



# Insurance Fraud

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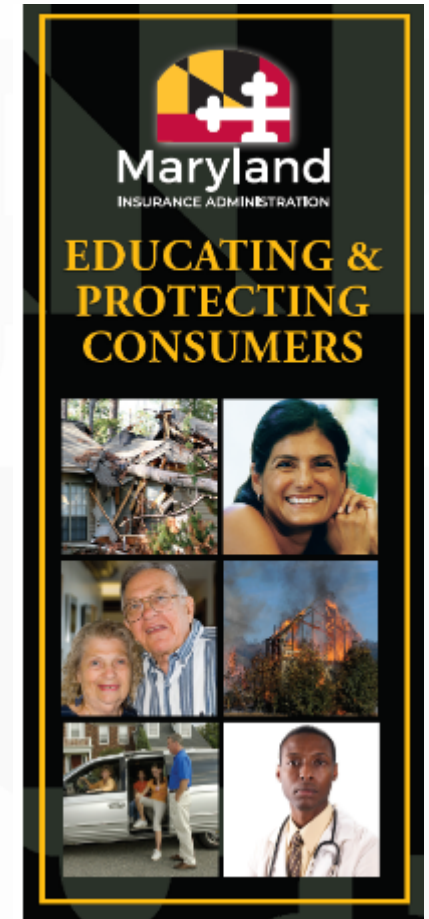
This presentation does not provide legal advice.  
You should discuss specific questions with your  
trusted financial advisor or insurance producer.



# What is the Maryland Insurance Administration

The Maryland Insurance Administration (MIA) is the state agency that regulates insurance in Maryland. The MIA:

- Licenses insurers and insurance producers (agents or brokers).
- Examines the business practices of licensees to ensure compliance.
- Monitors solvency of insurers.
- Reviews/approves insurance policy forms.
- Reviews insurance rates to ensure rates are not inadequate, excessive or unfairly discriminatory.
- Investigates consumer and provider complaints and allegations of fraud.



[Video: How the MIA can help](#)



# What is the Maryland Insurance Administration?

If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. Examples of improper actions include:

- Improperly denying or delaying payment of all or portions of a claim;
- Improperly terminating your insurance policy;
- Raising your insurance premiums without proper notice;
- Making false statements to you in connection with the sale of insurance or processing of insurance claims; and,
- Overcharging you for services, including premium finance charges.

# What is Insurance Fraud?

Insurance fraud is when an insurance producer, adjuster, or consumer commits a deliberate deception for financial gain. Insurance fraud is one of the most costly crimes in our country - costing about \$40 billion per year nationally.

According to the Coalition on Insurance Fraud, it is estimated that each household pays approximately \$1,000 extra in insurance premiums each year to offset the cost of insurance fraud. Committing insurance fraud can result in civil or criminal prosecution, jail time, penalties as high as \$10,000, or jail time and penalties.



# Insurance Fraud

Insurance fraud takes many forms: completing a false document, making a false statement, an insurance producer pockets a premium, selling unauthorized insurance, exaggerating a claim, billing an insurer for services that were not provided and making a fraudulent claim.

The Maryland Insurance Administration takes insurance fraud seriously, and we investigate all referrals of insurance fraud.



# Insurance Fraud

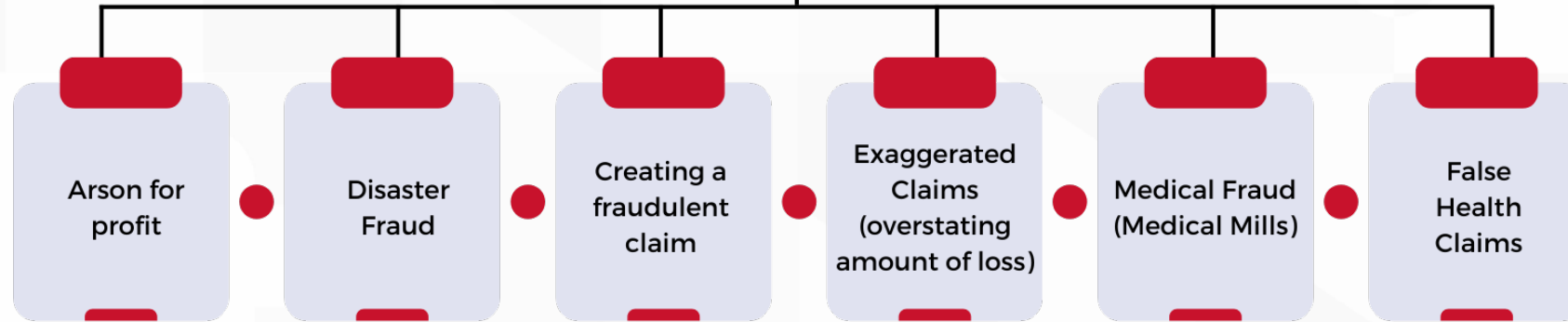
What kind of insurance fraud is the most common?

1. **Auto Insurance** - fake vehicle damage, dishonest on application.
2. **Workers Comp** (by both employees and employers).
3. **Medical Fraud** - up to ten percent of health insurance expenditures are a result of fraud, per FBI. A lot is billing fraud, a good percentage is seniors on Medicare buying supplemental coverages they do not need.



# Fraud Against an Insurance Entity

Fraud by individuals, policyholders, medical providers or other service providers against an insurance company to receive money by filing a false claim or inflating a legitimate one





# Fraud Against an Insurance Entity

**Arson for Profit** – A business, home, or vehicle is intentionally set on fire by the owner or someone acting on behalf of the owner to collect insurance money.

**Disaster Fraud** – An individual persuades a disaster victim to claim more damages than actually occurred.

**Creating a Fraudulent Claim** – Staging or intentionally causing an auto accident; staging slip-and-fall accidents; claiming an injury occurred on the job when it did not; falsely claiming a foreign object in a food; phony burglary or theft.

**Exaggerated Claims (Overstating the Amount of Loss)** – These can include: inflating bodily injuries from an auto accident or work-related injury; inflating the value of items taken during a burglary or theft; inflating a physical damage claim from a minor fender bender; and medical providers inflating billing or upcoding of medical procedures.

