



# DATA REPORT

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February 28, 2026

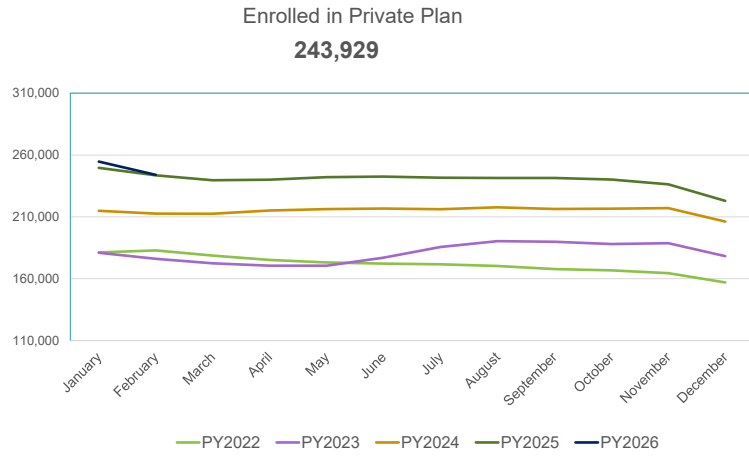
1-2 EXECUTIVE SUMMARY | 3-15 PRIVATE PLANS | 16 STATE SUBSIDY | 17 DENTAL | 18 VISION | 19 SHOP | 20-22 MEDICAID | 23 HOW CONSUMERS ENROLLED

- February 2026 enrollment totaled 243,929, essentially flat year-over-year (243,595 in February 2025) and down from January's peak of 254,661, consistent with typical post-open enrollment patterns.
- Enrollment among individuals below 100% FPL declined sharply, dropping from 25,204 in February 2025 to 8,025 in February 2026 (-68%) and from 12,252 in January (-35%), the largest decline across all income groups.
- Average premiums paid remain highest at the income extremes. Enrollees below 100% FPL paid \$232 in February (down from \$338 in January but up from \$47 pre-2026), while those above 400% FPL paid \$529 (up from \$395), reflecting continued affordability pressure.
- Plan selection continues to shift toward lower-cost options, with Bronze enrollment up 12% year-over-year and Gold down 9%.
- Enrollment is increasingly driven by retention, with renewals accounting for 80% of total enrollment (194,054), up from 75% last year, alongside lower cancellations (6,492 vs. more than 11,000 in February 2025).

