

HHS COMMITTEE #1
October 30, 2014

MEMORANDUM

October 28, 2014

TO: Health and Human Services Committee

FROM: Linda McMillan, Senior Legislative Analyst *LMM*

SUBJECT: **Update: Affordable Care Act**

Department of Health and Human Services Director Uma Ahluwalia will be present at this session to provide the Health and Human Services Committee with an update on the Affordable Care Act (ACA) and its implementation in Maryland and Montgomery County including preparation for the upcoming open enrollment period. Presentation material will be provided at the session.

Enrollment for 2015 begins on November 15, 2014. Attached at © 1-2 is information currently available on the www.marylandhealthconnection.gov website. Starting on November 9th people will be able to compare plans and prices in preparation for the November 15th enrollment start. The information also notes that the deadline to apply for financial help is December 18th. Circles 3-5 have information on enrollment fairs across the state, including a December 6th event in Silver Spring. A summary of the number of plans is attached at © 6.

Capital Health Connection provides information specific to Montgomery and Prince George's Counties and can be found at: <http://capitalhealthconnection.org/>

Attached at © 7-8 is an October report from the Maryland Health Benefit Exchange. It notes that as of September 29, 2014:

- 376,850 individuals gained Medicaid coverage in Maryland.
- 95,889 of the Medicaid enrollments were Marylanders in Primary Adult Care (PAC) participants that were converted to Medicaid.
- 81,091 individuals enrolled in qualified health plans.

Get Financial Help With Your Plan in 2015

You must apply through Maryland Health Connection between November 15 and December 18 — even if you already had a plan and financial assistance in 2014.

If you had a plan through Maryland Health Connection in 2014 and do not reapply, any financial assistance you received in 2014 will end.

Going to the new and improved website means you can:

- ✕ See new 2015 plans and compare prices
- ✕ Find out whether you are eligible for financial help in 2015
- ✕ Sign up for January 1, 2015 coverage



DATES TO KNOW

Now

If you'd like free help applying for health plans this fall, sign up now:

Online at research.net/s/marylandhealthconnection

Or call toll-free: **1-800-638-5708**

You also can call an authorized insurance broker or consumer assistance organization directly to request help applying for 2015

Find one at MarylandHealthConnection.gov

Starting Nov. 9

Compare new 2015 plans and prices at MarylandHealthConnection.gov

Starting Nov. 15

Get help enrolling in-person

Learn more at MarylandHealthConnection.gov

Starting Nov. 19

Go online and sign up from home at MarylandHealthConnection.gov

Free help enrolling is available throughout open enrollment

Dec. 18

Deadline to apply for financial help with your health plan that starts January 1, 2015

Feb. 15

Open enrollment ends for 2015

Stay Connected

Like us on Facebook and follow us on Twitter ([@MarylandConnect](https://twitter.com/MarylandConnect)) for deadline reminders, updates and helpful information.



Find the Right Plan for You

You can choose a different plan for 2015, or you may be able to choose the same plan you had in 2014. The cost of your current plan may change for 2015. Starting November 9, compare plans and costs at **MarylandHealthConnection.gov** to choose the best one for you and your family during open enrollment.

How do I find the right plan for me?



Plan category

There are five categories of insurance plans: Bronze, Silver, Gold, Platinum, and Catastrophic (available to those under 30). Plans in these categories differ based on how you and the plan share the cost of your care. The categories have nothing to do with the amount or quality of care you get.

If you qualify for cost sharing (reduced out-of-pocket costs like deductibles and copays), you can access these savings only if you choose a Silver plan.



Monthly premiums and out-of-pocket costs

The premium is the amount you pay your insurance company for your plan, usually monthly, whether you use medical services or not.

Out-of-pocket costs are costs you pay in addition to your monthly premium, such as the deductible, coinsurance, and copayment (copay).

Generally speaking, the lower your monthly premium, the higher your out-of-pocket costs. It's important to keep this in mind when you compare plans.



Type of insurance plan and provider network

There are several different types of plans, including HMO, PPO, POS and EPO.

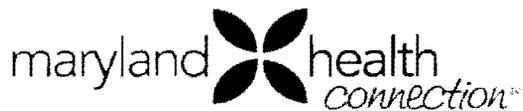
Some types allow you to see almost any doctor or health care facility; others limit your choices to a network of doctors and facilities, or require you to pay more if you use providers outside the network.

