

Overview of

Maryland Health Connection

What is Maryland Health Connection?

Maryland Health Connection is for all Marylanders who need health insurance. It is Maryland’s official health insurance marketplace where you can shop, compare and enroll in quality health and dental insurance that fits your needs and your budget.

What makes coverage through Maryland Health Connection more affordable?

Maryland Health Connection is the only place you can get financial help to lower the cost of health insurance. Nine in 10 Marylanders who enrolled last year qualified for financial help. Depending on your income and family size, you may qualify for tax credits that lower your monthly premium and for lower out-of-pocket costs like deductibles and copays. Or, you may qualify for free or low-cost coverage through Medicaid or Maryland Children’s Health Program.

Check out the chart below to see what you might qualify for. If you’re pregnant or you have children, you may still qualify even if your income is higher.

If your household size is this:	You may be eligible for Medicaid if your annual income is up to approximately:	You may be eligible for reduced premiums and/or lower insurance costs if your annual income is up to approximately:
		For Plans in 2018
1	\$16,753	\$48,240
2	\$22,715	\$64,960
3	\$28,676	\$81,680
4	\$34,638	\$98,400
5	\$40,600	\$115,120
6	\$45,561	\$131,840

Effective March 1, 2018

Am I required to have health insurance?

By law, most adults must have health insurance or pay a fine when they file their taxes.

If you have coverage through your employer, Medicaid or Medicare, you meet the insurance requirement. Some people are exempt and don’t have to pay a penalty for not having coverage, such as those who cannot afford coverage or have a religious objection. Learn more at

MarylandHealthConnection.gov/exemptions.