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Health Insurance Options

Marylanders have a number of options available to help cover the cost of health care, depending upon their employment status, coverage needs and ability to pay. Here is a list of some of those options.

Option 1: Coverage through an Employer's Plan

Ask your employer whether it offers health insurance benefits and whether you are eligible to participate in your employer's group plan. Some employers only offer this benefit to full-time employees; others offer it to part-time employees as well. Some employers also pay a portion of their employees' health insurance premiums.

Option 2: Individual Health Insurance

General

You can purchase an individual policy for yourself or your family during the annual "open enrollment period," when everyone is eligible to apply for new health insurance, or within 60 days of certain qualifying life events.

Individual health insurance is health insurance you can purchase for yourself or your family during the annual open enrollment period, between November 1st and January 15th each year.

- Enroll November 1st – December 31st for coverage beginning January 1st.
- Enroll January 1st – January 15th for coverage beginning February 1st.

Some examples of life events that might qualify you to enroll outside of the annual open enrollment period, known as "special enrollment," include:

- You lose, or one of your dependents loses, health coverage that meets certain minimum standards under the Affordable Care Act;
- You get married or divorced;

- You have a child by birth or adoption;
- You become a U.S. citizen or gain lawful status in the U.S.;
- You move to Maryland and have access to new health plans;
- You have a change in income or household status that affects your eligibility for financial assistance.

If you have questions about special enrollment, call Maryland Health Connection at 1-855-642-8572 (TTY: 1-855-642-8573).

You can enroll in an individual health insurance policy by contacting the insurance company¹, a licensed insurance agent or broker (also known as a “producer”), or Maryland Health Connection. If you purchase a policy through Maryland Health Connection, you may qualify for tax credits that can be applied to reduce the premium you pay each month. You also may qualify for cost-sharing reductions to lower your out-of-pocket costs, such as your copays, deductibles and coinsurance.

For more information, contact Maryland Health Connection at 1-855-642-8572 or go to its website, www.marylandhealthconnection.gov. Click here for a list of carriers currently offering individual health insurance policies in Maryland: <https://insurance.maryland.gov/Consumer/Documents/publicnew/indmktcarriers.pdf> (or call the Maryland Insurance Administration at 1-800-492-6116). When comparing plans, it may be helpful for you to use our Health Insurance Shopping Tool available at: (<https://insurance.maryland.gov/Consumer/Documents/publicnew/Health-Insurance-Shopping-Tool.pdf>).

Short Term Individual Policies

If you need coverage for only three months or less, you may be eligible to purchase a short-term individual policy. These plans may use your health history to deny you a policy or to deny claims for pre-existing conditions. Make sure this type of policy will meet your needs before you purchase one. You may enroll in these short-term individual plans year-round. For more information, go to: <https://insurance.maryland.gov/Consumer/Pages/Is-a-Short-Term-Medical-Plan-for-You.aspx>.

Option 3: A Family Member’s Policy

If you are married and your spouse has health insurance, you may be able to be added to that policy. Similarly, if you are under the age of 26, you may be eligible for coverage under a parent’s policy. If your family member’s insurance is through an employer, your family member should check with the employer’s human resources department to determine whether the employer offers coverage for spouses or children. If your family member’s insurance is through another entity (an association, for example) or is an individual plan, your family member should check with the entity or insurance company.

¹The term “insurance company” includes insurance companies, HMOs and non-profit health service plans.

Option 4: COBRA or Maryland Continuation of Coverage

If you are enrolled in your employer's group plan and you lose your coverage, you may be eligible to continue your existing coverage under COBRA, which is a federal law that gives some employees the ability to continue health insurance coverage after leaving employment or under Maryland's Continuation of Coverage law. COBRA only applies to employers with 20 or more employees. The Maryland Continuation of Coverage law applies to employers of any size, but only applies to group policies that are issued in Maryland. Additional information about COBRA is available at www.dol.gov. A comparison of the Maryland Continuation of Coverage law and COBRA is available here: <https://insurance.maryland.gov/Insurer/Documents/bulletins/bulletinh08-13continuationcoveragechart-attachment.pdf>.

Option 5: Medicare

Depending upon your age or health status, you may qualify for Medicare. Medicare is the federal health insurance program for people: (1) age 65 or older, (2) under 65 with certain disabilities, and (3) of any age who have end-stage renal disease. Enrollees may choose between the "Original Medicare Plan" and "Medicare Advantage Plan." For additional information about Medicare, including premium rates and specific health services covered, view the federal government's consumer guide, "Medicare & You" on its website, www.medicare.gov or call 1-800-633-4227 to request a copy of the guide.

Option 6: Medicaid

Depending on your household income, you may be eligible to receive Medicaid benefits. You can enroll in Medicaid at any time. To find out if you qualify, contact your local department of social services (<http://dhr.maryland.gov/local-offices>) or your local health department (<https://health.maryland.gov/Pages/departments.ASPX>). Maryland Health Connection also is available to help you determine whether you qualify for Medicaid and to assist you with enrolling in Medicaid.

Option 7: Maryland Children's Health Program

If you are pregnant or have a child under age 19, you may be able to obtain coverage through the Maryland Children's Health Program (MCHP). For more information about MCHP, contact your local department of social services or your local health department. You also may contact Maryland Health Connection at www.marylandhealthconnection.gov or 1-855-642-8572.

Important Note

If someone is trying to sell you health insurance, make sure that the person selling the plan is licensed, and that you understand what the plan will and won't cover. The Maryland Insurance Administration's Health Insurance Shopping Tool is a good way for

you to compare the features, including coverage, deductibles, and copayments of different health insurance options. The Health Insurance Shopping Tool is available on our website at: <https://insurance.maryland.gov/Consumer/Documents/publicnew/Health-Insurance-Shopping-Tool.pdf>. Make sure you understand any disclosures, made in writing or over the phone, before you say that you understand them. For more information, contact us at 1-800-492-6116 or go to our website at: www.insurance.maryland.gov.

DISCLAIMER: The information presented in this Advisory is intended for educational purposes only, and is not intended to provide legal advice or a specific recommendation.