



The Maryland State Medical Society

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HEALTH INSURANCE OPEN ENROLLMENT – CONSIDERATIONS FOR CHOOSING THE BEST INSURANCE COVERAGE FOR YOU AND YOUR FAMILY

BALTIMORE, November 6, 2014 – Open enrollment is the time of year when people with private health insurance or Medicare have the opportunity to enroll in, or change, certain benefit programs they are already enrolled in or want to be enrolled in. Open enrollment in Maryland is currently underway so it is important that consumers are aware of their benefit plans.

If an individual does not qualify for Medicare, he or she can receive health insurance through the [Maryland Health Benefit Exchange](#), which was established in April 2011 in accordance with the Patient Protection and Affordable Care Act of 2010 (PPACA). [Maryland Health Connection](#) is the marketplace for individuals, families and small businesses to compare and enroll in health insurance and determine eligibility for Medicaid and other assistance programs, federal tax credits and cost-sharing reductions. Open enrollment through Maryland Health Connection begins November 15, 2014 for 2015 insurance coverage for individuals and families.

All people with Medicare can change their Medicare health plan and prescription drug coverage for 2015 from October 15th to December 7th. Medicare recipients can call 1-800-MEDICARE or visit www.medicare.gov for plan information. If a person is satisfied that their current plan will meet their needs for the coming year, they do not need to do anything.

Here are **five tips from MedChi** to help you make the best choice for you and family:

- 1. Make Sure that Your Doctors are Still Covered.** Check to see if your family's current physicians and area hospitals are in the plan's network. Using providers that are in-network will save money on your health care, and mistakenly seeing an out-of-network provider can leave you stuck paying medical bills out of pocket.
- 2. Check that Your Medications are Covered.** If you take prescription medications, check them against the list of approved drugs in each plan booklet.
- 3. Watch Out for Medication Management Policies like Prior Authorization and Step Therapy.** 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.
- 4. Check Your Co-Payments and Deductibles.** In order to estimate the full cost of each plan, determine what co-pays, deductibles, and other out-of-pocket expenses you will be responsible for paying.
- 5. Read the Fine Print.** Make sure to read all of the plan materials thoroughly. Doing so will tell you what your rights and responsibilities are under each plan, and can prevent you from incurring unexpected medical costs later on. If any part of a plan is unclear to you, ask for help from your human resources department or the insurance carrier.

About MedChi

MedChi, The Maryland State Medical Society, is a non-profit membership association of Maryland physicians. Formed in 1799, it is still the largest physician organization in Maryland today. 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.