

## Before You Buy That “Low Cost” Health Insurance: Know What You’re Buying. Get Advice from a Trusted Source.

**Open Enrollment to purchase health insurance through the Maryland Health Connection for 2021 coverage is from November 1 to December 15.** You may still be able to enroll in comprehensive coverage outside of these dates if you have a qualifying life event, like losing other health coverage, moving, getting married, or having a child. Medicaid is always open to those who qualify.

### **Financial Help May Be Available**

If you purchase a policy through the Maryland Health Connection, financial help (such as tax credits, premium subsidies, and cost sharing) may be available to you. Visit the Maryland Health Connection at: <https://www.marylandhealthconnection.gov/> to learn if you qualify for financial help, or if you qualify for low- or no-cost coverage through Medicaid.

You can find navigators and insurance producers (agents or brokers) qualified to review plans at the Maryland Health Connection: <https://www.marylandhealthconnection.gov/>.

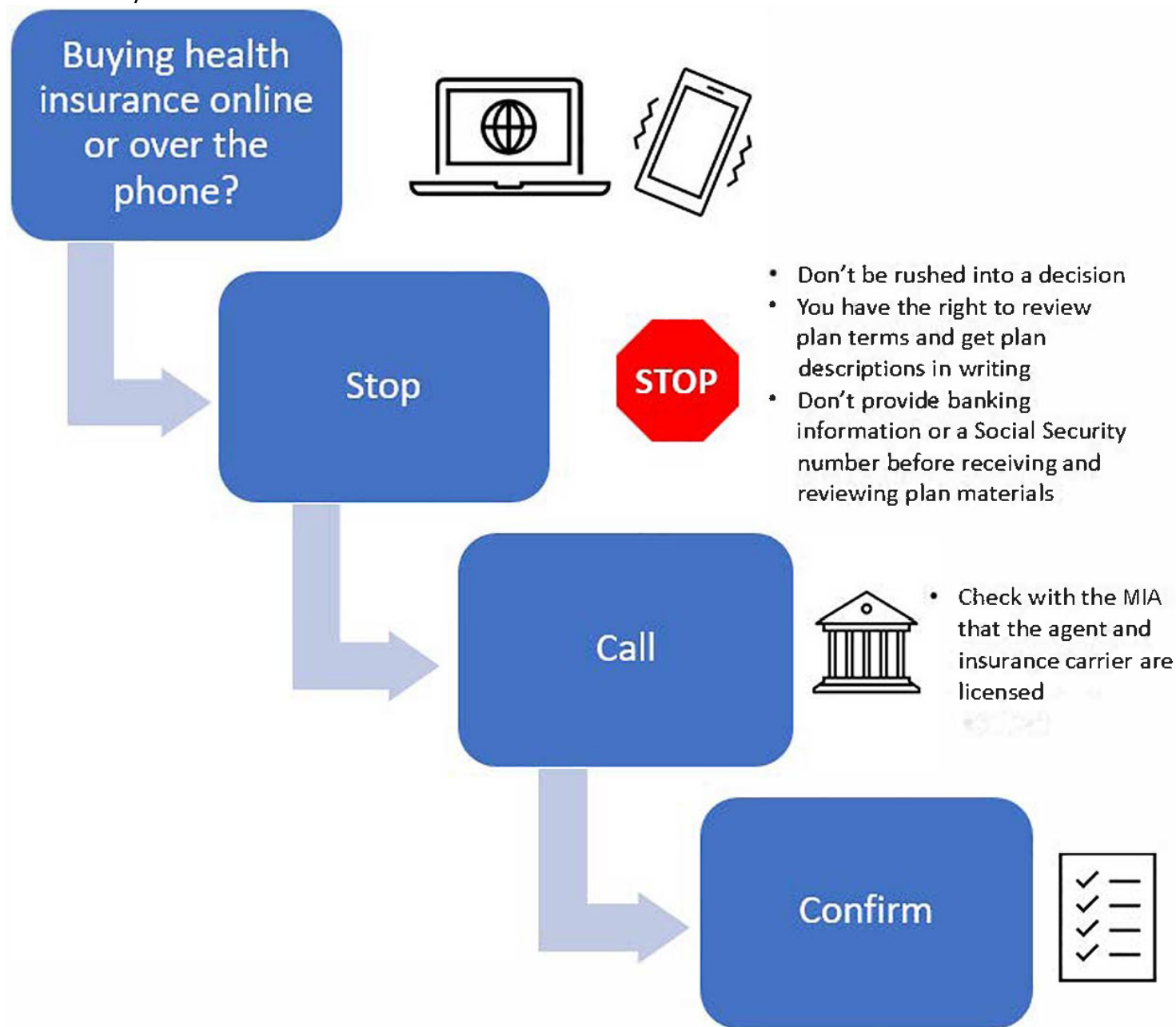
To buy insurance that will cover a wide range of conditions, start with the Maryland Health Connection: <https://www.marylandhealthconnection.gov/> or talk to an insurance producer (agent or broker) that is licensed in Maryland. If you have questions, call the Maryland Insurance Administration at 800 492-6116.

**If you are looking to buy a new health plan to save money,** here are some questions you may want to ask before you buy. For help, call the Maryland Insurance Administration at 800-492-6116:

- Is it a Short-Term, Limited Duration plan, a Sharing Ministry plan, or other limited-coverage plan? If so, the plan may offer limited benefits and/or may not be regulated by the State of Maryland.
- Is it sold through an association that requires a membership fee? If so, it could cover less than Maryland Health Connection plans.
- Is the person selling the plan licensed in Maryland? If so, ask for his/her state license number and call the Maryland Insurance Administration at 800 492 – 6116 to confirm.
- Who is the carrier and is it licensed in Maryland?
- Does the plan cover your pre-existing conditions? Does it cover your medications?
- What are the deductibles? There may be different deductibles for different services.
- What services DOESN'T the plan cover?
- For services that ARE covered, how much will the plan actually pay? Is there a limit on the total amount the plan will pay per person, per service, or per year?
- How long will the coverage last? Will you be able to keep or renew your coverage if you get sick?
- Does the plan have a provider network?
  - If yes, how do you access information about it? Is your doctor or hospital in the network?
  - If not, will you have to pay any part of the provider's fees?

You can also ask for a written example of how coverage works if you visited a physician and needed diagnostic tests and follow-up care, or had a hospital stay for several days, and had testing and scans, surgery, and saw several specialists.

Before you buy, it is a good idea to always ask for the plan's details in writing and take the time to review the materials carefully. Don't feel rushed to make a decision. Remember, there is free help available to you. You can call the Maryland Insurance Administration at 1-800-492-6116.



Be sure to get coverage information in writing *before* you buy. It is a good idea to ask about:

- Coverage of key benefits like prescription drugs and preventive care
- Coverage limits per service, per person, or per year
- Coverage for conditions you already have (pre-existing conditions)
- The amount you pay before the plan pays (deductible)

Get more help with these resources from the Maryland Insurance Administration:

[What to Ask When Shopping for Health Insurance](#)

[Know The Details When You Shop for Health Insurance Coverage](#)

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# Maryland

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