



A Service of the Maryland Health Benefit Exchange

MEDIA CONTACT:
MHBE Press Office
(410) 547-6891
Media@Marylandhbe.com

MARYLAND HEALTH BENEFIT EXCHANGE ANNOUNCES INSURANCE COMPANIES AUTHORIZED TO SELL QUALIFIED HEALTH PLANS TO MARYLAND RESIDENTS AND SMALL EMPLOYERS THROUGH MARYLAND HEALTH CONNECTION

Consumer Options Expanded Through Availability of Plans Offered by 13 Insurance Companies in Maryland

BALTIMORE (May 28, 2013)—The Maryland Health Benefit Exchange (MHBE) announced today that 13 insurance companies have submitted business agreements to offer qualified health plans and stand-alone dental plans to Maryland residents and small employers through Maryland Health Connection. The insurance companies, representing a total of 23 licensed entities include:

- **Aetna:** Aetna Life Insurance Co., Aetna Health Inc.
- **BEST Life and Health Insurance Co.**
- **CareFirst:** CareFirst of Maryland Inc., CareFirst BlueChoice Inc., Group Hospitalization and Medical Services Inc.
- **Coventry:** Coventry Health and Life Insurance, Coventry Healthcare of Delaware, Inc.
- **Delta:** Delta Dental of Pennsylvania, Alpha Dental Programs, Inc.
- **DentaQuest Mid-Atlantic, Inc.**
- **Dominion Dental Services Inc.**
- **Evergreen Health Cooperative Inc.**
- **Guardian Life Insurance Co. of America**
- **Kaiser Foundation Health Plan of the Mid-Atlantic**
- **Metropolitan Life Insurance Co.**
- **United Concordia:** United Concordia Dental Plans Inc., United Concordia Life and Health Insurance Co.
- **UnitedHealthcare:** MAMSI Life and Health Insurance, UnitedHealthcare Insurance Co., Optimum Choice, Inc., All Savers Insurance Co., UnitedHealthcare of the Mid-Atlantic, Inc.

“By engaging in the approval process to sell plans on Maryland Health Connection, these insurance companies have demonstrated their commitment to join the State in our efforts to provide accessible health coverage for the 730,000 Marylanders who are uninsured,” said Rebecca Pearce, executive director of the Maryland Health Benefit Exchange. “Their participation will ensure that our consumers have a variety of choices when making important decisions about health coverage for themselves, their families, and their businesses.”

This multi-step process to participate began last fall when insurance companies had to submit a Notice of Intent, and more recently, they submitted benefit designs, rates and forms to the Maryland Insurance Administration (MIA) for review. After the MIA reviews rates and makes determinations in July, insurance companies will submit approved plans to the Maryland Health Benefit Exchange for certification.

All plans submitted to the Maryland Health Benefit Exchange and approved for display to Maryland residents and small employers will comply with state and federal regulations to provide essential health benefits and meet access to care standards for provider networks.

Beginning in 2014, the Affordable Care Act requires all qualified health plans offered in the individual and small group markets, 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.

The Affordable Care Act also requires insurance companies to maintain provider networks with enough providers to ensure that all health care services will be accessible without unreasonable delays. To maximize access to care, insurance companies will be required to include essential community providers to serve low-income and medically underserved individuals.. Maryland will also require insurance companies to make provider directories available and update them at least every 15 days to aid consumers in making decisions on which plans are best suited for their needs.

The Maryland Health Benefit Exchange will operate Maryland Health Connection as the state-based health insurance marketplace where individuals and families will compare health insurance options, determine eligibility for tax credits and cost-sharing reductions, and enroll in

qualified health plans or public programs, such as Medicaid and the Children's Health Program (MCHP) beginning in October 2013 (for coverage effective January 2014). The Small Business Health Options Program (SHOP), health insurance marketplace for small businesses with 50 or fewer employees Maryland, will open in January 2014 (for coverage effective March 2014).

#

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.

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 (QHPs) during the first year. www.MarylandHealthConnection.gov