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Governor

ARUNA MILLER  
Lt. Governor



MARIE GRANT  
Acting Commissioner

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December 1, 2024

The Honorable Bill Ferguson  
President, Senate of Maryland  
State House, H-107  
Annapolis, Maryland 21401

The Honorable Adrienne A. Jones  
Speaker, Maryland House of Delegates  
State House, H-101  
Annapolis, Maryland 21401

**Re: Report required by Insurance Article § 15-133 (Acts 2009, Ch. 89 (SB 636), as amended by Acts 2019, Ch. 8) (MSAR # 7797) – Number of Insured and Self-Insured Lives**

Dear President Ferguson and Speaker Jones:

Pursuant to Insurance Article (Ins. Art.) § 15-133 (Acts 2009, Ch. 89 (SB 636), as amended by Acts 2019, Ch. 8) (MSAR # 7797), and in accordance with § 2-1257 of the State Government Article, attached you will find the report on the estimated number of insured and self-insured contracts for health benefit plans in the state and the number of insured and self-insured lives under the age of 65 enrolled in benefit plans in the state.

Five printed copies of this report have been mailed to the DLS library for its records.

Should you have any questions regarding this report, please do not hesitate to contact me or my Associate Commissioner of External Affairs and Policy Initiatives, Jamie Sexton, at [Jamie.Sexton@Maryland.gov](mailto:Jamie.Sexton@Maryland.gov).

Sincerely,

A handwritten signature in blue ink that reads "Marie Grant".

Marie Grant  
Acting Insurance Commissioner

cc: Sarah T. Albert, Department of Legislative Services (5 copies)



2024 Maryland Covered Lives Report  
Insurance Article § 15-133

Marie Grant  
Acting Commissioner

December 1, 2024

For further information concerning this document, please contact:

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This document is available in alternative format upon request  
from a qualified individual with a disability.  
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The Administration's website address: [insurance.maryland.gov](http://insurance.maryland.gov)

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**Background Information**

As required under § 15-133 of the Insurance Article, “On or before December 1 of each year, the Commissioner shall report to the General Assembly, in accordance with § 2-1257 of the State Government Article, on the estimated number of insured and self-insured contracts for health benefit plans (HBPs) in the State and the number of insured and self-insured lives under the age of 65 enrolled in benefit plans in the State.” This information is summarized in the attached Tables 1 through 4.

The Maryland Insurance Administration (MIA) requires insurers, nonprofit health service plans, health maintenance organizations, managed care organizations, and third-party administrators to report the number of lives and contracts for HBPs for those under the age of 65 as of a specified date.<sup>1</sup> “Health benefit plans” include policies for hospital or medical benefits. They do not include such coverage as accident-only insurance, credit health insurance, disability income insurance, coverage issued as a supplement to liability insurance, workers’ compensation, automobile medical payment insurance, dental insurance, vision insurance, long-term care insurance, disease-specific insurance, hospital indemnity or other fixed indemnity insurance, or a Medicare supplement policy as defined in § 15-901 of the Insurance Article of the Annotated Code of Maryland.

There are two types of HBPs comprising the commercial market: insured HBPs and other employment-based HBPs. Insured HBPs include group insured HBPs and individual insured HBPs. Insured HBPs are regulated by the MIA and subject to Maryland law. Other employment-based HBPs include group self-insured HBPs and the Federal Employees Health Benefit Plan (FEHBP). These HBPs are not regulated by the MIA and, for the most part, are not subject to Maryland law.

In the health insurance industry, the covered life (member) is the fundamental unit of measurement. Trends regarding number of contracts generally track those regarding numbers of covered lives.

**Observations**

*Table 1: Covered Lives by Type of HBP under Age 65*

In 2024, approximately 2.58 million Maryland residents under the age of 65 had health insurance through a commercial HBP, representing an increase of approximately 1.6% in total covered lives as compared with 2023. The number of covered lives is composed of 890,245 lives in fully insured HBP, and 1,691,360 lives in all other employment-based, self-insured HBPs.

The number of covered lives in the group insured market decreased from 619,121 to 612,183. This is a decrease of 6,938 covered lives, or approximately 1.1%. The individual non-Medigap insured market increases from 238,006 to 278,062. This is an increase of 40,056 covered lives, or approximately 16.8%. The overall number of covered lives in insured HBPs increased from 857,127 covered lives in 2023 to 890,245 covered lives in 2024, or

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<sup>1</sup> The survey instrument used is available on the MIA’s website at [insurance.maryland.gov](https://insurance.maryland.gov) under “Company Filing Requirements.” The data are self-reported and unaudited.

approximately 3.9%.

The number of covered lives in the group self-insured market increased from 1,230,965 to 1,234,849. This is an increase of 3,884 covered lives, or approximately 0.3%. The number of covered lives in the FEHBP market increased from 453,874 covered lives in 2023 to 456,511 covered lives in 2024, or approximately 0.6%. The overall number of covered lives in other employment-based HBPs increased from 1,684,839 covered lives in 2023 to 1,691,360 covered lives in 2024, or approximately 0.4%.

