DATA REPORT

July 31, 2026

- Enrollment through Maryland Health Connection ended July at 215,981, down 1% (2,283) from June and 11% (25,657) from a year earlier, continuing a steady decline since January's peak.

- New enrollments this month totaled 6,174, up slightly from June but down 35% from July 2025; renewals (159,336) fell 2%. The mix continued to tilt toward renewals, at 26% new to 74% renewal, compared with 33% to 67% a year ago.

- 70% of enrollees received an advance premium tax credit (APTC), unchanged from June and down from 78% a year earlier. Enrollees with APTC fell 20% (to 150,688), while those without rose 22% (to 65,293).

- Net premiums rose most for mid-income enrollees: those at 250% to 300% of the federal poverty level (FPL) paid $191.13, up $55.31; those at 300% to 350% FPL paid $239.90, up $41.31; and those at 200% to 250% FPL paid $108.64, up $27.43.

- Gold enrollment fell 19% year over year, and Silver and Platinum each fell 11%, while Bronze rose 6% and Catastrophic 4%, a continued shift toward lower-premium plans.

- Enrollment declined across every age group. The steepest declines were among enrollees 65 and older (down 20%) and those aged 26 to 34, whose enrollment fell 15% and dropped the most in absolute terms (6,790 fewer).

- Enrollment by race and ethnicity declined across nearly all groups. The largest decreases were among enrollees identifying as Black or African American (7,461 fewer, down 16%) and White (7,356 fewer, down 9%), followed by Hispanic or Latino (3,265 fewer, down 14%). Smaller groups showed larger percentage swings on very low bases, including American Indian or Alaska Native (134 fewer, down 20%) and Native Hawaiian or Pacific Islander (66 fewer, down 18%).

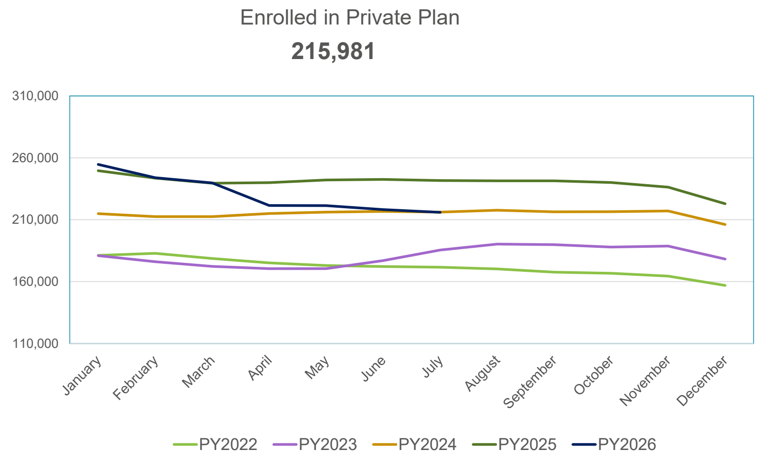
- About 66% of enrollees received a state subsidy, down slightly from 67% in June, with an average monthly benefit of $92.59.

- Dental enrollment with a qualified health plan fell 6% year over year, but standalone dental rose 30% and dental with Medicaid 11%, lifting total dental enrollment 4%.

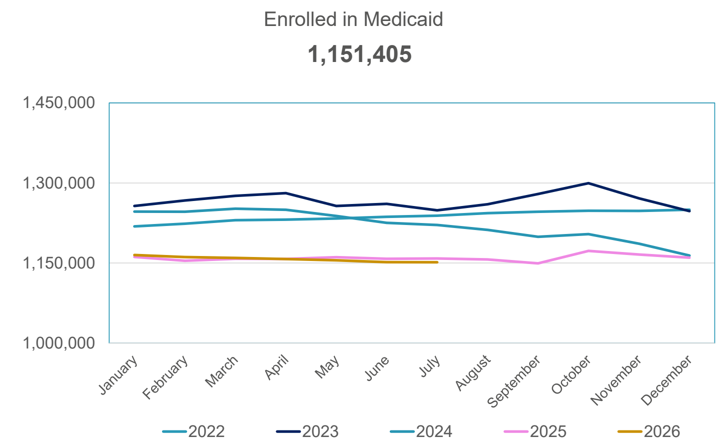
SUMMARY

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

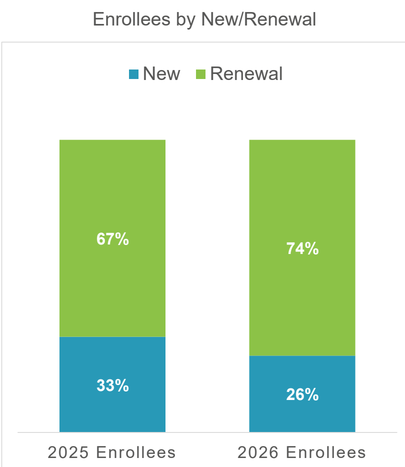
Private Plan Summary

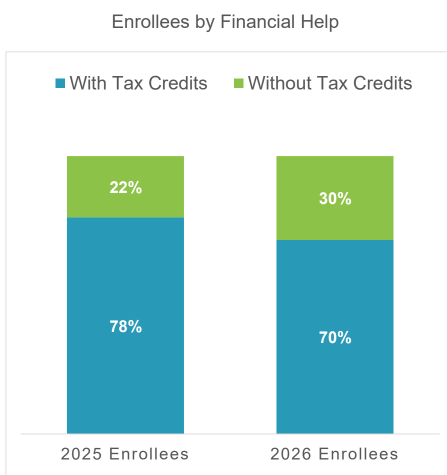


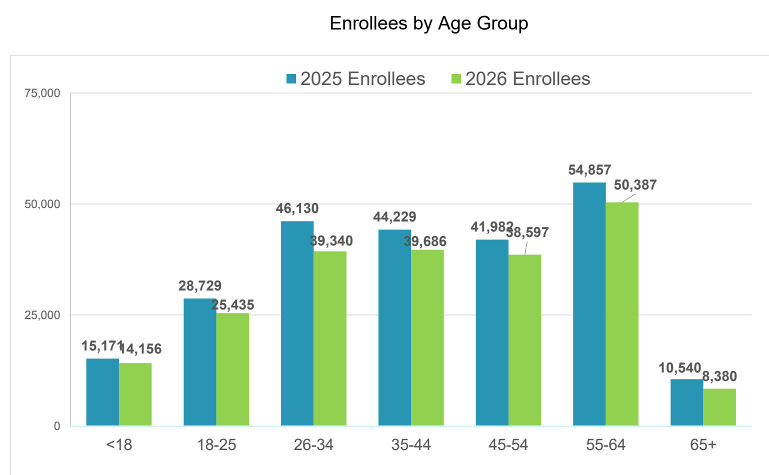
Income Based Medicaid Summary



Enrollments 2025 vs 2026



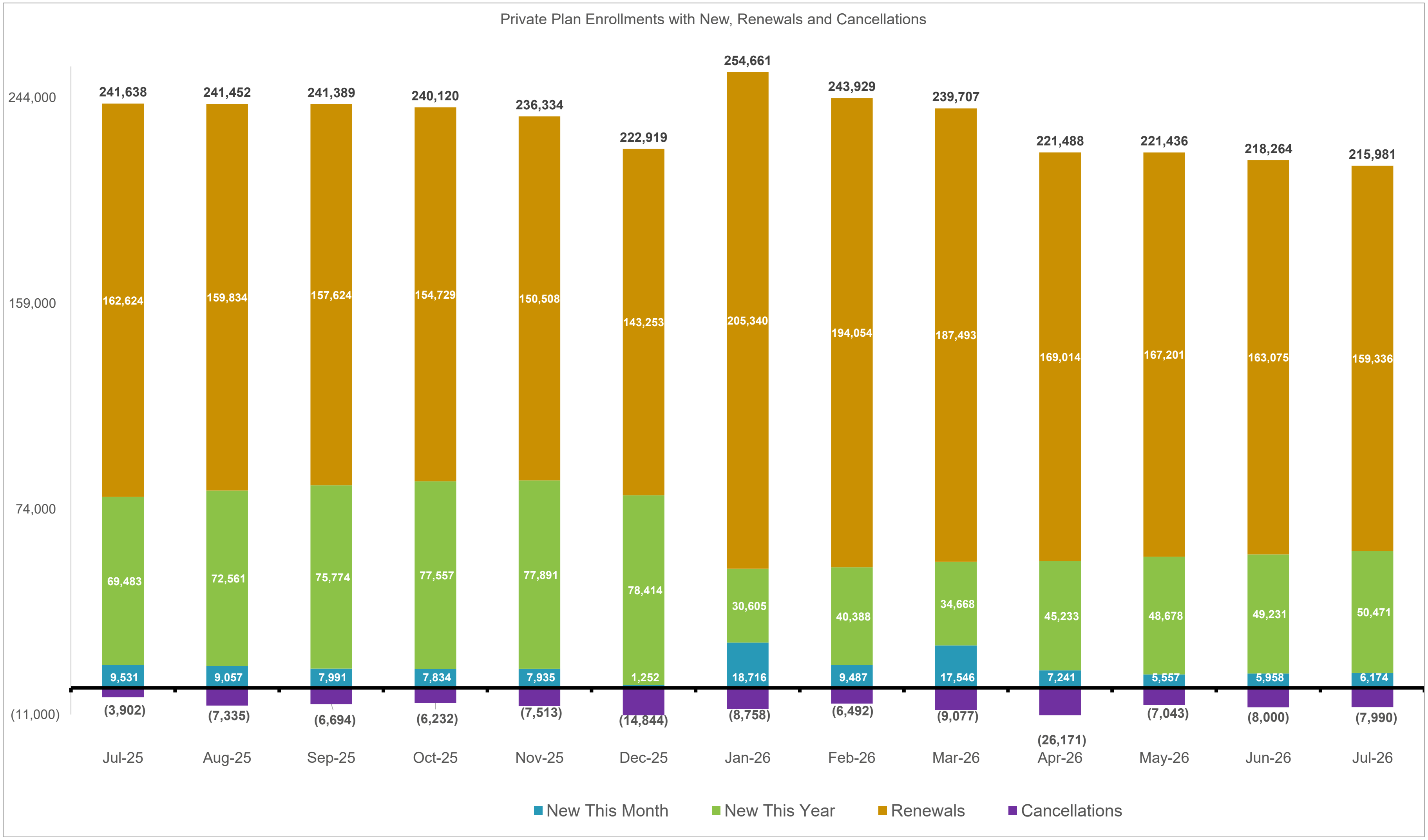




Enrollments: Data based on effectuated (paid up) enrollments plus all active enrollments for future coverage in the same plan year as of the last day of the month.
New Enrollments = All enrollments new to Maryland Health Connection compared to the prior plan year.
Cancelled enrollments = Cancellations cover those made during the month of the report.

