

6 STEPS for small business owners to enroll employees with Maryland Health Connection

1 Create an Employer Account

Register a small business account. Provide basic information about your company, the level of coverage desired and the roster of eligible employees (including each employee's date of birth, Social Security number, and email address).



2 Shop, Compare & Customize

Choose from up to 57 plans across 4 levels of coverage to offer to your employees. Select which plans you want to make available to your employees: one level of coverage, one carrier, or one plan. Select the percentage contribution you will make for each employee and/or their family members.



3 Verify Eligibility & Select Broker



Verify your eligibility to offer employer-sponsored health insurance

Select a Broker—If you are working with a broker, assign your broker to your account so that he/she can complete the rest of your application on your behalf.

6 Pay

If you are new you must pay the first month's premium before coverage can take effect. Payment must be received by the 12th day of the month in order for coverage to be effective on the 1st of the following month.



Once the first payment has been made, your group's coverage will take effect. Carriers will send enrollees member ID cards and additional information about how to access their plans.

5 Open Enrollment for Employees

MD Health Connection will send an email to your eligible employees at the beginning of the open enrollment period with instructions on how they can view available plans and their cost to enroll in each. Employees can select which plan to enroll in for themselves and/or dependents (if eligible).** You can review employee elections during the open enrollment period.



4 Establish Enrollment & Eligibility Rules

Select the dates for your employee open enrollment period and choose when coverage will be effective for newly-eligible employees.



S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27

Small Business Owners Need the Following to Enroll Employees with Maryland Health Connection:

- Federal Employer Identification Number (EIN)**
- MD Business Address**
- Number of Full-Time Equivalent Employees (FTEs)** in Prior Calendar Year
- Employee Census** - For each eligible employee:
 - Date of Birth
 - Social Security Number (SSN) or Tax Identification Number (TIN)
 - Employee Email Address (for open enrollment notice only)
 - Date of Birth for all Dependents (optional – for cost estimations only)

Why are dates of birth important? Rates will be determined based on the ages of all actual enrollees, but minimum participation requirements are based on the total number of eligible employees (minus employees who have coverage elsewhere and qualify for a waiver).