GOV. HOGAN AND MARYLAND HEALTH BENEFIT EXCHANGE ANNOUNCE RECORD ENROLLMENT FOR HEALTH COVERAGE

2021 enrollment totaled 166,038, 4.5% more than a year ago

(DEC. 17, 2020) ANNAPOLIS, MD—Gov. Larry Hogan today announced that more than 166,000 Marylanders enrolled in private health coverage for 2021 through Maryland Health Connection—the largest enrollment ever on the state's health insurance marketplace—which represents a 4.5% increase of about 7,100 enrollees since the previous year. Open enrollment ended Dec. 15.

"I am pleased to see so many Marylanders taking advantage of our state's impressive health insurance marketplace, especially as we battle the COVID-19 pandemic, " said Gov. Hogan. "With one of the longest COVID-19 special enrollment periods in the country, we continue to work to increase health care access and affordability in Maryland."

A total of 166,038 Marylanders enrolled in private health coverage for 2021 through Maryland Health Connection, the largest enrollment ever on the state's health insurance marketplace.

That was about 7,100 (or 4.5%) more enrollees than a year ago when 158,934 enrolled.

It also exceeded the peak year of 2016 when 162,652 enrolled through the Maryland health insurance marketplace, which launched in 2013 for residents who purchase their own coverage on the individual health insurance market.

Enrollment was bolstered by two actions: a reinsurance program that Gov. Larry Hogan and the General Assembly created in 2018 that has lowered consumer prices for the past three years, and by a special enrollment launched in response to the COVID-19 emergency that has covered more than 100,000 Marylanders in Medicaid and private coverage during the past nine months. It was among the longest COVID-related special enrollments in the country.

"We are thrilled that so many Maryland families in need of coverage responded to this open enrollment. We know that access to affordable health coverage is as important as it has ever been," said Michele Eberle, executive director of the Maryland Health Benefit Exchange, which administers Maryland Health Connection.

"We also know the job is not over. Many continue to lose job-related insurance. Minority communities that disproportionately lacked health coverage even before the pandemic have been hit particularly hard. Our staff will work hard, even after the open enrollment

period ends, to make sure all Marylanders know about affordable health options available to them," she said.

Enrollment for 2021 grew in every jurisdiction in the state. New enrollments were down compared to renewals, but that number was likely skewed by the fact that thousands of Marylanders enrolled for 2020 plans in the months leading up to the 2021 open enrollment through the exchange fully re-opening in response to the COVID-19 emergency. One-third of those enrollments, nearly 33,000, were in private insurance. The remaining two-thirds, nearly 70,000, enrolled in Medicaid.

State enrollment in income-based Medicaid, which is available to qualified residents year-round, is up 8%, from 1,080,666 a year ago to 1,171,871 now.

The pandemic presented a unique challenge for the hundreds of navigators and insurance brokers who, along with the Maryland Health Connection call center, assisted thousands of consumers in shopping and applying for health insurance. They set new records for consumer contacts, even though they were mostly unable to meet face-to-face.

The 45-day open enrollment period for the 2021 plan year began Nov. 1 and ended Dec. 15 at 11:59 p.m. A few hundred additional enrollments will be completed this week for consumers who had begun the process but hadn't finished before midnight.

Marylanders who purchase their own health coverage also do so off the state health exchange. The plans and rates, by state rule, are the same as those on the exchange, but no financial assistance is available. The reinsurance program did serve to lower most consumer premiums off-exchange as well the past three years, however.

Enrollment in off-exchange plans that adhere to Affordable Care Act (ACA) standards grew nearly 22%, from 56,550 a year ago to 68,764 for 2021.

The total individual health insurance market for ACA plans in Maryland grew about 9% from 215,484 to 234,802 both on and off the exchange—a turnaround from the years preceding the reinsurance program.

Maryland Health Connection 2021 Enrollments			
Residence	2020 Total	**2021 Total**	**% Change**
Statewide	158,934	166,038	4.5
Allegany	1,501	1,567	4.4
Anne Arundel	11,862	12,784	7.8

Baltimore	20,724	21,730	4.9
Baltimore City	9,981	10,244	2.6
Calvert	1,630	1,744	8.8
Caroline	1,038	1,104	6.4
Carroll	3,491	3,802	8.9
Cecil	2,422	2,501	3.3
Charles	2,614	2,756	5.4
Dorchester	1,049	1,135	8.2
Frederick	6,238	6,898	10.6
Garrett	1,085	1,111	2.4
Harford	5,048	5,479	8.5
Howard	9,487	10,195	7.5
Kent	626	647	3.4
Montgomery	42,054	43,132	2.6
Prince George's	22,457	22,866	1.8
Queen Anne's	1,653	1,900	14.9
St. Mary's	1,962	2,080	6
Somerset	658	723	9.9
Talbot	1,452	1,480	1.9
Washington	3,920	3,935	0.4
Wicomico	3,231	3,245	0.4
Worcester	2,751	2,950	7.2
New / Renewal	2020 Total	**2021 Total**	**% Change**
New Enrollees	38,738	26,497	-31.6
Renewal Enrollees	120,196	139,541	16.1

Demographics	2020 Total	2021 Total	% Change
18-34 years old	46,524	46,679	0.3
African-American (optional self-report)	27,470	27,826	1.3
Hispanic (optional self-report)	18,190	17,869	-1.8
Financial Help	2020 Total	**2021 Total**	**% Change**
With Federal Tax Credits	121,295	121,743	0.4
Without Federal Tax Credits	37,639	44,295	17.7
Insurance Company	2020 Total	**2021 Total**	**% Change**
CareFirst	96,841	110,685	14.3
Kaiser Permanente	62,093	53,494	-13.8
UnitedHealthcare	N/A	1,859	---

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Maryland Health Benefit Exchange is a public corporation and independent unit of state government established in 2011 to administer Maryland Health Connection.

Maryland Health Connection 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.