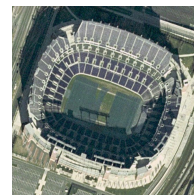
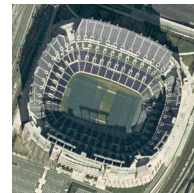
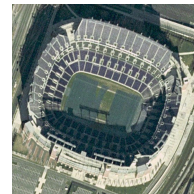


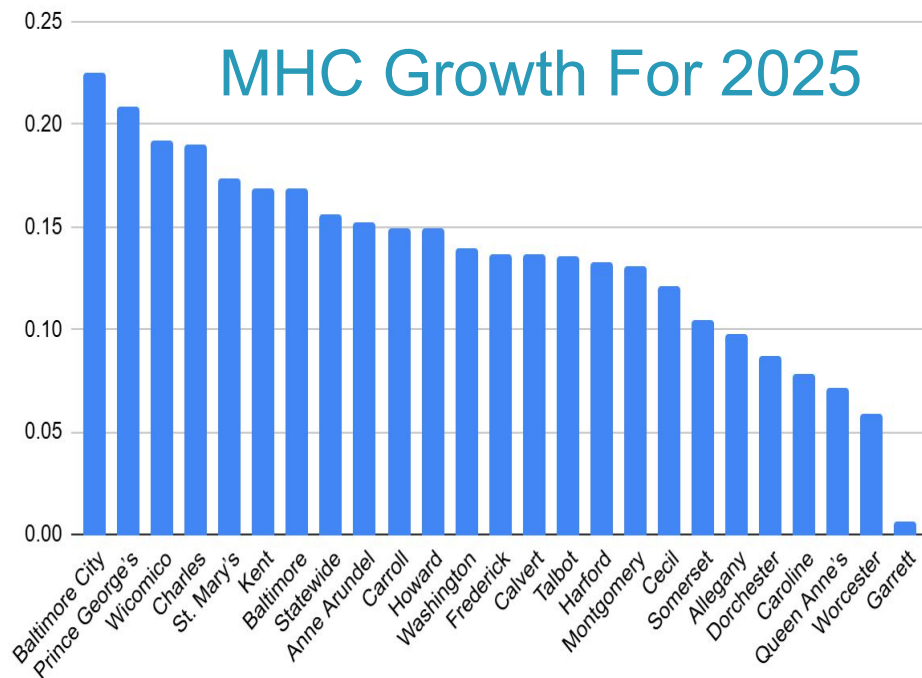
2025 PRIVATE PAY ENROLLMENT ANALYSIS

MHBE Board of Trustees
February 18, 2025

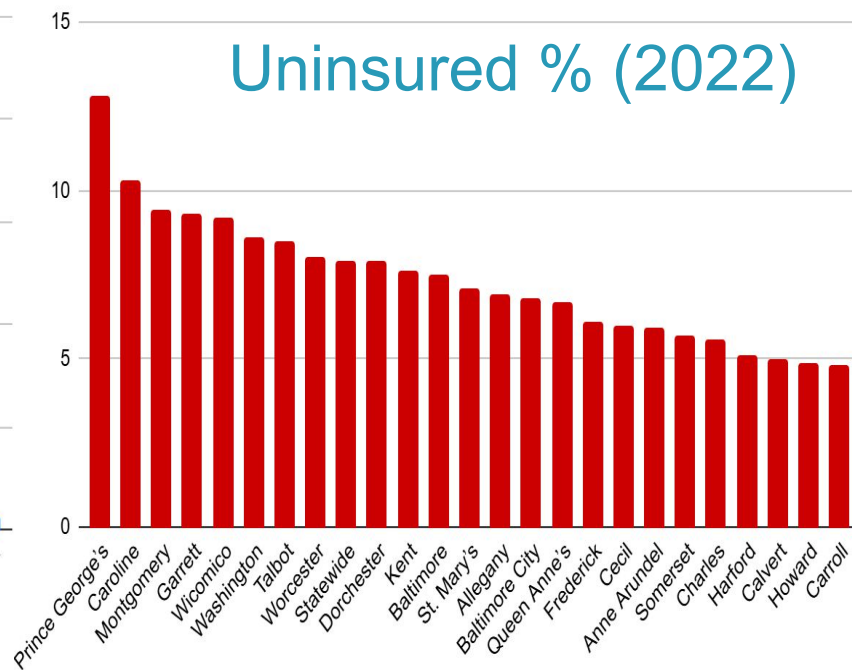
A new record: Just shy of a quarter-million enrollees

