



## Healthcare Coverage Options for Maryland Transitioning Youth

Program	Description	Income	Application Site	Premium
<b>Private Insurance</b>	All ages. Youth through age 26 may stay on parent's health insurance plan.	All income levels	Agent or employer. After October 2013, through Maryland Health Benefits Exchange.	Yes
<b>Maryland Medical Assistance</b>	Medicaid is a program that pays the medical bills of the people who have low income, cannot afford medical care, and meet other eligibility requirements. Includes REM which provides additional services for those with qualifying conditions.	Depends on income and assets	Call 1-800-456-8900 to request an application or apply online at <a href="http://www.marylandsail.org">www.marylandsail.org</a> .	No
<b>EID Employed Individuals with Disabilities Program</b>	The Employed Individuals with Disabilities (EID) Program is a program designed for working individuals with disabilities who are employed. The EID Program allows individuals to access health care through Medicaid by paying a premium dependent on one's income..	EID has higher income and resource limits than other programs	<a href="http://mmcp.dhmh.maryland.gov/eid/SitePages/Home.aspx">http://mmcp.dhmh.maryland.gov/eid/SitePages/Home.aspx</a> Please call 410-767-7090 for more information.	Yes
<b>PAC Primary Adult Care</b>	PAC offers health services to people 19 and over who make limited amounts of money each year	Single adult <\$1053/month	<a href="http://mmcp.dhmh.maryland.gov/mpac/SitePages/Home.aspx">http://mmcp.dhmh.maryland.gov/mpac/SitePages/Home.aspx</a>	
<b>DD Waiver</b>	All ages	N/A*	<a href="http://dda.dhmh.maryland.gov/SitePages/waiverfaq.aspx">http://dda.dhmh.maryland.gov/SitePages/waiverfaq.aspx</a>	No
<b>SSI</b>	Disabled individuals of any age. With SSI, an individual is eligible for Medicaid. At age 18, a child must re-apply for SSI as an adult	Income varies, low	Social Security Administration <a href="http://www.ssa.gov">www.ssa.gov</a>	No
<b>Maryland Health Insurance Plan</b>	Adult & children with qualifying medical condition; denied insurance in the past 6 months for medical reasons; enrolled in health insurance that limits, restricts or blocks coverage	Varies	<a href="http://www.marylandhealthinsuranceplan.state.md.us/">http://www.marylandhealthinsuranceplan.state.md.us/</a>	Depends on plan
<b>Student Health Insurance Plans</b>	Students who do not have health insurance through a parent's policy, or who have limited coverage due to network service areas, may opt to purchase a student health insurance plan. Additionally, some schools may require a student health plan as part of registration. Student plans are sold by an insurer that has contracted with a college to offer coverage to its students. In general, these plans have more limited benefits and more exclusions than traditional health insurance plans.	N/A	Contact the college the youth will be attending. For more information <a href="http://www.insureuonline.org/index.htm">http://www.insureuonline.org/index.htm</a>	N/A
<b>Federally Qualified Health Centers</b>	Federally qualified health centers care for you, even if you have no health insurance. You pay what you can afford, based on your income. Health centers provide checkups, treatment, pregnancy care, immunizations, dental care, prescription drugs, mental health and substance abuse care.	N/A	<a href="http://findahealthcenter.hrsa.gov/Search_HCC.aspx">http://findahealthcenter.hrsa.gov/Search_HCC.aspx</a>	No



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<b>Maryland Qualified Health Centers</b>	Offer sliding scale medical care for uninsured individuals and families	Varies	<a href="http://dhmh.maryland.gov/gethealthcare/Documents/MQH_C.pdf">http://dhmh.maryland.gov/gethealthcare/Documents/MQH_C.pdf</a>	
<b>Local Health Department</b>	Most county health departments offer some type of coverage for uninsured adults. Contact your local health department or search online on the health department's website.		<a href="http://dhmh.maryland.gov/gethealthcare/Documents/LHD.pdf">http://dhmh.maryland.gov/gethealthcare/Documents/LHD.pdf</a>	

MEDICAID is sometimes referred to as MEDICAL ASSISTANCE or MA

\*Waivers - Medicaid programs that have different medical and financial eligibility rules that do not take the parents' income and assets into consideration