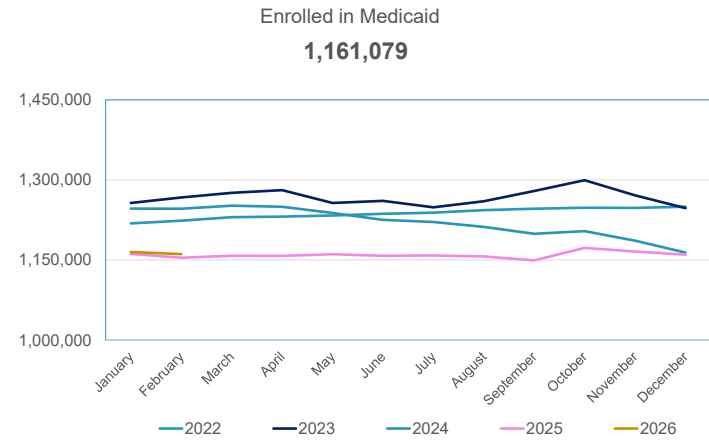
# SUMMARY

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

## Private Plan Summary

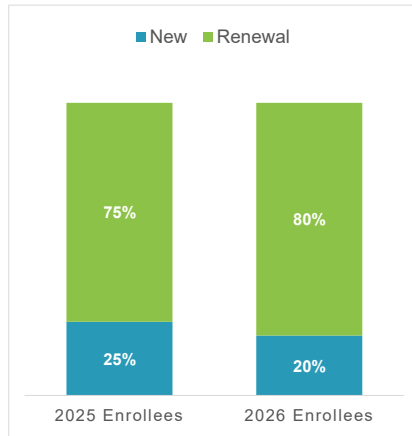


## Income Based Medicaid Summary

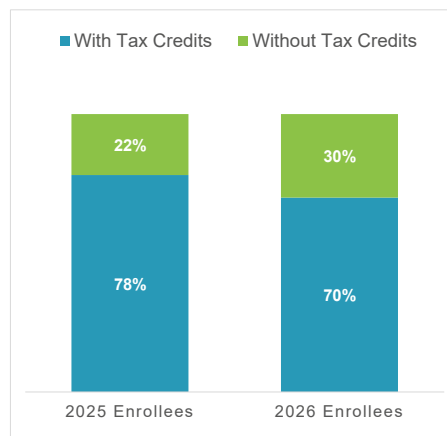


## Enrollments 2025 vs 2026

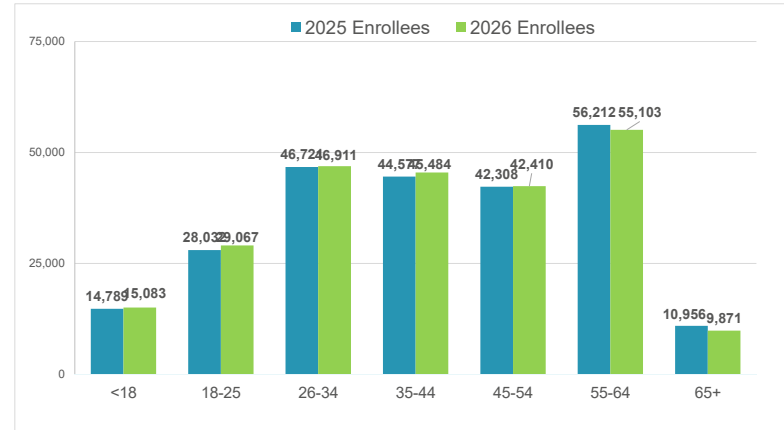
### Enrollees by New/Renewal



### Enrollees by Financial Help



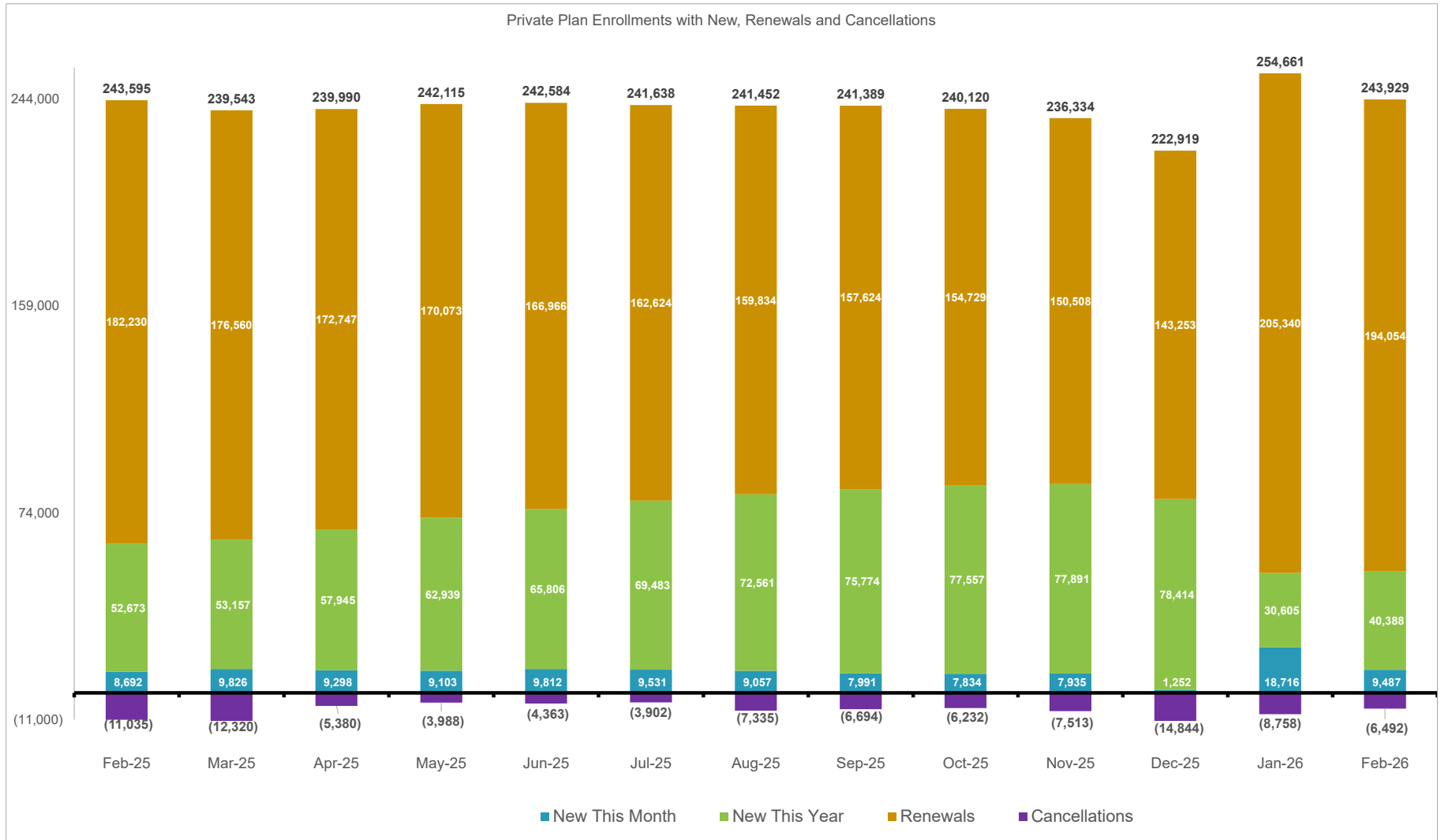
### Enrollees by Age Group



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

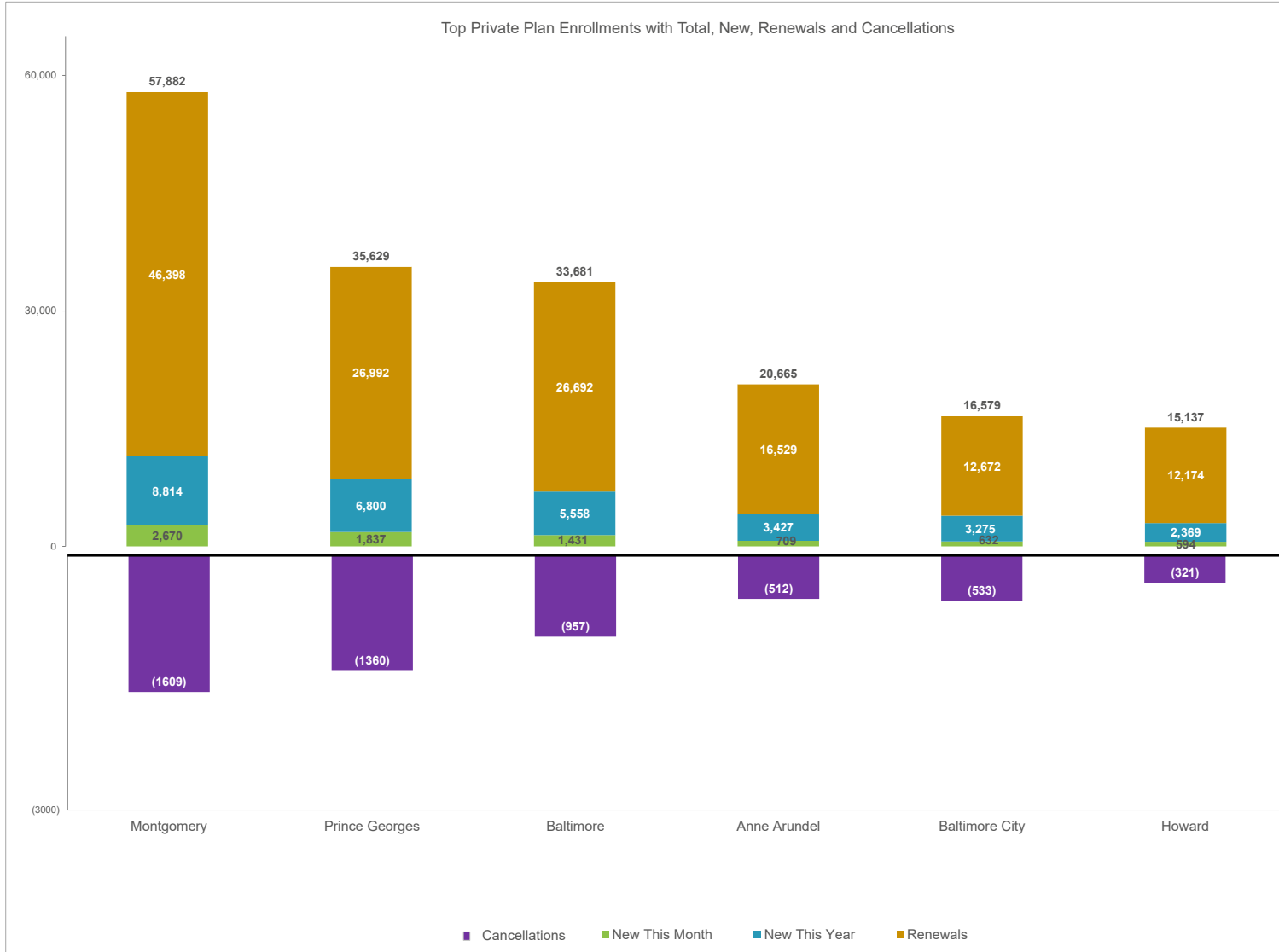
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



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.

