



Open Enrollment “Prime Time” for 2027: Medicare Outreach and SHIP: Session 1

Hosted by Client Services
Maryland AIDS Drug Assistance Program
Prevention and Health Promotion Administration
October 6, 2026



Mission, Strategy, Vision, and Shared Values

Mission: The mission of the Prevention and Health Promotion Administration is to protect, promote and improve the health and well-being of all Marylanders.

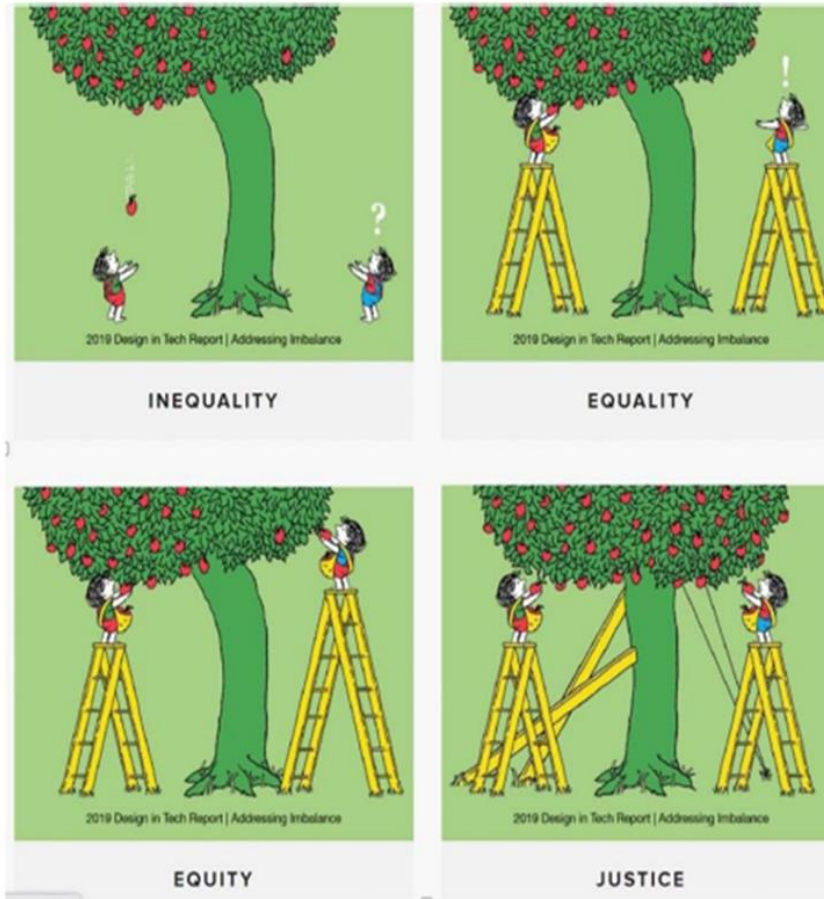
Strategy: PHPA seeks to achieve its mission through 1) investing in sustainable community-based prevention and intervention efforts through collaborations with strategic public and private partners; 2) promoting health equity by focusing on priority populations; and 3) strengthening the public health workforce.

Vision: The Prevention and Health Promotion Administration envisions a future in which all Marylanders have equitable opportunities to live, thrive, and be healthy.

Shared Values:

- **Respect and Equity:** PHPA recognizes and encourages creativity, differences of opinion, collaboration of ideas, and diversity of all staff, partners, and stakeholders
- **Inclusion:** PHPA seeks to honor the participation, leadership, expertise, and lived experiences arising from our communities and other sources to identify health challenges and develop lasting solutions.
- **Integrity:** PHPA is committed to transparency, timeliness, dependability, and quality customer service.
- **Environmental Stewardship:** PHPA recognizes that health and the environment are intricately intertwined and seeks to promote sustainable practices that safeguard public health, mitigate the spread of disease, and create thriving communities for all.