# Fraud Against an Insurance Entity

**Medical Fraud (“Medical Mills”)** – Medical providers bill insurers for services they do not provide or inflate the bills for services. These scams frequently are connected to automobile accidents or disability claims.

**False Health Claims** – Knowingly making a false statement or representation in a health insurance claim or application, by a patient or by a provider, to an insurance company or to a state health plan or program.



# Insurance Fraud

Older Adults are often targets of insurance fraud, particularly in regard to life and health insurance.

Be wary of a salesperson or telephone caller who:

- Contacts you unsolicited. The salesperson probably has obtained your information through a mailing list.
- Uses high-pressure tactics. Common tactics include offering a “last-chance deal,” or “limited offer” or attempting to pressure you to sign forms without reviewing them.



# Insurance Fraud

Be wary of a salesperson or telephone caller who:

- Urges you to cash in an existing annuity or life insurance policy to buy a new annuity, life insurance policy, or other investment. Generally, annuities and life insurance are worth more the longer you keep them. Changing to a new annuity or policy may cause you to lose money over the first three to five years. You also may be charged a penalty if you withdraw money from your annuity early. Discuss the tax consequences of early withdrawal with your tax advisor.
- Claims to be from Medicare, Social Security, or another government agency. An insurance producer or broker who claims to be associated with the government is breaking the law.
- Wants to sell you a package policy that includes several different benefits, some of which duplicate a policy you already have or include coverage you do not need.

# Insurance Fraud

Be wary of a salesperson or telephone caller who:

- Wants you to pay cash or make your check/money order payable to him or her. Never pay with cash and always request a receipt.
- Wants you to sign forms that contain false or incomplete information or are blank.
- Wants to fill out the forms for you. Make sure you read over and understand all of the forms you sign.
- If you are unsure whether an insurance product makes sense to you, reach out to your friends or family, or from a trusted accountant, attorney, or financial adviser before making an insurance purchase.

# Insurance Fraud

Tips to protect yourself from insurance fraud:

- Slow down. Take your time. Does the price seem too good to be true?
- Pay by check or credit card, and make sure you receive your insurance cards and documents in a timely manner.
- Use caution with unsolicited contacts. Deal only with licensed insurance producers. They must maintain proof of being licensed. Ask to see it.
- Keep and review your insurance documents including a copy of the insurance policy with endorsements and declarations outlining your coverage and its limitations.

# Insurance Fraud

You are encouraged to report insurance fraud activities to the Maryland Insurance Administration's Insurance Fraud Division.


You need not give your name. Simply call 1-800-846- 4069.

Consumers may also email fraud referrals by sending completed forms to [fraud\\_referrals.mia@maryland.gov](mailto:fraud_referrals.mia@maryland.gov).



# Contact Information

## Maryland Insurance Administration

 **800-492-6116 | 410-468-2000 | 800-735-2258 (TTY)**

 [insurance.maryland.gov](https://insurance.maryland.gov)



[MDInsuranceAdmin](https://www.facebook.com/MDInsuranceAdmin)



[en Español: MDInsuranceAdminES](https://www.facebook.com/MDInsuranceAdminES)



[Maryland Insurance Administration](https://www.linkedin.com/company/Maryland Insurance Administration)



[marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin)



[MD Insurance](https://twitter.com/MD_Insurance)



<https://bit.ly/mdmiayoutube>





# Immigration:

## Summary of statuses, how to obtain help and avoid scams



**Just Neighbors**

Hope Through Immigration Legal Services

# Julia Birk

**Senior Immigration Attorney  
Maryland & DC Program**



## Just Neighbors

Hope Through Immigration Legal Services

# What We Do



Provide high-quality humanitarian-based immigration legal services to low-income immigrants (below 200% of poverty level)

- fee of \$100, waived about half the time

Engage in education efforts to both clients and community at-large

- Immigration 101
- Know Your Rights
- Removal Defense

Build cross-cultural communities through use of volunteers and their direct engagement with clients, usually through our appointment-based Immigration Clinics

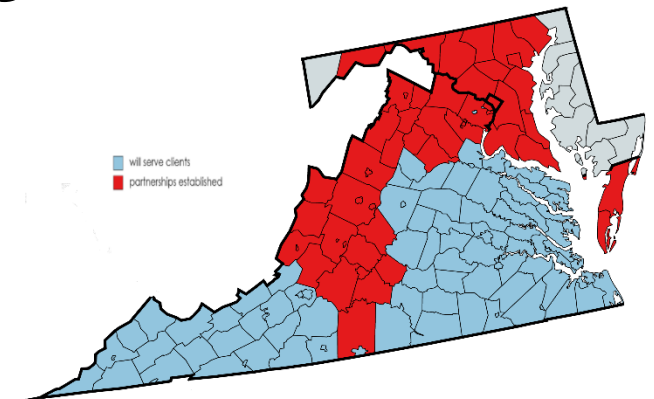
Partner in advocacy on immigration laws/rules and key issues impacting client base



# How We Help



- In 2023, we served nearly **1400 clients** with over **2200 cases**
  - **File fee waivers** for USCIS required fees where available
  - 80% of the cases result in **work authorization**
  - Nearly 40% of the cases help clients **escape violence**
  - About 20% of the cases clarify that clients do not have a legal pathway to documentation and **advises them of their rights**
- **Connect clients** to other social services, including counseling, housing, medical, and food
- We've operated for over 26 years in Northern Virginia, 5 years in rural parts of Virginia and **almost 4 years in Maryland & DC**



