Module 13: Enrollment Updates for the Maryland Health Exchange

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About *Alive!* Maryland

The **Maryland Department of Health** has engaged with **HealthHIV** to launch *Alive! Maryland*, the first-ever comprehensive capacity building initiative for the infectious disease and primary care workforces in the State of Maryland.

For more information on this initiative and a listing of trainings, resources, and events, please visit

www.alivemaryland.org

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Services

POINT TO POINT
Technical Assistance Services

ACCESS POINT
On-Demand Training Resources

- Individualized trainings and technical assistance
- CME-eligible virtual trainings and self-paced curricula
- Downloadable resources and toolkits for community partners
- Interactive MDH training calendar

CBA and Training Core Content Areas

- Effective HIV, Viral Hepatitis, STI Prevention, Care, and Treatment Programs for specific populations
- Health Equity
- Financial and Grants/Management/Compliance
- Care and Treatment
- Organizational and Infrastructure Development
- Prevention and Surveillance
- Ending the HIV Epidemic (EHE)

Objectives

- Explain the best practices for utilizing the enrollment services available through the ***Maryland Health Connection*** and Regional Connector Entities
- Define the types of issues or problems that clients may encounter when applying for a qualified health plan or expanded Medicaid

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Maryland Health Connection

Coverage and Services

Maryland Health Connection

The Maryland Health Connection (MHC) is Maryland's official health insurance marketplace. MHC offers a range of health coverage options from health insurance carriers and public health care programs. Eligible Marylanders can get the coverage they need online, over the phone or in person.

- Maryland Medicaid (MAGI-based programs)
- Qualified Health Plans

Maryland Medicaid

Medicaid and Maryland Children's Health Program offer free or low-cost health insurance coverage to more Marylanders than ever before.

Individuals can apply for Medicaid at any time. Enrollment is open year-round. If eligible for Medicaid, MCHP or MCHP Premium (low-cost coverage for higher-income children), coverage begins on the first day of the month that the person applied with renewal of coverage once a year.

Maryland Medicaid

How to apply for Medicaid?

- Apply online at MarylandHealthConnection.gov
- Visit local Department of Social Services
- Call **1-855-642-8572**. Deaf and hard of hearing use Relay service
- Find help near by at MarylandHealthConnection.gov/help
- Download free mobile app, **Enroll MHC**

Qualified Health Plans

Benefits

All plans sold through Maryland Health Connection cover the same benefits and offer free preventive services, such as checkups, vaccinations, blood pressure and diabetes screenings and more. Some plans offer additional benefits. Essential health benefits covered are:

- Doctor visits
- Hospitalization
- Emergency care
- Maternity and newborn care
- Pediatric care, including dental and vision
- Prescription drugs
- Laboratory tests
- Mental health care
- Substance use disorder treatment

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Plan Metal Levels

QHP premiums and co-insurance are based on the plan's metal level (% insurer vs % enrollee)

Platinum = 90% vs 10% (increased availability)

Gold = 80% vs 20%

Silver = 70% vs 30%

Bronze = 60% vs 40%

Immigrants

- In general, Maryland Medicaid and CHIP require immigrants to become lawful permanent residents and to wait 5 years before they can enroll in coverage. During this 5-year waiting period, eligible individuals may be able to get coverage to treat an emergency medical condition.
- Lawful permanent residents who haven't completed the 5-year waiting period can enroll in a Marketplace plan and may be eligible for premium tax credits and cost-sharing reductions.

https://health.maryland.gov/mmcp/Pages/Medicaid-Immigration-Status-Requirements.aspx

Immigrants

People with the following immigration status qualify for Marketplace coverage:

- Lawful Permanent Resident (LPR or Green Card Holder)
- Asylees
- Refugees
- Cuban and Haitian entrants
- Paroled to the U.S. for at least 1 year
- Conditional entrant granted before 1980
- Battered non-citizens, spouses, children, or parents
- Granted withholding of deportation
- Victims of trafficking and their spouses, children, siblings, or parents
- American Indian born in Canada
- Humanitarian statuses or circumstances (including Temporary Protected Status, Special Juvenile Status, asylum applicants, Convention Against Torture, victims of trafficking)
- Valid non-immigrant visas
- Legal status conferred by other laws (temporary resident status, LIFE Act, Family Unity individuals)

Information on immigration status and the Marketplace:
https://www.healthcare.gov/immigrants/us-citizens-and-nationals/

QHP Enrollment

On-Exchange QHP

- Open Enrollment runs from November 1st to December 15th, normally
- MADAP urges applicants to enroll in a qualified health plan through the Exchange, if they are eligible to use this option:
  - U.S. Citizen
  - Permanent resident for more than 5 years
  - “Lawfully present” non-citizens

QHP Enrollment

On-Exchange QHP MADAP Requirements

- It is required that you apply for the premium tax credit
- If you are eligible and are approved, you must accept the premium tax credit
- It is required to send proof that you applied for the premium tax credit and were approved or denied
- Please send notification of your premium tax credit approval or denial to MADAP as soon as it is received!

