



To all of my Current and future clients in Maryland and Virginia that apply for subsidized health insurance on the Federal Health Insurance Marketplace or healthcare.gov in Virginia or on Maryland Health Connection marylandhealthconnection.gov, United Healthcare will be offering insurance plans in both Maryland and Virginia. This will give you new options for 2021. They revealed to us that they will be operating in Alexandria City, Fairfax and Winchester in Virginia

and have been vague about exactly where they will be operating in the state of Maryland. They have only stated that they will be operating in the Baltimore area and in some counties on the Eastern Shore.

They have also decided that they will be paying agents and brokers who assist with enrollments and problem resolutions during the year \$0 per enrollment. This creates a bias in the Marketplace and forces agents to work for free or to limit service in the affected areas. Maryland Health Connection prohibits agents from charging fees above what the insurance companies pay. In Virginia I acquired my Consultant's license and can now legally charge fees for advice. All consumers have the option to enroll for free using either Federal Marketplace Call Center at 1-800-318-2596 or the Maryland Health Connection Call Center at 1-855-642-8572. How will this affect you?

If you live in Maryland

- If you live in a county where United Healthcare is on the Marketplace, I will run a quote for you and give you the name of the recommended plan. I will not explain the plans nor the benefits of the plans.
- You will need to call the Maryland Health Connection Call Center to complete your enrollment.
- If you have problems with your enrollment during the year you will need to resolve the issues you have with the Marketplace or the insurance carrier on your own

If you live in Virginia

- All of the above applies to you unless you decide to pay a consultation fee to receive additional information about your plan. You will need to sign a separate agreement if you decide you want to pay for a consultation. The consultation fee will need to be paid in advance

- If you would like me to personally handle or assist you with problems that arise with your account during the year there will be a consultation fee for each separate incident. The consultation fee will need to be paid in advance.
- There is no obligation to pay any consultation fees. You can always receive free help from the Marketplace call center

I am making these adjustments to assure that everyone will be treated the same and to assure that you will all be advised on all of the plans that are available in the Marketplace. This is in your best interest. But since I also value my time, due to the decision made by United Healthcare, it forces me to limit my service in all affected areas for Open Enrollment 2021

*Consultation fees will be \$50 for each separate incident. The consultation fee will not be an ongoing monthly fee since not all accounts have problems and you should not have to pay for a service unless you need it.

I look forward to working with all of you this year and regret that I am forced to make this decision.

Sheron E Sidbury
Medical Cost Containment Specialist
Phone: 703-568-0654
Email: sheron@sesinsureme.com
Website: <https://www.youdesignaplan.com/>