# Quick Summary of Immigration Statuses



# The Immigration Roadmap

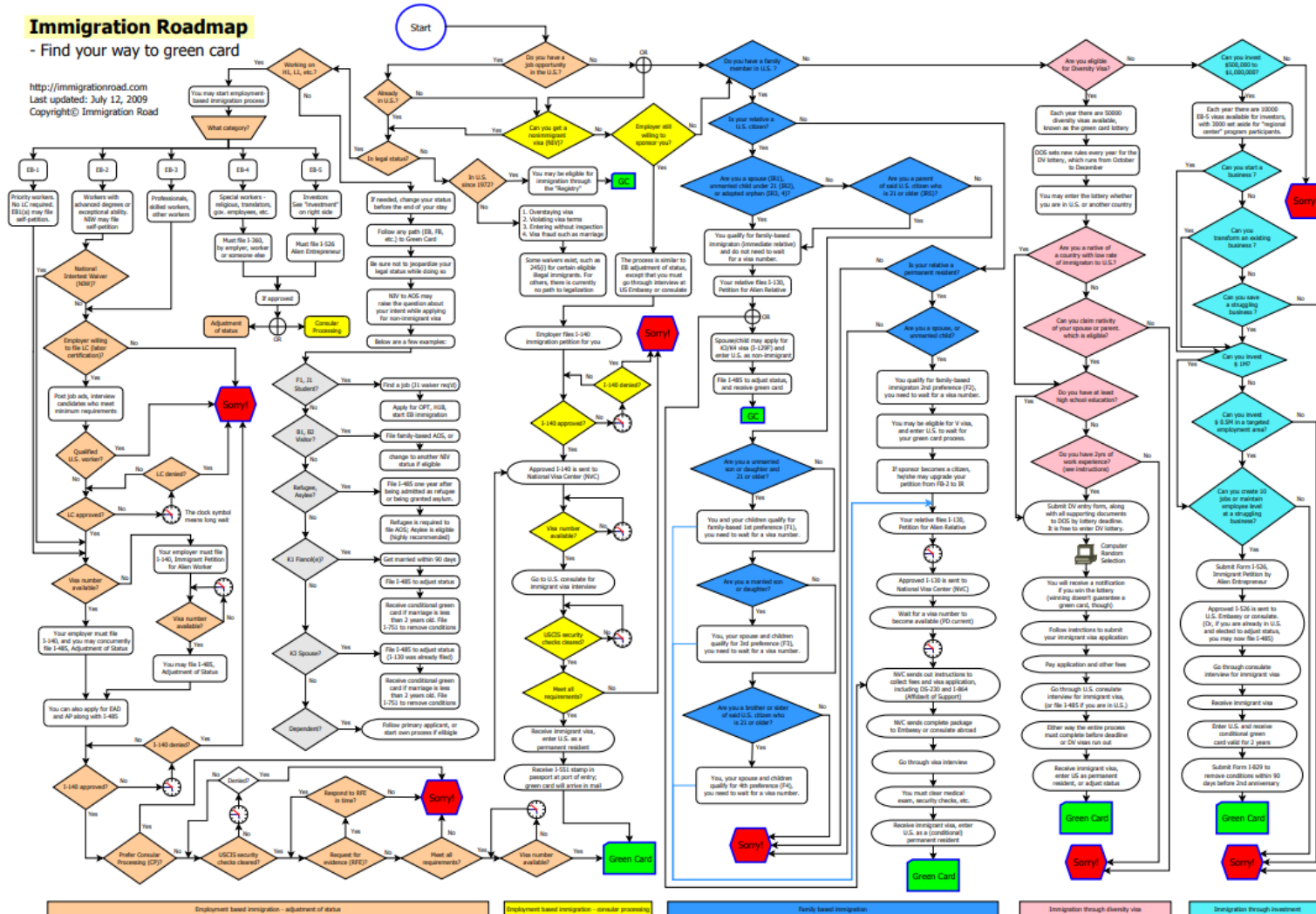


# Just Neighbors

## Immigration Roadmap

- Find your way to green card

<http://immigrationroad.com>  
Last updated: July 12, 2009  
Copyright © Immigration Road



Disclaimer: This immigration roadmap is for general guidance only and shall NOT be construed as legal advice; U.S. immigration laws and regulations are ever changing, so always confirm with USCIS and/or consult a qualified professional with regard to your case. No warranty is made regarding the accuracy of any information, but all possible ways to GC are covered by this flowchart and appeal/review to request are not included. You may start multiple processes if you are eligible.

# Paths to Legal Status:



Just Neighbors

Family-Based

Employment

Humanitarian  
Reasons

## Permanent

<p><b>Lawful Permanent Residents (LPR)</b></p>	<p><b>Obtained by:</b></p> <ul style="list-style-type: none"> <li>Family based - 63% - immediate relative/preference category</li> <li>Employment based - 21%</li> <li>Humanitarian – 12%</li> <li>Lottery – 4%</li> <li>FY21 @ 740,000</li> </ul>	<p><b>Benefits:</b></p> <ul style="list-style-type: none"> <li>Work legally</li> <li>Travel w/restrictions</li> <li>Possibly eligible for public benefits</li> <li>Sponsor: spouses, children - unmarried sons/daughters (12-21 years)</li> </ul>
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Asylees	Refugees
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## Temporary

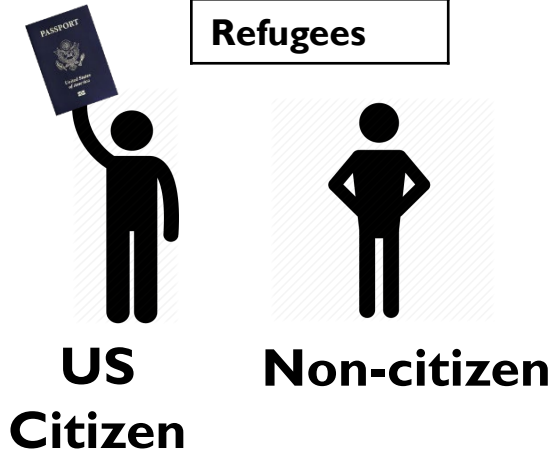
<p><b>Non-immigrants</b></p>	<p style="text-align: center;">A—V</p> <div style="display: flex; justify-content: center; align-items: center;"> <div style="font-size: 3em; margin-right: 10px;">{</div> <table style="border: none;"> <tr> <td style="padding: 5px;">• Tourists</td> <td style="padding: 5px;">• Performers</td> </tr> <tr> <td style="padding: 5px;">• Students</td> <td style="padding: 5px;">• Athletes</td> </tr> <tr> <td style="padding: 5px;">• Au Pairs</td> <td style="padding: 5px;">• Workers</td> </tr> <tr> <td style="padding: 5px;">• Diplomats</td> <td></td> </tr> </table> </div> <ul style="list-style-type: none"> <li>FY21 13,623,000 (down 59% due to pandemic)</li> </ul>	• Tourists	• Performers	• Students	• Athletes	• Au Pairs	• Workers	• Diplomats	
• Tourists	• Performers								
• Students	• Athletes								
• Au Pairs	• Workers								
• Diplomats									
<p><b>Humanitarian</b></p>	<ul style="list-style-type: none"> <li>Violence Against Women’s Act (VAWA)</li> <li>U Visa</li> <li>T Visa</li> <li>Special Immigrant Juvenile Status - SIJ</li> <li>Temporary Protected Status - TPS</li> <li>Deferred Action for Childhood Arrivals – DACA</li> <li>Parole</li> </ul>								

