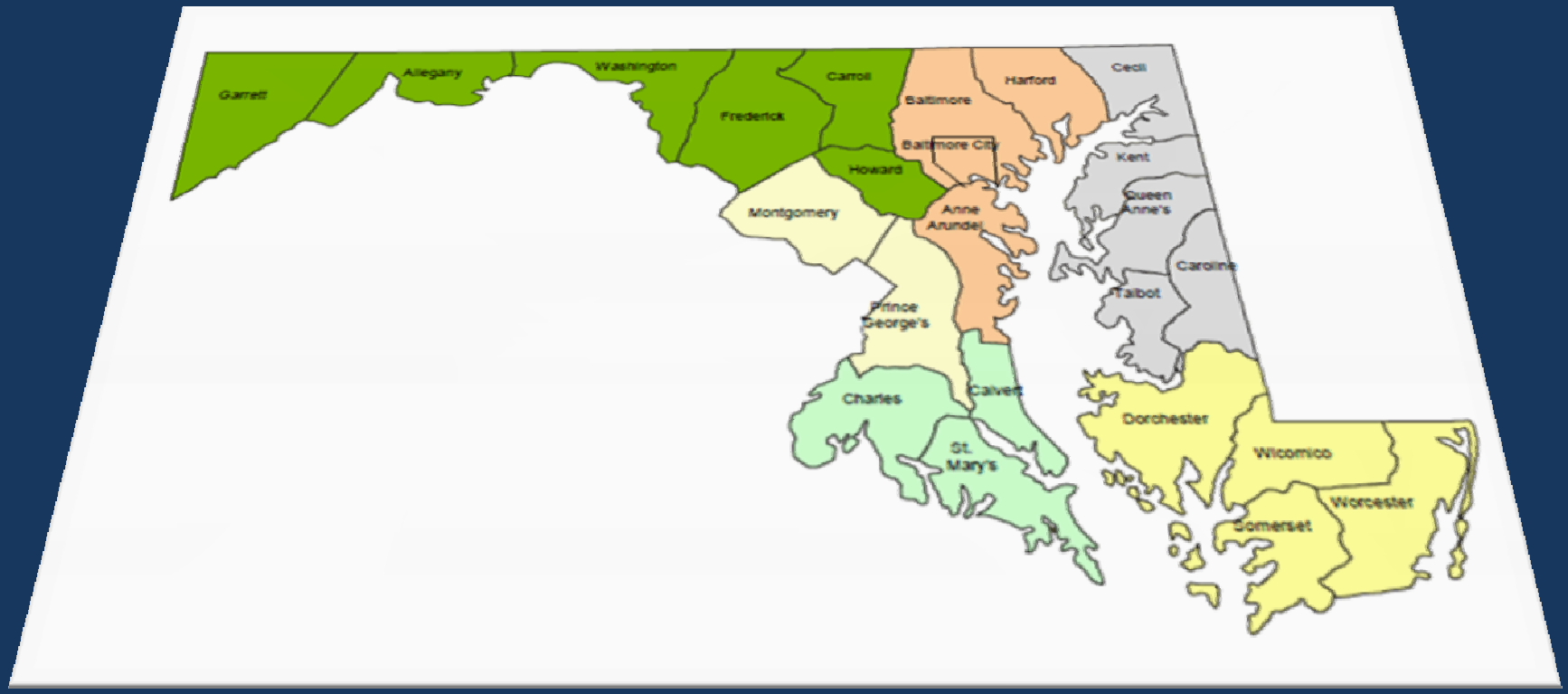
Patient Protection and Affordable Care Act

Uninsured Maryland Residents

- Currently, there are 730,000 uninsured Marylanders
- Men: 56 Percent
- Women: 44 Percent

Maryland Connector Entity Regions



STARTING OCTOBER 2013

Maryland Health Connection

Quality health coverage that fits your budget

Introducing a new hassle-free way to shop for health coverage. Even if you've never been able to afford health insurance before, you may qualify for financial help to pay for private health insurance for you and your family. Or you may be eligible for Medicaid.