- **247,243** enrolled during the 90-day open enrollment period that ended Wednesday. They would fill M&T Bank Stadium **3.5 times**.
- A **16%** increase from 213,895 one year ago.
- **Seventh consecutive year** of enrollment increases on MHC. **Up 56% since the pandemic**.
- **New** enrollments **down 4%**; Renewals were up 22%
- Private-plan enrollments on MHC **+60,000 in 2 years / +90,000 since pandemic**. ... **60,000 = 1%** of uninsured population in Maryland. But the uninsured rate is affected by more than the individual market.
- Medicaid-to-QHP: When open enrollment closed for Plan Year **2019** (pre-pandemic) about **53,000** had MA at any point in prior four years (33% of that year's open enrollment.) For Plan Year **2025** almost **97,000** had MA previously (39%).





Source, MHC, % Growth in private plans on Jan 15 2025 vs. 2024



Source: Rural Health Information Hub, U.S. Dept. of Health

Pluses

- * **Prince George's** Highest % Uninsured, 2nd in '25 enrollment growth
- * **Wicomico** is 5th Highest % Uninsured, 3rd in '25 enrollment growth

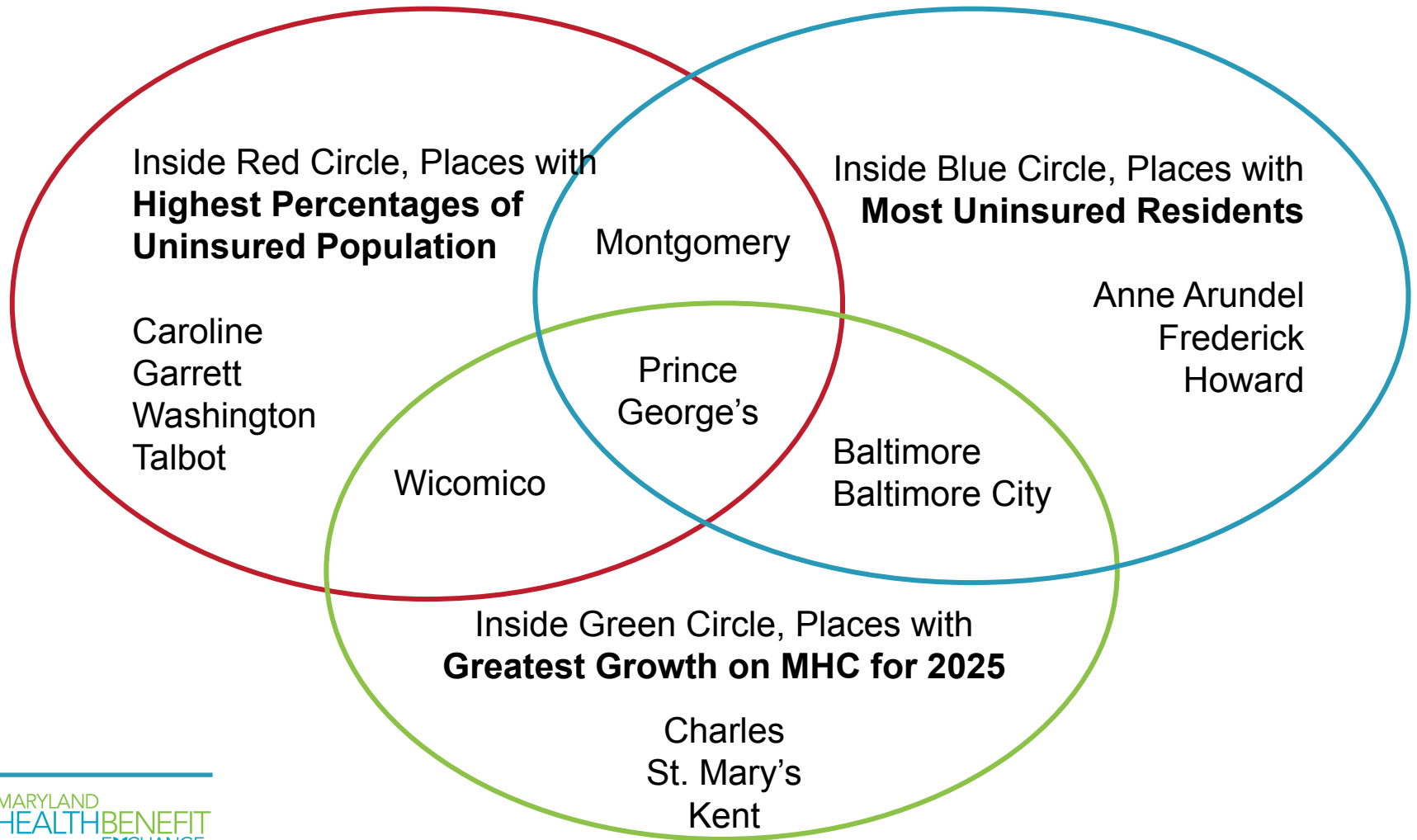
Minuses

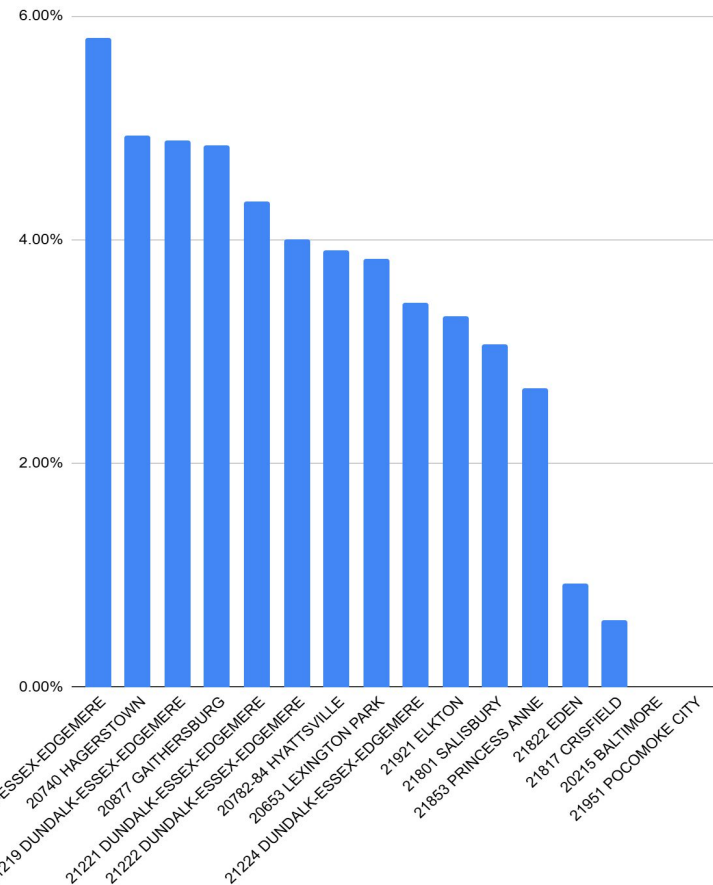
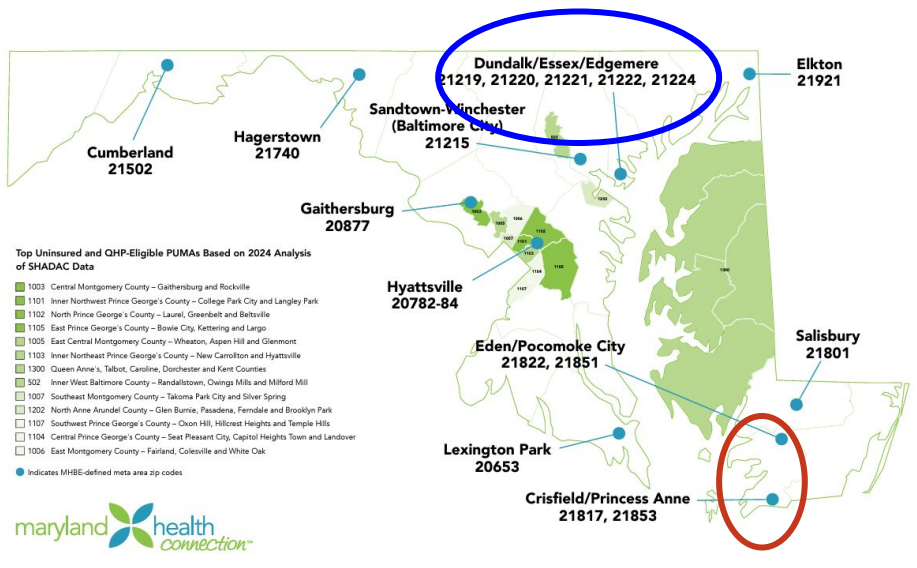
- * **Caroline** 2nd Highest % Unins., 4th to Last in '25 enrollment growth
- * **Garrett** 4th Highest % Uninsured, Last in '25 enrollment growth

