## Need Health Insurance?

Find out if you qualify to enroll today





# SPECIAL ENROLLMENT PERIOD

Usually you can only enroll in a private health plan through Maryland Health Connection during a set time called Open Enrollment. But if you recently have experienced a big change in your life, what we call a qualifying life event, you may be able to enroll in a new plan or change your existing plan any time of the year.

#### Find out what qualifies!



# You might qualify to enroll outside the annual open enrollment period if you...



Get married or divorced



Move to Maryland



Get Pregnant or have a baby



Lose existing coverage



Turn 26



Have certain changes in income

In most cases, you have 60 days from the life event to enroll in new coverage!

# FREQUENTLY ASKED QUESTIONS

#### Am I eligible for Medicaid?

You can enroll in Medicaid year-round if you qualify, even if you haven't experienced a major life event. Many people qualify for Medicaid. Visit MarylandHealthConnection.gov for more information. Even if you're not eligible for Medicaid you may still qualify for financialhelp.In fact, 9 out of 10 Marylanders who enrolled do!

### Should I report a major life change even if I am already enrolled in a plan?

Yes. It's important to report changes in your income and household to Maryland Health Connection to make sure you are receiving the right coverage and financialhelp.

#### When does my plan become effective?

It depends on when you report your new plan selection, usually between 15 and 45 days after you report the change.

#### Is becoming pregnant a qualifying life event?

Beginning January 1, 2020, pregnancy is considered a life event, allowing you to enroll in coverage any time of year. You have 90 days from confirming your pregnancy with a doctor to enroll in coverage through Maryland Health Connection. Your coverage will be retroactive to the first day of the month in which you provide verification. You may be eligible for a health plan or Medicaid. You can also enroll or add your newborn to your health coverage after delivery.

# READY TO APPLY?

If you think you qualify to enroll, have these items on hand for each person applying for coverage:

- X Birth dates
- Social Security number or other document number
- **X** Employer and income information
- Citizenship or immigration information
- Information about any job-related health insurance available to you
- Photo ID, if applying in person

#### When you are ready to apply:



Visit MarylandHealthConnection.gov to enroll or find free help near you.



Call us at 1-855-642-8572.



Download our free mobile app, Enroll MHC.









Maryland Health Benefit Exchange complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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Help is available in your language: 1-855-642-8572. Deaf and hard of hearing use Relay service. These services are available for free.

Hay ayuda disponible en su idioma: 1-855-642-8572. Las personas sordas o con

problemas de audición usan el servicio de retransmisión. Estos servicios están disponibles gratis.

撥打1-855-642-8572,可根據您所用語言為您提供相關免 費服務。失聰或聽力障礙人員請使用中繼 務。





