



A Service of the Maryland Health Benefit Exchange

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SMALL GROUP RATES APPROVED FOR THE SHOP INSURANCE MARKETPLACE IN MARYLAND

BALTIMORE (September 17, 2013)—The Maryland Health Benefit Exchange announced today that Maryland Insurance Commissioner Therese M. Goldsmith approved health insurance policies and premium rates for plans to be sold through the Small Business Options Program (SHOP) for small employers with one to 50 employees beginning January 1, 2014.

Thirteen carriers filed to sell health benefit plans in the small group market through Maryland Health Connection, including:

- Aetna Health Inc.;
- Aetna Life Insurance Co.;
- CareFirst BlueChoice Inc.;
- CareFirst of Maryland Inc.;
- Coventry Health and Life Co.;
- Coventry Health Care of Delaware Inc.;
- Evergreen Health Cooperative
- Group Hospitalization and Medical Services Inc.;
- Kaiser Foundation Health Plan of the Mid-Atlantic;
- MAMSI Life and Health Insurance Co.;
- Optimum Choice Inc.;
- UnitedHealthcare Insurance Co.; and
- UnitedHealthcare of the Mid-Atlantic Inc.

"As we continue to implement the Affordable Care Act, we are pleased that the rates approved by Commissioner Goldsmith for the small business plans to be offered through Maryland Health Connection beginning in January 2014 will be comparatively low," said Lt. Governor Anthony Brown. *"We will continue our work to ensure that small businesses and their employees will have access to affordable, quality health coverage in Maryland."*

“I am pleased to see that the Small Business Options Program through Maryland Health Connection will offer a broad choice of health plans and rates that are among the lowest in the country,” said Rebecca Pearce, executive director of the Maryland Health Benefit Exchange. *“These options complement rates for individual and family plans through Maryland Health Connection that are also among the lowest in the country.”*

Small employers purchasing health insurance plans through Maryland Health Connection may be eligible for federal tax credits that will lower premium costs. The Small Business Health Options Program (SHOP) marketplace opens in Maryland on January 1, 2014, Small businesses with one to 50 full-time equivalent employees are eligible may enroll. Coverage begins on or after March 1, 2014.

The Maryland Health Benefit Exchange will now begin a certification process to approve the qualified health plans offered by carriers that have expressed their intent to sell plans through Maryland Health Connection to ensure that the plans meet the standards established by the Affordable Care Act. Certification is also intended to afford employers and consumers access to essential information to help inform their selections.

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Note to Editor:

To view summaries of the rate review decisions, visit the [Maryland Insurance Administration's](#) website and click on Approved Rates for Maryland Health Connection.

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 during the first year. www.MarylandHealthConnection.gov