| UNINSURED RATE (LATEST – 2022) | |
|-----------------------------------|------|
| 1.Prince George's | 12.8 |
| 2. Caroline | 10.3 |
| 3. Montgomery | 9.4 |
| 4. Garrett | 9.3 |
| 5. Wicomico | 9.2 |
| 6. Washington | 8.6 |
| 7. Talbot | 8.5 |

| UNINSURED POPULATION | |
|----------------------|--------|
| 1.Prince George's | 73,226 |
| 2. Montgomery | 59,383 |
| 3. Baltimore | 33,422 |
| 4. Baltimore City | 26,091 |
| 5. Anne Arundel | 21,363 |
| 6. Frederick | 10,628 |
| 7. Howard | 9,902 |

| 2025 ENROLLMENT GROWTH ON MHC | |
|----------------------------------|--------|
| 1.Baltimore City | 22.49% |
| 2. Prince George's | 20.85% |
| 3. Wicomico | 19.24% |
| 4. Charles | 19.04% |
| 5. St. Mary's | 17.32% |
| 6. Kent | 16.88% |
| 7. Baltimore | 16.84% |



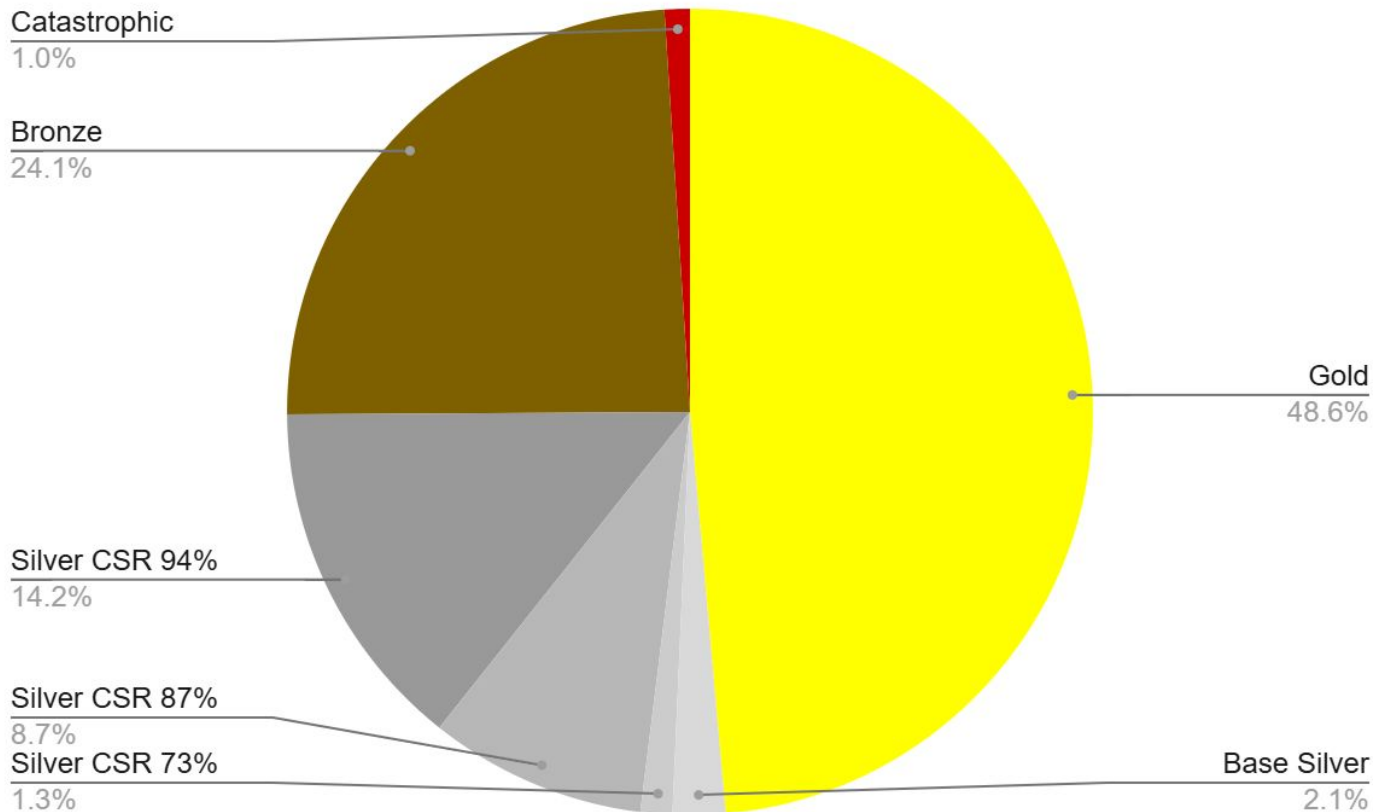


Pluses Most “Meta” ZIP growth in Dundalk/Essex/Edgemere

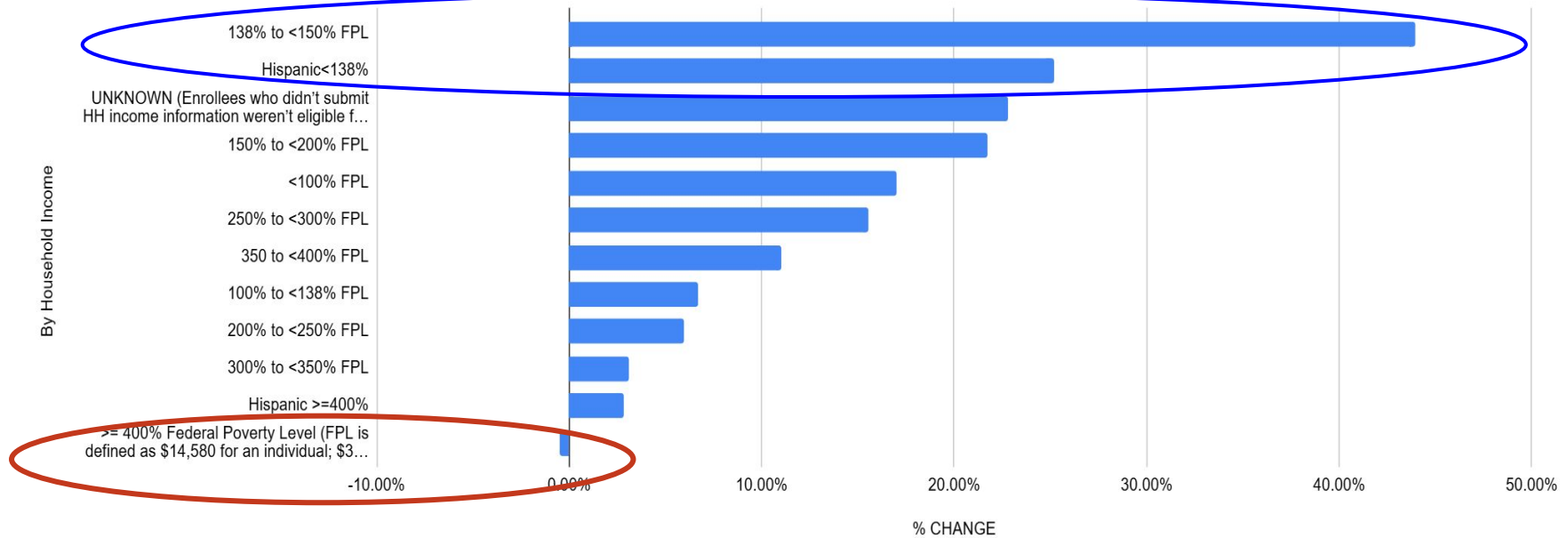
Minuses Least in Lower Shore: Eden / Pocomoke City / Crisfield

Three-quarters in gold / silver cost-sharing plans

Recent Affordability tools (Reinsurance, Young Adult Subsidy, Value Plans) have helped consumers afford **gold and silver w/ cost-sharing** for lower deductables