*Table 1B: Number of Contracts by Type of HBP*

In 2024, there was approximately 1.43 million Maryland contracts covering Maryland residents under the age of 65 through a commercial HBP, representing an increase of approximately 1.1% in total number of Maryland contracts as compared with 2023. The number of contracts in fully insured HBPs was 578,438 contracts and in all other employment-based, self-insured HBPs was 848,103.

The number of contracts in the group insured market increased from 364,678 to 371,733. This is an increase of 7,055 contracts, or approximately 1.9%. The individual non-Medigap insured market increased from 206,324 to 206,705. This is an increase of 381 contracts, or approximately 0.2%. The overall number of contracts in insured HBPs increased from 571,002 contracts in 2023 to 578,438 in 2024, or approximately 1.3%.

The number of contracts in the group self-insured market increased from 545,842 to 549,631. This is an increase of 3,789 contracts, or approximately 0.7%. The number of contracts in the FEHBP market increased from 294,683 contracts in 2023 to 298,472 contracts in 2024, or approximately 1.3%. The overall number of contracts in other employment-based HBPs increased from 840,525 in 2023 to 848,103 contracts in 2024, or approximately 0.9%.

*Table 2: Covered Lives by Type of HBP as a Percent of Population under Age 65*

Overall, the percentage of the population under the age of 65 covered by an insured HBP or other employment-based HBP increased from 49.6% to 50.4% between 2023 and 2024. The percentage of the population under the age of 65 with fully insured HBPs increased from 16.7% in 2023 to 17.4% in 2024.

*Table 3: Covered Lives by Type of HBP as a Percent of Total Commercial HBPs*

The percentage of all those with health insurance through a commercial HBP covered by a fully insured HBP increased from 33.7% in 2023 to 34.5% in 2024. The percentage of all those with health insurance through a commercial HBP in other employment-based HBPs decreased from 66.3% in 2023 to 65.5% in 2024.

*Table 4: Contracts and Covered Lives by Type of HBP, 6/30/2024*

Group fully insured HBPs, with an average of 1.6 covered lives per contract, had less covered lives per contract than Group self-insured plans. The overall covered lives per contract for all fully insured HBPs was 1.5, compared to an average of 2.0 for all other employment-based, self-insured HBPs.

*Table 5: Medicaid/MCOs – HISTORICAL COVERED LIVES (Members)*

The number of covered lives for Health Choice decreased by 7.2% from 2023 to 2024. Health Choice decreased from 1,342,132 covered lives in 2023 to 1,245,586 covered lives in 2024, a decrease of 96,546 covered lives. The number of covered lives for Other Medicaid increased by 1.5% from 2023 to 2024. Other Medicaid increased from 197,293 covered lives in 2023 to 200,270 covered lives in 2024, an increase of 2,977 covered lives.

## **Conclusion**

As of 2024, the MIA regulates, and Maryland state law applies to, commercial HBPs for approximately 17.4% of the population under the age of 65, and for approximately 34.5% of all covered lives.

TABLE 1: Covered Lives by Type of HBP Under Age 65							
	2020	2021	2022	2023	2024	% Change 2020-2024	% Change 2023-2024
Group Fully Insured	604,517	671,040	653,365	619,121	612,183	1.3%	-1.1%
Individual Non-Medigap	222,148	230,391	242,163	238,006	278,062	25.2%	16.8%
<b>All Fully Insured HBPs</b>	<b>826,665</b>	<b>901,431</b>	<b>895,528</b>	<b>857,127</b>	<b>890,245</b>	<b>7.7%</b>	<b>3.9%</b>
Group Self-Insured	1,499,670	1,389,887	1,301,295	1,230,695	1,234,849	-17.7%	0.3%
FEHBP	443,696	442,605	440,876	453,874	456,511	2.9%	0.6%
<b>All Self-Insured HBPs</b>	<b>1,943,366</b>	<b>1,832,492</b>	<b>1,742,171</b>	<b>1,684,839</b>	<b>1,691,360</b>	<b>-13.0%</b>	<b>0.4%</b>
<b>Total All Commercial HBPs</b>	<b>2,770,031</b>	<b>2,733,923</b>	<b>2,637,699</b>	<b>2,541,966</b>	<b>2,581,605</b>	<b>-6.8%</b>	<b>1.6%</b>

