



News

Marie Grant, Commissioner

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Sweet Resources

We want you to prevent sticky situations, unless it's the sweet flavors of sticky caramel apples. It's officially fall and we have many treats for you (no tricks). Thinking about insurance can be scary, but it doesn't have to be. Instead of fearing insurance, think of it as a strategic investment in your financial future. Consider coverage that can protect you from life's unexpected sticky situations.

Treat yourself to reading about these topics:

- [Is your shield up? Learn more about Cybersecurity risks](#)
- [Scared of fraudsters? Click here to report fraud](#)
- [Too much Halloween candy? Visit: Oral Health/Dental](#)
- [Watch your flames! Fire Prevention](#)

While the Maryland Insurance Administration **does not sell insurance** and we cannot recommend a particular policy or insurance company, we do want to help you learn what types of coverages are available. Additionally, we are here to assist you if you have a [complaint](#) involving an insurer, an insurance producer, public adjuster or adviser.





Help is Available

Governor Wes Moore announced a series of actions to help Marylanders impacted by the federal shutdown. These actions reinforce the Moore-Miller Administration's commitment to supporting Marylanders. This [webpage](#) outlines resources available to impacted federal employees and contractors.

For specific **insurance information**, check out the [MIA's resources page](#).

In light of the current difficult circumstances, the Insurance Administration is encouraging all carriers doing business in the state to stand in solidarity with our residents and local businesses by making reasonable accommodations to prevent those impacted by the partial federal shutdown from losing coverage due to non-payment of premium.

See our [bulletin to all insurance companies active in Maryland](#). Please reach out to your insurance company if you are having difficulty paying your premium.

[READ MORE](#)

Consumer Advisories

The Maryland Insurance Administration shares Consumer Advisories to inform and educate consumers. Often times, these advisories are in direct response to current events or trends in the insurance industry. Make sure you didn't miss these important messages:

- **CrowdHealth:** The Maryland Insurance Administration warns of risks involved in crowd-funding healthcare payment platform CrowdHealth.
- **Vaccination Coverage:** The Maryland Insurance Administration reminds Maryland residents that many vaccinations and immunizations continue to be

covered by private insurers and Medicaid under Maryland law.

- **Policyholders of AARP Medicare Supplement Plans Insured by UnitedHealthcare Can Receive Services from Johns Hopkins:** Medicare Supplement plans sold in Maryland do not have traditional networks; policyholders can visit any provider or hospital that accepts Medicare.
- **UnitedHealthcare/Johns Hopkins Contract Dispute Outcome:** The Maryland Insurance Administration is disappointed in the outcome of the negotiations between UnitedHealthcare and Johns Hopkins. Our top priority is to protect Maryland insurance consumers in accordance with Maryland law.

[READ MORE](#)

Featured Topics

October is Cybersecurity Awareness Month

Cybersecurity insurance provides coverage for compromised security or privacy breaches. We have [compiled resources](#) to help you understand and manage your risk against a cybersecurity attack.



October is Breast Cancer Awareness Month

Regular clinical breast exams and mammograms are typically covered under most health insurance policies. Check with your insurer to learn more about the coverages your policy provides for breast health. To learn more about health coverage, [click here](#).

Smile!

Oral health is very important to your overall health. Visit our sparkling website for [dental plan resources](#).



Attention Teen Drivers

National Teen Driver Safety Week is a great time to share information with teens about the importance of safe driving -- even being a passenger! We have resources specifically for Teen and Young Adult Drivers available on our website [click here](#)



available on our website, [click here](#).

Disability Employment Awareness Month

Hiring people with disabilities is good for business. They bring fresh ideas, problem-solving skills, and a strong work ethic that make teams better.

How much do you know about disability insurance?

[Watch these videos.](#)



Get Your Mind *IN* the Gutter

It's that time of year! Remember to clean debris from your gutters and downspouts. Also, address missing shingles and remove overhanging tree limbs. For more fall preparedness tips, [click here](#).

Daylight Savings Time

With the end of daylight saving time on Sunday, Nov. 2, 2025, at 2 am (EDT), we're reminding Marylanders to check the batteries in their smoke detectors. Now is a good time to review your [homeowners](#) or [renters insurance](#) to ensure you have enough coverage in the event of a fire.