% CHANGE vs. By Household Income



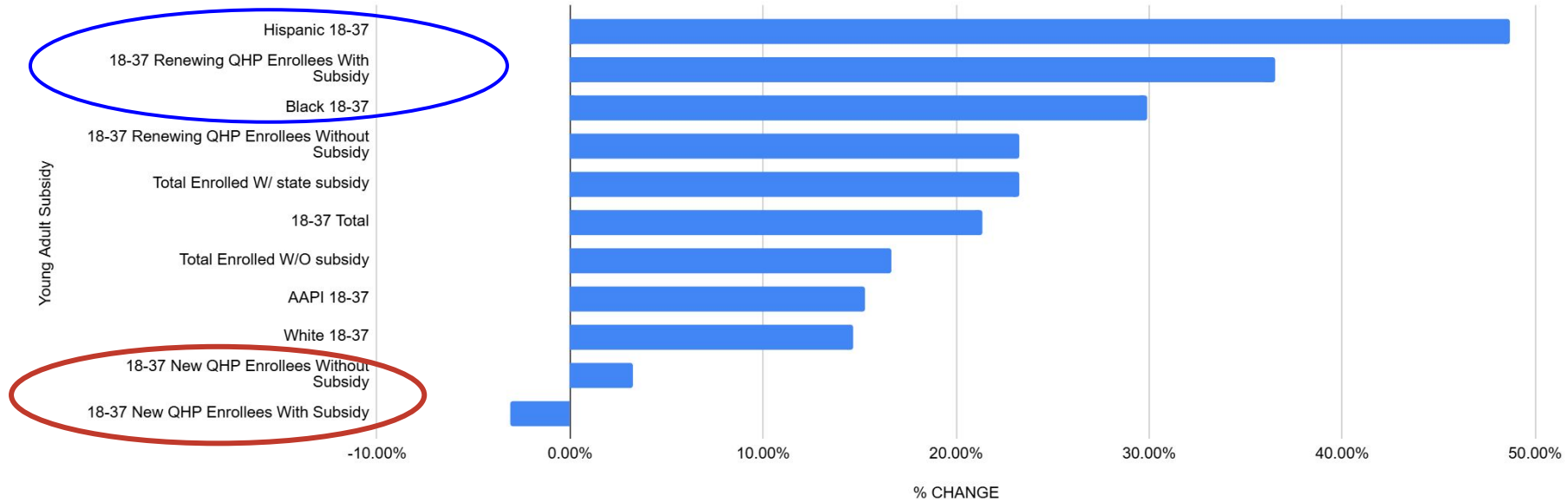
- Pluses**
- The <150% population
 - Hispanic <138% (This population has grown nearly 50% in 2 years)

- Minuses**
- 23% Rise in “Unknowns,” 37% Rise over 2 years. Non-submission of income info. invalidates them for any APTC help. But it might also reflect more 400% FPL than registered here, aided by the IRA cap on health insurance spend.

Young Adult Subsidy is working

- Enrollments by young adults aged **18-37 grew 21%** to 89,642.
- More than two-thirds of them – 64,820 – were eligible for a state subsidy.
- The General Assembly is considering extending the program through 2028 or beyond.