QHP Enrollment

On-Exchange QHP

- Applicants who are enrolled in On-Exchange QHP and have a premium tax credit are given a 90-day grace period before coverage is termed. However, plans may not cover medications until premium payments are current.

- If an applicant's plan is termed, contact MADAP, as soon as possible, to have the applicant reinstated.
  - Reinstatements generally take up to three weeks for CareFirst members.

Special QHP Enrollment

- If a client loses existing health coverage, except for non-payment of premiums, this qualifies as a major life event that makes the client eligible for a 60-day special enrollment period to apply for a qualified health plan (QHP).
- If ineligible to use the *Exchange*, clients may apply for an *Off-Exchange* plan through an insurance carrier or an authorized insurance broker during the special enrollment period.

Premium Tax Credits

- Individuals are eligible for the Premium Tax Credit of varying levels based on the adjusted gross household incomes when applying for a qualified health plan through the *Exchange*.
- The amount of the Advanced Premium Tax Credits (APTC) is calculated by the *Exchange* using information available at time of enrollment and can fluctuate during the year when changes are reported to the *Exchange*:
  - Income, tax family composition, residency, or other health care coverage eligibility
- MADAP applicants who are eligible for the Premium Tax Credit <u>must choose the Advance payment option (APTC)</u>, which reduces the QHP monthly premium. MADAP is *payer of last resort*.

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Maryland Health Connection

"Navigating" Enrollment

MHC Resources

Individuals can access the Maryland Health Connection (MHC) to apply for an *On-Exchange* qualified health plan during the annual Open Enrollment period or if eligible for a special enrollment period, or expanded Medicaid:

- Online through the Maryland Health Connection website **https://www.marylandhealthconnection.gov/**
- Contacting a regional connector for assistance from a health navigator or an Authorized Insurance Broker

https://www.marylandhealthconnection.gov/get-help-enrolling/

maryland health connection[SM]