Medicare Open Enrollment & More!

Now is a great time to review your current Medicare coverage and think about what benefits matter to you for 2026. Medicare Open Enrollment for Medicare Advantage and Medicare Part D runs from October 15 - December 7. Create or log into your secure Medicare account and select "Compare Plan Details" to see how your costs and benefits may change next year if you stay in the same plan; [medicare.gov](#)

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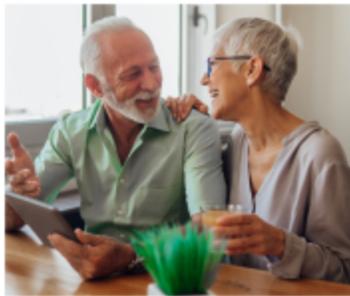


Need Help with Navigating Medicare?

SHIP is your local State Health Insurance Assistance Program. SHIP provides unbiased help to Medicare beneficiaries, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help and is free and confidential.

Be Medi-Careful!

Every year, healthcare fraud, waste, abuse and error results in the loss of billions of senior and taxpayer dollars. You can help prevent Medicare fraud. For resources on how to prevent, detect, and report this crime, [click here](#).



Older Adult Resources

As an older adult, your insurance needs may change. That's why we created a resource page just for older adults. [Click here](#).

For additional resources for older adults, visit the [Maryland Department of Aging](#).

A blue banner titled "Resources" in large white letters. On the left is a "CONSUMER GUIDE TO UNDERSTANDING YOUR HEALTH INSURANCE COVERAGE FOR MENTAL HEALTH & SUBSTANCE USE DISORDERS" with a collage of photos and the Maryland logo. In the center is a blue speech bubble with "2.1.1" and "Maryland" below it. On the right is a red circular logo for "Maryland Insurance Administration 24/7 HOTLINE 1-800-492-6116". At the bottom left is the "988 SUICIDE & CRISIS LIFELINE" logo. At the bottom right is the "H-CAT HEALTH COVERAGE ASSISTANCE TEAM Navigating Health Insurance" logo.

Health Resources Available

[Mental Health Resources Page](#)

You should treat your mental health as seriously as you treat your physical health. If you need help, but don't know where to find it, we have [resources available on our website](#).

Medical Necessity & Emergency Appeals

Would you know what to do if you are denied insurance coverage for medically necessary care or emergency appeals? You can reach the Maryland Insurance Administration 24/7, 365 days per year. Call our 24/7 Hotline at 1-800-492-6116 or [click here for more information](#).

Health Coverage Assistance Team

If you have questions related to your health coverage, we encourage you to reach out for free assistance from the [Health Coverage Assistance Team \(H-CAT\)](#), also available in [Spanish](#).

- Get answers to your health insurance questions.
- Address health insurance problems or concerns.
- File a complaint about your health insurance issue or concern.
- Connect you to resources.

HOW TO USE YOUR HEALTH COVERAGE

Have you recently purchased or are you considering a health insurance policy from the Maryland Health Connection?
Do you want to understand your health coverage better?

Upcoming 2026 Dates:

English:	Spanish:
January 6 & February 3	January 8 & February 5

Events

Have an insurance issue or question? Want to learn how to use your health coverage?

The Maryland Insurance Administration is eager to help you! MIA representatives are out and about in your communities -- we're also virtual. To find an event, [visit our website](#).

EVENTS



Celebrating Hispanic Heritage Month

¡Hola! Hispanic Heritage Month celebrates and recognizes the rich contributions of Hispanic-Latino individuals in Maryland. Did you know we translate many of our publications in Spanish and have a Spanish Facebook page?

¡Hola! El Mes de la Herencia Hispana es la oportunidad perfecta para celebrar y reconocer las ricas contribuciones de los Hispanos-Latinos en Maryland ¿Sabías que traducimos muchas de nuestras publicaciones en Español y tenemos una página de Facebook en español.

[SITIO WEB/SPANISH WEBSITE](#)

Past Newsletters

To view all previously shared newsletters, [click here](#).

