



*The Maryland State Medical Society*

**News: For Immediate Release**

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## **OPEN ENROLLMENT FOR 2023 RUNS NOVEMBER 1, 2022 – JANUARY 15, 2023**

BALTIMORE, October 10, 2022 – Open enrollment to buy, change, or renew a qualified health plan for 2023 begins on **Tuesday, November 1 and runs to Sunday, January 15** for healthcare starting on January 1, 2023. MedChi, The Maryland State Medical Society, encourages all Marylanders to sign up for health insurance for themselves and their families.

Enrollment for Medicaid 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 make changes to existing Medicare coverage, Open Enrollment period is from October 15<sup>th</sup> through December 7<sup>th</sup>. Your coverage will begin on January 1 (as long as the plan receives your request by December 7). Individuals currently enrolled in Medicare who are satisfied with their plans do not need to renew their coverage. More information can be found [here](#).

Open enrollment is the only time of year you can enroll in a health plan, switch plans, or re-enroll in your current plan. If you miss open enrollment, options are limited to special enrollment, short term health insurance, employer-based coverage, Medicare, Medicaid, and CHIP.

MedChi CEO Gene Ransom stresses the importance of doing your homework when it comes to choosing the best plan. “Choosing a health insurance plan can be complicated. Knowing just a few things before you compare plans can make it simpler.” Ransom encourages everyone to consider the five following points before buying:

1. Are your family’s 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. 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.

3. What are the out-of-pocket costs and limits? Take the time to compare co-pays, deductibles, and other out-of-pocket expenses that you will be responsible for, to get an “apples to apples” estimate of full plan costs.
4. What is hidden in the fine print? Reading the plan materials thoroughly will inform you of your rights and responsibilities under each plan and can prevent you from incurring unexpected costs.
5. Does the plan cover your family’s medications? Check prescription medications against the list of plan-approved drugs. Make sure your plan covers your most regularly used medications to avoid unnecessarily expensive prescription costs.

Open Enrollment assistance is available by calling call 1-855-642-8572, Monday to Friday, 8:00 AM to 6:00 PM.

#### 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](http://www.medchi.org).