PRIVATE PLANS

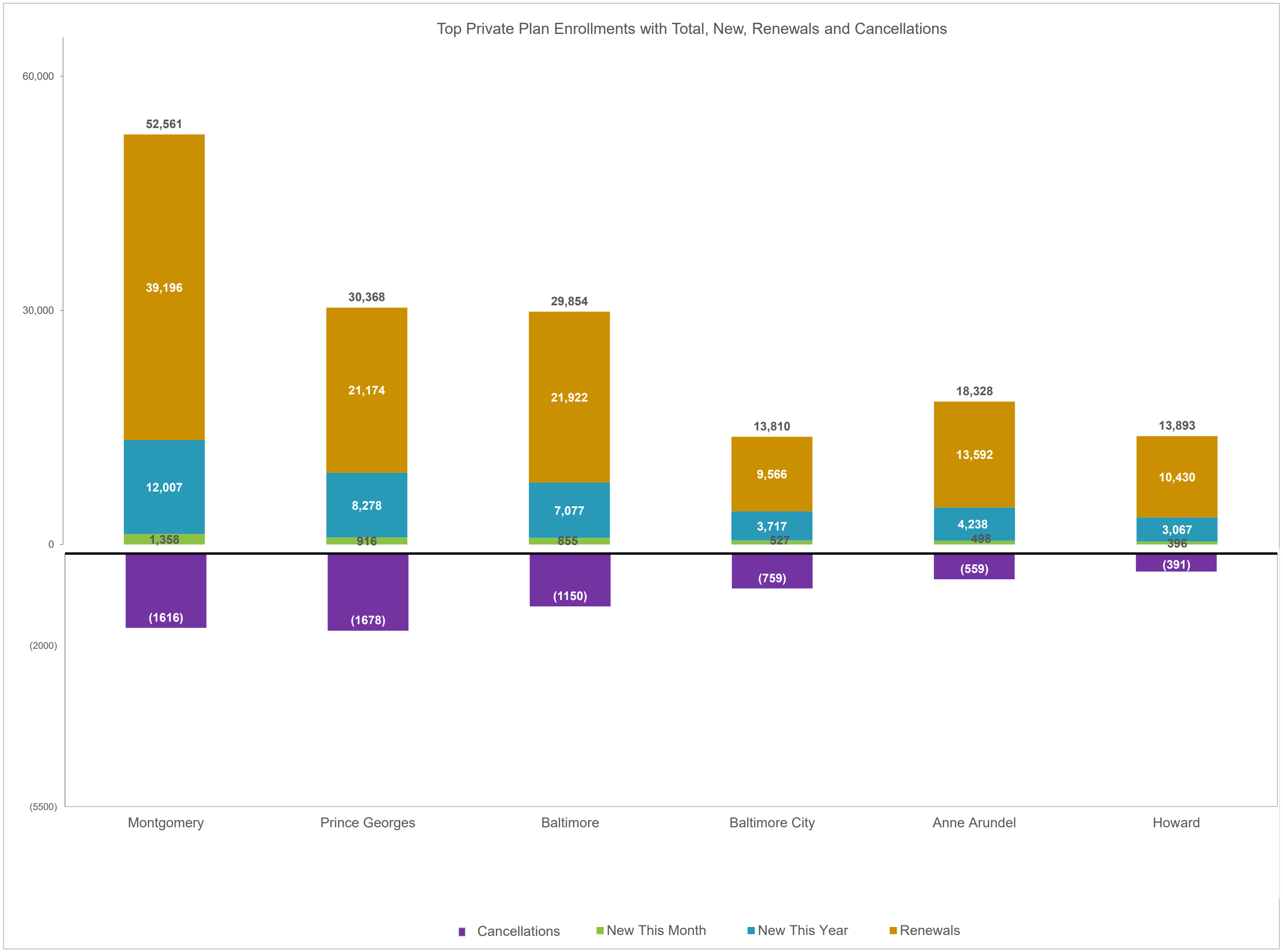
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



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.

