

MARYLAND'S ACA COMPLIANT INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS

Marylanders can purchase the exact same ACA (Affordable Care Act) compliant individual or family health insurance plans from Maryland Health Connection (MHC) marketplace and directly from insurance companies that have plans on the MHC marketplace. You can buy the plans by contacting the insurance company directly, online at MarylandHealthConnection.gov or get free help from a licensed agent or broker.

Although MHC has restrictions on its ability to sell the policies to those without a legal immigration status, the same plans can be purchased directly from the insurance companies. Below, you will find information on how to buy a plan from an insurance company and information for MHC.

How to buy individual and family coverage outside of Maryland Health Connection

No matter what your immigration status is, you can buy the same coverage directly from the insurance company, or through licensed agents and brokers throughout Maryland.

Aetna

Aetna off-marketplace plans can be purchased by visiting: aetnacvshealth.softheon.com/qhp or calling 1-844-374-5217 (TTY: 711)

CareFirst

Information on HMO and PPO plans offered by CareFirst can be found on their website: <https://bit.ly/carefirstindfam>

Once an individual is ready to apply for coverage, they can do so by visiting: <https://carefirst.inshealth.com>

Member Support Line for individuals under age 65 seeking to purchase coverage: 800-544-8703, (local) 410-356-8000

Kaiser Foundation

Kaiser Permanente off-marketplace plans can be purchased by visiting: buykp.org or by calling 1-800-488-3590.

UnitedHealthcare

UnitedHealthcare off-marketplace plans can be purchased by calling: 1-800-338-9248 or by working with a broker.

If you choose to work with an agent or broker, you can check to make sure they are licensed to sell health plans in Maryland at <https://insurance.maryland.gov>



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Purchasing from the Maryland Health Connection

To be eligible for health insurance through the Maryland Health Connection, you must:

1. Live in Maryland
2. Be a U.S. citizen or be lawfully present
3. Not be incarcerated, except if you are incarcerated pending disposition

If you are present in the U.S. under certain immigration statuses or if you have applied for certain lawfully present statuses, you may be eligible to enroll in a private health plan through Maryland Health Connection, the state's official health insurance marketplace.

You can still apply for health coverage through Maryland Health Connection, even if not all of your family members have an immigration status that qualifies them for coverage. Individuals who are not requesting coverage will not be asked about their immigration status.

You do not need a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) to apply for coverage. However, if you are requesting financial help and file taxes, you will be asked to provide your SSN.

For more information regarding Immigrant Families, immigration statuses, and purchasing on MHC, visit: www.marylandhealthconnection.gov/health-coverage/immigrant-families/ or <https://bit.ly/mhcimmigrantfamilies>



MARYLAND'S ACA COMPLIANT INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS


BALTIMORE METRO AREA APPROVED RATE EXAMPLES

Anne Arundel, Baltimore, Harford and Howard Counties, and Baltimore City

The Maryland Insurance Administration approved rates for insurers, non-profit health service plans, and health maintenance organizations (“carriers”) that will offer health insurance plans in Maryland’s individual market that start January 1, 2024 each carrier submitted a variety of plans. These charts show only a sample of approved monthly rates for the lowest-priced catastrophic, bronze, silver, gold, and platinum plans. Your rates may vary depending on your age, your family composition, the plan you choose, and whether that plan is purchased on or off Exchange. All plans may not be available in all areas.

2024 Individual Plans (per person)

Approved monthly premiums before financial help

		Aetna Health Inc.	CareFirst (CareFirst of Md.)	CareFirst (BlueChoice)	CareFirst (GHMSI)	Kaiser Foundation	UnitedHealthcare (Optimum Choice)
Age 21	Catastrophic	N/A	N/A	\$139.28	N/A	\$147.68	N/A
	Bronze	\$230.06	\$328.26	\$217.99	\$328.26	\$206.90	\$199.92
	Silver	\$290.50	\$366.61	\$262.16	\$366.61	\$225.00	\$267.36
	Gold	\$281.16	\$413.97	\$300.15	\$413.97	\$277.28	\$262.68
	Platinum	N/A	N/A	N/A	N/A	\$335.45	N/A
Age 40	Bronze	\$294.02	\$419.52	\$278.59	\$419.52	\$264.42	\$255.50
	Silver	\$371.26	\$468.53	\$335.04	\$468.53	\$287.55	\$341.69
	Gold	\$359.32	\$529.05	\$383.59	\$529.05	\$354.36	\$335.71
	Platinum	N/A	N/A	N/A	N/A	\$428.71	N/A
	Catastrophic	\$624.38	\$890.90	\$591.62	\$890.90	\$561.53	\$542.58
Age 60	Bronze	\$788.42	\$994.98	\$711.50	\$994.98	\$610.65	\$725.62
	Silver	\$763.07	\$1,123.51	\$814.61	\$1,123.51	\$752.54	\$712.91
	Gold	N/A	N/A	N/A	N/A	\$910.41	N/A
	Platinum	N/A	N/A	N/A	N/A	\$910.41	N/A
	Catastrophic	N/A	N/A	N/A	N/A	\$910.41	N/A

Color Key

- Catastrophic plans generally are only available to young adults
- Bronze plans pay an estimated 60% of medical costs
- Silver plans pay an estimated 70% of medical costs
- Gold plans pay an estimated 80% of medical costs
- Platinum plans pay an estimated 90% of medical costs



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EASTERN AND SOUTHERN MD APPROVED RATE EXAMPLES

St. Mary's County, Charles County, Calvert County, Cecil County, Kent County, Queen Anne's County, Talbot County, Caroline County, Dorchester County, Wicomico County, Somerset County, Worcester County

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DC METRO AREA APPROVED RATE EXAMPLES

Montgomery County, Prince George's County

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WESTERN MD APPROVED RATE EXAMPLES

Garrett County, Allegany County, Washington County, Carroll County, Frederick County

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