

Maryland Health Connection Practice Test (Sample)

Study Guide



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SAMPLE

Questions

- 1. Can immigrants qualify for coverage under Maryland Health Connection?**
 - A. Yes, some immigrants may qualify for limited benefits depending on their status and income.**
 - B. No, only citizens can qualify for any benefits.**
 - C. Yes, all immigrants automatically qualify for full benefits.**
 - D. Only immigrants with work visas can qualify for any benefits.**
- 2. If a consumer cannot complete an application online, what should they do?**
 - A. Send an email to support**
 - B. Go in person to CAW and provide proof of identity**
 - C. Call the Maryland Health Connection hotline**
 - D. Request a paper application by mail**
- 3. What role does the Maryland Health Connection play for residents seeking health coverage?**
 - A. It only provides educational resources**
 - B. It functions as the marketplace for health insurance and eligibility assessments**
 - C. It serves as a referral service to private insurance companies**
 - D. It directly distributes health insurance cards**
- 4. What is the name of the Medicaid dental program for children and pregnant women in Maryland?**
 - A. Maryland Dental Care**
 - B. Healthy Family Smiles**
 - C. Maryland Healthy Smiles**
 - D. Children's Dental Program**
- 5. What does the Modified Adjusted Gross Income change?**
 - A. The way Medicaid and MCHP eligibility are determined**
 - B. The amount of premiums required for health plans**
 - C. The type of benefits received by applicants**
 - D. The number of applicants eligible for coverage**

- 6. Which of the following should NOT be included on an application through the Maryland Health Connection?**
- A. Alimony**
 - B. Social Security Disability Income**
 - C. Retirement benefits**
 - D. Widows Benefits**
- 7. How can Maryland residents apply for health coverage?**
- A. Through an online portal only**
 - B. By phone or mail only**
 - C. Through the Maryland Health Connection website, by phone, or in person at certain locations**
 - D. Only at select private insurance offices**
- 8. How does the Maryland Health Connection assist with dental coverage?**
- A. Excludes dental coverage in all plans**
 - B. Requires a separate application for dental insurance**
 - C. Offers dental plans as part of health insurance options**
 - D. Only provides emergency dental services**
- 9. What is the document that provides an explanation of the right to appeal and instructions on how to do so?**
- A. Eligibility Notification Document**
 - B. Eligibility Determination Notice**
 - C. Consumer Rights Document**
 - D. Appeal Instructions Guide**
- 10. Which unit should consumers contact for assistance with appealing?**
- A. Consumer Advocacy Office**
 - B. Health Education and Advocacy Unit (HEAU)**
 - C. Insurance Help Desk**
 - D. State Health Department**

Answers

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- 1. A**
- 2. B**
- 3. B**
- 4. C**
- 5. A**
- 6. A**
- 7. C**
- 8. C**
- 9. B**
- 10. B**

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Explanations

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1. Can immigrants qualify for coverage under Maryland Health Connection?

- A. Yes, some immigrants may qualify for limited benefits depending on their status and income.**
- B. No, only citizens can qualify for any benefits.**
- C. Yes, all immigrants automatically qualify for full benefits.**
- D. Only immigrants with work visas can qualify for any benefits.**

Immigrants can indeed qualify for coverage under Maryland Health Connection, but it depends on specific factors such as their immigration status and income levels. Certain categories of immigrants, such as lawful permanent residents and individuals with special status, may be eligible for comprehensive health insurance, while others may only have access to limited benefits or emergency services. The program is designed to ensure that even some immigrants—those who meet particular criteria—can receive health coverage, reflecting the understanding that healthcare access is essential regardless of immigration status. This aligns with broader health policy goals aimed at promoting public health and ensuring that vulnerable populations have necessary medical care and support. The other options do not accurately reflect the nuances of the program. For example, while some may think that only citizens qualify for benefits, this overlooks the provisions for eligible immigrants. Similarly, the misconception that all immigrants automatically qualify for full benefits ignores the fact that qualification is dependent on legal immigration status and income. Lastly, the notion that only immigrants with work visas can access benefits oversimplifies the eligibility criteria and excludes many who may qualify under different circumstances.