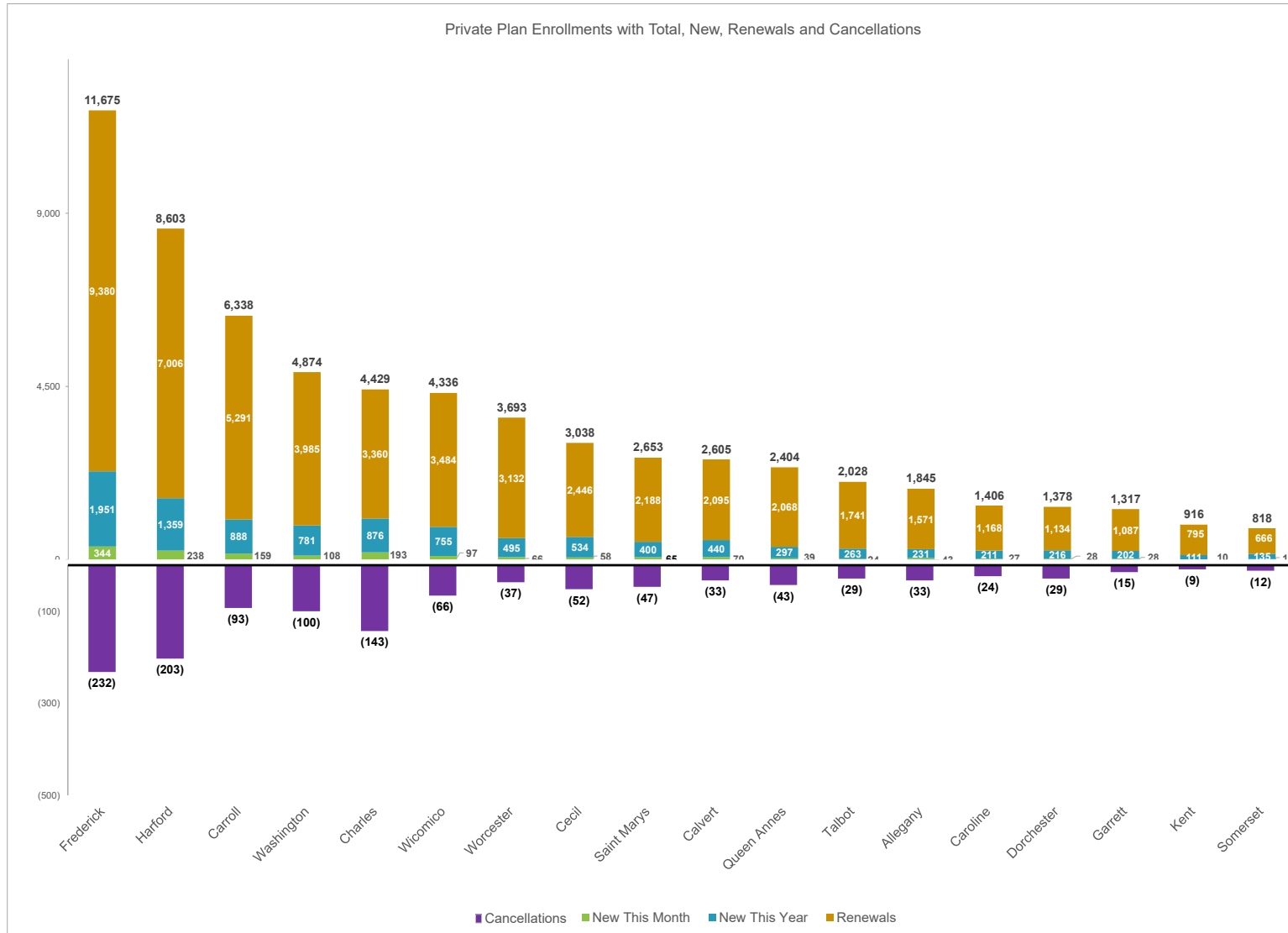
# PRIVATE PLANS BY TOP 6 JURISDICTIONS

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



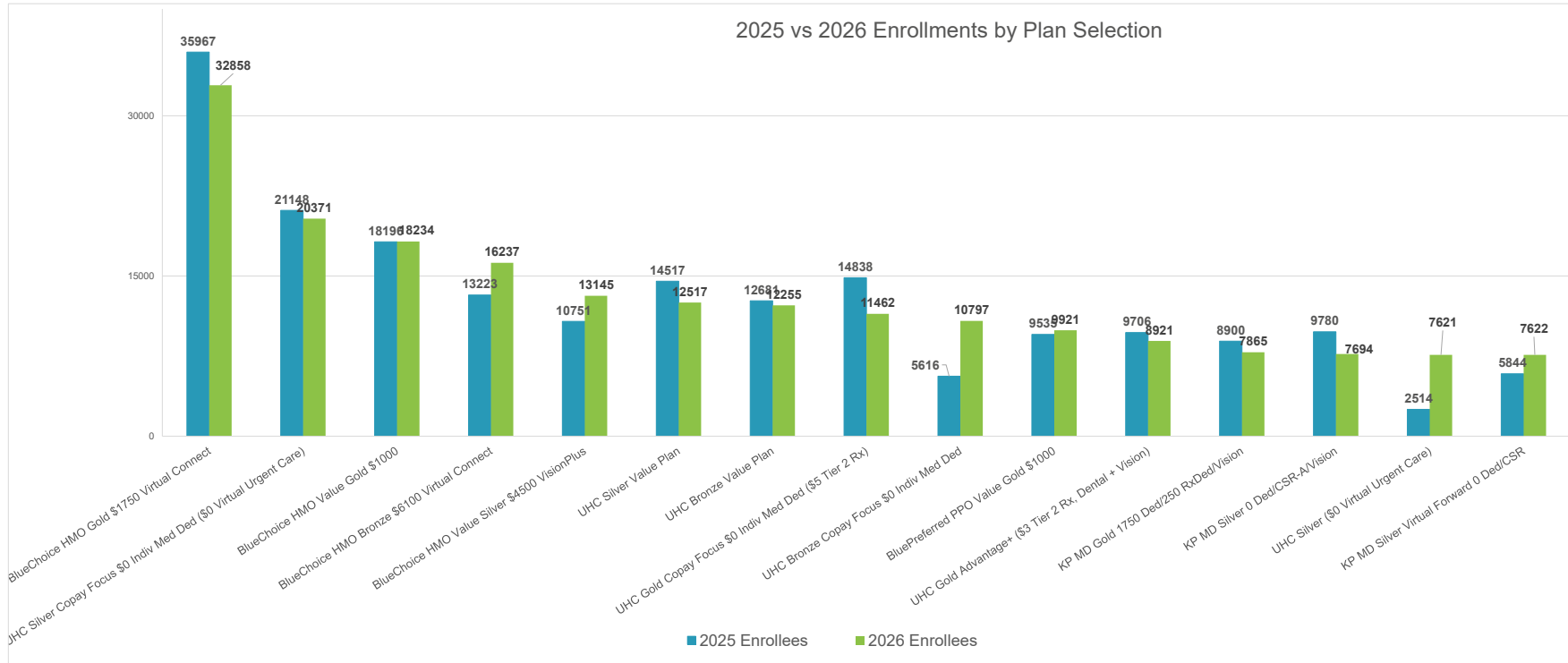
# PRIVATE PLANS BY COUNTY

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



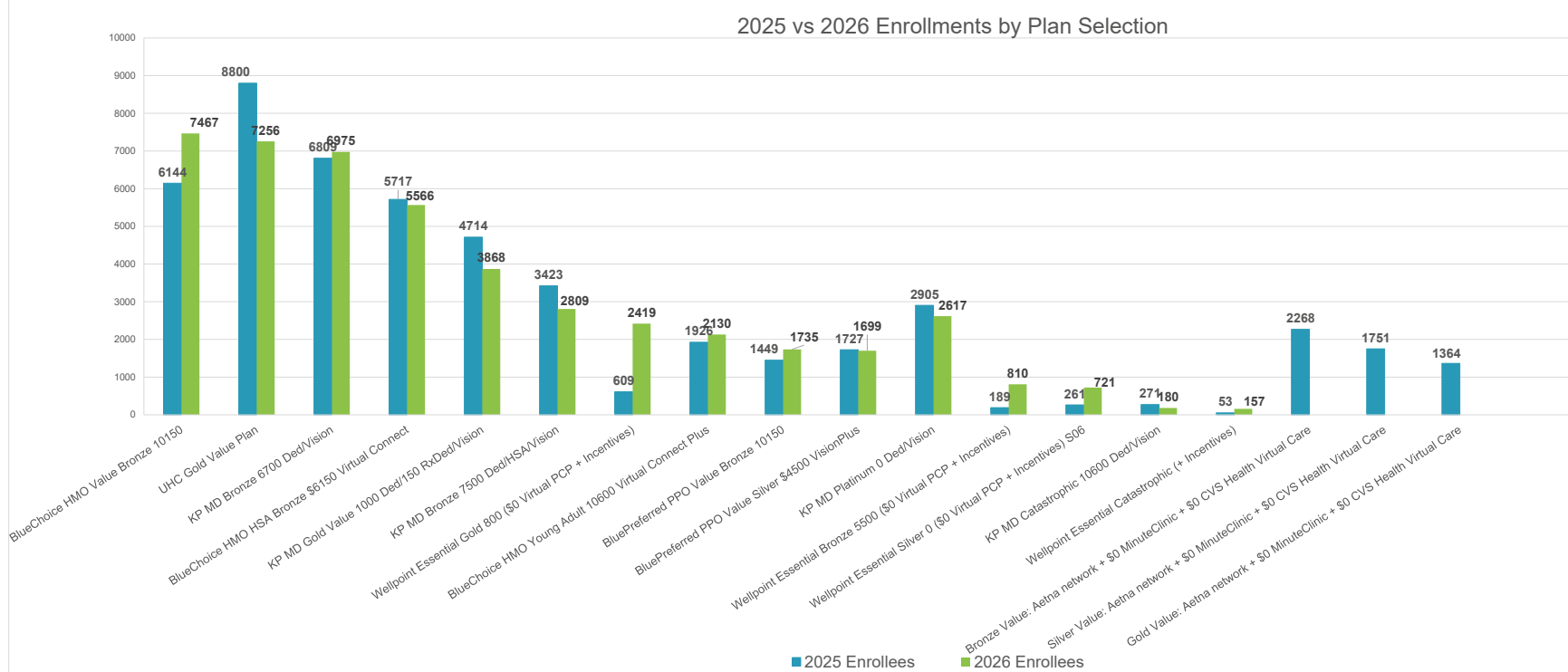
# PRIVATE PLAN SELECTIONS - Top 15 Plans

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



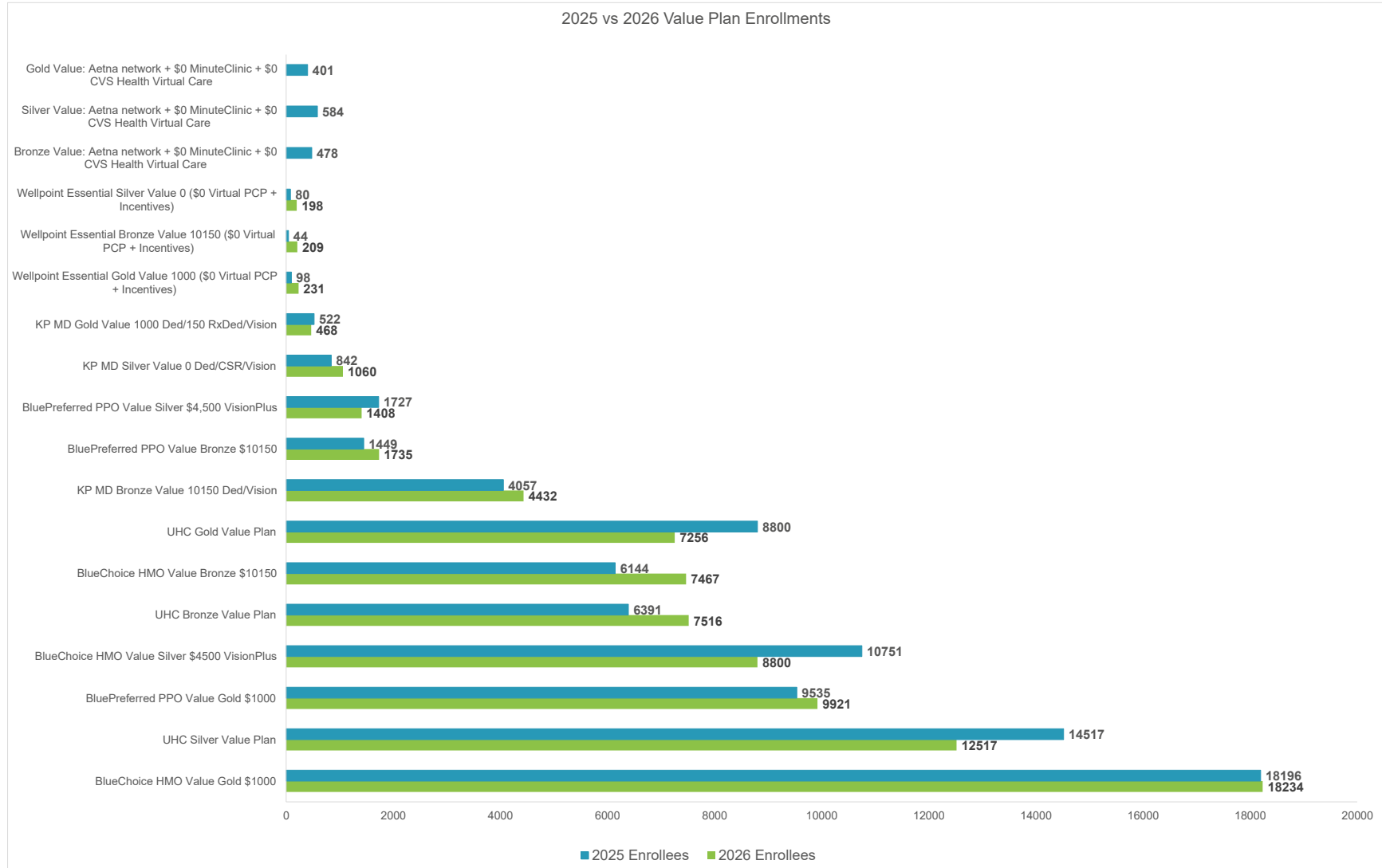
# PRIVATE PLAN SELECTIONS - Top 15 Plans

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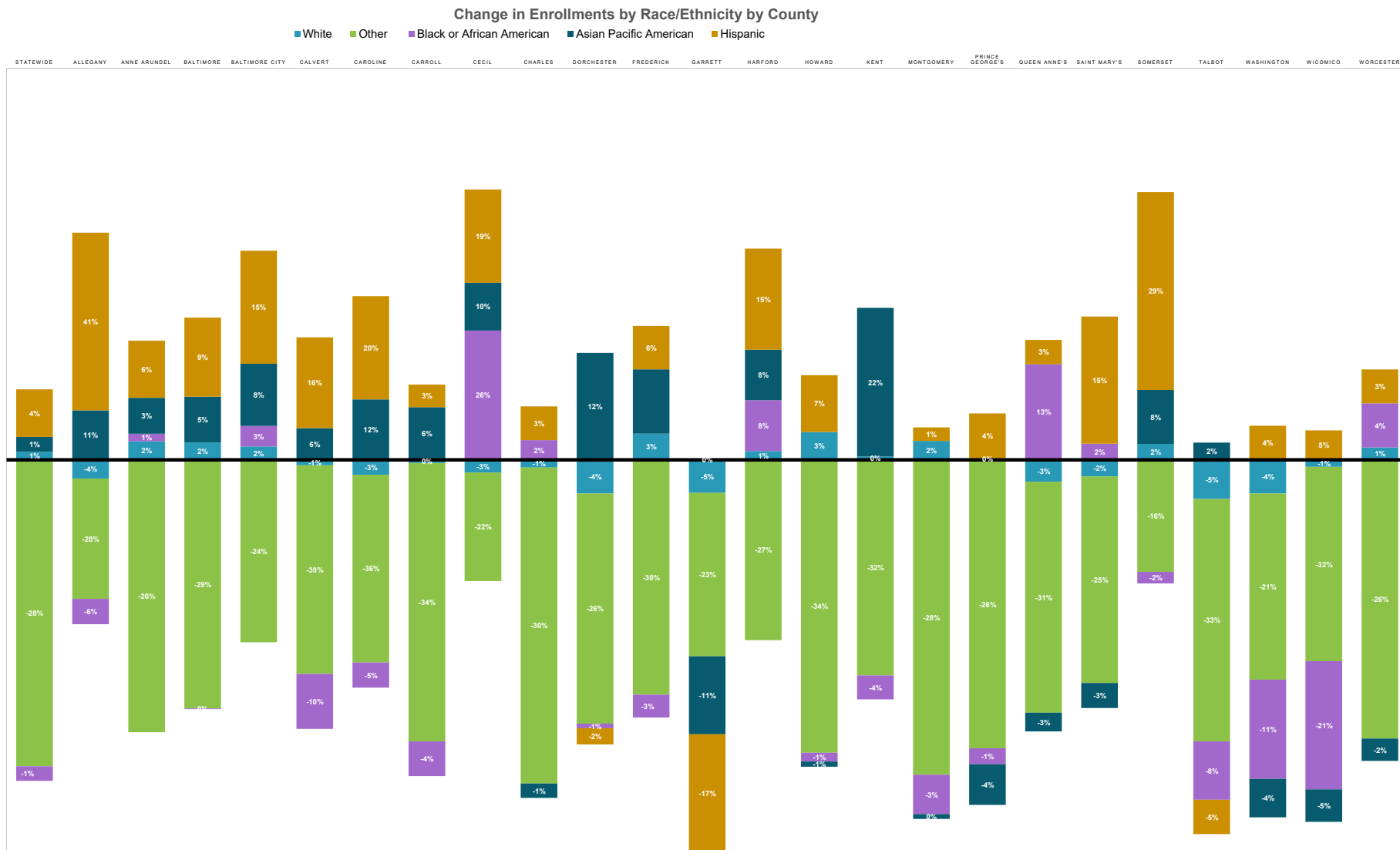
## VALUE PLAN SELECTIONS

