

# How to Enroll in Health Coverage with Maryland Health Connection

Theresa Battaglia  
Small Business Outreach Manager

Morgan Phillips  
Outreach Program Manager

July 18, 2023



# Maryland Health Benefit Exchange



# Maryland Health Benefit Exchange Overview

- Maryland Health Benefit Exchange (MHBE), is a public corporation and independent unit of state government. The agency was established in 2011 in accordance with the 2010 Patient Protection and Affordable Care Act (ACA).
- Working with Maryland Department of Health, Maryland Department of Human Resources, and the Maryland Insurance Administration, the MHBE launched Maryland Health Connection, an insurance marketplace.
- This marketplace offers Maryland residents a one-stop-shop to explore health insurance plans, compare rates, and determine eligibility for tax credits, cost-sharing reductions, and public assistance programs, such as Medicaid and the Maryland Children's Health Insurance Program.

# Maryland Health Connection



# Maryland Health Connection Overview

- Maryland Health Connection is the state's official health insurance marketplace for individual and small business. It's Marylanders one-stop-shop to browse and compare health plans, find savings, and get covered.
- **Individuals**: Open enrollment to sign up for a health plan runs from November 1 through January 15.
- **Small Business**: Can enroll any time of the year.
- Go to [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov) to enroll.
- Marylanders can compare health plans, use the Get an Estimate tool feature to compare and browse plans, and see how much they can save.




# Private Health Plans

- Licensed and approved by the state
- CareFirst, United Health Care and Kaiser Permanente
- Aetna will join the marketplace for 2024 plans
- Advanced Premium Tax Credit (APTC):
  - Government assistance for the consumer
  - Reduces monthly premium
- Cost Sharing Reduction (CSR):
  - Reduces plan deductible
  - Decreases out-of-pocket costs for the consumer
- Only eligible to enroll during Open Enrollment
- Dental is a separate enrollment, only during OE



# Am I Eligible to Apply?

To be eligible for health insurance through Maryland Health Connection, individuals must:

1. Live in Maryland
  2. Be a U.S. Citizen or be lawfully present 
  3. Not be incarcerated, except if they are incarcerated pending disposition
- An individual (over the age of 19) must be lawfully present for 5 years before they are eligible for Medicaid
  - New in 2023! If an individual is offered insurance by their employer, deemed affordable by the state's 9.12% rule, but the family coverage is deemed unaffordable, **they may now be eligible to receive financial assistance toward a plan on Maryland Health Connection**

# MHC for Small Business







## Maryland Health Connection for Small Business

[What is MHC for Small Business?](#)

[Health Care Tax Credit](#)

[How to Enroll](#)



[Create Employer Account](#)

[Create Broker Account](#)

[Get Quote](#)

Find a doctor from an insurance company:



Download our mobile app

Download our free mobile app to check for eligibility, get an estimate and generate a quote.



# Maryland Health Connection for Small Business

- Providing health insurance for employees is by far the single most expensive benefit offered by employers.
- As business owners know, health insurance is extremely important to most employees and is a very powerful benefit in recruiting and retaining the best workers.
- However, cost is often an issue for small businesses.
- Small businesses (those with between 2 and 50 employees) are not required to purchase health insurance for their employees, but if they choose to do so they may qualify for a tax credit.
- Insurance brokers authorized by the Maryland Health Benefit Exchange (MHBE) can assist small businesses with direct enrollment in qualified health plans certified by MHBE's MHC for Small Business Program.

# Maryland Health Connection for Small Business

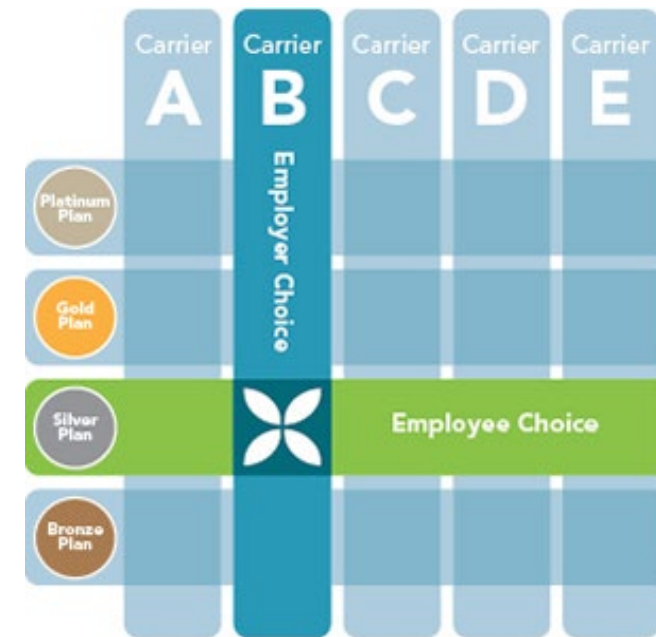
## Health Coverage and Savings:

