

Gay, same-gender-loving, and bisexual men: your checklist[®]

Specifically speaking—Consider this checklist when selecting the best plan for you:

Who is Covered? There are a number of factors to consider:

- if you qualify for family coverage you should know how the plan defines “family.”
- is it a requirement that one be legally married to add a partner to a plan?
- can the children of a partner be included in the plan, and if so, is a legal marriage required to do so?

What’s Covered and What’s Not?

Covered Services—If these services are required by you or a family member be sure the plan covers them: dental; optical, including glasses; and alcohol or substance use disorder (SUD) treatments.

Be sure that coverage includes medical and/or mental health treatments for body image problems and obesity.

Preventive services and screenings—Be sure the plan covers mental health screenings for issues such as depression and anxiety.

Medications—The plans will cover many medications. Be sure the plan covers your medications. If your doctor recommends Truvada (tenofovir and emtricitabine) as a daily medication to prevent HIV infection, be sure the plan covers it.

Exclusions—Health plans will only cover medically necessary services and will also require you to get permission before you can receive some higher cost services and medications. Your provider can help you with the plan’s treatment approval process.

Providers—Be sure the plan covers providers who specialize in working with LGBT people. It should cover care from your primary care provider, as well as specialists you may need. These could include psychiatrists, psychologists, and licensed clinical social workers. If you have children, be sure their provider will be covered.

What is Affordable for You?

Costs—Look for a plan that has a deductible you can afford and charges co-payments instead of coinsurance for out-patient services so that you can better estimate all of your out-of-pocket costs. If you or a family member might need alcohol or substance use disorder (SUD) treatments, be sure that you would be able to afford the deductible.

Savings— Many individuals and families will qualify for assistance to lower premiums and other costs. If you are eligible for tax credits or cost sharing reductions, consider selecting a silver plan to get the most affordable insurance. For information about financial assistance for people living with HIV, call 410-767-6535 or visit <http://bit.ly/MADAP>.

Call the Maryland Call Center at 1-855-642-8572 for enrollment assistance or go to www.marylandhealthconnection.gov for more information.

Find more helpful information about how to select and enroll in healthcare coverage at <http://bit.ly/MWCHCrenroll>.

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