IDPHSB COMMITMENT STATEMENT



Our Commitment as a Bureau is to partner with communities to achieve health equity for all Marylanders. Our priority is to advance social and racial justice, and we are committed to undoing racism within our public health systems. It is our responsibility to serve Marylanders without any bias or discrimination and ensure open access to services and resources.

MADAP Insurance Eligibility Team & Leadership

Program Leadership

Misty Carney
MADAP Program Manager

Nancy Etheridge
MADAP Division Manager

Team Leadership

Patt Carter
Supervisor

Latashia Lemmon
Lead

Insurance Specialists

Tanisha Carter
Wanda Cunningham
Fanta Tunkara
Jasmine Manigault
Valencia Holmes

Prime Time for 2027 – Session 1 Agenda

01

MADAP

An in-depth overview of the Maryland AIDS Drug Assistance Program.

02

Medicare and MADAP Plus

Understanding how MADAP resources coordinate and integrate with Medicare coverage.

03

Questions & Answers

Open floor for partner discussion, clarifications, and interactive attendee Q&A.

Partner Resources & Other Assistance Programs are covered in the final section.

Prime Time for 2027

MADAP

MADAP Eligibility

Eligibility Requirements

To qualify for services, individuals must meet:

- **Maryland Residency:** Must be a current resident of Maryland.
- **Diagnosis:** Must be HIV positive
- **Income Limit:** Household gross income must be at or below **500%** of the Federal Poverty Level (FPL).

***Pre/post-exposure HIV treatments are not covered.**

Medicaid & Special Cases

Prohibitions & Temporary Support:

- **Medicaid Exclusion:** Individuals eligible for Maryland Medicaid Programs with pharmacy benefits are prohibited from receiving full MADAP services.
- **Pending Applications:** MADAP provides **Temporary Assistance (TAP)** to support clients with pending Medicaid applications.

H.R. 1 MADAP Eligibility: Non-Citizen Residents

Legislative Overview

Federal legislation **H.R. 1**, passed by Congress and signed into law by President Trump, significantly changes Medicaid eligibility rules.

15,000

Noncitizen Members Impacted

Eligible for Maryland Medicaid after October 1, 2026

- **Lawful permanent resident (LPR / green card holder):** Eligible after the 5-year bar, meeting eligibility requirements.
- **Cuban or Haitian individual**
- **Children & Pregnant Individuals:** Not affected by immigration changes; continue to qualify for Medicaid/CHIP under existing federal protection.

Ineligible for Maryland Medicaid (MA) after October 1, 2026

- **Refugee or Asylee:** Must wait 1 year to apply for a green card. Once a green card is received, they become eligible for MA immediately (exempt from the 5-year bar). May receive RMA (if within the window) and emergency Medicaid.

DEFINITIONS & TERMS

5-Year Bar - An LPR resident must wait **five years after obtaining qualifying immigration status** before receiving Medicaid.

LPR - Lawful Permanent Resident

RMA (Refugee Medical Assistance) - Time-limited coverage based on date of arrival (provides 8 months of coverage).

MADAP Services

What MADAP covers for eligible clients:



For Clients with No Insurance

Covers 100% of the cost of drugs on the MADAP formulary.



For Clients with Insurance

Covers deductibles, copays, and coinsurance for drugs on the formulary (except for Medical Assistance).