**Obtained by:**

- Born in US
- Naturalization – FY21 814,000
- Born outside US to US citizen parent

**Benefits:**

- Work legally
- Travel freely without restriction
- Vote
- Receive public benefits
- Sponsor:
  - Immediate relative** – parents, spouse and children <21/ unmarried
  - Preference category** - siblings (15-22 yrs), sons/daughters (8-22 years)



## Undocumented

<ul style="list-style-type: none"> <li>11 million</li> <li>42% overstay</li> <li>58% illegal entry</li> <li>Cannot work – work permit always tied to benefit</li> </ul>	<ul style="list-style-type: none"> <li>Cannot get public benefits</li> <li>Deportable</li> <li>Bars to re-entry</li> <li>Ineligible to adjust status often</li> </ul>
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# The Legal Services We Provide



## Pathway to Permanent Residence

- Violence Against Women Act protection (VAWA)
- U-Visa (for victims of crime)
- T-Visa (for victims of trafficking)
- Asylum
- Family-based petitions (usually directly related to one of the above cases)
- Adjustment of Status
- Naturalization and Citizenship
- Special Immigrant Juvenile Status
- Removal Defense

## No Pathway to Permanent Residence

- Deferred Action for Childhood Arrivals (DACA)
- Temporary Protected Status (TPS)
- Withholding of Removal



# How to Obtain Help and Avoid Scams



**Just Neighbors**

Hope Through Immigration Legal Services

# Questions About Your Immigration Status



Only *some immigrants* qualify for legal status, but *all immigrants* can benefit from an initial legal consultation:

- Verify eligibility for a legal status, now or in the future
- Identify risk factors and how to mitigate them
- Correct common myths or misunderstandings about the immigration system
- Avoid victimization by Immigration scams
- Make informed decisions for the future
- Questions about how recent changes in immigration could/would affect you

# Who Is Qualified to Offer Legal Advice?



## Attorneys

- Licensed to practice by a state court and the license is maintained by membership in a state's bar association
- Private attorneys charge a fee and there are also organizations like Just Neighbors that offer free or low-cost services: <https://www.justice.gov/eoir/list-pro-bono-legal-service-providers>

## Accredited Representative

- Licensed by the Department of Justice, a list of all Accredited Representatives can be found here: <https://www.justice.gov/eoir/recognized-organizations-and-accredited-representatives-roster-state-and-city>


All government websites end in “.gov”

All immigration forms are FREE and you can find current immigration information at [www.uscis.gov](http://www.uscis.gov)

- A Notary, notary public, consultant, advocate
  - **In the US a “Notary public” is a qualification/license to verify identity and signatures for legal documents, they are not licensed to practice law or offer legal advice.**
- “My cousin’s husband’s neighbor who obtained papers in 3 months with a similar case”
- Television, Radio, Podcast, Celebrity Personality:
  - It is important to consider the sources they cite for their information
  - For your own media literacy, you should always consider: what are the purposes or goals of this show/program/personality?

- **Don't sign blank Immigration forms or forms that contain false information about yourself or your situation.**
  - There are serious consequences for false statements on Immigration forms
- Don't pay for Immigration forms.
  - All official USCIS Immigration forms are free!
- Don't allow a notary or any other person to keep your original documents.
- Get a legal screening so you can know if you don't have any Immigration Benefit, and won't fall for false promises
- For any Health Benefit, instead of deciding for yourself that you don't qualify because of your status, be honest about your status with the service provider and let them tell you what you qualify for.

## Call Just Neighbors for an initial screening

 703-979-1240

Tuesday-Friday 9-5



[justneighbors.org/gethelp](https://justneighbors.org/gethelp)

at any time



We want to know what you think! Scan our QR Code for a brief survey.

Follow us on social media!



[facebook.com/justneighborsdmv](https://facebook.com/justneighborsdmv)



[instagram.com/justneighborsdmv](https://instagram.com/justneighborsdmv)



[linkedin.com/company/justneighbors](https://linkedin.com/company/justneighbors)