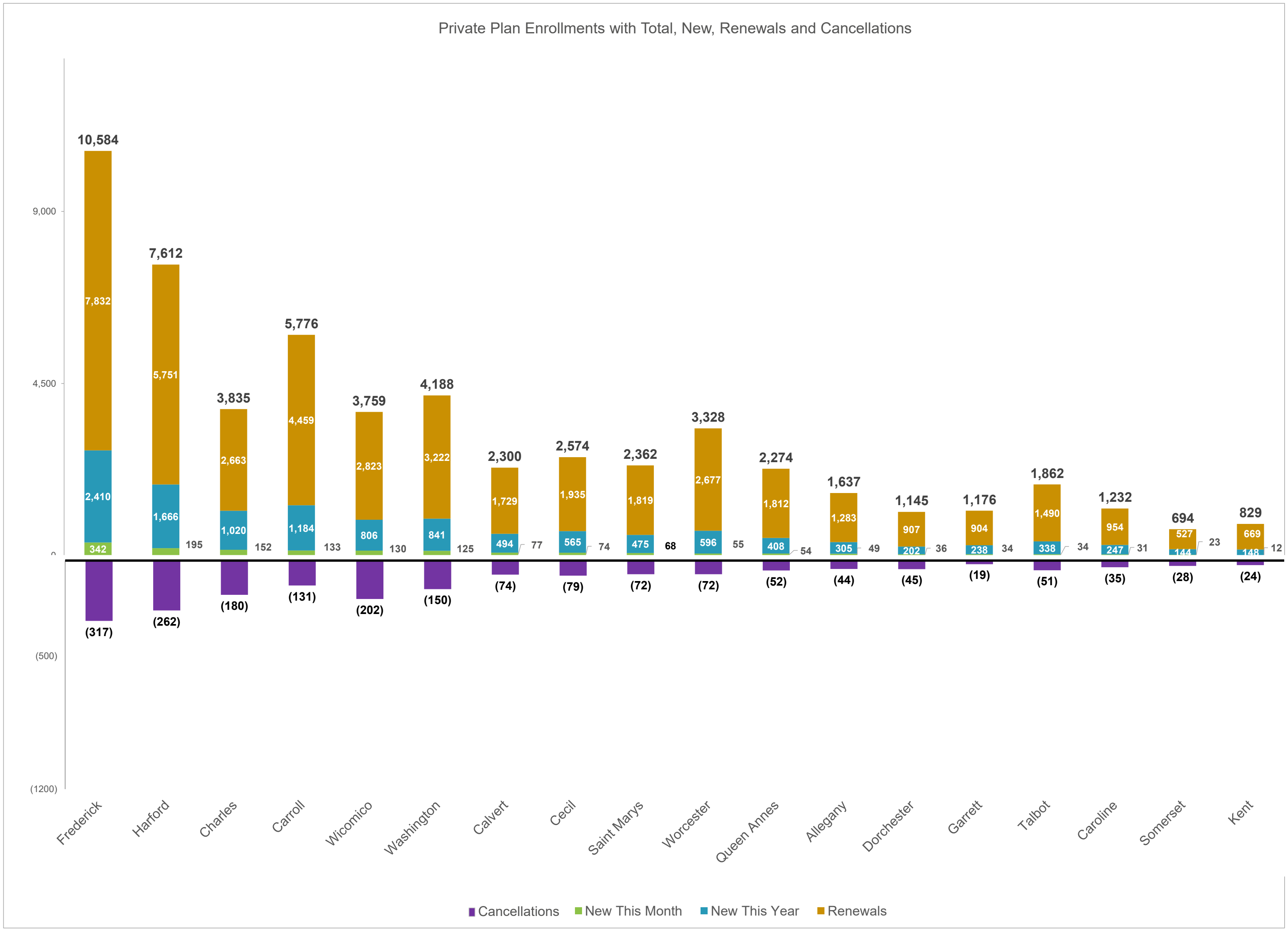
PRIVATE PLANS BY TOP 6 JURISDICTIONS

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



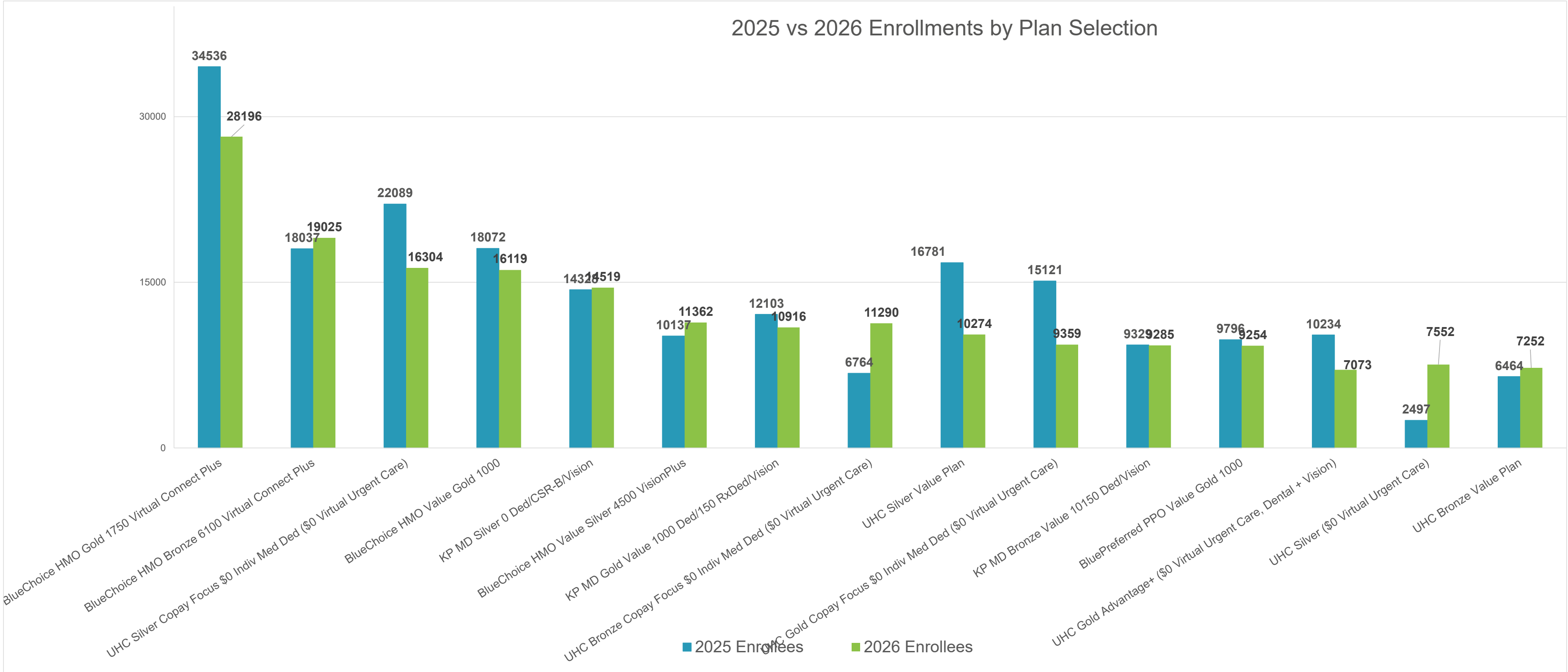
PRIVATE PLANS BY COUNTY

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



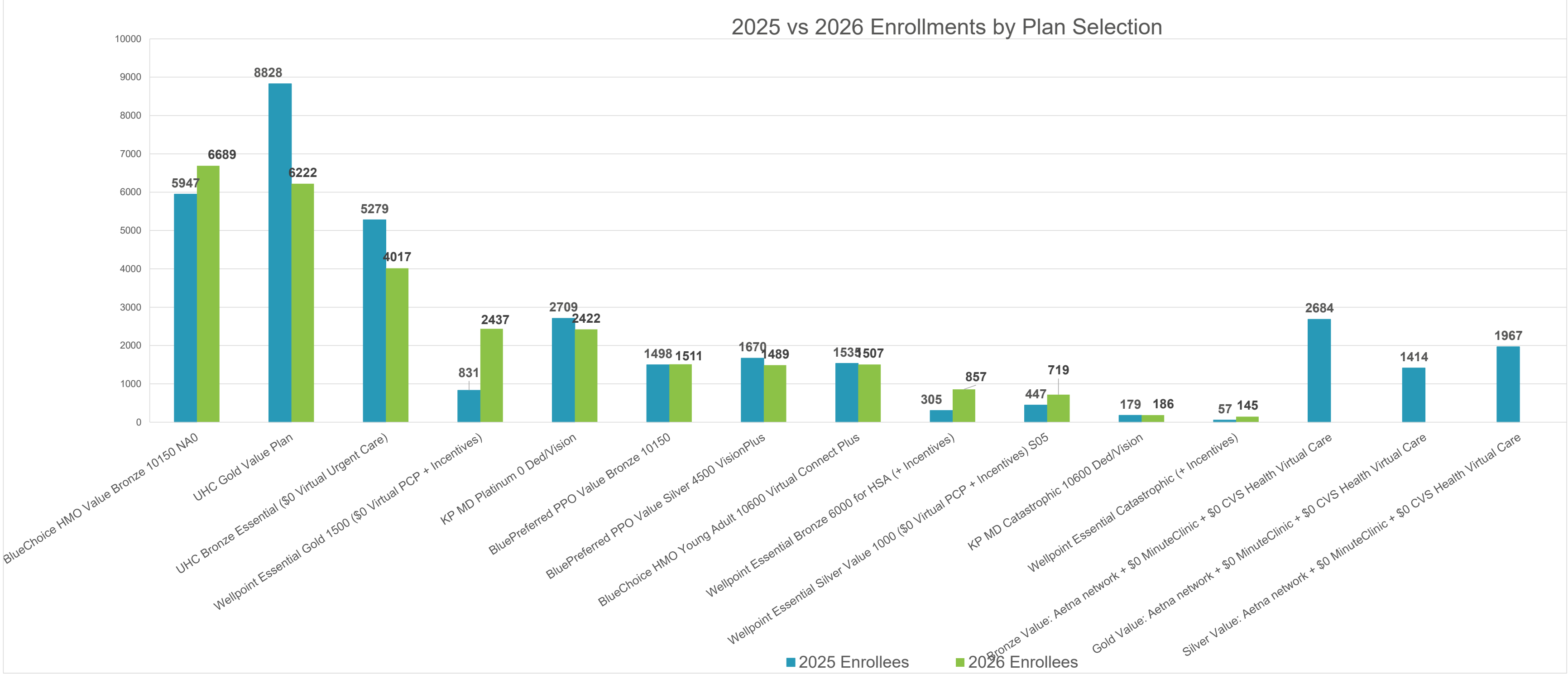
P R I V A T E P L A N S E L E C T I O N S - Top 15 Plans