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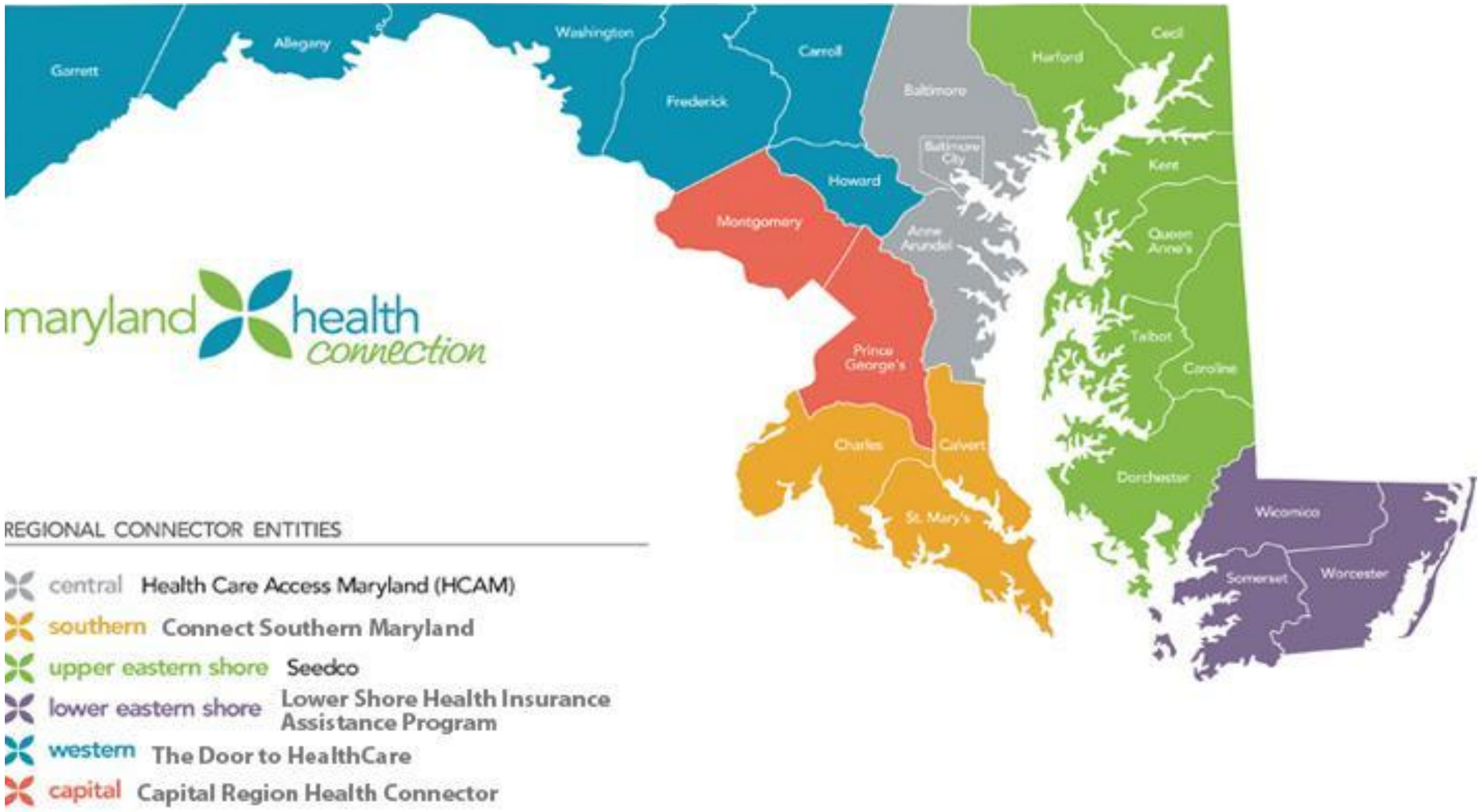
Regional Connector Entities



What are the benefits of the connector Entities??

*Private Face to Face connection.

*Real time answers in person.