% CHANGE Young Adult Subsidy



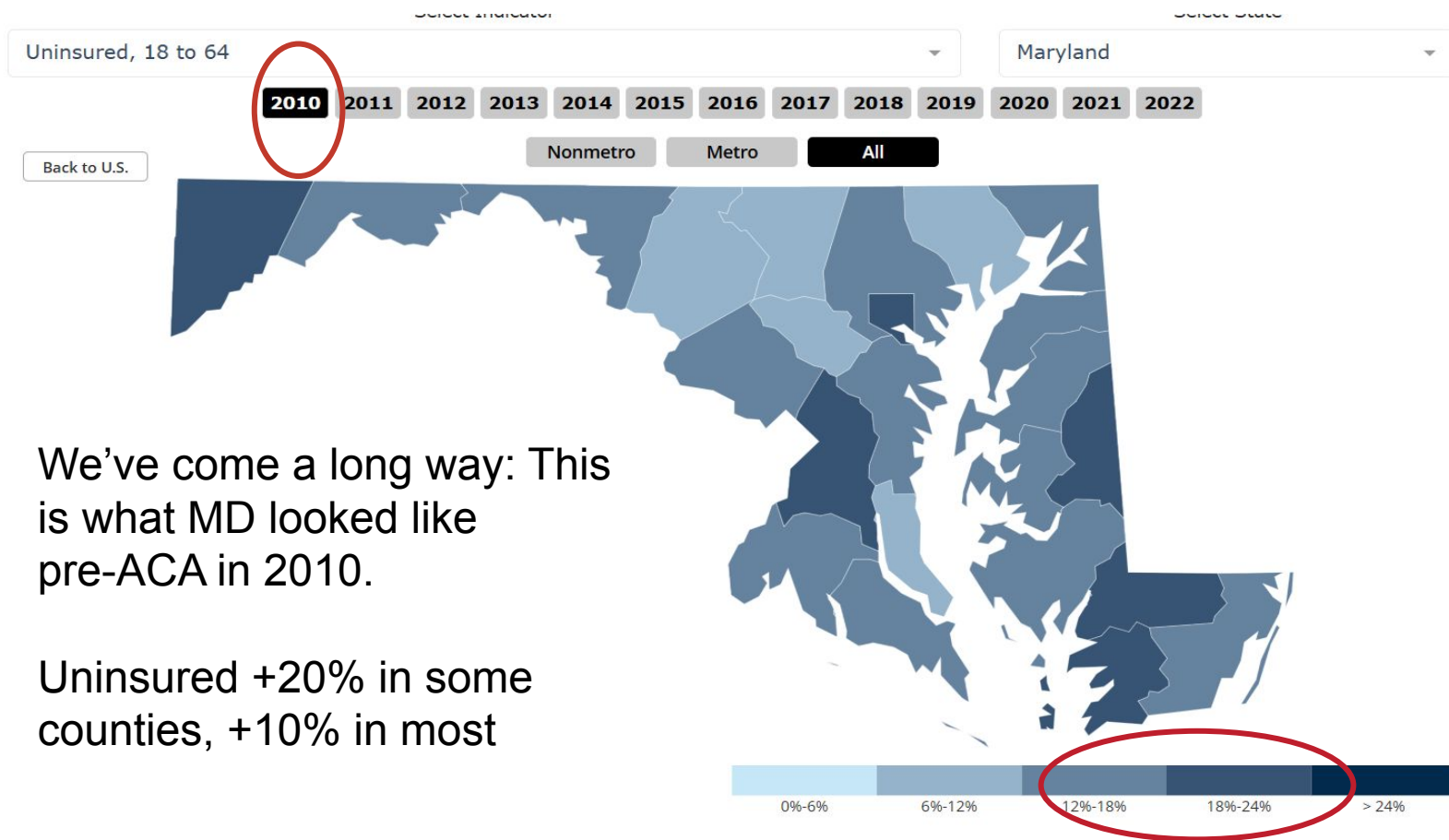
Pluses: Hispanic and Black Young Adult growth, (* Black YAs = 21% of YA enrollees, 26% of YA subsidy recipients; Hispanic YAs = 14% of Total, 17% of YA subsidy recipients)

YA Renewals

Minuses: Small / no gain in new YA's with / without subsidy

Minority enrollments, with marketing help, also up

- Enrollment by **Black** consumers grew **23%** to 51,086.
- Enrollment by **Hispanic** consumers grew **25%** to 35,883.
- Also, for the first time, recipients of the Deferred Action for Childhood Arrivals (**DACA**) policy were eligible to enroll in health insurance through state marketplaces through action by President Biden.
 - **249** enrolled for 2025 coverage in Maryland.
 - DACA protects from deportation certain undocumented immigrants who arrived as children



We've come a long way: This is what MD looked like pre-ACA in 2010.

Uninsured +20% in some counties, +10% in most

Source: US Census Small Area Health Insurance Estimates, 2008-2022.

