

Find the

Right Plan for You

Compare plans and costs at MarylandHealthConnection.gov to choose the best one for you and your family. Even if you've looked before, health insurance plans and prices change every year. And you could qualify for financial help to lower your costs.

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 reductions (lower out-of-pocket costs like deductibles and copays), you can access these savings only if you choose a Silver plan.

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

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

MarylandHealthConnection.gov/find-a-provider. Before you enroll, call your doctor's office to ask if they accept your plan, or check with your insurance company.

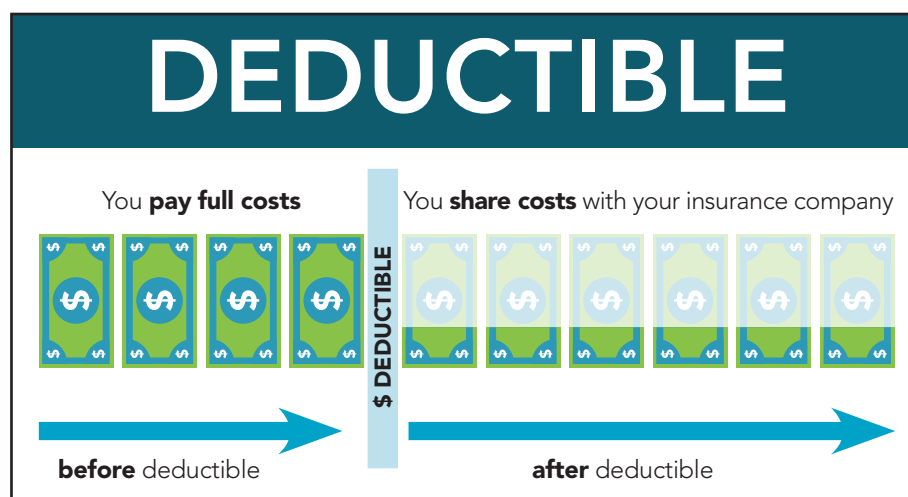
Plan costs

Premium – After you enroll in a plan, you'll receive a bill you have to pay every month, on time, to stay covered.

Deductible – The amount you owe for covered health care services before your insurance company begins to pay.

Coinsurance – Your share of the costs of a covered health care service. For example, you may pay 20% of the cost of a medical test (20% coinsurance).

Copayment – A fixed amount you pay (for example, \$15) for a covered service, such as a doctor visit.



Benefits

All plans sold through Maryland Health Connection cover the same benefits and offer free preventive services, such as checkups, vaccinations, blood pressure and diabetes screenings and more. Some plans offer additional benefits.

Essential health benefits covered are:

- Doctor visits
- Hospitalization
- Emergency care
- Maternity and newborn care
- Pediatric care, including dental and vision
- Prescription drugs
- Laboratory tests
- Mental health care
- Substance use disorder

GET HELP FINDING THE RIGHT PLAN

There are thousands of experts who can help you pick the right plan for you and your family.

Find in-person help in your community here: MarylandHealthConnection.gov/help.