What is Maryland Health Connection?

Maryland Health Connection is our state's new health insurance marketplace that will make it easier for Marylanders to shop, compare and enroll in quality health coverage.

maryland health connection℠

http://www.marylandhealthconnection.gov

How will it work?

Beginning in October, if you need health coverage, you can go to Maryland Health Connection to:

- Shop, compare and enroll in a plan that best meets you and your family's needs;
- See if you are eligible for federal tax credits and subsidies to help cover insurance costs;
- See if you or a family member qualifies for public health programs, such as Medicaid and Maryland Children's Health Program (MCHP);
- Link to the call center for assistance and find resources available.

Individual Marketplace Carriers

Individual Marketplace Carriers

Medical	
Parent Company	Licensed Entity
CareFirst	•CareFirst Blue Choice •CareFirst of Maryland Inc. •Group Hospitalization and Medical Services Inc.
Evergreen	•Evergreen Health Cooperative
Kaiser Permanente	•Kaiser Foundation Health Plan
UnitedHealthcare	•All Savers Insurance Co

Stand-Alone Dental	
Parent Company	Licensed Entity
CareFirst	•CareFirst of Maryland Inc. •Group Hospitalization and Medical Services Inc.
Delta Dental	•Alpha Dental Programs •Delta Dental of PA
DentaQuest	•DentaQuest Mid-Atlantic
Dominion Dental	•Dominion Dental Services
United Concordia	•United Concordia Life and Health

Medicaid MCOs

- Amerigroup Community Care
- Jai Medical Systems
- Maryland Physicians Care
- MedStar Family Choice
- Priority Partners
- Riverside Health of Maryland
- UnitedHealthcare

Who can enroll for coverage through Maryland Health Connection?

All legal residents of Maryland who do not have access to health coverage through their employer are eligible.

What if I have an illness or disability? Can I still get insurance?

Yes. Starting in 2014, no one can be denied health coverage because of a pre-existing condition.

If I don’t qualify for the tax credits or subsidies, can I still purchase a plan through Maryland Health Connection?

Yes. Maryland Health Connection is available for any legal state resident to purchase insurance.

If I have health insurance now, will I have to use Maryland Health Connection?

No, not if you have health coverage through work or through a policy you bought on your own. But if you lose your current plan for any reason, you'll be able to find quality health insurance that fits your budget through Maryland Health Connection.

Get covered...for your health and peace of mind

Is having health insurance now required?

Yes. By law, under the Affordable Care Act, most people over age 18 must have health insurance beginning in 2014 or pay a fine.

If you have Medicaid or Medicare coverage, that meets the requirement.

What if I can't afford health insurance?

You may qualify for help paying for health care costs, depending on your income and family size. The online application process will help you determine if you qualify for financial assistance to reduce your cost for insurance premiums. Even if you never qualified for Medicaid before, you may now be eligible through the expansion of Medicaid in Maryland.

Why is it important to have health coverage?

Having health insurance gives you protection and peace of mind if you or a family member gets sick or has an accident. If something happens, you'll be able to get healthcare without worrying about expensive medial care bills. Medical debt is one of the main reasons people file for bankruptcy. Health insurance also provides access to preventive care for you and your family to maintain health and prevent illness.

If I already have Medicaid, what should I do?

If you or your children are currently enrolled in Medicaid, you do not need to do anything. You will be contacted when it is time to renew your coverage. In 2014, you will be able to renew your Medicaid coverage through Maryland Health Connection.

Applying is free, easy and confidential

Enrollment Methods in Maryland

maryland health connection℠

or

Consolidated Services Center

1-855-642-8572 or 1-855-642-8573 (TTY)

Monday to Friday, 8 am to 6 pm

or

Onsite, In-Person Assistance

How will Maryland Health Connection make getting health coverage easier?

When you go to Maryland Health Connection online, you can see your coverage options, all in one place, with one application. You can compare a wide variety of Qualified Health Plans and make apples-to-apples comparisons of their costs and coverage, to help decide which one is right for you. If you qualify for Medicaid, you will select your managed care organization (MCO) through Maryland Health Connection.

