

# Need Health Insurance?



## Health Insurance Open Enrollment Begins Nov. 1, 2015

Visit Maryland's health insurance market place, [Maryland Health Connection](http://MarylandHealthConnection.com) during November 1, 2015—January 31, 2016 to:

- Enroll in a health and/or dental plan
- Change your current plan
- Re-determine eligibility for tax eligibility
- Enroll in Medicaid /MCHP
- enrollment for Medicaid/MCHP is open year-round.

[www.marylandhealthconnection.com](http://www.marylandhealthconnection.com)

**You can enroll in or change your health insurance plan outside the open enrollment period if you have a *qualifying life event*, like:**

- Getting married
- Having or adopting a child
- Certain income changes
- Moving to or from Maryland
- Loss of health coverage: job loss, divorce, loss of Medicaid eligibility
- A change in disability status

You can visit the **Maryland Health Connection** website to learn more about qualifying life events, or call **1-855-642-8572** (TTY 1-855-642-8573)

## How Does Health Care Reform Affect You?

People with health insurance coverage live longer, healthier, and happier lives. Since the passage of the Affordable Care Act (ACA) and the launch of Maryland's insurance market place, Maryland Health Connections, in 2013., more Marylanders than ever before are receiving high quality, low cost private health insurance. In fact, according to recent Gallop poll, the uninsured rate in Maryland has dropped from 12.9% in 2013 to 7.8% in 2014.

**REMEMBER:** You cannot be denied coverage because of a pre-existing condition and all Qualified Health Plans sold in the Maryland Health Connection must cover :

**Mental health (including substance use)  
Preventive and wellness services  
Rehabilitative Services  
Laboratory services**

**Emergency and Hospital care  
Immunizations  
Maternity and newborn care  
Prescriptions**

## RESOURCES:

Questions about filing an insurance complaint?

Contact the [Maryland Insurance Administration](http://MarylandInsuranceAdministration.com) or call 410-468-2000 or 1-800-492-6116

**Maryland Health Connection** provides in-person and phone enrollment assistance to help consumers learn about, apply for and enroll in appropriate health insurance products, including Medicaid eligibility, the Maryland Children's Health Program, and subsidized and non-subsidized qualified health plans. They also have enrollment events across the state.

**Consumer assistance organizations** called connector entities are staffed by navigators and assisters and provide free, in-person help to determine your eligibility for financial assistance or Medicaid and enroll if you qualify. Connector assistance organizations are divided into six regions:

- **Central Region:** Anne Arundel, Baltimore City and Baltimore County (877) 223-5201
- **Southern Region:** Calvert, Charles and St. Mary's County (855) 339-3007
- **Lower Eastern Shore Region:** Somerset, Wicomico and Worcester County (855) 445-5540
- **Upper Eastern Shore Region:** Caroline, Cecil, Dorchester, Harford, Kent, Queen Anne's, and Talbot County (866) 492-6057
- **Western Region:** Alleghany, Carroll, Frederick, Garrett, Howard and Washington County (855) 288-DOOR (855-288-3667)
- **Capital Region:** Prince George's and Montgomery County: (240) 773-8250



**NAMI Maryland**

National Alliance on Mental Illness

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