

Media Release

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## **OPEN ENROLLMENT FOR STATE HEALTH INSURANCE MARKETPLACE BEGINS NOV. 1 FOR 2021 PLANS**

*Most plan rates are lower than they have been in years*

(BALTIMORE) — Maryland Health Connection, the state’s health insurance marketplace, opens the enrollment season on Nov. 1.

The online marketplace, [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov), will provide a one-stop shop for Marylanders to compare and select private health plans through Dec. 15 for coverage that starts Jan. 1, 2021. Last year, 9 out of 10 who enrolled got financial help to lower the cost of their coverage.

Health plan rates have dropped by an average of 31 percent since 2018. Also, in addition to CareFirst and Kaiser Permanente, a third health insurer, UnitedHealthcare, returns to the marketplace, with plans in 14 counties.

Value Plans, a popular choice unveiled last year, offer lower deductibles and increased access to primary care, mental health care, and generic drugs before deductibles apply. All health plans include important benefits, like COVID-19 testing and treatment, substance use disorder treatment, doctor visits and more.

“During this challenging time, we are hopeful that because most people will benefit from decreased plan prices for the third year in a row, we can provide accessible, affordable coverage to even more Marylanders,” said Michele Eberle, executive director of Maryland Health Benefit Exchange. It’s more important than ever to make sure you and your family have access to health care.”

Consumers can enroll online at [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov), through the free “Enroll MHC” mobile app, or by calling 1-855-642-8572. Also, more than 700 trained brokers and navigators are available to help by phone and virtually.

This open enrollment period is for private health and dental plans only. People who have coverage through Medicaid will receive a notice when it's time to renew. Those who qualify for Medicaid may enroll any time of year.

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