If I enroll in one of the Qualified Health Plans, am I getting government insurance?

No. Maryland Health Connection is not an insurance carrier. The State's role is to create a marketplace where consumers can shop, compare and enroll in commercial insurance plans as well as determine eligibility for Medicaid. The State will monitor the insurance marketplace to protect consumers.

How do I know that this is good health coverage?

The insurance plans offered through Maryland Health Connection are the same high-quality health plans available on the open market. If an insurance company offers the same health plan both through Maryland Health Connection and on the private market, the costs and benefits must be the same.

What benefits will be covered?

The core benefits that all health plans must offer include:

- Doctor visits
- Hospitalization
- Emergency care
- Maternity care
- Pediatric care
- Prescriptions
- Medical tests
- Mental health care
- Substance abuse treatment and more

Plans must cover preventive care at no extra cost to you, including flu and pneumonia shots, birth control, routine vaccinations, and cancer screenings such as mammograms and colonoscopies.

How will I know how much a plan will cost?

You will be able to see what your premium, deductibles and out-of-pocket costs will be before you decide to enroll. Once the online marketplace opens, you can look at the specific plans offered and find the one that's right for you.

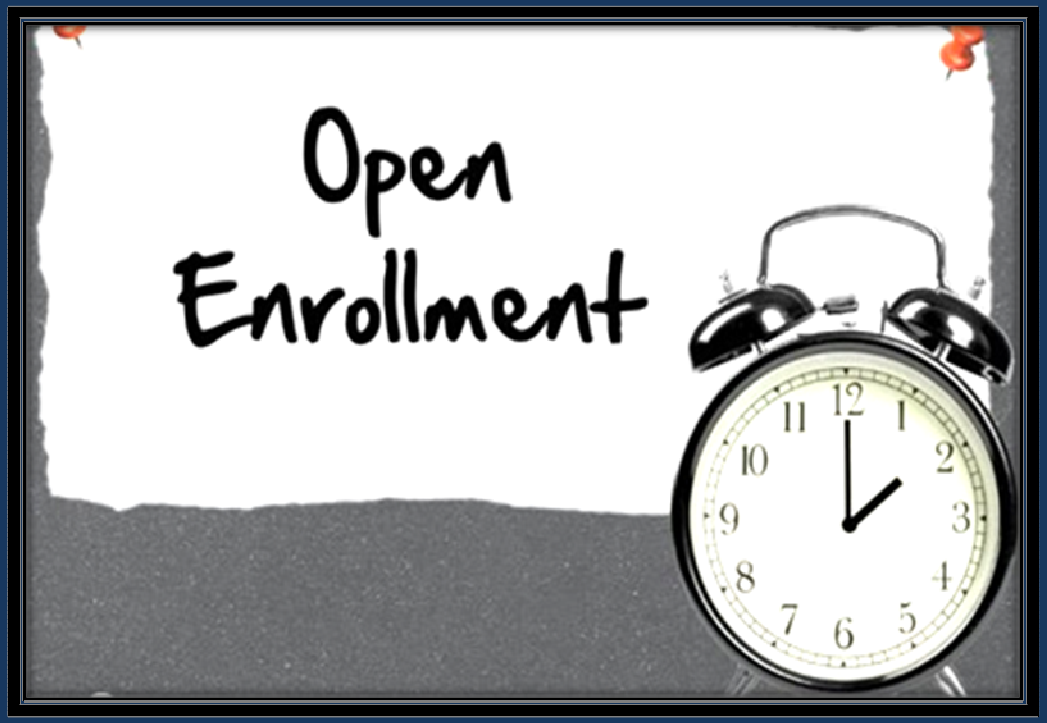
How do I find out more?

Go to MarylandHealthConnection.gov, for more information and to sign up for updates.

maryland health connection

maryland health connection

2013 – 2014 Enrollment…



Open enrollment begins October 2013 and will continue through March 2014

Thank You…

Montgomery County Department of Health
and Human Services

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