



## MEDIA RELEASE OCT. 6, 2020

## 2021 PLANS AND PRICES READY TO VIEW ON MARYLANDHEALTHCONNECTION.GOV

## Rates are lower for third year straight

BALTIMORE — Marylanders can now view plans and prices for 2021 health coverage on MarylandHealthConnection.gov, the state's online health insurance marketplace.

Open enrollment begins Nov. 1 and runs through Dec 15 for coverage that begins Jan. 1, 2021. Prices have fallen for the third year in a row. Rates for 2021 average 35% less than they were in 2018.

A third insurance company, UnitedHealthcare, is returning to the marketplace for 2021, joining CareFirst BlueCross BlueShield and Kaiser Permanente.

For the second year, "value plans" are offered to help consumers lower out-of-pocket expenses. Some plans include unlimited doctor visits before deductibles are met. "Value plans" were very popular when they were introduced last year, one of every three enrollments. Pre-deductible services have been expanded for 2021.

"We know that Marylanders are especially concerned about their health and their access to affordable coverage in 2020," said Michele Eberle, executive director of the Maryland Health Benefit Exchange, which operates the state's health insurance marketplace. "We're glad to be able to offer more plans this year with lower rates."

Since mid-March, about 75,000 people have enrolled through Maryland Health Connection during a special enrollment set up in response to the coronavirus emergency. That special enrollment is available for anyone who needs coverage now and will run through Dec. 15. This enrollment period is for private plans only. Marylanders who qualify for Medicaid may enroll any time of year.

Maryland Health Benefit Exchange: (MHBE) is a public corporation and independent unit of the state government. It was established in 2011 in accordance with the Patient Protection and Affordable Care Act of 2010 (ACA) and is responsible for the administration of Maryland Health Connection.

Maryland Health Connection: One of every six Marylanders receive their health coverage through Maryland Health Connection (MHC), the state-based health insurance marketplace. Residents can compare and enroll in health insurance as well as determine eligibility for Medicaid or financial help with private plans.