Look up doctors by name, plans, location and more online at **providersearch.crisphealth.org**



Benefits

All plans sold through Maryland Health Connection provide the same essential health benefits, cover pre-existing conditions and offer free preventive services. Some plans offer additional benefits.



A Service of the Maryland Health Benefit Exchange

MORE THAN 20 ENROLLMENT FAIRS PLANNED FOR MARYLAND HEALTH INSURANCE MARKETPLACE

Outreach Effort Expanded to Help Consumers Enroll for 2015 Coverage

BALTIMORE (Monday, Oct. 27, 2014) — Maryland Health Connection, the state-based health insurance marketplace for individuals, families and small businesses, will hold more than 20 in-person enrollment fairs throughout Maryland for the 2015 open enrollment season.

Information about 12 fairs to be held in November and December 2014 is being released today. Planning is underway for an additional 12 or more enrollment fairs throughout open enrollment, which ends on Feb. 15, 2015. Details for those events will be announced in the near future. Marylanders can enroll online starting Nov. 19 using the all-new MarylandHealthConnection.gov.

“In all, we are planning four times as many enrollment fairs compared with last year’s open enrollment,” said Dr. Joshua M. Sharfstein, secretary of the Maryland Department of Health and Mental Hygiene. “These in-person events help provide consumers with information and personal assistance to shop for the best and lowest-cost health insurance plan for themselves and their families.”

The enrollment fairs are free and open to all. Marylanders are encouraged to sign up in advance, but walk-ins are also welcomed. People may register by visiting <https://www.research.net/s/MHCeventregistration> and choosing the event they want to attend. The link also will be posted on the MarylandHealthConnection.gov website. Consumers can also register by calling 855-642-8572.

“We’re excited to be able to provide much greater outreach through a full schedule of enrollment fairs all around the state,” said Carolyn Quattrocki, director of the Maryland Health Benefit Exchange. “We want to provide the best experience possible through multiple options for people to shop on the state’s health insurance marketplace.”

Attendance at the fairs is encouraged for Marylanders who bought plans through Maryland Health Connection in 2014. These consumers should apply by Dec. 18 so that those who are eligible may receive financial help with their plan that starts Jan. 1, 2015. They also will have the opportunity to shop and compare new plans that may best suit their needs.

Maryland HealthConnectNow! Enrollment Events

Region	Day	Time	Location
Central	Saturday, Nov. 15	10 a.m.-4 p.m.	Corkran Middle School 7600 Quarterfield Road, Glen Burnie, MD 21061
Western	Saturday, Nov. 22	10 a.m.-3 p.m.	Garrett County Department of Social Services, 28 Hershberger Lane, Grantsville, MD 21536
Lower Shore	Saturday, Nov. 22	10 a.m.-2 p.m.	Wicomico Youth and Civic Center, 500 Glen Ave., Salisbury, MD 21804
Southern	Wednesday, Dec. 3	1-8:30 p.m.	Southern Community Center, 20 Appeal Lane, Lusby, MD 20657
Capital	Saturday, Dec. 6	10 a.m.-2 p.m.	Southern Regional Tech and Rec Complex, 7007 Bock Road, Fort Washington, MD 20744
Capital	Saturday, Dec. 6	9 a.m.-4 p.m.	Silver Spring Civic Center, 1 Veterans Place, Silver Spring, MD 20910
Upper Eastern	Saturday, Dec. 6	12:30-3:30 p.m.	Talbot County Community Center, 10028 Ocean Gateway, Easton, MD 21601
Western	Saturday, Dec. 6	Time TBD	Allegany County, location details to be announced
Upper Eastern	Saturday, Dec. 13	11 a.m.-4 p.m.	HEAT Center, 1201 Technology Drive, Aberdeen, MD 21001
Lower Shore	Saturday, Dec. 13	10 a.m.-2 p.m.	Worcester Youth and Family Services, 124 N. Main St., Suite C, Berlin, MD 21811
Central	Saturday, Dec. 13	10 a.m.-4 p.m.	HCAM Reisterstown Satellite Office, 523 Main St., Reisterstown, MD 21136
Central	Sunday, Dec. 14	10 a.m.-4 p.m.	Park Heights Jewish Community Center, 5700 Park Heights Ave., Baltimore, MD 21215

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About Maryland Health Benefit Exchange: The Maryland Health Benefit Exchange (MHBE) is a public corporation and independent unit of the State government established in April 2011 in accordance with the Patient Protection and Affordable Care Act of 2010 (ACA). The (MHBE) has a nine-member Board of Trustees that includes the Secretary of Health and Mental Hygiene, Maryland Insurance Commissioner and Executive Director of the Maryland Health Care Commission. The MHBE is responsible for the administration of Maryland Health Connection. www.MarylandHBE.com.

