### MHIP BRIDGE PROGRAM INSTRUCTIONS

The Maryland Health Insurance Plan (MHIP) Bridge Program allows qualified individuals who tried to obtain insurance through Maryland Health Connection (MHC) and were not able to complete the enrollment process through no fault of their own to apply for **temporary** coverage through MHIP.

MHIP health plans are generally more expensive than plans available through Maryland Health Connection. **If you do not require retroactive healthcare insurance coverage** due to healthcare claims incurred while you were unable to enroll through MHC you should continue to enroll in a Qualified Health Plan offered through MHC. You can receive personal assistance with the application process by contacting one of the following:

- 1. The Maryland Health Connection Consumer Support Center at 1-855-642-8572
- 2. A broker from the list of certified brokers at <u>marylandhealthconnection.gov/assets/Authorized-Broker-Directory</u>
- 3. A navigator in your community through one of the Connector Entities found at marylandhealthconnection.gov
- 4. Contacting a certified participating insurance company listed on marylandhealthconnection.gov

If you are eligible for Medicaid, Medicare or an employer sponsored health plan you are not eligible for the Bridge Program. The MHIP Bridge Program is a temporary program and applicants are required to continue to pursue enrollment into a Qualified Health Plan.

### MHIP BRIDGE PROGRAM ENROLLMENT

MHIP Bridge Program Applicant(s) will use the existing MHIP Enrollment Guide and Enrollment Application Form. MHIP Eligible applicants should ignore any reference in the MHIP Enrollment Guide to eligibility criteria, other than the residency requirement. Applicants should also ignore any references to pre-existing condition limitations and the "Buy Down" premium rates in the MHIP Enrollment Guide If you wish further clarification on the information provided in the MHIP Enrollment Guide, please call 1-443-738-0667 or 1-888-444-9016.

In addition to the MHIP Enrollment Application Form, MHIP Bridge Program Applicant(s) will be required to complete and sign the MHIP Bridge Program Application Addendum Form.

# MHIP BRIDGE PROGRAM APPLICATION AND ADDENDUM FORMS

The MHIP Enrollment Guide, Enrollment Application Form and MHIP Bridge Eligible Membership Application Addendum Form can all be found at marylandhealthinsuranceplan.net. If an MHIP Bridge Eligible Applicant(s) prefers, a paper copy can be mailed upon written request to:

Maryland Health Insurance Plan Enrollment and Billing 10455 Mill Run Circle, RR-380 Owings Mills, MD 21117-9685

MHIP Bridge Eligible Applicant(s) may also request the MHIP Application documents by calling 1-888-444-9016. You may also obtain the MHIP Application documents at all Maryland Department of Human Resources offices or through the designated Maryland Exchange Navigator entity for your county.

# SUBMISSION OF MHIP BRIDGE PROGRAM APPLICATION AND ADDENDUM FORMS

The MHIP Application Form and MHIP Bridge Eligible Membership Application Addendum Form, and all other required documentation, should be mailed to the same address as above or hand delivered to any CareFirst sales office.

### PROCESSING OF MHIP BRIDGE PROGRAM APPLICATIONS

The MHIP Application Forms will be processed by CareFirst within three (3) days of receipt. If the application is complete, CareFirst will mail an invoice to the individual. Upon receipt of payment from the individual, CareFirst will effectuate coverage on the selected Coverage Effective Date as noted on the MHIP Bridge Program Application Addendum Form and mail the member(s) an ID card(s). Members and providers can confirm coverage with CareFirst prior to an ID card being received by calling 1-443-725-1010 or 1-888-456-2024. Member(s) will receive an MHIP Certificate of Coverage shortly after receipt of their initial premium payment.