Uninsured, 18 to 64

Maryland

2010

2011

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

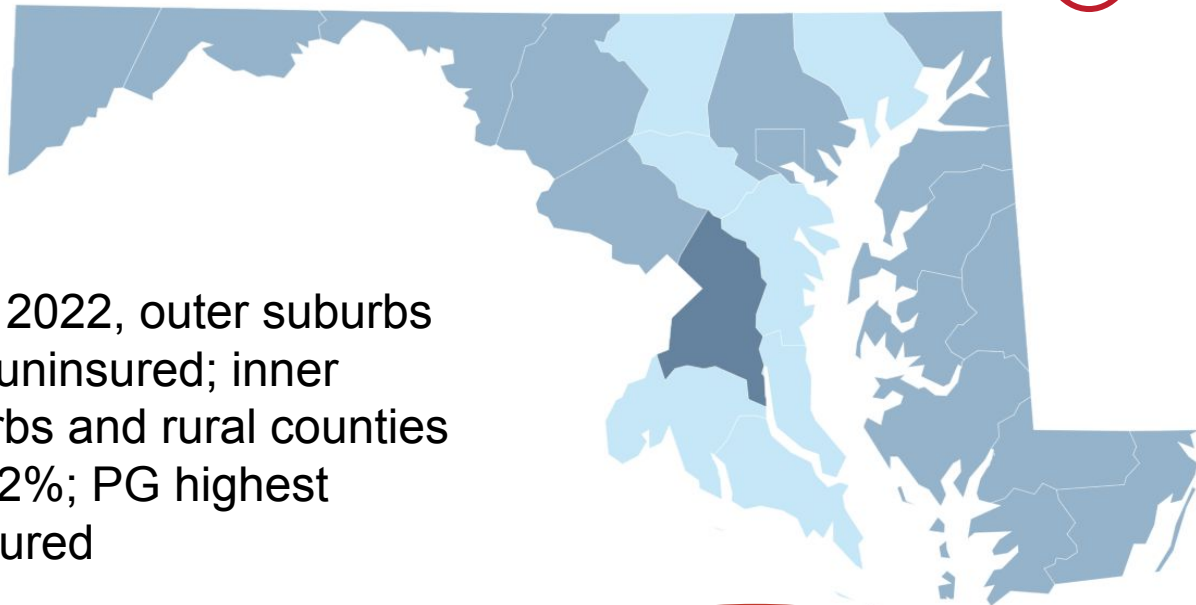
2022

Back to U.S.

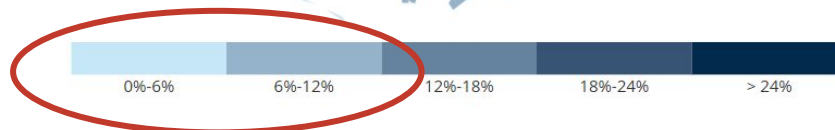
Nonmetro

Metro

All

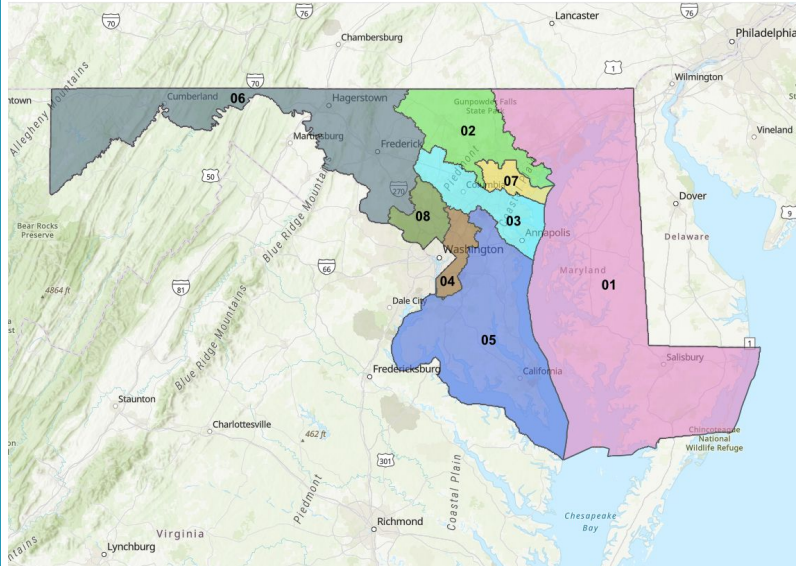


As of 2022, outer suburbs
<6% uninsured; inner
suburbs and rural counties
6%-12%; PG highest
uninsured



Source: [US Census Small Area Health Insurance Estimates, 2008-2022.](#)

Looking ahead: Continuation of enhanced federal tax credits, due to sunset after '25, would affect '26 results



Enrollees Impacted by MD Congressional District

| Cong District | Marketplace Enrollees | Share of District Pop. Enrolled in ACA Marketplace | Benchmark Premium Payment With Enhanced Subsidies | Benchmark Premium Payment Without Enhanced Subsidies | \$ Increase in Premium Payments | % Increase in Premium Payments |
|---------------|-----------------------|--|---|--|---------------------------------|--------------------------------|
| MD 1 | 27,868 | 4% | \$581 | \$1,552 | \$971 | 167% |
| MD 2 | 25,285 | 3% | | | | |
| MD 3 | 26,678 | 3% | | | | |
| MD 4 | 24,870 | 3% | | | | |
| MD 5 | 20,913 | 3% | | | | |
| MD 6 | 30,321 | 4% | | | | |
| MD 7 | 19,654 | 3% | | | | |
| MD 8 | 38,297 | 5% | | | | |

Source: KFF analysis of [Census data](#), [CMS data](#)



Questions?

