



DATA REPORT

November 30, 2025

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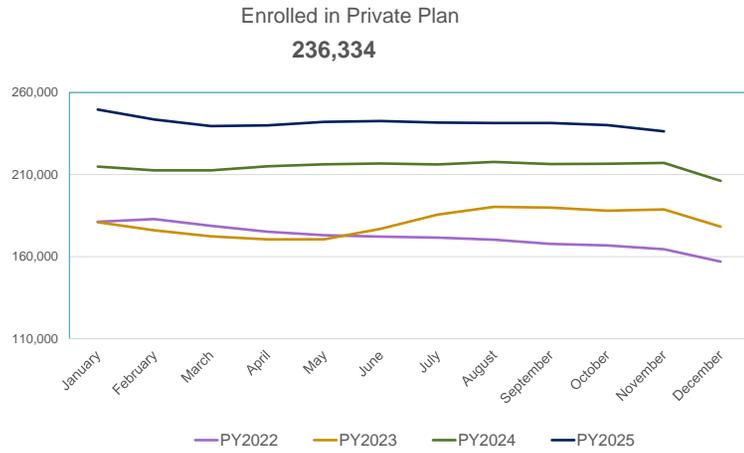
HIGHLIGHTS

- Private plan enrollment reached 236,334 at the end of November, an 8% increase over November 2024 and the highest level in four years. This is approximately 47% higher than plan year 2022, reflecting continued year-over-year growth despite a decline of 3,786 since last month, following the end of the Enhanced Premium Tax Credit.
- Young adult enrollment reached 87,298 in November, up from 78,199 the previous year, representing a meaningful year-over-year increase in participation among young adults.
- Income-based Medicaid enrollment totaled 1,166,001, slightly below 1,186,081 in November 2024, indicating relative stabilization compared to the sharper year-over-year declines observed last fall.
- Dental plan enrollments are up 19% compared to last year.

