

A background image showing a smiling man with glasses and a woman in a medical setting. The man is in the foreground, looking towards the right, and the woman is in the background, smiling. The image is slightly blurred, focusing attention on the text.

Supporting Health Care Access for Child Care Professionals

**Presented by Jenny Garrison
Outreach Program Manager for
Maryland Health Connection**

September 25, 2025



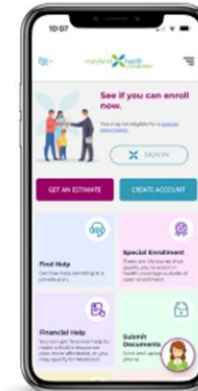
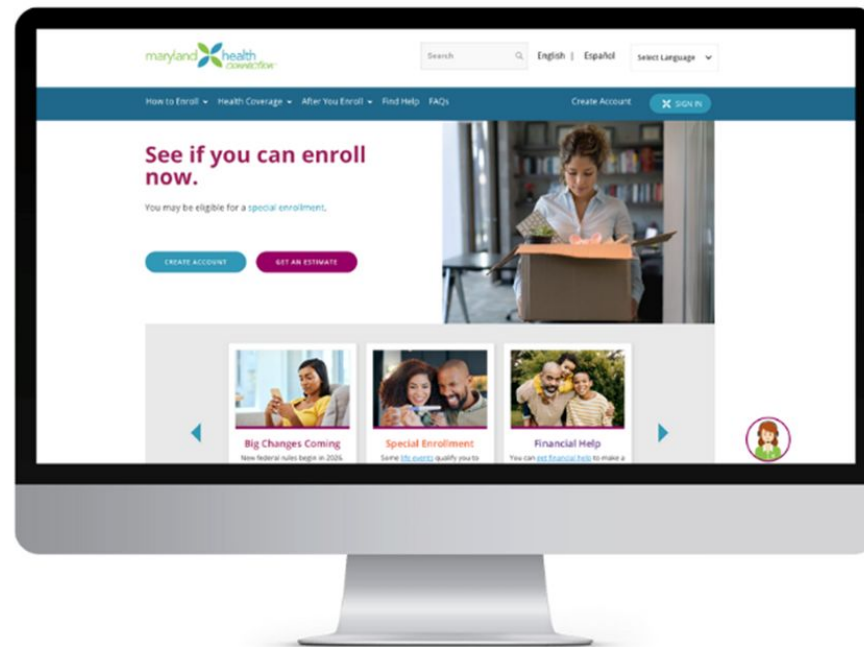
MARYLAND HEALTH CONNECTION



Maryland's official health insurance Marketplace

MarylandHealthConnection.gov

MarylandHealthConnection.gov/es



Download our
mobile app:
Enroll MHC

Open Enrollment is around the corner

NOVEMBER						
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DECEMBER						
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JANUARY						
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November 1, 2025 – January 15, 2026

The Only Place to Get Financial Help

Maryland Health Connection is the only place Marylanders can get financial help to pay for their health plan. In fact, **9 out of 10 who enroll get savings.**



