



Qualifying Life Events and Health Insurance If you have lost your job or changed jobs, and no longer have health insurance, you are experiencing a **Qualifying Life Event (QLE)**. QLE's allow MD residents to enroll in healthcare within 60 days after the event has occurred. So act quickly! Government financial assistance for Health Care is based on household income. Unemployment insurance is considered income, but you may still qualify for the **Expanded Medicaid Program**. See where you may fit in!

Family Income Eligibility Scenarios

Household size	Medicaid eligible income	Qualified Healthcare Plan (QHP) with reduced premiums and/or lower out of pocket costs
1	\$15,856	\$15,857 – \$45,960
2	\$21,404	\$21,405 – \$62,040
3	\$26,951	\$26,952 – \$78,120

Qualified Healthcare Plans include 10 Essential Healthcare Benefits

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| <ol style="list-style-type: none"> 1. Preventive and wellness services and chronic disease management 2. Ambulatory patient services 3. Hospitalization 4. Mental health and substance use disorder services, including behavioral health treatment 5. Maternity and newborn care | <ol style="list-style-type: none"> 6. Laboratory services 7. Emergency services 8. Prescription drugs 9. Rehabilitative and habilitative services and devices 10. Pediatric services, including oral and vision care |
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Medicaid includes 10 Essential Healthcare Benefits plus:

- Basic Adult Dental
- Basic Adult Vision

Other Qualifying Life Events are:	Lost health insurance coverage due to:
Recently married	Left or lost a job
Had a child or adopted a child	Divorce
Have been released from incarceration	Moving to Maryland from another state
Had a change in immigration status	Turned 26 and lost coverage on a parent's plan
Received an exemption from the Marketplace but now have a higher income	Lost eligibility for Medicaid or MCHP

For help contact Seedco 410-996-4839 and/or a Consumer Assister in your County

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Generally open enrollment for Qualified Healthcare Plans (private insurance) is now closed. The next enrollment period will begin on November 15, 2014. The Expanded Medicaid Program is open all year long!