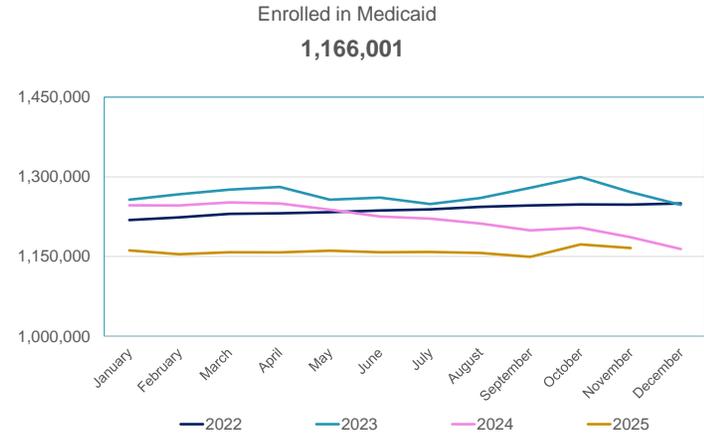
SUMMARY

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

Private Plan Summary

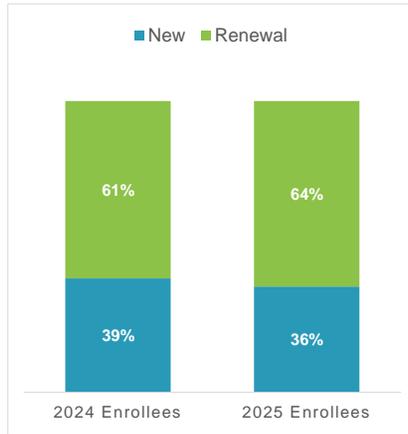


Income Based Medicaid Summary

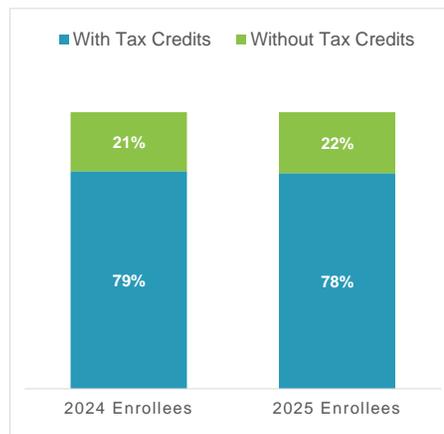


Enrollments 2024 vs 2025

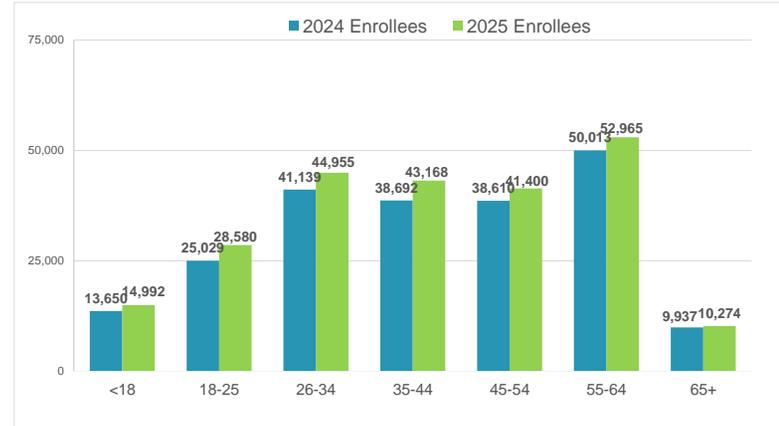
Enrollees by New/Renewal



Enrollees by Financial Help



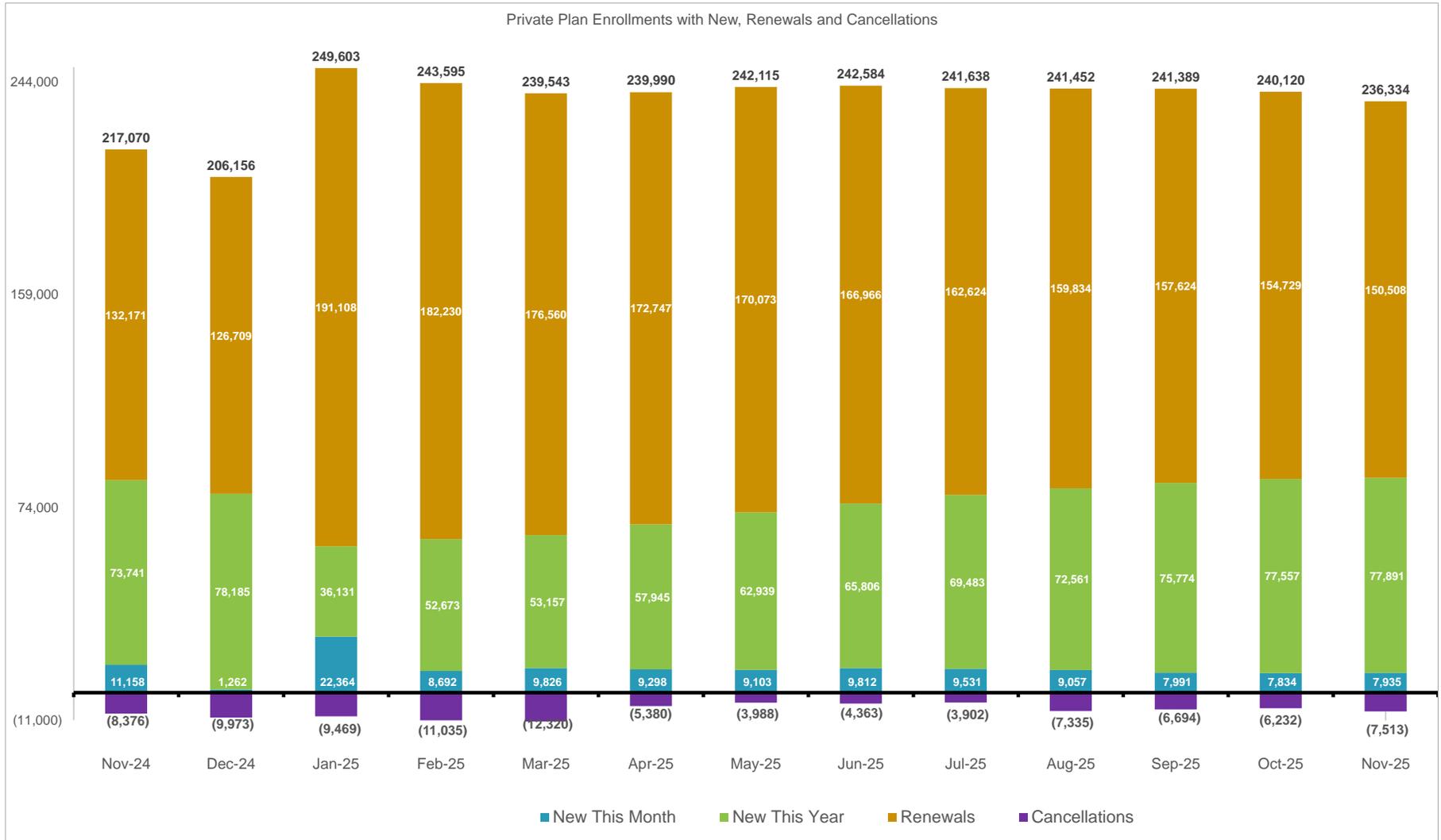
Enrollees by Age Group



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

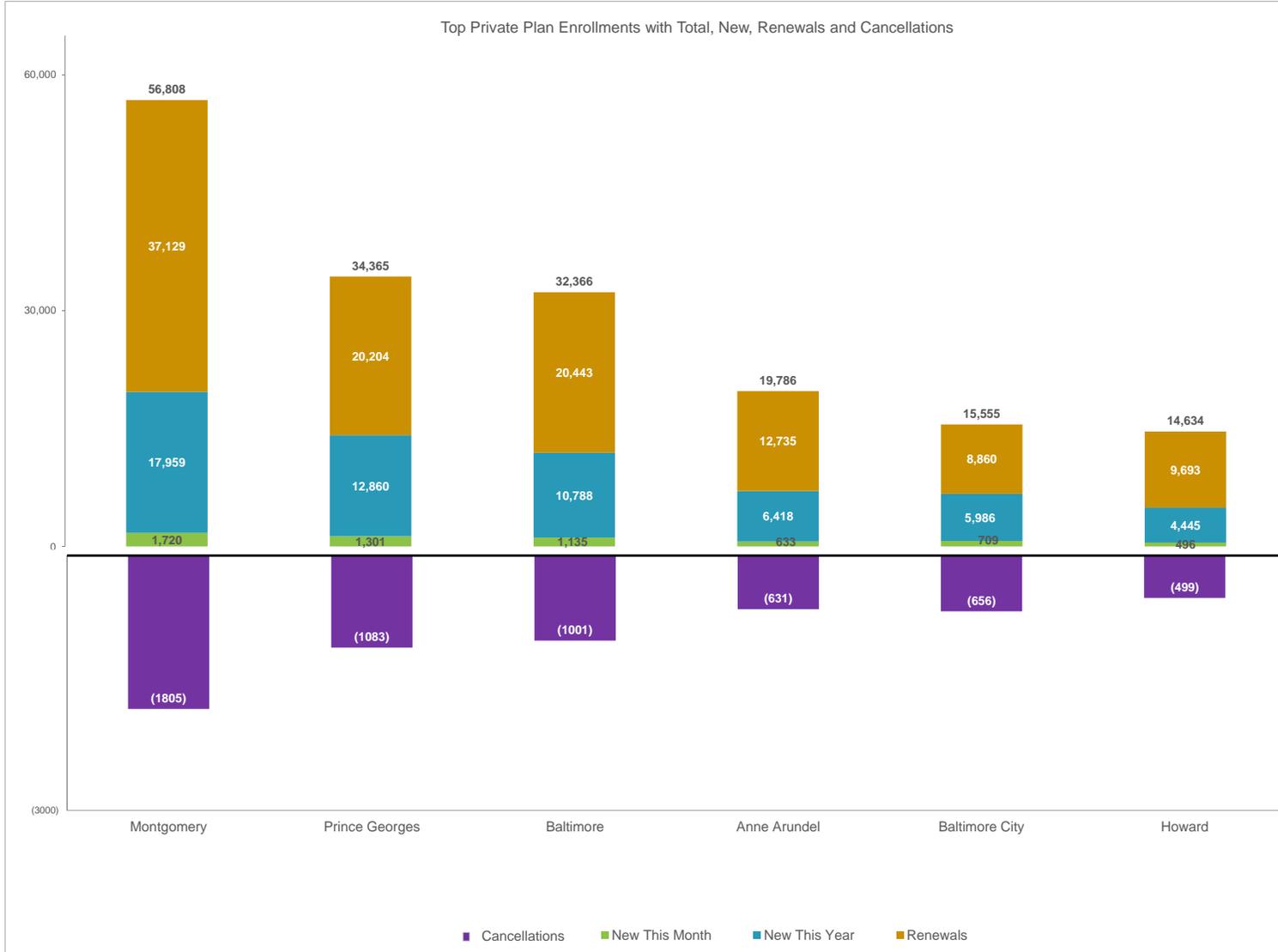
Data includes effectuated (paid up) enrollments plus all new plan selections as of the last day of the month.



Enrollees who did not submit household income information and thus were not eligible for financial help.
 The Federal Poverty Level (FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four.