About Maryland Health Connection: Maryland Health Connection (MHC) is the state-based health insurance marketplace for individuals and families to compare and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs, federal tax credits and cost-sharing reductions. Open enrollment through Maryland Health Connection begins Nov. 15 for 2015 plans. Nearly 458,000 Marylanders have enrolled in quality and affordable coverage under the Affordable Care Act in 2014, including more than 80,000 enrollees in private coverage through Maryland Health Connection. www.MarylandHealthConnection.gov

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2015 Individual Market Plans



Individual Market Plans Available for 2015

Participating Medical Carrier/Lices	Number of Plans	Metal Levels Available
All Savers (United Healthcare)	8	2 Bronze, 4 Silver, 1 Gold, 1 Catastrophic
CareFirst of Maryland Inc.	4	1 Bronze, 1 Silver, 1 Gold, 1 Platinum
CareFirst BlueChoice, Inc.	11	3 Bronze, 3 Silver, 3 Gold, 1 Platinum, 1 Catastrophic
Cigna Health and Life	3	1 Bronze, 1 Silver, 1 Gold
Evergreen Health Cooperative	12	4 Bronze, 3 Silver, 3 Gold, 1 Platinum, 1 Catastrophic
Group Hospitalization and Medical Services, Inc. (GHMSI)	4	1 Bronze, 1 Silver, 1 Gold, 1 Platinum
Kaiser Permanente	10	3 Bronze, 3 Silver, 2 Gold, 1 Platinum, 1 Catastrophic
OPM on behalf of CareFirst of Maryland (Multi-State Plan)	2	1 Silver, 1 Gold
OPM on behalf of GHMSI (Multi-State Plan)	2	1 Silver, 1 Gold
United Healthcare of the Mid-Atlantic, Inc.	5	2 Bronze, 2 Silver, 1 Gold

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A Service of the Maryland Health Benefit Exchange

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Nearly 458,000 Marylanders enrolled through Maryland Health Connection in 2014

Nearly 24,000 Marylanders gained coverage under Affordable Care Act last month

BALTIMORE (Oct. 3, 2014) — Nearly 458,000 Marylanders have enrolled in quality and affordable coverage under the Affordable Care Act in 2014. Of these, more than 80,000 have enrolled in private coverage through Maryland Health Connection.

As of Sept. 20, 81,091 individuals have enrolled in qualified health plans.

As of Sept. 29, 376,850 individuals have gained Medicaid coverage in 2014 and remain active in Medicaid. This includes the 95,889 PAC enrollees who were automatically converted on January 1, 2014, to full Medicaid coverage. Compared to August, the September figure represents an increase of 21,569 people enrolled in Medicaid and 2,425 individuals enrolled in qualified health plans in Maryland.

The net increase in Medicaid enrollment as of Sept. 29, 2014, is 262,979, compared to Dec. 31, 2013. This figure takes into account that some individuals who were enrolled in Medicaid later became ineligible due to changes in household, age and income, as well as redeterminations.

Open enrollment for health coverage under the Affordable Care Act for 2015 begins next month. Starting Nov. 9, Marylanders can browse plans at MarylandHealthConnection.gov to see new plans and costs for the coming calendar year. Starting Nov. 15, consumers can get help enrolling in-person, and starting Nov. 19, Marylanders can go online and sign up from home using a new, easier-to-use website at MarylandHealthConnection.gov.

The open enrollment period for private health coverage in 2015 runs through Feb. 15. Medicaid enrollment continues year-round.

All Marylanders interested in financial help with a plan in 2015 who would like coverage starting Jan. 1, 2015, should visit www.MarylandHealthConnection.gov by Dec. 18. Those who received a health plan through Maryland Health Connection in 2014 should visit the website to retain financial assistance, and to shop and compare new plans and costs.

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