

| Demographic | PRIVATE HEALTH INSURANCE | | | PUBLICLY SPONSORED PROGRAMS | | | | | | |
|--------------|---|--|---|--|---|---|---|---|--|--|
| | Small businesses (2-50 employees) | Individuals recently covered by an employer health plan | Individuals & families | Individuals with pre-existing, severe or chronic medical conditions | Low Income Families & Medically Needy | Children and Pregnant Women | Women | Seniors and Disabled | Trade Dislocated Workers (TAA recipients) | Veterans |
| Program | <p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Health Maryland Association of Health Underwriters 703-276-0220 www.nahu.org</p> | <p>COBRA And then HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p> | <p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Maryland Association of Health Underwriters 703-276-0220 www.nahu.org</p> | <p>Maryland Health Insurance Plan MHIP 888-444-9016 www.marylandhealthinsuranceplan.net</p> | <p>Medicaid 410-767-5800 800-492-5231 800-735-2258 TDD www.dhmmh.state.md.us/mma/mmahome.html</p> <p>Medical Assistance for Families 800-456-8900 http://dhmmh.state.md.us/ma4families/</p> | <p>MCHP Maryland Children's Health Program 800-477-9774 800-456-8900 800-735-2258 TTD www.dhmmh.state.md.us/mma/mchp</p> <p>MCHP Premium 410-767-6883 800-456-8900 800-735-2258 (TDD)</p> <p>Women-Infant-Children (WIC) 800-242-4WIC www.fha.state.md.us/wic/</p> | <p>Breast Cancer Screening Program 800-477-9774 www.fha.state.md.us/cancer/html/bccp.cfm</p> <p>Breast and Cervical Cancer Diagnosis and Treatment Program 410-767-6787 800-477-9774 www.fha.maryland.gov/cancer/bccdt_home.cfm</p> | <p>Medicare 800-633-4227 800-MEDICARE www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> | <p>Health Coverage Tax Credit 866-628-HCTC www.irs.gov (key word HCTC)</p> | <p>VA Medical Benefits Package 877-222-8387 www.va.gov</p> |
| Coverage | <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply</p> <p>Benefits will vary depending on the chosen plan</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Cobra Subsidy: 9 months of partially subsidized COBRA premium</p> <p>COBRA /Mini-COBRA coverage is available for up to 18 months depending on qualifying events</p> <p>COBRA benefits are the same as what you had in your group coverage</p> <p>After COBRA expires, HIPAA individual plan conversion benefits are based on the program selected, no expiration (see MHIP)</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Assorted plans depending on medical needs</p> <p>There is a 6-month look-back and 12-month exclusionary period limit for pre-existing conditions in traditional individual market health insurance products in Maryland</p> <p>Limits on pre-existing health conditions may apply</p> | <p>Four plans offering comprehensive coverage of doctor visits, prescription drugs, outpatient and in-hospital care, maternity, ambulance, labs and x-rays, skilled nursing care, hospice, home health visits, transplants, rehabilitation, durable medical equipment, mental health and substance abuse, physical, speech and occupational therapy, and preventive care, and more</p> <p>Choice of one of four plan benefit options</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Medicaid: Doctor visits, prescriptions, hospital care (including emergency care), tests, x-rays, family planning, mental health services, substance abuse services, home health care, dental care, eye care, occupational therapy, physical and speech therapy, and more</p> <p>Medical Assistance for Families: Low-cost or free prescriptions, doctor visits, emergency room visits, hospital stays, x-ray and lab services, and many other services</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>MCHP: Prenatal and post-partum doctor visits, hospital delivery bill, immunizations, lab work and tests, dental and vision care, prescription medicines (including vitamins), transportation to medical appointments, mental health services, substance abuse treatment, after delivery, family planning services</p> <p>MCHP Premium: Access to health coverage through Healthchoice, the Maryland Managed Care Program</p> <p>WIC: Screening for growth and anemia, Healthy advice for families, Nutrition & Healthy Foods, Breastfeeding support, other referrals to other services</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Screening mammogram, Pap test and pelvic exam cervical biopsy, diagnostic mammogram, colonoscopies, surgical consultation, breast ultrasound, breast biopsy, colposcopy surgery, adjuvant therapy (chemotherapy, radiation therapy), home health, pharmacy, DME (including prosthesis and bras), physical therapy, occupational therapy, wigs and breast reconstruction</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Will cover 80% of your COBRA premium if employer contributes less than 50% (or spouses' employer)</p> <p>Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Comprehensive preventive and primary care, outpatient and inpatient services</p> <p><i>Pre-Existing Health Conditions Covered</i></p> |
