



CONSUMER ALERT

Consumer Alert: Marylanders Purchasing Individual Health Insurance on Maryland Health Connection Urged to Seek Advice to Maximize Cost-Savings

BALTIMORE, MD (November 29, 2017) – Maryland Attorney General Brian E. Frosh today advised Maryland consumers to shop around this year and not just allow their plans to auto-renew, and to seek expert advice or assistance in making their decisions about health insurance. Enrollment for individual health plan coverage for [calendar year 2018 is currently open](#), and the deadline to sign up for 2018 coverage is December 15.

“Rising costs and the Trump administration’s decision to stop making cost-sharing reduction payments have significantly changed health plan pricing in Maryland,” said Attorney General Frosh. “Consumers, particularly those who receive little or no financial assistance, are strongly encouraged to seek individualized advice from a navigator or broker to find the best plan at the best price.”

Because of complicated pricing changes arising out of the Trump administration’s failure to continue making cost-sharing reduction payments, it is possible that some consumers may find that buying a Gold or Bronze plan, or purchasing a plan directly from CareFirst or Kaiser Permanente, the two carriers selling in the individual market in 2018, will meet their health insurance needs this year at lower cost.

Below are examples of how this year’s pricing of Bronze, Silver, and Gold plans, as well as those offered directly by the carriers, may result in different costs for the consumer than in prior years.

- A family of four making \$53,000 annually may find a CareFirst Silver plan sold on Maryland Health Connection with a premium (after subsidies) of \$13.85 a month. A Gold plan would cost \$11.40 a month (after subsidies). This family could find that the best deal would be a more generous Gold plan, with lower premiums and a lower deductible than the Silver plan (Silver Plan deductible: \$3,000 individual/\$6,000 family – Gold Plan deductible: \$1,000 individual/\$2,000 family).
- A 21-year old individual making \$25,000 annually may find a CareFirst Silver plan sold on Maryland Health Connection with a premium (after subsidies) of \$2.01 a month. A Gold plan would cost \$1.66 a month (after subsidies).

- A 30-year old individual making \$44,500 annually may find a CareFirst Bronze plan sold on Maryland Health Connection with a \$1.82 monthly premium (after subsidies) and a \$6,550 deductible.
- If a family of four making \$120,000 and thus ineligible for tax credits lives in an area where Kaiser Permanente offers coverage, Kaiser silver plans offered on and off Maryland Health Connection might vary in cost by hundreds of dollars per month.

The bottom line for consumers is that plan shopping this year is more complicated and consumers should get personal advice from a navigator or a broker to get the best coverage at the best cost for their needs. Consumers should not go it alone.

Consumers are further cautioned to make sure, by consulting with a navigator, broker, or representative of CareFirst or Kaiser, that any plan they buy outside of MarylandHealthConnection.gov complies with the coverage and consumer protection requirements of the Affordable Care Act.

Consumers can find information on brokers and navigators who offer in-person assistance by going to the Maryland Health Connection's website:

<https://www.marylandhealthconnection.gov/find-help/>

Consumers can contact the [Health Education Advocacy Unit](#) (HEAU) of the Office of Attorney General for more information. The HEAU helps consumers who have been denied enrollment in a Qualified Health Plan or denied Advanced Premium Tax Credits or Cost-Sharing Reductions by Maryland Health Connection. The HEAU also offers mediation services to consumers who have a billing, or other business-related dispute with their healthcare provider or a coverage dispute with their health benefit plan.