

Frequently Asked Questions: Getting Coverage Outside Open Enrollment

What should I do if still need to enroll?

Open enrollment is Nov. 15, 2014 to Feb. 15, 2015 for 2015 coverage. You can buy a plan now if you have special circumstances like getting married, having a baby or losing other health coverage.

If you think you may qualify to buy coverage now, or you need to complete an existing application, call our Consumer Support Center at **1-855-642-8572 (TTY 1-855-642-8573)** or visit a navigator or insurance broker near you.

You also can still apply by faxing a paper application to **855-642-8574**.

How can I apply for Medicaid now or find out if I'm eligible?

Enrollment in Medicaid and the Maryland Children's Health Insurance Program is year round.

You may be eligible for Medicaid now, even if you weren't in the past. You can look up your income and household size to see if you may qualify. Income limits are higher for children and pregnant women.

The best way to know if you're eligible for Medicaid is to apply. Your child or a member of your household may be eligible for Medicaid even if you're not.

You can apply at any time online at **marylandsail.org** or by visiting a local connector entity, health department or department of social services. You can also apply by calling our Consumer Support Center at **1-855-642-8572 (TTY 1-855-642-8573)**.

What is a special enrollment period?

A special enrollment period allows you to enroll in a qualified health plan through Maryland Health Connection or change your current plan outside of the annual open enrollment period.

The 2014 Open Enrollment Period ended March 31, 2014. The 2015 Open Enrollment Period starts Nov. 15, 2014 and ends Feb. 15, 2015. Enrollment in Medicaid and MCHP (Maryland Children's Health Plan) is open year round for eligible individuals and household members.

You may newly enroll or change plans only if you have certain life events and are otherwise eligible to enroll in coverage through Maryland Health Connection (including that you are a US citizen, US National or lawfully present in the US; you are not incarcerated, and you live in Maryland).

You have 60 days from the date of the triggering event to report the event to Maryland Health Connection and select your plan, if you are eligible to enroll.

If you believe you have experienced an error with your application and/or enrollment through Maryland Health Connection, please report your issue to the Call Center.

What life events may qualify me to enroll?

There are a variety of life events and circumstances that may allow you to enroll in a qualified health plan through Maryland Health Connection or change your current plan.

Call our Call Center at **1-855-642-8572 (TTY 1-855-642-8573)** to determine if you are eligible to enroll in coverage through Maryland Health Connection.

Examples of life events that may allow you to enroll in coverage through Maryland Health Connection outside of the annual open enrollment period include:

- ✕ Getting married or divorced
- ✕ Having a child, adopting a child, or placing a child for adoption or in foster care
- ✕ Certain changes in income
- ✕ Moving to or from Maryland, and certain moves within the state
- ✕ Having a change in disability status
- ✕ Gaining or losing a dependent
- ✕ Becoming pregnant
- ✕ Certain losses of other health coverage (such as employer ending coverage, or loss of job or employee leaving a job that provides coverage — but not termination for consumer's failure to pay plan premium)
- ✕ Becoming ineligible for Medicaid or MCHP
- ✕ Turning 26 years old if you are enrolled in coverage through your family's plan
- ✕ COBRA coverage period ends
- ✕ Other changes that may affect eligibility include: change in tax filing status; change of citizenship or immigration status; incarceration or release from incarceration; change in status as an American Indian/Alaska Native or tribal status
- ✕ Certain errors or exceptional circumstances. These are reviewed on a case-by-case basis.

You also should report other changes that may not affect your eligibility for coverage, such as corrections to name, date of birth, or Social Security number.

As part of the eligibility decision process, you may be asked to provide documentation regarding your income, lawful presence, incarceration status and/or American Indian or Alaska Native affiliation.

Why am I no longer able to apply for a Qualified Health Plan online?

We are in the process of upgrading our website for an improved experience. You will be able to apply for health coverage online at **MarylandHealthConnection.gov** during the next open enrollment period.

What should I do if I need to update the information in my account profile?

Call our Consumer Support Center at **1-855-642-8572 (TTY 1-855-642-8573)** or visit a navigator or insurance broker near you. They can work with you to report any changes.

What should I do if my application is still pending or I'm unsure of my enrollment status?

Call our Consumer Support Center at **1-855-642-8572 (TTY 1-855-642-8573)** or visit a navigator or insurance broker near you. They can work with you to complete your enrollment if you qualify or to resolve any enrollment issues.

What if I started an application at MarylandHealthConnection.gov but didn't finish?

You can start a new application by visiting a local connector entity, health department or department of social services. You can also apply by calling our Consumer Support Center at **1-855-642-8572 (TTY 1-855-642-8573)**.

I have a special circumstance and might qualify to buy a plan now. How can I shop for one?