| Eligibility | <p>GUARANTEED COVERAGE</p> <p>Company size 2-50 employees</p> <p>Two employees must work for at least 6 months out of the year, and work 20 hours per week for coverage</p> <p>Owner can count as an employee</p> <p>Owner name on business license must draw wages from the company</p> | <p>GUARANTEED COVERAGE</p> <p>Cobra Subsidy: If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples.</p> <p>All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA, recently covered by a group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>For HIPAA you cannot be eligible for Medicare or other public or group insurance programs</p> | <p>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for MHIP</p> | <p>GUARANTEED COVERAGE</p> <p>Previous coverage terminated for reasons other than non-payment of premium or fraud</p> <p>Cannot be eligible for group plan, COBRA, or government programs</p> <p>Denied coverage due to a medical condition</p> <p>Or, have/been offered, health insurance that provides limited coverage, or excludes coverage for a specific medical condition or conditions</p> <p>Families with an income at or below 300% of the FPL can qualify for discounted premiums also known as MHIP+</p> | <p>GUARANTEED COVERAGE</p> <p>Medicaid: Pregnant Women up to 250% FPL; Infants and children (ages 0-19): 200% FPL; Medically Needy Individual: 49% FPL; Medically Needy Couple: 41% FPL; Working Parents: 40% FPL; Non-Working Parents: 33% FPL; SSI Disabled (non-elderly) at or below 74% of FPL; Working Disabled at or below 300% of FPL</p> <p>Resource requirements for everyone but children or pregnant mothers</p> <p>Maryland resident and qualified immigrant</p> <p>Medical Assistance for Families: Eligibility is set at or below 121% FPL</p> | <p>GUARANTEED COVERAGE</p> <p>MCHP: Children 0-19; Household income up to 200% FPL; Must not be eligible for Medicaid; Pregnant women any age with income up to 250% FPL</p> <p>MCHP Premium: Children 0-19; Household income between 200-300%; Must not be eligible for Medicaid or MCHP; Must currently be without health insurance coverage</p> <p>WIC: Live in Maryland, Pregnant and postpartum women, infants, and children under age 5. Income must be at or below 185% FPL</p> | <p>GUARANTEED COVERAGE</p> <p>A woman must be a Maryland resident aged 40-64</p> <p>Women aged 40- 49 who have symptoms of breast cancer, who have a personal history of breast cancer, or who have a mother or sister who developed breast cancer before menopause</p> <p>Insurance: Uninsured or have health insurance which does not cover the screening procedures.</p> <p>Income: Women with household incomes at or below 250% FPL</p> | <p>GUARANTEED COVERAGE</p> <p>Disabled or age 65 and older or people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).</p> | <p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance)</p> <p>Must not have access to employer plan that pays 50% of coverage cost</p> <p>Not enrolled in certain state plans</p> | <p>GUARANTEED COVERAGE</p> <p>"Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions</p> <p>Certain veterans must have completed 24 continuous months of service</p> |
| Monthly Cost | <p>Costs depend on employer contribution and ± 40% of the Modified Community Rate</p> | <p>Cobra Subsidy: 35% of monthly premium</p> <p>Costs depend on previous employer contribution plus a 2% administrative fee; HIPAA could be higher</p> <p>Individual coverage is also available and may be less expensive, see next column</p> | <p>Costs for individual coverage varies</p> | <p>Rates shall not exceed 150% of the standard premium rate charged by commercial carriers.</p> | <p>\$0 or minimal share of cost, no co-pays for emergency services and family planning services</p> | <p>MCHP: \$0 or monthly premium payment depending on family income.</p> <p>MCHP Premium: Monthly fee of \$46 or \$58 depending on family income.</p> <p>WIC: \$0 to minimal share of cost</p> | <p>\$0</p> | <p>\$0 and share of cost for certain services; deductibles for certain plans</p> | <p>20% of the insurance premium</p> | <p>\$0 and share of cost and co-pays depending on income level</p> |

