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Maryland Health Insurance Plan

Market: Maryland Individuals Denied Coverage

As you may be aware, the Maryland Health Insurance Plan (MHIP), which provides health insurance options for uninsured Maryland residents, is now actively enrolling individuals and their dependents. MHIP replaces the Substantial, Available and Affordable Coverage (SAAC) open enrollment program that was previously offered through CareFirst BlueCross BlueShield, Optimum Choice, Inc. and Aetna, Inc.

Applicants must meet certain criteria for MHIP eligibility. An applicant must either have been denied for medically underwritten coverage by one of the carriers in the individual market or been offered coverage with an exclusion or been offered coverage at a substandard rate secondary to their health condition. If an applicant has been diagnosed with one of the diseases listed below, he/she does not have to submit a coverage rejection letter or substandard offer or evidence of an exclusion from a carrier to MHIP. In an effort to save time and paperwork, the member may go directly to MHIP as long as he/she has a physician's letter confirming the diagnosis.

List of diseases allowing a member to go directly to MHIP:

Alzheimer's disease	Cystic Fibrosis	Myotonia
AIDS	Type I Diabetes	Non-Hodgkins Lymphoma
Angina Pectoris	Friederich's Ataxia	Palsy
Ascites	Guillain Barre Syndrome	Paraplegia or quadriplegia
Metastatic cancer	Hemophilia	Parkinson's disease
Cardiomyopathy	Hodgkin's disease	Psychotic disorders
Chemical dependency	Hydrocephalus	Rheumatoid arthritis
Chronic obstructive pulmonary	Kidney disease requiring dialysis	Sickle cell disease
Cerebrovascular accident (stroke)	Leukemia	Syringomyelia
Cirrhosis of the liver	Lupus erythematosus disseminate	Tay-Sachs disease
Coronary artery disease	Multiple myeloma	Ulcerative colitis
Coronary insufficiency	Multiple or disseminated sclerosis	Wilm's tumor
Coronary occlusion	Muscular Dystrophy	Wilson's disease
Chron's disease	Myasthenia gravis	

A licensed physician must write a letter on the physician's stationary confirming that the applicant has been diagnosed or treated for one of these listed conditions. In addition, the letter must also contain the following information and be submitted with the application:

- Physician's full name
- Physician's address
- Physician's specialty
- Physician's license number

Your clients may be eligible for MHIP if they live in Maryland and meet the following requirements:

- Not eligible for group health coverage, COBRA, the Maryland Medical Assistance or Children's Health Programs, Medicare or any other government-sponsored health insurance program
- Exhausted all available group coverage or moved into Maryland from another state's high-risk pool
- Offered health insurance that provides limited or restricted coverage, or that excludes coverage for a specific medical condition or conditions
- Receiving a federal Trade Readjustment Allowance or unemployment benefits under the Trade Adjustment Assistance program, or receiving pension payments from the Pension Benefit Guaranty Corporation
- Refused individual health insurance for medical reasons or have a specified medical condition as noted above

For more information regarding MHIP, you can visit their web site at:

www.marylandhealthinsuranceplan.state.md.us.

We hope you find this information and resource helpful. If you have any questions please contact your Broker Sales Representative.



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