



A Service of the Maryland Health Benefit Exchange

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SECOND YEAR OF MARYLAND HEALTH CONNECTION INSURANCE MARKETPLACE BEGINS NOV. 9

BALTIMORE (Tuesday, Sept. 16, 2014) — The second year of Maryland’s health insurance marketplace for individuals and families begins on Nov. 9 when consumers will have access to a newly redesigned website that enables “anonymous browsing,” the ability to compare plans — without registering personal information — before enrolling. This feature is being launched earlier than originally planned to enhance the shopping experience for Marylanders.

“We’re excited to announce that Maryland Health Connection will re-launch this fall better than ever and earlier than we anticipated,” said Dr. Joshua M. Sharfstein, Secretary of the Maryland Department of Health and Mental Hygiene. “Marylanders will be able to use a new and improved website and work with insurance brokers, navigators and our call center to find affordable and quality coverage.”

Starting November 9, the redesigned exchange will be rolled out with a series of events, including a more intensive campaign of in-person assistance to help consumers and businesses during the upcoming season of open enrollment:

Nov. 9 -- Anonymous browsing begins on MarylandHealthConnection.gov. Consumers can use the website to learn about available plans, get an estimate of financial assistance and begin comparing their health insurance options without having to enter personal information. This feature will continue throughout open enrollment.

Nov. 15 -- The first HealthConnectNow! sign-up event will be held. About 25 sign-up events are being scheduled throughout Maryland -- four times the number held during the first open enrollment. Details about times, dates and locations will be announced in the coming weeks.

Nov. 16 -- The call center opens to take phone applications at 855-642-8572 (TTY 855-642-8573).

Nov. 17 -- All authorized insurance brokers (producers) and navigators are able to complete enrollments through the website and also provide in-person consumer assistance.

Nov. 18 – All caseworkers at local health departments and departments of social services begin enrolling consumers through the website. Medicaid applications (currently completed through [SAIL](#)) will be directed through [MarylandHealthConnection.gov](#).

Nov. 19 -- Self-service enrollment through the website becomes available for the first time to the general public and all other stakeholders.

“Anonymous browsing enables Marylanders to see available plans, compare offerings and costs, and prepare to choose the best plan for themselves and their families,” said Carolyn Quattrocki, executive director of the Maryland Health Benefit Exchange. “It is a feature that many consumers requested last year, and we’re pleased to be able to provide it.”

All consumers shopping for health insurance on the exchange for the 2015 calendar year — even those who currently have a qualified health plan through the exchange — should re-enroll between Nov. 15 and Dec. 18 in order to compare plan prices and receive an advanced federal tax subsidy that could significantly lower their costs.

Increased competition has led to new offerings from carriers, so all Marylanders are encouraged to check out the exchange. Cigna Health and Life Insurance Company is the newest carrier in the marketplace for 2015. Cigna joins CareFirst, Evergreen, Kaiser Permanente and UnitedHealthCare, all of which offered plans in the exchange in 2014.

By going to the new and easier-to-navigate [MarylandHealthConnection.gov](#) website in mid-November, Marylanders can:

- See new 2015 plans and compare prices.
- Find out whether they are eligible for free or lower-cost health insurance.
- Sign-up for coverage that takes effect on Jan. 1 for all of 2015.

Through the work of the Maryland Health Benefit Exchange, which administers the Maryland Health Connection marketplace, since Jan. 1:

- Maryland has enrolled more than 400,000 people in quality affordable coverage.
- The number of charitable care cases in Maryland hospitals has dropped by more than 50 percent, driving down costs for all.
- Safety net providers have reported 80 percent of their clientele are now insured, compared with 20 percent prior to implementation of the Patient Protection and Affordable Care Act of 2010 (ACA).

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About Maryland Health Benefit Exchange: The Maryland Health Benefit Exchange (MHBE) is a public corporation and independent unit of the State government established in April 2011 in accordance with the Patient Protection and Affordable Care Act of 2010 (ACA). The (MHBE) has a nine member Board of Trustees that includes the Secretary of Health and Mental Hygiene, Maryland Insurance Commissioner and Executive Director of the Maryland Health Care Commission. The MHBE is responsible for the administration of Maryland Health Connection. www.MarylandHBE.com.

About Maryland Health Connection: Maryland Health Connection is the state-based health insurance marketplace for individuals, families and small businesses to compare and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs, federal tax credits and cost-sharing reductions. Enrollment in qualified health plans through Maryland Health Connection begin in November 2014, with insurance coverage beginning Jan. 1, 2015. www.MarylandHealthConnection.gov