

# DO YOU NEED HEALTH INSURANCE?

**DON'T WAIT!** Get peace of mind and protect yourself from health care debt! The **Mental Health Association of Maryland** can help!

**Need to reapply for Medicaid?  
You can enroll into Medicaid at any time.  
Call our Certified Navigator for assistance.**

All plans sold by Maryland Health Connection will cover:

- Ambulatory patient services (ex. doctor visits)
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including:
  - Preventive Screening
  - Outpatient (office visits)
  - Intensive Outpatient
  - Partial Hospitalization
  - Residential Treatment (rehab)
  - Inpatient (including detox)
- \*coverage of benefits is based on medical necessity
- Rehabilitative and habilitative services and devices (ex. physical therapy, occupational therapy)
- Laboratory services (ex. x-rays, blood work)
- Preventive and wellness services (ex. yearly physical)
- Pediatric care including dental and vision
- Prescription drugs

Depending on your income you may qualify for:

- Free health insurance called Medical Assistance
- Tax credits to help you pay your monthly premium
- A program to lower your deductible and other out-of-pocket costs

**CALL: (443) 901-1588**

You may be eligible for a special enrollment period, if you have a life changing event.

The 2016 Qualified Health Plan Open Enrollment will begin November 1, 2015 and will end on January 31, 2016.



# What You Need to Know About Health Insurance:

- It can protect you from large health care bills, which can lead to debt and serious financial trouble.
- It makes it easier to afford preventive care and early interventions. You can get the care you need now, so you don't need more expensive care later.
- You can't be denied coverage or charged more because you have a pre-existing condition like a mental illness or substance use disorder.
- These new plans have to cover mental illness and substance use disorder treatment just like they do for medical care. They can't manage your mental health care or substance use disorder treatment any more restrictively than they do for medical care.
- You have a right to see a health care provider that meets your needs without unreasonable delay or travel.

## QUESTIONS TO ASK WHEN CHOOSING A PLAN:

- If I choose a plan with the lowest premium, will I be able to afford the deductible and other out-of-pocket costs?
- Does the plan cover my medication? What will the out-of-pocket cost be?
- What plans have my current primary care and mental health providers in their network?
- What are the out-of-network costs if I choose a plan that does not have my provider and I wish to keep seeing him/her?
- What plans have mental health providers in my area that are taking new patients?

**If you have difficulty accessing your mental health benefits through your insurance and want help filing an appeal, contact the Maryland Parity Project:**

**[MarylandParity.org](https://MarylandParity.org) | (443) 901-1550 ext. 206**