



Medicare and Maryland Health Connection: 5 Things Your Clients Need to Know

Maryland Health Connection is the marketplace for Maryland individuals, families and small businesses to compare and enroll in health insurance and determine eligibility for Medicaid and other assistance programs, federal tax credits and cost-sharing reductions. The initial open enrollment for Maryland Health Connection runs from Oct. 1, 2013- Mar. 31, 2014, with coverage beginning as soon as Jan. 1, 2014. Many of your clients with Medicare may want to know what Maryland Health Connection means for them. Here are 5 facts about Maryland Health Connection to share with people who have Medicare or are soon-eligible for Medicare:

1. Maryland Health Connection is not for people with Medicare. Remember, Maryland Health Connection is geared primarily toward those who are under 65 and uninsured, underinsured, or seeking additional health coverage options. People with Medicare already have “minimum essential health insurance coverage,” so they do not need to consider buying a plan through Maryland Health Connection. In fact, it’s illegal for someone to sell them a qualified health plan if they are enrolled in premium-free Medicare Part A and/or Part B. Maryland Health Connection does have dental-only plans for those seeking dental coverage.

2. People eligible for Medicare cannot get federal subsidies on Maryland Health Connection. People who buy a qualified health plan through Maryland Health Connection and then become eligible for Medicare will automatically lose any federal subsidy. The plan will send them a notice explaining this, although it’s still unclear how soon they get this notice. For most, these plans without subsidies will be financially unfeasible. Therefore, the bigger and more important message to share with them is that they should be sure to enroll in Medicare on time, during their Initial Enrollment Period. Then, they should disenroll from their qualified health plan. Be sure that the Medicare enrollment and qualified health plan disenrollment line up to avoid a gap in coverage.

Note: If they decide they no longer want their qualified health plan, they need to contact their plan to end coverage (the plan cannot automatically disenroll them).

3. Some clients may find Maryland Health Connection as an important option. Most people with Medicare will not need to consider Maryland Health Connection. However, there are some exceptions:

People under 65, disabled, and waiting for Medicare eligibility: Most people under 65 are eligible for Medicare after collecting Social Security Disability Insurance (SSDI) benefits for 24 months (people with ESRD and ALS are eligible for Medicare sooner). Maryland Health Connection is an important option for these people to consider while they wait for Medicare. However, once they become eligible for Medicare, they should enroll in Medicare on time, and disenroll from their qualified health plan through Maryland Health Connection (since they will lose any federal subsidies).



People who are not eligible for Premium-free Part A: Although a small group, there are some who have not earned enough working credit, and therefore, are not entitled to premium-free Part A. They have to buy Part A, which (in 2014) can cost up to \$426 per month. These people may want to carefully weigh their options between paying for Medicare versus buying a qualified health plan through Maryland Health Connection. However, if they choose to use Maryland Health Connection, they need to know that they will have a late-enrollment penalty for not enrolling in Medicare on time if they decide to enroll in Medicare in the future.

4. Maryland Health Connection coverage may or may not provide creditable drug coverage. It's still unclear whether all drug coverage in Maryland Health Connection is considered "creditable drug coverage" (coverage as good as Medicare's basic drug benefit). Therefore, anyone who is eligible for Medicare and gets coverage through Maryland Health Connection as an individual or through a small business should be sure to enroll in Part D on time, during their Initial Enrollment Period, *unless they can confirm that the drug plan provides creditable drug coverage*. Insurance plans should be providing members with this information, and in writing. Otherwise, your clients will have to pay a lifetime penalty for late enrollment.

5. Connect your clients to Maryland Health Connection resources for more information. There are six regional Connector entities that employ Navigators and Assisters to provide in-person assistance to help Marylanders access qualified health plans and Medicaid through Maryland Health Connection. To learn more about what help is available, and how to find the Connector entity for your area, go to www.marylandhealthconnection.gov and click on the [Consumer Assistance](#) banner at the top.

Direct your clients with additional questions to visit www.marylandhealthconnection.gov (the official website for Maryland's Health Insurance Marketplace) or contact the Consumer Support Center at **1-855-642-8572**.

Additional Resources

This fact sheet does not address the impact of the Affordable Care Act on long term services and supports, such as nursing home care or waivers. To learn more about Maryland's long term care reform, go to <https://mmcp.dhmd.maryland.gov/longtermcare/SitePages/Home.aspx>.

Maryland Senior Health Insurance Assistance Program (SHIP) can help clients with Medicare questions – go to <http://www.aging.maryland.gov/SeniorHealthInsuranceProgram.html>.

Get the Centers for Medicare & Medicaid (CMS) Fact Sheet, [Medicare & the Health Insurance Marketplace](#).

Check out Maryland Health Connection official website at www.marylandhealthconnection.gov.

Sign-up for email or text updates at: <http://marylandhealthconnection.gov/contact-us/connect/> or text the keyword "Connected" to 96000.