

FOR IMMEDIATE RELEASE

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## NEARLY 250,000 ENROLL FOR 2025 PLANS THROUGH MARYLAND HEALTH CONNECTION

*Enrollment increased by 16% over last year – seventh annual increase in a row.*

BALTIMORE (Jan. 17, 2025) – Nearly a quarter-million Marylanders enrolled for 2025 through Maryland Health Connection – a new record for the state-based health insurance marketplace.

A total of 247,243 enrolled during the open enrollment period that began Nov. 1, 2024 and ended Wednesday. That was up 16% from 213,895 enrollments one year ago. An additional roughly 150 people who were in line with the Maryland Health Connection call center at midnight Wednesday may be in the process of completing their enrollments this week.

This marked the seventh consecutive year of enrollment increases in the health insurance marketplace that Maryland established in 2013 following the passage of the Affordable Care Act. Total enrollment is up 56% since the pandemic.

Enrollments by young adults aged 18-37 grew 21% from 73,858 to 89,642. More than two-thirds of them – 64,820 – were eligible for a subsidy that Maryland created for young adults in 2022 to encourage their enrollment in health insurance. Their participation helps lower rates for everyone. The General Assembly will consider legislation this winter to make that program permanent.

“This is important because young adults are among the most likely populations to go without health insurance. They make up more than 40% of the uninsured population in Maryland,” said Michele Eberle, executive director of Maryland Health Benefit Exchange, which operates Maryland Health Connection. “Because young adults are healthier on average, that holds down premium costs for everyone. And it is important for their own sake as young adults have experienced greater incidents of mental health and substance abuse problems for which they can be treated with health coverage.”

Maryland Health Connection directed a portion of its marketing efforts to Black and Hispanic communities that historically have lacked health insurance. Enrollment by Black consumers grew 23% from 41,611 to 51,086 for 2025. And enrollment by Hispanic consumers grew 25%

from 28,701 to 35,883.

Also, for the first time, recipients of the Deferred Action for Childhood Arrivals (DACA) policy — which protects from deportation certain undocumented immigrants who came to the United States as children – were eligible to enroll in state health insurance marketplaces through action by President Biden. For the 2025 plan year, 249 enrolled in Maryland. Maryland Attorney General Anthony G. Brown announced Wednesday that his office is joining 13 other states to defend the DACA ACA access from court challenges.

“Our shared goal is to ensure that every Maryland resident has access to affordable, equitable, and high-quality health coverage options,” said Health Secretary Dr. Laura Herrera Scott, who chairs the Maryland Health Benefit Exchange Board of Trustees. “The significant enrollment figures reflect our unwavering commitment to effectively addressing our community’s healthcare needs.”

Overall, new enrollments were down 4% from 56,220 a year ago to 54,255. Renewals were up 22% from 157,675 a year ago to 192,988.

Also, enrollments by people who qualified for federal financial help increased by 15% from 163,796 a year ago to 188,904. Enrollments by people who did not qualify for federal tax credits grew even more – by 16% – from 50,099 a year ago to 58,339.

Dental plan enrollments rose 23% from 74,939 last year to 92,028 for 2025. Enrollment in vision plans, which were added to Maryland Health Connection last year, nearly tripled from roughly 200 last year to 850.

Five carriers – the most since 2017 – offered plans on Maryland Health Connection for 2025: Aetna, CareFirst, Kaiser Permanente, UnitedHealthcare and Wellpoint.

Even after open enrollment, opportunities for people to enroll who lack coverage will continue. Marylanders who check a box on their state income tax returns that they need health insurance will be able to enroll in a program offered through the Office of the Comptroller of Maryland. More than 15,000 have enrolled in coverage through that program since it began in 2020.

Anyone who loses a job and files for unemployment insurance can also check a box during that application process with the Maryland Department of Labor to request help with health coverage. More than 25,000 have enrolled through that program since it began in 2022.

Marylanders who have certain life events, such as losing employer coverage, getting married or divorced, or turning 26 and aging off a parent’s plan, may also be eligible to enroll now.

People who are eligible for health coverage through Medicaid can enroll any time of the year.

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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.

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**Open enrollments on Maryland Health Connection for 2024-2025**

<b>Residence</b>	<b>2024</b>	<b>2025</b>	<b>% Increase</b>
Statewide	213,895	247,243	16%
Allegany	1,751	1,923	10%
Anne Arundel	17,902	20,633	15%
Baltimore County	28,607	33,425	17%
Baltimore City	13,247	16,226	22%
Calvert	2,348	2,670	14%
Caroline	1,328	1,432	8%
Carroll	5,570	6,403	15%
Cecil	2,743	3,075	12%
Charles	3,802	4,526	19%
Dorchester	1,288	1,400	9%
Frederick	10,125	11,513	14%
Garrett	1,367	1,375	1%
Harford	7,499	8,492	13%
Howard	13,271	15,252	15%
Kent	800	935	17%
Montgomery	52,722	59,612	13%
Prince George's	30,396	36,734	21%
Queen Anne's	2,299	2,463	7%
St. Mary's	2,315	2,716	17%
Somerset	729	805	10%
Talbot	1,866	2,120	14%
Washington	4,446	5,068	14%
Wicomico	3,976	4,741	19%
Worcester	3,498	3,704	6%

<b>Demographics</b>	<b>2024</b>	<b>2025</b>	<b>% Increase</b>
Male	93,419	107,603	15%
Female	120,476	139,640	16%
< 18 years old	13,417	15,136	13%
18-25 years old	21,818	27,978	28%
26-34 years old	40,286	47,220	17%
35-44 years old	38,032	45,197	19%
45-54 years old	38,313	42,940	12%
55-64 years old	51,921	57,095	10%
65+ years old	10,108	11,677	16%
White	77,413	86,716	12%
Black	41,611	51,086	23%
Hispanic	28,701	35,883	25%
Asian American Pacific Islander	32,293	36,989	15%