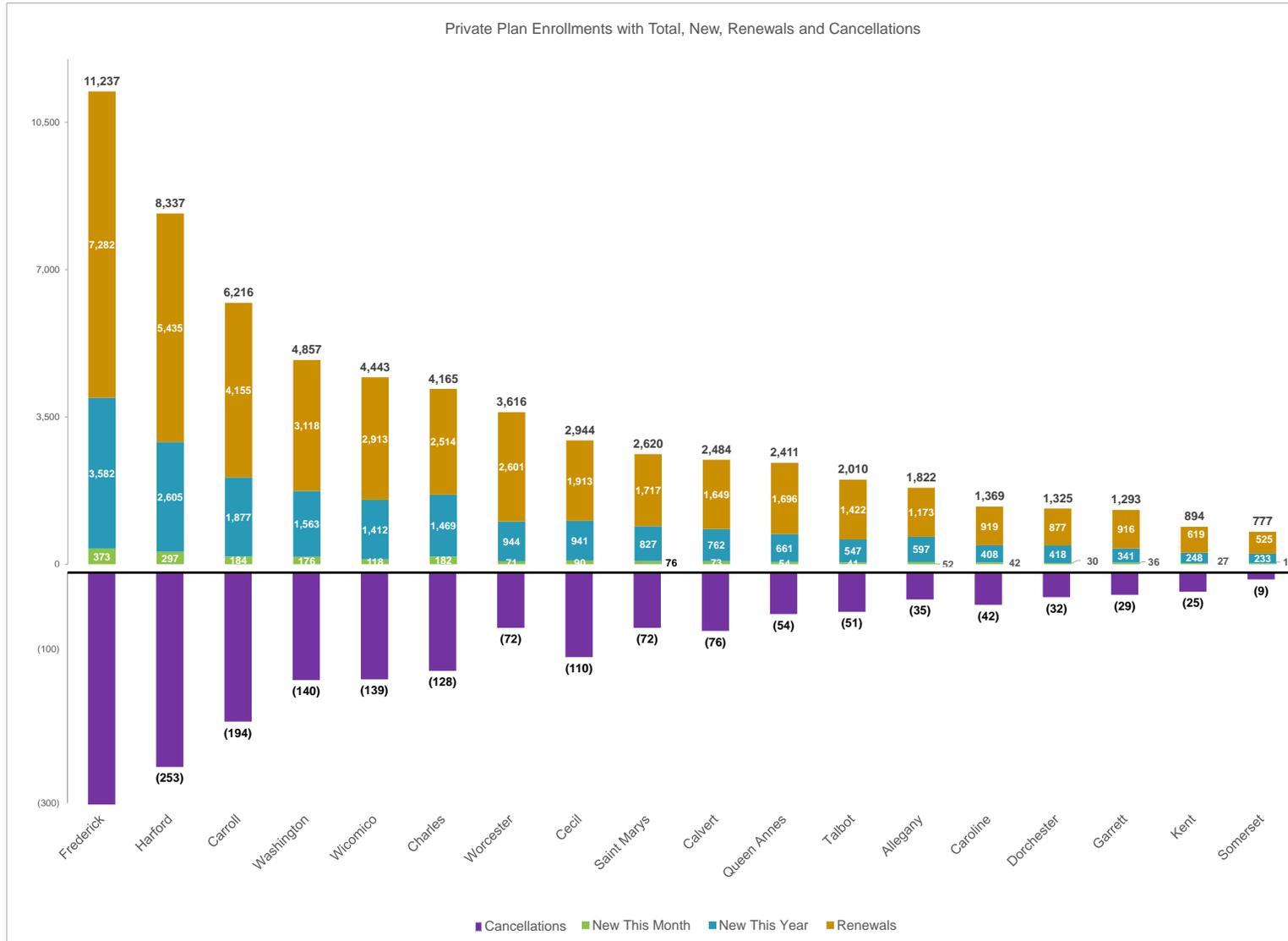
PRIVATE PLANS BY TOP 6 JURISDICTIONS

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



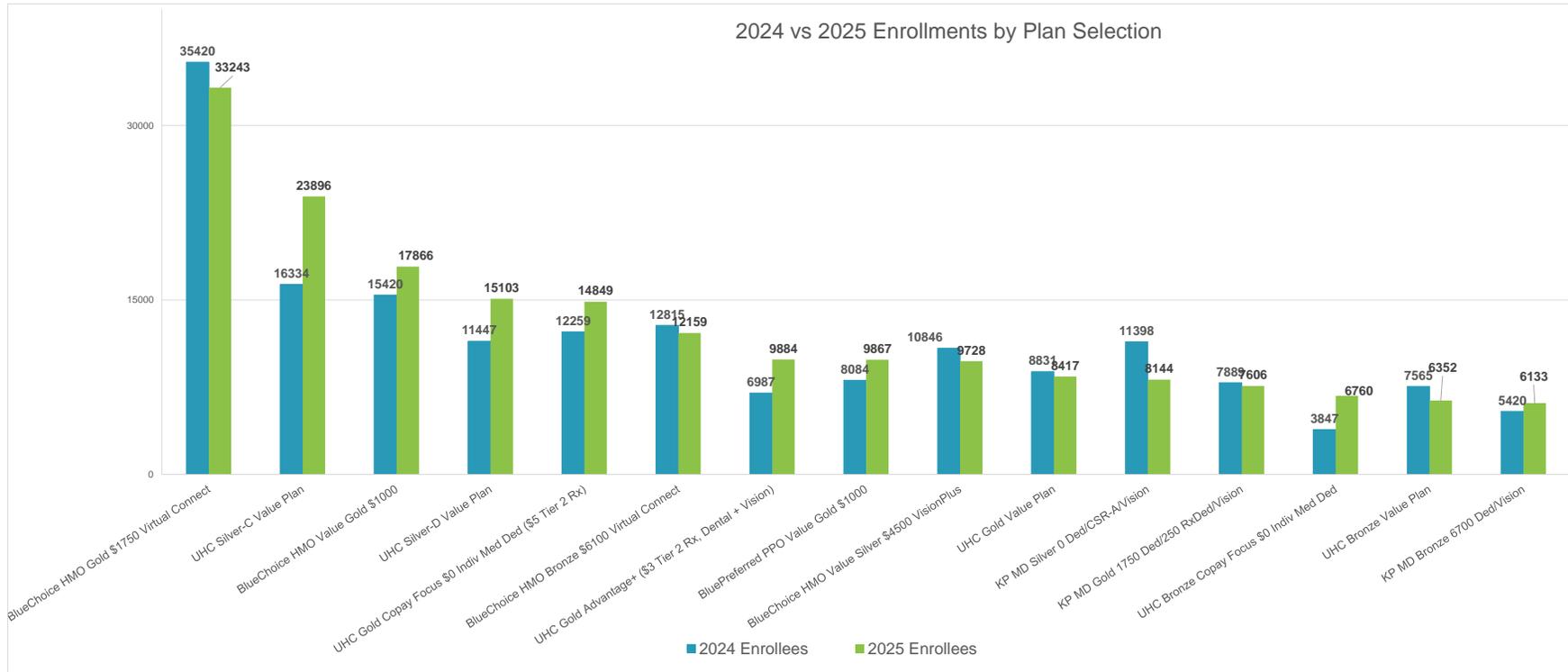
PRIVATE PLANS BY COUNTY

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



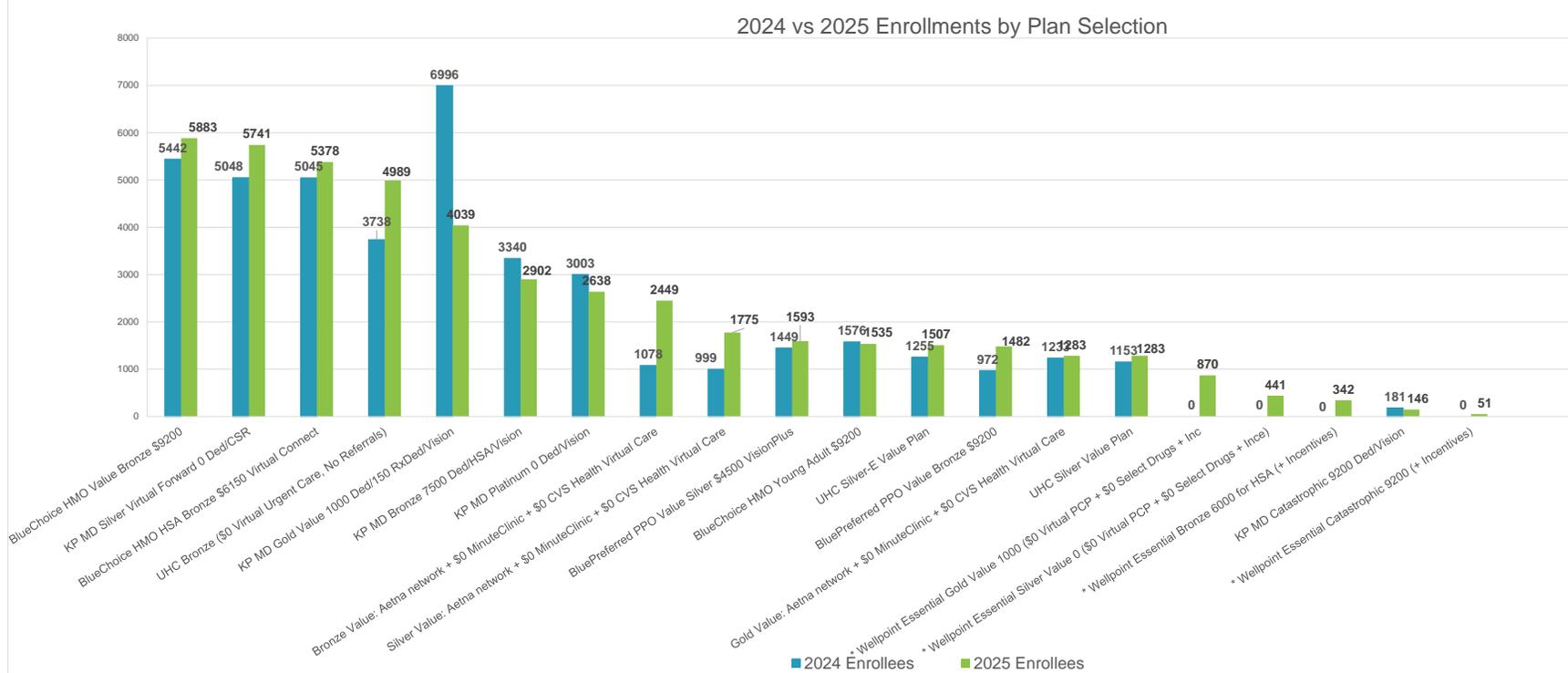
PRIVATE PLAN SELECTIONS - Top 15 Plans

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

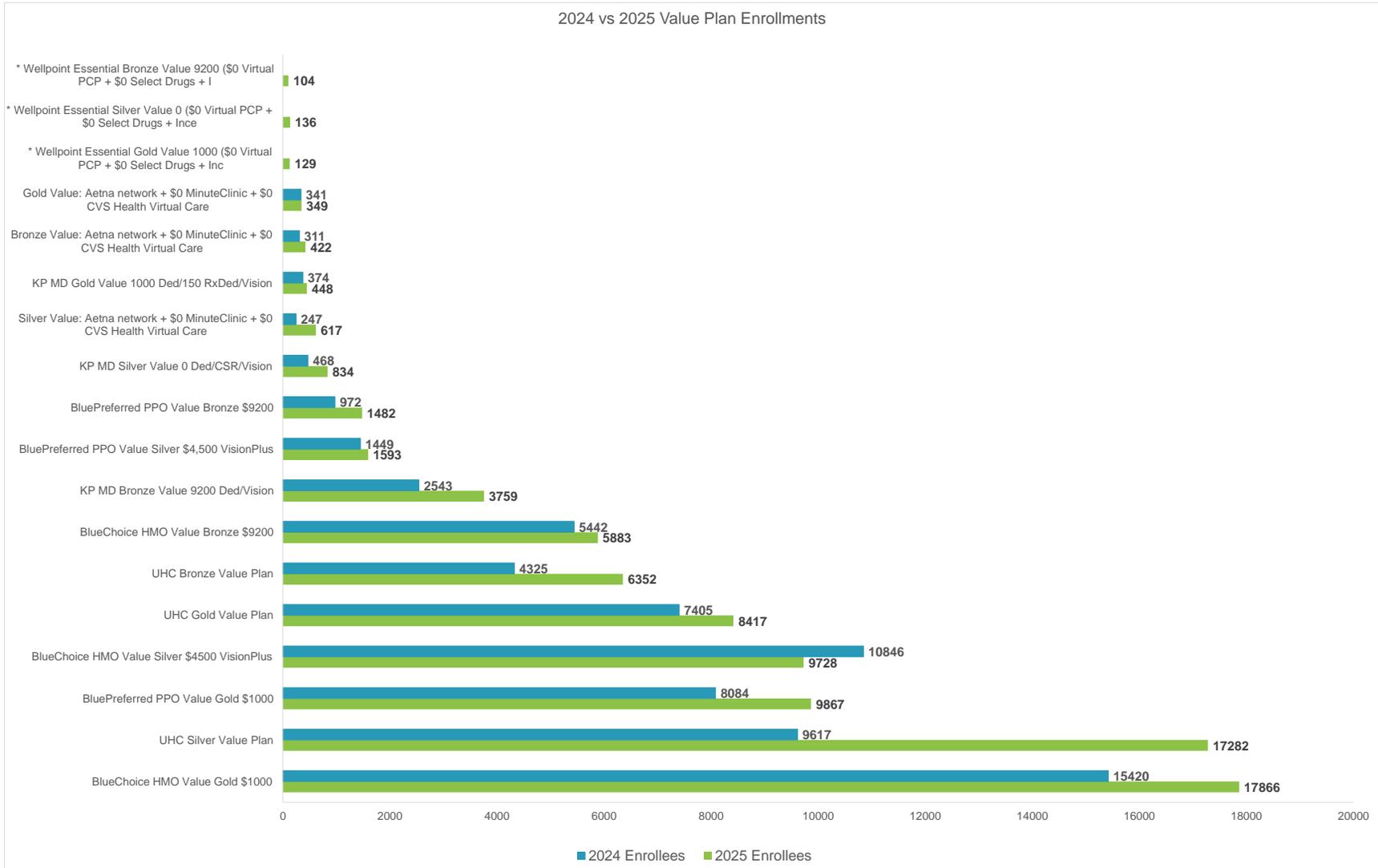
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



*New to 2025

VALUE PLAN SELECTIONS

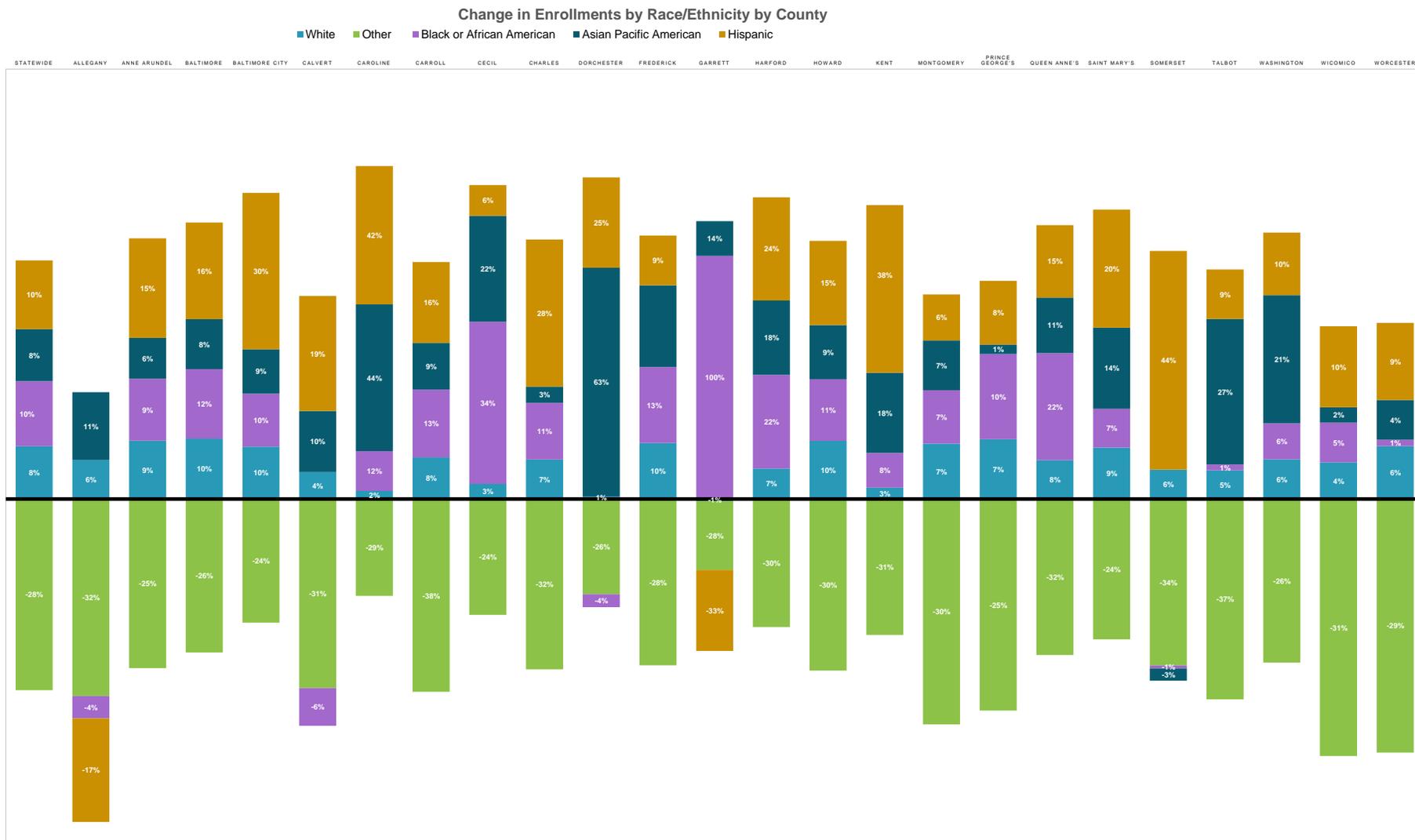
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



*New to 2025.

