

# PROGRAMS

## Summary of State Programs and Laws Highlighted in *Faces of Maryland's Newly Insured*

### **Medical Assistance for Families (SB 6)**

Medical Assistance for Families provides full health care insurance to parents or legal guardians caring for children who are 19 years of age or younger. Eligibility is based on how much money the family earns and how many people are in the family. For example, a family of 3 earning up to \$21,200 a year can get comprehensive free care for both parents and the child through this program. Childcare expenses and unpaid medical bills may be deducted from a family's income to help them qualify for coverage. Benefits include: hospital stays, doctor visits, specialty care, emergency room visits, prescription coverage and basic lab tests. For more information, please visit <http://www.dhmh.state.md.us/ma4families/> or call 1-800-456-8900.

### **Primary Adult Care (PAC)**

PAC provides health care services, including doctor visits, mental health services, prescription coverage and drug treatment, to individuals age 19 to 64. Eligibility is based on an individual's income and assets. For more information, please visit <http://www.dhmh.state.md.us/mma/pac/index.htm> or call 1-800-226-2142.

### **Maryland Children's Health Program (MCHP)**

MCHP provides comprehensive health insurance and dental benefits to children through the age of 18 and to pregnant women of any age. Eligibility is based on income and MCHP can be used as a secondary insurance. For more information, please visit <http://www.dhmh.state.md.us/mma/mchp/> or call 1-800-456-8900.

### **Extended Medical Coverage for Children in Foster Care (HB 580)**

Foster children are now eligible to stay on Medicaid until the age of 21. Previously, comprehensive medical coverage under the Maryland Children's Health Program ended at the age of 18. Now a foster child is covered through their 21st birthday. For more information, please visit <http://www.dhmh.state.md.us/mma/Eligibility/medcareprog/html/MCP-program.html> or call either 1-800-492-5231 or 410-767-5800.

## **Health Insurance for Families with Young Adults (HB 1057)**

Maryland passed a law in 2007, which took effect January 01, 2008, allowing young adults, who are deemed dependents, to remain on their parent's insurance policy until the age of 25. The child does not have to be a full-time student to be eligible for coverage. A dependent is categorized as someone who lives at home at least 6 months out of a year, receives at least 50 percent of their support from their parents and is not married. A dependent, who was previously dropped from his or her family's plan, may be added back during the open enrollment period. To see if a dependent qualifies, contact the employer's human resources department. For additional information, please visit <http://dhmh.maryland.gov/gethealthcare/> or call 1-800-496-6116.

## **Senior Prescription Drug Assistance Program (SPDAP)**

The SPDAP is a subsidy program that provides financial assistance to moderate-income Maryland residents who are eligible for Medicare and are enrolled in a Medicare approved prescription drug plan. SPDAP will pay up to \$25.00 per month for a member's prescription drug premium and up to \$1,200 per year for members who have to pay for prescriptions out-of-pocket while in the coverage gap or "donut hole." For more information, please visit <http://www.marylandsdap.com/> or call 1-800-551-5995.

## **Small Business Grants Offered Through the Maryland Health Insurance Partnership (SB 6)**

Maryland's Health Insurance Partnership provides a premium subsidy to small business employers to offer health insurance to their employees. Businesses with two to nine full-time employees, that have not offered employees health insurance in the past 12 months, and whose full-time employees' salaries average less than \$50,000 annually, may be eligible for the subsidy. The subsidy pays up to 50 percent of the premium. For more information, please visit <http://mhcc.maryland.gov/partnership/> or call 410-764-3460.

If you, or someone you know, is uninsured and needs information on available health care options, or if you would like to share your health care story, please contact:

The Maryland Citizens' Health Initiative and Health Care for All! Coalition  
410-235-9000 or 866-433-8451 (toll free)  
or visit our website at [www.healthcareforall.com](http://www.healthcareforall.com)

# GLOSSARY

## **Breast and Cervical Cancer Diagnosis and Treatment (BCCDT) Program:**

This program provides breast and cervical cancer diagnosis and treatment services to women in Maryland who are uninsured or have limited income. The BCCDT covers numerous services including diagnostic mammograms, cervical biopsies, and breast reconstruction. For more information, please visit [http://fha.maryland.gov/cancer/bccdt\\_home.cfm](http://fha.maryland.gov/cancer/bccdt_home.cfm).