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



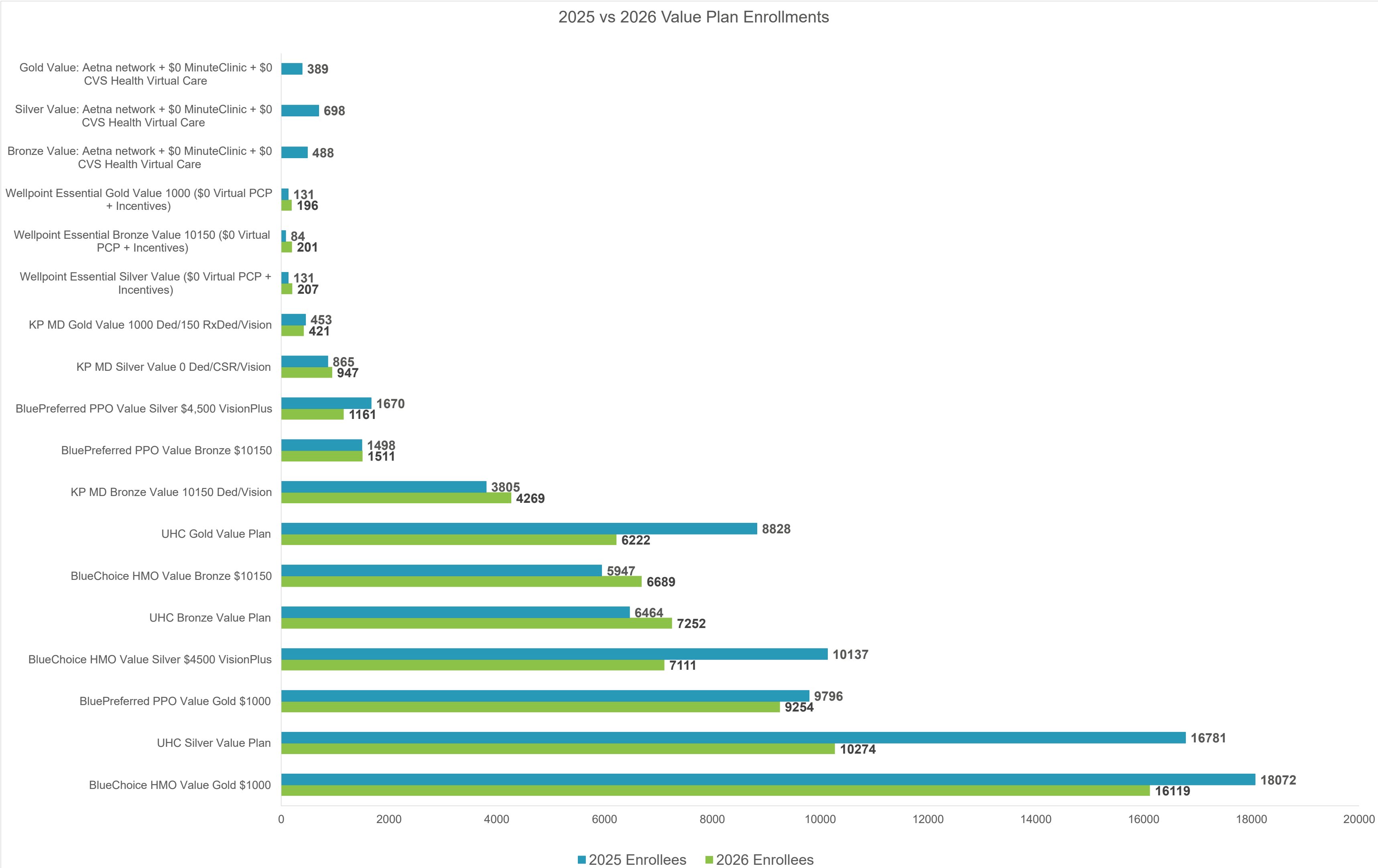
PRIVATE PLAN SELECTIONS - Top 15 Plans

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



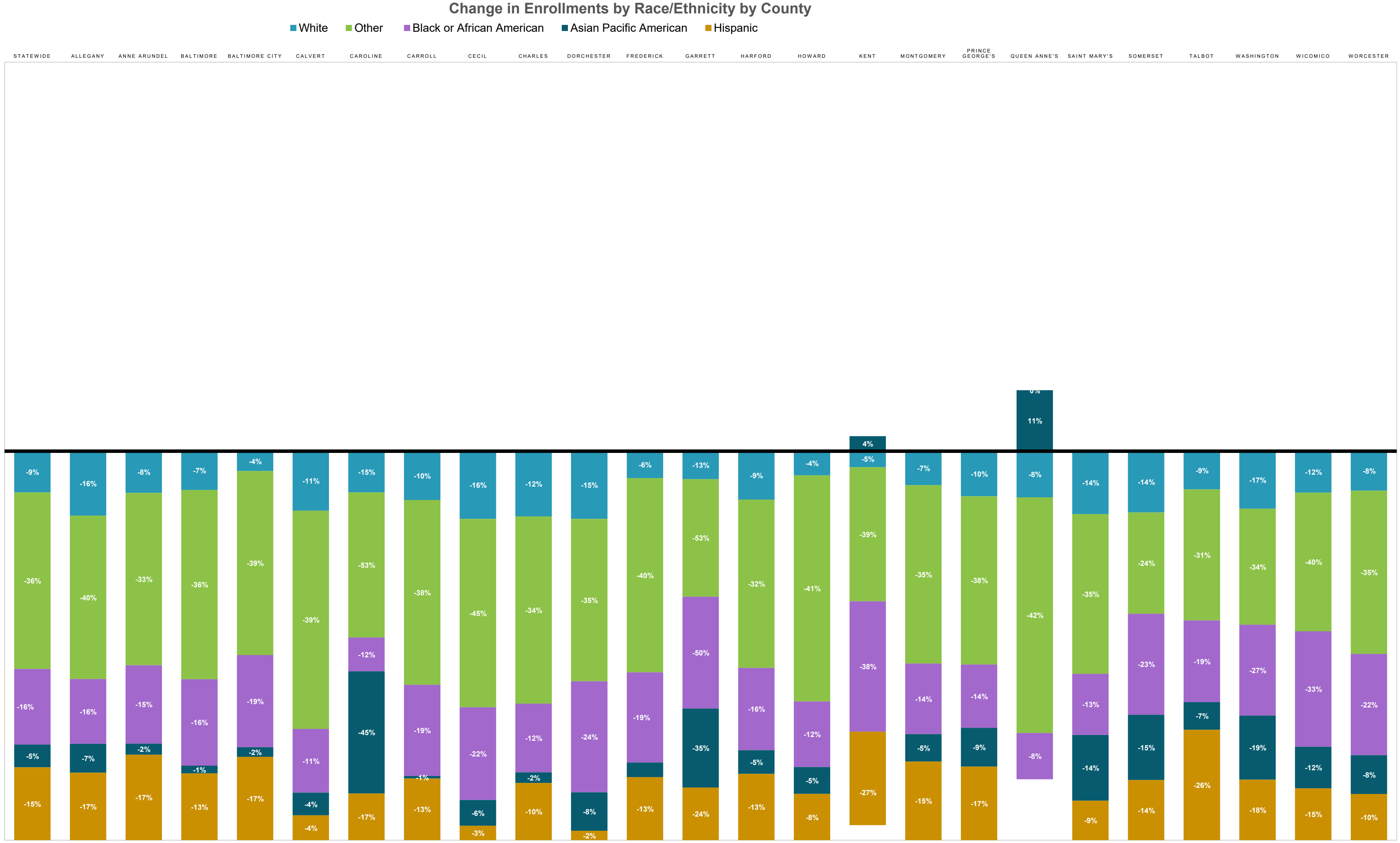
VALUE PLAN SELECTIONS

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



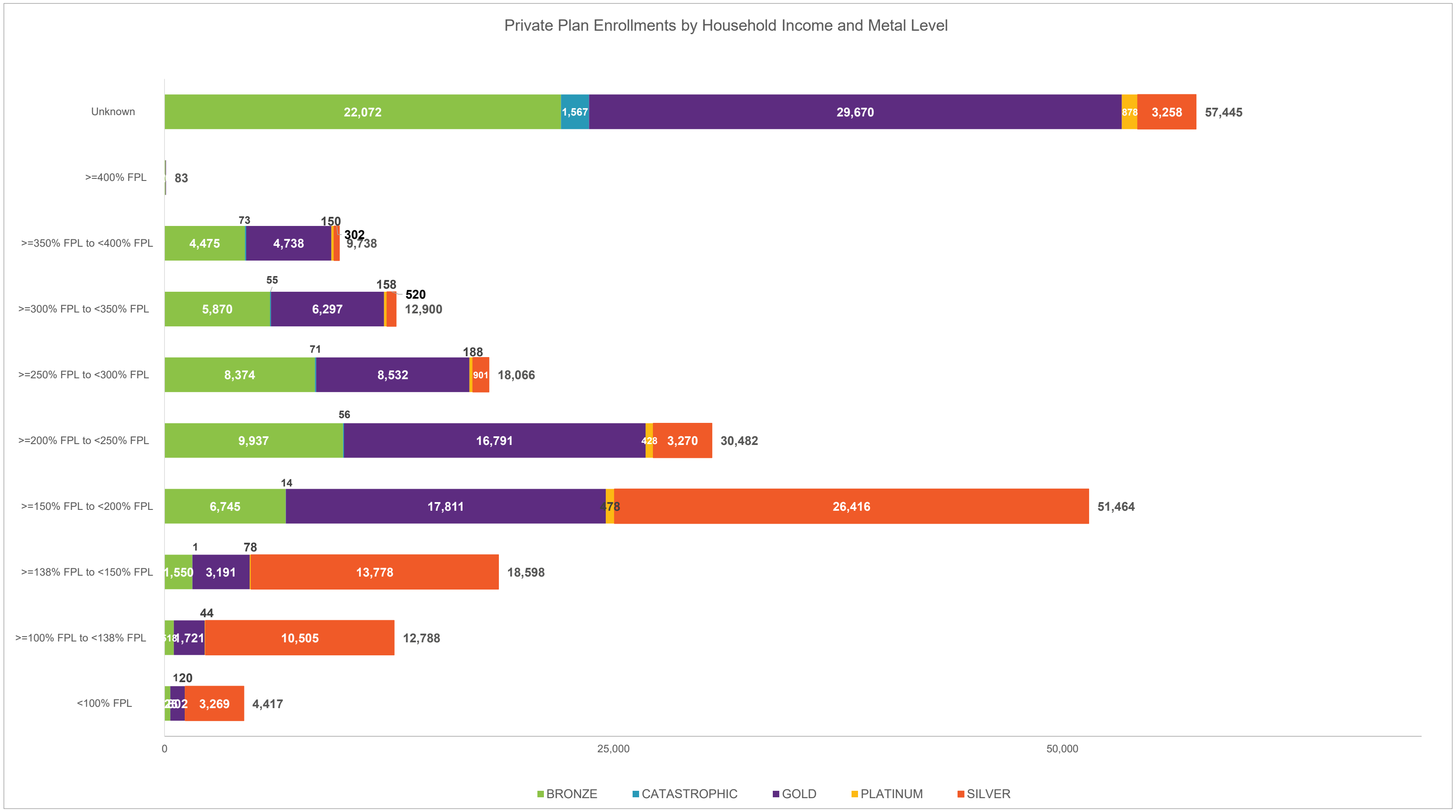
P R I V A T E P L A N S - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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



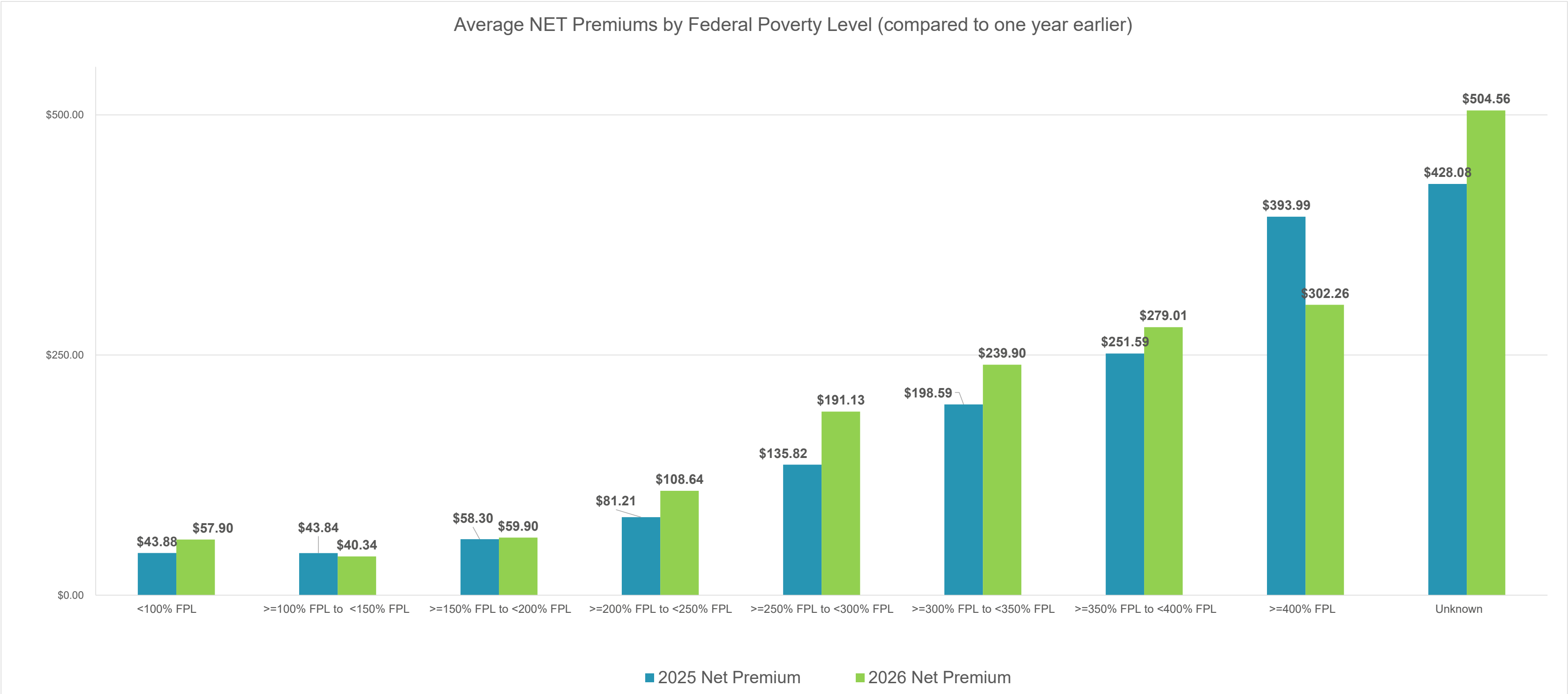
AFFORDABILITY

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 o f four..
Unknown:Enrollees who did not submit household income information and thus were not eligible for financial help.

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



Net premiums represent the average monthly individual premium after federal tax credits and state subsidies are applied.
The Federal Poverty Level(FPL) for 2026 is an annual household income of $15,960 for an individual and $33,000 for a family o f four.
Enrollees who did not submit household income information and thus were not eligible for financial help.
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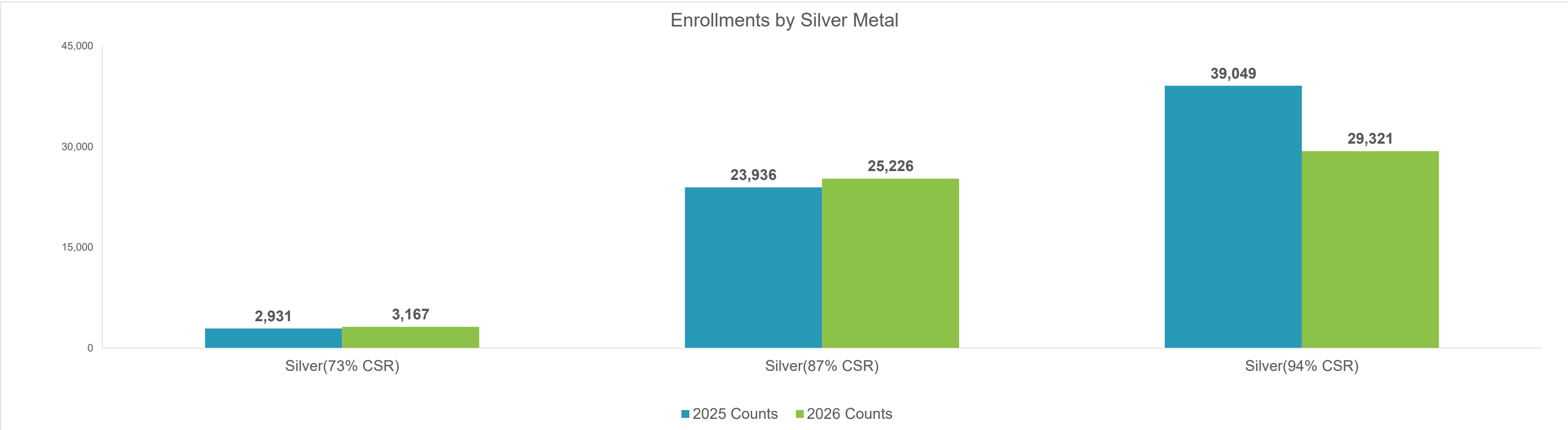
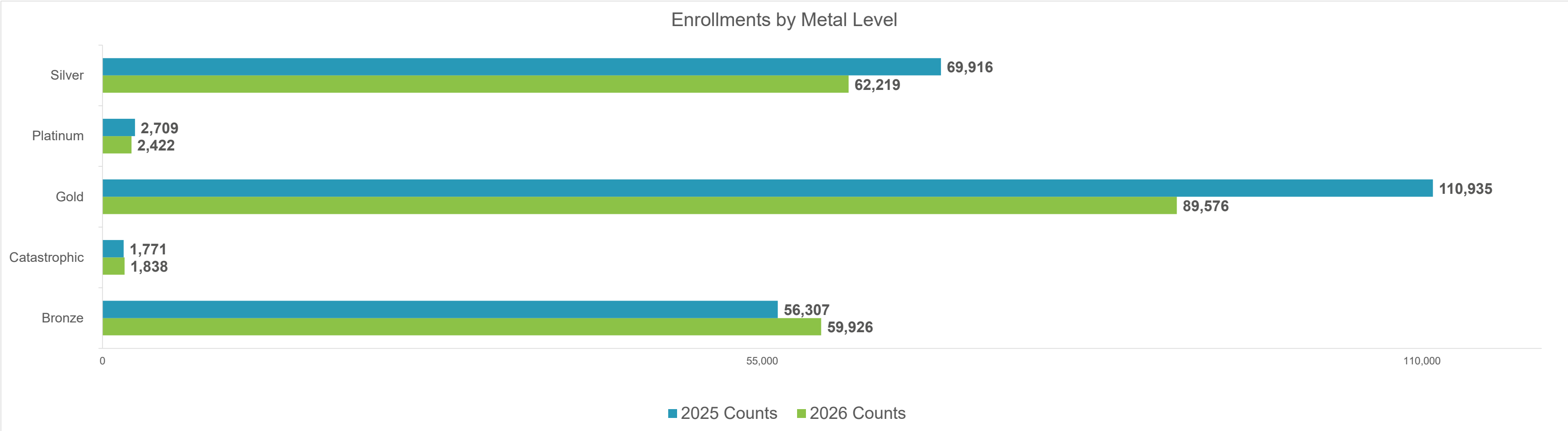
AFFORDABILITY