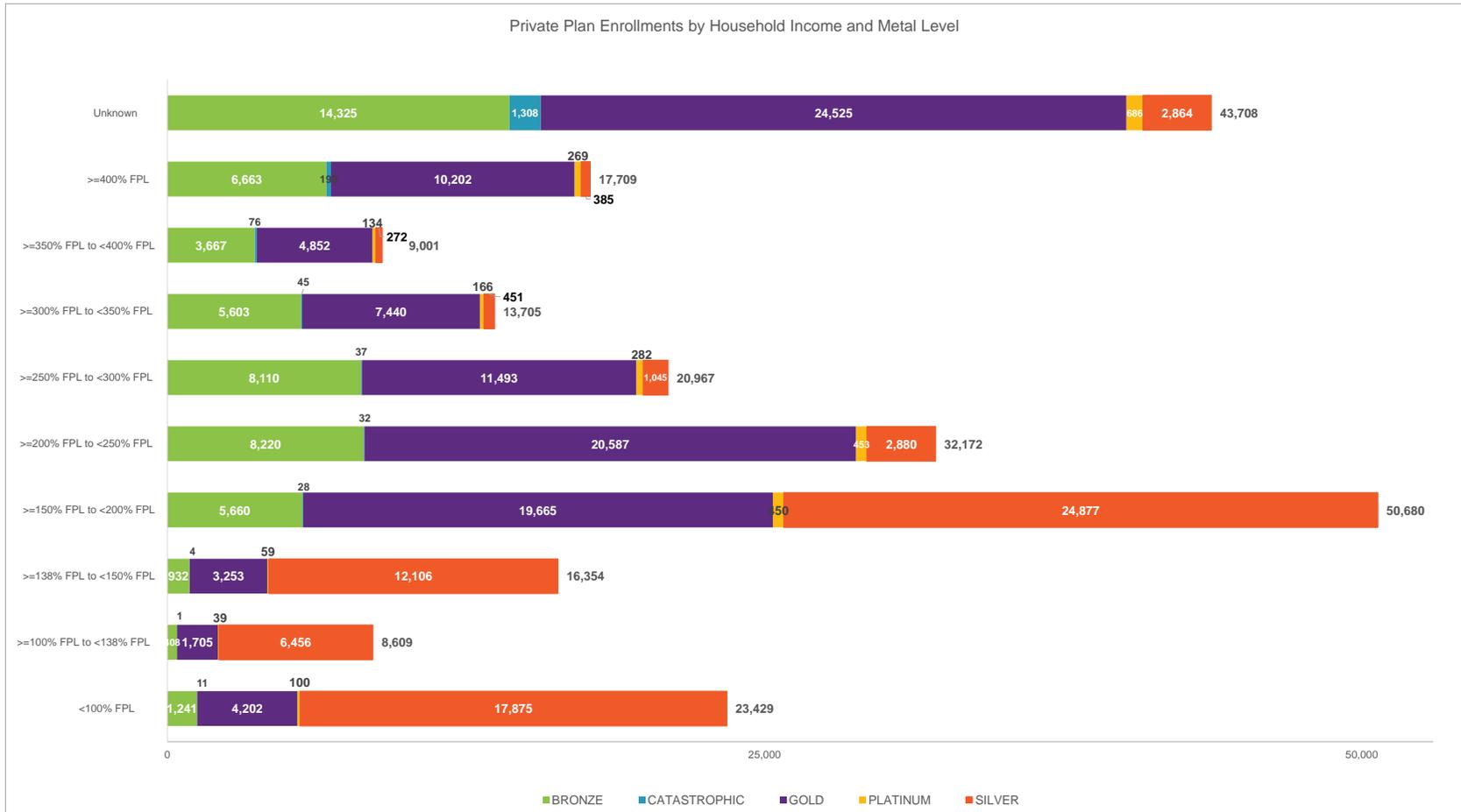
PRIVATE PLANS - CHANGE IN ENROLLMENTS BY RACE / ETHNICITY BY COUNTY (Compared to one year earlier)

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



AFFORDABILITY

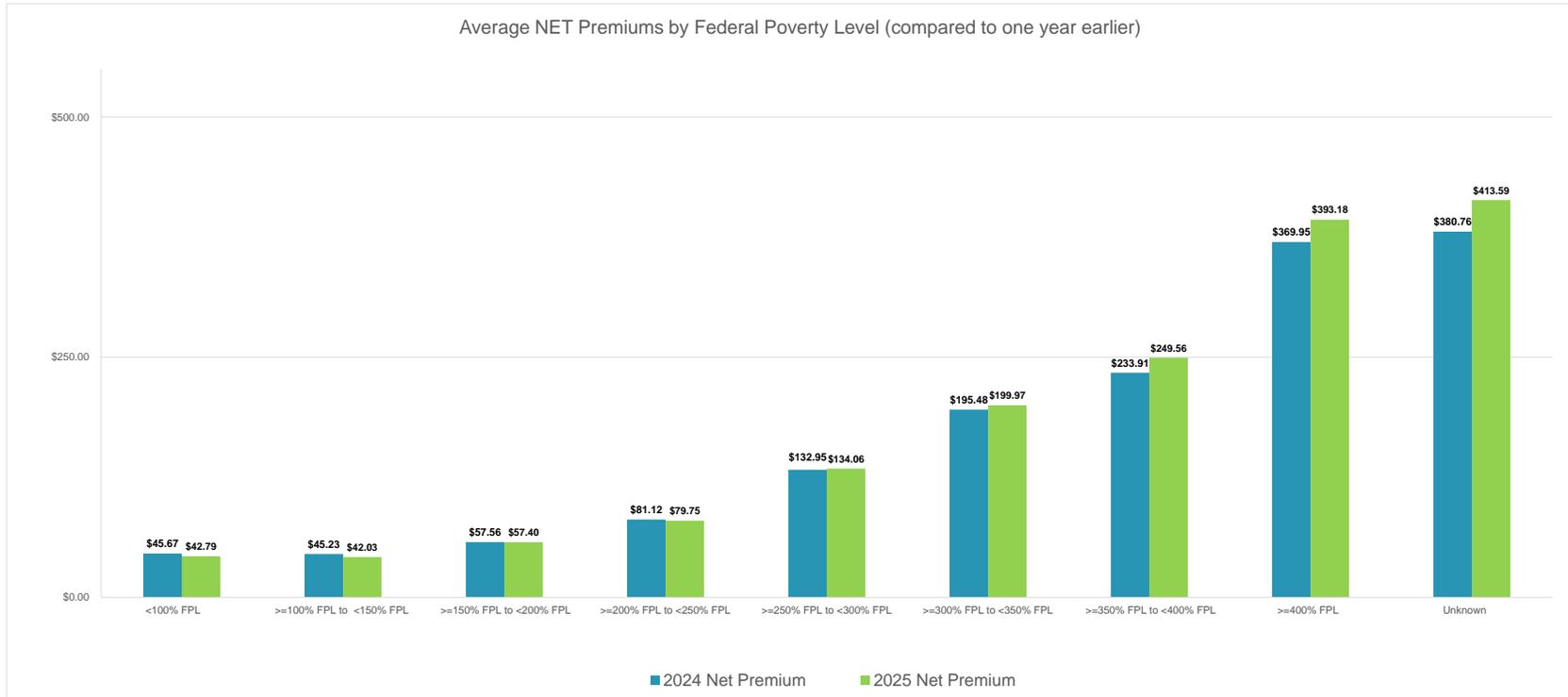
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



The Federal Poverty Level(FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 for a family of four.
 Unknown: Enrollees who did not submit household income information and thus were not eligible for financial help.

