



*The Maryland State Medical Society*

**News: For Immediate Release**

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## **DON'T LET COVID-19 GET IN THE WAY - OPEN ENROLLMENT ENDS DECEMBER 15, 2020**

BALTIMORE, November 17, 2020 – MedChi, The Maryland State Medical Society, is reminding Marylanders that open enrollment to buy, change, or renew a qualified health plan for 2021 will end **December 15** for healthcare starting on January 1, 2021. 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, Open Enrollment continues through December 15. Changes to existing Medicare coverage needs to be done by December 7. For additional Medicare plan information, individuals may call 1-800-MEDICARE or visit [www.medicare.gov](http://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.

It is of the utmost of importance to make sure you get the best health care plan for you and your family. When reviewing potential health plans, do research on your health care plan options. MedChi recommends you ask the following five questions:

1. Are your family's physician's 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 the plan cover your family's medications? Check prescription medications against the list of plan-approved drugs. Choosing a plan that does not cover your most regular medications will severely increase your family's health care costs.
3. 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.
4. What are the out-of-pocket costs and limits? In order to estimate the full cost of each plan, compare co-pays, deductibles, and other out-of-pocket expenses that you will be responsible for.
5. 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.

Gene Ransom, CEO of MedChi, stresses the importance of making sure you get the best health care plan for you and your family, especially during the current public health crisis. "With many Americans working from home and juggling remote school, it could be easy to overlook selecting the best insurance plan for you and your family. Lack of health coverage is risky at any time, but especially so during a pandemic when health services like COVID testing or treatments might be most needed."

If you have any questions about Open Enrollment, call MedChi at 1-800-492-1056 x 3311 (toll-free). This is the time to make choices about your health insurance, if you know someone who

doesn't have insurance encourage them to look at the Maryland Exchange or Maryland Health Connection to see what is available. Access to insurance, doesn't equal access to insurance, but having insurance helps take that step in the right direction.

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