

Its as Easy as 1, 2, 3!

Using Your Qualified Health Plan



1.

Paying Your First Bill

Information from your insurance company. Your health insurance company will send you information by mail or email about your plan and how to pay your monthly bill (premium).

First bill. It is important to pay your first bill immediately, by the first of the month that your plan starts.

Call your insurance company to pay if you haven't received a bill.

Your coverage will not start until the insurance company receives your first payment in full. Your insurance company may cancel your plan if you are late making payments.

If you have questions about your bill or coverage, contact your insurance company directly:

- CareFirst: **855-444-3121**; member.carefirst.com
- Cigna Health and Life Insurance Company: **877-900-1237**; myCigna.com
- Kaiser Permanente: **844-524-7370**; kp.org/paypremium

Member ID card. Your insurance company will mail you a member ID card after you pay your bill. You can use health services once the bill is paid, even if you haven't received a card.

2.

Understanding Your Coverage and Costs

What services are covered? All private health plans must offer core benefits like these and more:

- Doctor visits
- Hospitalization
- Emergency care
- Prescriptions
- Mental health care
- Maternity and newborn care
- Pediatric care

Preventive care, like vaccinations, wellness visits and screenings, also is covered at no cost to you, even if you haven't met your yearly deductible. To see all services that must be covered, visit MarylandHealthConnection.gov/individuals-families/.

Find out what your specific plan covers. Visit your insurance company's website or review any information mailed to you for what your plan covers. Call your insurer directly if you have questions.

Understand plan costs and key terms. Here are some common words that may affect how much you will pay for services:

- **Deductible:** The amount you owe for health care services that your health insurance or plan covers before your health insurance or plan begins to pay.
- **Coinsurance:** Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service.
- **Network:** The doctors, other health care providers and hospitals that have agreed to provide medical care within a plan.
- **Copayment (copay):** A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service.

3.

Finding a Doctor and Using Your Insurance

Find a doctor in your plan. You will pay the lowest costs for services when you see a doctor or provider in your plan's network. To find a doctor who accepts your plan:

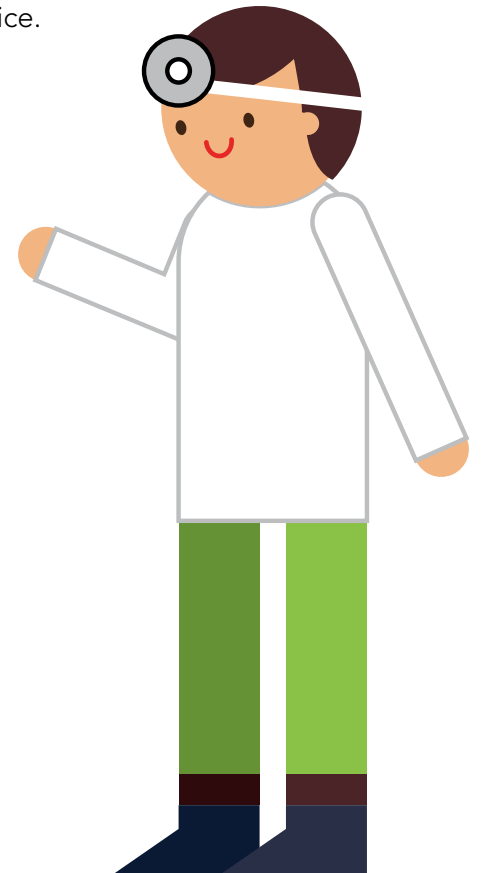
- Call your insurance company or look on its website.
- Search online at providersearch.crisphealth.org.
- Call your doctor's office to ask if he or she accepts your insurance.

Get ready for your first appointment. After you find a doctor and schedule your first appointment, bring these to your appointment:

- Your insurance card
- A list of any medications you are currently taking
- Payment for your copay, if you have one

Get the care you need, before you get sick. All plans sold through Maryland Health Connection cover preventive care and chronic disease management for free, as long as you see a doctor in your plan's network. Many checkups, shots and screenings are covered at no cost to you:

- Flu and pneumonia shots
- Birth control
- Routine vaccinations
- Well-woman visits
- Mental health screening and counseling
- Screenings for cancer, such as blood pressure, diabetes, mammograms and colonoscopies
- Domestic violence screening and counseling



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Using Your Medicaid or MCHP Coverage

1.

Keep Your Insurance Card and Choose a Provider

Keep your Medical Assistance (MA) card. You will receive a paper red and white card in the mail within 14 days of enrolling. Do not throw away this card. Even if you haven't received your card yet, you can still get medical services by using your MA number.

If your application is complete and verified, you will receive an enrollment packet in the mail to choose a managed care organization (MCO) to provide your care.

See what MCO your doctor accepts. You can call your doctor directly to ask which MCO they take, or you can search online at providersearch.crisphealth.org to find doctors who accept your MCO.

Pick an MCO to provide your care. Choose an MCO that your preferred doctor accepts. If you do not pick an MCO, the state will choose one for you.

You can enroll any of these ways:

1. Online at <https://mdhealthchoice.org>, using a four-digit PIN in your enrollment packet (this enrollment option is only for new recipients).
2. Call HealthChoice at **1-800-977-7388** (Monday to Friday, 7 a.m. to 7 p.m.).
3. Mail the completed MCO enrollment form included in your mailed packet. An envelope is provided (no stamp needed).

The MCOs that you can choose are:

- MedStar Family Choice
- Priority Partners
- University of Maryland Health Partners
- UnitedHealthcare
- AMERIGROUP Community Care
- Kaiser Permanente
- Jai Medical Systems
- Maryland Physicians Care

2.

Understanding Your Coverage

Your **MCO** covers these services and more:

- Visits to the doctor, including regular checkups and specialists
- Pregnancy care
- Family planning and birth control



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Using Your Medicaid or MCHP Coverage

Maryland Children's Health Program (MCHP) gives full health benefits for children up to age 19. Benefits for children include these and more:

- Doctor visits (wellness and sick care)
- Lab work and tests
- Vision care
- Immunizations (shots)
- Prescription medicines
- Hospital and emergency services
- Primary mental health services through your doctor
- Dental care through the **Maryland Healthy Smiles Dental Program**

3.

Finding a Doctor Who Accepts Medicaid or MCHP

Find a doctor in your plan. Search online at <https://providersearch.crisphealth.org> and call your doctor to be sure they accept your MCO.

Make an appointment. When you make a doctor's appointment, let them know you are enrolled in Medicaid or MCHP and give them the name of your MCO.

Get ready for your first appointment. After you find a doctor and schedule your first appointment, bring the following:

- Your red and white Medical Assistance card, and your MCO card
- A list of any medications you are currently taking

Tell Us About Changes in Your Family or Income

After you enroll, it's important to tell Maryland Health Connection right away if you've had changes in your household or income to be sure you are receiving the right coverage and financial help.

Update your online application, call us at **1-855-642-8572 (TTY: 1-855-642-8573)**, or find free, in-person help at **MarylandHealthConnection.gov/help**.

Changes you should report include:

- Getting married or divorced
- Having a child, adopting a child or placing a child for adoption or in foster care
- Changes in income
- Moving to Maryland, and moves within the state
- Having a change in disability status
- Gaining or losing a dependent
- Certain losses of other health coverage (such as employer ending coverage, loss of job or leaving a job that provides coverage)
- Turning 26 years old and coming off of your parent's health plan

You should also report other changes that may not affect your eligibility, such as changes to your address and corrections to your name, date of birth or Social Security Number. Learn more at **MarylandHealthConnection.gov/lifechanges**.