In 2024, the average customer buying private health insurance

saved \$388 a month

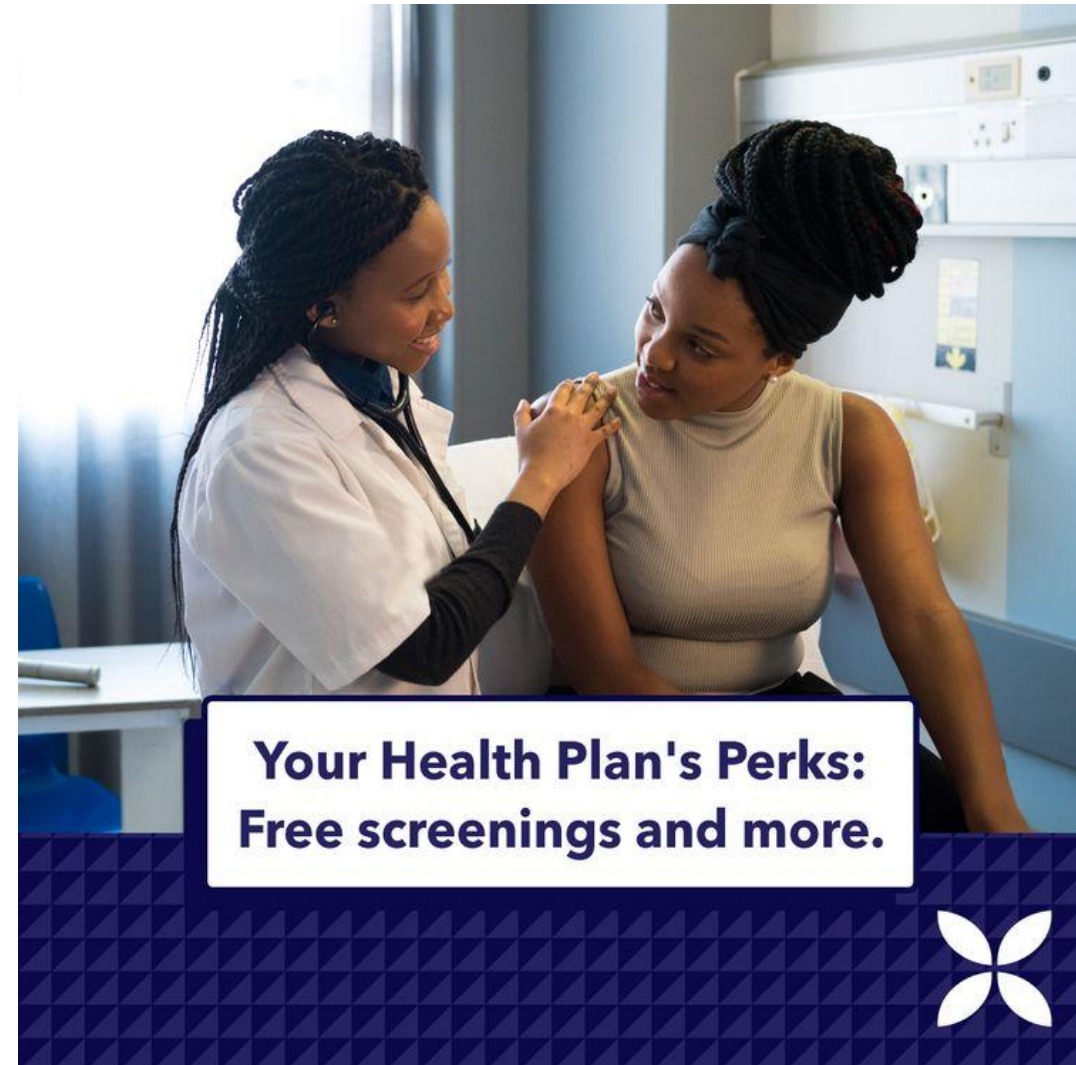
on their monthly premium.

What's Covered?

Free preventive services included such as well-visits, screenings, immunizations.

- ✓ Doctor visits
- ✓ Hospitalization
- ✓ Emergency care
- ✓ Maternity and newborn care
- ✓ Pediatric care, including dental and vision benefits
- ✓ Birth control
- ✓ Prescription drugs
- ✓ Laboratory tests
- ✓ Mental health care
- ✓ Substance use disorder treatment

Visit MarylandHealthConnection.gov for a full list of covered benefits and free preventive services.



When Marylanders Can Enroll

Open Enrollment

Nov. 1 – Jan. 15

Medicaid Enrollment

Year round

Special Enrollment Periods

60 days from life event, such as:

- Losing your job-based coverage
- Getting married or divorced
- Moving to Maryland
- COBRA coverage ending
- Easy Enrollment Programs: “Check the Box” for health care
 - State tax form
 - Unemployment form
 - And more...

Get an Estimate & Compare Costs

Get an Estimate tool

- Compare costs & understand your options before making a decision.
- Make sure your health care providers are in the plan you choose.



