



What Maryland Health Connection Means for People Ages 55-64

Many people who are uninsured, underinsured, or seeking alternate health coverage options can soon get health care coverage, and at an affordable cost. 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. Initial open enrollment for Maryland Health Connection runs from Oct. 1, 2013 - Mar. 31, 2014, with coverage starting as soon as Jan. 1, 2014. It is likely you will come across people ages 55-64 with questions about getting health insurance now through Maryland Health Connection, and how it will work with their future Medicare. Here are 7 facts you can share about what Maryland Health Connection means for them:

1. People who are uninsured, underinsured, or do not have access to affordable health care should review their options in Maryland Health Connection. While they await Medicare, they should consider qualified health plan options in Maryland Health Connection. And, if eligible, they can get subsidies to help pay for their health plan premium (in the form of refundable and advanceable tax credits for people with incomes 100% - 400% federal poverty level) and cost-sharing (for people with incomes 100% and 250% of federal poverty level). They will also get screened for Medicaid eligibility. Learn more by visiting the official Maryland Health Connection website at www.marylandhealthconnection.gov.

2. The subsidies only apply to plans in Maryland Health Connection; they cannot be applied to individual plans sold outside Maryland Health Connection. Although people can still purchase health plans in the individual market, those eligible for subsidies can only use them for qualified health plans purchased in Maryland Health Connection. Therefore, they should purchase through Maryland Health Connection if eligible for subsidies.

3. Once they become eligible for and enroll in Medicare, they will not need their qualified health 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. In addition, people with Medicare cannot get federal subsidies to pay for plans in Maryland Health Connection, so those plans will likely be too expensive for them. Enrollees will need to contact Maryland Health Connection and their plan to disenroll. They should sign up for Medicare during their Initial Enrollment Period, or else face a possible lifetime penalty later. Be sure that the Medicare enrollment and qualified health plan disenrollment line up to avoid a gap in coverage.

4. People eligible for expanded Medicaid in 2014 (under the new adult Medicaid category in Maryland) will lose their eligibility to Medicaid under the expansion when they become eligible for Medicare at age 65. However, they will get screened for eligibility for full Medicaid and Medicare Savings Programs (MSPs), and they can remain in or apply for Medicaid Long Term Care or home and community-based waivers. Persons under age 65 who become eligible for Medicare can remain eligible for Medicaid under the expansion, depending on their income.

5. People who get Medicare because of a disability may have questions about Maryland Health Connection. Maryland Health Connection is an important option while they wait for Medicare eligibility. However, once eligible for Medicare, they will lose any Maryland Health Connection premium and cost-sharing subsidies, so they should be sure to enroll in Medicare during their Initial Enrollment Period. Individuals who are dually eligible for Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) can receive both Medicaid and Medicare, regardless of age.

6. People who currently get coverage through Maryland Health Insurance Plan (MHIP) will need to take action. Maryland has several plans for people with pre-existing conditions, known as Maryland Health Insurance Plans (MHIP). While MHIP will continue to exist, MHIP Federal terminates on December 31, 2013. MHIP Plus Plans terminate on March 31, 2014. Anyone with MHIP coverage should consider Maryland Health Connection. If their plan ends December 31, they must apply for a plan through Maryland Health Connection before December 23 to avoid gap in coverage. If their plan ends March 31, they must apply by February 18 to avoid gap in coverage. MHIP is notifying plan participants about these changes. You can find the [FAQ](#) at their website, <http://www.marylandhealthinsuranceplan.net/>.

7. Inform clients about the available resources to assist them with their choice. 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 what help is available and find the Connector 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.dhmdh.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.