AFFORDABILITY

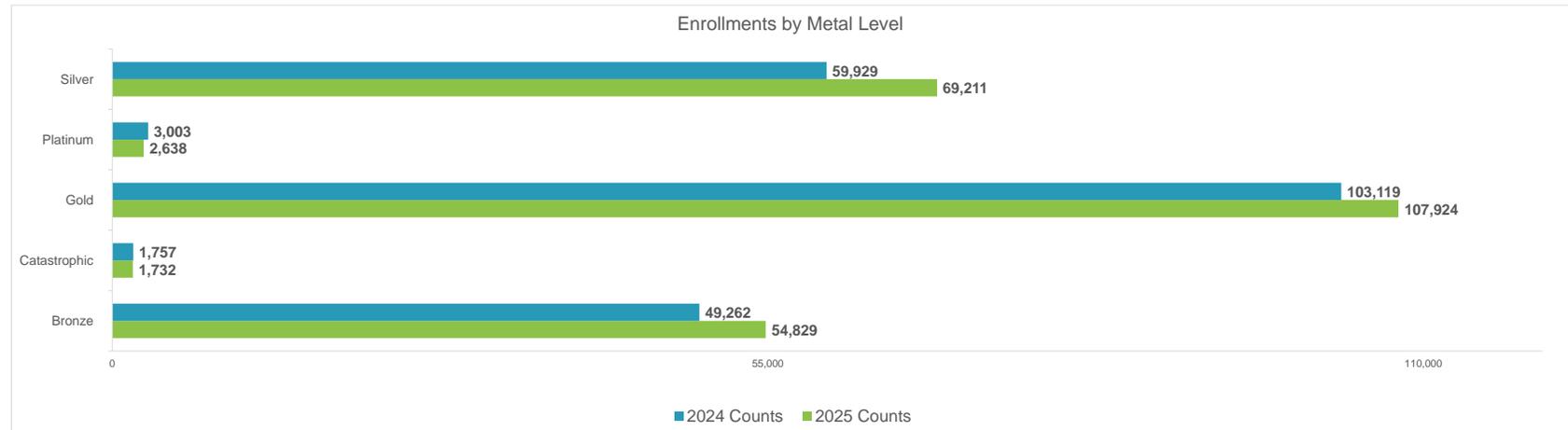
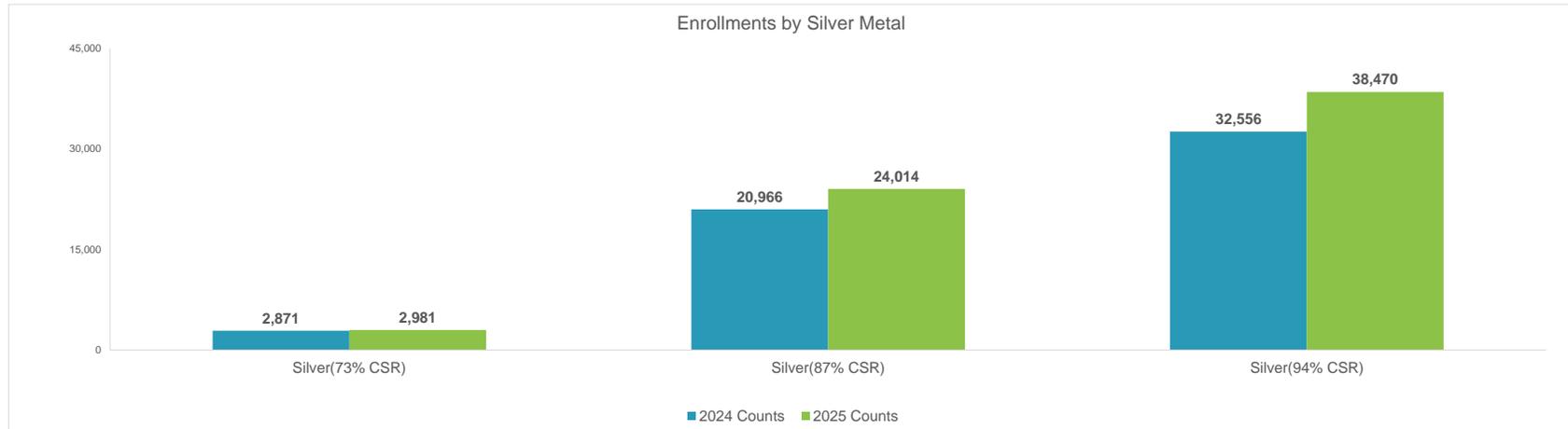
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



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

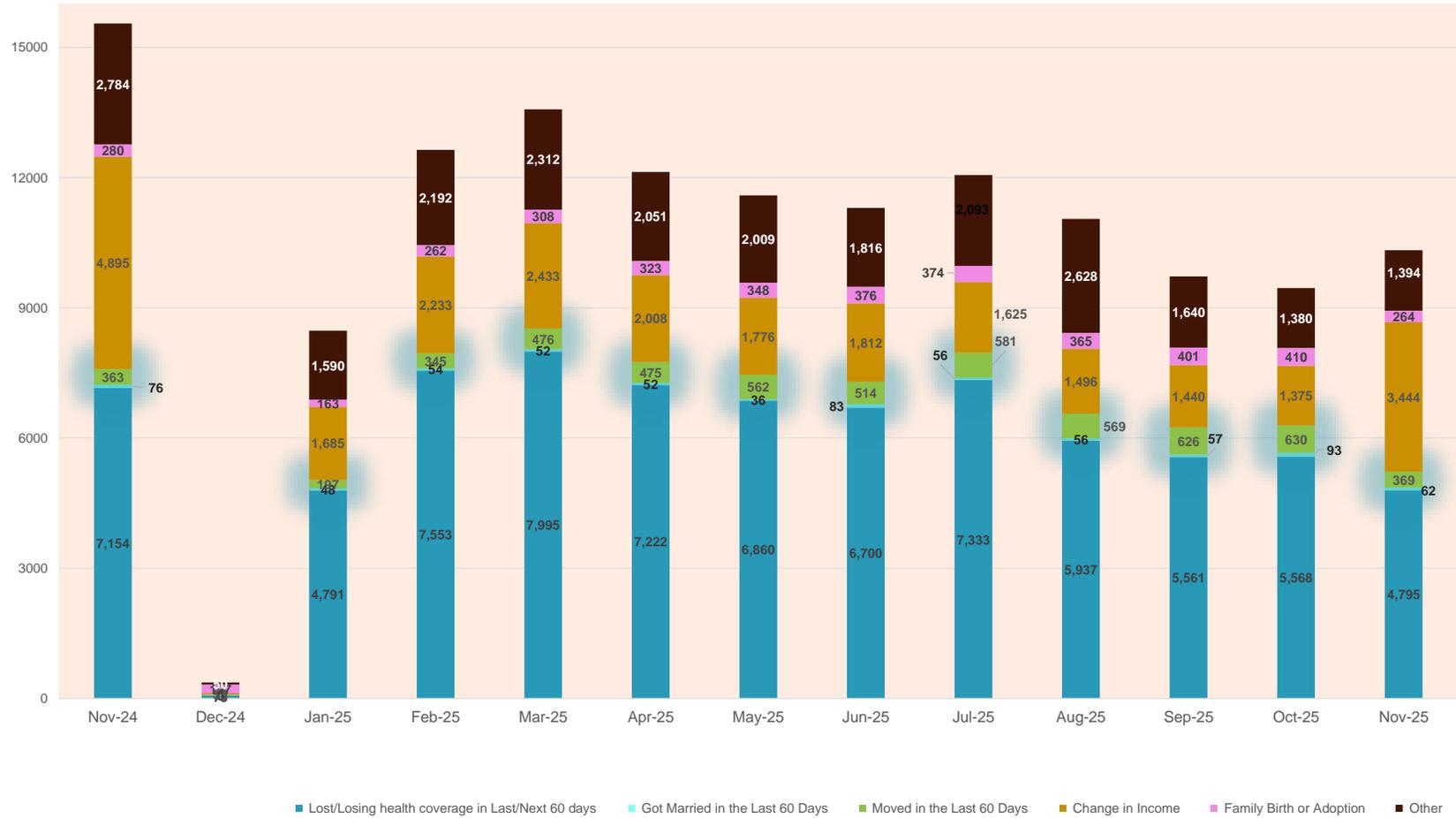
Data based on effectuated (paid up) enrollments plus all new plan selections as of the last day of the month



The Federal Poverty Level (FPL) for 2025 is an annual household income of \$15,650 for an individual and \$32,150 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.

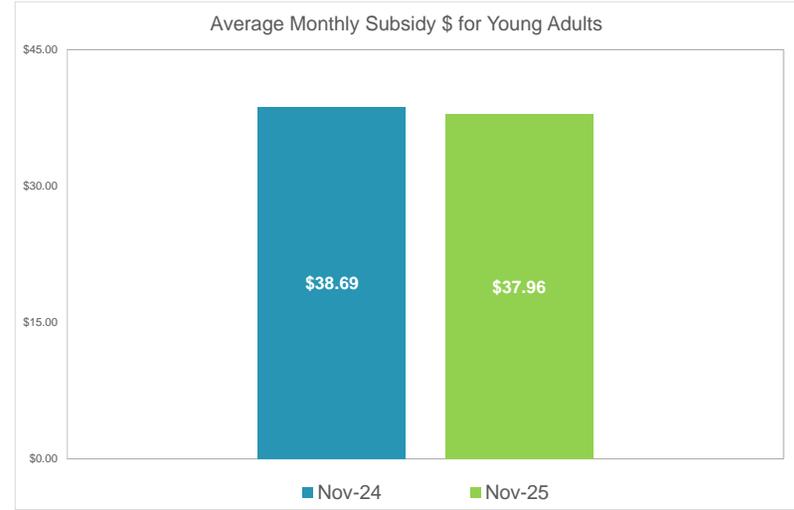
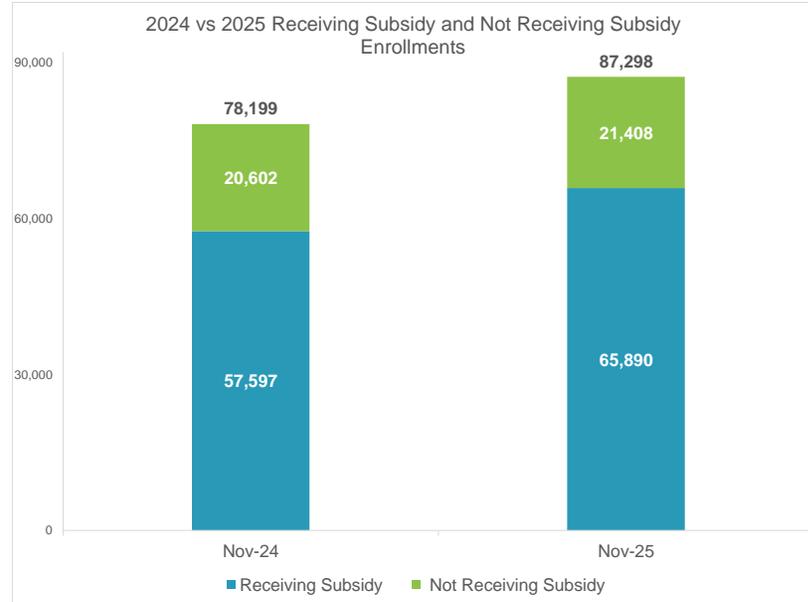
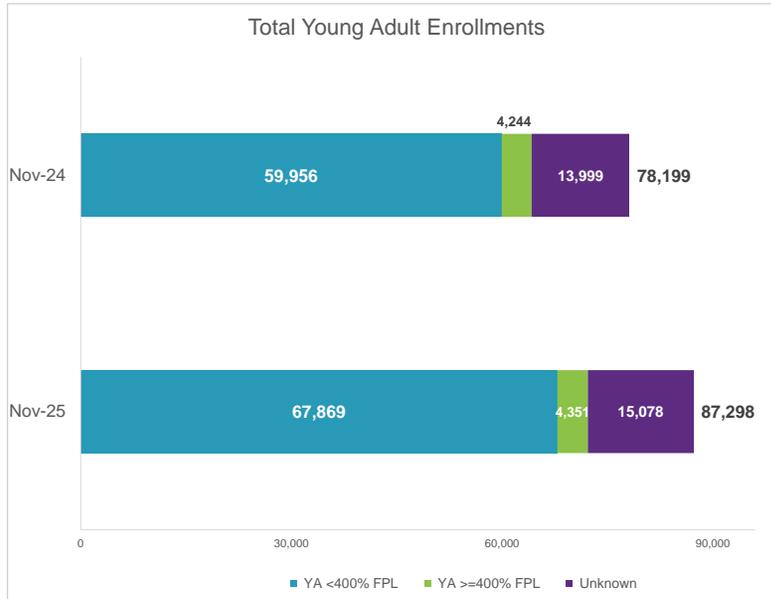
SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS

