

If you are an uninsured Maryland resident and have one of the following conditions, you are automatically MHIP eligible.

Behavioral Health (Psychiatric)

- o Bipolar Disorder
- o Bulimia/Anorexia
- o Chemical Dependency
- o Creutzfeldt-Jakob Disease
- o Dementia
- o Disorders From Organic Brain Syndrome
- o Pick's Disease
- o Psychotic Disorders
- o Wernicke-Kosakoff Syndrome
- o Any other behavioral health in-patient treatment within the last 12 months

Blood/Blood Forming

- o Aplastic Anemia
- o Hemochromatosis
- o Hemophilia
- o Sickle Cell Disease

Cardiovascular

- o Angina Pectoris
- o Cardiomyopathy
- o Congestive Heart Failure
- o Coronary Artery Disease
- o Coronary Insufficiency
- o Coronary Occlusion
- o Pacemaker

Endocrine (Hormonal)

- o Addison's Disease
- o Cystic Fibrosis
- o Diabetes (Type I or II)
- o Porphyria
- o Wilson's Disease

Gastrointestinal

- o Ascites
- o Banti's Disease or Syndrome
- o Cirrhosis of the Liver
- o Crohn's Disease
- o Esophageal Varices
- o Hepatitis B or C
- o Ulcerative Colitis

Infectious

- o AIDS
- o HIV Positivity

Musculoskeletal/Connective

- o Ankylosing Spondylitis
- o Lupus Erythematosus Disseminate
- o Rheumatoid Arthritis
- o Scleroderma

Neoplasm (Cancers)

- o Cancer (except skin cancer) treated or diagnosed within the past 5 years
- o Melanoma
- o Hodgkin's Disease
- o Leukemia

- o Multiple Myeloma
- o Non-Hodgkin's Lymphoma
- o Wilm's Tumor

Neurologic

- o Alzheimer's Disease
- o Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease)
- o Friederich's Ataxia
- o Guillain Barre Syndrome
- o Huntington's Chorea
- o Hydrocephalus
- o Multiple Sclerosis
- o Muscular Dystrophy
- o Myasthenia Gravis
- o Myotonia
- o Palsy
- o Paraplegia
- o Parkinson's Disease
- o Quadraplegia
- o Stroke
- o Syringomyelia
- o Tay-Sachs Disease

Pulmonary (Lung)

- o Chronic Obstructive Pulmonary Disease (COPD)
- o Emphysema

Other

- o Kidney Disease requiring Dialysis
- o Major Organ Transplant
- o Pregnancy

DEFINITION OF TERMS

Deductible

The amount of a covered expense that you must pay for covered services before the insurance plan begins to pay benefits. Usually this is a flat dollar amount, for example, \$500.

Coinsurance

The percentage amount that a health plan requires you to pay out of your pocket for covered services after payment of a deductible.

Copayment

The amount a health plan requires you to pay out of your pocket for covered services after payment of a deductible. This is usually a flat dollar amount.

Pre-existing condition limitation

A period that a new member must wait before the plan covers treatment of the pre-existing condition.