

MEDIA RELEASE

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**“WINDOW SHOPPING” FOR 2016
HEALTH INSURANCE PLANS NOW AVAILABLE
OPEN ENROLLMENT BEGINS IN ONE MONTH ON
MARYLANDHEALTHCONNECTION.GOV**

BALTIMORE (Oct. 1, 2015) — Marylanders can now “window shop” the 2016 health plans and prices at MarylandHealthConnection.gov, a month before open enrollment begins on Nov. 1.

“Last year we rolled out this ‘anonymous browsing’ feature about 10 days before open enrollment and got a great response, so we want people to have even more time to ‘window shop’ before they enroll for next year,” said Carolyn Quattrocki, executive director of the Maryland Health Benefit Exchange.

Marylanders can go to MarylandHealthConnection.gov to shop and compare 53 available 2016 plans, including 18 silver plans, from five carriers without having to create an account first. CareFirst BlueCross BlueShield, Kaiser Permanente, Evergreen Health, UnitedHealthcare and Cigna are offering plans on the state-based health insurance marketplace as they did last year. “Anonymous browsing” for dental coverage will be added later this month.

Open Enrollment for 2016 qualified health plans officially begins Nov. 1 and ends on Jan. 31, 2016.

- Coverage begins Jan. 1, 2016 for enrollments completed by Dec. 15, 2015.

- Enrollments completed Dec. 16-Jan. 15 will have coverage beginning Feb. 1, 2016.
- Enrollments completed Jan. 16-Jan. 31 will have coverage beginning March 1, 2016. Medicaid enrollment continues year-round.

Most Marylanders who enrolled in a qualified health plan through Maryland Health Connection for 2015 coverage will be renewed automatically in the same plan or a similar plan if their plan has changed. If they received a subsidy in 2015, they will receive a similar one in 2016 in most cases if their income hasn't changed much.

Under the Affordable Care Act, Marylanders who are not eligible for qualifying health coverage, such as affordable employer-sponsored coverage or a government program such as Medicaid, may be eligible for an Advanced Premium Tax Credit, or APTC, to offset the cost of monthly insurance premiums. Individuals with an annual income of less than \$47,080 or a family of four whose household income is less than \$97,000 may qualify for this financial assistance effective Jan. 1, 2016.

If an individual does not have health coverage in 2016 and is not exempt, he will be subject to a tax penalty when filing a federal tax return in 2017. The penalty will be 2.5 percent of gross household income over the federal income tax filing threshold or \$695 per individual, whichever is greater.

With the help of the Maryland Department of Health and Mental Hygiene, Maryland Insurance Administration, Maryland Department of Human Resources and stakeholders statewide, the Maryland Health Benefit Exchange has made significant progress since it launched the state-based marketplace two years ago in cutting the number of uninsured households in Maryland. The rate of Marylanders without health insurance dropped from 10.2 percent in 2013 to 7.9 percent in 2014 during the first year of the Affordable Care Act, according to the U.S. Census Bureau. More than 700,000 people are receiving health coverage through Maryland Health

Connection this year. That includes more than 120,000 people enrolled in private plans and more than 600,000 in Medicaid.

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About the Maryland Health Benefit Exchange: The Maryland Health Benefit Exchange (MHBE) is a public corporation and independent unit of the State government established in 2011 in accordance with the Patient Protection and Affordable Care Act of 2010 (ACA), responsible for administration of Maryland Health Connection. marylandhbe.com

About Maryland Health Connection: Maryland Health Connection (MHC) is the state-based health insurance marketplace for individuals and families 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. marylandhealthconnection.gov

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