Life Change Special Enrollments for Private Plans



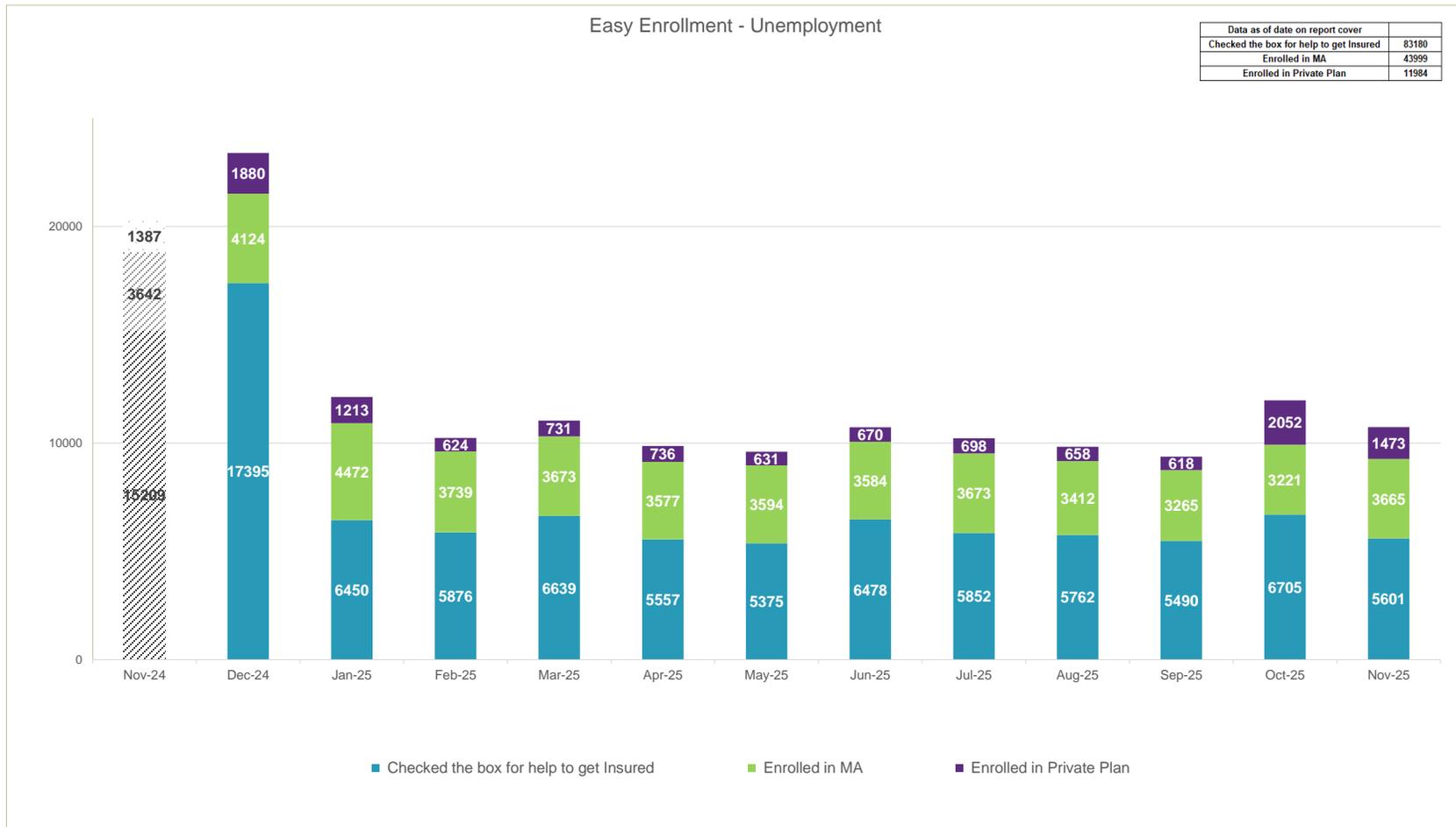
YOUNG ADULT SUBSIDY

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



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SPECIAL ENROLLMENT PERIODS (SEP) FOR PRIVATE PLANS



The program began in June '22.