TABLE 1B: Number of Contracts by Type of HBP							
	2020	2021	2022	2023	2024	% Change 2020-2024	% Change 2023-2024
Group Fully Insured	351,722	406,824	393,111	364,678	371,733	5.7%	1.9%
Individual Non-Medigap	189,262	200,228	208,766	206,324	206,705	9.2%	0.2%
<b>All Fully Insured HBPs</b>	<b>540,984</b>	<b>607,052</b>	<b>601,877</b>	<b>571,002</b>	<b>578,438</b>	<b>6.9%</b>	<b>1.3%</b>
Group Self-Insured	710,974	637,679	592,223	545,842	549,631	-22.7%	0.7%
FEHBP	284,632	286,442	287,423	294,683	298,472	4.9%	1.3%
<b>All Self-Insured HBPs</b>	<b>995,606</b>	<b>924,121</b>	<b>879,646</b>	<b>840,525</b>	<b>848,103</b>	<b>-14.8%</b>	<b>0.9%</b>
<b>Total All Commercial HBPs</b>	<b>1,536,590</b>	<b>1,531,173</b>	<b>1,481,523</b>	<b>1,411,527</b>	<b>1,426,541</b>	<b>-7.2%</b>	<b>1.1%</b>



<b>TABLE 2: Covered Lives by Type of HBP as a Percent of Population Under Age 65</b>					
	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
Group Fully Insured	11.9%	13.2%	12.6%	12.1%	12.0%
Individual Non-Medigap	4.4%	4.5%	4.7%	4.6%	5.4%
<b>All Fully Insured HBPs</b>	<b>16.3%</b>	<b>17.7%</b>	<b>17.3%</b>	<b>16.7%</b>	<b>17.4%</b>
Group Self-Insured	29.5%	27.4%	25.2%	24.0%	24.1%
FEHBP	8.7%	8.7%	8.6%	8.9%	8.9%
<b>All Self-Insured HBPs</b>	<b>38.2%</b>	<b>36.2%</b>	<b>33.8%</b>	<b>32.9%</b>	<b>33.0%</b>
<b>Total All Commercial HBPs</b>	<b>54.5%</b>	<b>53.9%</b>	<b>51.1%</b>	<b>49.6%</b>	<b>50.4%</b>
<b>Maryland Population Under Age 65</b>	<b>5,086,284</b>	<b>5,068,450</b>	<b>5,161,972</b>	<b>5,120,451</b>	<b>5,113,869</b>
<b>Maryland Population Age 65+</b>	<b>959,396</b>	<b>987,352</b>	<b>1,003,157</b>	<b>1,044,209</b>	<b>1,066,384</b>
<b>Total Maryland Population</b>	<b>6,045,680</b>	<b>6,055,802</b>	<b>6,165,129</b>	<b>6,164,660</b>	<b>6,180,253</b>

<b>TABLE 3: Covered Lives by Type of HBP as a Percent of Total Commercial HBPs</b>					
	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
Group Fully Insured	21.8%	24.6%	24.8%	24.3%	23.7%
Individual Non-Medigap	8.0%	8.4%	9.2%	9.4%	10.8%
<b>All Fully Insured HBPs</b>	<b>29.8%</b>	<b>33.0%</b>	<b>34.0%</b>	<b>33.7%</b>	<b>34.5%</b>
Group Self-Insured	54.1%	50.8%	49.3%	48.4%	47.8%
FEHBP	16.0%	16.2%	16.7%	17.9%	17.7%
<b>All Self-Insured HBPs</b>	<b>70.2%</b>	<b>67.0%</b>	<b>66.0%</b>	<b>66.3%</b>	<b>65.5%</b>

<b>TABLE 4: Contracts and Covered Lives (Members) by Type of HBP – 06/30/24</b>			
	<b>Contracts</b>	<b>Covered Lives</b>	<b>Covered Lives Per Contract</b>
Group Insured	371,733	612,183	1.6
Individual	206,705	278,062	1.3
<b>All Fully Insured HBPs</b>	<b>578,438</b>	<b>890,245</b>	<b>1.5</b>
Group Self-Insured	549,631	1,234,849	2.2
FEHBP	298,472	456,511	1.5
<b>All Self-Insured HBPs</b>	<b>848,103</b>	<b>1,691,360</b>	<b>2.0</b>
<b>Total All Commercial HBPs</b>	<b>1,426,541</b>	<b>2,581,605</b>	<b>1.8</b>

<b>Table 5: Medicaid/MCO Covered Lives for past two years</b>						
	<b>2023 MCO Health Choice</b>	<b>2023 MCO Other Medicaid</b>	<b>2024 MCO Health Choice</b>	<b>2024 MCO Other Medicaid</b>	<b>% Change Health Choice</b>	<b>% Change Other Medicaid</b>
Aetna Health, Inc.		58,174		59,531		
CareFirst Community Partners, Inc.		91,703		96,608		
JAI Medical Systems MCO, Inc.	30,165		28,860			
Kaiser Foundation Health Plan	124,913		117,6053			
Maryland Care, Inc.	253,765		232,916			
Medstar Family Choice, Inc.	110,727		100,147			
Priority Partners MCO, Inc.	359,722		337,405			
UnitedHealthcare of Mid-Atlantic	127,961	47,416	117,867	44,131		
Wellpoint Maryland (fka Amerigroup MD Inc)	334,879		310,786			
<b>Total</b>	<b>1,342,132</b>	<b>197,293</b>	<b>1,245,586</b>	<b>200,270</b>	<b>-7.2%</b>	<b>1.5%</b>