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MEDIA RELEASE

## OPEN ENROLLMENT BEGINS NOV. 1, LOWER RATES FOR 2019

### TOO HARD, EXPENSIVE? “THINK AGAIN”

BALTIMORE (Oct. 30, 2018) – “Think Again” will be the theme for open enrollment that begins Nov. 1 for health insurance through Maryland Health Connection.

The “Think Again” campaign will appear on TV, radio, print, online, billboards, in movie theaters and in supermarkets to emphasize that rates are lower for 2019 and plenty of free, expert advisers are located throughout Maryland to help people enroll.

Open enrollment begins on [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov) at 5 a.m. on Nov. 1.

Dec. 15 is the deadline to sign up for 2019 coverage that begins Jan. 1, 2019.

Consumers who have coverage through Medicaid will receive a notice when it’s time to renew; enrollment for Medicaid is year-round. The fall open enrollment is for qualified health plans only.

There are numerous ways to enroll:

- Individuals can apply at [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov), which has been streamlined to make it easier to use this year. In response to people who said that work or other demands made it easier for them to use the website late night or early morning, the reduced maintenance window will allow consumers to enroll online 20 hours a day, from 5 a.m. to 1 a.m. including weekends and holidays.
- The “Enroll MHC” mobile app is free in the App Store (iOS) and Google Play Store (Android). Users can use the camera on their mobile device to securely upload documents if needed.

- Hundreds of insurance brokers and navigators are available for free expert advice. You can find their locations and contact information at MarylandHealthConnection.gov or through the mobile app.
- About two dozen “Beat The Rush” events with experts providing free enrollment assistance will be held around the state Nov. 6-11. See marylandhealthconnection.gov/beattherush for details or follow #BeatTheRush @MarylandConnect on Facebook, Twitter and Instagram.
- You can also call 1-855-642-8572 toll-free to reach the consumer support center. It offers assistance in more than 200 languages, as well as Relay services for the deaf and hard of hearing. During open enrollment, the call center will be open from 8 a.m. to 6 p.m. weekdays and from 8 a.m. to 2 p.m. on Saturdays, with extended hours during the last week of open enrollment.
- A new PayNow link is available to consumers seeking to enroll in Kaiser Permanente so they don’t miss their first payment.
- Maryland is also one of the first state marketplaces to add a chatbot online -- named Flora — to help answer consumer questions.

“We and our many partners are working hard to make it easier and more affordable to get health coverage. The percentage of households with coverage in Maryland has never been higher and we’re striving to do even better,” said Michele Eberle, executive director of the Maryland Health Benefit Exchange, which runs Maryland Health Connection.

“Nine out of 10 people who enrolled through Maryland Health Connection this year received financial help,” she said. “We urge anyone who has tried and been discouraged from enrolling before to, as the ads say, think again.”

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**About the Maryland Health Benefit Exchange:** The Maryland Health Benefit Exchange (MHBE), a public corporation and independent unit of state government established in 2011, administers Maryland Health Connection.

**About Maryland Health Connection:** Maryland Health Connection (MHC) is the state-based marketplace for Marylanders to shop and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs. It is the only place where Marylanders can access financial help such as tax credits to make coverage more affordable.

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