



The Maryland State Medical Society

News: For Immediate Release

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**MEDCHI TO JOIN SPEAKER MIKE BUSCH AND OTHER HEALTH CARE LEADERS IN
“LAST CHANCE” EVENTS TO GET MARYLANDERS HEALTH COVERAGE**

BALTIMORE, December 4, 2017 — MedChi will hold a press conference at 11:00 a.m. Tuesday, Dec. 5 at their Annapolis office along with The Maryland Health Care for All! Coalition, Maryland House of Delegates Speaker Mike Busch, NAACP, and the Maryland Health Benefit Exchange, to announce a series of “Last Chance” events to help Marylanders enroll in health insurance during the weekend of December 8-10.

The free events will be held at the Central Branch of the Enoch Pratt Free Library in downtown Baltimore and at 17 other locations throughout the state. Trained, expert "navigators" will be available to help people enroll. Although significant gains have been made in Maryland in recent years, rates of health coverage for minorities remain below the general population. It is important we get the message out to as many people as possible who still remain without health coverage to quality health care prior to the Dec. 15 deadline for open enrollment for 2018.

MedChi CEO, Gene Ransom explained “Marylanders need to sign up, and ask some important questions. Good decisions during Open Enrollment can result in better health care and increased savings.” When reviewing potential health plans, MedChi recommends that you ask the following five questions.

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. Does this plan cover your family’s medications? If you take prescription medications, check these medications against the list of the 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 each plan’s co-pays, deductibles, and other out-of-pocket expenses for which you will be responsible.
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 medical costs.

If any part of a plan is unclear to you, ask your human resources department or insurance carrier for clarification. If you have any questions about Open Enrollment, you can also call MedChi at 1-800-492-1056 x 6001 (toll-free.)

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.