

INSIDER'S EDGE: Issue 162: What You Need to Know About MCO Shopping

Maryland Health Connection offers a new online option for HealthChoice-eligible consumers to enroll in a Managed Care Organization (MCO). After being found eligible for Medicaid, consumers have 28 days to log into their Maryland Health Connection account and “shop” for an MCO that meets their needs.



*Consumers may choose an MCO. Is that why it's called Health**Choice**? (Yes!)*

Consumers will need to select an MCO for each eligible household member. If no MCO selection is made within 28 days, the State will auto-assign the consumer to an MCO operating in their area.

Once a consumer selects an MCO, it takes up to two weeks for MCO benefits to start. So, it's in a consumer's best interest to select an MCO as soon as possible so they can access the full range of services an MCO may offer, including additional services such as adult dental, adult vision, and other benefits.

What if a consumer wishes to change their MCO after selecting one online? Never fear! The same policies and procedures for changing an MCO are still in place. Consumers may change MCOs for any reason within the first 90 days of their initial enrollment into HealthChoice. Consumers may also change MCOs under other select circumstances ([read more about changing MCOs here](#)). **NOTE: After selecting an MCO online, a consumer must wait until their MCO benefits start before initiating a change to a different MCO.**

Here are some resources to help consumers select an MCO:

1. [HealthChoice MCO Comparison Chart 2017](#): Shows features of MCOs, including areas MCOs operate, pharmacies consumers may use, and any additional services an MCO offers. (Available in English and Spanish.)
2. [MCO Report Card 2017](#): Uses an accessible star-rating system to show Above Average, Average, and Below Average performance in designated service areas. (Available in English and Spanish.)
3. [Provider Search](#): Shows which MCO a health care provider participates with, searchable by provider name. This may help maintain continuity of care.

Happy (MCO) shopping, Insiders!

Questions? Send an email to mdh.medicaidmarge@maryland.gov.