

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.dhmf.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.dhmf.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.dhmf.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.dhmf.state.md.us/mma/Eligibility/medcareprog/html/MCP-program.html> or call either 1-800-492-5231 or 410-767-5800.

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.

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.dhmf.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>.