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



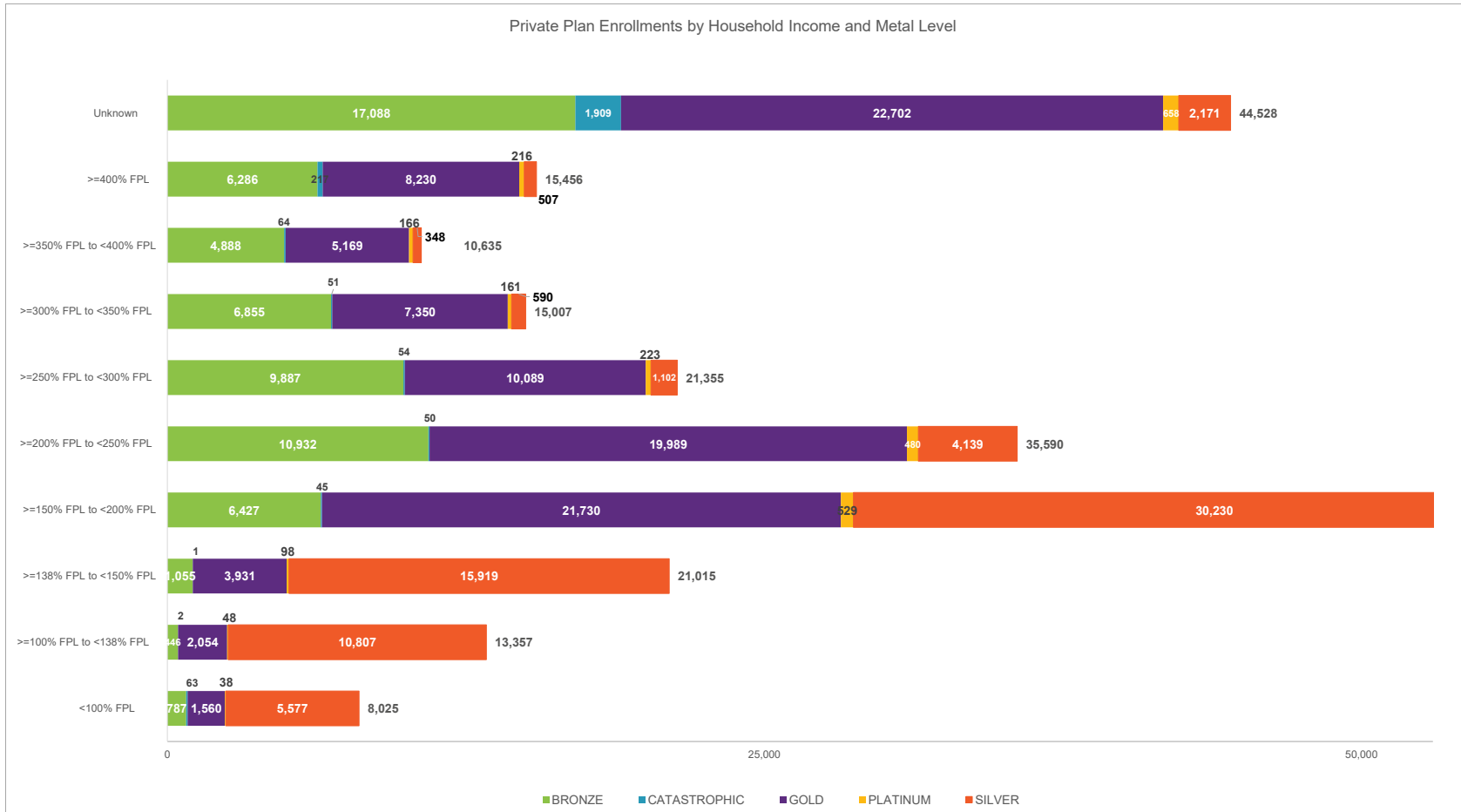
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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



# AFFORDABILITY

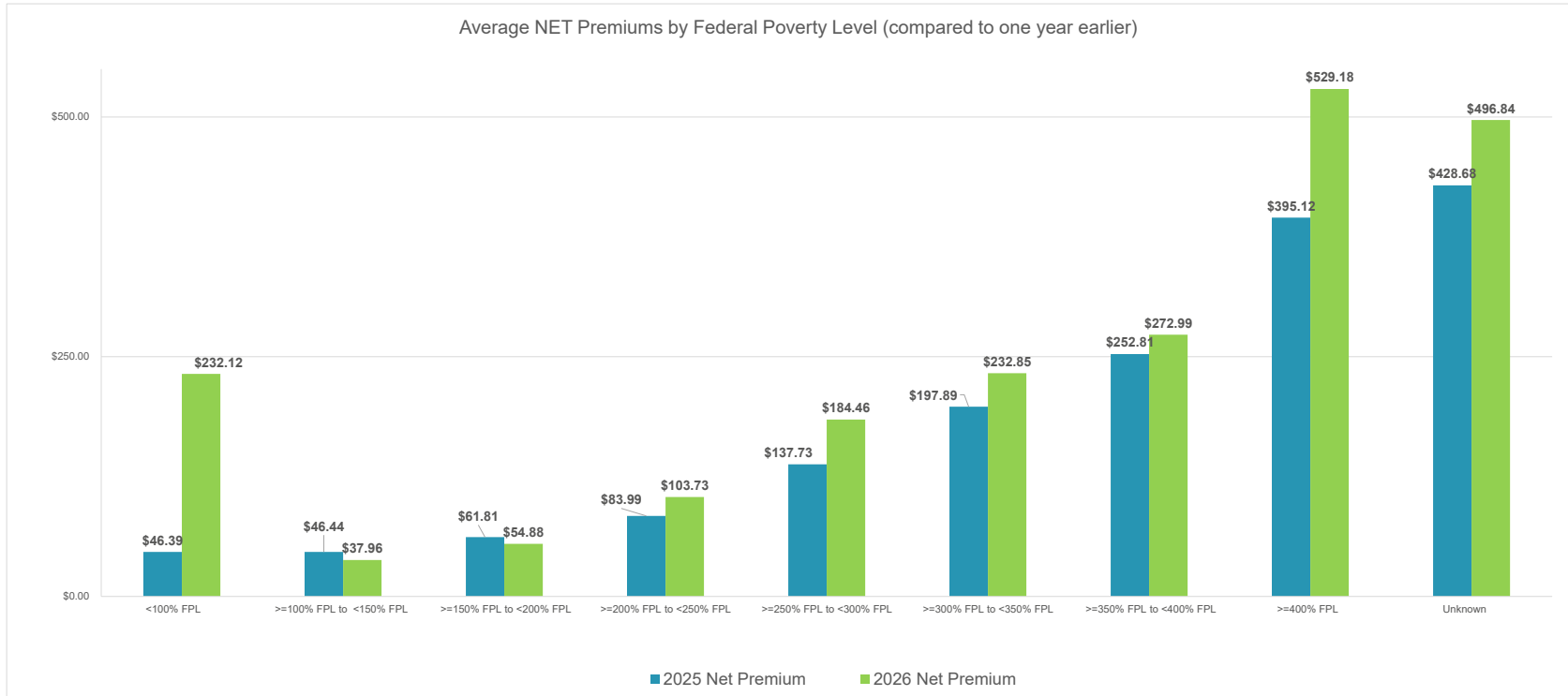
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



The Federal Poverty Level(FPL) for 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

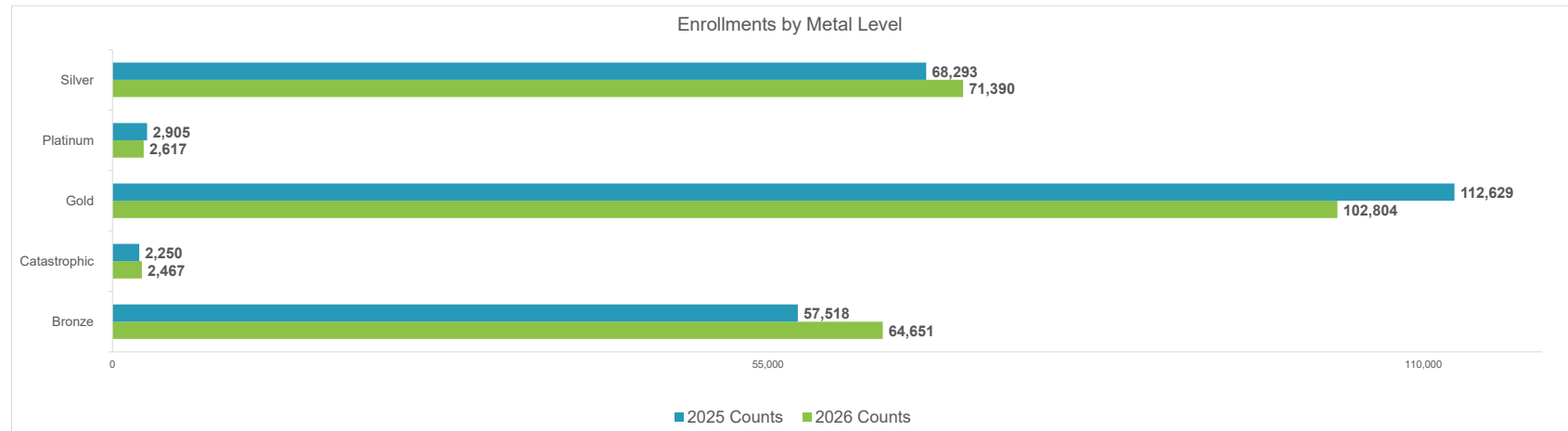
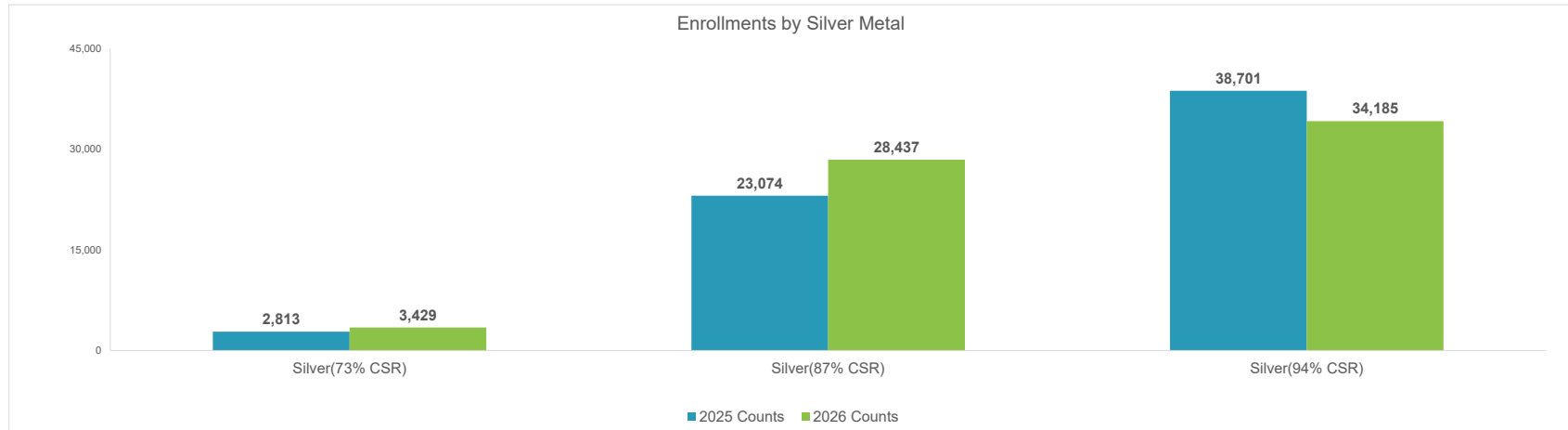
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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

