HELPING YOUR PATIENTS UNDERSTAND THE BENEFITS OF THE AFFORDABLE CARE ACT AND HOW TO ENROLL IN MARYLAND

Do you have patients who need health insurance? MedChi and HealthCare Access Maryland want to help you understand how the Affordable Care Act affects your patients, what their options are and how they can enroll in health coverage.
Any Marylander who is struggling to pay for health insurance or who is not insured at all may benefit from the Affordable Care Act and health plans offered through Maryland Health Connection, the state’s new health insurance marketplace.

Understanding what types of insurance are available, who is eligible and how the process works will give you a better idea of which patients in your practice would most benefit from the new plans. It will also allow you to provide better patient education and counseling. Please explore the enclosed materials and call MedChi at 1-800-492-1056 ext. 3311, if you have any additional questions.

**What type of insurance is available through Maryland Health Connection?**

Two types of insurance can be purchased on Maryland Health Connection — Medicaid and Qualified Health Plans.

- **Medicaid:** To help those most in need, Medicaid has been expanded to 138% of the Federal Poverty Level (FPL). For example, an individual with an annual income of $15,856 or family of four with an annual income of $32,499 are now eligible for Medicaid.

- **Qualified Health Plans (QHP):** QHPs are private insurance. Financial assistance — in the form of tax credits and cost sharing reductions — will be available beginning in January, 2014 to assist all Marylanders who enroll in qualified health plans through Maryland Health Connection.

  » Affordable health insurance is defined under law as health insurance with a premium below a certain percentage of annual income. Anyone who is paying more than 9.5% of their income on health care premiums is enrolled in an unaffordable plan. You should encourage them to visit the Maryland Health Connection website to shop for a new plan.

  » Anyone with an income between 133% — 400% of the FPL is eligible for tax credits on plans purchased through Maryland Health Connection.

  » Anyone with an income between 100% — 250% of the FPL is eligible for cost sharing reductions on plans purchased through Maryland Health Connection.

**Key Dates:**

- **Open Enrollment:** October 1, 2013 — March 31, 2014 (Note: Medicaid enrollment takes place throughout the year)

- **Coverage begins:** January 1, 2014

**Who is eligible?**

All legal residents in Maryland who don’t have affordable health insurance, or can’t get it from their employer are eligible to enroll in health coverage through Maryland Health Connection.
Benefits:

Here are some major benefits that should be communicated to all wary patients:

- Qualified Health Plans must include Essential Health Benefits
  - Doctor visits
  - Hospital stays
  - Emergency care
  - Maternity and pediatric care
  - Medical tests
  - Mental health care
- Substance abuse treatment
- Prescriptions
- Preventive care (vaccinations, flu shots, birth control and screenings such as mammograms and colonoscopies)

- Health Plans have been certified by Maryland Insurance Administration.
- Children can stay on their parent’s plan until they are age 26.
- Annual and lifetime limits have been abolished for all essential health benefits on all plans.
- Insurers can no longer deny coverage based on a preexisting condition, or arbitrarily cancel a plan if someone gets sick.

Enrollment and Information Resources:

If your patients are currently uninsured or have unaffordable insurance (purchased on their own or through their employer), there are several options available for them to get information and enrollment assistance.

- **Online:** [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov) – your patients can shop for and compare plans and enroll in quality, affordable health insurance.

- **In-person assistance:**
  - HealthCare Access Maryland (HCAM) is the Connector Entity working to enroll residents in Baltimore City, Baltimore County and Anne Arundel County into health coverage.
  - To help your patients find a local outreach event or locate a navigator or assister who can help them enroll, direct them to the HCAM website: [www.healthcareaccessmaryland.org/healthcare-reform](http://www.healthcareaccessmaryland.org/healthcare-reform)

- **Telephone:** To get answers to eligibility and enrollment questions over the phone, direct your patients to the **HCAM Call Center: 1-877-223-5201.**
A few things to emphasize to patients who don’t believe they can get insurance through Maryland Health Connection, or think the exchange doesn’t work:

- Even if a patient is unsure, encourage them to search on www.marylandhealthconnection.gov anyway. Families of four earning up to $94,200 are eligible for assistance, so anyone struggling with health insurance should try and shop on the exchange.

- Encourage patients to call the HCAM Call Center – 1-877-223-5201. They can give basic information (how much they earn, family size) without any personal information and still find out if they are eligible for financial assistance.

- Emphasize that the structure of the Affordable Care Act is sound, even if the technology had a few early glitches. The Maryland Health Connection Website — www.marylandhealthconnection.gov — is up and running and every day provides more consistent and efficient results.

- The timeframe for open enrollment is limited. The deadline to apply for a policy is March 31, 2014 to avoid a penalty. It is so important to encourage your patients to shop now!

- Finally, try and highlight all of the positive things the Affordable Care Act has already accomplished with unsure patients.

**Materials for Your Patients:**

Enclosed are a variety of brochures and educational materials to review. These items should give you a better idea of the benefits of the coverage available through Maryland Health Connection. If you would like to make copies of these materials available to your patients, please contact Allison at 1-800-492-1056 ext. 3311 or abogsted@medchi.org

**MedChi Hotline for Providers:**

MedChi, The Maryland State Medical Society is your resource for more information on how the Affordable Care Act will impact your practice. If you have any additional questions, please contact Allison at 1-800-492-1056 ext. 3311 or email abogsted@medchi.org.

**HCAM Insurance Call Center:** 1-877-223-5201