*Local offices to hand in personal documents to an individual.

Call us toll-free 1-855-642-8572

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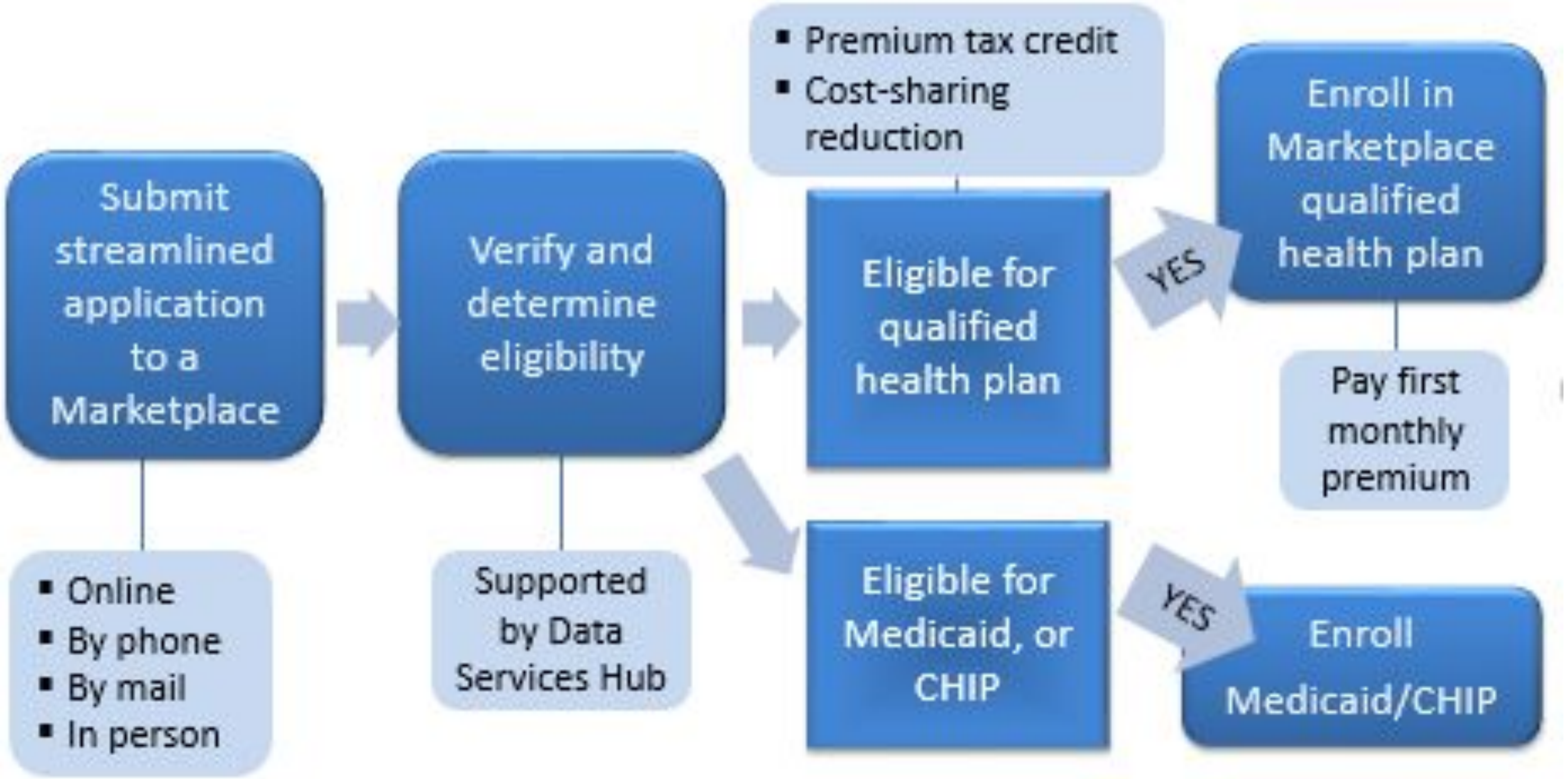
APPLICATION AND ELIGIBILITY PROCESS