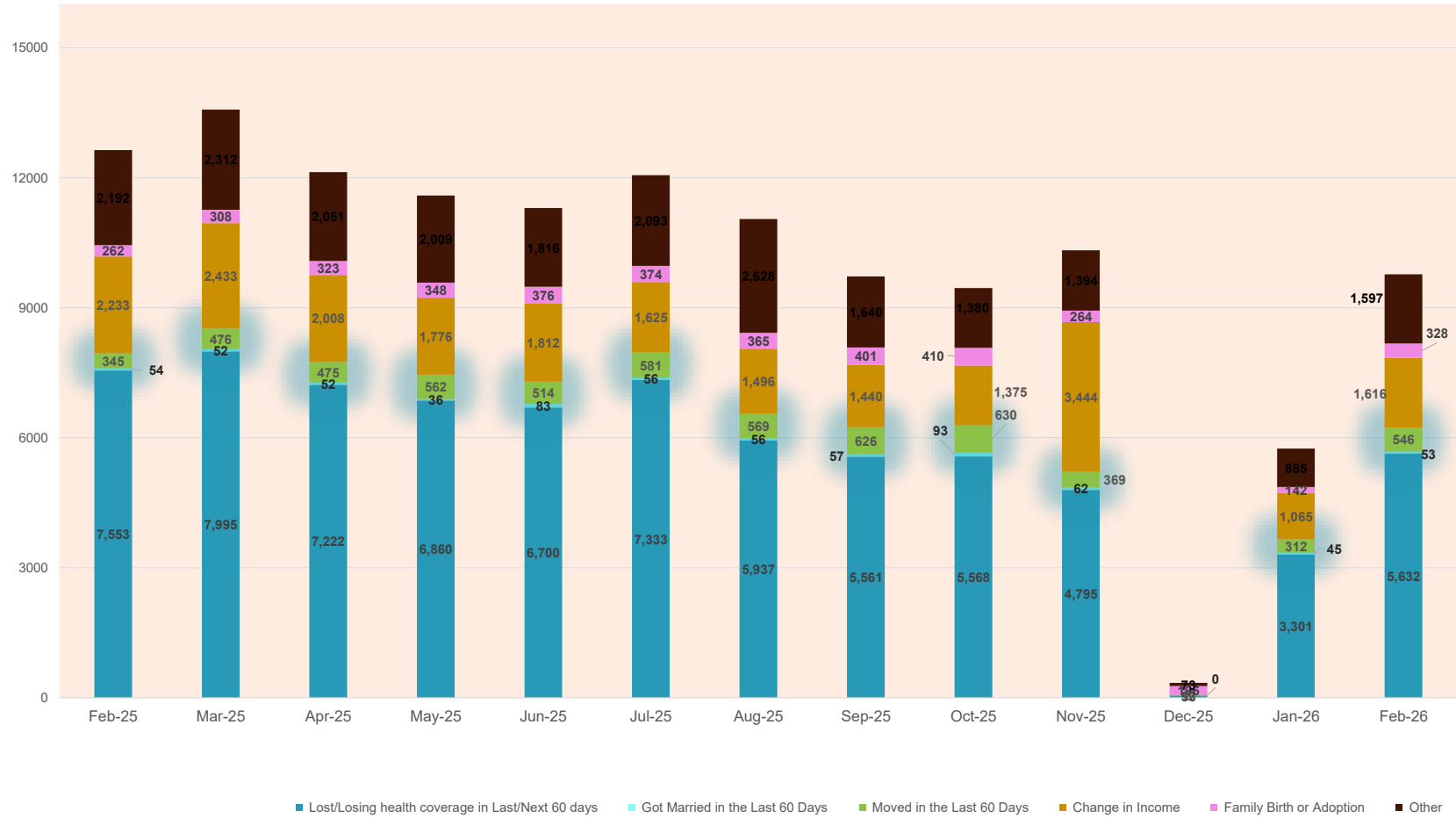
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



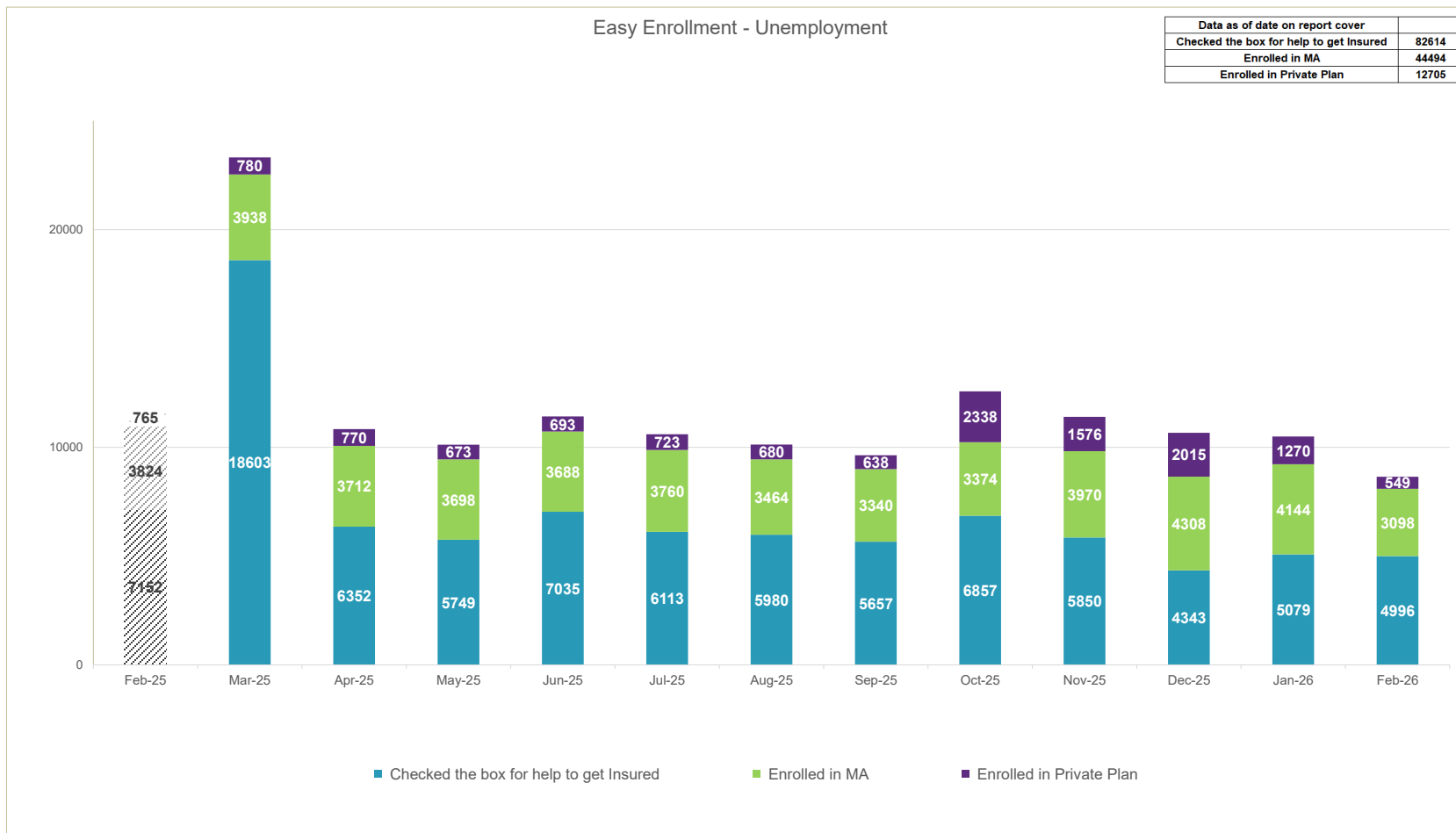
The Federal Poverty Level(FPL) for 2026 is an annual household income of \$15,960 for an individual and \$33,000 for a family of four.  
 Enrollees who did not submit household income information and thus were not eligible for financial help.  
 Cost-sharing reductions (CSRs) are credits to help pay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



SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



The program began in June '22.

# SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

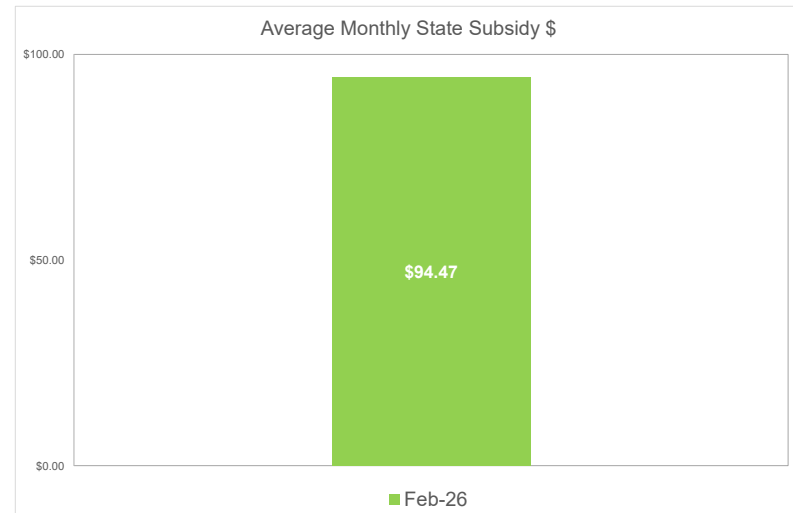
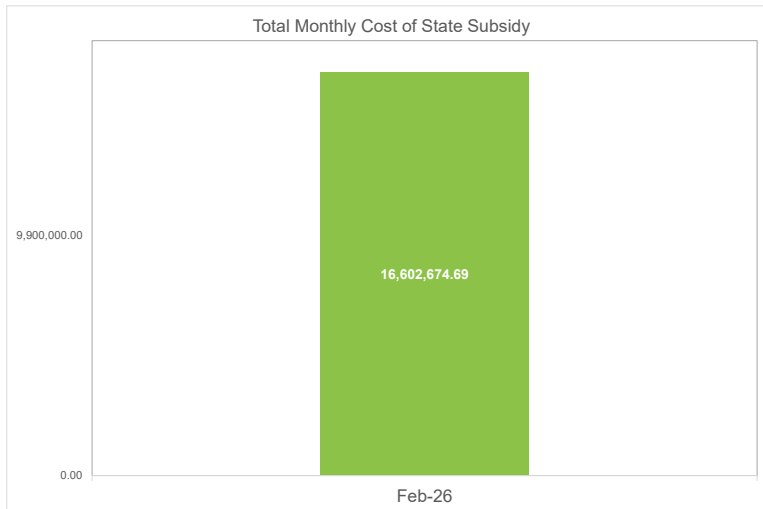
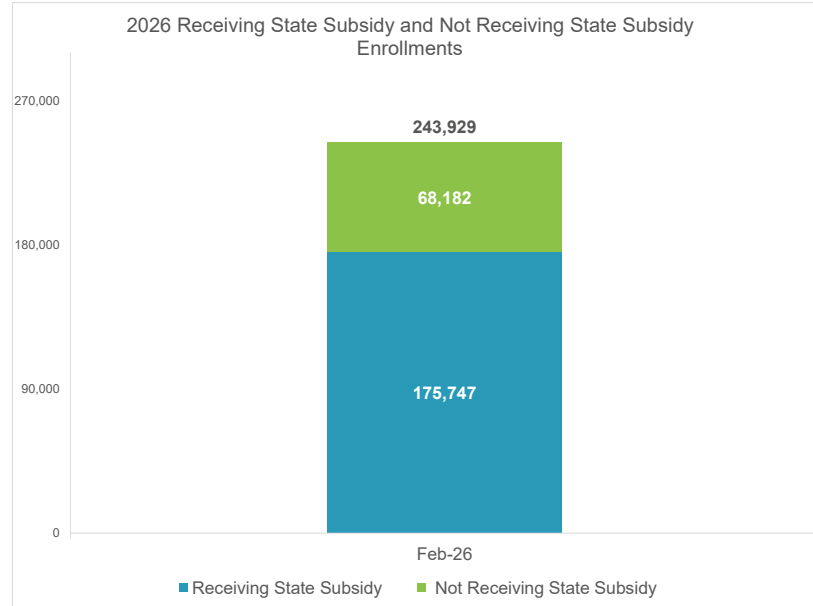
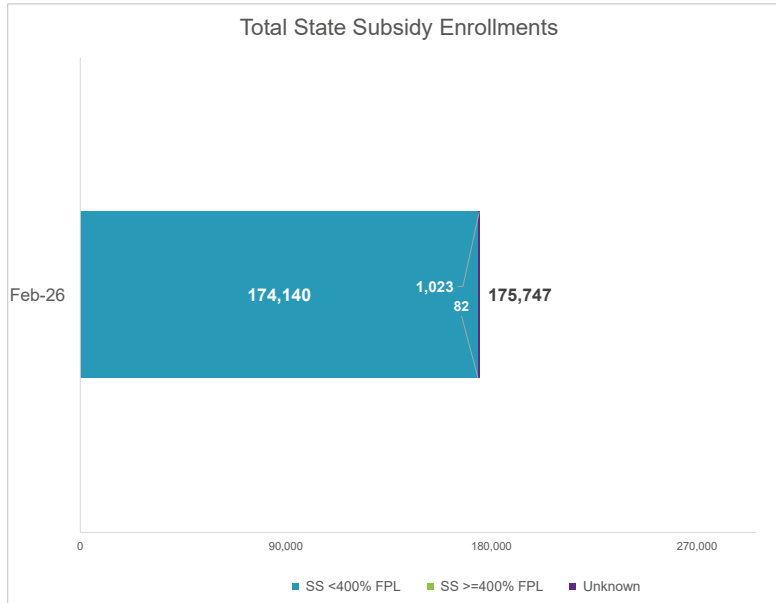
## Easy Enrollment - Tax SEP

Data as of date on report cover	
Checked the box for help to get Insured	13176
Enrolled in MA	4
Enrolled in Private Plan	0



# 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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 | Unknown: Enrollees who did not submit household income information and thus were not eligible for financial help.

