

Questions and Answers about Evergreen Health

What is Evergreen Health Cooperative Inc.?

Evergreen Health is a startup health maintenance organization (HMO) organized as a not-for-profit Consumer Operated and Oriented Plan ("CO-OP") under the Affordable Care Act. Evergreen has offered plans through Maryland Health Connection since 2014. About 6,000 Marylanders are enrolled through Evergreen in the individual marketplace for 2016 coverage.

What is happening with Evergreen?

Evergreen will not be issuing or renewing individual health benefit policies, both on and off Maryland Health Connection ("Exchange") for coverage beginning January 1, 2017. The company has stated its intention to convert to a for-profit entity but has been unable, as yet, to do so in time to meet the deadline for January 1st coverage.

What happens if a consumer had Evergreen coverage in 2016?

Anyone who has individual health coverage with Evergreen will be renewed by the Maryland Health Connection into the most comparable existing plan by another carrier in their area, effective January 1, so they won't have a gap in coverage.

How many people are affected, and how?

Of the roughly 6,000 Evergreen customers affected, about 4,000 will be auto-renewed into a comparably priced Kaiser Permanente plan that is offered in their region. The remaining 2,000 will be auto-renewed into the most comparable CareFirst plan in their region. Most people will see a rise in their financial assistance that will help offset the rise in monthly premium. In addition, about 1,200 of them also qualify for additional cost-sharing reductions, which further limit deductibles and out-of-pocket costs for "Silver" plans.

How are they being informed?

Anyone who had an Evergreen individual or family policy purchased on the Exchange in 2016 will receive information about the 2017 renewal in a notice mailed to their home. They should also expect an email or phone call about their renewal.

What steps do they need to take?

They will already be automatically renewed into the most comparable plan in their area. As with any insurance, it is important that they pay the premium for the new 2017 policy to take effect. They should watch their mail for an invoice, or contact the new insurance carrier to make a payment.

What if the consumer doesn't want the plan he or she is automatically enrolled into?

Consumers can change plans through MarylandHealthConnection.gov. Current Evergreen enrollees have until December 31 to choose a different plan to begin January 1 coverage. These consumers can also change plans from January 1 to January 15 for February 1 coverage, or from January 16 to January 31 (the end of 2017 open enrollment) for March 1 coverage.

We encourage everyone enrolled through Maryland Health Connection to come back each year to update their information and browse available plans. Plans and prices change every year. They can also go to MarylandHealthConnection.gov/help for information on how to enroll online; search for free, in-person help from a local insurance broker or consumer assistance organization, or enroll by phone. They can also download a free mobile app (Enroll MHC) to browse available plans and find local enrollment help.

What happens if I have already purchased an individual or family policy with Evergreen for the 2017 plan year?

If you have already paid for your January coverage with Evergreen, a refund will be issued by the company in the manner the payment was received. To ensure that you have health insurance coverage effective January 1, 2017, you will need to choose an individual health plan with an alternative carrier before December 31, 2016.

Where can consumers find more information?

For more information about health plans available through Maryland Health Connection, visit MarylandHealthConnection.gov or call toll-free 1-855-642-8572 (TTY: 1-855-642-8573). The Consumer Support Center provides over-the-phone support with enrollment questions and help applying. The call center offers assistance in more than 200 languages, as well as TTY services for the deaf and hard of hearing. Hours are Mondays to Fridays 8am - 6pm, Saturdays 8am - 4pm.

Evergreen policyholders may obtain more information online at Evergreenmd.org.