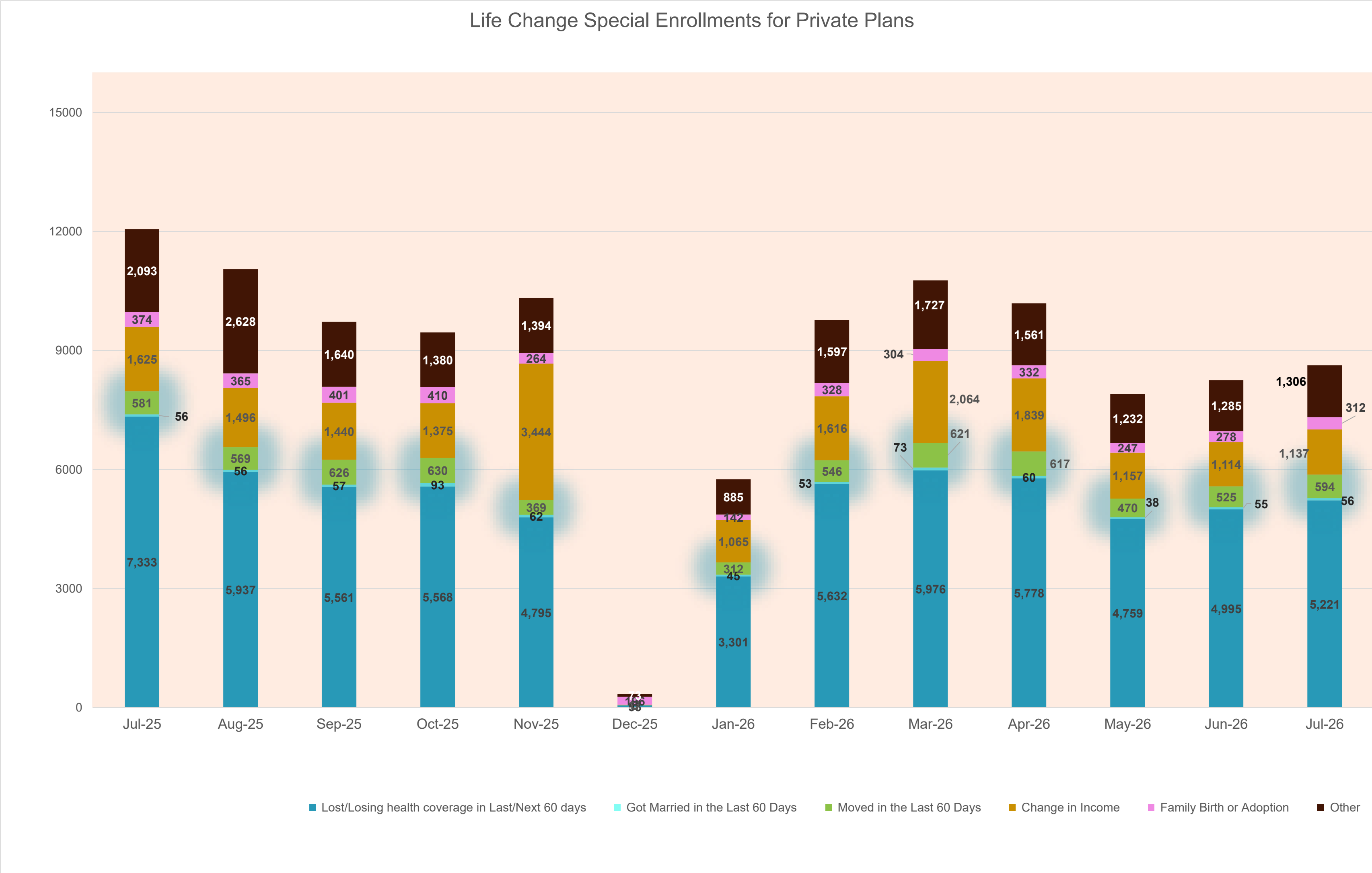
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month





The Federal Poverty Level(FPL) for 2026 is an annual household income of $15,960 for an individual and $33,000 for a family o f 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



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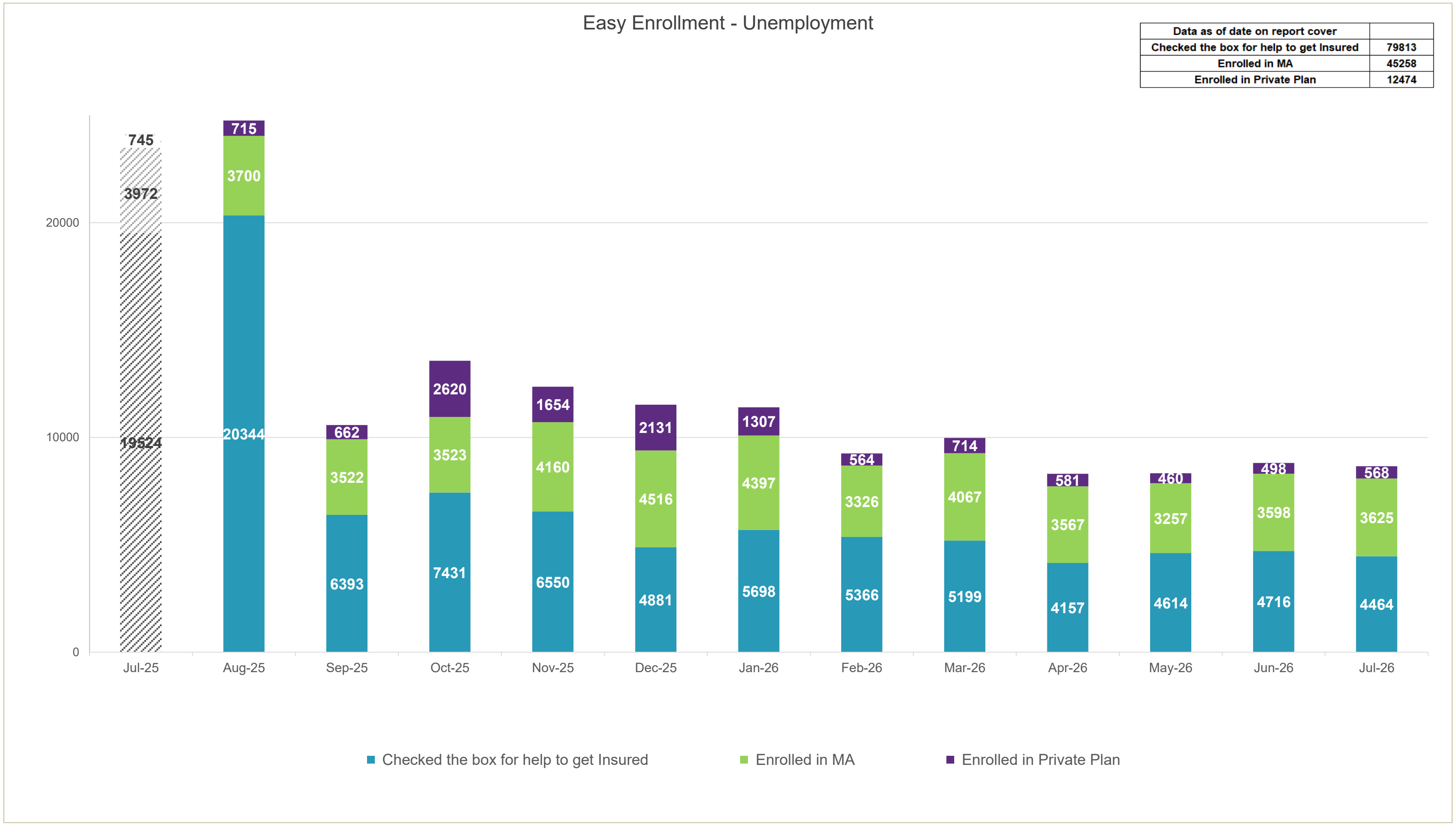
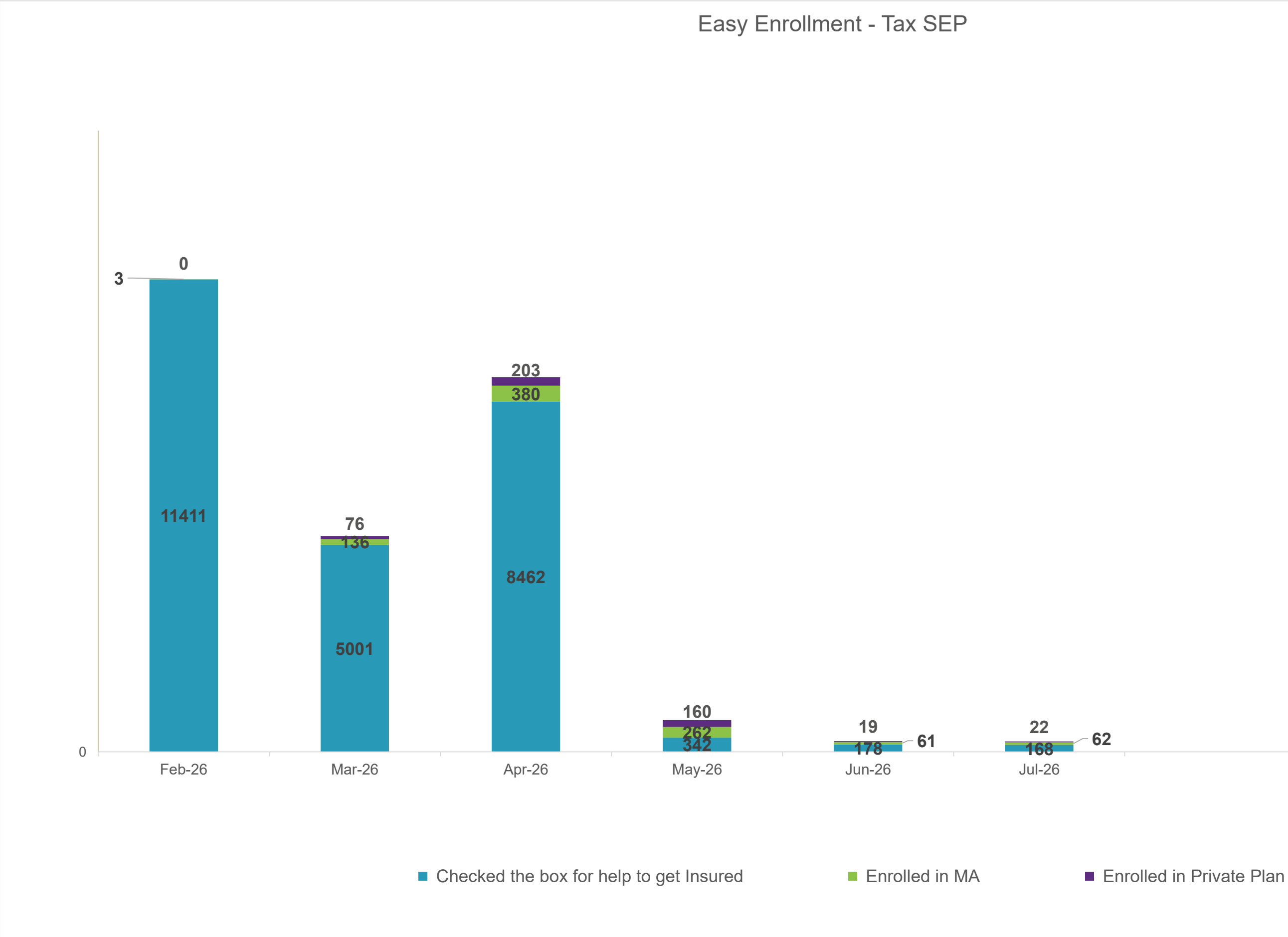


The program began in June '22.