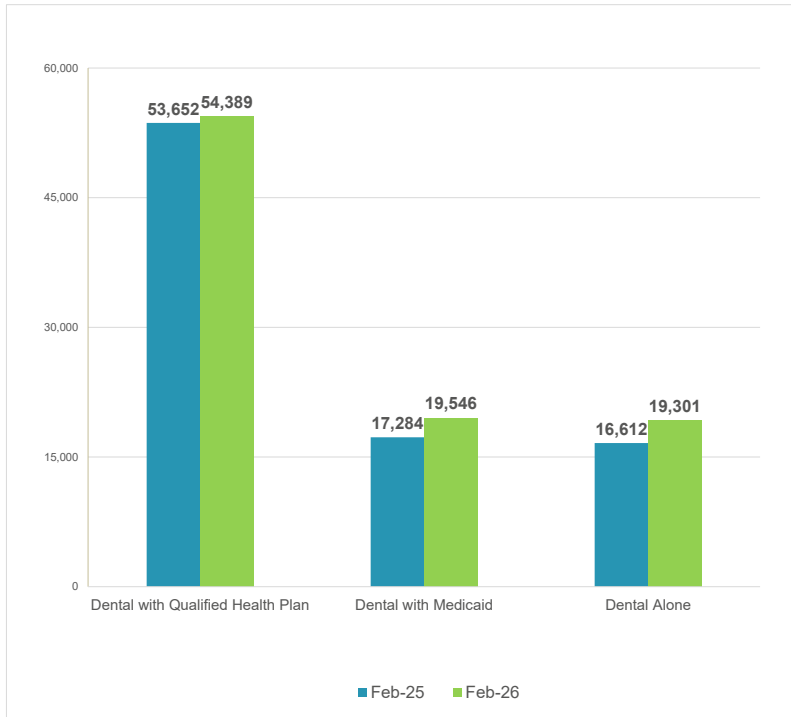
# DENTAL

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

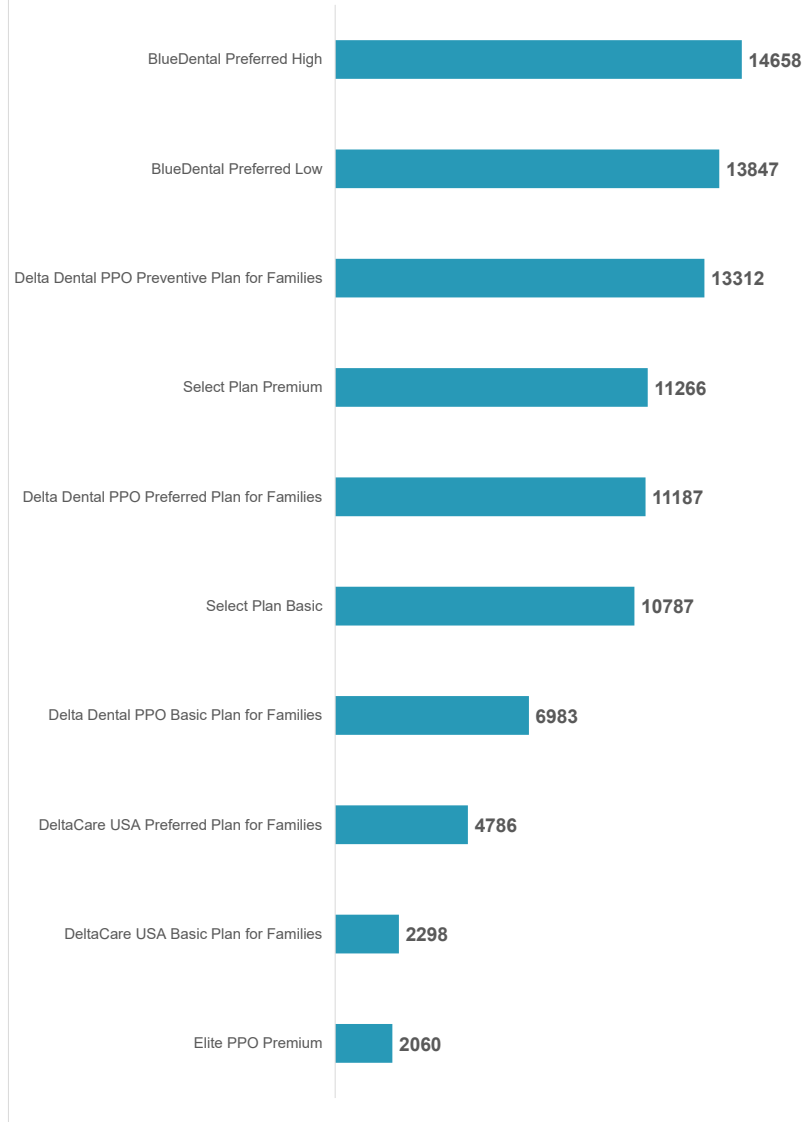
## Total Dental

**93,236**

Dental Enrollments '25 vs. '26



## Top 10 Enrollments for Dental Plans

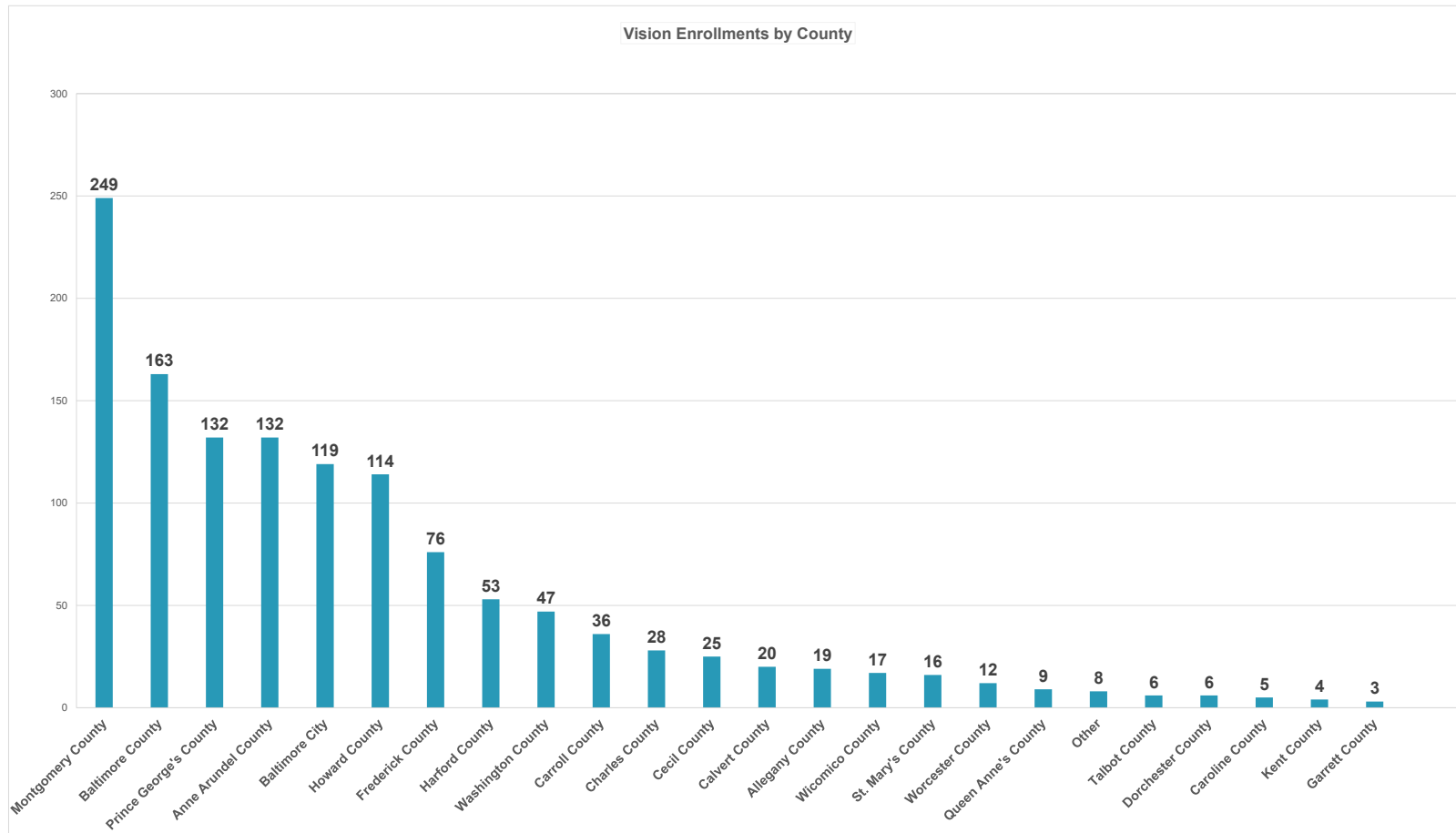


# VISION

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

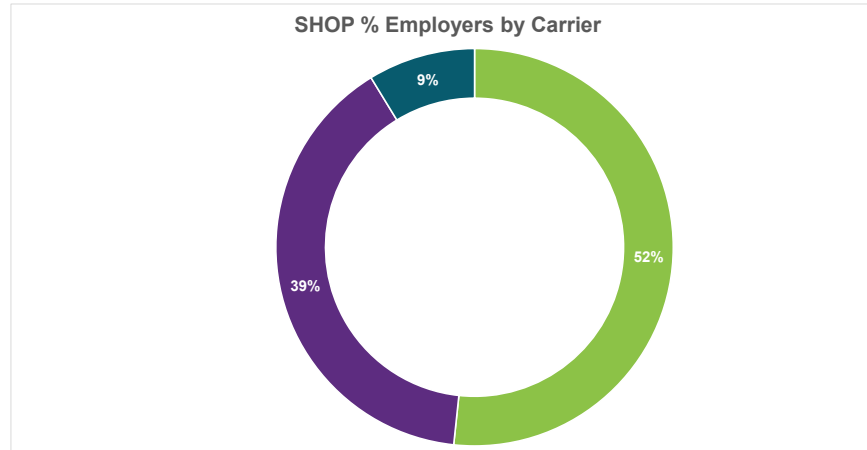
## Total Vision

# 1,299

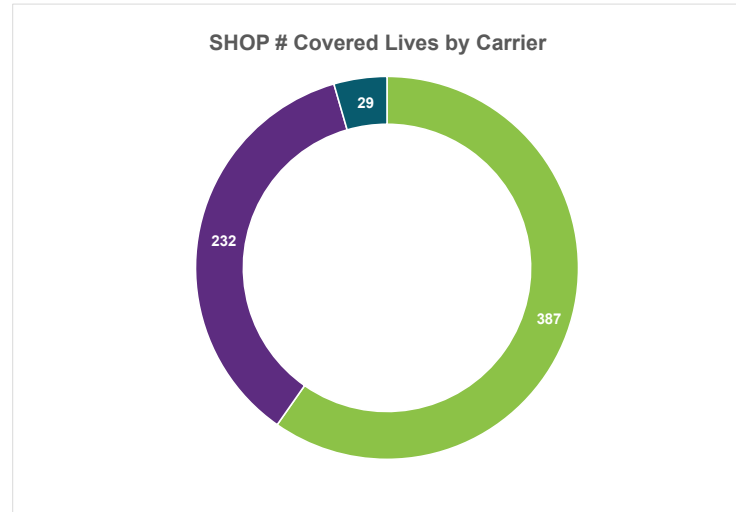
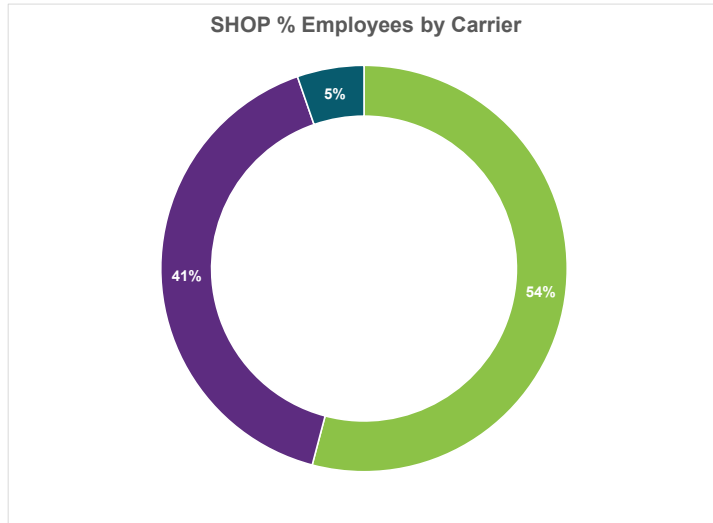


## SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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



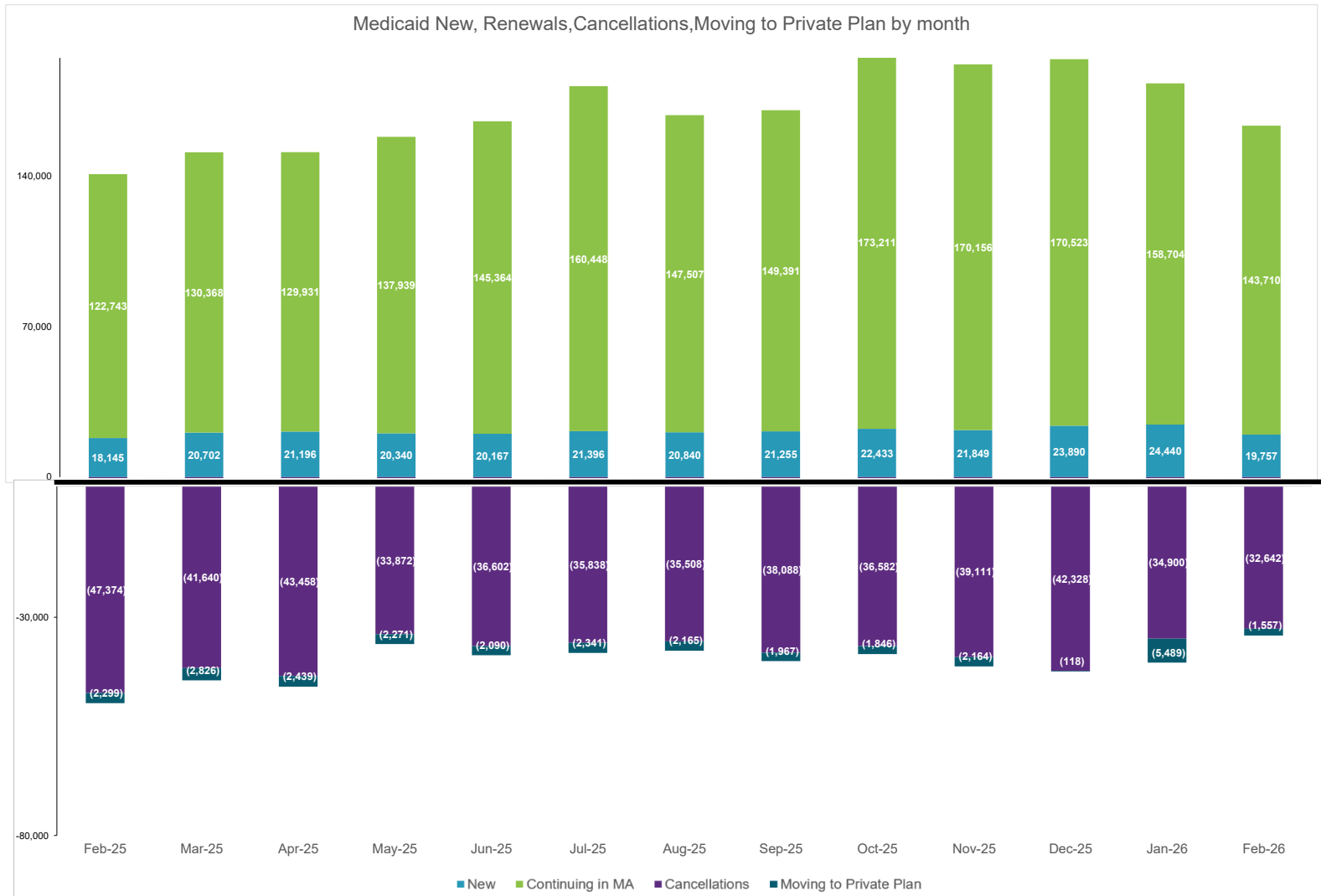
An employer may be enrolled in more than one carrier and dental



Due to the ongoing SHOP portal migration, enrollment figures now reflect the cumulative covered lives and groups from both carrier-reported data and portal data. Previously, reports reflected carrier data only, so totals may appear higher than in prior months.