- MHC for Small Business helps small businesses and nonprofit organizations provide health and dental insurance coverage to their employees.
- Businesses can sign up any time of year.
- **MHC for Small Business** is the only place where small businesses may qualify for a federal tax credit to lower the cost of coverage for their employees.
- Small Businesses may qualify for a health care tax credit from the IRS to help lower the cost of employee coverage.

# What are the enrollment options for my employees?

**Employer Choice:** Employer selects one insurance company that offers coverage, and employees may choose any plan from any metal level that insurance company offers.

**Employee Choice:** Employer selects up to two consecutive metal levels of coverage, and employees may choose any plan across all the insurance companies that offer plans at those metal levels.



# Maryland Health Connection for Small Business

## Advantages:

- ✓ Claim deductions on taxes paid on plan premiums for health insurance, vision and dental, and small businesses may be eligible for a health care tax credit.
- ✓ Employees pay for health insurance premiums pre-tax, lowering their income tax bill.
- ✓ Retain good employees who see the value of their employer-provided insurance in compensation statements.



# The Small Business Health Care Tax Credit

## Small Businesses may qualify for a health care tax credit:

- Buy group health insurance coverage through MHC's Small Business marketplace
- Have fewer than 25 full time-equivalent (FTE) employees – businesses could qualify if some are part-time
- Total FTEs don't include the owner, owner's spouse or family members
- Pay an average annual salary of less than \$58,000 (adjusted for inflation)
- Contribute at least 50 percent toward employee-only health insurance premiums.

# What's Covered?

- ✓ Preventive care
- ✓ 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
- ✓ And more!

# We're Here to Help

- [Maryland Health Connection](#)
- [MHC for Small Business](#)
- **BrokerConnect – New! – Individual insurance**  
[Connect with a broker](#) and get free expert help in 30 minutes or less.  
Monday–Friday, 9 a.m.–5 p.m.
- It's simple. Visit **MarylandHealthConnection.gov**
- Visit [MHCSmallBiz.MarylandHealthConnection.Gov](#)
- [How To Enroll!](#)
- [Broker Listing](#)

# Broker Connect – Individual Health Insurance

marylandhealthconnection.gov/brokerconnect-form/

maryland health connection

Search English | Español Select Language

How to Enroll Health Coverage After You Enroll Find Help FAQs Create Account SIGN IN

Get free expert help in 30 minutes or less.

First Name

Last Name


Cell Phone


Email (Optional)

Zip Code  Distance

Preferred Language



Accept [Terms and Condition](#)

Security Verification  I'm not a robot 


ASK FLORA OR CHAT WITH EXPERT 

# Find Broker Assistance - Small Business

Find Assistance


Search Name, Zip Code   

Search Result

 **Bernard Williams** SELECT


Individual & Small Biz  
(202)-441-5091  
904 S. Paca St., Baltimore, Maryland 21230  
Over 100 consumers enrolled

