

Statement

As health care rates increase, Maryland creates a new program to help offset rising costs

BALTIMORE (Sept 18, 2025) – As we approach the upcoming open enrollment period and in an effort to be transparent with consumers: health insurance rates for many individuals and families will be higher this year.

This increase is largely due to the expiration of the federal government’s enhanced premium tax credits. These tax credits significantly lowered monthly premiums for millions of Americans. Unfortunately, Congress has not acted to extend these tax credits beyond 2025 yet. As a result, many consumers will see higher out-of-pocket costs when shopping for coverage on Maryland Health Connection. Congress's decision not to extend these tax credits amounts to a tax increase on working families that is causing premiums to spike next year.

The good news is financial help will be available to Marylanders because the state has created a new state subsidy program to help offset the increases that the nation will see this year for health plans.

What does this mean for Marylanders? A 30-year-old individual earning \$39,125 per year could see their monthly premiums increase by 97% (\$61/month to \$121/month for a Silver plan). However, without Maryland’s new financial help, they would have seen an increase of 348% (from \$61/month to \$275/month for a Silver plan). The table below shows examples of how much other types of Maryland households will save thanks to the state’s new financial help. The Maryland-specific financial help will be automatically applied when a Marylander enrolls and does not need to be reconciled at tax time.

Household Type	Income	2026 Monthly Silver Plan Price <i>WITHOUT</i> Financial Help from Maryland	2026 Monthly Silver Plan Price <i>WITH</i> Financial Help from Maryland	Monthly Savings Provided by Maryland
One individual, age 30	\$39,125	\$275.18	\$121.29	\$153.89

Two individuals, ages 61 and 60	\$52,875	\$371.89	\$274.07	\$97.82
Four individuals, ages 51, 50, 15, and 13	\$104,487	\$867.24	\$723.57	\$143.67

“We understand how concerning this is for families who rely on affordable coverage. Maryland Health Connection is here to help you navigate your options, compare plans, and find the best coverage available for your needs and budget. In fact, Maryland is offering additional subsidies this year to help ease the financial burden on our residents. These additional savings will lower eligible Marylanders’ premium costs by two-thirds, on average. We remain committed to ensuring that as many people as possible can access high-quality, affordable health care,” *said Michele Eberle, executive director of Maryland Health Benefit Exchange.*

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[Maryland Health Benefit Exchange](#) (MHBE), a public corporation and independent unit of state government established in 2011, administers Maryland Health Connection.

[Maryland Health Connection](#) (MHC) 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.

MEDIA CONTACT:

Theresa Battaglia, Deputy Director, Marketing
Theresa.Battaglia@maryland.gov