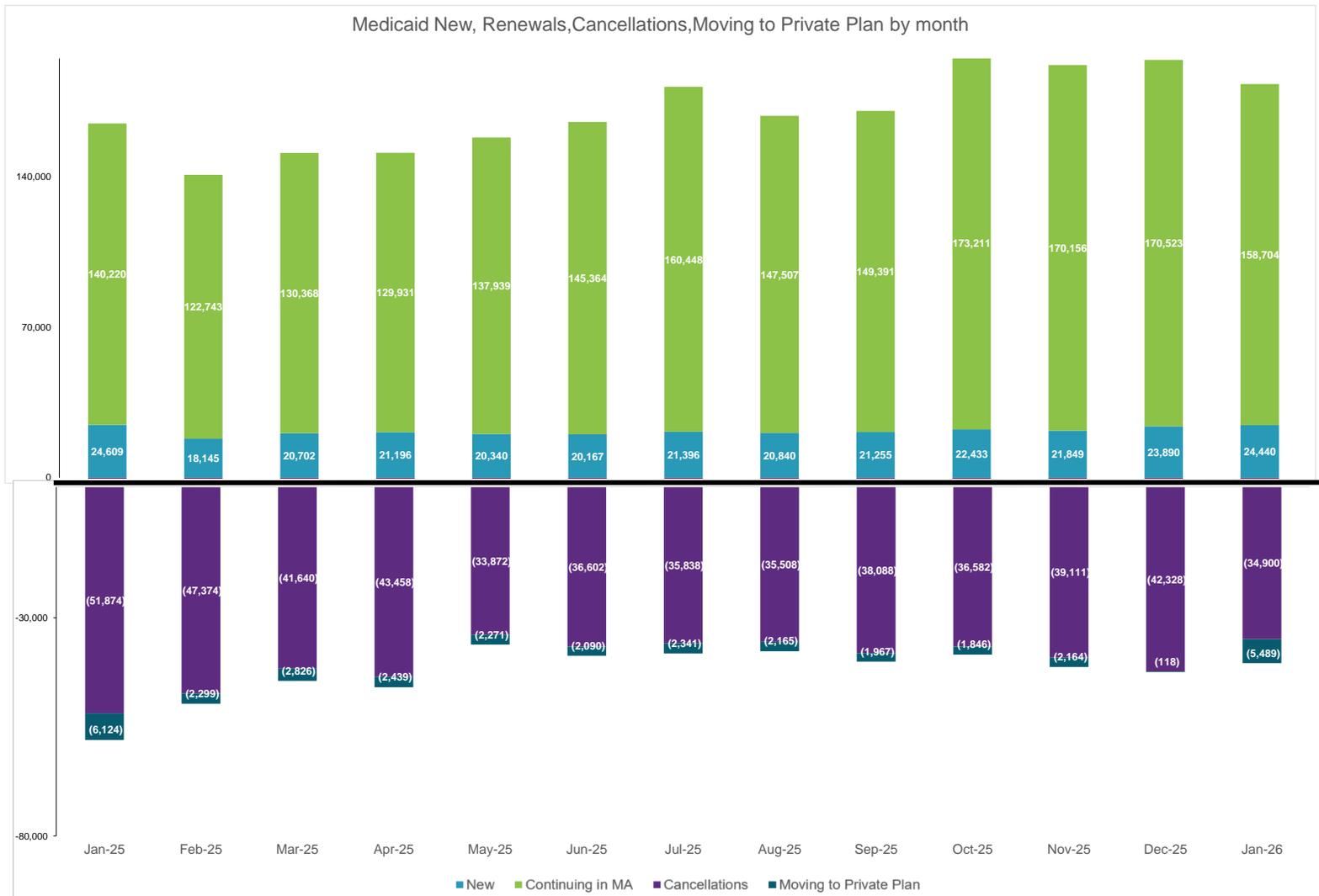
An employer may be enrolled in more than one carrier and dental



Due to the ongoing SHOP portal migration, enrollment figures shown reflect only groups and members that have not yet migrated. As of the end of January, there are 73 active groups comprising more than 400 covered members, including over 200 employees, based on portal data. These counts are expected to change as additional groups complete migration.