Premium Assistance

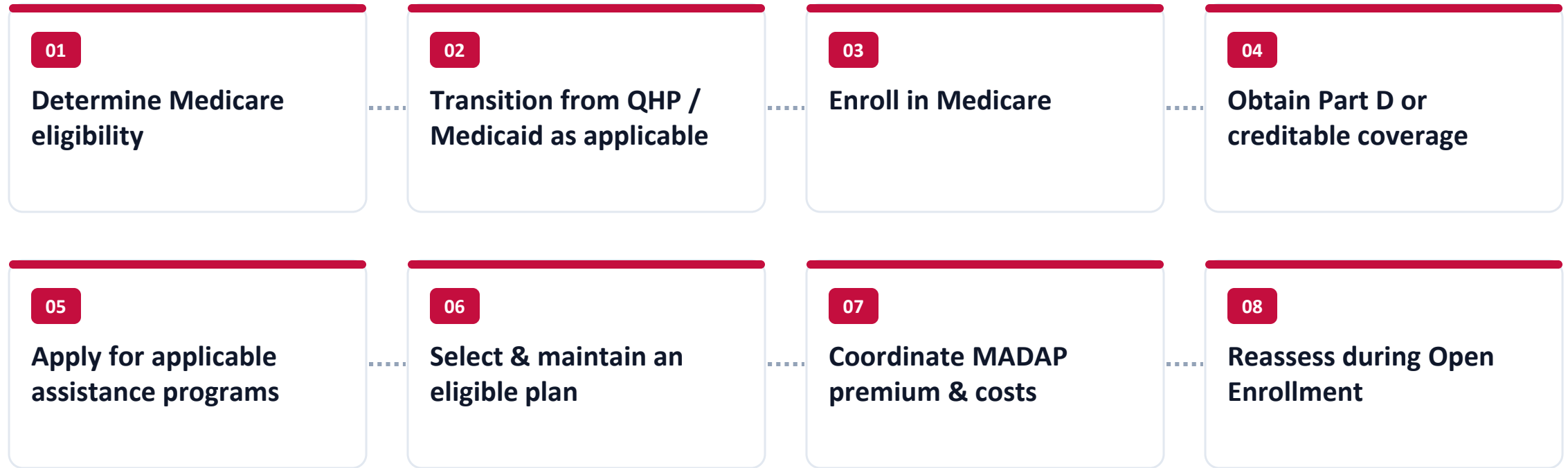
Covers health care insurance and prescription plan premiums for eligible clients.

Prime Time for 2027

Medicare and MADAP Plus

Medicare Transition Roadmap

What happens when a MADAP client becomes eligible for Medicare?



Partner goal: prevent coverage gaps and connect Medicare coverage to available MADAP assistance.

Transitions to Medicare

01. ELIGIBILITY

Medicare Eligibility

Age Requirement: 65 years old

If you become eligible for Medicare, you are **no longer eligible** for a Qualified Health Plan (QHP).

02. ENROLLMENT

Mandatory Enrollment

MADAP clients eligible for Medicare must disenroll from their QHPs.

MADAP cannot pay monthly QHP premiums after the client becomes eligible.

03. RESIDENCY

Immigration / LPR

Work History Threshold

Legal Permanent Resident card holders with **less than 10 years** of work history remain eligible to use the Exchange to enroll in a QHP.