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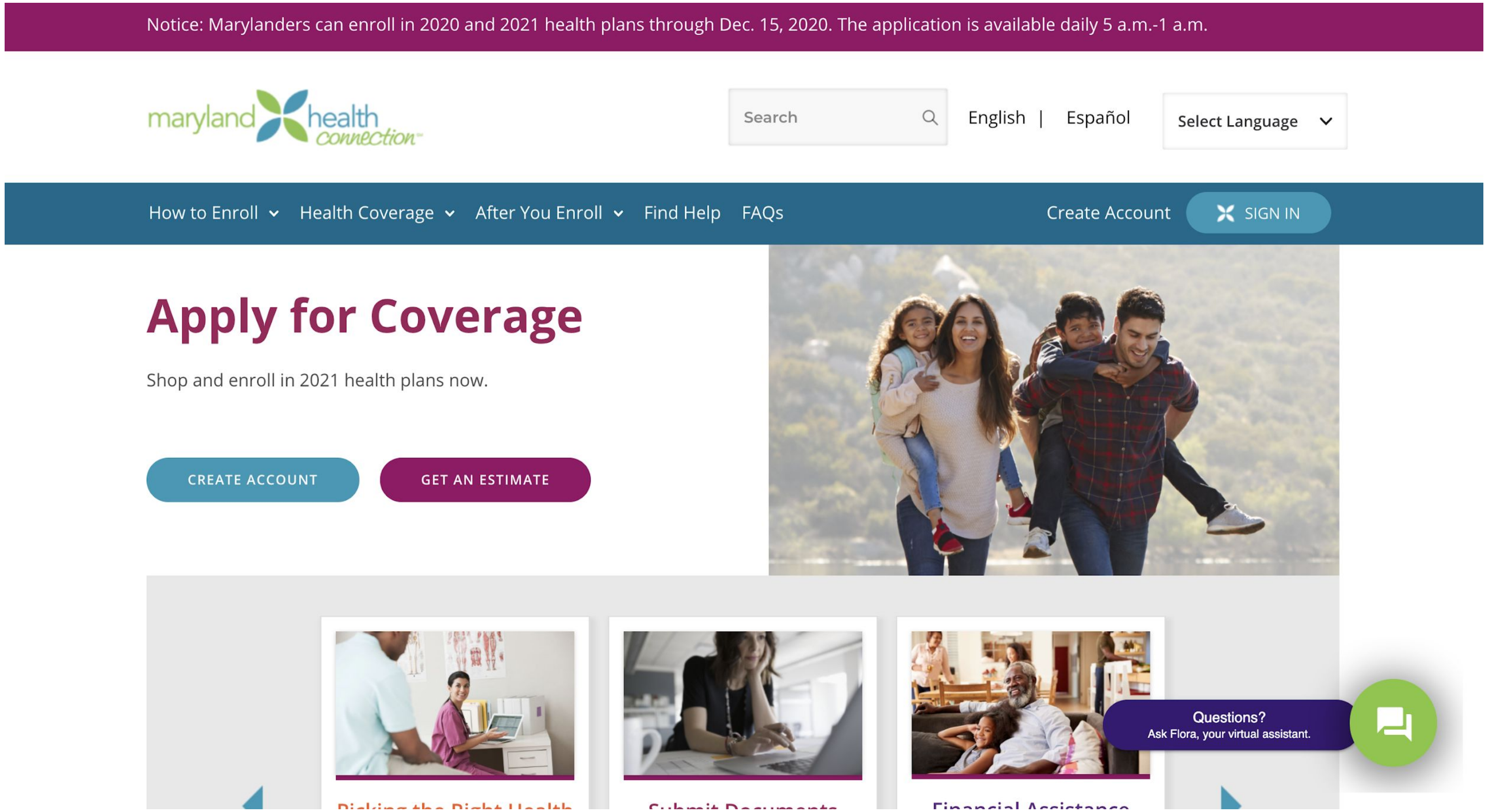
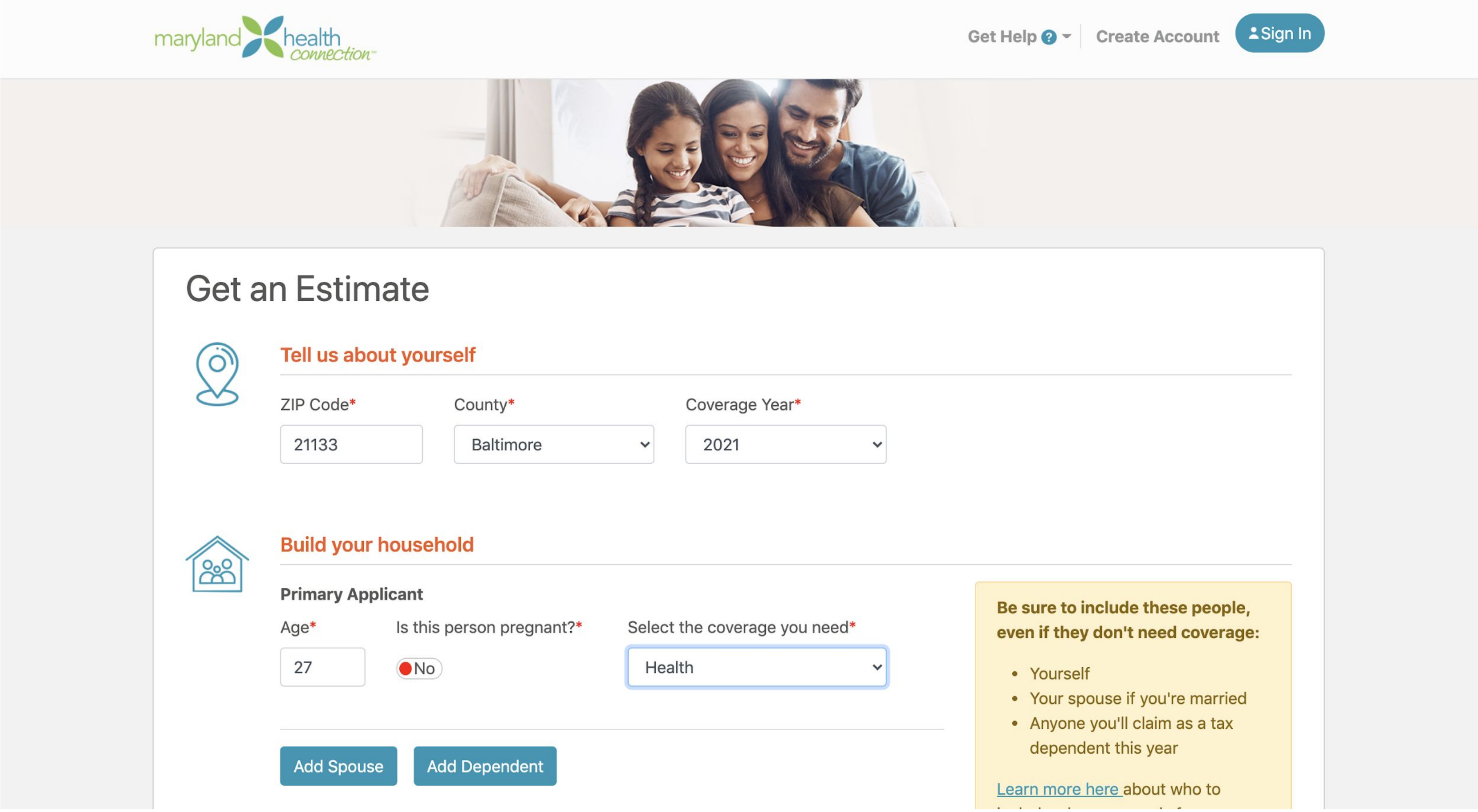
QHP Plan Finder



