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03/22/2022



Application Date: 02/03/2022
 Application ID: 

Need answers or help?
 Call us at 855-642-8572
 Deaf and hard of hearing use Relay

! Important – Review of Your Application for Health Coverage

Why am I getting this letter?

We recently reviewed your application for health coverage through Maryland Health Connection. This letter provides important information regarding your eligibility for coverage, costs, and next steps.

Your eligibility results

		Person ID: 	
Program	Results	Eligibility Begin Date	Eligibility End Date
Medicaid	<ul style="list-style-type: none"> Eligible for Medicaid but enrollment is pending. The eligibility results are based on a reported monthly household income of \$3838 and a household size of 3. 	02/01/2022	06/30/2023
Private Health Plan without Financial Assistance	Eligible to purchase health coverage through Maryland Health Connection	03/01/2022	
Mike Cuellar		Person ID: 240346	
Program	Results	Eligibility Begin Date	Eligibility End Date
Private Health Plan with Financial Assistance	<ul style="list-style-type: none"> Eligible to purchase health coverage through Maryland Health Connection. Eligible for a tax credit (\$142 each month for your tax household). 	03/01/2022	



Program	Results	Eligibility Begin Date	Eligibility End Date
	<ul style="list-style-type: none"> The eligibility results are based on a reported annual household income of \$46060 and a household size of 2. 		
Family Planning	<ul style="list-style-type: none"> Eligible for Family Planning but is not enrolled. The eligibility results are based on a reported monthly household income of \$3838 and a household size of 3. 	02/01/2022	
Private Health Plan without Financial Assistance	Eligible to purchase health coverage through Maryland Health Connection	03/01/2022	

Eligibility for a tax credit for 2022

Based on a household size of 3 and your last confirmed income of \$46056.00, you are eligible to receive up to \$142 in tax credits per month starting to apply toward your private health plan premium in 2022

Why don't I qualify for other programs?

Program	Reason	Ineligible
Private Health Plan with Financial Assistance	Individual is not eligible for financial help (advanced premium tax credits and cost-sharing reductions) with a qualified health plan because he or she is eligible for minimal essential coverage through Medicaid/MCHP/MCHP Premium (155.305(f)(1)(B) and 155.305(g)(1)(B)).	██████████
Medicaid	Individual does not meet Medicaid financial criteria (42 CFR 435.116 (pregnant women), 42 CFR 435.110 (parents and caretakers), 42 CFR 435.118 (children), and 42 CFR 435.119 (adults)).	██████████

How we made our decision

We counted your household size and income based on what you provided on your application and information from other data sources (45 CFR § 155.305, 42 CFR § 435.945, 435.948, 435.949, COMAR 14.35.19).

If you think we made a mistake, you have the right to request a case review or file an appeal. For information on how to request a case review or file an appeal, see the Case Review Process and How to Appeal sections of this notice.

Important next steps to enroll

You must select a program to enroll in. If you have not, please:

Log into your account at MarylandHealthConnection.gov and select Enroll in Coverage, or Call us at 1-855-642-8572. Deaf and hard of hearing use Relay.



Find free, in-person help understanding this information and enrolling in coverage at MarylandHealthConnection.gov/find-help/

If you are eligible for Medicaid, Maryland Children’s Health Program (MCHP) or MCHP Premium:

If you have not selected a managed care organization (MCO), you will be automatically assigned one to provide your care. If you are automatically assigned to an MCO, you may have the right to change MCOs within 90 days of your assigned MCO Begin Date.

Pregnant women who are eligible for Medicaid in Maryland may receive an extension of Medicaid coverage for up to twelve months after a pregnancy regardless of any changes in income or household size. To receive the coverage extension, you must answer the pregnancy questions in the application for the pregnant individual who is applying for coverage.

If you are eligible for the Family Planning Program:

The Family Planning Program (FPP) provides limited Medicaid benefits for family planning services to women and men who may qualify at higher income limits than for regular Medicaid.

Medicaid and private health plans are comprehensive and include family planning benefits. If you are eligible for Medicaid but do not want full coverage or if you do not qualify for full-benefit Medicaid and have income below a certain limit, you may still be eligible for family planning services under Medicaid, even if you are enrolled in a private health plan.

If you are eligible to enroll in a private health plan:

Choose a plan now. You can compare plans and enroll at MarylandHealthConnection.gov, over the phone, or with free help from a certified navigator or broker.

Retroactive Medicaid

Medicaid may pay for health services for eligible individuals who have unpaid medical bills that they received from participating Medicaid providers during the three months before they first applied for Medicaid.

Individuals who are eligible for Retroactive Medicaid who have unpaid medical bills should contact their provider to see if they are participating in Medicaid.

If you need to request Retroactive Medicaid, you can do so through your online application, by calling Maryland Health Connection, or going to your local Health Department or Department of Social Services.

You Must Report Changes in Your Household or Income

While enrolled through Maryland Health Connection, it’s important to tell us right away if your household experiences any changes that might affect your eligibility for health coverage or financial help, such as if:

- You move
- Your income changes
- Your household size changes. For example, you marry or divorce, become pregnant, or have a child
- Your immigration status changes
- You are eligible for other insurance coverage such as Medicare or through your employer.

Need Answers or Help?

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Doc ID: 666129

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Maryland Health Connection wants to make choosing health coverage as easy as possible. You can get free help understanding this information or enrolling in coverage.

