



# AFFORDABLE MARYLAND HEALTH INSURANCE

## THE BASICS

If in Maryland, if you do not receive health insurance from your employer, affordable health care is available through Medicaid and the Affordable Care Act.

Depending on your household size and income, you may qualify for tax credits to buy insurance on Maryland Health Connection, the state health insurance marketplace established by the Affordable Care Act. Maryland Health Connection offers a variety of private insurance plans. Even if you do not qualify for tax credits or reduced premiums on Maryland Health Connection, you still have the option to purchase a private plan. If your income is below a certain level, you may qualify for Medicaid.

## ELIGIBILITY CHART

Consult the chart below to determine your eligibility for Medicaid and reduced premiums/lower insurance costs through Maryland Health Connection.

If your household size is:	You may be eligible for Medicaid if your income* is less than approximately:	You may be eligible for reduced premiums and/or lower insurance costs if your income is less than approximately:
		For Plans in 2018
1	\$16,753	\$48,240
2	\$22,715	\$64,960
3	\$28,676	\$81,680
4	\$34,638	\$98,400

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

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

To apply for free legal help visit:

[WWW.MVLSLAW.ORG/APPLY-FOR-SERVICES/](http://WWW.MVLSLAW.ORG/APPLY-FOR-SERVICES/)

Or call intake between 9 a.m. and 1 p.m. on Monday through Thursday at 1(800) 510-0050 or (410) 547-6537



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## HOW TO APPLY FOR INSURANCE

The application process for Medicaid and a Maryland Health Connection plan is the same. However, you can only apply to a Maryland Health Connection plan during the enrollment period, which is **November 15 to January 31**. Exceptions for enrollment outside the enrollment period exist for major life events or special circumstances. You can apply to Medicaid year-round. To apply:

1. **Gather necessary documents.** These include:

- ◆ Social Security numbers (or document numbers for any legal immigrants who need insurance)
- ◆ Birthdates for you and your family members
- ◆ Employer and income information for everyone in your family (for example, from pay stubs, W-2 forms, or wage and tax statements)
- ◆ Policy numbers for any current health insurance
- ◆ Information about any job-related health insurance available to your family
- ◆ Immigration information, if applicable

2. **Apply:**

- ◆ Online at [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov)
- ◆ Call toll-free 1-855-642-8572; Hours: Monday-Friday, 8am to 6pm
- ◆ In person at a local health department or Department of Social Services
- ◆ Enrollment Events (usually held during the enrollment period)

For further assistance, contact the **Maryland Health Connection Consumer Support Center** toll-free at 1-855-642-8572 (TTY:1-855-642-8573) Monday-Friday, 8am to 6pm.

If you think you have a health insurance problem related to a legal issue, contact Maryland Volunteer Lawyers Service. We may be able to help you if you have been denied or overcharged for health insurance benefits.

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