2. If a consumer cannot complete an application online, what should they do?

- A. Send an email to support**
- B. Go in person to CAW and provide proof of identity**
- C. Call the Maryland Health Connection hotline**
- D. Request a paper application by mail**

The best course of action for a consumer who cannot complete an application online is to go in person to the Consumer Assistance Walk-in (CAW) center and provide proof of identity. This option allows for direct assistance from trained staff who can help with the application process and ensure that all necessary information is collected correctly. By presenting proof of identity, consumers can receive personalized guidance and support, which is especially valuable if they encounter any difficulties or have specific questions about their eligibility or options. In-person assistance may be crucial for individuals who may not have reliable internet access or who may feel more comfortable receiving help face-to-face. This approach not only facilitates the application process but also helps individuals better understand the health coverage options available to them.

3. What role does the Maryland Health Connection play for residents seeking health coverage?

A. It only provides educational resources

B. It functions as the marketplace for health insurance and eligibility assessments

C. It serves as a referral service to private insurance companies

D. It directly distributes health insurance cards

The Maryland Health Connection serves as a crucial marketplace for individuals and families seeking health coverage. It allows residents to compare various health insurance plans, understand their options, and find coverage that fits their needs and budget. By facilitating eligibility assessments, the platform helps residents determine if they qualify for financial assistance or specific programs like Medicaid. This integrative approach ensures that users can access recent health insurance information, apply for plans, and obtain assistance from one centralized system, making the process smoother and more efficient for the residents of Maryland.

4. What is the name of the Medicaid dental program for children and pregnant women in Maryland?

A. Maryland Dental Care

B. Healthy Family Smiles

C. Maryland Healthy Smiles

D. Children's Dental Program

The name of the Medicaid dental program for children and pregnant women in Maryland is Maryland Healthy Smiles. This program is specifically designed to provide comprehensive dental services to eligible children and expectant mothers, ensuring that they receive essential dental care at no cost or a minimal cost. Maryland Healthy Smiles includes a range of services such as preventive care (like regular check-ups and cleanings), treatment for dental issues, and emergency dental services. By focusing on this target population, the program aims to improve oral health outcomes and access to dental care for those who may otherwise face barriers. Other options, while they may sound similar or related, do not represent the official name of the Medicaid dental program in Maryland.

5. What does the Modified Adjusted Gross Income change?

- A. The way Medicaid and MCHP eligibility are determined**
- B. The amount of premiums required for health plans**
- C. The type of benefits received by applicants**
- D. The number of applicants eligible for coverage**

The Modified Adjusted Gross Income (MAGI) significantly impacts how Medicaid and the Maryland Children's Health Program (MCHP) eligibility are determined. This calculation includes not only the total income of an individual or family but also adds back certain deductions like tax-exempt interest income and foreign earned income, which creates a more comprehensive picture of financial status. By applying MAGI, states can determine eligibility for Medicaid and MCHP in a way that aligns with federal guidelines, ensuring that those in need have access to health coverage based on their income levels.

Therefore, option A is the correct answer as it highlights the role of MAGI in influencing eligibility criteria for these essential health programs. In contrast, the other options do not accurately describe the specific function of MAGI regarding eligibility determination. The amount of premiums required for health plans or the type of benefits received by applicants are independent of the MAGI calculations used for Medicaid and MCHP eligibility. Similarly, while MAGI may influence the overall number of applicants eligible for coverage by affecting who qualifies based on income, the primary focus of MAGI is on eligibility determination rather than directly impacting the overall number of applicants.

6. Which of the following should NOT be included on an application through the Maryland Health Connection?

- A. Alimony**
- B. Social Security Disability Income**
- C. Retirement benefits**
- D. Widows Benefits**

In the context of applying through the Maryland Health Connection, the correct choice is to exclude alimony from the application. This is because alimony, while considered income in some contexts, may not be relevant to determining eligibility for health care coverage under the Affordable Care Act (ACA). When assessing financial eligibility for health coverage, the Maryland Health Connection focuses on stable and consistent income sources that impact an individual's ability to afford healthcare. In contrast, Social Security Disability Income, retirement benefits, and widows benefits are all forms of income that are typically considered when calculating eligibility for health insurance subsidies. These incomes can directly affect an applicant's financial standing and their qualifying status for assistance programs. Therefore, focusing on consistent income sources such as these is crucial for the accuracy of the application process.

