



Healthy Aging in Neighborhoods of Diversity across the Life Span

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The Healthy Journey

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Healthcare coverage for 2017

What is the Affordable Care Act?

On March 23, 2010, President Obama signed a law called the Affordable Care Act (ACA). The law put in place major changes to how health insurance is provided and used in the United States. It is designed for all Americans to have access to affordable health insurance options and it requires that everyone have health insurance coverage, whether from a private insurance company or a government-assisted program like medical assistance.

To get health care coverage you must enroll in a plan. You will either qualify for a government-assisted program or you will have to purchase a plan. If you have to buy a plan you may be eligible for lower costs depending on your income and household size.

How do I get coverage?

Maryland has its own marketplace to look for health insurance called the Maryland Health Connection. Here is a link to their webpage: <https://www.marylandhealthconnection.gov/>. It includes health insurance programs for those who qualify for government assistance and it also includes private insurance programs like HMO's, which can be bought by people who don't qualify for government programs.

What are the government-assisted programs for healthcare coverage?

Three of the most commonly used government programs that provide health insurance for Maryland residents are:

- Medicaid also known as Medical Assistance (MA)– Provides medical coverage for Adults
- Children’s Health Insurance Program (CHIP) – Provides medical coverage for Children
- Medicare (MC) – Provides medical coverage for seniors and people with disabilities

How have the Medical Assistance, CHIP and Medicare programs changed since the ACA became law?

The Medicaid and Medicare programs have been expanded to cover more low-income Americans. All together, the changes to the health care system mean that millions of people who were uninsured before the law was put in place will now be covered.

The government-assisted programs cover families with limited income, disabilities, and other circumstances.

It is important to know that even if you have been denied medical assistance or CHIP coverage in the past, you and or your children or grandchildren may now qualify under the Affordable Care Act.

It is important for you to reapply to see if the new rules allow you to have government supported health care. Many changes have been made to the eligibility for Medicaid and CHIP to provide coverage for many Marylanders and their children who were denied in the past.

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What you should know if you are you already receiving Medicaid (also known as Medical Assistance) – You may need to re-enroll.

If you have been active on Medicaid for a year, or more, it may be time for you to re-enroll in order to keep your coverage.

To complete a renewal application, you will have to complete a new application with Maryland Health Connection (your local Department of Social Services can also assist with the application process). For assistance with your application, you can call the hotline at 410-500-4710 or go to the main office at 201 E. Baltimore Street, Suite 1500, Monday through Friday from 8:30am to 4:30pm.

What if you are not eligible for a government assisted program or don't know if you are?

When you fill out the Marketplace application you will find out if you qualify for a private insurance plan or if you might qualify for lower costs or a government-assisted program based on your household size and income. If you don't qualify for lower costs, you can still use the Marketplace to buy insurance. Plans cover important health benefits, pre-existing conditions, and preventive care.

If you are planning to purchase an insurance plan through the Maryland Health Connection, you should compare plans to make sure you find the coverage that best matches your healthcare needs and budget.

If you have already purchased a plan, you should review your plan every year to make sure it continues to provide you with the best coverage for your needs at the best cost to you.

What happens if you choose not to enroll in a health insurance plan?

As of January 1, 2014, most U.S. residents are required to have health coverage. You (and each person in your household who does not have coverage) may have to pay a tax penalty unless you apply for and qualify for an exemption. An exemption means you may not have to buy health insurance and won't have to pay a penalty, but only under certain circumstances. For example, you may be exempt if you cannot afford coverage, are facing

a hardship, have a religious objection to buying insurance, are an American Indian or Alaska Native, or are incarcerated. **In order to qualify for an exemption you must apply for it.**

This means if you can afford health insurance but choose not to buy it, you must have a health coverage exemption or pay a fee. If you didn't have coverage in 2016, you'll have to pay a fee on your federal tax return of up to \$695 per adult and \$347.50 per child under 18. The fee is adjusted each year and could continue to go up.

