



Number of Insured and Self-Insured
Lives

2025 Report

Insurance Article § 15-133

Marie Grant
Commissioner

December 1, 2025

For further information concerning this document, please contact:

Brad Boban, ASA, MAAA
Chief Actuary, Office of the Chief Actuary
Maryland Insurance Administration
200 St. Paul Place, Suite 2700
Baltimore, Maryland 21202
410.468.2065

This document is available in alternative format upon request
from a qualified individual with a disability.
TTY 1.800.735.2258

The Administration's website address: insurance.maryland.gov

Table of Contents

BACKGROUND INFORMATION	1
OBSERVATIONS	1
CONCLUSION	3
TABLE 1: COVERED LIVES BY TYPE OF HBP UNDER AGE 65	4
TABLE 1B: Number of Contracts by Type of HBP	4
TABLE 2: Covered Lives by Type of HBP as a Percent of Population Under Age 65	5
TABLE 3: Covered Lives by Type of HBP as a Percent of Total Commercial HBPs	5
TABLE 4: Contracts and Covered Lives (Members) by Type of HBP – 6/30/25	6
TABLE 5: Medicaid/MCO Covered Lives for past two years	6

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 § 2-1246 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.¹ “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 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.

In this year’s report, for the first time, the MIA is sharing data on the number of covered lives in self-insured health benefit plans offered by small employers.

Observations

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

In 2025, approximately 2.62 million Maryland residents under the age of 65 had health insurance through a commercial HBP, representing an increase of approximately 1.7% in total covered lives as compared with 2024. The number of covered lives is composed of 841,523 lives in fully insured HBPs and 1,782,049 lives in all other employment-based, self-insured HBPs.

¹ The survey instrument used is available on the MIA’s website at insurance.maryland.gov under “Company Filing Requirements.” The data are self-reported and unaudited.

The number of covered lives in the group insured market decreased from 604,952 to 540,532. This is a decrease of 64,420 covered lives, or approximately 10.6%. The individual non-Medigap insured market increased from 278,062 to 300,991. This is an increase of 22,929 covered lives, or approximately 8.2%. The overall number of covered lives in insured HBPs decreased from 883,014 covered lives in 2024 to 841,523 covered lives in 2025, or approximately 4.7%.

The number of covered lives in the group self-insured market increased from 1,240,833 to 1,325,614. This is an increase of 84,781 covered lives, or approximately 6.8%. The number of covered lives in the FEHBP market decreased from 456,511 covered lives in 2024 to 456,435 covered lives in 2025, which is a decrease of 76 covered lives. The overall number of covered lives in other employment-based HBPs increased from 1,697,344 lives in 2024 to 1,782,049 covered lives in 2025, or approximately 5.0%.

This year's report shares information on the number of covered lives in both fully insured and self-insured plans offered by small employers (employers with 50 or fewer employees). In 2021, there were 16,619 covered lives in these types of plans. In 2025, the number of covered lives rose to 21,359 lives, a growth of 28.5% over a 4 year period.

Table 1B: Number of Contracts by Type of HBP

In 2025, there were approximately 1.47 million Maryland contracts covering Maryland residents under the age of 65 through a commercial HBP, representing an increase of approximately 2.9% in the total number of Maryland contracts as compared with 2024. The number of contracts in fully insured HBPs was 567,041 contracts and in all other employment-based, self-insured HBPs was 900,746.

The number of contracts in the group insured market decreased from 367,844 to 341,617. This is a decrease of 26,227 contracts, or approximately 7.1%. The individual non-Medigap insured market increased from 206,705 to 225,424. This is an increase of 18,719 contracts, or approximately 9.1%. The overall number of contracts in insured HBPs decreased from 574,549 in 2024 to 567,041 contracts in 2025, or approximately 1.3%.

The number of contracts in the group self-insured market increased from 553,439 to 596,853. This is an increase of 43,414 contracts, or approximately 7.8%. The number of contracts in the FEHBP market increased from 298,472 contracts in 2024 to 303,893 contracts in 2025, or approximately 1.8%. The overall number of contracts in other employment-based HBPs increased from 851,911 in 2024 to 900,746 contracts in 2025, or approximately 5.7%.

The number of contracts in the self-insured market for health benefit plans offered by small employers rose slightly over the period between 2021 and 2025, but dropped by 26.8% from 9,588 contracts in 2024 to 7,021 in 2025.