QHP Plan Finder



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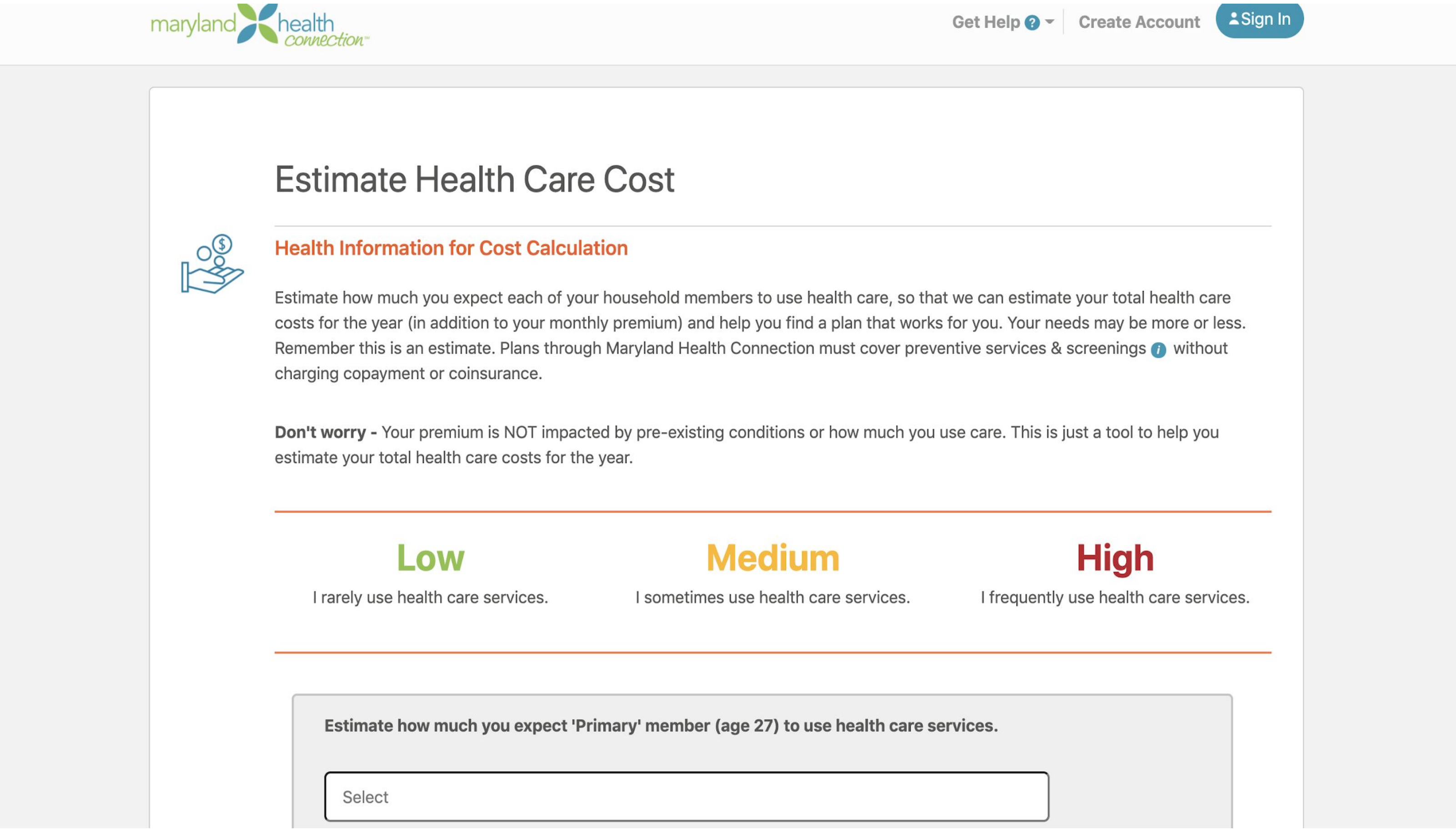

