

## Choosing a Health Plan:

# Cancer Treatment

If you are living with cancer or are a survivor, it's important to know that plans through Maryland Health Connection, Maryland's official health insurance marketplace, cover essential benefits you may need, like doctor visits, hospitalizations and prescriptions.

Plans also cover many **cancer screenings at no cost to you**. Plus, you can't be denied coverage or charged more if you have cancer or other pre-existing conditions.

Here are things to consider when choosing your health insurance plan:

### Keep the doctors you trust

It's important to feel comfortable with and trust your cancer specialist or surgeon.

You'll also want to be sure your doctor or specialist accepts your plan, so you pay less for services.

- Search for a doctor or specialist's name at [MarylandHealthConnection.gov/find-a-provider](https://MarylandHealthConnection.gov/find-a-provider). It's important to also call the doctor's office to confirm.
- Contact your insurance company for help finding a local doctor who takes your insurance.

### Review your plan's network and costs

Any type of plan you choose will allow you to receive care from doctors who specialize in cancer treatment (oncologists) as well as other **health professionals who work in cancer care**.

- Choose your **plan type** (such as an EPO, PPO or HMO) carefully, considering that you may need extensive care, including visits with specialists and hospital stays. Also consider if your providers are in your **network** of care.
- Check whether extra costs are associated with seeing an out-of-network provider and if you would need a referral to see a specialist.

### Consider prescription costs

When comparing plans at [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov), you can review each plan's costs and benefits, and prescription drug costs.

- Review specific costs for services and medications you may need. If you're not sure, ask your specialist what prescription drugs you may need during treatment.
- Factor in the drug deductible costs; that is, the portion of the drug costs you will have to pay, when choosing your health plan. Look at the benefits on your plan to find out. This is different than your deductible for other services, like seeing a doctor.
- If your doctor administers medication, such as IV chemotherapy, you may not find it in the prescription drug search. Call your insurance company to see what coverage they offer.
- Some plans may require approval, known as pre-authorization, before covering certain medications.

### Compare plan levels and get an estimate

- Carefully consider your **plan metal level**. For example, Platinum or Gold plans cost the most each month (the premium), but you will pay less out-of-pocket when you need care, such as your deductible or copay. A Bronze plan is least expensive each month, but you will pay more out-of-pocket before your plan starts to pay for medical care, such as cancer surgery and treatment.
- Visit [MarylandHealthConnection.gov/health-coverage/choose-a-plan/](https://MarylandHealthConnection.gov/health-coverage/choose-a-plan/) to compare plans and get an estimate.

Coverage Levels percent insurance pays	Monthly Premium	Out-of-Pocket Expenses
<b>Platinum</b> 90%	\$\$\$\$	\$
<b>Gold</b> 80%	\$\$\$	\$\$
<b>Silver</b> 70%	\$\$	\$\$\$
<b>Bronze</b> 60%	\$	\$\$\$\$

### Know your rights: Cost protections

Health insurance will help protect you from expensive costs associated with cancer treatment. All plans offered through Maryland Health Connection include the following cost protections:

- 1. No coverage limits:** Health insurance companies cannot put a dollar limit on how much they'll spend on you each year or over your lifetime to cover **essential health benefits**, including doctor visits, hospitalizations and prescription drugs.
- 2. Out-of-pocket maximum:** This is the total amount you'll have to pay out-of-pocket in a year for coverage, no matter how much care you receive. The out-of-pocket costs include deductibles, coinsurance and copayments.
- 3. Reduced costs after you meet your deductible:** Your health insurance will cover a part of your medical expenses, after your deductible is met. All plans offered through Maryland Health Connection cover between 60% and 90% of your covered expenses after you've met your deductible.

Visit [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov) to enroll or find free help.