

MEDCHI RELEASES PUBLIC SERVICE ANNOUNCEMENT TO URGE MARYLANDERS TO ASK THE RIGHT QUESTIONS DURING OPEN ENROLLMENT

Open Enrollment Began on November 1, 2016

Baltimore, MD (November 2, 2016) – The Maryland State Medical Society (MedChi) today released a public service announcement urging Maryland citizens to ask the right questions during the current open enrollment period. Open enrollment, which begins this week, is a time for Marylanders to buy, change or renew their qualified health plan for 2017.

“Open enrollment is a critical time for Marylanders and their families to make important decisions about their healthcare coverage and prescription medicines,” said Gene Ransom, Chief Executive Officer of MedChi. “Whether they are on Medicare, have health insurance through their employers or the Maryland Health Exchange, we urge all Marylanders to ask the right questions that can result in better health care, cost savings and continuity of care.”

MedChi recommends that Marylanders ask the following five questions about their health insurance plans and prescription drug coverage:

- 1. Are your family’s doctors and physicians in-network?** Mistakenly seeing an out-of-network provider can leave you with unnecessarily expensive medical bills. Using in-network providers will save you from these additional costs.
- 2. Does this plan cover your family’s prescription medications?** If you take prescription medications, check to see if they are covered by your insurance plan and on the list of pre-approved drugs. Choosing a plan that does not cover your most regular medications prescribed by your doctor will severely increase your family’s health care costs.
- 3. What are the out-of-pocket costs?** In order to estimate the full cost of each plan, determine each plan’s co-pays, deductibles, and other out-of-pocket expenses for which you will be responsible.
- 4. Consider your Continuity of Care:** Read the fine print to make sure your insurance company cannot increase your co-pay for prescription medicines in the middle of the year or change which medicines they will cover- after your doctor has prescribed them.
- 5. What are the plan’s prior authorization and step therapy policies?** Prior authorization requires physicians to obtain the carrier’s approval before the carrier will pay for certain medications or treatment. Step therapy policies require physicians to prescribe cheaper alternatives before the insurer will cover the preferred treatment.

Please remember that Medicaid enrollment is year-round, and Medicaid-eligible Marylanders may start their coverage immediately. Marylanders who are enrolled in Medicaid must renew their Medicaid coverage once a year through the Maryland Health Connection.

For those who want to enroll in a Medicare plan or change their Medicare coverage, Medicare Open Enrollment began October 15 and will continue through December 7. For additional Medicare plan information, individuals may call 1-800-MEDICARE or visit www.medicare.gov. Individuals do not need to renew their coverage if they are satisfied with their current plans, and those plans are still offered through Medicare.

Employees who intend to enroll in an employer-sponsored health plan should receive health plan options this fall. Contact your human resources department for additional information.

If you have any questions about Open Enrollment, call 1-800-492-1056 x 3311 (toll-free).

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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 formation, please visit www.medchi.org.