 Read FAQs on MarylandHealthConnection.gov

 Call us at 855-642-8572. Deaf and hard of hearing use Relay.
Ask Flora, or connect with Live Chat Monday through Friday from 8 a.m. to 5 p.m., when you need help. Look for links at MarylandHealthConnection.gov.

 Download our free mobile app. Go to the App Store on iOS devices or the Google Play Store on Android devices and search for "Enroll MHC" to find and download the app.

MarylandHealthConnection.gov/find-help/. You may also get free help from an authorized insurance broker or certified navigator.

If you require nursing home care, have high or recurring medical bills, or have special health care needs, you may be eligible for Medicaid on a different basis. To apply for Medicaid based on these needs, call 800-332-6347 or go to mydhrbenefits.dhr.state.md.us.

If you have children under age 5 or you are pregnant, you may qualify for the Women, Infants, and Children (WIC) Program. Call 800-242-4WIC (4942) to find a WIC clinic near you.

If you have a disability, you may request and receive reasonable accommodation or special help to allow you to apply for and receive services through Maryland Health Connection.



Free Navigator Services

Counties Served	Organization and Contact
Baltimore City, Anne Arundel, Baltimore, Carroll, Frederick, Howard	HealthCare Access Maryland Call 410-500-4710 or 855-288-3667 or visit www.healthcareaccessmaryland.org
Montgomery	Montgomery County Health Connection Call 240-777-1815 or visit www.montgomeryhealthconnection.org
Prince George's	Prince George's County Health Connect Call 301-927-4500 or visit www.PGHealthconnect.org
Caroline, Cecil, Dorchester, Harford, Kent, Queen Anne's, and Talbot	Seedco Call 1-866-492-6057 or visit www.SEEDCO.org/affordable-healthcare-maryland
Calvert, Charles, and St. Mary's	Seedco Call 1-855-339-3007 or visit www.SEEDCO.org/affordable-healthcare-maryland
Allegany, Garrett, Washington	Western Maryland Health Insurance Connector Call 1-888-202-0212 or visit www.ahecwest.org/wmic
Somerset, Wicomico, Worcester	Lower Shore Health Insurance Assistance Program Call 1-855-445-5540 or visit lowershorehealth.org



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Nondiscrimination and Accessibility Requirements Notice

Maryland Health Connection complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Maryland Health Connection does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Maryland Health Connection:

Provides free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language assistance services to people whose primary language is not English, such as qualified interpreters and information written in other languages

If you need these services, please call 855-642-8572 for assistance.

How to File a Discrimination Grievance

If you believe Maryland Health Connection has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance in writing by mail or email, or call:

Civil Rights Coordinator
Phone: 410-547-6862
Fax: 410-547-6805
MD Relay 7-1-1 or 800-735-2258
Email: MHCCivil.Rights@Maryland.gov
Mail: 750 E. Pratt St., 6th Floor, Baltimore, MD 21202

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave. SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

How to Appeal or Request a Case Review

If you disagree with an eligibility decision made by Maryland Health Connection, you may request a case review. If the case review shows the decision is incorrect, Maryland Health Connection will fix it.

If you are still dissatisfied after the case review, you may request a hearing before the Office of Administrative Hearings. If you have any questions about this information, call us at 855-642-8572. Deaf and hard of hearing use Relay.

Decisions you can challenge:

- Whether you're eligible to buy a plan through Maryland Health Connection
- Whether you can enroll in a Maryland Health Connection plan outside of the regular open enrollment period
- Whether you're eligible for lower plan premiums or reduced out-of-pocket costs
- Whether you're eligible for Medicaid or the Maryland Children's Health Program (MCHP) or MCHP



Premium.

Decisions you cannot challenge:

Decisions relating to Managed Care Organization (MCO) enrollment, selection, or change. For assistance with MCO disputes, call the HealthChoice Help Line at 800-284-4510.

Decisions relating to claims paid or not paid by your insurance company or the date your plan was terminated. For help with these disputes, first contact your insurance company. If you are not satisfied with your insurance company's response, contact the Maryland Insurance Administration at 800-492-6116.

How to request a case review

You can request a case review by phone, mail or email.

You can download and print the Request for Fair Hearing form by going to <https://www.marylandhealthconnection.gov/appeals/>.

Please include your Maryland Health Connection Application ID number on all requests. You or your authorized representative have 90 days from the date of this notice to ask for a hearing. An authorized representative is someone you give written permission to act for you.

Phone: Call Maryland Health Connection at 855-642-8572. Deaf and hard of hearing use Relay.

Mail: Maryland Health Connection, PO Box 857, Lanham, MD 20703-0857

Email: Complete and scan Request for Fair Hearing form or write an email to: MHBE.Appeals@Maryland.gov

How to select an Authorized Representative

An authorized representative is someone you choose to act on your behalf with Maryland Health Connection, like a family member or other trusted person. If you want to choose an authorized representative, you can:

Log into your account at [MarylandHealthConnection.gov](https://www.MarylandHealthConnection.gov) and select Manage Account Settings, or Download the Authorized Representative form by going to <https://www.marylandhealthconnection.gov/glossaryslug/authorized-representative/>. Complete and submit this form by mail to: Maryland Health Connection, P.O. Box 857, Lanham, MD 20703.

