



A Service of the Maryland Health Benefit Exchange

MEDIA RELEASE

MARYLAND HEALTH CONNECTION ALLOWING PEOPLE WHO HAVE BEGUN ENROLLMENT APPLICATIONS TO COMPLETE THEM UNTIL FEB. 28

BALTIMORE (Feb. 15, 2015) — Due to high demand during this final weekend of open enrollment for 2015, Maryland Health Connection is allowing people to complete their enrollments until Feb. 28, 2015. Marylanders need to have started an enrollment application at MarylandHealthConnection.gov or have contacted the call center at 855-642-8572 before midnight Sunday, Feb. 15 to be able to complete the process by Feb. 28.

After midnight Sunday, MarylandHealthConnection.gov will include the message: "Open enrollment for 2015 has ended. If you began to enroll by the February 15 deadline but were not successful, please check the box below and you may go ahead and complete your enrollment. You must finish your enrollment no later than February 28. ... [] I started an application or called the call center to enroll by the February 15 deadline but was not able to complete my enrollment."

"Reasonable concerns that this change could create some confusion were outweighed by the desire to ensure that everyone who began their application for quality and affordable health coverage can get it," said Carolyn Quattrocki, executive director of the Maryland Health Benefit Exchange. "Although 250,000 Marylanders have successfully enrolled since mid-November, we realize that some folks may have been unable to complete their enrollment on the last day due to a great increase in call-center volume."

Several other state-based marketplaces that operate similar to Maryland's are allowing for extended enrollment completions for a period of time beyond Feb. 15.

During the three-month open enrollment period since Nov. 15, a total of 253,232 Marylanders have enrolled, including 113,463 individuals in private Qualified Health Plans and 139,769 have enrolled in Medicaid. Maryland Health Connection received 418,582 phone calls and more than 1.5 million unique visitors to its website during this period.

People can apply for Medicaid at any time — enrollment is open year-round. Marylanders who are eligible for Medicaid may have coverage starting immediately.

For people who complete their enrollment in qualified health plans on Feb. 16, 17 or 18, their coverage would begin March 1, 2015. For people who complete their application from Feb. 19 to Feb. 28, their coverage would begin April 1, 2015. In either case, they would not be subject to the federal tax penalty, which allows an exemption for three months without coverage during the calendar year.

For 2015, the tax penalty for not having coverage is 2 percent of gross household income over the federal income tax filing threshold, or \$325 per individual — whichever is greater. For each month that an individual does not have coverage, he or she will be assessed a penalty equivalent to 1/12 of the yearly penalty. Federal law provides exemptions for certain individuals, including those below a certain income and those who are without coverage for fewer than three months.

“We appreciate that our partner connector organizations, the insurance companies, brokers and our sister state agencies agreed to support this change,” Quattrocki said. “The goal has always been to get more of the uninsured covered, and Marylanders have certainly responded in full force.”

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About Maryland Health Benefit Exchange: The Maryland Health Benefit Exchange (MHBE) is a public corporation and independent unit of state government established in April 2011 in accordance with the Patient Protection and Affordable Care Act of 2010 (ACA). It is responsible for the administration of Maryland Health Connection. www.MarylandHBE.com

About Maryland Health Connection: Maryland Health Connection (MHC) is the state-based health insurance marketplace for individuals and families to compare and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs, federal tax credits and cost-sharing reductions. MarylandHealthConnection.gov