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 50.3% to 50.8% between 2024 and 2025. The percentage of the population under the age of 65 with fully insured HBPs decreased from 17.2% in 2024 to 16.3% in 2025.

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 decreased from 34.2% in 2024 to 32.1% in 2025. The percentage of all those with health insurance through a commercial HBP in other employment-based HBPs increased from 65.8% in 2024 to 67.9% in 2025.

Table 4: Contracts and Covered Lives by Type of HBP, 6/30/2025

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 HealthChoice (Maryland’s managed health care system for Medicaid) decreased by 10.8% from 2024 to 2025. HealthChoice decreased from 1,342,194 covered lives in 2024 to 1,196,661 covered lives in 2025, a decrease of 145,533 covered lives. The number of covered lives for Other Medicaid decreased by 9.7% from 2024 to 2025. Other Medicaid decreased from 103,662 covered lives in 2024 to 93,595 covered lives in 2025, a decrease of 10,067 covered lives.

Conclusion

As of 2025, the MIA regulates and Maryland state law applies to commercial HBPs for approximately 16.3% of the population under the age of 65, and for approximately 32.1% of all covered lives.

This year’s report shows that in 2025, the overall number of commercial covered lives in both the fully insured and small group markets grew by about 1.7% or about 43,000 covered lives, mainly driven by growth in the number of covered lives in large group self-insured health benefit plans. Maryland’s commercial fully insured market for health coverage declined by about 4.7% between 2024 and 2025, a decline of about 41,400 lives. Meanwhile, covered lives by Medicaid Managed Care Organizations dropped by about 155,600, or slightly over 10%.

A small but growing number of small employers are choosing to self-insure, as evidenced by the covered lives growth in this report, while the number of covered lives in the fully insured small group market has declined by nearly 20% since 2021. The MIA is closely monitoring trends in this market as well as the availability and affordability of health coverage for Maryland’s businesses.

TABLE 1: Covered Lives by Type of HBP Under Age 65							
	2021	2022	2023	2024	2025	% Change 2021-2025	% Change 2024-2025
Small Group Fully Insured	250,752	242,599	231,717	215,143	201,017	-19.8%	-6.6%
Large Group Fully Insured	420,288	410,766	387,404	389,809	339,515	-19.2%	-12.9%
Total Group Fully Insured	671,040	653,365	619,121	604,952	540,532	-19.4%	-10.6%
Individual Non-Medigap	230,391	242,163	238,006	278,062	300,991	30.6%	8.2%
All Fully Insured HBPs	901,431	895,528	857,127	883,014	841,523	-6.6%	-4.7%
Small Group Self-Insured	16,619	13,076	15,840	22,257	21,359	28.5%	-4.0%
Large Group Self-Insured	1,373,268	1,288,219	1,215,125	1,218,576	1,304,255	-5.0%	7.0%
Total Group Self-Insured	1,389,887	1,301,295	1,230,965	1,240,833	1,325,614	-4.6%	6.8%
FEHBP	442,605	440,876	453,874	456,511	456,435	3.1%	-0.0%
All Self-Insured HBPs	1,832,492	1,742,171	1,684,839	1,697,344	1,782,049	-2.8%	5.0%
Total All Commercial HBPs	2,733,923	2,637,699	2,541,966	2,580,358	2,623,572	-4.0%	1.7%

TABLE 1B: Number of Contracts by Type of HBP							
	2021	2022	2023	2024	2025	% Change 2021-2025	% Change 2024-2025
Small Group Fully Insured	143,306	141,065	135,030	125,617	122,673	-14.4%	-2.3%
Large Group Fully Insured	263,518	252,046	229,648	242,227	218,944	-16.9%	-9.6%
Total Group Fully Insured	406,824	393,111	364,678	367,844	341,617	-16.0%	-7.1%
Individual Non-Medigap	200,228	208,766	206,324	206,705	225,424	12.6%	9.1%
All Fully Insured HBPs	607,052	601,877	571,002	574,549	567,041	-6.6%	-1.3%
Small Group Self-Insured	6,903	6,106	5,798	9,588	7,021	1.7%	-26.8%
Large Group Self-Insured	630,776	586,117	540,044	543,851	589,832	-6.5%	8.5%
Total Group Self-Insured	637,679	592,223	545,842	553,439	596,853	-6.4%	7.8%
FEHBP	286,442	287,423	294,683	298,472	303,893	6.1%	1.8%
All Self-Insured HBPs	924,121	879,646	840,525	851,911	900,746	-2.5%	5.7%
Total All Commercial HBPs	1,531,173	1,481,523	1,411,527	1,426,460	1,467,787	-4.1%	2.9%

