

Frequently Asked Questions: Getting Coverage Outside Open Enrollment

What should I do if still need to enroll?

Open enrollment to buy a plan for 2015 has ended. Open enrollment for 2016 runs from Nov. 1, 2015 to January 31, 2016. You can buy a plan now or change plans through a Special Enrollment Period if you have special circumstances like getting married, having a baby or losing other health coverage.

If you think you may qualify to buy coverage now or change plans, you can apply or update your information at **MarylandHealthConnection.gov** or call our Consumer Support Center at **1-855-642-8572 (TTY 1-855-642-8573)** or visit a navigator or insurance broker near you.

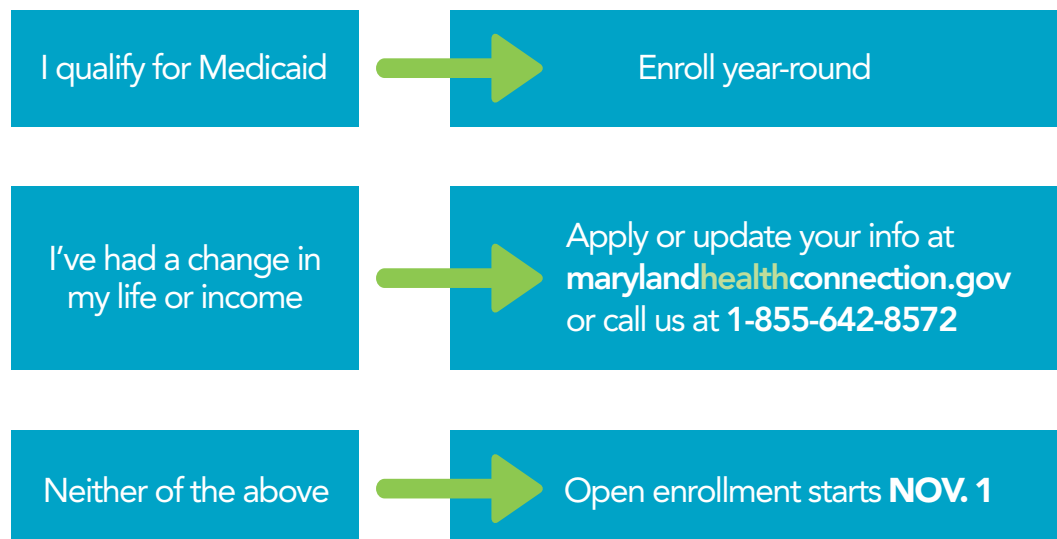
How can I apply for Medicaid now or find out if I'm eligible?

Enrollment in Medicaid and the Maryland Children's Health Program (MCHP) is year round. You can enroll in Medicaid/MCHP at any time if you qualify.

You may be eligible for Medicaid now, even if you weren't in the past. The best way to know if you're eligible for Medicaid is to apply. Your child or a member of your household may be eligible for Medicaid even if you're not.

You can apply at any time online at **MarylandHealthConnection.gov** or by visiting a local connector entity, health department or department of social services. You can also apply by calling our Consumer Support Center at **1-855-642-8572 (TTY 1-855-642-8573)**.

Can I get covered now?



What is a Special Enrollment Period?

A Special Enrollment Period allows you to enroll in a qualified health plan through Maryland Health Connection or change your current plan outside of the annual open enrollment period.

You may newly enroll or change plans only if you have certain life events and are otherwise eligible to enroll in coverage through Maryland Health Connection (including that you are a US citizen, US National or lawfully present in the US; you are not incarcerated; and you live in Maryland).

You have 60 days from the date of the triggering event to report the event to Maryland Health Connection and select your plan, if you are eligible to enroll.

If you believe you have experienced an error with your application and/or enrollment through Maryland Health Connection, please report your issue to the Consumer Support Center.

What life events may qualify me to enroll?

There are a variety of life events and circumstances that may allow you to enroll in a qualified health plan through Maryland Health Connection or change your current plan.

Examples of life events that may allow you to enroll in coverage through Maryland Health Connection outside of the annual open enrollment period include:

- ✕ Getting married or divorced
- ✕ Having a child, adopting a child, or placing a child for adoption or in foster care
- ✕ Certain changes in income
- ✕ Moving to or from Maryland, and certain moves within the state
- ✕ Having a change in disability status
- ✕ Gaining or losing a dependent
- ✕ Becoming pregnant
- ✕ Certain losses of other health coverage (such as employer ending coverage, or loss of job or employee leaving a job that provides coverage — but not termination for consumer's failure to pay plan premium)
- ✕ Becoming ineligible for Medicaid or MCHP
- ✕ Turning 26 years old if you are enrolled in coverage through your family's plan
- ✕ COBRA coverage period ends
- ✕ Other changes that may affect eligibility include: change in tax filing status; change of citizenship or immigration status; incarceration or release from incarceration; change in status as an American Indian/Alaska Native or tribal status
- ✕ Certain errors or exceptional circumstances. These are reviewed on a case-by-case basis.