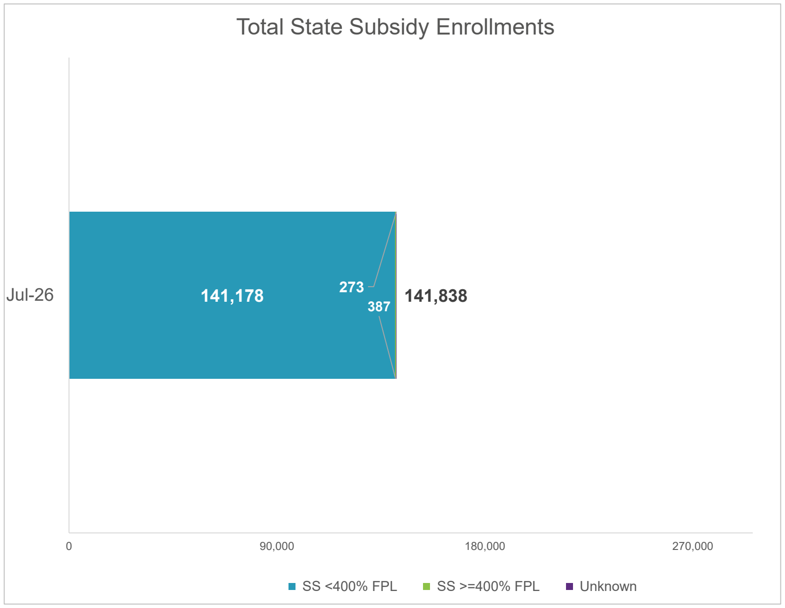
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

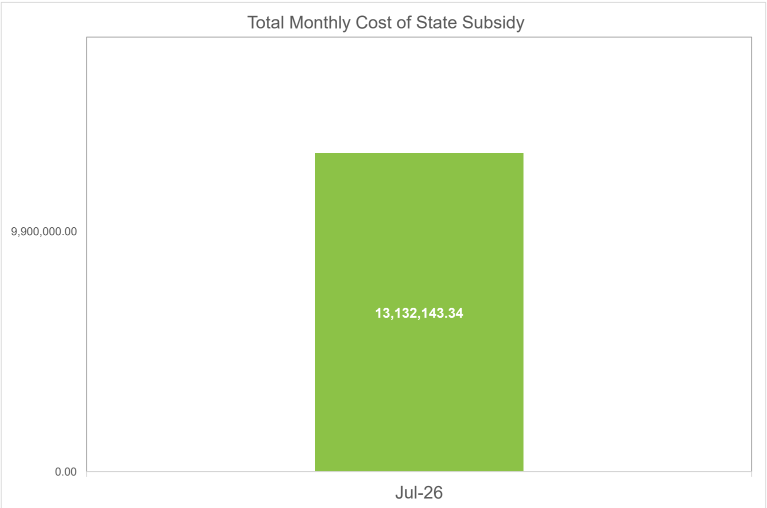


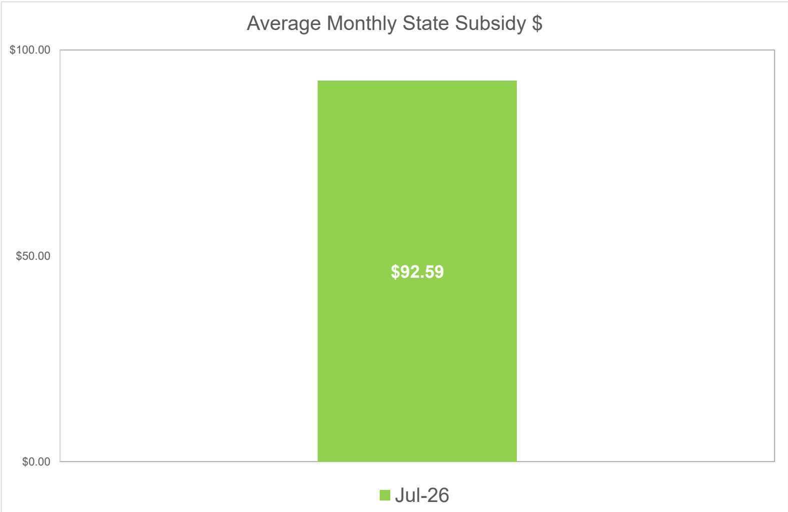
Data as of date on report cover	
Checked the box for help to get Insured	25566
Enrolled in MA	638
Enrolled in Private Plan	384

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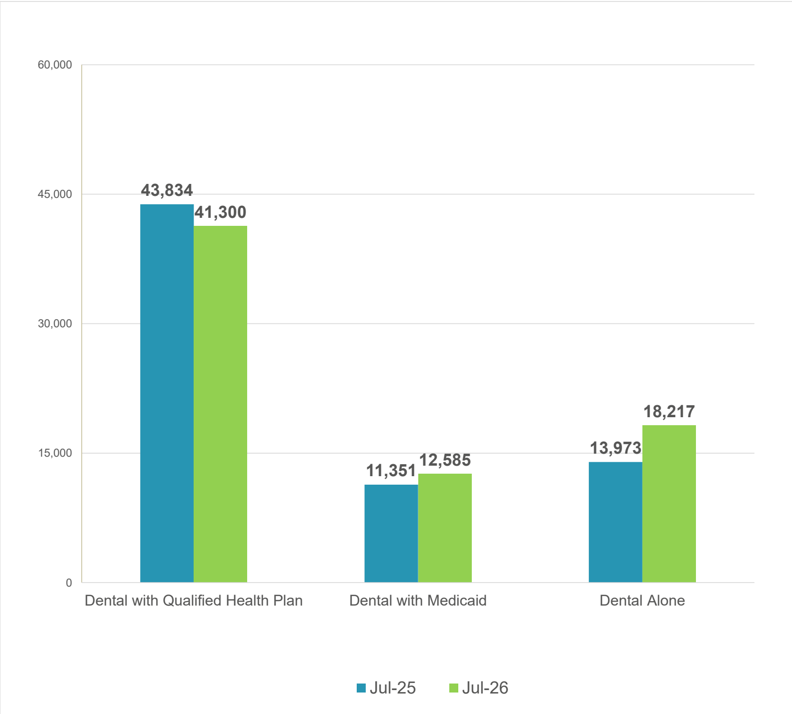
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month