# Health Care Eligibility for Immigrant Families & Privacy Protections

# Who We Are



# Maryland Health Connection

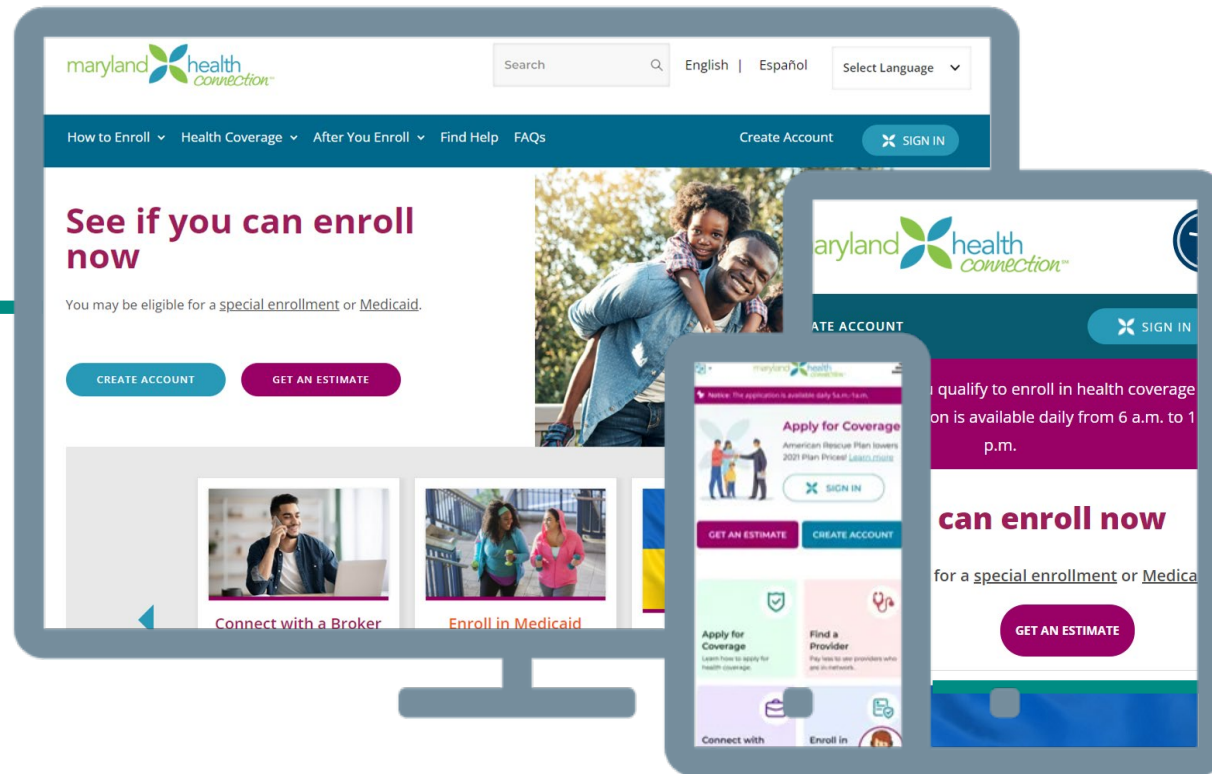
We are Maryland's official health insurance marketplace.

At [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov), you can compare health plans and costs side by side and enroll in quality health, vision and dental insurance for you and your family.



# How to Enroll

Desktop



Tablet

Mobile app:  
Enroll MHC

[www.MarylandHealthConnection.gov](http://www.MarylandHealthConnection.gov)  
[www.MarylandHealthConnection.gov/es](http://www.MarylandHealthConnection.gov/es)

# Maryland Health Connection

**Broker Connect:** Go to [MarylandHealthConnection.gov/brokerconnect-form/](https://MarylandHealthConnection.gov/brokerconnect-form/) to get free expert help in 30 minutes or less.

**Consumer Assistance** – local, free, in-person and virtual/phone enrollment assistance

- Go to [MarylandHealthConnection.gov/find-help/](https://MarylandHealthConnection.gov/find-help/) to find local help near you!

**Call Center: 1-855-642-8572**

- Deaf and hard of hearing use Relay service.
- Help is available in more than 200 languages.

# Privacy Protections for Immigrant Families



# Privacy Protections for Immigrant Families

When you apply for coverage through Maryland Health Connection, your information is protected.

- Applying for health coverage does not allow another agency (such as ICE) to get access to your personal information. This is protected by law, even if one family member is in the process of deportation.
- We verify immigration status for applicants in order to find out what health insurance programs they may be eligible for, such as Medicaid or private health plans.
- We cannot use your personal information for anything other than your health coverage application unless you provide consent.

# Privacy Protections for Immigrant Families

When you apply for coverage through Maryland Health Connection, your information is protected.

- You only have to provide the immigration status for the family members who are applying for coverage, such as your children.
- If you are undocumented but your children or family members are US citizens or have an eligible immigration status, you can apply for them to get coverage.
- You will not have to provide your own immigration status if you are not applying yourself, even if the application later asks for proof of your citizenship status.





# Privacy Protections for Immigrant Families

When you apply for coverage through Maryland Health Connection, your information is protected.

- Enrolling in health coverage will not prevent your loved ones who are undocumented from getting a green card or other legal documentation in the future. The personal information in your application won't affect your current immigration status or your application for a green card or citizenship, and you cannot be deported for using your health benefits.



# Private Health Plan Eligibility for Immigrant Families



# Eligibility to Enroll in Health Care

You may be eligible to enroll in a private health plan through Maryland Health Connection, the state's official health insurance marketplace, if you are present in the U.S. under certain immigration statuses or if you have applied for certain lawfully present statuses.

You can still apply for health coverage through Maryland Health Connection even if not all of your family members have an immigration status that qualifies them for coverage. Individuals who are not requesting coverage will not be asked about their immigration status.

You do not need a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) to apply for coverage. However, if you are requesting financial help and file taxes, you will be asked to provide your SSN.

# Private Plan Eligibility to Enroll

- Lawful Permanent Resident (LPR) who entered the U.S. after August 22, 1996
  - Often called “Green Card holders.”
  - Applicant for LPR Adjustment with approved visa also may be eligible.
- Granted Deferred Action Status
  - Note, this does not include DACA (Deferred Action for Childhood Arrivals) because residents in the U.S. through DACA may not enroll through the marketplace.
- Asylees
  - An applicant for this status with employment authorization also may be eligible. Aliens who entered the U.S. before August 22, 1996
  - An administrative order to pause expulsions may be granted for a limited number of reasons, such as age, physical condition or “compassionate reasons.”
- Refugees
- Deferred Enforced Departure Battered spouse, parent or child (Under the Violence Against Women Act or VAWA)
- Alien paroled into the U.S. for at least one year

# Private Plan Eligibility to Enroll

- Trafficking victim and spouse, child, sibling or parent | An applicant for Victim of Trafficking Visa also may be eligible.
- Veteran, active-duty military and their spouses | Unremarried surviving spouses and children of veterans or active-duty military also may be eligible.
- Temporary Protected Status (TPS) in the U.S. from countries designated (see USCIS.gov website for current list) | An applicant for TPS with employment authorization also may be eligible
- Lawful Temporary Residents under the Immigration Reform & Control Act (IRCA) and family unity provisions under LIFE Act
- Applicants for IRCA or the LIFE Act plus employment authorization also may be eligible.
- Applicants for Registry plus employment authorization also may be eligible.
- A child with pending application for Special Immigrant Juvenile status also may be eligible.
- Applicant for Suspension of Deportation or Cancellation of Removal plus employment authorization also may be eligible.

