January 8, 2014

Dear Cigarette Restitution Fund Program Participant:

 New health insurance options are coming to Maryland. We want to help you understand what they mean for you.

 As of October 1, 2103, people who need health insurance are able to search for and buy a health plan through the state’s new health insurance marketplace—Maryland Health Connection. All plans will cover important benefits like doctor visits, hospital stays, and prescriptions starting on January 1, 2014. Many people will get help paying for their plan. Also, Medicaid will cover more Marylanders, and people will be able to apply through Maryland Health Connection.

If you or your children have Medicaid (Maryland Medical Assistance) now, there will be no change to your benefits. You do not need to apply for new coverage. If you have limited benefits through the Primary Adult Care (PAC) Program, you will start getting full Medicaid on January 1, 2014.

 Starting next year, most people will need to have a health insurance plan or pay a fine. Because the Cigarette Restitution Fund Program is not a full health insurance plan, you should see if you can get full Medicaid or get help paying for a plan. Visit [MarylandHealthConnection.gov](http://www.MarylandHealthConnection.gov) or call 1-855-642-8572 to find out what plan is right for you.

 Sincerely,

 NAME, TITLE

 LOCAL PROGRAM NAME

 NAME, TITLE
 LOCAL PROGRAM NAME