If you are eligible to buy a plan now (because of a special circumstance), you can enroll by calling our Consumer Support Center at **1-855-642-8572 (TTY 1-855-642-8573)** or visiting a navigator or insurance broker near you.

I applied for Medicaid but I'm not eligible. What should I do?

If you do not qualify for Medicaid, you may be able to buy a plan now if you have special circumstances like getting married, having a baby or losing other health coverage.

If you think you may qualify to buy coverage now, call our Consumer Support Center at **1-855-642-8572 (TTY 1-855-642-8573)** or visit a navigator or insurance broker near you.

If you do not qualify for Medicaid and do not have a special circumstance to buy a private plan now, open enrollment begins Nov. 15, 2014 for 2015 coverage.

What is SAIL?

SAIL is an online tool that allows Marylanders to apply for Medicaid, MCHP, and other programs. It existed before the online application at **MarylandHealthConnection.gov**.

Is this a different Medicaid than I would receive by applying through MarylandHealthConnection.gov?

No. There is no difference in your eligibility or coverage if you apply for Medicaid or MCHP through any of these ways: Maryland Health Connection, SAIL, a local connector entity, health department or department of social services.

I applied online through SAIL. How can I check the status of my application?

You should call your local health department or department of social services.

When does my plan change become effective?

For most life events, if you qualify for a special enrollment period to change plans and report your new plan selection to Maryland Health Connection between the 1st and the 18th of the month, your coverage will begin on the 1st of the following month. If you report your new plan selection to Maryland Health Connection between the 19th and the last day of a month, your coverage will begin on the 1st of the next following month. For example, if you select your plan July 19, your coverage will begin Sept. 1.

For more information about special enrollment, call **1-855-642-8572**, or visit **MarylandHealthConnection.gov**

For certain life events that may qualify you for a special enrollment period, the plan will become effective following a different timeline. In the case of a birth, adoption or placement in foster care, the plan selected through a special enrollment period will take effect on the date of the birth, adoption or placement in foster care. For example, if you have a baby May 20 and select a plan through Maryland Health Connection on June 1, coverage for you and the baby will begin May 20.

In the case of marriage or loss of certain other health coverage that is considered minimum essential coverage, the plan selected through a special enrollment period will take effect on the 1st of the following month after your plan selection is reported to Maryland Health Connection. For example, if you lose your employer-sponsored coverage June 10 and select your plan June 20, your coverage will begin July 1.

In order for your coverage to be active, you must pay your monthly premium to the insurance company on time. The insurance company will send you a monthly bill. Call them to pay if you haven't received a bill.

What if I am newly eligible for Medicaid or MCHP?

If you are newly eligible for Medicaid or MCHP, this coverage becomes effective retroactive to the 1st of the month in which you newly qualify for Medicaid or MCHP.

If you are enrolled in a qualified health plan through Maryland Health Connection when you become eligible for Medicaid or MCHP, your qualified health plan coverage will end on the last day of the month during which you newly qualify for Medicaid/MCHP.

You may choose to remain enrolled in your qualified health plan coverage instead of enrolling in Medicaid/MCHP, but you would not be eligible for any tax credits or cost-sharing reductions for that health plan.

What if the amount of my tax credit changes but I don't qualify to change plans?

If you are currently enrolled in a qualified health plan through Maryland Health Connection and experience a change in income or other life event that changes your tax credit amount but you do not qualify for a special enrollment period, the new amount of tax credit will be sent to your insurance company, and you will receive an updated bill that reflects the new tax credit amount.

As with your original enrollment, if you are eligible for a tax credit, you may elect to: (1) take the full amount you are eligible for each month in advance to apply towards your monthly premium cost; (2) take a smaller amount of tax credit each month than the full amount you are eligible for in advance; or (3) not take any part of the credit in advance monthly and instead receive your full tax credit for 2014 on your 2014 tax filing.

What if I am eligible to change plans but I don't, or am unable to?

If you have contacted the Call Center and are eligible to select a different plan but do not within 60 days, your current enrollment will not change except for any changes to your tax credit amount, which will be sent to your insurance company.

If factors beyond your control prevent you from reporting or selecting a health plan within the 60-day special enrollment period, you should alert the Call Center as soon as possible.

What if I'm eligible for a Special Enrollment Period, but other members of my household are not?

When one household member experiences a qualifying life event and is eligible for a special enrollment period, all household members may enroll in the newly selected health plan (even if the other household members are not currently enrolled in coverage through Maryland Health Connection).

All household members must still meet the eligibility requirements for enrollment through Maryland Health Connection. The only exception is while American Indians qualify for an SEP each month, their household members are only eligible for a special enrollment period on that basis if they are also American Indians.