# Private Plan Eligibility to Enroll

- Alien granted withholding of Deportation or Removal | An applicant for this status with employment authorization also may be eligible.
- Citizens of Marshall Islands, Micronesia and Palau
- Lawfully Present Resident of American Samoa under its immigration laws
- Iraqi and Afghan Nationals who worked for or on behalf of the U.S. Government in Iraq or Afghanistan
- Member of federally recognized Indian tribe or American Indian born in Canada
- Cuban/Haitian entrant
- Individuals on an Order of Supervision with employment authorization

# Private Plan Eligibility to Enroll

Non-Immigration status not in violation, includes students, U and V Visas, HB-1 and J Visas:

- I Diplomat or foreign government official (A); foreign military personnel stationed in the U.S. (A-2)
- Temporary visitor for business (B-1); temporary visitor for pleasure, recreational study, or medical treatment (B-2)
- Transiting the United States ©
- Crewmember (D)
- Treaty trader (E-1); treaty investor (E-2); Australian professional specialty (E-3)
- Student (non-vocational) (F)



# Eligibility to Enroll in Health Care

(Continued) Non-immigration status not in violation, includes students, U and V Visa, HB-1 and J Visas

- Employee of a designated international organization (G)
- Temporary professional worker in specialty occupation (H-1B); Free Trade Agreement professional: Chile, Singapore (H-1B1); Fashion model (H-1B3); Nurse for health professional shortage (H-1C); Temporary agricultural worker (H-2A); Temporary non agricultural worker (H-2B); Trainee or special education visitor (H-3)
- Media, journalist (I)
- Exchange visitor (J)
- Intracompany transferee (L)





# Eligibility to Enroll in Health Care

(Continued) Non-immigration status not in violation, includes students, U and V Visa, HB-1 and J Visas

- Fiancé marrying U.S. citizen (K-1), Foreign born spouse pending Green Card (K-3)
- Athlete or member of an entertainment group (P-1); Artist or entertainer (P-2; P-3)
- Parent or child of a Special Immigrant (N)
- Individual with extraordinary ability or achievement (O)
- Student (vocational) (M)
- Participant in an international cultural exchange program (Q-1)
- Religious worker ®
- Spouse and children of a Lawful Permanent Resident (V)
- Victim of human trafficking (T)
- Victim of criminal activity (U)



# Medicaid Eligibility for Immigrant Families



# Medicaid Eligibility

**Pregnant individuals of any immigration status are eligible for Medicaid.**

Medicaid: Enrollment in Medicaid is year-round.

To see if your immigration status may qualify you to enroll, apply at [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov)

Only certain immigration statuses qualify an individual to receive Medicaid.

In addition, under most immigration statuses, you must be lawfully present in the U.S. for five years (“the five-year bar”) before you are eligible for Medicaid, but a limited number of groups are exempt from the five-year requirement.

Children under 21 are not subject to the five-year requirement.



# Medicaid Eligibility

## Emergency Medical Services

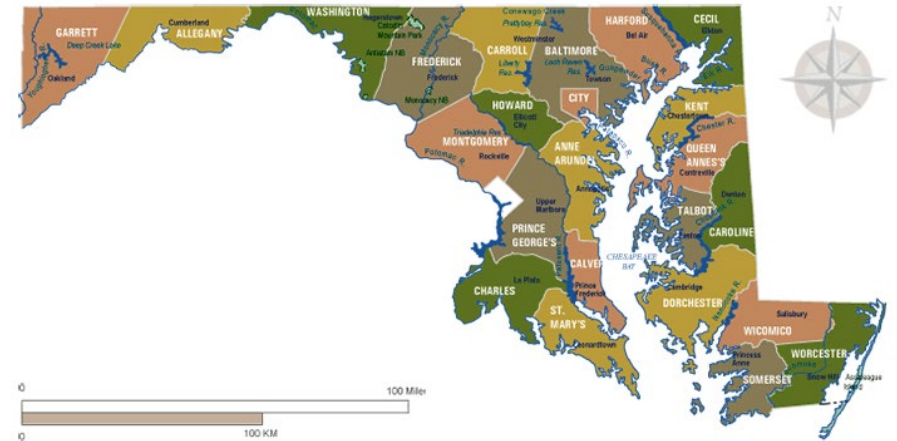
If you do not have any of the immigration statuses discussed and have had a recent medical emergency, you may be able to apply for Emergency Medical Services.

For more information about coverage of Emergency Medical Services costs or to apply, please visit your local Department of Social Services at <https://mydhrbenefits.dhr.state.md.us/dashboardClient/#/dssMap>

## Local Social Service Offices

### Interactive Map

Click on a county for information on local social service offices located there.



# Easy Enrollment Program



# Easy Enrollment Program

From January through tax season, you will be able to sign up for health coverage through the Easy Enrollment program.

Check a box on your tax return if you would like the Maryland Health Benefit Exchange, the state agency that runs Maryland Health Connection, to estimate your eligibility for coverage.

If you file your taxes by April 15, this selection launches an easy process that will help you enroll.

MARYLAND  
FORM 502  
RESIDENT INCOME TAX RETURN  
2023  
Page 2

Name \_\_\_\_\_ SSN \_\_\_\_\_

**MARYLAND HEALTH CARE COVERAGE**  
See Instruction 30.

Check here  if you do not have health care coverage DOB (mm/dd/yyyy) ▶ \_\_\_\_\_

Check here  if your spouse does not have health care coverage DOB (mm/dd/yyyy) ▶ \_\_\_\_\_

Check here  I authorize the Comptroller of Maryland to share information from this tax return with the Maryland Health Benefit Exchange for the purpose of determining pre-eligibility for no-cost or low-cost health care coverage.

