

## Get Financial Help With Your Plan in 2015

You must apply through Maryland Health Connection between November 15 and December 18 — even if you already had a plan and financial assistance in 2014.

If you had a plan through Maryland Health Connection in 2014 and do not reapply, any financial assistance you received in 2014 will end.

Going to the new and improved website means you can:



- ✕ See new 2015 plans and compare prices
- ✕ Find out whether you are eligible for financial help in 2015
- ✕ Sign up for January 1, 2015 coverage

| DATES TO KNOW           |   |
|-------------------------|---|
| <b>Now</b>              | <p>If you'd like free help applying for health plans this fall, sign up now:<br/>                     Online at <a href="http://research.net/s/marylandhealthconnection">research.net/s/marylandhealthconnection</a><br/>                     Or call toll-free: <b>1-800-638-5708</b></p> <p>You also can call an authorized insurance broker or consumer assistance organization directly to request help applying for 2015<br/>                     Find one at <a href="http://MarylandHealthConnection.gov">MarylandHealthConnection.gov</a></p> |
| <b>Starting Nov. 9</b>  | <p>Compare new 2015 plans and prices at <a href="http://MarylandHealthConnection.gov">MarylandHealthConnection.gov</a></p>  |
| <b>Starting Nov. 15</b> | <p>Get help enrolling in-person<br/>                     Learn more at <a href="http://MarylandHealthConnection.gov">MarylandHealthConnection.gov</a></p>   |
| <b>Starting Nov. 19</b> | <p>Go online and sign up from home at <a href="http://MarylandHealthConnection.gov">MarylandHealthConnection.gov</a><br/>                     Free help enrolling is available throughout open enrollment</p>   |
| <b>Dec. 18</b>          | <p>Deadline to apply for financial help with your health plan that starts January 1, 2015</p>   |
| <b>Feb. 15</b>          | <p>Open enrollment ends for 2015</p>  |

### Stay Connected

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## Find the Right Plan for You

You can choose a different plan for 2015, or you may be able to choose the same plan you had in 2014. The cost of your current plan may change for 2015. Starting November 9, compare plans and costs at **MarylandHealthConnection.gov** to choose the best one for you and your family during open enrollment.

### How do I find the right plan for me?



#### Plan category

There are five categories of insurance plans: Bronze, Silver, Gold, Platinum, and Catastrophic (available to those under 30). Plans in these categories differ based on how you and the plan share the cost of your care. The categories have nothing to do with the amount or quality of care you get.

If you qualify for cost sharing (reduced out-of-pocket costs like deductibles and copays), you can access these savings only if you choose a Silver plan.



#### Monthly premiums and out-of-pocket costs

The premium is the amount you pay your insurance company for your plan, usually monthly, whether you use medical services or not.

Out-of-pocket costs are costs you pay in addition to your monthly premium, such as the deductible, coinsurance, and copayment (copay).

Generally speaking, the lower your monthly premium, the higher your out-of-pocket costs. It's important to keep this in mind when you compare plans.



#### Type of insurance plan and provider network

There are several different types of plans, including HMO, PPO, POS and EPO.

Some types allow you to see almost any doctor or health care facility; others limit your choices to a network of doctors and facilities, or require you to pay more if you use providers outside the network.

Look up doctors by name, plans, location and more online at **[providersearch.crisphealth.org](http://providersearch.crisphealth.org)**



#### Benefits

All plans sold through Maryland Health Connection provide the same essential health benefits, cover pre-existing conditions and offer free preventive services. Some plans offer additional benefits.