MEDICAID (MAGI/Income-based)

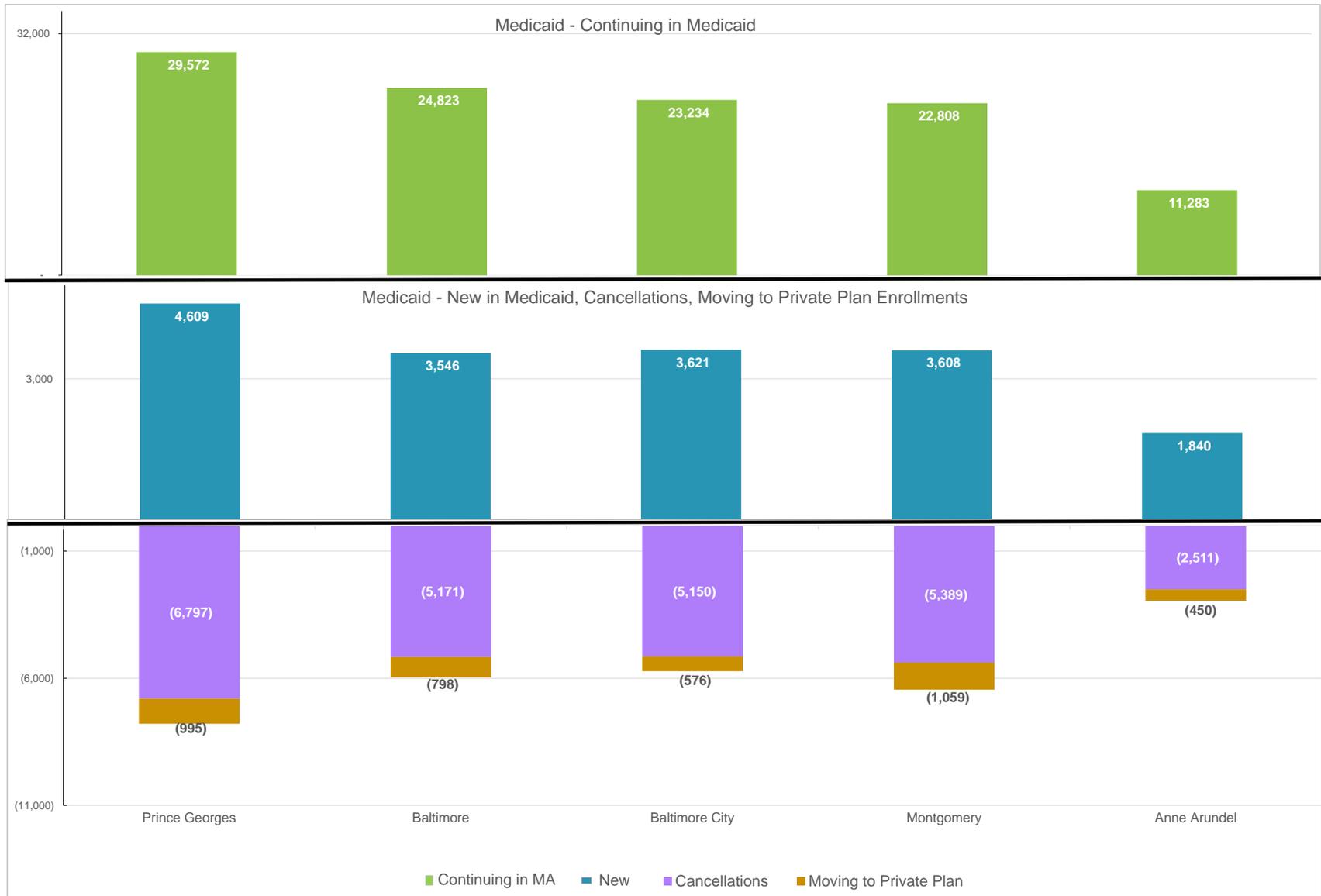
Enrollment as of date on report cover..