# MEDICAID (MAGI/Income-based)

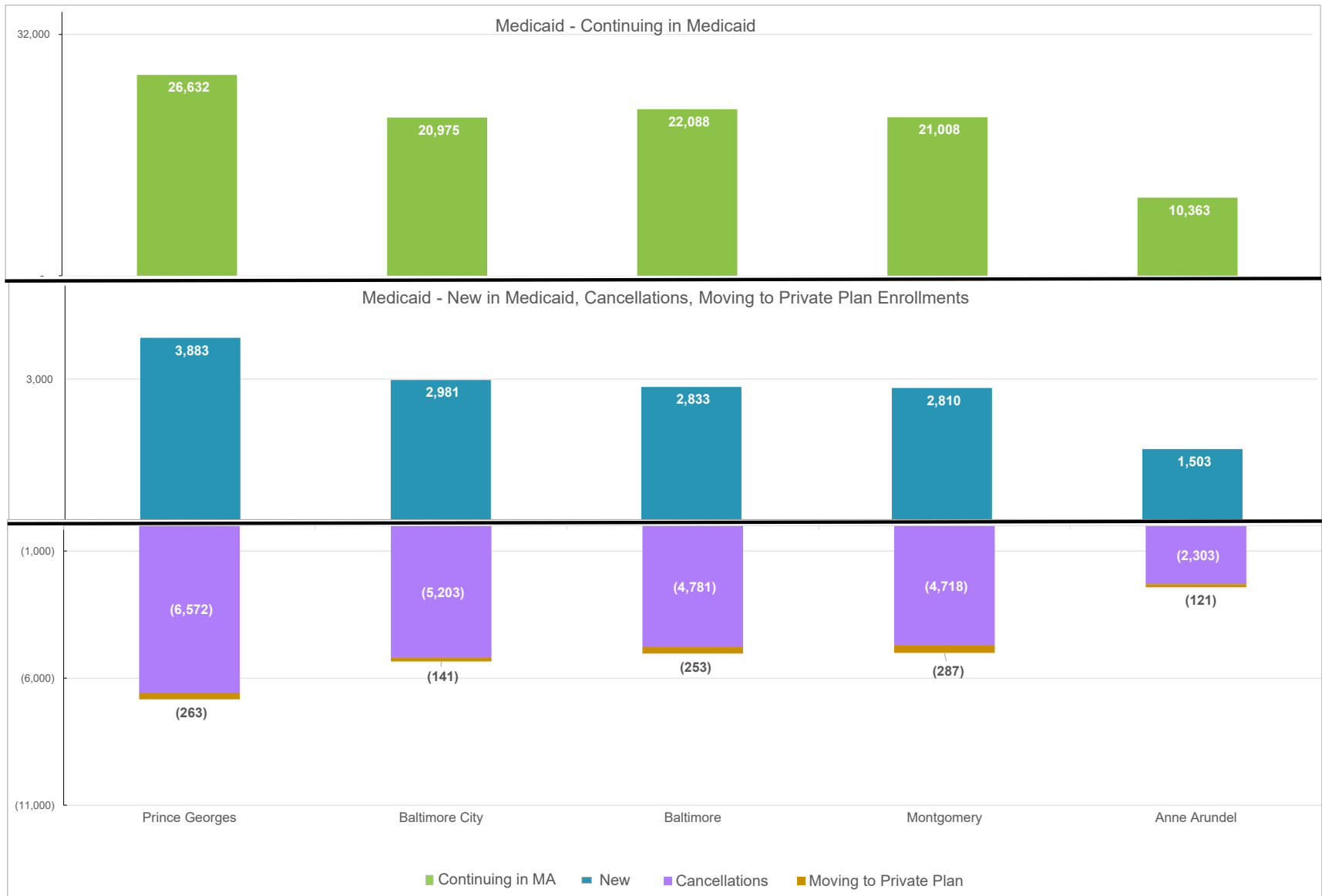
Enrollment as of date on report cover..



\*\*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).

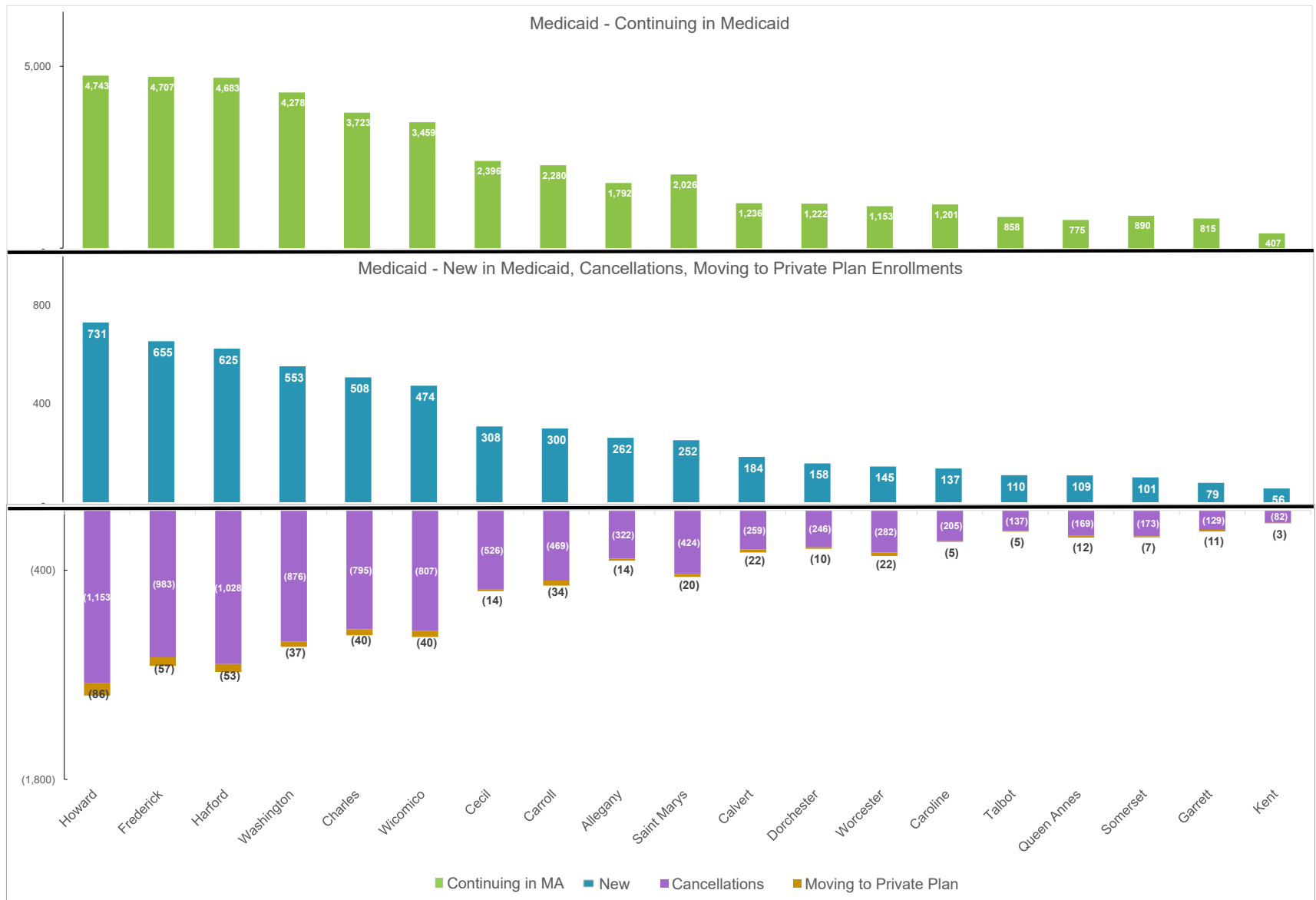
# MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



# MEDICAID (MAGI/Income-based) BY COUNTY

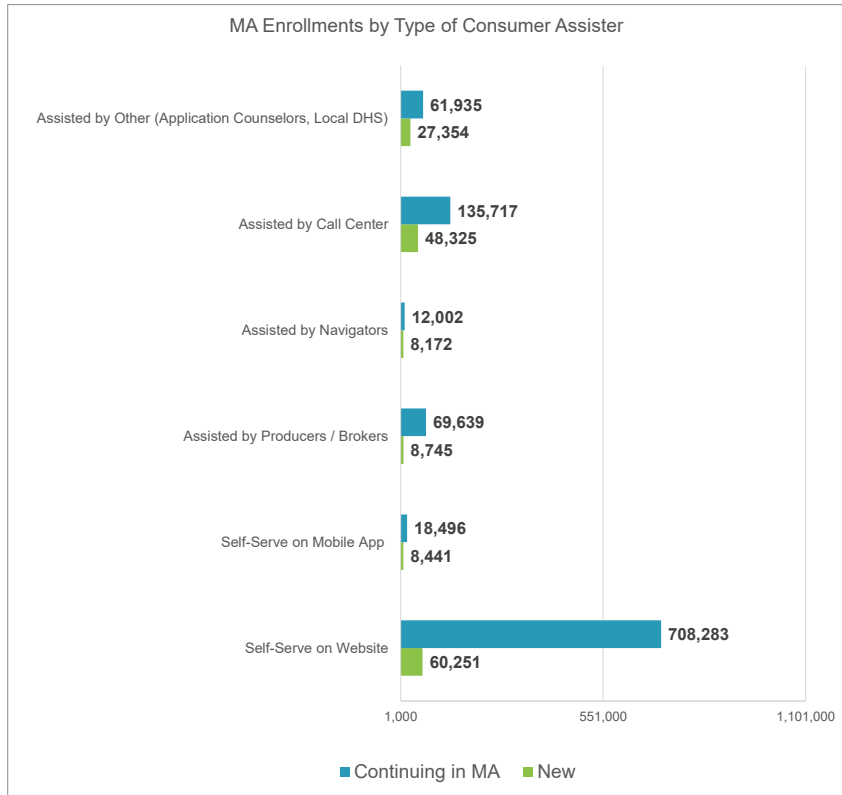
Enrollment as of date on report cover..



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