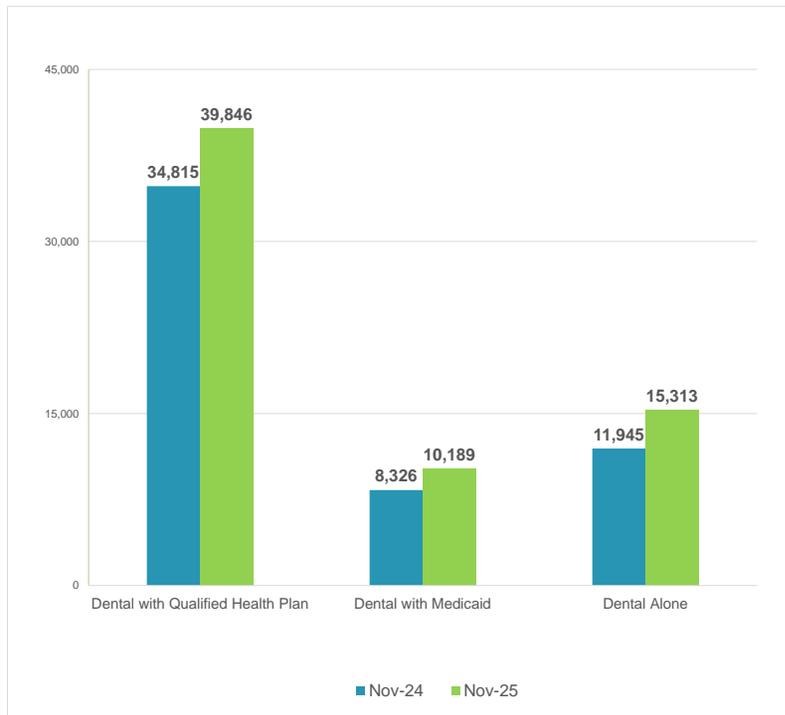
DENTAL

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

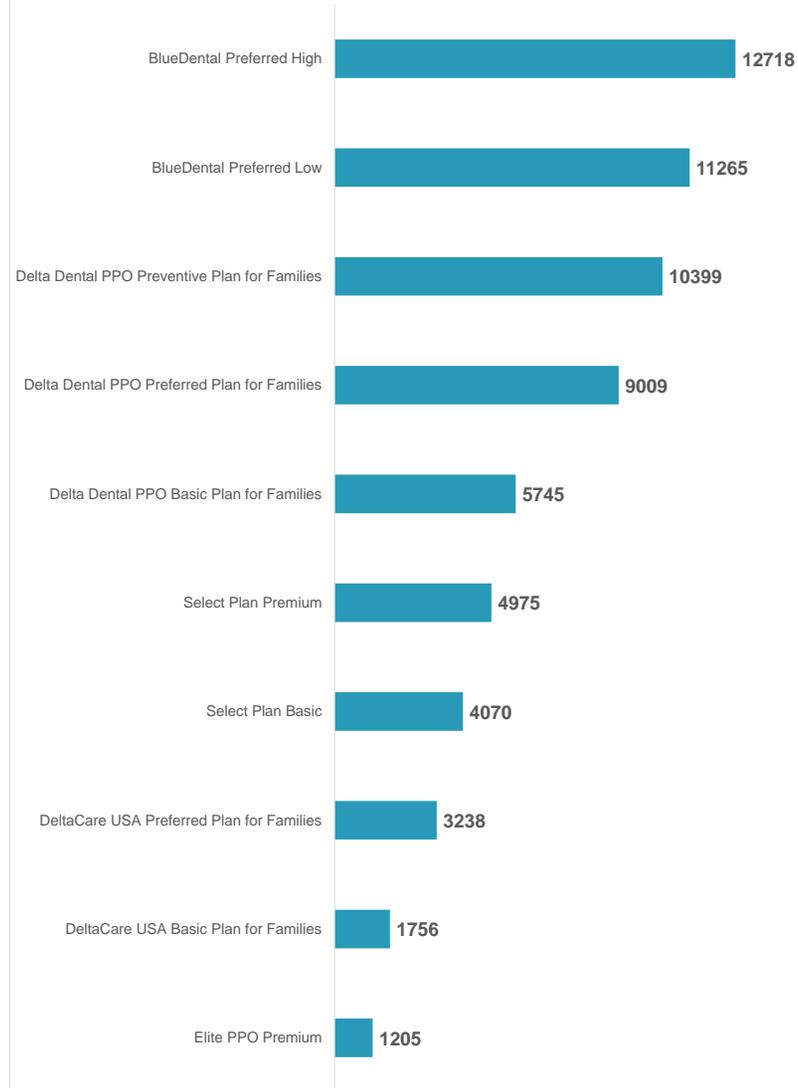
Total Dental

65,348

Dental Enrollments '24 vs. '25



Top 10 Enrollments for Dental Plans

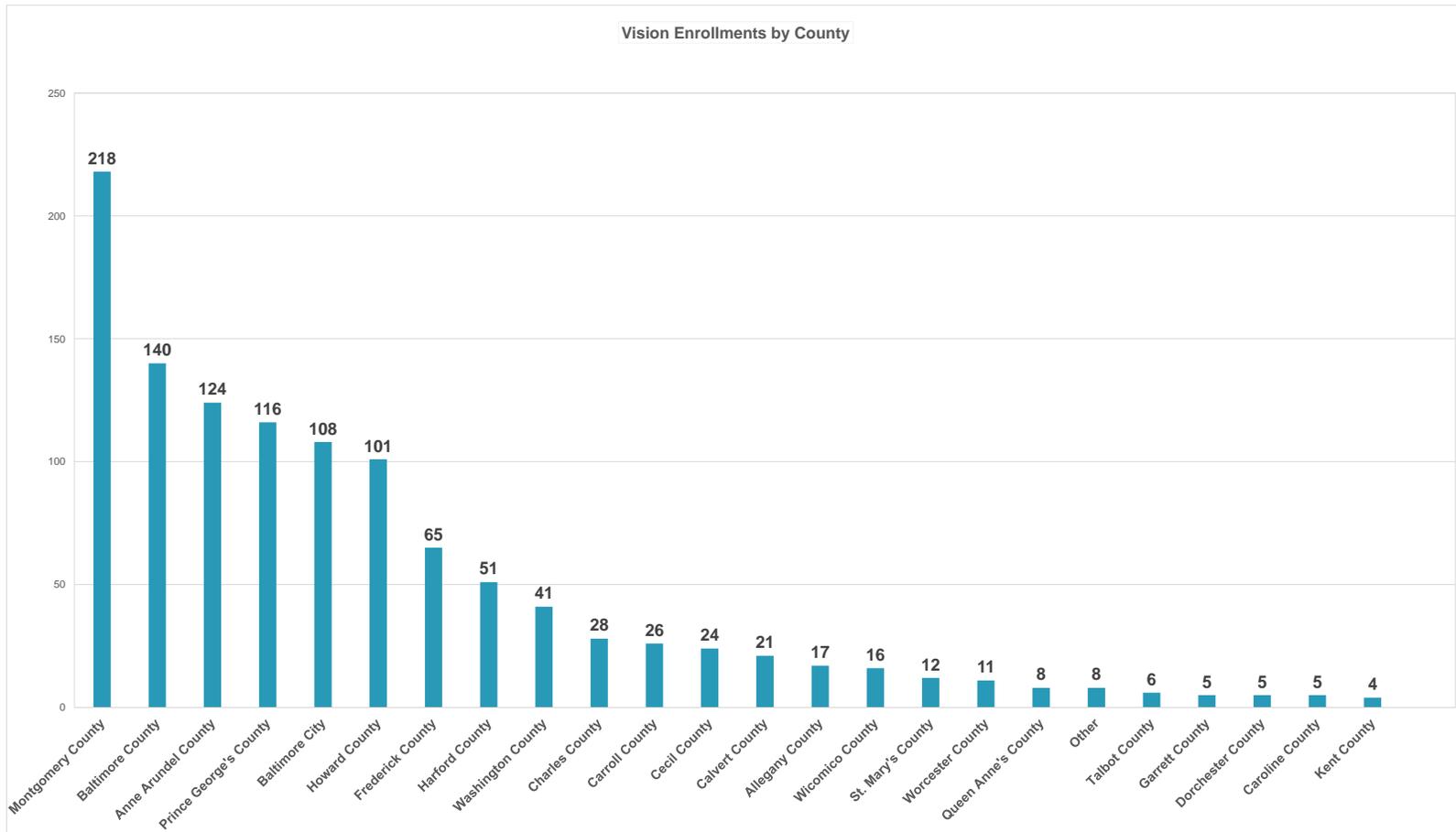


VISION

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

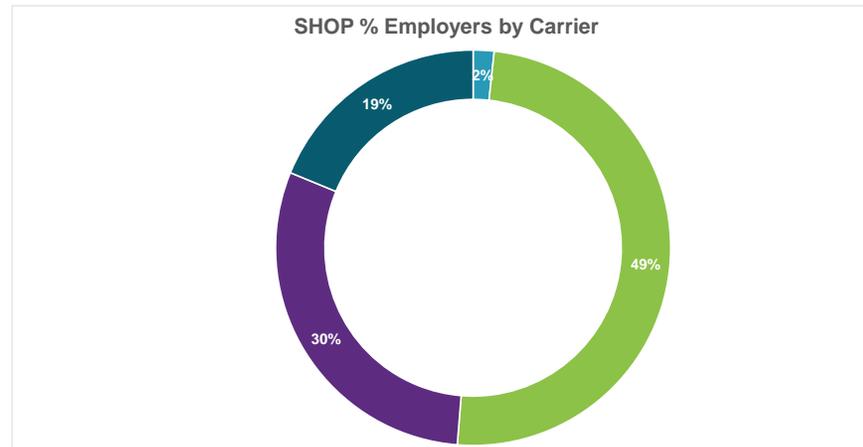
Total Vision

1,160

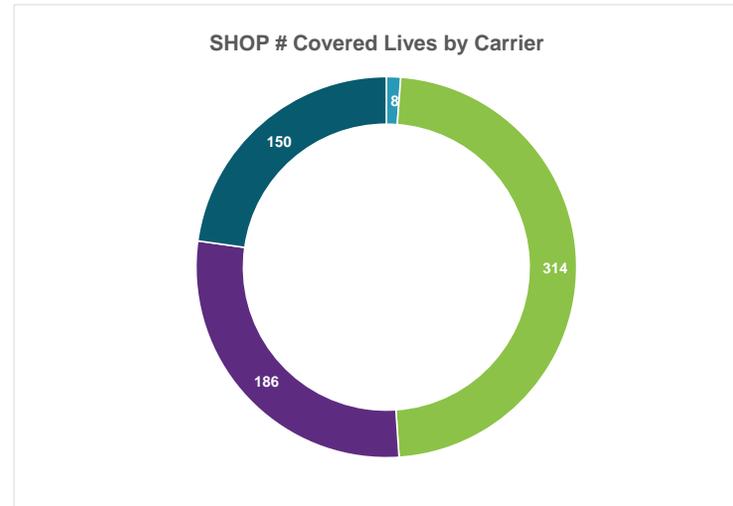
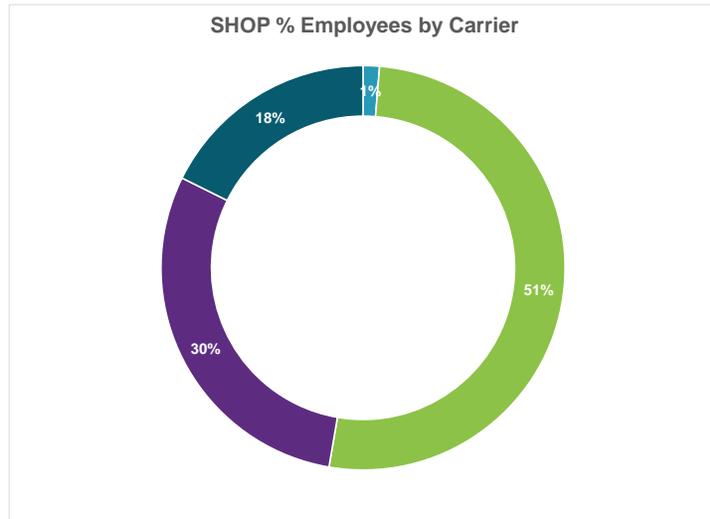


SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ENROLLMENT

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

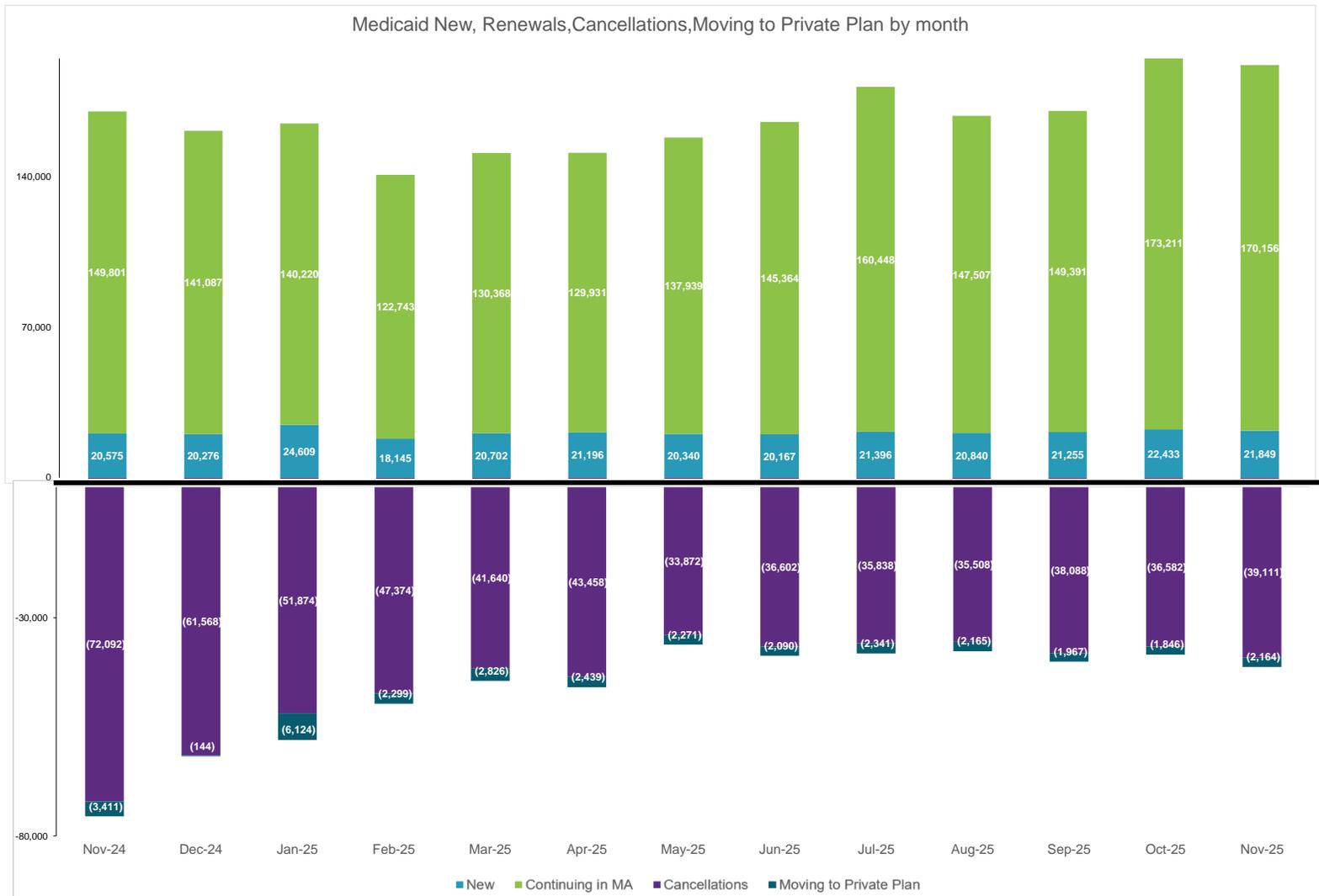


An employer may be enrolled in more than one carrier and dental



MEDICAID (MAGI/Income-based)

