

## Income Eligibility for Adults

Maryland Health Connection is our state's new health insurance marketplace that will make it easier for Marylanders to shop, compare and enroll in quality health coverage that best fits your needs. There you can determine your eligibility for Medicaid coverage, or for financial assistance to reduce the cost of your health insurance, based on household income.

If your household size is this:	You may be eligible for Medicaid if your income* is this:	You may be eligible for reduced premiums and/or lower insurance costs if your income is this:
1	Less than \$15,856	\$15,857 – \$45,960
2	Less than \$21,404	\$21,405 – \$62,040
3	Less than \$26,951	\$26,952 – \$78,120
4	Less than \$32,499	\$32,500 – \$94,200
5	Less than \$38,047	\$38,048 – \$110,280
6	Less than \$43,595	\$43,596 – \$126,360
7	Less than \$49,143	\$49,144 – \$142,400
8	Less than \$54,691	\$54,692 – \$158,520

Source: Maryland State Dept. of Health and Mental Hygiene, Medicaid Planning Administration

\*Income eligibility levels for children and pregnant women are higher

### TIMELINE TO HEALTH COVERAGE



## Maryland Medicaid changes under the ACA

### Where do I go to apply for Medicaid?

Beginning in October 2013, Maryland Health Connection will provide online, in-person or over-the-phone application assistance for Marylanders to get enrolled. Applicants can also go to their local Department of Social Services or Health Department office to apply. In-person assistance will also be available through a statewide network of consumer assistance organizations.

APPLY:  online  in person  over the phone

### What are the changes to the Medicaid application process?

Maryland Health Connection is our state's new health insurance marketplace that will make it easier for Marylanders to apply for and renew Medicaid coverage. The online and paper application is a single, streamlined process for all health insurance affordability programs.



### How will it work?

- ✘ Medicaid is expanding to cover all adults under age 65 up to 138 percent of the Federal Poverty Level (FPL), or about \$32,500 annually for a family of four.
- ✘ Eligibility for most people will be based on Modified Adjusted Gross Income (MAGI) which is a federal standard linked to tax methods.
- ✘ Eligibility will be determined in real time in most cases.
- ✘ Income and other required information will be verified using data from the IRS, Social Security Administration, and other state and federal data sources; **no paper verification** will be necessary when the information is already available.

### If I already have Medicaid, what should I do?

If you or your children are currently enrolled in Medicaid, you do not need to do anything. You will be contacted when it is time to renew your coverage. In 2014, you will be able to renew your Medicaid coverage online at [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov). You will also be able to seek assistance with the renewal process by phone and at existing and new locations.

### Do the new income and household composition rules apply to all Medicaid beneficiaries?

No. The new income and household eligibility rules will not apply to the elderly, people applying on the basis of need for long term care, people who qualify for assistance with Medicare premiums and cost-sharing, and foster care youths.

STARTING OCTOBER 2013

## Maryland Health Connection: Quality health coverage that fits your budget

Introducing a new hassle-free way to shop for health coverage. Even if you've never been able to afford health insurance before, you may qualify for financial help to pay for private health insurance for you and your family. Or you may be eligible for Medicaid.

### TIMELINE TO HEALTH COVERAGE



#### What is Maryland Health Connection?

Maryland Health Connection is our state's new health insurance marketplace that will make it easier for Marylanders to shop, compare and enroll in quality health coverage.

#### How will it work?

Beginning in October, if you need health coverage, you can go to Maryland Health Connection to:

- ✘ Shop, compare and enroll in a plan that best meets you and your family's needs
- ✘ See if you are eligible for federal tax credits and subsidies to help cover insurance costs
- ✘ See if you or a family member qualifies for public health programs, such as Medicaid and Maryland Children's Health Program (MCHP)
- ✘ Link to the call center for assistance and find resources available

#### Who can enroll for coverage through Maryland Health Connection?

All legal residents of Maryland who do not have access to health coverage through their employer are eligible.

#### What if I have an illness or disability? Can I still get insurance?

Yes. Starting in 2014, no one can be denied health coverage because of a pre-existing condition.

#### If I don't qualify for the tax credits or subsidies, can I still purchase a plan through Maryland Health Connection?

Yes. Maryland Health Connection is available for any legal state resident to purchase insurance.

#### If I have health insurance now, will I have to use Maryland Health Connection?

No, not if you have health coverage through work or through a policy you bought on your own. But if you lose your current plan for any reason, you'll be able to find quality health insurance that fits your budget through Maryland Health Connection.

#### Get covered... for your health and peace of mind

#### Is having health insurance now required?

Yes. By law, under the Affordable Care Act, most people over age 18 must have health insurance beginning in 2014 or pay a fine. If you have Medicaid or Medicare coverage, that meets the requirement.

#### What if I can't afford health insurance?

You may qualify for help paying for health care costs, depending on your income and family size. The online application process will help you determine if you qualify for financial assistance to reduce your cost for insurance premiums. Even if you never qualified for Medicaid before, you may now be eligible through the expansion of Medicaid in Maryland.

### **Why is it important to have health coverage?**

Having health insurance gives you protection and peace of mind if you or a family member gets sick or has an accident. If something happens, you'll be able to get healthcare without worrying about running up bills that you can't pay. Medical debt is one of the main reasons people file for bankruptcy. Health insurance also provides access to preventive care for you and your family to maintain health and prevent illness.

### **If I already have Medicaid, what should I do?**

If you or your children are currently enrolled in Medicaid, you do not need to do anything. You will be contacted when it is time to renew your coverage. In 2014, you will be able to renew your Medicaid coverage through Maryland Health Connection.

### **Applying is free, easy and confidential**

#### **How will Maryland Health Connection make getting health coverage easier?**

When you go to Maryland Health Connection online, you can see your coverage options, all in one place, with one application. You can compare a wide variety of Qualified Health Plans and make apples-to-apples comparisons of their costs and coverage, to help decide which one is right for you. If you qualify for Medicaid, you will select your managed care organization (MCO) through Maryland Health Connection.

### **If I enroll in one of the Qualified Health Plans, am I getting government insurance?**

No. Maryland Health Connection is not an insurance carrier. The State's role is to create a marketplace where consumers can shop, compare and enroll in commercial insurance plans as well as determine eligibility for Medicaid. The State will monitor the insurance marketplace to protect consumers.

### **How do I know that this is good health coverage?**

The insurance plans offered through Maryland Health Connection are the same high-quality health plans available on the open market. If an insurance company offers the same health plan both through Maryland Health Connection and on the private market, the costs and benefits must be the same.

### **What benefits will be covered?**

The core benefits that all health plans must offer include doctor visits, hospitalization, emergency care, maternity care, pediatric care, prescriptions, medical tests, mental health care, substance abuse treatment and more. Plans must cover preventive care at no extra cost to you, including flu and pneumonia shots, birth control, routine vaccinations, and cancer screenings such as mammograms and colonoscopies.

### **How will I know how much a plan will cost?**

You will be able to see what your premium, deductibles and out-of-pocket costs will be before you decide to enroll. Once the online marketplace opens, you can look at the specific plans offered and find the one that's right for you.

### **How do I find out more?**

Go to [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov), for more information and to sign up for updates.