Medicaid and Private Health Plans Available

Eligibility looks at:

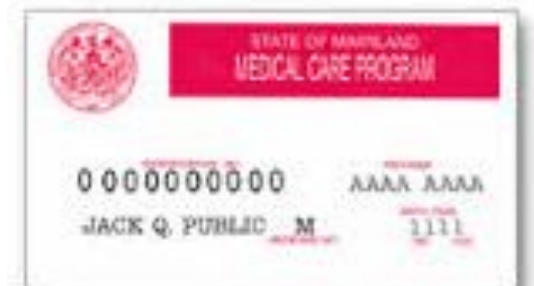
- Household Size
- Household Income

Determination would be to enroll in:

- Medicaid/ MCHP
- Private Health Plan



Health Insurance Card	
Member Name DOE JOHN Member ID UAZ810 45 6789	PREFERRED PROVIDER OPTION
Group 1902463-MD01	Coverage IND
Eff Date 01/01/16	P15 S25 ER100
BC/BS Plan 190/690	



Private Health Plans

- Plans are licensed and approved by the state by the insurance companies you know.
- You cannot be denied coverage for having a pre-existing condition
- **Dental and vision plans are also available**

Financial Assistance is Available:

- Advanced Premium Tax Credit (APTC):
 - Reduces monthly premium
- Cost Sharing Reduction (CSR):
 - Reduces plan deductible
 - Decreases out-of-pocket costs for the consumer



Get Ready to Enroll

You'll need to have...

1. Photo ID
2. Immigration/citizenship information (for some residents)
3. Employer & Income information like pay stubs or W-2 wage and tax statement (if employed)
4. Policy numbers for other insurance
5. Information about any job-related health insurance available to your family

Application Checklist

maryland  health
connection™

Maryland Health Connection can help you find health insurance that meets your needs and fits your budget. You may be eligible for financial help or for free or low-cost coverage through Medicaid.



Use the checklist below to get ready to apply:

- ✓ Social Security numbers (or document numbers for any legal immigrants who need insurance)
- ✓ Birthdates and general information about you and your family members who are also applying for health coverage
- ✓ Policy numbers for any current health insurance
- ✓ Employer and income information for everyone in your family (for example, from paystubs, W-2 forms or wage and tax statements)
- ✓ Information about any job-related health insurance available to your family



We ask about income and other information to let you know what coverage you qualify for and if you can get any help paying for it. We keep the information you provide private and secure, as required by law. To view our privacy notice, visit MarylandHealthConnection.gov.

For help filling out your application, general questions or to get connected with free in-person help, visit MarylandHealthConnection.gov/help or call our toll-free phone number at 1-855-642-8572. Deaf and hard of hearing use Relay service.

We're Here to Help



MarylandHealthConnection.gov website and mobile app

Ask Flora, our virtual assistant, or chat with an expert.

Download our free mobile app

It's easy to upload documents and apply on a mobile device.



BrokerConnect – Get free expert help in **30 minutes or less.**

<https://www.marylandhealthconnection.gov/brokerconnect-form/>

Consumer Assistance – free, in-person and virtual/phone enrollment assistance by trained consumer assistance workers and authorized brokers.



Call Center: 1-855-642-8572

Deaf and hard of hearing use Relay service.

Help is available in more than 200 languages.

Overview of New Initiative



New Legislation in Maryland

[Maryland Health Connection](#) has partnered with the **Maryland State Department of Education** to implement a new [bill](#) (HB0859) that passed in Maryland this year.

Title: Access to Health Insurance for Child Care Professionals - Outreach

Synopsis: Requiring the Maryland Health Benefit Exchange **to promote access to health insurance** for child care professionals; and requiring the Exchange **to conduct a survey**, in consultation with the State Department of Education and relevant nonprofit organizations, **to assess current levels of health care access across the child care community.**



Partnerships

- Maryland Health Benefit Exchange (MHBE)
- Maryland State Department of Education (MSDE)
- Maryland State Child Care Association (MSCCA)
- Maryland State Family Child Care Association (MSFCCA)



Survey on Health Care Access

We are asking for your support to help us get responses to a survey which aims to understand more about how child care providers get health insurance and access health care.

Please **share the survey** with your staff and industry colleagues.