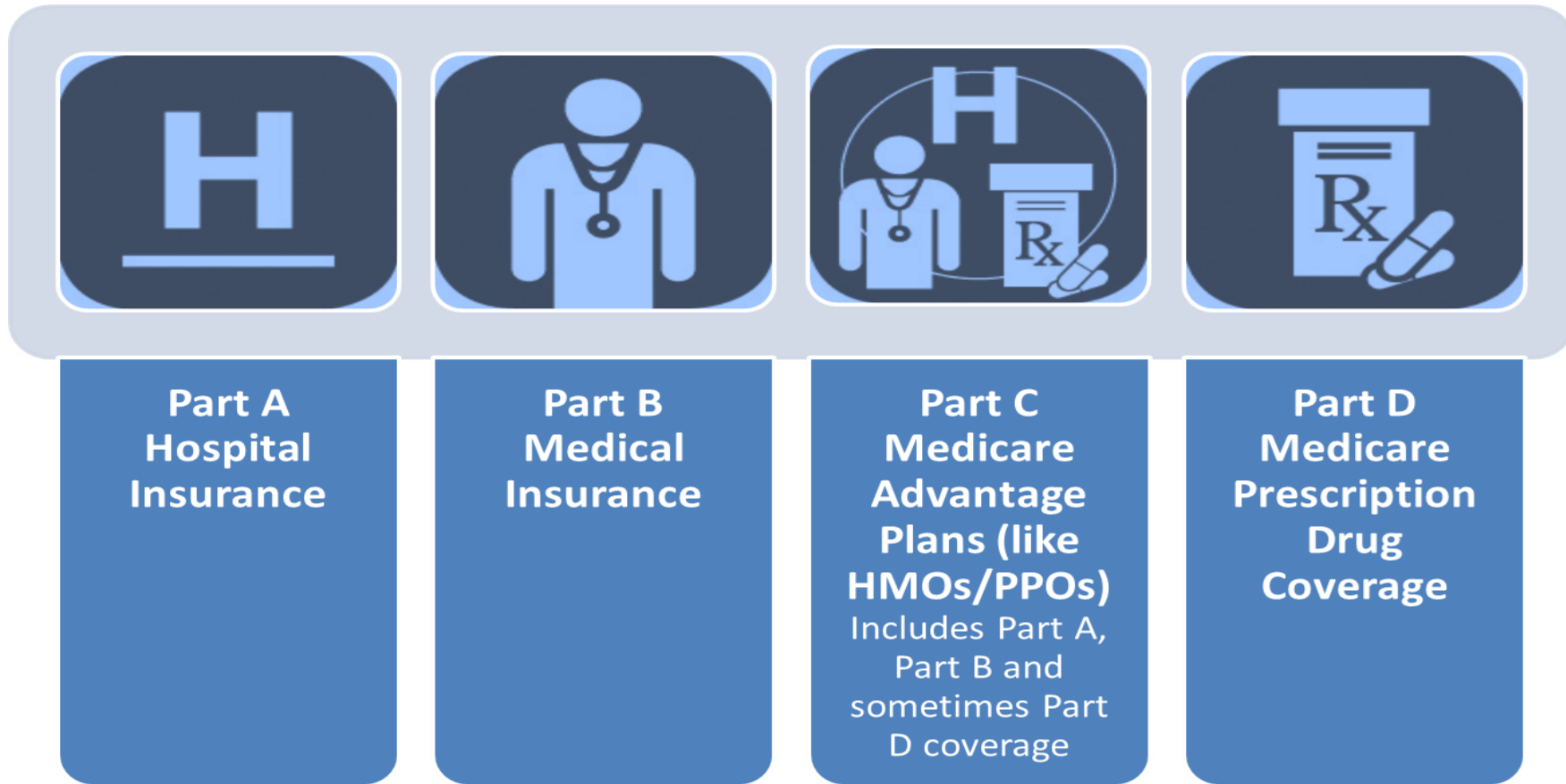
04. POLICY RULE

Payer of Last Resort

Clients must transition to Medicare and apply for PDP coverage unless alternative creditable coverage is documented.

Key consideration: Review coverage and eligibility early to avoid gaps in care.

The 4 Parts



Medicare Coverage Options

When you first enroll in Medicare, and during certain times of the year, you can choose how you get your Medicare coverage.

There are 2 main ways to get Medicare:

Original Medicare

Includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance). You can add a separate Part D plan for drug coverage.

Medicare Advantage (MA)

An "all in one" alternative to Original Medicare. These "bundled" plans include Part A, Part B, and usually Part D drug coverage.

Medicare Part D

Enrollment Basics

Coverage is Not Automatic

It is not included with Part A or B enrollment. Clients must actively select and join a plan.

Penalty Risk

A penalty may apply if you do not enroll during your IEP or earliest eligible SEP.

Enrollment Periods

Initial Period (IEP)

Follows the standard timeframe of your Medicare Part A and/or Part B eligibility and enrollment.

Special Period (SEP)

Enrollment in an eligible assistance program provides a Special Enrollment Period (SEP) for Part D.

Key Timelines

Annual Open Enrollment

Occurs yearly from **October 15th to December 7th**.

Advantage Plan Opt-Out

The opt-out period runs from **January 1st to March 31st**.

Medicare Part D — Continued

Prescription Drug Plans

PDP

Medicare prescription drug coverage is provided through private Medicare-approved insurance companies.