You also should report other changes that may not affect your eligibility for coverage, such as corrections to name, date of birth, or Social Security number.

As part of the eligibility decision process, you may be asked to provide documentation regarding your income, lawful presence, incarceration status and/or American Indian or Alaska Native affiliation.

It is important to note that generally you cannot qualify for a Special Enrollment Period if you lose your health coverage because you stopped paying your premiums.

When does my plan change become effective?

For most life events, if you qualify for a Special Enrollment Period to change plans and report your new plan selection to Maryland Health Connection between the 1st and the 18th of the month, your coverage will begin on the 1st of the following month. If you report your new plan selection to Maryland Health Connection between the 19th and the last day of a month, your coverage will begin on the 1st of the next following month. For example, if you select your plan July 19, your coverage will begin Sept. 1.

For more information about special enrollment, call **1-855-642-8572** or visit **MarylandHealthConnection.gov**

For certain life events that may qualify you for a Special Enrollment Period, the plan will become effective following a different timeline. In the case of a birth, adoption or placement in foster care, the plan selected through a Special Enrollment Period will take effect on the date of the birth, adoption or placement in foster care. For example, if you have a baby May 20 and select a plan through Maryland Health Connection on June 1, coverage for you and the baby will begin May 20.

In the case of marriage or loss of certain other health coverage that is considered minimum essential coverage, the plan selected through a Special Enrollment Period will take effect on the 1st of the following month after your plan selection is reported to Maryland Health Connection. For example, if you lose your employer-sponsored coverage June 10 and select your plan June 20, your coverage will begin July 1.

In order for your coverage to be active, you must pay your monthly premium to the insurance company on time. The insurance company will send you a monthly bill. Call them to pay if you haven't received a bill.

What if I am newly eligible for Medicaid or MCHP?

If you are newly eligible for Medicaid or MCHP, this coverage becomes effective retroactive to the 1st of the month in which you newly qualify for Medicaid or MCHP.

If you are enrolled in a qualified health plan through Maryland Health Connection when you become eligible for Medicaid or MCHP, your qualified health plan coverage will end on the last day of the month during which you newly qualify for Medicaid/MCHP.

You may choose to remain enrolled in your qualified health plan coverage instead of enrolling in Medicaid/MCHP, but you would not be eligible for any tax credits or cost-sharing reductions for that health plan.

I applied for Medicaid but I'm not eligible. What should I do?

If you do not qualify for Medicaid, you may be able to buy a plan now if you have special circumstances like getting married, having a baby or losing other health coverage.

If you think you may qualify to buy coverage now, call our Consumer Support Center at **1-855-642-8572 (TTY 1-855-642-8573)** or visit a navigator or insurance broker near you.

If you do not qualify for Medicaid and do not have a special circumstance to buy a private plan now, open enrollment begins Nov. 1, 2015 for 2016 coverage.

What if the amount of my tax credit changes but I don't qualify to change plans?

If you are currently enrolled in a qualified health plan through Maryland Health Connection and experience a change in income or other life event that changes your tax credit amount but you do not qualify for a Special Enrollment Period, the new amount of tax credit will be sent to your insurance company, and you will receive an updated bill that reflects the new tax credit amount.

As with your original enrollment, if you are eligible for a tax credit, you may elect to: (1) take the full amount you are eligible for each month in advance to apply toward your monthly premium cost; (2) take a smaller amount of tax credit each month than the full amount you are eligible for in advance; or (3) not take any part of the credit in advance monthly and instead receive your full tax credit when you file your taxes for the plan year.

What if I am eligible to change plans but I don't, or am unable to?

If you have contacted the Consumer Support Center and are eligible to select a different plan but do not within 60 days, your current enrollment will not change except for any changes to your tax credit amount, which will be sent to your insurance company.

If factors beyond your control prevent you from reporting or selecting a health plan within the 60-day Special Enrollment Period, you should alert the Consumer Support Center as soon as possible.

What if I'm eligible for a Special Enrollment Period, but other members of my household are not?

When one household member experiences a qualifying life event and is eligible for a Special Enrollment Period, all household members may enroll in the newly selected health plan (even if the other household members are not currently enrolled in coverage through Maryland Health Connection).

All household members must still meet the eligibility requirements for enrollment through Maryland Health Connection. The only exception is while American Indians qualify for a Special Enrollment Period each month, their household members are only eligible for a Special Enrollment Period on that basis if they are also American Indians.