7. How can Maryland residents apply for health coverage?

- A. Through an online portal only
- B. By phone or mail only
- C. Through the Maryland Health Connection website, by phone, or in person at certain locations**
- D. Only at select private insurance offices

Maryland residents have multiple convenient options to apply for health coverage through the Maryland Health Connection. The correct choice indicates that applications can be submitted via the Maryland Health Connection website, by phone, or in person at designated locations. This multi-faceted approach ensures accessibility for residents with varying preferences and needs. Applying online allows for a streamlined process where individuals can easily enter their information and obtain necessary assistance through the digital platform. The option to apply by phone provides an alternative for those who may have questions or need guidance during the application process. In-person applications at certain sites cater to those who may prefer face-to-face interactions for support or who may not have reliable internet access. Other choices limited the application methods to either online portals or exclusively to phone and mail, which does not encompass the full range of resources available to Maryland residents. Additionally, stating that applications can only be made at select private insurance offices would exclude the critical options provided by the Maryland Health Connection itself, which is the primary source for applying for health coverage in the state.

8. How does the Maryland Health Connection assist with dental coverage?

- A. Excludes dental coverage in all plans
- B. Requires a separate application for dental insurance
- C. Offers dental plans as part of health insurance options**
- D. Only provides emergency dental services

The correct answer is that the Maryland Health Connection offers dental plans as part of health insurance options. This means that when individuals apply for health insurance through the Maryland Health Connection, they have the opportunity to select a plan that includes dental coverage as part of the overall health insurance package. Dental health is an essential aspect of overall health, and by incorporating dental plans into the options provided, the Maryland Health Connection is ensuring that individuals have access to comprehensive care that includes preventive services, routine check-ups, and necessary treatments. Other options do not accurately reflect the offerings of the Maryland Health Connection. For instance, excluding dental coverage in all plans would limit the options available to consumers and negate the importance of dental care. Requiring a separate application for dental insurance suggests additional complexity for consumers, which is not the case since dental coverage can be included within the health insurance application process. Lastly, only providing emergency dental services does not encompass the full range of dental care that individuals would be seeking through comprehensive coverage. In summary, the integration of dental plans within health insurance options makes it more accessible for individuals to secure full health coverage, which is beneficial for their long-term health outcomes.

9. What is the document that provides an explanation of the right to appeal and instructions on how to do so?

A. Eligibility Notification Document

B. Eligibility Determination Notice

C. Consumer Rights Document

D. Appeal Instructions Guide

The correct answer is the Eligibility Determination Notice. This document provides individuals with important information regarding their eligibility for health coverage through Maryland Health Connection. Notably, it includes an explanation of the right to appeal any decisions made about their eligibility, along with detailed instructions on the steps they need to take in order to initiate that appeal process. Understanding the contents of the Eligibility Determination Notice is crucial for consumers as it empowers them to exercise their rights effectively. It highlights the procedures for appealing decisions that they may find unsatisfactory, ensuring they are informed about their options. While other documents may provide various types of information about consumer rights or appeals, the specific function of the Eligibility Determination Notice in outlining both the right to appeal and the related procedures makes it the definitive source for this information.

10. Which unit should consumers contact for assistance with appealing?

A. Consumer Advocacy Office

B. Health Education and Advocacy Unit (HEAU)

C. Insurance Help Desk

D. State Health Department

The Health Education and Advocacy Unit (HEAU) is specifically designated to assist consumers who are navigating the appeals process related to healthcare coverage and other health-related issues in Maryland. This unit provides resources, guidance, and support to individuals in understanding their rights and the steps necessary to file an appeal when they feel that a decision made regarding their health insurance or healthcare services is unsatisfactory. The HEAU's trained staff can help consumers understand the appeal procedures, deadlines, and necessary documentation to submit, ensuring that individuals have the tools they need to effectively advocate for themselves. This focused expertise is crucial in resolving disputes and clarifying complicated health insurance matters, making the HEAU the appropriate contact for assistance with appeals. Other entities listed, while they may provide valuable information or support in different areas related to health or insurance issues, do not specialize in the appeals process to the same extent as the HEAU. Therefore, for assistance specifically related to appealing health insurance decisions, the HEAU is the correct choice.