



## Health Insurance Open Enrollment Began November 1, 2015

**Enroll at Maryland Health Connection**  
[www.marylandhealthconnection.com](http://www.marylandhealthconnection.com)

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, 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.

Maryland Health Connection provides in-person and phone enrollment assistance to help individuals 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.

Visit Maryland's health insurance market place, Maryland Health Connection 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 credits
- Enroll in Medicaid /MCHP: enrollment for Medicaid/MCHP is open year-round. Eligibility for Medicaid includes adults 19-64 at or below 138% of the federal poverty level. A single person can make up to \$15,856 per year and qualify for Medicaid. A family of three can make up to \$26,951 per year and qualify. You may apply or renew at Maryland Health Connection.

**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)	Emergency and Hospital care
Preventive and wellness services	Immunizations
Rehabilitative Services	Maternity and newborn care
Laboratory services	Prescriptions

Also, you can enroll in or change your health insurance plan outside the open enrollment period if you have a qualifying life event (visit Maryland Health Connection to learn more about qualifying life events, or call 1-855-642-8572) 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

## Resources

Connector entities are staffed by navigators and assisters and provide free, in-person help to determine your eligibility for financial assistance or Medicaid and enrollment, if you qualify. [Click here](#) for a list of Consumer Assistance Organizations across Maryland. 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

Please [CLICK HERE](#) to download a copy of NAMI Maryland's 2015 Health Insurance Enrollment Flyer. You can distribute this important resource, for instance at your local library or place of worship. Please contact, 410-884-8691, for any questions you may have about the Health Insurance flyer.