



**Maryland**  
INSURANCE ADMINISTRATION

# UNDERSTANDING HEALTH INSURANCE COVERAGE

## **SCAM WARNING**

The [National Association of Insurance Commissioners \(NAIC\)](#) and the Maryland Insurance Administration (MIA) are greatly concerned about misleading marketing by non-licensed entities that sell the products described in this document.

If you are looking for MAJOR MEDICAL HEALTH INSURANCE, please contact the Maryland Health Connection or one of the health insurance carriers directly. You can find the most up-to-date contact information for these entities by following this link:

<https://insurance.maryland.gov/Consumer/Documents/publications/MD-ACA-Compliant-Individual-and-Family-Health-Insurance-Plans.pdf>

If you receive an unsolicited call regarding health insurance plans, consider ending the phone call immediately. If you must engage with the caller: get a name, phone number to call them back and **contact the Maryland Insurance Administration immediately** at 800-492-6116 to confirm that that caller has a license to sell health insurance in Maryland.

Before you contact an agent or broker selling STDI or Excepted Benefit policies, contact the Maryland Insurance Administration at 800-492-6116 to confirm the agent or broker is licensed to sell health insurance in Maryland.

**Under no circumstances should you skip this step in your search for an STDI or Excepted Benefit product in Maryland.** This one step can save you from hundreds or thousands of dollars by avoiding potential fraud, and save you time spent dealing with the consequences of interacting with a scammer.