****Standalone Medicare Prescription Drug Plans (PDPs)**** work alongside original Medicare Part A & B.

Medicare Advantage Plans

HMO – Health Maintenance Organization

Advantage – Preferred Provider Organization

****Many Medicare Advantage HMO and PPO plans also include Part D prescription drug coverage along with additional benefits.**

Mandatory Coverage

MADAP Requirement

All Medicare plans that provide Prescription Drug Coverage are strictly ****required to include HIV/AIDS medications**** in their formularies.

MADAP Requirements

Core Requirement

MADAP clients with Medicare must be enrolled in Medicare Part D or have "creditable coverage".

CRITICAL NOTE:

MADAP does NOT count as a Part D plan or "creditable coverage".

Creditable Coverage

An insurance policy that meets specified Medicare guidelines for medical and drug coverage.

Key Sources:

- Active employer plans
- Union retirement plans

Requires a formal letter of verification from the plan.

Important Limits

Not all health policies qualify as "creditable coverage" under Medicare guidelines.

COBRA EXCLUSION:

Most COBRA policies do NOT count as creditable coverage.

Extra Help

Co-Eligibility Requirement

MADAP clients with Medicare must also apply for and maintain any of the applicable assistance programs that help pay for the monthly Medicare Part D plan premiums and drug costs if household income meets the qualifications for:

QMB / SLMB

Qualified Medicare Beneficiary and Specified Low-Income Medicare Beneficiary programs.

Social Security LIS

Extra Help
Low-Income Subsidy program assists with Medicare prescription drug plan costs.

LI Net

Limited Income Newly Eligible Transition Program, providing immediate temporary coverage.

SPDAP

Maryland Senior Prescription Drug Assistance Program for eligible state residents.

Help with Part D

Assistance is available through federal and state programs to help clients cover drug costs not covered by Medicare Part D, the cost of Medicare Part D premiums, and other Medicare costs, if applicable.

Full Assistance

Lowest Income & Resources

- Pay **no premiums** or deductibles
- Small or no copayments
- Access to **LI NET** for interim prescription coverage

Partial Assistance

Slightly Higher Income

- Have a **reduced deductible**
- Pay a little more out-of-pocket

Enrollment Support

Special Access

- Helps facilitate direct access to a Part D plan
- Provides **special enrollment periods** for eligible members

Medicare Supplement Insurance (Medigap)

Medigap helps cover some out-of-pocket costs that Original Medicare (Parts A and B) doesn't pay, such as deductibles, copayments, and coinsurance.

Plan G

Very Comprehensive

Generally, the most popular choice for people newly eligible for Medicare.

Plan N

Lower Premiums

Lower premiums than G, but you may pay some copays and excess charges.

Plan K / L

Cost-Sharing

Lower premiums with higher cost-sharing.

IMPORTANT: Medigap works with **Original Medicare**, not Medicare Advantage.

Medicare Advantage

Medicare Advantage Part C Plans

Core Eligibility

MUST be on Medicare A and B. These plans are a substitute for Original Medicare. IEP begins with enrollment dates.

Member Card

Still in Medicare but use your **Medicare Advantage Plan card** at point of service, not the red, white, and blue card.

Prescription Drugs

Almost all plans include Prescription Drug Coverage (Part D) integrated directly into the benefit structure.

Extra Benefits

Many include extra coverage like **Vision, Hearing, Dental Services**, and routine physical exams. Review plan details for exact coverage.

Premiums & Limits

Often **low premiums** (federally subsidized) with co-pays for services. Includes a protective annual limit on out-of-pocket expenses.

Medicare and MADAP Plus

What MADAP covers for eligible clients:

The program assists Medicare clients with drug plan and Medigap premiums to facilitate access to prescription and medical coverage.

