Maryland
INSURANCE ADMINISTRATION

COVID-19 INSURANCE FAQs – Click Here to file a complaint

As of April 1, 2020

1. **What will my insurance cover?**

   You should check your policy or summary plan description. You can call the member service number on the back of your insurance card to talk to someone.

   If your employer provides a self-insured or self-funded employee benefit plan, state laws do not apply. Your employer decides what benefits are covered, unless there is a federal law that requires coverage. You can contact the federal Department of Labor at (202) 693-8700.

   If you are on Medicare, or covered through the Federal Employee Health Benefit Plan, federal law applies, not state law.

   If you have coverage under a policy issued in a different jurisdiction, that jurisdiction's laws will apply.

   If you have a comprehensive policy that is subject to Maryland law, you will not have to pay for testing for COVID-19. You should be able to refill your prescriptions early so that you have them on hand in case of quarantine but you will need to pay your normal cost-sharing. If you have a policy that only covers in-network care, you may be able to go out-of-network for testing and treatment COVID-19 at an in-network level of payment. Treatment will be covered but subject to cost-sharing.

   Some policies have only limited coverage. They may limit the duration of the policy or exclude pre-existing conditions. Some policies pay only a fixed amount for specific treatments and will not cover the full cost of care. You should review your policy to see if it is limited before you need the coverage.

2. **I don't have insurance. What can I do?**

   The Maryland Health Connection has an open enrollment period until June 15. You can enroll in Medicaid or purchase a private insurance or HMO plan. You may qualify for tax credits to help cover the premium based on your household income. After June 15, you will need to have an event that triggers a special enrollment period, such as losing your job that provided health benefits. You can enroll in Medicaid at any time, if you qualify.

3. **I have limited coverage but now I want comprehensive coverage. What do I do?**

The Maryland Health Connection has an open enrollment period until June 15. You can purchase comprehensive coverage or enroll in Medicaid.

4. **I just lost my job. What do I do?**

   You will need to make a decision quickly because there are time limits for most of your options.

   a. If you are married and your spouse has health benefits available through work, you may have a special enrollment period to enroll in your spouse's coverage.
   b. You may be able to elect continuation coverage. Continuation coverage is not available if your former employer no longer has a group plan, which may happen if the employer has closed completely. COBRA is the federal continuation law but there is also a Maryland continuation law. You may have to pay the full cost of your insurance, plus a 2% administrative fee. The full cost of your insurance is what you normally pay, plus the amount your employer normally pays for you. The amounts applied to your deductible and out-of-pocket maximum remain. You notify your employer if you want continuation coverage. At the end of the continuation period, if you still need coverage, you will have a special enrollment period for the Maryland Health Connection. You do not get a special enrollment period if you had continuation coverage but did not pay premium.
   c. You can enroll in Medicaid, if you qualify.
   d. You may be able to purchase an individual policy through the Maryland Health Connection or directly from a carrier. To qualify for a tax credit, you must apply through the Maryland Health Connection. You will have a new deductible and out-of-pocket maximum.
   e. If you qualify for Medicare, you may have a special enrollment period for a Medicare Supplement policy.

   Whatever you are considering, use the Health Insurance Shopping Tool on our website, www.insurance.maryland.gov. Click on the "Health" button to find it. It will help you figure out the total costs of the policy, including premiums and cost-sharing, and whether the policy provides comprehensive coverage.

   For questions about unemployment insurance, go to www.labor.maryland.gov.

5. **The policies through the Maryland Health Connection are too expensive and I don't qualify for tax credits. What are my options?**

   a. If you can pass medical underwriting, you may be able to purchase a short-term policy. It will provide coverage for only 3 months and will deny claims for pre-existing conditions. The end of a short-term policy does not qualify for a special enrollment period.
   b. There are other products that may provide limited benefits. It is possible one of these products could fit your needs, as long as you understand the limitations. Use the Health Insurance Shopping Tool at www.insurance.maryland.gov to help you decide if the policy is right for you.

6. **What if I am covered in the individual market and my income goes down, can I get a subsidy or an increase in my current subsidy, during the plan year?**

    Yes, if you got your policy through the Maryland Health Connection, notify the Connection if your income decreases. You may qualify for Medicaid or for a larger tax credit to reduce premium payments. If you do not have a policy through the Maryland Health Connection and you become newly eligible for a subsidy, you may qualify for a special enrollment period to purchase a policy through the Maryland Health Connection.

7. **I have an individual policy, but I'm not sure I can pay the premium.**

    If you got your policy through the Maryland Health Connection, notify the Connection if your income changes. You may qualify for Medicaid or for a larger tax credit to reduce premium payments. If your income increases, you will need to notify the Exchange again. Tax credits are based on your annual income.

8. **I only have coverage when I see an in-network provider. What if I can't get a test or treatment in the network?**

    Call your health plan at the number on the back of the card. You can also send a written request to the address given on the card or in your policy. Tell the health plan why you need to see an out-of-network provider and request a referral.

9. **I have coverage. How do I get a test for COVID-19?**

    The Department of Health provides guidance on how to obtain a test for COVID 19 https://phpa.health.maryland.gov/Documents/coronavirus_testing_FAQ.pdf.