

## Quality health coverage is now within your reach.

Introducing a new way to find health coverage that fits your budget.

Maryland Health Connection gives you a new way to get health coverage, even if you've never had it before or your coverage has lapsed.

- ✘ **Financial help:** See if you're eligible for free or low-cost health coverage, including tax credits to reduce your insurance premiums. Or find out if you or your family are now eligible for Medicaid or the Maryland Children's Health Program (MCHP).
- ✘ **One-stop shopping:** Compare costs and benefits for a wide range of health plans, side by side.
- ✘ **Easy enrollment:** Fill out just one application, no matter what type of public or private insurance coverage you may qualify for.
- ✘ **Essential Health Benefits:** Every plan offered covers core benefits and preventive care to protect your health and your family's health.

Get covered ... for your health and peace of mind.

### What is Maryland Health Connection?

Maryland Health Connection is a health insurance marketplace that makes it easier for Marylanders to shop, compare and enroll in quality health coverage.

### Who is it for?

Legal residents of Maryland who don't have affordable health insurance, or can't find it through work or on their own, have access to coverage through Maryland Health Connection.

### Health insurance hasn't been affordable for me before. What's different now?

You may qualify for help paying for health insurance, depending on your income and family size. Also, income guidelines for Medicaid in Maryland have changed. Even if you never qualified for Medicaid before, you may now be eligible.

### What if I have an illness or disability? Can I still get insurance?

Yes. Starting in 2014, no one can be denied health coverage because of a pre-existing condition.

### How do I get financial help?

You must enroll through Maryland Health Connection to get tax credits and subsidies to lower your insurance costs. You can't get this financial help if you enroll anywhere else.

### How will I know how much a plan will cost?

You will be able to see what your premium, deductibles and out-of-pocket costs will be before you decide to enroll in a plan.

### If I have health insurance now, do I have to use Maryland Health Connection?

No, not if you have health coverage through work or through a policy you bought on your own. But if you lose your current plan for any reason, you'll be able to find quality health insurance that fits your budget through Maryland Health Connection.

### If I already have Medicaid, what should I do?

If you or your children are currently enrolled in Medicaid, you do not need to do anything now. You will be contacted when it is time to renew. Enrollment in Medicaid is year-round.

### Is having health insurance now required?

Yes. By law, under the Affordable Care Act, most people over age 18 must have health insurance or pay a fine. If you have Medicaid or Medicare coverage, you meet the requirement.

## Applying is free, easy and confidential

How does Maryland Health Connection make getting health coverage easier? With one application, you can compare a wide variety of health plans and make apples-to-apples comparisons of their costs and coverage, to help decide which one is right for you.

### Do I qualify for financial help?

- ✦ If you are an individual and your income\* is less than \$16,243, you may qualify for free health coverage through Medicaid.
- ✦ If you are an individual and your income is between \*\$16,243 and \$47,080, you may qualify for tax credits or subsidies to purchase health insurance.
- ✦ If you are a family of four and your income\* is less than \$33,465, you may qualify for free health coverage through Medicaid.
- ✦ If you are a family of four and your income is between \$33,465 and \$97,000, you may qualify for tax credits or subsidies to purchase health insurance.

Source: Maryland State Dept. of Health and Mental Hygiene, Medicaid Planning Administration

\*Income eligibility levels for children and pregnant women are higher

### How do I know that this is good health coverage?

All health plans are approved by the State of Maryland and include Essential Health Benefits. The insurance plans offered through Maryland Health Connection are the same high-quality health plans available on the open market.

## What benefits are covered?

Plan benefits include:

- ✕ doctor visits
- ✕ hospital stays
- ✕ emergency care
- ✕ maternity care
- ✕ pediatric care
- ✕ prescriptions
- ✕ medical tests
- ✕ mental health care
- ✕ substance abuse treatment

Your plan must cover preventive care including:

- ✕ flu and pneumonia shots
- ✕ birth control
- ✕ routine vaccinations
- ✕ cancer screenings, such as mammograms and colonoscopies

## 3 ways to enroll

### ONLINE

[marylandhealthconnection.gov](http://marylandhealthconnection.gov)

### PHONE

1-855-642-8572

TTY: 1-855-642-8573

### IN PERSON

Go ONLINE or CALL to find your local contact