Deductibles, Co-pays, & Co-insurance

Deductibles, co-pays, co-insurance, or other prescription costs not covered by the Part D plan for drugs on the MADAP formulary*

Prescription Costs

Prescription costs for drugs when clients are in the coverage gap

Part D Premiums

Part D plan premiums, not covered by other assistance programs

Medicare Supplement (Medigap)

Medicare Supplement (Medigap) premiums for clients enrolled in a PDP (not a Medicare Advantage plan) and any applicable Part D assistance programs

Dental Plan Premiums

Premiums for the dental plan (if MADAP Plus is paying for prescription coverage or a medical plan)

MADAP Can Pay for the Following Plans

Part D Plans	Medicare Advantage Plans	Medigap Plans	Qualified Health Plans
• MADAP will be able to pay for the following Insurer's Part D plans (PDP): • Humana Insurance Co. • SilverScript (Aetna Medicare Company) • United HealthCare Ins Co (AARP Medicare) • WellCare	• MADAP will be able to pay for the following Insurer's Medicare Advantage plans: • CareFirst Advantage • Healthspring • Humana Advantage • Johns Hopkins Advantage MD • Kaiser Permanente Medicare Plan	• MADAP will be able to pay for the following Insurer's Medigap plans: • CareFirst • Humana Insurance Co.	• MADAP will be able to pay for the following Insurer's QHP plans: • CareFirst - On and Off Exchange • Kaiser Permanente - On and Off Exchange • United HealthCare - On and Off Exchange
			Dental Plans
			• MADAP will be able to pay for the following Insurer's Dental plans • CareFirst

Medicare Open Enrollment

Annual Window

2027 Open Enrollment

October 15 – December 7

Medicare Beneficiaries can:

Join, change, or drop a Medicare Part D prescription drug plan.

Switch from Medicare Advantage back to Original Medicare.

Or:

Switch from Medicare Advantage back to Original Medicare.

Change from one Medicare Advantage plan to another.

Medicare Advantage

Open Enrollment

Annual Window

January 1 – March 31

Runs from January 1st to March 31st each year, providing a dedicated time frame for plan adjustments.

Allowed Coverage Changes

During this period, Medicare Advantage (MA) plan enrollees are permitted to:

- Switch from their current MA plan to another MA plan
- Leave an MA plan, return to Original Medicare, and enroll in Part D

Enrollment Restrictions

This specific enrollment window does not permit individuals to:

- Change standalone Part D prescription drug plans
- Initially enroll in a Medicare Advantage plan if not currently in one

Best Practices for Submitting Forms and Documents

MADAP Forms

Access and download official MADAP forms online.

Website

[Go to the MADAP Website](#)

Client Services

Submit general applications, documents, and standard inquiries.

Email

client.services@maryland.gov

Invoices & Bills

October 19, 2026 – January 31, 2027

Use during open enrollment. After Jan 31st, send to Client Services to ensure prompt payment.

Seasonal Email

mdh.csopen_enrollment@maryland.gov

FileZilla SFTP

A highly secure SFTP platform that enables external users to safely upload, transfer, and exchange sensitive documents with our program.

Prime Time for 2027

Partner Resources & Other Assistance Programs

SHIP Local Navigator



State Health Insurance Assistance Program

Unbiased Help Navigating Medicare

Your local State Health Insurance Assistance Program (SHIP) provides unbiased guidance in understanding Medicare coverage options to people with Medicare, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help.

How does SHIP work?

When you contact your local SHIP office, a certified counselor will give you one-on-one guidance based on your unique situation and needs. Every county in Maryland has a SHIP office and counseling can take place virtually or in person.

SHIP isn't just for people new to Medicare. Needs and options may change over time, so it's important to review your Medicare plan **every year** during Open Enrollment. SHIP can help with:

- Understanding cost and coverage options
- Comparing plan options
- How to enroll or change plans
- Paying for Medicare and prescriptions
- Troubleshooting billing issues
- Submitting appeals
- Referrals to other resources, if needed

SHIP is FREE, confidential, and unbiased

SHIP counselors are screened, trained, and certified as Medicare experts who are available to help solve problems on your behalf. They are very knowledgeable about Medicare, and can help you understand plan options so you can make choices that are best for you and your loved ones. SHIP counselors can also assist you with navigating access to providers, correcting billing issues, and filing complaints and appeals. SHIP counselors, many of whom are volunteers, are members of your local community.