**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).

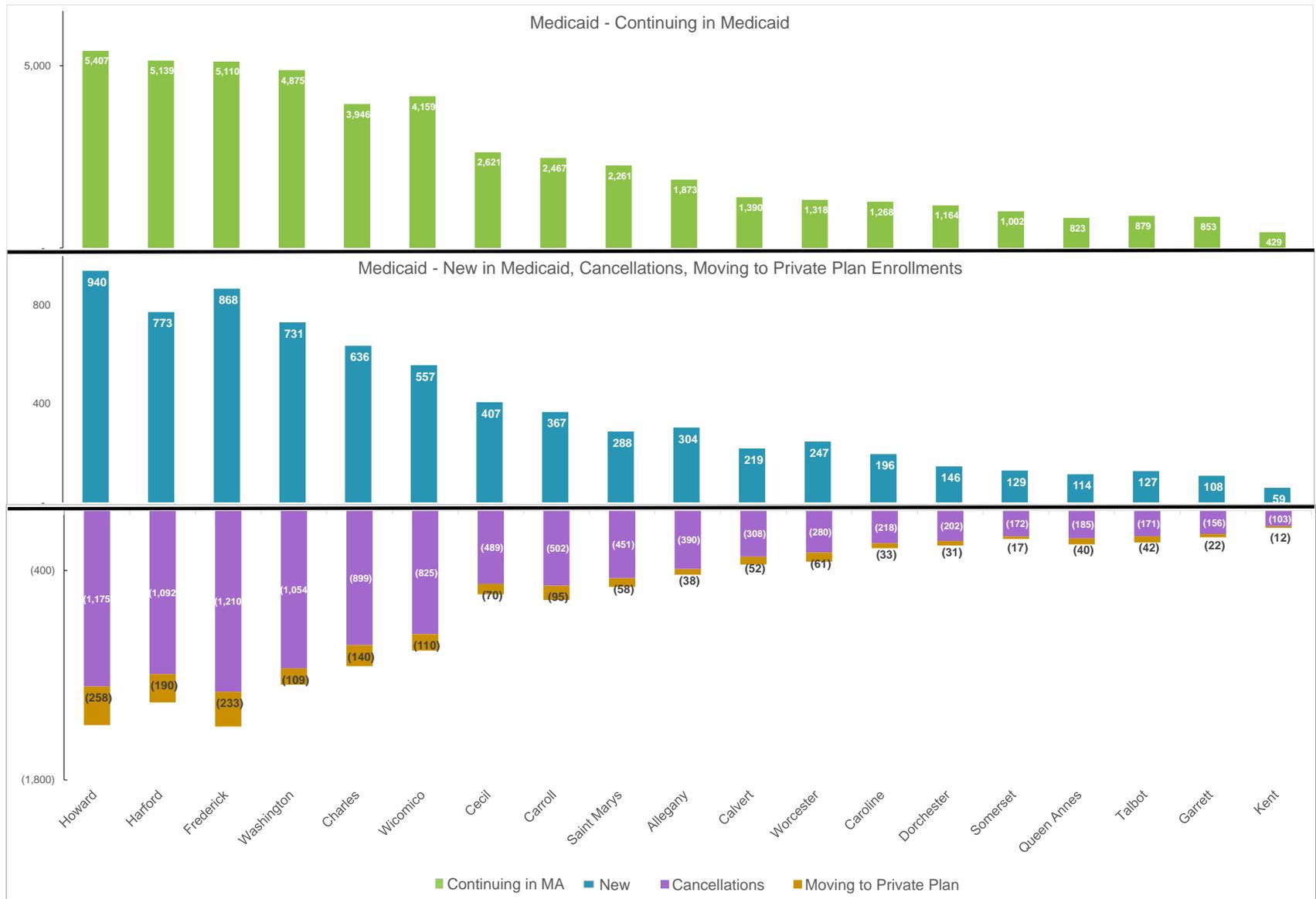
MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



MEDICAID (MAGI/Income-based) BY COUNTY

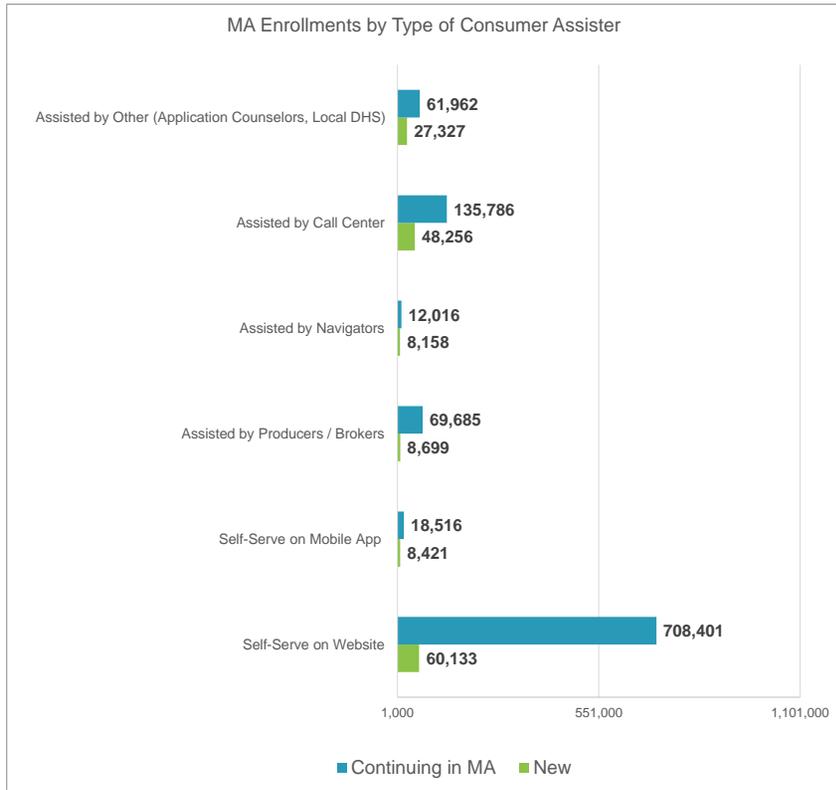
Enrollment as of date on report cover..



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