## **COBRA:**

The Consolidated Omnibus Budget Reconciliation Act is better known as COBRA. When someone loses his or her job, or becomes disabled, he or she may be able to pay out-of-pocket to continue to participate in the employer's health insurance plan for a limited time. For more information please visit <http://www.dol.gov/ebsa/COBRA.html>.

## **Co-Pays:**

A set dollar amount, or percentage, a person with health insurance must pay for each health care visit, prescription, medical equipment, etc. while the health insurance plan pays the remaining costs.

## **Deductible:**

The amount a person with health insurance must pay for health care services before their health insurance policy begins to pay any costs. The insured is responsible for all medical costs until the deductible has been met.

## **Disability:**

Disability refers to the government's income supplement programs such as Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). For more information, please visit <http://www.ssa.gov/disability/>.

## **Donut Hole:**

The "donut hole," or Medicare Part D coverage gap, is the break in prescription drug coverage experienced by some Medicare enrollees. To have "fallen into the donut hole" is to have exceeded the basic prescription drug coverage under Medicare. While in the "donut hole," a person is

responsible for 100% of all prescription costs. Once prescription costs reach the catastrophic coverage threshold, Medicare prescription drug coverage once again begins to cover a portion of the prescription cost.

**Financial Assistance Policy:**

A policy in each Maryland hospital that exists to provide free and reduced-cost care to low-income patients who lack health care coverage.

**Food Stamps:**

A public program that can help low-income households buy food to keep their families healthy. For more information, contact your local department of social services or visit <http://www.dhr.state.md.us/fiaprograms/fstamp/index.php>.

**Health Center/Clinic for the Uninsured:**

A health center that provides services for free or at a reduced rate to individuals who do not have health insurance.

**Maryland Health Insurance Program (MHIP):**

A state administered health insurance program that offers insurance for those who are unable to acquire comprehensive health insurance through private health insurance companies due to a pre-existing condition. There may be a cost associated with participating in this program. For more information, please visit <http://www.marylandhealthinsuranceplan.state.md.us/>.

**Medicaid/Medical Assistance:**

A government administered health insurance program for eligible low-income individuals and families. For more information, please contact your local department of social services or health department. You can also visit the program's website at <http://www.dhmh.state.md.us/mma/mmahome.html>.

**Medicare:**

A government health insurance program for adults 65 years and older, eligible persons with disabilities, and those with end-stage renal disease. For more information, please visit <http://medicare.gov>.

### **Open Enrollment:**

The one time a year when employees can enroll in or make changes to their company sponsored health insurance benefits. If an employee misses the yearly open enrollment period, he or she has to wait until the following year's open enrollment period to enroll or make benefit changes. An employee can usually make changes to a policy at any time if a life changing event, like the birth of a child or marriage, takes place. For more information, contact your company's human resources department.

### **Out-of-Pocket:**

Referring to what an individual must pay for medical care without the subsidy of an insurance plan or health care program.

### **Premium:**

The bill an individual must pay, typically biweekly or monthly, to purchase and retain a health insurance plan. (If co-pays and a deductible are applicable to an individual's insurance plan, they are in addition to the premium.)

### **Primary Care:**

Medical care provided by a family doctor or nurse, usually to prevent or provide early intervention in illness.

### **Sliding Scale Fee for Health Care:**

A health center that provides health care services to individuals without health insurance in exchange for a pre-determined payment based on the patient's income and other eligibility guidelines set by each health center and/or its overarching system of health centers. Sliding scale health centers may also accept patients who have certain types of health insurance.

### **Specialty Care:**

Medical care provided by a specialist or facility that usually requires a referral from a primary care physician.

### **State Unemployment Insurance Benefits:**

Cash assistance benefits for unemployed workers, who were not deemed responsible for the loss of employment and who meet the state's eligibility requirements. For more information, please visit your local department of social services or visit <http://workforcesecurity.doleta.gov/unemploy/uifactsheet.asp>

## **Temporary Cash Assistance (TCA):**

A program that provides cash assistance to families with children in the home. The benefit amount is based on the family's size and income and can be received for a maximum of 5 years during a lifetime. For more information, please visit <http://www.dhr.state.md.us/how/cashfood/tca.htm>.

## **Uncompensated Costs:**

Health care costs that are not paid by the individual receiving services, by his or her insurance company, or by another means arranged by the individual.

## **Worker's Compensation:**

The available programs that assist workers who are injured on the job and their dependents. Benefits include cash assistance, health care services and job retraining. For more information, contact your human resources department or visit <http://www.dol.gov/owcp/>.