



A Service of the Maryland Health Benefit Exchange

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**Health insurance premiums through Maryland Health Connection  
to be among lowest of 12 states with approved or proposed rates**

***Tax credits expected to reduce cost of coverage for 3 out of 4 Marylanders  
in new health insurance marketplace opening October 1***

BALTIMORE (July 26, 2013) Health insurance premiums for individual plans offered through Maryland Health Connection, the state-based health insurance marketplace, will be among the lowest of 12 states that have proposed or approved rates, including New York and California.

In a report released today, the Maryland Health Benefit Exchange, which will operate Maryland Health Connection, also found:

- Three out of four individuals and families expected to enroll for coverage through Maryland Health Connection will qualify for tax credits to reduce their effective rates; and
- Maryland's Insurance Commissioner reduced the proposed premium rates by every insurance carrier in the individual market in Maryland, including reducing proposed increases for a majority of carriers by more than 50%

***“These rates are good news for Maryland families looking to shop for plans on the Maryland Health Connection,” said Dr. Joshua Sharfstein, Secretary of the Department of Health and Mental Hygiene. “In addition, tax credits will be available, and nobody can be denied coverage on the basis of health status.”***

***“Historically, insurance carriers have been allowed to turn down people with pre-existing conditions and allow only the healthiest individuals into their plans,” said Rebecca Pearce, Executive Director of the Maryland Health Benefit Exchange. “In 2014, that will change, and 740,000 Marylanders will have new access to health coverage with more robust benefits. Under the new law uninsured residents of the state will receive improved access to health coverage, necessary preventive care, a more secure financial future and peace of mind.”***

***“Competitive rates make our outreach easier,” said Kathleen Westcoat, CEO of Health Care Access Maryland, one of the organizations now hiring navigators to help enroll Marylanders in coverage. “HealthCare Access Maryland and our partners look forward to enrolling thousands of Marylanders in Maryland Health Connection.”***

The Affordable Care Act requires all qualified health plans offered in the individual market, both inside and outside of the insurance marketplaces, to cover a comprehensive package of health care services, known as essential health benefits. The benefits must include services within at least the following 10 categories: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

An estimated 14 percent of Maryland’s population of 5.8 million, or 740,000, are currently uninsured. The state-based insurance marketplace, will provide access to financial assistance to individuals and families to reduce the cost of monthly insurance premiums and out-of-pocket costs such as copays and deductibles through Advance Premium Tax Credits and Cost Sharing Reductions.

The Maryland Health Benefit Exchange will now begin a certification process to approve the estimated 300 qualified health plans offered by carriers that have expressed their intent to sell plans through Maryland Health Connection, including: Aetna, CareFirst, Coventry, Evergreen Health Cooperative Inc., Kaiser Foundation Health Plan of the Mid-Atlantic, and UnitedHealthcare. Certification is intended to ensure that the plans meet the standards established by the Affordable Care Act. Certification is also intended to afford consumers access to essential information to help inform their selections.

***“Beginning in October, consumers will find a wide variety of choices in health coverage, which they can review while making apples-to-apples comparisons of premiums, out-of-pocket costs, physician networks and coverage options,” said Pearce. “Small businesses will be able to enjoy that same shopping experience at Maryland Health Connection beginning January 1.”***

Individuals who enroll through Maryland Health Connection before Dec. 18 will have coverage beginning Jan. 1, 2014.

Maryland Health Connection will enable consumers to compare multiple insurance companies based on which doctors are participating in each plans' networks, and review quality information based on a star rating system that indicates performance in five key areas:

- Clinical services provided
- Satisfaction of currently enrolled consumers
- Management of behavioral health issues
- Quality improvement measures
- Management of diverse enrollee populations

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**About Maryland Health Benefit Exchange:** The Maryland Health Benefit Exchange (MHBE) is a public corporation and independent unit of the State government established in April 2011 in accordance with the Patient Protection and Affordable Care Act of 2010 (ACA). The MHBE has a nine member Board of Trustees that includes the Secretary of Health and Mental Hygiene, Maryland Insurance Commissioner and Executive Director of the Maryland Health Care Commission. The MHBE is responsible for the administration of Maryland Health Connection. [www.MarylandHBE.com](http://www.MarylandHBE.com)

**About Maryland Health Connection:** Maryland Health Connection is the state-based health insurance marketplace for individuals, families and small businesses to compare and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs, federal tax credits and cost-sharing reductions. Enrollment through Maryland Health Connection is scheduled to begin in October 2013, with insurance coverage beginning January 1, 2014. An estimated 180,000 individuals are expected to enroll in qualified health plans during the first year. [www.MarylandHealthConnection.gov](http://www.MarylandHealthConnection.gov)