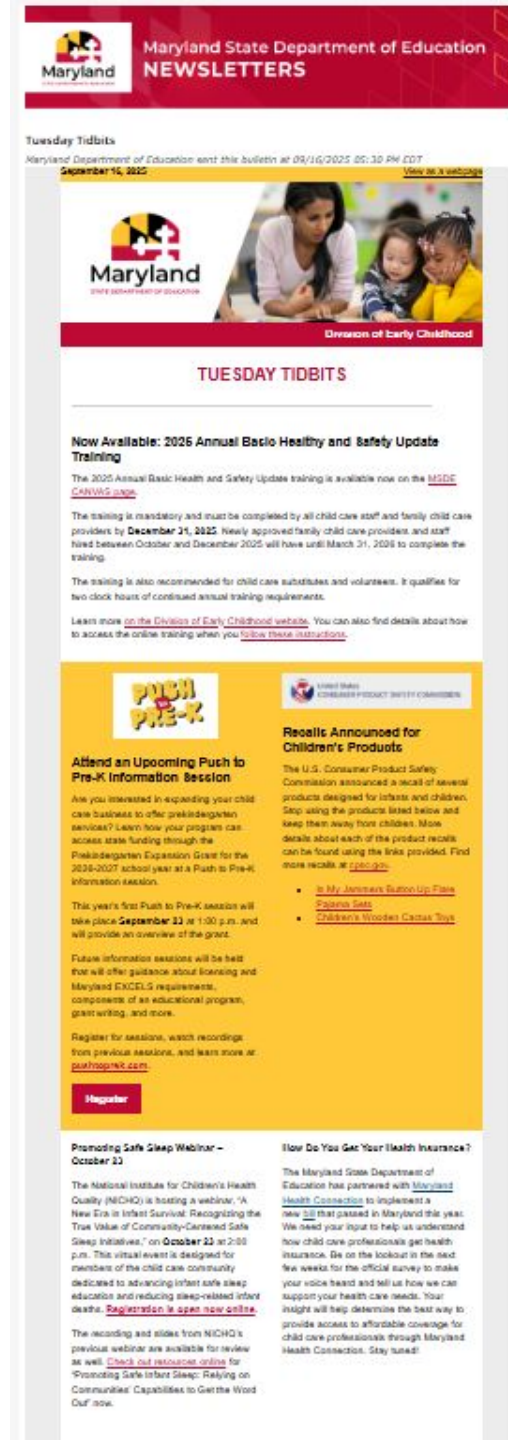
- [Survey in English](#)
- [Survey in Spanish](#)

The survey only takes about **10 minutes** to complete. All responses and information will remain confidential. Individuals who take the survey will also be entered into a **gift card raffle for a \$100 Amazon** gift card. One raffle winner will be selected every week for 12 weeks.

****Completion of the survey is not required to enter the gift card raffle. All that is needed is your email address so we can contact you if your name is drawn.**

How We're Communicating

1. Incorporation into MSDE informational channels (Tuesday Tidbits, DEC Website Content Hub)
2. Presentations at Office of Child Care Advisory Council Meeting, MSDE Monthly Information Sessions, Child Care Information Sessions
3. Presentations at MSCCA Hybrid Leadership Symposium: Inspiring Early Childhood Leadership on Oct. 9
4. Participation in MSFCCA Child Care Advancement Network Building Educators (CCANBE) Conference on Nov. 1



Print & Digital Materials

1. HR Onboarding document: health care options through Maryland Health Connection to share with new staff at onboarding.
2. Digital Content: social media graphics & messaging, email newsletter content, web content.
3. Printed postcards mailed to you: about open enrollment for health plans through Maryland Health Connection to hang in a break room.
4. Printed postcards mailed to you: with child care survey QR code.



SUPPORTING CHILD CARE PROVIDERS



Fall Virtual Events 2025

MarylandHealthConnection.gov/Events

Sept. 30 ["Health Care for Job Seekers" hosted by MD Department of Labor](#)

Oct. 30 ["Changes are Coming to Health Insurance & Medicaid in Maryland"](#)

Nov. 4 "Mental Health in Mind"

Nov. 6 "Getting Health Care in Maryland"

Nov. - Dec. Virtual Enrollment Events (6 total)

Jan. - Feb. "How to Use Your Health Care" hosted by MIA in English and Spanish (4 total)



