

# Health Insurance Options for Obesity Care and Weight Management

**Obesity is a serious and costly chronic disease that can lead to increased risk of Type 2 diabetes, heart disease, certain cancers, and more. To help you get back to a healthy weight, your doctor may suggest a diet and exercise program. If you have a lot of weight to lose, your doctor may even suggest medication or surgery. Treating your obesity early can save money by preventing expensive health problems later. Health insurance can help.**

## Know what's covered

All plans through Maryland Health Connection cover obesity screening and counseling for adults and children, and diet counseling for adults at risk for chronic disease. These services are free when delivered by a doctor in your plan's network. Coverage varies from plan to plan, so call your insurance company or visit their website to see what your policy will cover.

All health plans offered through Maryland Health Connection provide the same core benefits including:

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

## Browse plans and prices

Your specific benefits will depend on the health plan and providers you choose. You'll see a full list of what each plan covers, including benefits, when you compare plans at [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov). Each plan provides a Plan Costs and Benefits Guide and prescription drug search, so you can review costs for services and medications.



### Consider weight loss prescription costs

When diet and exercise alone are not enough, your doctor may prescribe weight-loss medications. When choosing a plan, be sure to look at the plan's prescription coverage options for both generic and non-generic medications.

### Consider the deductible

In addition to a plan's monthly premium, consider the deductible, which is the amount of money you'll have to pay for your medical care before the health insurance will help pay for services.

### You may qualify for financial help with health coverage

When you enroll through Maryland Health Connection, you may qualify for financial help to lower the cost of a health insurance plan. In fact, 9 out of 10 Marylanders enrolled last year received assistance to make coverage more affordable. If you qualify for a cost-sharing reduction (lower out-of-pocket costs such as deductibles and copays), you must choose a silver plan to access these savings.

#### **YOU CAN GET FREE, IN-PERSON ENROLLMENT HELP**

Free help is available to find a health insurance plan that's right for you. You can meet with a trained navigator or broker near you.

Visit [MarylandHealthConnection.gov/help](https://MarylandHealthConnection.gov/help) or call **1-855-642-8572**.  
**Deaf and hard of hearing use Relay service.**