[Get Directions](#) 0.96 mi

 **Adam Richter** SELECT

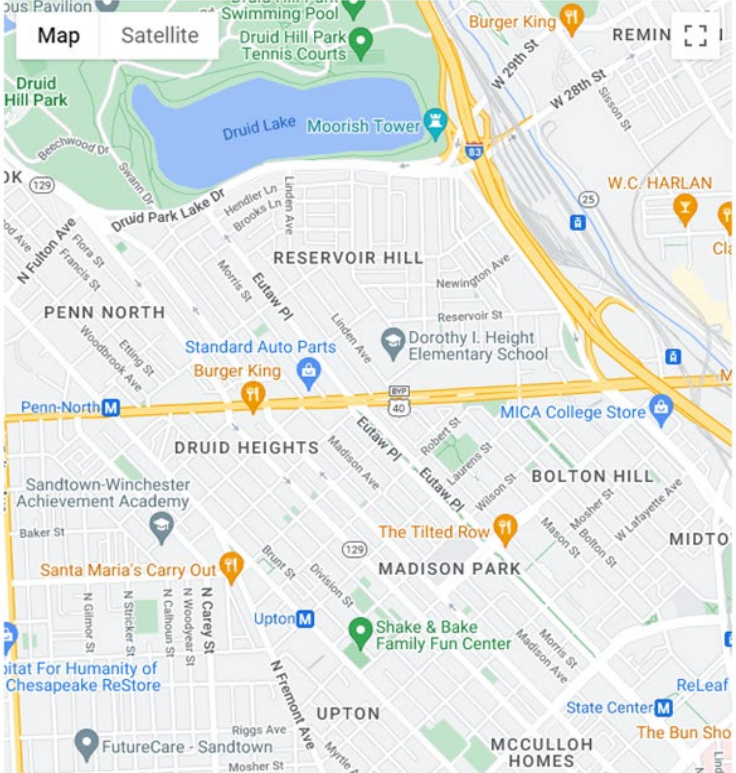
Individual only  
(410)-375-9765  
[Main Line Benefits](#)  
1936 Eastern Ave, BALTIMORE, Maryland 21231  
Over 100 consumers enrolled

[Get Directions](#) 1.15 mi

 **Kimberly Dickerson** SELECT

Individual only  
(443)-880-2300  
[Main Line Benefits Co](#)  
1936 Eastern Ave, Baltimore, Maryland 21231  
Over 100 consumers enrolled

[Get Directions](#) 1.15 mi



# Maryland Health Connection Individual & Family Health Coverage

Morgan Phillips  
Outreach Program Manager





# MHBE Overview

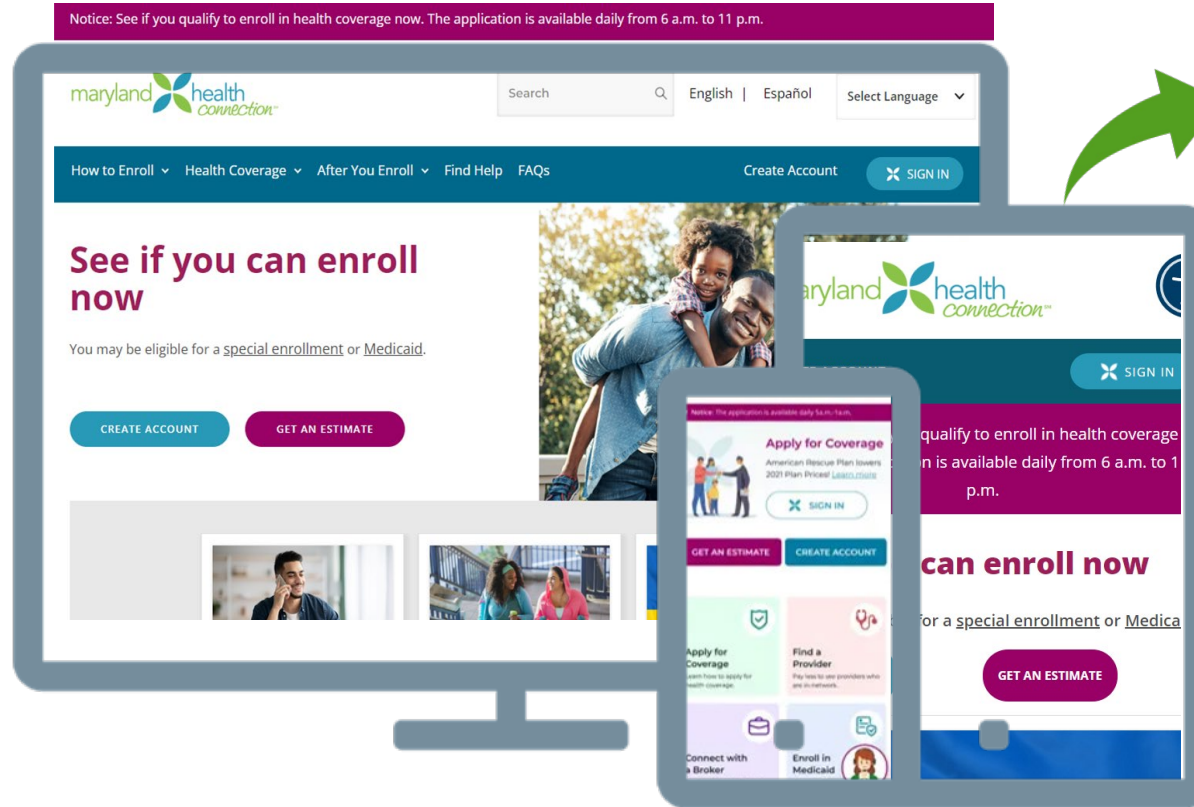
Mission: We improve the health and well-being of Marylanders by connecting them with high-quality, affordable health coverage through innovative programs, technology and consumer assistance.

