

Q&A: Health Insurance and Maryland Resources

What is the goal of the tool/resource?

To have a short list of frequently asked questions about health insurance to help students understand basic health insurance information.

Who is the audience?

Any student or parent/caregiver.

Who should facilitate this tool/resource?

Anyone interacting with students or parents/caregivers.

How should the staff team member facilitate this tool/resource?

Staff team members could share this resource with any student or parent/caregiver. It can also be reviewed when completing the “Post-Graduation Wellness Plan” or the “Transition Readiness Tool” during sections related to health insurance.

Q&A: Health Insurance and Maryland Resources

Q: So, what is health insurance?

A: Health insurance helps pay for health care services like office visits, annual check-ups, mental health counseling, medications. There are different kinds of health insurance:

- Medicaid or medical assistance, which you get at no cost based on your family income.
- Student health insurance, which is available to purchase at most colleges and universities.
- Parent's/guardian's health insurance, typically provided through their employer, and available for young adults to stay on up till their 26th birthday.
- Individual insurance, which is available at discounted rates if you don't have insurance from the options listed above.

Q: What if I don't have my own health insurance card?

A: Ask your parent/guardian if you can take a picture of your insurance card and keep that copy in a safe place.

Q: Do all doctors, mental health counselors, and hospitals take my insurance?

A: It depends. Be sure to ask and find out before making a visit.

Q: Who can I contact for help with finding or keeping Medicaid or low-cost individual insurance?

A: To apply for Medicaid or low-cost health insurance coverage in Maryland, visit: www.marylandhealthconnection.gov.