

## NEARLY 157,000 MARYLANDERS ENROLLED THROUGH MARYLAND HEALTH CONNECTION

*2019 enrollments both on and off exchange have exceeded projections for how 'reinsurance' would stabilize Maryland's individual insurance market*

BALTIMORE (DEC. 17, 2018) – A total of 156,963 Marylanders enrolled in private health coverage for 2019 during the open enrollment that concluded Saturday on Maryland Health Connection, the state-based health insurance marketplace.

That was 2 percent greater than a year ago when 153,571 enrolled. The 45-day open enrollment period for the 2019 plan year began Nov. 1 and ended Saturday. A few hundred additional enrollments will be completed in the next day or two by people who had begun but hadn't completed the process by 11:59 p.m. Saturday.

Total enrollments in the individual market both on and off-exchange exceeded the projected impact of the "reinsurance" program put in place this year to make coverage more affordable. Gov. Larry Hogan and the Maryland General Assembly initiated the program last spring, with approval from the federal government, to help lower rates by 30 percent from what the insurance providers originally proposed for 2019.

"The outpouring of activity Saturday was amazing. We are very happy that so many Marylanders were able to get coverage for themselves and their families for 2019," said Michele Eberle, executive director of the Maryland Health Benefit Exchange, which administers Maryland Health Connection. "More individuals and families with coverage means added security and peace of mind for them and lower insurance costs for everyone."

Last spring, Wakely Consulting Group had estimated the total individual health insurance market in Maryland, both on and off exchange, for 2019 would dip to 171,526 enrollees without a reinsurance program. With a reinsurance program, which cushions the insurance carriers against high claims, Wakely estimated 181,582 enrollees. The total market for individual insurance in Maryland for next year, both on and off exchange, now stands at 205,737.

That far exceeds Wakely's estimate that reinsurance would increase enrollment in the individual market by 6 percent. The actual increase is more than 20 percent.

A last-minute surge of activity on Maryland Health Connection resulted in 5,432 enrollments Saturday. That was the largest day ever on the state's health exchange and roughly 2,000 more than the previous peak enrollment day a year ago. Traffic on the "Enroll MHC" mobile app Friday and Saturday also was at an all-time high, with more than 38,000 users, more than doubling app usage on the final two days last year.

With open enrollment ending, Marylanders who qualify for Medicaid coverage can still sign up year-round. And others may qualify for a "special enrollment" if they can show they've lost coverage through a job change, divorce or other qualifying life event. More information is available at [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov) or at 855-642-8572.

Among other highlights from the recent open enrollment on Maryland Health Connection:

- Enrollment among young adults (ages 18-34) increased by 4 percent from a year ago. Young adults make up 30 percent of total private plan enrollments in Maryland Health Connection for 2019.
- Enrollment grew in 16 of the 24 jurisdictions in Maryland, primarily in rural counties.
- African-American enrollment totaled 27,709, up 8 percent from a year ago. (Enrollees complete information about race and ethnicity voluntarily on the application.)
- Hispanic enrollment totaled 18,344, up 2 percent.

- 39,813 enrolled in dental coverage through Maryland Health Connection, up 1 percent.
- 124,541 residents, or 79 percent of total enrollments, qualify for federal tax credits to lower their monthly premiums.
- People visited the health exchange website by mobile device 438,525 times -- or roughly 100,000 more times than on a desktop computer.
- Consumer-assistance “navigators” based throughout Maryland assisted with nearly 19,000 private plan enrollments, including almost 4,500 during the last week of open enrollment.

<b>Open Enrollment Totals</b>			
<b>By Residence</b>	<b>2018 Total</b>	<b>2019 Total</b>	<b>% Change</b>
Jurisdiction	11/1/17 through end of enrollment on 12/22/17	<b>11/1/18 through end of enrollment on 12/15/18</b>	
Allegany	1,119	<b>1,358</b>	+21%
Anne Arundel	12,140	<b>12,036</b>	-1%
Baltimore	20,603	<b>20,547</b>	-0.3%
Baltimore City	10,305	<b>10,061</b>	-2%
Calvert	1,543	<b>1,526</b>	-1%
Caroline	788	<b>997</b>	+27
Carroll	3,521	<b>3,477</b>	-1%
Cecil	2,132	<b>2,402</b>	+13%
Charles	2,556	<b>2,550</b>	-0.2%
Dorchester	754	<b>911</b>	+21%
Frederick	5,948	<b>5,982</b>	+1%
Garrett	842	<b>1,021</b>	+21%
Harford	4,953	<b>4,780</b>	-3%
Howard	9,506	<b>9,458</b>	-1%
Kent	511	<b>597</b>	+17%
Montgomery	41,585	<b>41,763</b>	+0.4%

Prince George's	22,424	<b>22,674</b>	+1%
Queen Anne's	1,392	<b>1,545</b>	+11%
St. Mary's	1,521	<b>1,840</b>	+21%
Somerset	524	<b>662</b>	+26%
Talbot	1,216	<b>1,418</b>	+17%
Washington	3,093	<b>3,808</b>	+23%
Wicomico	2,376	<b>3,037</b>	+28%
Worcester	2,219	<b>2,513</b>	+13%
<b>Total</b>	153,571	<b>156,963</b>	+2%
	<b>2018 Total</b>	<b>2019 Total</b>	<b>% Change</b>
New enrollees	45,562	<b>40,870</b>	-10%
<b>By Demographics</b>	<b>2018 Total</b>	<b>2019 Total</b>	<b>% Change</b>
Young Adults (18-34)	45,579	<b>47,278</b>	+4%
African-American	25,605	<b>27,709</b>	+8%
Hispanic	17,985	<b>18,344</b>	+2%
<b>By Plan Type</b>	<b>2018 Total</b>	<b>2019 Total</b>	<b>% Change</b>
HMO	147,333	<b>151,279</b>	+3%
PPO	6,238	<b>5,684</b>	-9%
<b>By Metal Level</b>	<b>2018 Total</b>	<b>2019 Total</b>	<b>% Change</b>
Platinum	1,111	<b>1,736</b>	+56%
Gold	29,312	<b>43,675</b>	+49%
Silver	84,962	<b>74,536</b>	-12%
Bronze	34,524	<b>33,529</b>	-3%
Catastrophic	3,662	<b>3,487</b>	+5%
<b>Financial Help</b>	<b>2018 Total</b>	<b>2019 Total</b>	<b>% Change</b>
With Federal Advance Premium Tax Credits	121,400	<b>124,541</b>	+3%
Without Advance Premium Tax Credits	32,171	<b>32,422</b>	+0.8%

<b>By Carrier</b>	<b>2018 Total</b>	<b>2019 Total</b>	<b>% Change</b>
CareFirst	84,946	<b>83,030</b>	-2%
Kaiser Permanente	68,625	<b>73,933</b>	+8%
<b>Call Center Performance</b>	<b>2018 Total</b>	<b>2019 Total</b>	<b>% Change</b>
Incoming Calls	343,468	<b>259,837</b>	-24%
Calls Handled	237,427	<b>216,363</b>	-9%
% of Incoming Handled	69%	<b>83%</b>	+20%
Avg. Speed to Answer	10 minutes: 35 seconds	<b>5 minutes: 15 seconds</b>	-5:20
Avg. Call Handle Time	12:38	<b>11:00</b>	-1:38

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

**About [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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