E-mail address ▶ \_\_\_\_\_

1. Adjusted gross income from your federal return ..... ▶ 1

# Easy Enrollment Program

- 1. Check the Box.** A question on your state tax forms (502 and 502B) will ask if you want to share some of your information, like your household size and income with Maryland Health Connection.
- 2. File your taxes.** Maryland Health Connection will check to see if you may be eligible for free or low-cost health coverage.
- 3. Receive a letter.** It explains your eligibility for coverage. You will have 35 days from the date on your letter to sign up for a health plan and access these savings.
- 4. Enroll through Maryland Health Connection.** When you begin your application, look for the Special Enrollment question that asks if you or a household member received a “Tax Time SEP” notice.
- 5. Visit <https://www.marylandhealthconnection.gov/EasyEnrollment/>** for more information or to compare plans and enroll.

# Special Enrollment Periods

If you're eligible for [Medicaid or the Maryland Children's Health Program \(MCHP\)](#), you can enroll any time of year. If you have one of these life events, you have 60 days to enroll or change plans

- Getting married or divorced
- Having a child, adopting a child, or placing a child for adoption or in foster care
- Certain changes in income
- Moving to Maryland, and some moves within the state
- Gaining or losing a dependent
- Certain losses of other health coverage, such as job-based coverage
- Becoming ineligible for Medicaid or MCHP
- COBRA coverage period ends
- Change of citizenship or immigration status
- Incarceration or release from incarceration
- Change in status as an American Indian/Alaska Native
- Getting pregnant: you have 90 days from the time your pregnancy is confirmed to enroll.
- Turning 26 years old if you are enrolled in coverage on a parent's plan. You have until the end of the year you turn 26 to enroll.



# We're here to help

**MarylandHealthConnection.gov:** Ask Flora, our virtual assistant, or chat with an expert

**Broker Connect:** Go to [MarylandHealthConnection.gov/brokerconnect-form/](https://MarylandHealthConnection.gov/brokerconnect-form/) to get free expert help in 30 minutes or less.

**Consumer Assistance** – local, free, in-person and virtual/phone enrollment assistance

- Go to [MarylandHealthConnection.gov/find-help/](https://MarylandHealthConnection.gov/find-help/) to find local help near you!

**Call Center: 1-855-642-8572**

- Deaf and hard of hearing use Relay service.
- Help is available in more than 200 languages.

Thank you



Get In Touch:

Jenny Garrison

Outreach Program Manager

[jenny.garrison@maryland.gov](mailto:jenny.garrison@maryland.gov)



Thank you!

Follow us on social media @MarylandConnect

# Key Online Resources

<https://www.marylandhealthconnection.gov/health-coverage/immigrant-families/>

<https://www.marylandhealthconnection.gov/cobertura-de-salud/familias-inmigrantes/>

## Partner Resources (PDF)

[https://www.marylandhealthconnection.gov/wp-content/uploads/2019/04/MHC\\_QHPImmigrationStatuses\\_SP.pdf](https://www.marylandhealthconnection.gov/wp-content/uploads/2019/04/MHC_QHPImmigrationStatuses_SP.pdf)

[https://www.marylandhealthconnection.gov/wp-content/uploads/2019/04/MHC\\_FactSheet\\_ImmigrantHouseholds\\_SP.pdf](https://www.marylandhealthconnection.gov/wp-content/uploads/2019/04/MHC_FactSheet_ImmigrantHouseholds_SP.pdf)

[https://www.marylandhealthconnection.gov/wp-content/uploads/2019/04/MHC\\_Factsheet\\_ImmigrantFamiliesEligibility.pdf](https://www.marylandhealthconnection.gov/wp-content/uploads/2019/04/MHC_Factsheet_ImmigrantFamiliesEligibility.pdf)

[https://www.marylandhealthconnection.gov/wp-content/uploads/2019/04/MHC\\_FactSheet\\_ProtectionsforImmigrantHouseholds.pdf](https://www.marylandhealthconnection.gov/wp-content/uploads/2019/04/MHC_FactSheet_ProtectionsforImmigrantHouseholds.pdf)



# INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS THAT COMPLY WITH THE FEDERAL AFFORDABLE CARE ACT

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This presentation does not provide legal advice.  
You should discuss specific questions with your  
trusted financial advisor or insurance producer.



## To Be Eligible Through Maryland Health Connection (MHC)

To be eligible for health insurance through the Maryland Health Connection, you must:

- 1. Live in Maryland**
- 2. Be a U.S. citizen or be lawfully present**
- 3. Not be incarcerated, except if you are incarcerated pending disposition**

If you are present in the U.S. under certain immigration statuses or if you have applied for certain lawfully present statuses, you may be eligible to enroll in a private health plan through Maryland Health Connection, the state's official health insurance marketplace.





## You do NOT Need A Social Security number (SSN)

You can still apply for health coverage through Maryland Health Connection (MHC), even if not all of your family members have an immigration status that qualifies them for coverage. Individuals who are not requesting coverage will not be asked about their immigration status.

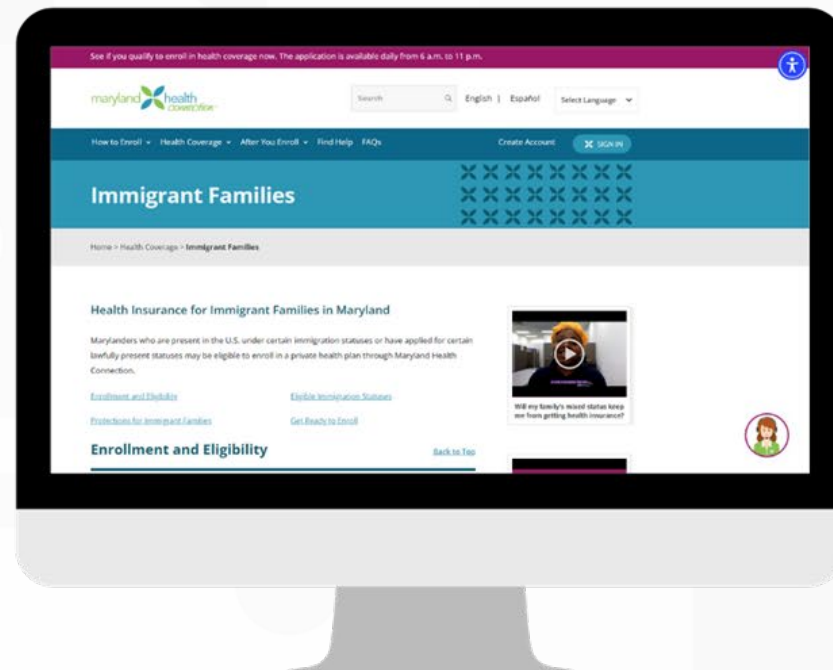
You do not need a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) to apply for coverage. However, if you are requesting financial help and file taxes, you will be asked to provide your SSN.



