



*The Maryland State Medical Society*

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## **OPEN ENROLLMENT FOR HEALTHCARE BEGINS NOVEMBER 1, 2021**

BALTIMORE, November 1, 2021 – MedChi, The Maryland State Medical Society, is reminding Marylanders that open enrollment to buy, change, or renew a qualified health plan for 2022 will open on **November 1** for healthcare starting on January 1, 2022. In September, the Biden administration announced that the enrollment period will increase from 45 to 75 days this year which extends the open enrollment period to January 15, 2022. 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 make changes to existing Medicare coverage, Open Enrollment continues through 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.

"We know how important our doctors are as trusted resources to guide patients who need insurance, and value their participation as health providers in the marketplace," said Michele Eberle, executive director, Maryland Health Benefit Exchange. "This year, it's so important for Marylanders to get health coverage, that we've extended our open enrollment until Jan. 15, 2022. And there are more savings for people with higher incomes and ages 18-34, so even if you've looked before, it's worth coming back to [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov).

It is important to make sure you get the best health care plan for you and your family. When reviewing potential health plans, research your health care plan options. MedChi recommends you consider the following five questions:

1. Make sure your family's physicians are in-network or you'll be faced with unnecessarily expensive medical bills. In-network providers will save you from these additional costs.
2. Check your family's prescription medications against the list of plan-approved drugs. Choosing a plan that doesn't cover your regular medications will increase your family's health care costs.
3. Determine 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. Estimate the full cost of each plan, compare co-pays, deductibles, and other out-of-pocket expenses that you will be responsible for.
5. Reading the plan materials thoroughly so will know your rights and responsibilities under each plan and hopefully prevent unexpected costs.

Gene Ransom, CEO of MedChi, stresses the importance of getting the best health care plan for you and your family. "With Americans still having to deal with the COVID-19 pandemic, it is easy to overlook choosing 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).