Maryland offices

Allegany County: 301-783-1710
Anne Arundel County: 410-222-4077
Baltimore City: 410-396-2273
Baltimore County: 410-887-2059
Calvert County: 410-535-4606
Caroline County: 410-479-2535
Carroll County: 410-386-3800
Cecil County: 410-996-8174
Charles County: 301-934-9305
Dorchester County: 410-376-3662
Frederick County: 301-600-1234
Garrett County: 301-334-9431
Harford County: 410-638-3025
Howard County: 410-313-7392
Kent County: 410-778-2564
Montgomery County: 301-255-4250
Prince George's County: 301-265-8471
Queen Anne's County: 410-758-0848
Somerset County: 410-742-0505
St. Mary's County: 301-475-4200
Talbot County: 410-822-2869
Washington County: 301-790-0275
Wicomico County: 410-742-0505
Worcester County: 410-742-0505

Navigating Medicare can be complicated. SHIP can help.
For more information, visit Aging.Maryland.Gov/SHIP



301 West Preston St., Suite 1007, Baltimore, MD 21201
(410)-767-1100 • 1 (800) 243 3425
Maryland Relay users call 7-1-1 • Fax: (410) 333-7943
aging.maryland.gov



Medicaid

Dual Medicaid and Medicare Programs

QMB

Qualified Medicare Beneficiary

Administration

Department of Social Services

Eligibility Criteria

Asset limits apply

SLMB

Specified Low-Income Medicare Beneficiary

Administration

Department of Social Services

Eligibility Criteria

Asset limits apply

EID

Employed Individuals with Disabilities Program

Administration

Administered by MDH

Eligibility Criteria

Asset limits apply

Extra Help

Low-Income Subsidy (LIS) & NET Programs

FULL LIS

Full Low-Income Subsidy (LIS)

Administration

Social Security Administration

Eligibility Criteria

Asset limits apply

PARTIAL LIS

Partial Low-Income Subsidy (LIS)

Administration

Social Security Administration

Eligibility Criteria

Asset limits apply

LI NET

Limited Income NET Program

Administration

CMS / Humana

Eligibility Criteria

Newly enrolled in Medicaid or LIS

MD SPDAP

Maryland Senior Prescription Drug Assistance Program

PROGRAM INFO

Plan Overview

ADMINISTERED BY

Maryland Health Insurance Plan

RESIDENCY REQUIREMENT

Maryland residency: 6 months or more

ELIGIBILITY

Income & Assets

INDIVIDUAL INCOME

Under \$47,880

COUPLE INCOME

Under \$64,920

ASSET LIMITS

Assets not counted

BENEFITS & CONTACT

Coverage & Support

SUBSIDY AMOUNT

Up to \$100/month toward Part D premium*

TOLL-FREE PHONE

1-800-551-5995

FAX

1-800-877-5156

* The subsidy can be up to \$100 per month

Contact Information

MADAP Office
1223 W. Pratt Street
Baltimore, MD 21223

 **Main Line:** (410) 767-6535
Toll Free: 1-800-205-6308

 **Fax:** (410) 333-2608
(410) 244-8617

 **After Hours Pharmacy Helpline:** 1-800-932-3918

 **MADAP applications and forms:**
Client.services@maryland.gov

Insurance invoices and bills (seasonal only):
mdh.csopen_enrollment@maryland.gov

HOURS OF OPERATION

 **Monday – Friday:** 8:30 AM – 4:30 PM

 **Walk-In Hours: Monday – Friday:** 8:30 AM – 4:00 PM

Scan the QR code below to visit the MADAP website for information and forms.

MADAP Website



Questions and Answers

Discussion, clarification, and partner questions



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Maryland
DEPARTMENT OF HEALTH

Prevention and Health Promotion Administration

<https://phpa.health.Maryland.gov>