Media Release

ENROLL BY DEC. 31 DEADLINE FOR A HEALTH PLAN THAT STARTS JAN. 1

BALTIMORE (Dec. 28, 2022) – Marylanders have until Dec. 31 to get a health plan beginning Jan. 1 on Maryland Health Connection, the state's health insurance marketplace and the only place to get financial help with coverage. To be covered at the start of the new year, Marylanders must enroll by Dec. 31, 2022. If you enroll in January, your coverage will not start until Feb. 1, 2023. This open enrollment period is for private plans only. Those who qualify for Medicaid may enroll any time of year.

A new federal rule went into effect in December that makes health insurance through the marketplace more affordable for some families. In the past, a family's eligibility for tax credits to save on health insurance through the marketplace depended on whether their job-based coverage was affordable for the employee, no matter how much it cost to cover the whole family. Now, your spouse and kids may qualify for additional subsidies to help lower the cost of coverage. This rule known as the "family glitch" has been altered, and so it benefits those who were not eligible for financial help for their family members before to come back in and get an estimate.

"Getting health insurance through your job is a wonderful benefit for the employee, but can be expensive to cover the whole family. Now, some people who haven't qualified for financial help in the past can get assistance to lower the cost of premiums. It's worth checking this year to see if you can save more on your health insurance," said Michele Eberle, executive director of the Maryland Health Benefit Exchange.

Marylanders can enroll:
- On the website: MarylandHealthConnection.gov
- On the mobile app: Enroll MHC

Marylanders can get help enrolling:
- With free help from trained experts. Go to MarylandHealthConnection.gov/help to find free help enrolling through virtual support or in person.
- By filling out a form on the help page and getting free help from a broker in 30 minutes

or less by using the new Broker Connect feature.
- By using the chatbot, Flora, or the live chat feature on MarylandHealthConnection.gov.
- By calling 1-855-642-8572. Deaf and hard of hearing, use Relay.

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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.

MEDIA CONTACT:
Betsy Plunkett, Director, Marketing & Web Strategies
betsy.plunkett@maryland.gov