You are considered covered (and won't have to pay a fine) if you have Medicare Part A or Part C, Medicaid, CHIP, any job-based plan, an individual health plan, COBRA, retiree coverage, TRICARE, VA health coverage, or some other kinds of health coverage.

How do you access the marketplace to enroll in a health insurance plan for 2017 or get help applying for Medicaid CHIP or Medicare?

All legal residents in Maryland who do not have access to affordable health coverage through their employer are eligible to enroll in health insurance through Maryland Health Connection.

Open Enrollment to buy a qualified health plan for 2016 has ended.

**Open Enrollment period to buy a plan for 2017
November 1, 2016 – January 31, 2017**

This means you can only buy a plan between the dates of November 1, 2016 – January 31, 2017, for the new year. Outside of the annual Open Enrollment period, you can buy a plan or change plans only if you've had special circumstances like having a baby or losing other health coverage.

Note **the open enrollment period does not apply to Medicaid, MCHP, or MCHP Premium.** If you believe you or your children may be eligible for these programs, you can use Maryland Health Connection to sign up at any time throughout the year or go to your local Department of Social Services.

Maryland has set up enrollment sites where you can get help from a "navigator" to understand what you are eligible for and how to apply for benefits or buy insurance.

In addition to the enrollment sites, you may visit an enrollment event organized by MD Health Connections during the open enrollment period. You may also have a navigator come to your home to evaluate your needs, if you are unable to go to an enrollment center.

You can enroll in person, by phone, or online.

- Visit a Health Care Access Maryland office
 - » **Baltimore City:** 201 E. Baltimore St., 15th floor | Monday–Friday 8:30–4:30
 - » **Baltimore County:** 523 Main St., Reisterstown | Monday–Friday: 10–6; Saturday 9–1
 - » **Anne Arundel County:** 8159A Ritchie Highway, Pasadena | Monday–Friday 10–6; Saturday 9–1

Meet with a certified navigator to get help completing the enrollment process. Navigators can help you explore plans and enroll in private health insurance or Medicaid. They can also help you learn about your eligibility for federal tax credits and financial assistance to help you pay for your insurance plan.

or

- Call 410-500-4710 to apply by telephone, make an appointment with a navigator or get answers to general questions and to find out about enrollment events in your neighborhood.

or

- To apply on-line go to: <https://www.maryland-healthconnection.gov/>

HANDLS staff will have information about enrollment events during the open enrollment period – November 1, 2016 – January 31, 2017

Still have questions?? Would you like help from a HANDLS staff person? Call Jennifer at 410-558-8622

Information for this article was collected from the following sources:

- <https://www.healthcare.gov/>
- <http://www.hhs.gov/healthcare/facts-and-features/key-features-of-aca/index.html>
- <https://www.marylandhealthconnection.gov/>



Meet George Redrick

Meet one of the newest HANDLS team members, George Redrick. George, who is our Maintenance Technician, works for the HANDLS research study ensuring that our Mobile Research Vehicles are functioning to their fullest capacity.

George worked as a heavy-duty equipment technician at Aberdeen Proving Ground before coming to HANDLS.

Off hours, George enjoys hiking, dancing and swimming.

2016-2017 Flu Season

Chances are your primary care doctor already has the flu vaccine available. Be sure to get your flu shot as soon as possible



HANDLS Staff will soon have information available about free flu shots in Baltimore City for the 2016-2017 flu season.



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The Quarterly Newsletter for the HANDLS Community Healthy Aging in Neighborhoods of Diversity across the Life Span

The purpose of this study is to learn about changes in health over time. Using our medical research vehicles, we want to study as many people with different backgrounds as we can. We want this study to help us understand healthy aging by examining the effects of different backgrounds on changes in health over time. The information that we gather will help improve health and prevent disabilities. We want to do this for people from all backgrounds, particularly those in poor and minority communities.

**For information about our study call 1-877-677-9538
or visit our website *hands.nih.gov***

