

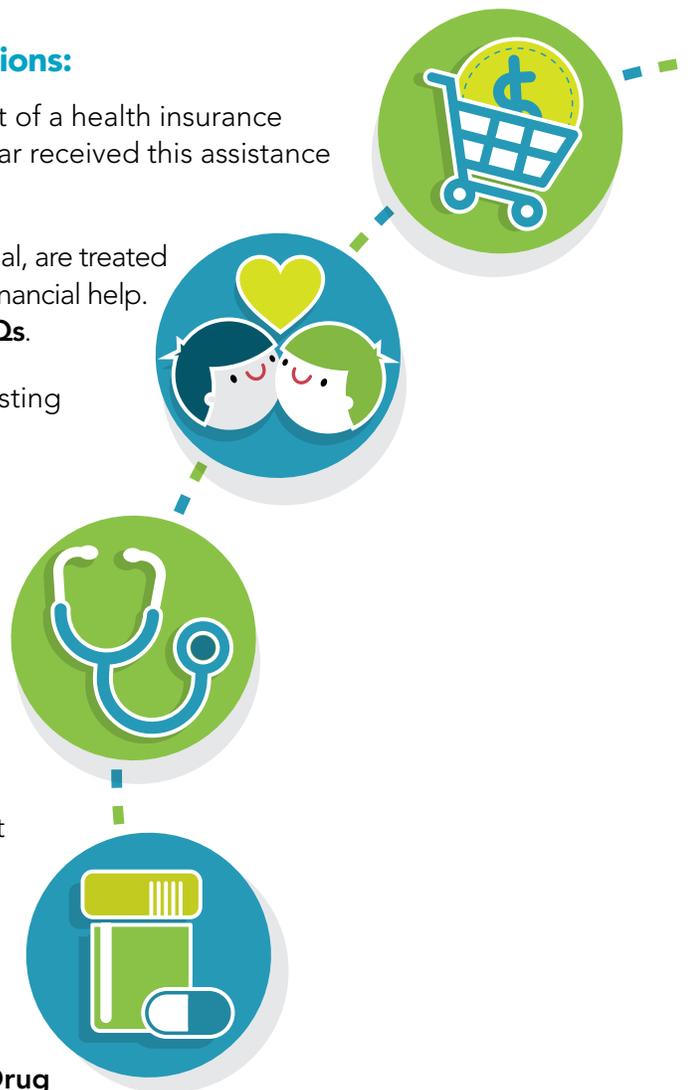
Equality in Health Insurance for

# LGBT Marylanders

The Affordable Care Act has made new health insurance coverage options available, and offers protections and benefits for people who are lesbian, gay, bisexual or transgender (LGBT). Maryland Health Connection, the state's official health insurance marketplace, offers equal access to quality, affordable health coverage.

## What you should know about your coverage options:

- You may qualify for financial help to lower the cost of a health insurance plan. Nine of 10 Marylanders who enrolled last year received this assistance to make coverage more affordable.
- All married couples, whether same-sex or heterosexual, are treated the same way in evaluating whether they qualify for financial help. Learn more at [MarylandHealthConnection.gov/FAQs](http://MarylandHealthConnection.gov/FAQs).
- You cannot be denied coverage based on pre-existing conditions, such as HIV, diabetes or cancer.
- Plans cover a range of **essential health benefits**, including doctor visits, hospitalizations, reproductive health, emergency care and prescriptions. Many checkups and screenings also are covered for free, even if you haven't met your yearly deductible. For more info, visit [MarylandHealthConnection.gov/FAQs](http://MarylandHealthConnection.gov/FAQs).
- Insurance companies cannot discriminate based on sexual orientation or gender identity, and must offer the same benefits and costs to everyone. This includes family coverage plans for families of same-sex spouses.
- If you have HIV, you may qualify for financial help to pay for your prescription drugs costs and monthly premiums through the **Maryland AIDS Drug Assistance Program**. Learn more at [phpa.dhmh.maryland.gov/OIDPCS/CHCS](http://phpa.dhmh.maryland.gov/OIDPCS/CHCS).



### More information for enrollees who are transgender:

- Health insurance plans cannot discriminate in providing benefits based on gender identity, sex assigned at birth or recorded gender. This includes gender-specific services that have been approved by your doctor. Common examples include a transgender man getting a mammogram or Pap smear.
- Before you select a plan, carefully review the Summary of Benefits and Coverage to see details about what's covered. An insurance company cannot exclude treatment leading to or in connection with transsexualism, sex changes or sex modifications including surgery. Learn more about your rights at [HealthCare.gov/transgender-health-care/](https://www.healthcare.gov/transgender-health-care/).
- When applying for coverage, use the name that matches your Social Security card and select the sex that matches the majority of your other legal documents, like your driver's license. The information from your application will go to your health insurance company. Be sure to update any changes to your name or sex with Maryland Health Connection.

### **YOU CAN GET FREE, IN-PERSON ENROLLMENT HELP**

Free help is available to find a health insurance plan that's right for you. You can meet with a trained navigator or broker near you.

Visit [MarylandHealthConnection.gov/help](https://MarylandHealthConnection.gov/help) or call **1-855-642-8572** (TTY: 1-855-642-8573).

**If you believe a plan unlawfully discriminates, you can file complaints with the Maryland Insurance Administration at [Insurance.Maryland.gov](https://Insurance.Maryland.gov) or the Office of the Attorney General's Health Education and Advocacy Unit at [oag.state.md.us/consumer](https://oag.state.md.us/consumer).**