## More information from MHC

For more information regarding Immigrant Families, immigration statuses, and purchasing from the MHC, visit:

<https://www.marylandhealthconnection.gov/health-coverage/immigrant-families/>



## Buy Directly from Insurance Companies

Marylanders can purchase the exact same ACA (Affordable Care Act) compliant individual or family health insurance plans from Maryland Health Connection (MHC) marketplace and directly from insurance companies that have plans on the MHC marketplace. You can buy the plans by contacting the insurance company directly, online at [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov) or get free help from a licensed agent or broker.

Although MHC has restrictions on its ability to sell the policies to those without a legal immigration status, the same plans can be purchased directly from the insurance companies. Below, you will find information on how to buy a plan from an insurance company and information for MHC.



## How to Buy Individual and Family Coverage Outside of Maryland Health Connection

No matter what your immigration status is, you can buy the same coverage directly from the insurance company, or through licensed agents and brokers throughout Maryland.

### Aetna

Aetna off-marketplace plans can be purchased by visiting:  
[aetnacvshealth.softheon.com/qhp](https://aetnacvshealth.softheon.com/qhp) or calling 1-844-374-5217 (TTY: 711)

### CareFirst

Information on HMO and PPO plans offered by CareFirst can be found on their website: <https://bit.ly/carefirstindfam>

Once an individual is ready to apply for coverage, they can do so by visiting:  
<https://carefirst.inshealth.com>

Member Support Line for individuals under age 65 seeking to purchase coverage:  
800-544-8703, (local) 410-356-8000

## Additional Insurance Company

In addition:

### **Kaiser Foundation:**

Kaiser Permanente off-Marketplace plans can be purchased by visiting: [buykp.org](https://buykp.org) or by calling 1-800-488-3590

### **UnitedHealthcare:**

UnitedHealthcare off-Marketplace plans can be purchased by calling: 1-800-338-9248 or by working with a broker.

\* If you choose to work with an agent or broker, you can check to make sure they are licensed to sell health plans in Maryland at <https://insurance.maryland.gov>

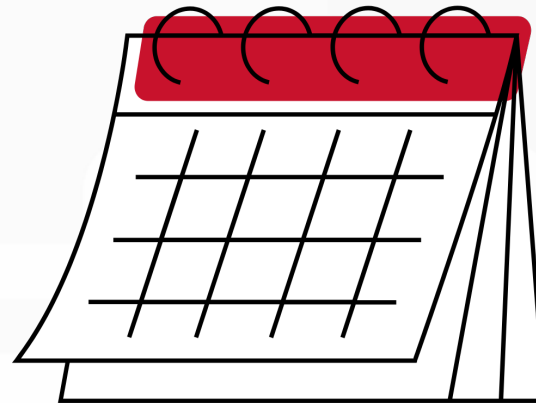


# SHORT-TERM, LIMITED DURATION INSURANCE (STDI)

## What are Short-Term, Limited Duration Insurance (STDI) plans?

STDI policies are Major Medical Health Insurance coverage, but they only last for a short time.

STDI policies in Maryland end after three months and cannot be renewed. The policies are designed to fill short gaps in coverage when an individual is switching from one health insurance plan to another (example: you retired just a couple months before you qualified for Medicare, or you took a short break between an old and new job)



## SHORT-TERM, LIMITED DURATION INSURANCE (STDI)

**Are STDI policies required to comply with federal Affordable Care Act (ACA) requirements that Major Medical plans must follow?**

These policies are NOT required to comply with federal ACA requirements, though they must cover certain benefits required under Maryland state law. Because these policies do not have to comply with the ACA, the insurance company may ask health questions in your application, and the plan may contain pre-existing condition limitations.

A preexisting condition limitation means the policy may not cover medical expenses due to a medical condition you had before the STDI policy started. The policies may also include a dollar limit on your healthcare benefits.

## LIMITED BENEFIT HEALTH INSURANCE PLANS

There are several types of Health Insurance available from companies in Maryland that are NOT Major Medical Health Insurance.

All include limited benefits, and the plans are not obligated to cover the health benefits required for Major Medical plans under federal law. These plans are called “Excepted Benefit” plans.





## LIMITED BENEFIT HEALTH INSURANCE PLANS

Excepted Benefit plans are not equal options to Major Medical plans, but they can pay some portion of individuals' healthcare costs in situations where a Marylander:

- Does not have access to health insurance through employment, and;
- Does not have access to health insurance through a parent or spouse, and;
- Does not qualify for Medicare, Medicaid, or another government healthcare program, and;
- Does not have the financial resources to purchase a Major Medical Health Insurance plan from the Maryland Health Connection (MHC) or directly from insurers who sell on the MHC marketplace.



## LIMITED BENEFIT HEALTH INSURANCE PLANS

It is important that Marylanders interested in these plans clearly understand what they are purchasing, and understand that these plans have fewer benefits and fewer consumer protections under the law than the plans sold by the MHC marketplace.

Marylanders should not hesitate to reach out directly to the Maryland Insurance Administration at 800-492-6116 to discuss these products.



## Link to Health Resources for People Without Insurance and Legal Status

<https://insurance.maryland.gov/Consumer/Pages/Health-Resources-for-the-Uninsured-and-those-lacking-Legal-Status.aspx>

# Contact Information

## Maryland Insurance Administration

 **800-492-6116 | 410-468-2000 | 800-735-2258 (TTY)**  
 **insurance.maryland.gov**



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# Questions