TABLE 2: Covered Lives by Type of HBP as a Percent of Population Under Age 65					
	2021	2022	2023	2024	2025
Small Group Fully Insured	4.9%	4.7%	4.5%	4.2%	3.9%
Large Group Fully Insured	8.3%	8.0%	7.6%	7.6%	6.6%
Total Group Fully Insured	13.2%	12.7%	12.1%	11.8%	10.5%
Individual Non-Medigap	4.5%	4.7%	4.6%	5.4%	5.8%
All Fully Insured HBPs	17.7%	17.4%	16.7%	17.2%	16.3%
Small Group Self-Insured	0.3%	0.3%	0.3%	0.4%	0.4%
Large Group Self-Insured	27.1%	25.0%	23.7%	23.8%	25.3%
Total Group Self-Insured	27.4%	25.3%	24.0%	24.2%	25.7%
FEHBP	8.7%	8.5%	8.9%	8.9%	8.8%
All Self-Insured HBPs	36.1%	33.8%	32.9%	33.1%	34.5%
Total All Commercial HBPs	53.8%	51.2%	49.6%	50.3%	50.8%
Maryland Population Under Age 65	5,068,450	5,161,972	5,120,451	5,113,869	5,161,220
Maryland Population Age 65+	987,352	1,003,157	1,044,209	1,066,384	1,102,000
Total Maryland Population	6,055,802	6,165,129	6,164,660	6,180,253	6,263,220

TABLE 3: Covered Lives by Type of HBP as a Percent of Total Commercial HBPs					
	2021	2022	2023	2024	2025
Small Group Fully Insured	9.2%	9.2%	9.1%	8.3%	7.7%
Large Group Fully Insured	15.4%	15.6%	15.2%	15.1%	12.9%
Total Group Fully Insured	24.6%	24.8%	24.3%	23.4%	20.6%
Individual Non-Medigap	8.4%	9.2%	9.4%	10.8%	11.5%
All Fully Insured HBPs	33.0%	34.0%	33.7%	34.2%	32.1%
Small Group Self-Insured	0.6%	0.5%	0.6%	0.9%	0.8%
Large Group Self-Insured	50.2%	48.8%	47.8%	47.2%	49.7%
Total Group Self-Insured	50.8%	49.3%	48.4%	48.1%	50.5%
FEHBP	16.2%	16.7%	17.9%	17.7%	17.4%
All Self-Insured HBPs	67.0%	66.0%	66.3%	65.8%	67.9%

TABLE 4: Contracts and Covered Lives (Members) by Type of HBP – 06/30/25			
	Contracts	Covered Lives	Covered Lives Per Contract
Small Group Insured	122,673	201,017	1.6
Large Group Insured	218,944	339,515	1.6
Total Group Insured	341,617	540,532	1.6
Individual	225,424	300,991	1.3
All Fully Insured HBPs	567,041	841,523	1.5
Small Group Self-Insured	7,021	21,359	3.0
Large Group Self-Insured	589,832	1,304,255	2.2
Total Group Self-Insured	596,853	1,325,614	2.2
FEHBP	303,893	456,435	1.5
All Self-Insured HBPs	900,746	1,782,049	2.0
Total All Commercial HBPs	1,467,787	2,623,572	1.8

Table 5: Medicaid/MCO Covered Lives for past two years						
	2024 MCO Health Choice	2024 MCO Other Medicaid	2025 MCO Health Choice	2025 MCO Other Medicaid	% Change Health Choice	% Change Other Medicaid
Aetna Health, Inc.		59,531		58,423		
CareFirst Community Partners, Inc.	96,608		98,571			
JAI Medical Systems MCO, Inc.	28,860		27,865			
Kaiser Foundation Health Plan	117,605		95,717			
Maryland Care, Inc.	232,916		205,804			
Medstar Family Choice, Inc.	100,147		85,731			
Priority Partners MCO, Inc.	337,405		293,667			
UnitedHealthcare of Mid-Atlantic	117,867	44,131	108,955	35,172		
Wellpoint Maryland (fka Amerigroup MD Inc)	310,786		280,351			
Total	1,342,194	103,662	1,196,661	93,595	-10.8%	-9.7%