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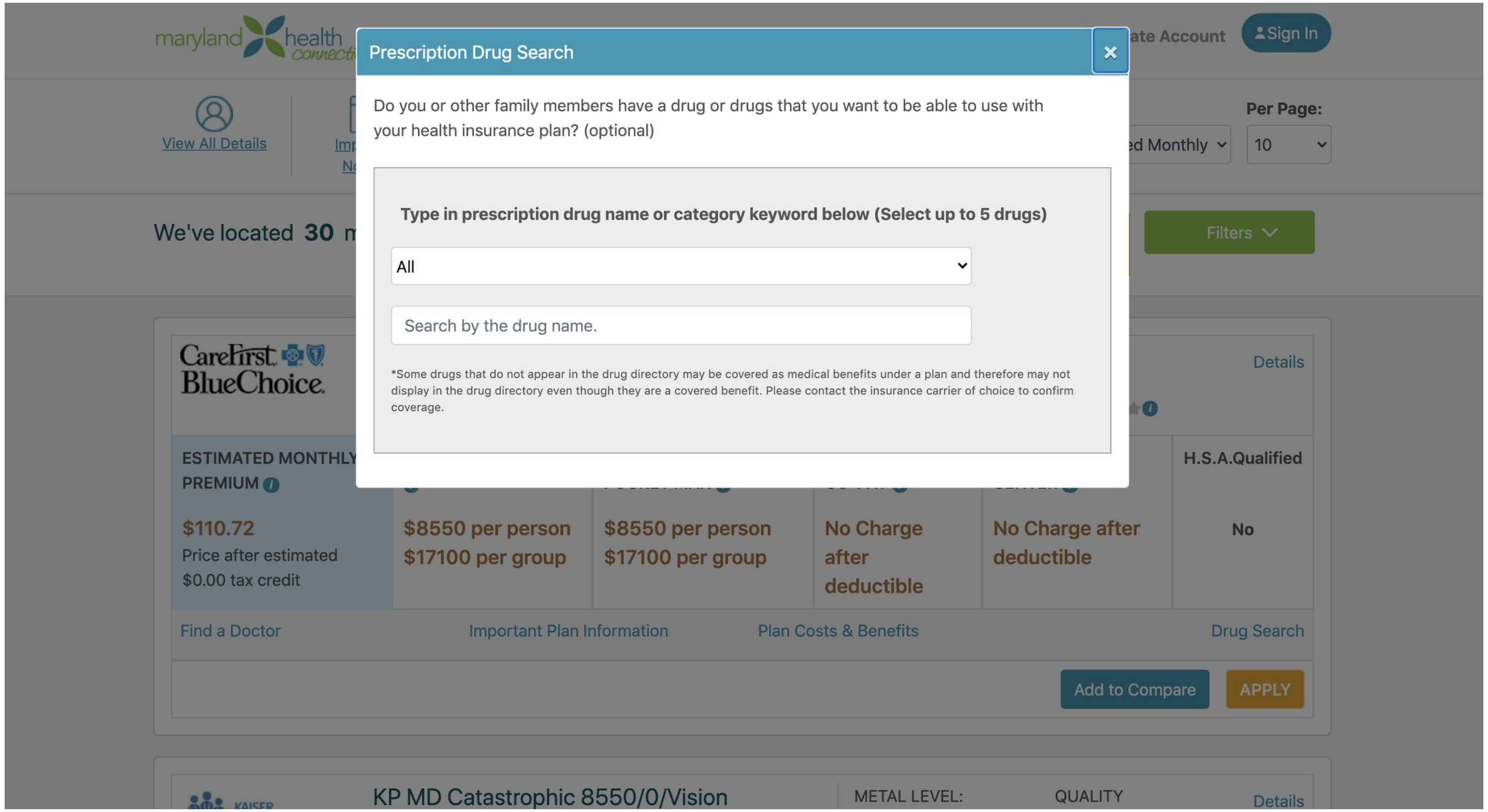
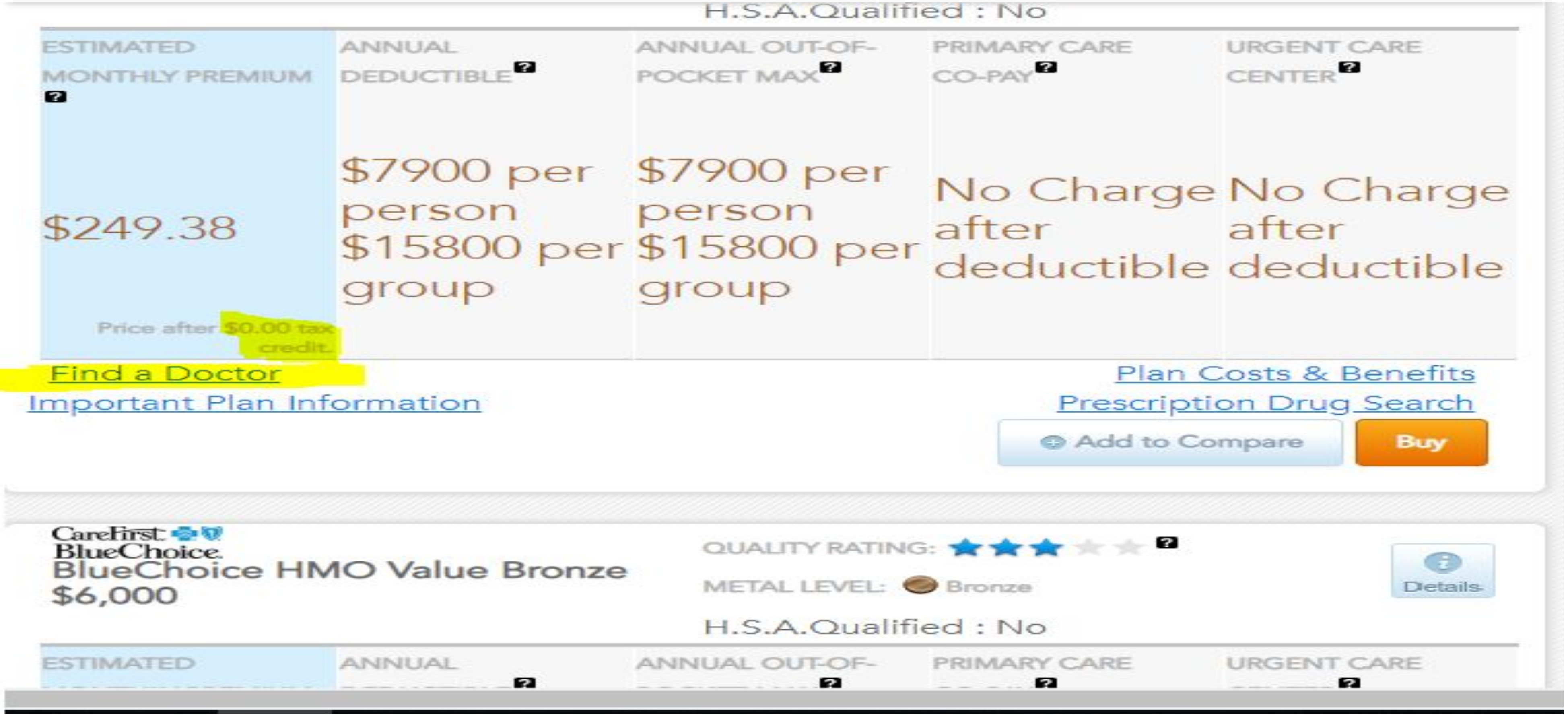
QHP Plan Finder



QHP Plan Selection



Find A Doctor

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Closing for Module 13

- ***Maryland Health Connection (MHC)*** network provides the navigation resources and enrollment services for individuals applying for a qualified health plan (QHP) and expanded Medicaid
- Enrollment support is available through the MHC website, Regional Connector entities or authorized brokers
- MADAP Plus offers assistance for clients who meet the requirements for enrollment in a qualified health plan
- Next: Module 14 – MADAP and Premium Tax Credits

Resources/References

- Maryland Health Connection
  www.marylandhealthconnection.gov
- Maryland Medicaid Programs
  https://mmcp.health.maryland.gov
  https://encrypt.emdhealthchoice.org/emedicaid
- Medicare Beneficiary handbook, forms and resources
  Centers for Medicare & Medicaid Services (CMS)
  www.medicare.gov
- Health Coverage for Immigrants
  Healthcare.gov
  https://www.healthcare.gov
- Maryland Insurance Administration
  http://insurance.maryland.gov

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