

Find the

Right Plan for You

Even if you've looked before, health insurance plans and prices change every year. You can keep your current plan or pick a new one. And you could get a tax credit that can help lower your monthly premium.

Compare plans and costs at **MarylandHealthConnection.gov** to choose the best one for you and your family during Open Enrollment.

Plan category

There are five categories of insurance plans: Bronze, Silver, Gold, Platinum and Catastrophic (available to those under 30). Plans in these categories differ based on how you and the plan share the cost of your care. The categories have nothing to do with the amount or quality of care you get.

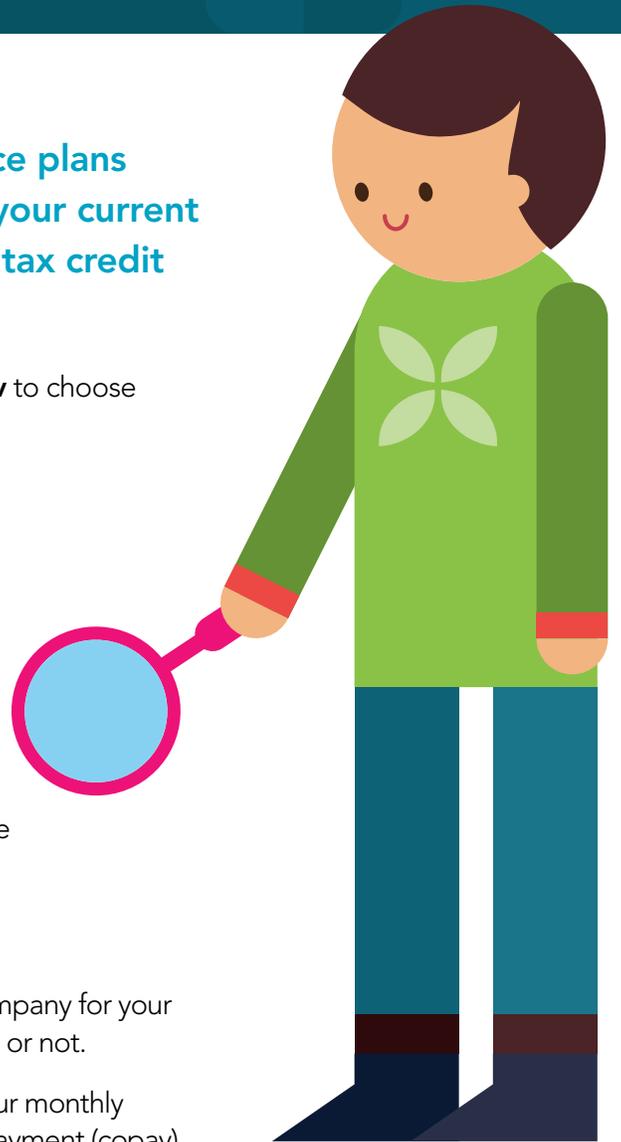
If you qualify for cost sharing (reduced out-of-pocket costs like deductibles and copays), you can access these savings only if you choose a Silver plan.

Monthly premiums and out-of-pocket costs

The premium is the amount you pay your insurance company for your plan, usually monthly, whether you use medical services or not.

Out-of-pocket costs are costs you pay in addition to your monthly premium, such as the deductible, coinsurance and copayment (copay).

Generally speaking, the lower your monthly premium, the higher your out-of-pocket costs. It's important to keep this in mind when you compare plans.



Type of insurance plan and provider network

There are several different types of plans, including HMO, PPO, POS and EPO.

Some types allow you to see almost any doctor or health care facility; others limit your choices to a network of doctors and facilities or require you to pay more if you use providers outside the network.

Look up doctors by name, plans, location and more online at providersearch.crisphealth.org. Before you enroll in a plan, contact the provider to confirm participation.

Benefits

All plans sold through Maryland Health Connection provide the same essential health benefits, cover pre-existing conditions and offer free preventive services, such as check ups, vaccinations, cancer, blood pressure and diabetes screenings and more. Some plans offer additional benefits.

GET HELP FINDING THE RIGHT PLAN

There are thousands of experts that can help you pick the right plan for you and your family. Find in-person help in your community here: MarylandHealthConnection.gov/help.