- Independent state agency
- Operates Maryland Health Connection (website, app, call center)
- Serves 1 in 5 Marylanders
  - Over 180,000 enrollees in private plans
  - 1.28 million in Medicaid

The screenshot shows the Maryland Health Connection website homepage. At the top, a purple banner reads "Notice: The application is available daily from 5 a.m. to 1 a.m." with a user icon. Below this is the "maryland health connection" logo, a search bar, and language options for "English" and "Español". A navigation bar contains links for "How to Enroll", "Health Coverage", "After You Enroll", "Find Help", and "FAQs", along with "Create Account" and "SIGN IN" buttons. The main content area features a headline "Get protected from the unexpected." with a sub-headline "Enroll in a health plan by Jan. 15." and two buttons: "CREATE ACCOUNT" and "GET AN ESTIMATE". A photo of a woman and a child is on the right, with a chat bubble that says "ASK FLORA OR CHAT WITH EXPERT" and a chatbot icon.

# Maryland's Official Health Insurance Marketplace

Desktop



Tablet

Mobile App:  
Enroll MHC

# The Only Place to Get Financial Help

Maryland Health Connection is the only place Marylanders can get financial help to pay for their health plan. In fact, **9 out of 10 who enroll get savings.**



In 2022, the average customer buying private health insurance

**saved \$289 a month**

**on their monthly premium.**

# When Marylanders Can Enroll

## Open Enrollment

Nov. 1–Jan. 15

## Medicaid

Year round


## Special Enrollment Periods

**60 days from life event**, such as:

- **Losing your job-based coverage**
- Getting married or divorced
- Moving to Maryland
- COBRA coverage ending
- Easy Enrollment Programs
  - Check a box on state tax form
  - Check a box on unemployment form
  - And more...

# Am I Eligible to Apply?

To be eligible for health insurance through Maryland Health Connection, you must:

1. Live in Maryland
2. Be a U.S. Citizen or be lawfully present 
3. Not be incarcerated, except if you are incarcerated pending disposition

## Additional Notes:

- If an individual and family are offered insurance by their employer, deemed affordable by the state's 9.12% rule, you will not be eligible to receive financial assistance toward your MHC plan.
- An individual (over the age of 19) must be lawfully present for 5 years before they are eligible for Medicaid.

# Medicaid or Private Health Plan?

## Eligibility:

- Household Size
- Household Income



## Determination:

- Medicaid/ MCHP
- Private Health Plan





# Medicaid

- Maryland Children’s Health Program (MCHP)
- Government insurance at little to no cost
- Enrollment year-round

**You may be eligible for Medicaid if your monthly income is up to approximately:**

If your household size is this	Adults	Children (MCHP)	Children (MCHP Premium*)		Pregnant Women
1	\$1,677	\$2,564	\$3,208	\$3,912	N/A
2	\$2,269	\$3,469	\$4,340	\$5,294	\$4,340
3	\$2,859	\$4,372	\$5,470	\$6,672	\$5,470
4	\$3,450	\$5,275	\$6,600	\$8,050	\$6,600
5	\$4,042	\$6,180	\$7,733	\$9,431	\$7,733
6	\$4,633	\$7,083	\$8,862	\$10,810	\$8,862
7	\$5,223	\$7,986	\$9,992	\$12,188	\$9,992
8	\$5,815	\$8,892	\$11,125	\$13,569	\$11,125
Each person add	\$592	\$905	\$1,133	\$1,381	\$1,133
You Pay	\$0	\$0	\$65	\$82	\$0

Effective February 1, 2023 \*Premium cost is per family/household each year.

# What's Covered?

- ✓ Preventive care
- ✓ 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
- ✓ And more!

# Special Enrollment

If you have experienced any of the following life events, you will have 60 days to enroll or change plans.