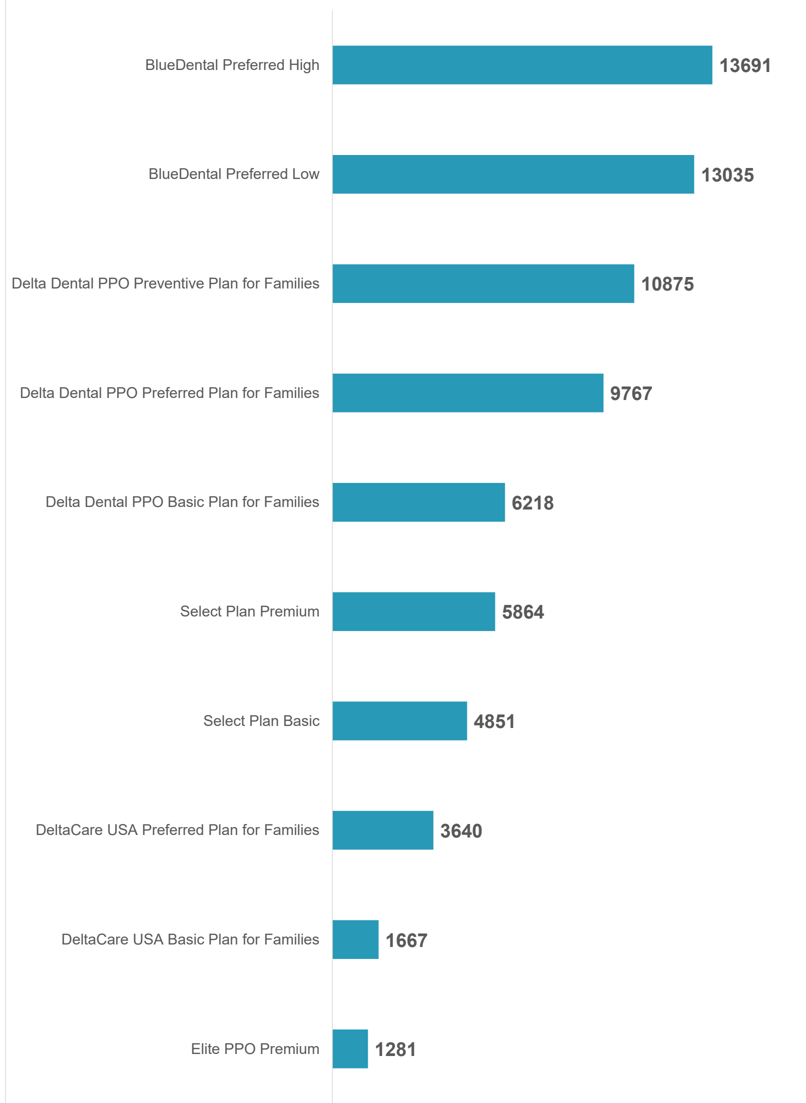
Total Dental

72,102

Dental Enrollments '25 vs. '26



Top 10 Enrollments for Dental Plans

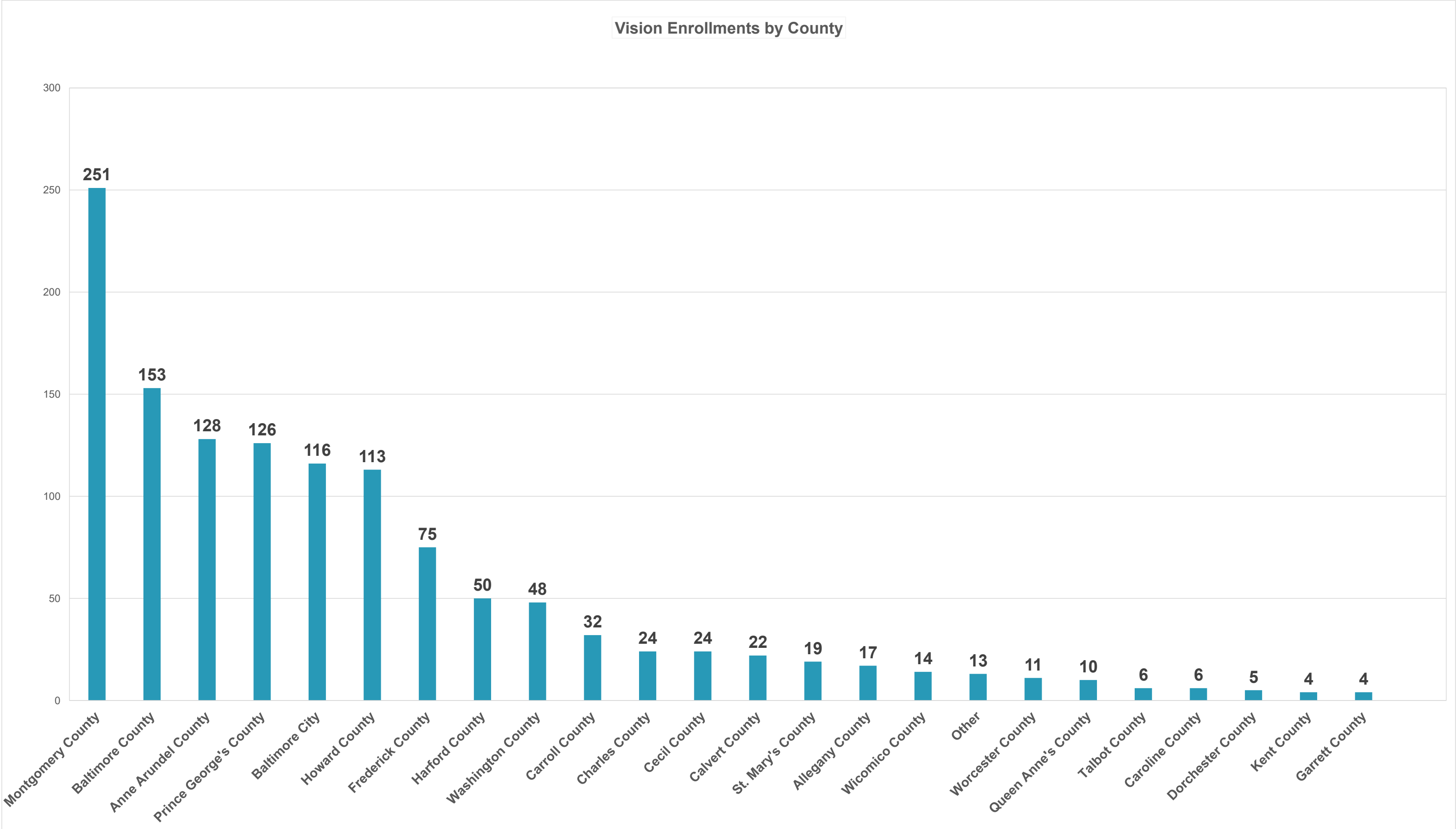


VISION

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

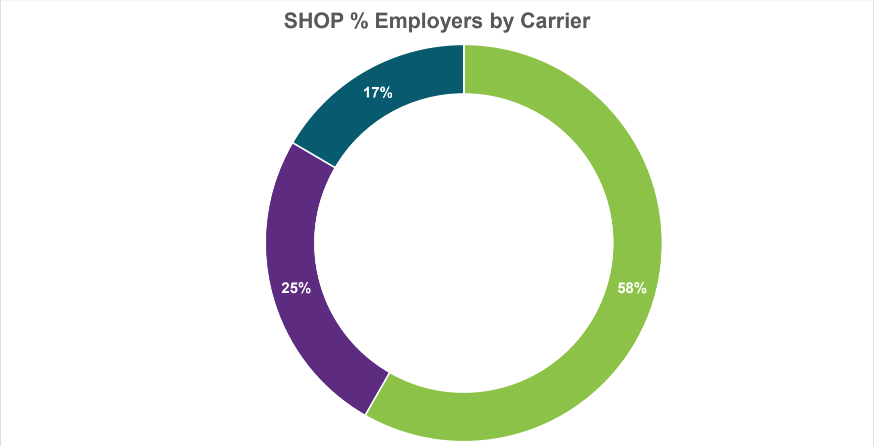
Total Vision

1,271

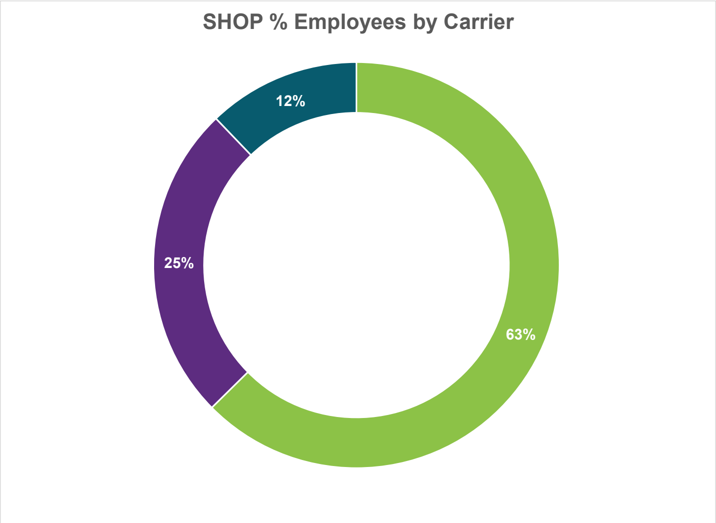


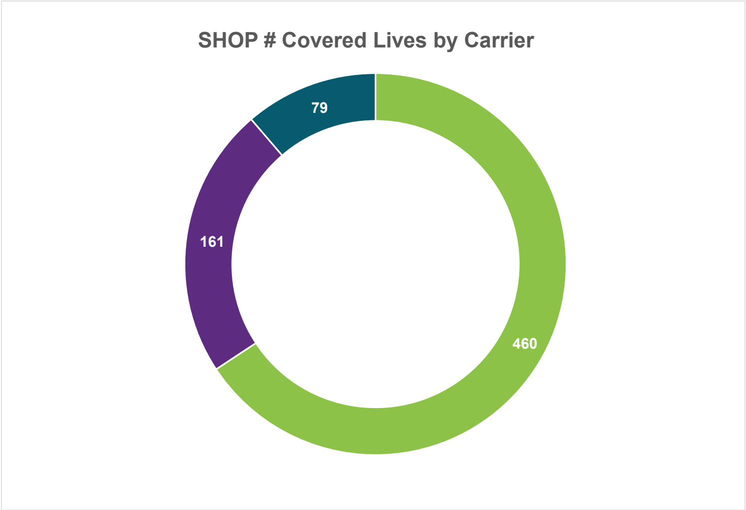
SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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

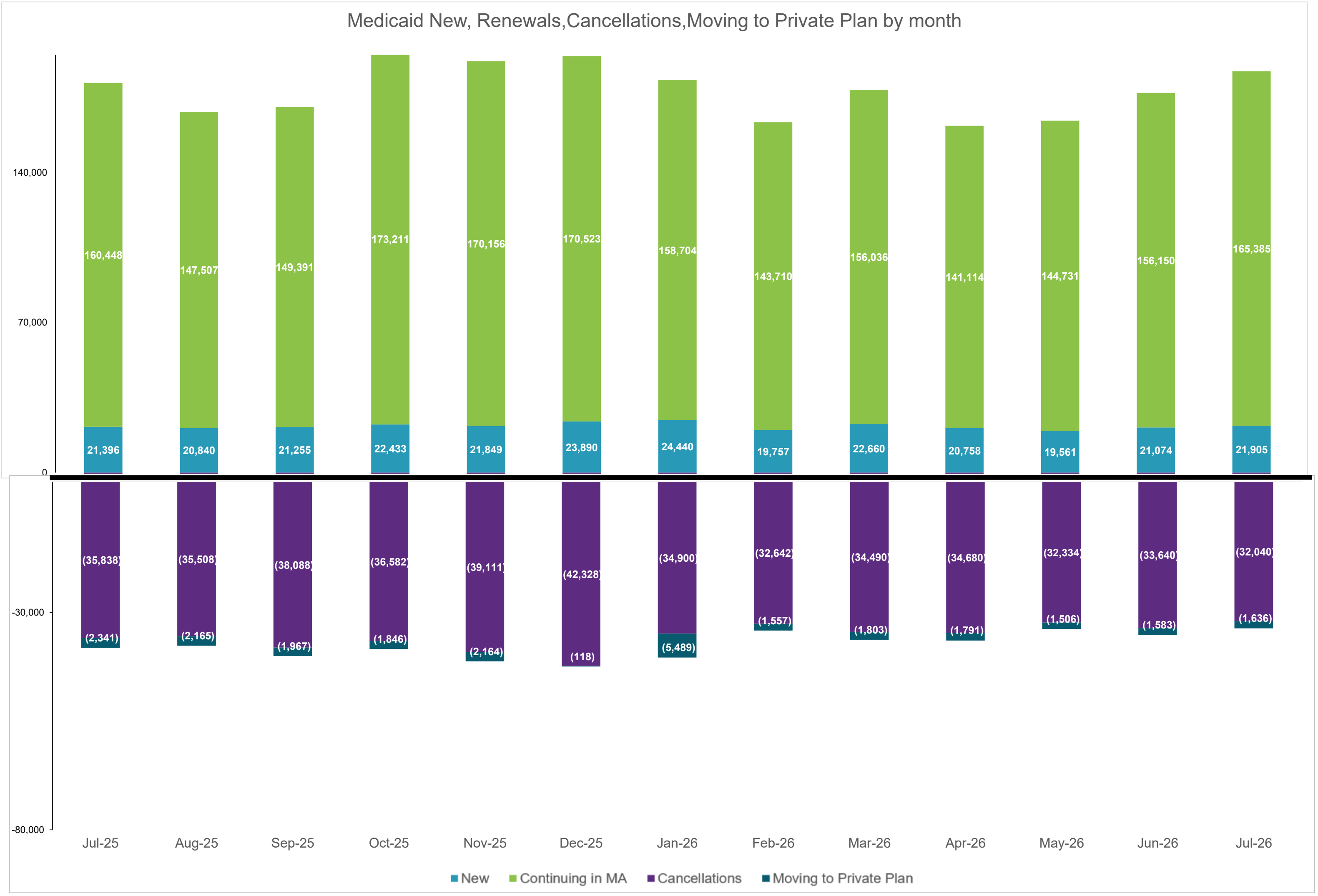




Due to the ongoing SHOP portal migration, enrollment figures now reflect the cumulative covered lives and groups from both carrier-reported data and portal data. Previously, reports reflected carrier data only, so totals may appear higher than in prior months.