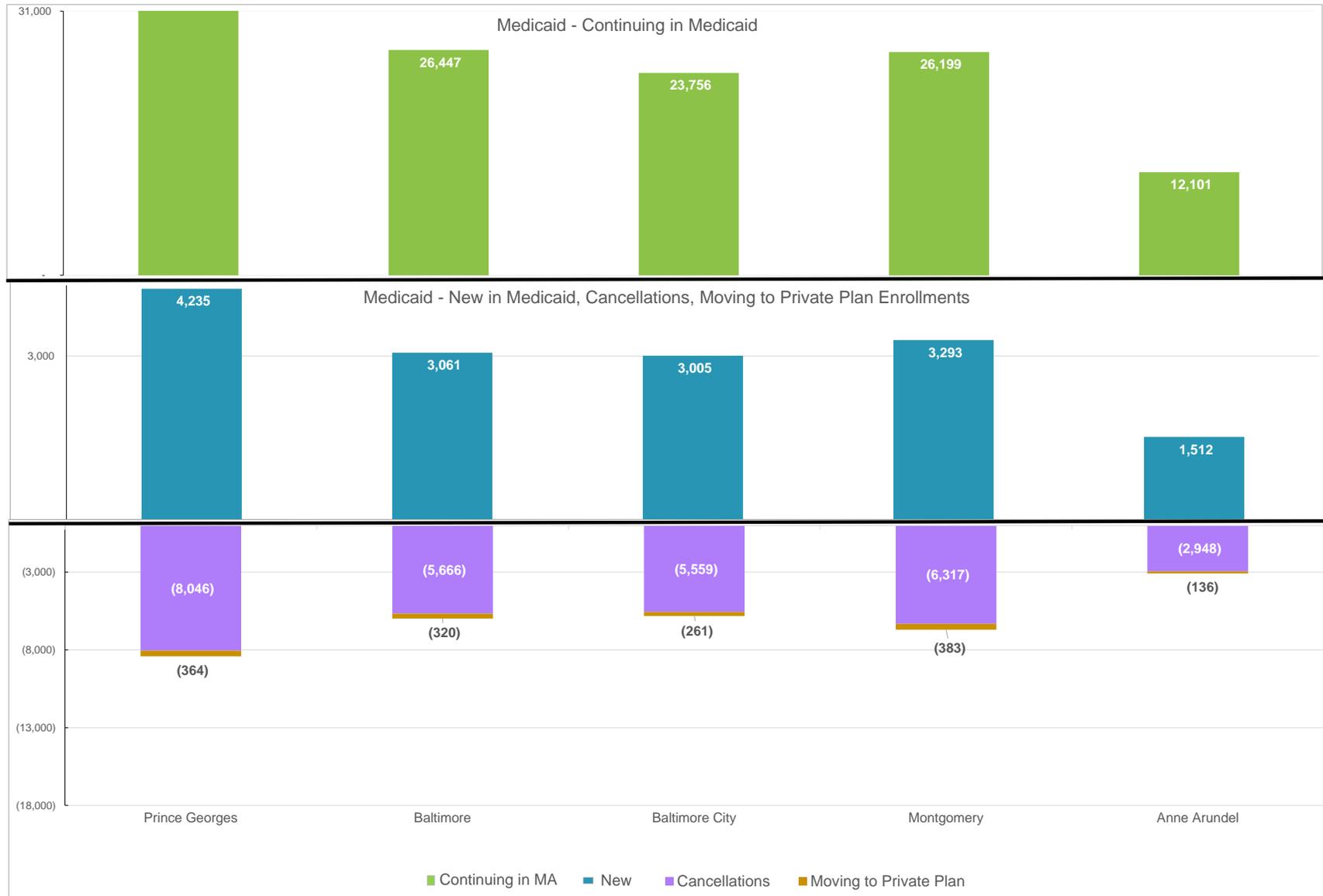
Enrollment as of date on report cover..



**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).

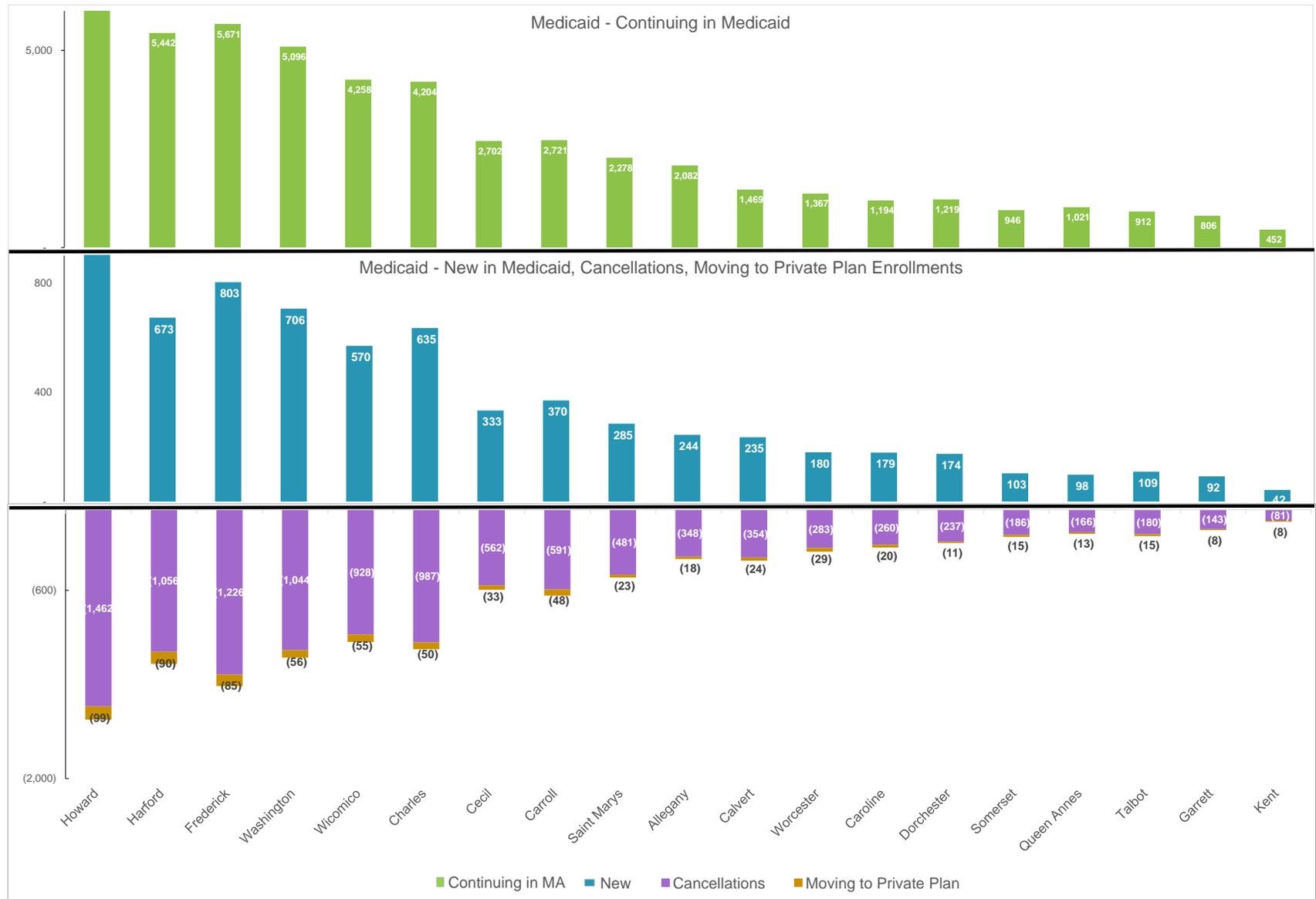
MEDICAID (MAGI/Income-based) BY COUNTY

Enrollment as of date on report cover..



MEDICAID (MAGI/Income-based) BY COUNTY

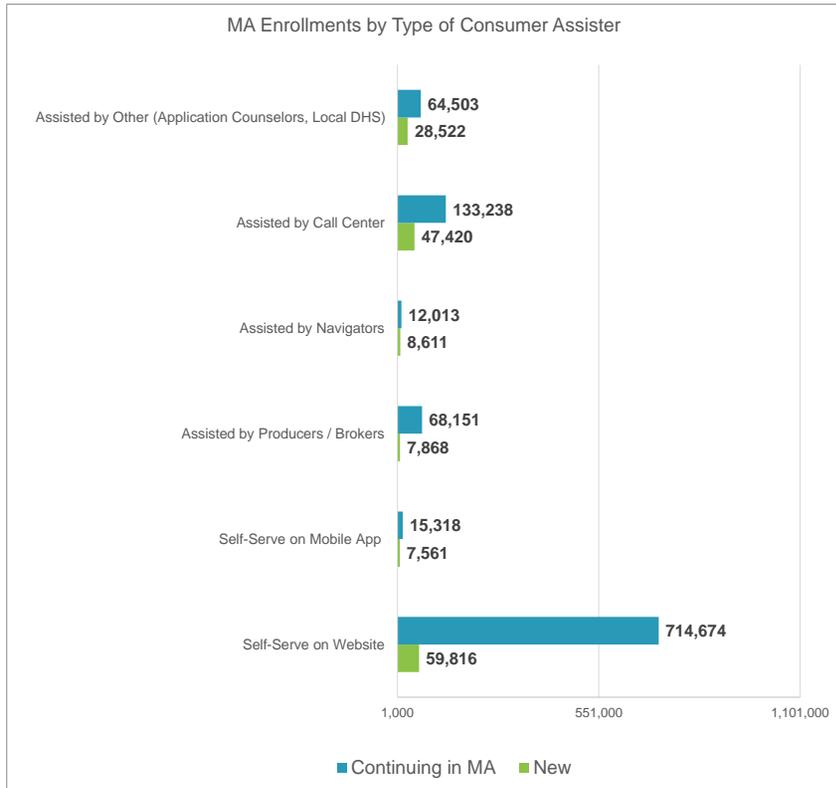
Enrollment as of date on report cover..



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