- Getting married or divorced
- Having a child, adopting a child, or placing a child for adoption or foster care
- Changes in income
- Gaining or losing a dependent
- Loss of job based coverage
- Turning 26 years old

# Young Adult Premium Assistance

For 2023 health plans, **young adults ages 18-34 may be able to receive help paying for their monthly health insurance costs thanks to a new state program.** This financial help is in addition to the Advance Premium Tax Credit (APTC).

Examples of Young Adult Premium Assistance					
Age	Location	Plan Type	Income	Monthly Payment	New Monthly Payment with premium assistance
25	Baltimore City	Lowest cost gold plan	\$27,500	\$41.88	\$0
28	Allegany County	Lowest cost gold plan	\$33,000	\$82.83	\$13.23
30	Prince George's County	Lowest cost gold plan	\$38,500	\$163.87	\$82.87

# Family Status

There are many immigration statuses that allow someone to qualify for health coverage – such as lawful permanent resident or temporary protected status.

If you have someone in your household that is eligible, they should apply. We don't need status information from others in the household.

## Enrollment and Eligibility Information for Immigrant Families

You may be eligible to enroll in a private health plan through Maryland Health Connection, the state's official health insurance marketplace, if you are present in the U.S. under certain immigration statuses or if you have applied for certain lawfully present statuses.



You can still apply for health coverage through Maryland Health Connection even if not all of your family members have an immigration status that qualifies them for coverage. Individuals who are not requesting coverage will not be asked about their immigration status.

You do not need a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) to apply for coverage. However, if you are requesting financial help and file taxes, you will be asked to provide your SSN.

Visit [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov) to find out if you are eligible for free or low-cost health insurance.

### The following immigration statuses are eligible to enroll in a qualified health plan:

**Lawful Permanent Resident (LPR) who entered the U.S. after August 22, 1996**

- Often called "Green Card holders."
- Applicant for LPR Adjustment with approved visa also may be eligible.

**Granted Deferred Action Status**

- Note, this does not include DACA (Deferred Action for Childhood Arrivals) because residents in the U.S. through DACA may not enroll through the marketplace.

- An administrative order to pause expulsions may be granted for a limited number of reasons, such as age, physical condition or "compassionate reasons."

#### Asylees

- An applicant for this status with employment authorization also may be eligible.

#### Aliens who entered the U.S. before August 22, 1996

- Often called "Green Card holders."
- Applicant for Adjustment with approved visa also may be eligible.

#### Refugees

#### Deferred Enforced Departure

Battered spouse, parent or child (Under the Violence Against Women Act or VAWA)

Alien paroled into the U.S. for at least one year

# When You're Ready to Enroll

## You'll need to have...

- Photo ID
- Social Security number
- Immigration/citizenship information (for some residents)
- Pay stubs or W-2 wage and tax statement (if employed)
- Employer & Income information for everyone in your household
- Policy numbers for other insurance
- Information about any job-related health insurance available to your family

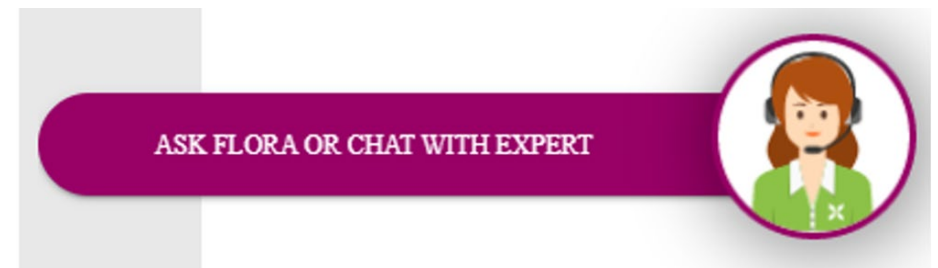
# Consumer Assistance

MHBE partners with six regional consumer assistance organizations that have trained navigators to assist consumers with their coverage needs.

- AHEC West
- Healthcare Access of Maryland
- Montgomery County Health Connection
- Prince George's County Health Connect
- SeedCo Upper Shore
- SeedCo Southern Region

Individuals can also visit their local department of social services, health department, call Maryland Health Connection at **1-855-642-8572** or ask Flora, MHC's virtual assistant for assistance.

Consumers can contact authorized brokers for free help.





**For questions about individual or small business health coverage:**

Theresa Battaglia

Small Business Outreach Manager

[theresa.battaglia@maryland.gov](mailto:theresa.battaglia@maryland.gov)

410-382-2576

Thank you!