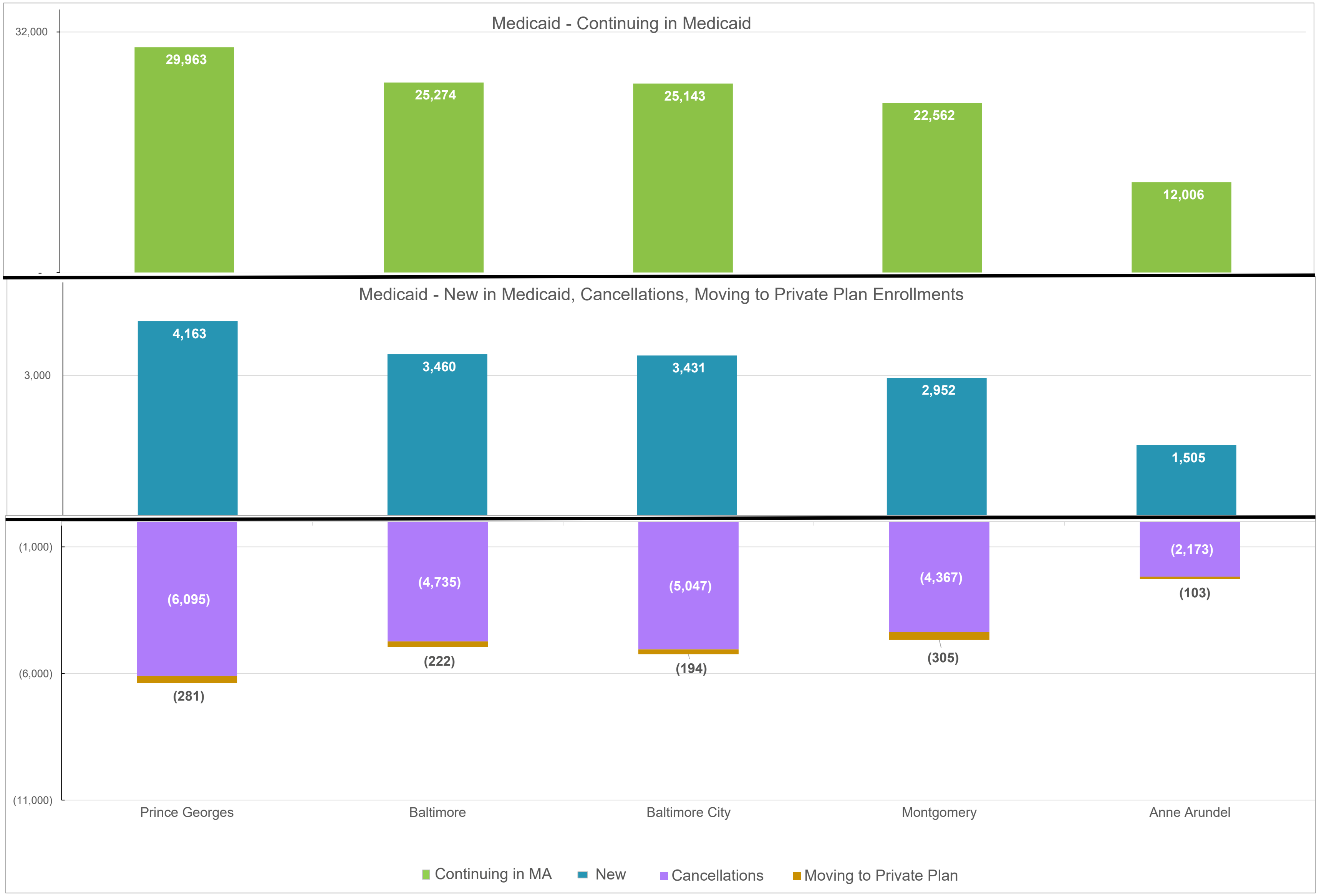
M E D I C A I D (M A G I / I n c o m e - b a s e d)

Enrollment as of date on report cover..

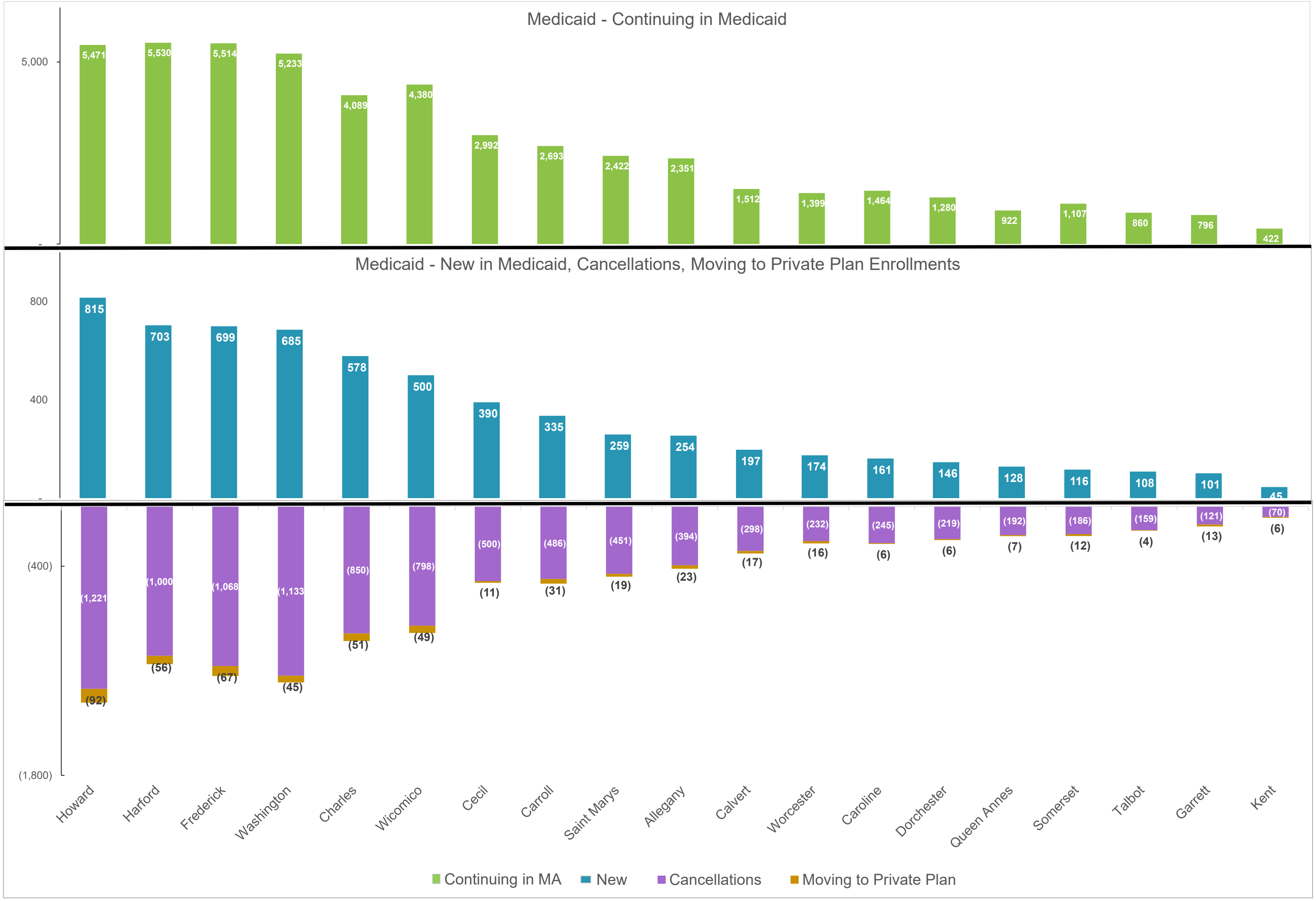


**Data includes all Medicaid enrollments through Maryland Health Connection, which are based on Modified Adjusted Gross Income (MAGI). Non-MAGI enrollments are processed by the Maryland Department of Health (MDH).

Enrollment as of date on report cover..



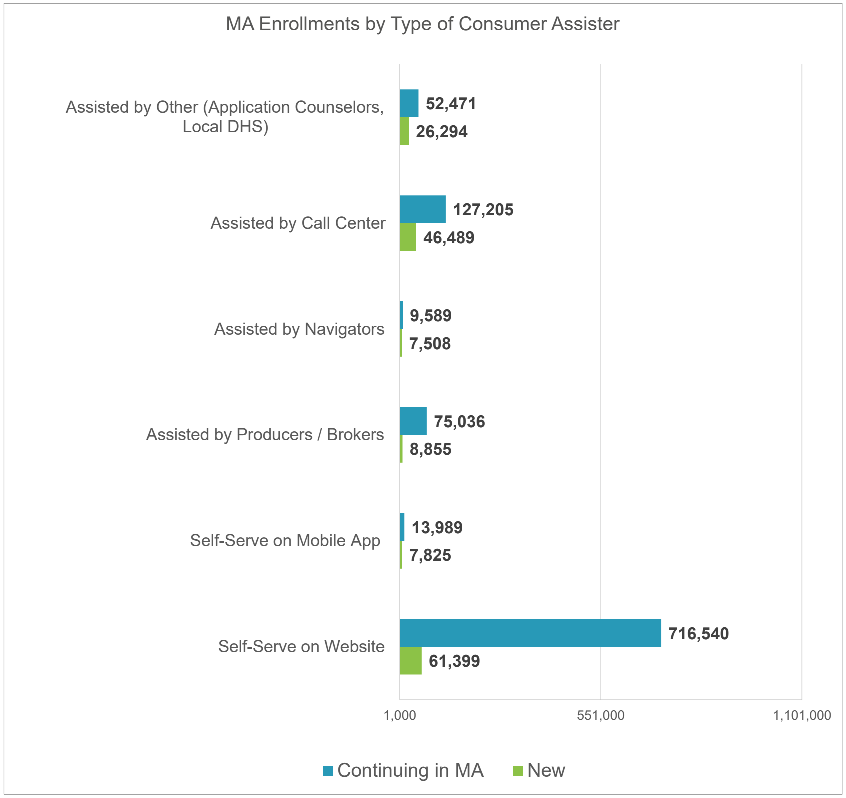
Enrollment as of date on report cover..

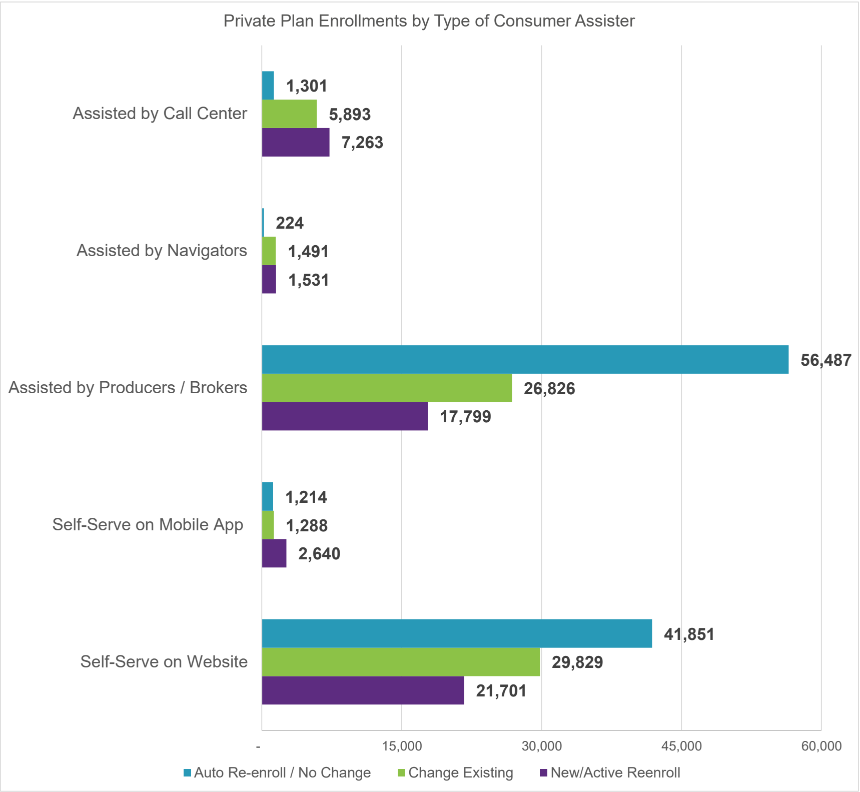


Other = Dependent family members who live outside Maryland

HOW CONSUMERS ENROLLED

Data as of date on the report cover..





**Data as of Plan Year beginning Jan. 1