Register today:
MarylandHealthConnection.gov/events



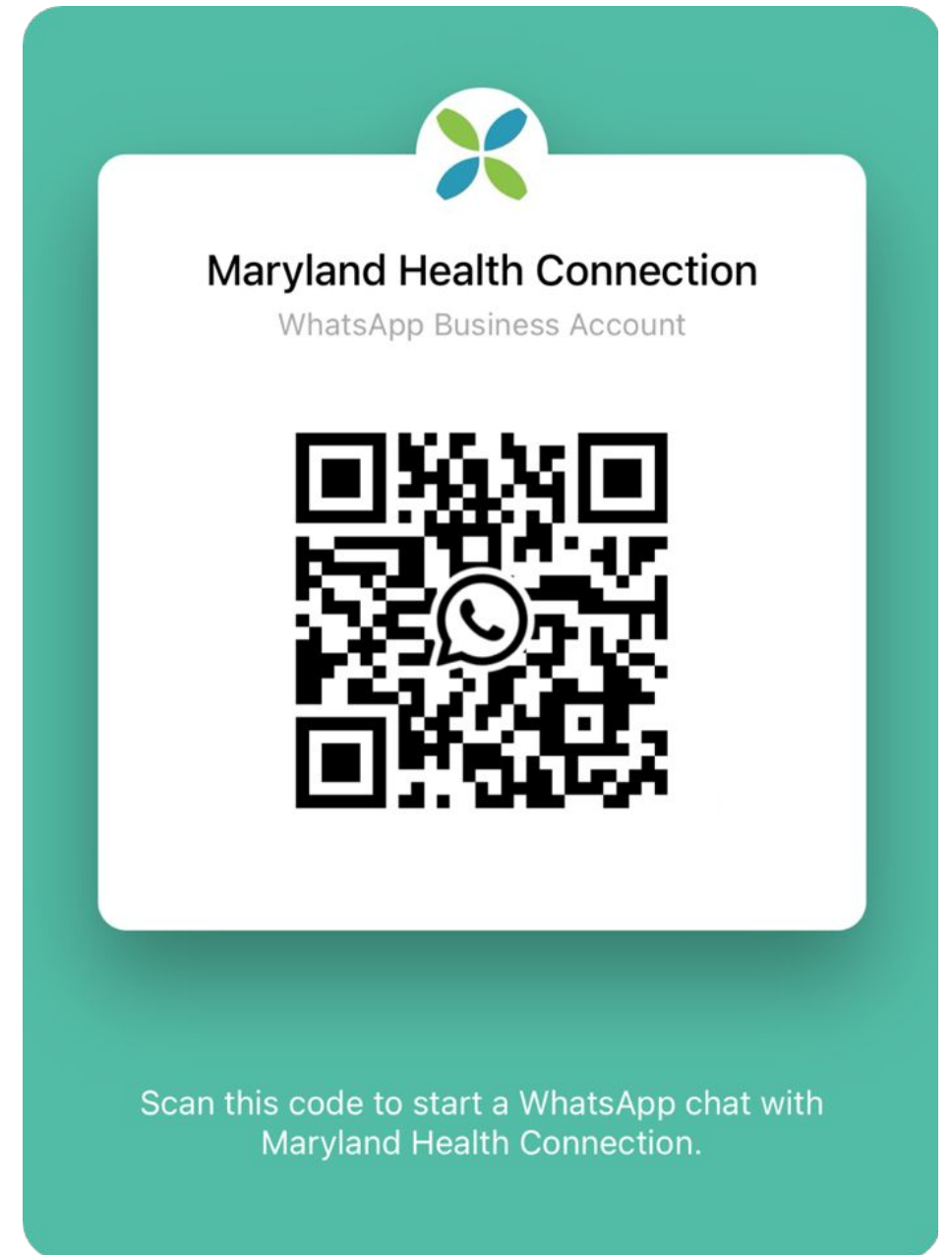
Join our WhatsApp Group

Scan the QR code and join.

Share with your community partners so they can get the latest updates directly to their phone.

Stay Updated

You can also sign up for [text alerts](#) or [email notifications](#) to stay updated with the latest news and updates.



We're here to help

MarylandHealthConnection.gov/Help



1. **Ask Flora, our virtual assistant, or chat with an expert.**



2. **Download our free mobile app - Enroll MHC.** It's easy to upload documents and apply on a mobile device.



3. **BrokerConnect** – Get free expert help in 30 minutes or less.

4. **Free, in-person and virtual/phone enrollment assistance** by community assistance workers and brokers.

5. **Call Center:** 1-855-642-8572 Deaf and hard of hearing use Relay service. Help is available in more than 200 languages.

MarylandHealthConnection.gov

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