



The Maryland State Medical Society

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MARYLANDERS SHOULD KNOW THEIR OPTIONS FOR HEALTH INSURANCE OPEN ENROLLMENT

An Op-Ed by Gene Ransom in Center Maryland, 11/30/2014

BALTIMORE, December 1, 2014 — Selecting the appropriate health plan and health care coverage is the single most important decision that many Marylanders will make for their own health and the health of their families. The health insurance Open Enrollment period – the time of year when Marylanders with private health insurance or Medicare have the opportunity to enroll in or change certain health benefit programs – is currently underway in Maryland, and it is critical that Maryland consumers are aware of their options.

Marylanders satisfied that their current health plan will meet their needs for the coming year do not need to do anything. However, regardless of whether an individual changes health plans or keeps the same coverage, it is important that all Maryland consumers pay close attention to the specific details of their health benefits.

MedChi, the Maryland State Medical Society, recommends that all Marylanders do five things to make sure they are making the best decisions about health care coverage for their families. First, consumers should verify their physician's coverage network. Using physicians that are in-network will save money on health care, and mistakenly seeing an out-of-network physician can leave consumers stuck paying medical bills out of pocket. So, if consumers have switched plans due to a new job or other reasons, they should double check to make sure their family's current physicians and area hospitals are in the plan's network.

Second, Marylanders should be sure that medications needed are covered under their current or new plan, and verify how much of the burden their family will have to shoulder. It is crucial to know not only the costs of prescriptions but also whether those costs have changed or remained the same. For example, some medications may be moved to a so-called insurance "specialty tier," which would likely increase patient out-of-pocket costs.

Third, after determining that a plan covers the medication an individual might need, it is still important to check for medication management policies like prior authorization or step therapy. In the name of controlling costs, some Maryland health insurers have enacted barriers that put them squarely in the middle of the physician-patient relationship. Prior authorization policies require that doctors get insurer approval before the carrier will agree to cover certain medications or treatment, while step therapy policies require that cheaper options fail before the insurer will cover the preferred treatment. For Maryland patients living with a host of serious, often painful conditions including cancer, arthritis or epilepsy, step therapy can mean days, weeks, or months without treatment.

Fourth, check copayments and deductibles. Too often Marylanders go to pick up medication and are surprised by the amount they have to pay. In order to estimate the full cost of health care, consumers should determine what co-pays, deductibles and other out-of-pocket expenses they will be responsible for paying.

Finally, it is critical to read the fine print. Although consumers frequently click through licensing agreements without fully reading the terms and conditions, the choice of health care is too important to not know what you're getting. Make sure to read all of the plan materials thoroughly. Doing so will tell consumers their rights and responsibilities are under each plan, and can prevent consumers from incurring unexpected medical costs later on. If any part of a plan is unclear, Marylanders should contact their human resources department or insurance carrier.

Although selecting the appropriate health care coverage can seem daunting, it is vitally important to the continued health and economic well-being of Maryland families. We urge all Maryland consumers to know what they're getting when they sign up for coverage.

About MedChi

MedChi, The Maryland State Medical Society, is a non-profit membership association of Maryland physicians. It is the largest physician organization in Maryland. The mission of MedChi is to serve as Maryland's foremost advocate and resource for physicians, their patients and the public health of Maryland. For more information, please visit www.medchi.org.