Other Programs & Resources

Family Planning
410-767-6723
www.fha.state.md.us/mch/fp_home.cfm

Vaccines for Children
410-767-6700
http://edcp.org/html/vaccine.html

Health Insurance Program for People with AIDS
800-205-6308
410-767-6535
http://www.dhmmh.state.md.us/AIDS/index.html

Maryland Temporary Cash Assistance (TCA)
Contact your Local Department of Social Services
www.dhr.state.md.us/fia/cassist.htm

Primary Adult Care Program (PAC)
800-226-2142
www.dhmmh.state.md.us/mma/pac/index.htm

Partnership for Prescription Assistance
888-4PPA-NOW (888-477-2669)
www.pparx.org

NOTE: Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

Guaranteed Coverage means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

| Family Size (Household) | 25% | 50% | 75% | 81% | 100% | 133% | 175% | 200% | 250% | 300% |
|-------------------------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | \$226 | \$451 | \$677 | \$731 | \$903 | \$1,200 | \$1,579 | \$1,805 | \$2,256 | \$2,708 |
| 2 | \$304 | \$607 | \$911 | \$983 | \$1,214 | \$1,615 | \$2,125 | \$2,428 | \$3,035 | \$3,643 |
| 3 | \$381 | \$763 | \$1,144 | \$1,236 | \$1,526 | \$2,029 | \$2,670 | \$3,052 | \$3,815 | \$4,578 |
| 4 | \$459 | \$919 | \$1,378 | \$1,488 | \$1,838 | \$2,444 | \$3,216 | \$3,675 | \$4,594 | \$5,513 |
| 5 | \$537 | \$1,075 | \$1,612 | \$1,741 | \$2,149 | \$2,858 | \$3,761 | \$4,298 | \$5,373 | \$6,448 |
| 6 | \$615 | \$1,230 | \$1,846 | \$1,993 | \$2,461 | \$3,273 | \$4,306 | \$4,922 | \$6,152 | \$7,383 |
| 7 | \$693 | \$1,386 | \$2,079 | \$2,246 | \$2,773 | \$3,687 | \$4,852 | \$5,545 | \$6,931 | \$8,318 |
| 8 | \$771 | \$1,542 | \$2,313 | \$2,498 | \$3,084 | \$4,102 | \$5,397 | \$6,168 | \$7,710 | \$9,253 |

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 74, No. 14, January 23, 2009, pp. 4199-4201. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.coverageforall.org.

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Other sources of information

Financial aid and free or low-cost benefits

Government Benefits Finder

800-FED-INFO
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance

www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding local health care options

Bureau of Primary Health Care

888-ASK-HRSA
www.ask.hrsa.gov/pc

(Search tool by zip code)

Department of Health and Human Services

www.hhs.gov

(Various health care search tools)

Self Help Clearing House

www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

Maryland Department of Health and Mental Hygiene

410-767-6500
877-463-3464
www.dhmh.state.md.us

(State program information)

Laws and regulations

Maryland Insurance Administration

410-468-2000
800-492-6116
800-735-2258
www.mdinsurance.state.md.us

(General information on all types of insurance)

Employee Benefits Security Administration

www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Help with this Matrix or finding a broker or agent

Maryland Association of Health Underwriters

www.marylandahu.com/

(State organization of insurance brokers)

MARYLAND

Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.