

Maryland Strategies to **Medicaid Services and Immigrant Coverage**

Medicaid Administration

States design their Medicaid programs using different administrative structures and oversight mechanisms. Approaches may include the use of managed care, medical loss ratio requirements, site-neutral payment policies, vendor partnerships for enrollment, and coordination with Medicare. This section assesses how states administer Medicaid to balance efficiency, oversight, and consumer protections. Strategies examined in this section include:

- States Utilize Medicaid Managed Care

- States Partner with Vendors for Medicaid Enrollment and/or Eligibility

- Medicaid-Medicare Integration

Medicaid Covered-Services

State Medicaid programs vary in the range of services they cover beyond federal minimum requirements. Some states have expanded coverage to include fertility treatments, doula services, abortion care, gender-affirming services, hearing aids, vision care, and dental services. This section reviews the extent to which states provide enhanced benefits to improve access and health outcomes. Strategies examined in this section include:

- Medicaid Coverage for Fertility Services

- Medicaid Coverage for Doula Services

- Medicaid Coverage for Abortion Care

- Medicaid Coverage for Gender Affirming Care

- Medicaid Coverage for Hearing Aids

- Medicaid Coverage for Eye Exams and Glasses

- Medicaid Coverage for Dental Services



Medicaid Eligibility

Eligibility rules determine who can access Medicaid coverage and the scope of their benefits. States can expand eligibility through Medicaid expansion, extend postpartum coverage, provide continuous eligibility, and adjust asset and income rules for specific populations. Some states also provide coverage to individuals reentering the community after incarceration. This section examines how states structure Medicaid eligibility to promote access and continuity of care. Strategies examined in this section include:

- Medicaid Expansion

- Retroactive Medicaid

- Continuous Eligibility for Adults Enrolled in Medicaid

- 12-Month Postpartum Coverage

- Medicaid Coverage for Re-Entry Populations

- Expanded Asset Limits for Adults Enrolled in a Medicaid Aged, Blind, or Disabled Program

- Life Insurance Exemptions for Eligibility in Medicaid for Aged, Blind and Disabled Program

- Retirement Account Exemptions for Eligibility in Medicaid for Aged, Blind and Disabled Program

Immigrant Coverage

States may extend coverage to immigrants who are otherwise excluded from federal programs, such as undocumented children or adults. Additional policies include state-funded options for prenatal, postpartum, or child health coverage, as well as coverage for lawfully present immigrants without a five-year waiting period. This section evaluates state actions to close coverage gaps for immigrant populations. Strategies examined in this section include:

- Coverage Options for Pregnant Immigrants (FCEP and Postpartum Coverage)

- Coverage for Immigrant Children without a Five-Year Bar

- State-Funded Coverage Options for Undocumented Children

- State-Funded Coverage Options for Undocumented Adults



Medicaid Services and Immigrant Coverage

Medicaid Administration

Policy	Status as of June 2025	Summary
Medicaid Managed Care (MCO)	 State partners with MCOs to operate their Medicaid program	Most Medicaid eligible adults and children receive coverage through MCOs. Adults receiving Medicaid Long Term Services and Supports (generally adults 65+ and/or individuals with disabilities, and dual eligibles) do not receive care through MCOS.
Medicaid Vendor — Eligibility and Enrollment	 State contracts with a vendor for Medicaid enrollment or eligibility	
Integrated Medicaid-Medicare	 State does not integrate Medicare-Medicaid to coordinate care for the dually eligible population	



State Has Active Policy or Program



Policy or Program Partially Implemented



State Does Not Have an Active Policy or Program



No Source, or Limited Information Found

Medicaid Services and Immigrant Coverage

Medicaid Covered Services

Policy	Status as of June 2025	Summary
Medicaid Coverage for Fertility Services	 State Medicaid program covers infertility treatments, fertility preservation, or both (see notes)	Effective October 7, 2023, the Maryland Medical Assistance Program (the Program) will provide coverage of fertility preservation services for iatrogenic infertility, as required by House Bill (HB) 908–Coverage of Fertility Preservation Procedures for Iatrogenic Infertility –(Ch. 715 of the Acts of 2018). Iatrogenic infertility includes impairment of fertility by surgery, radiation, chemotherapy, gender-affirming treatments, or other medical treatment or intervention affecting reproductive organs or processes.
Medicaid Coverage for Doula Services	 State Medicaid program actively reimburses for doula services	
Medicaid Coverage for Abortion Care	 State Medicaid program utilizes state-based funds to cover abortion care	
Medicaid Coverage for Transition-Related Care	 State Medicaid program explicitly covers any transition-related care for adults	
Medicaid Coverage for Hearing Aids	 State Medicaid program covers hearing aids for all adults	
Medicaid Coverage for Eye Exams and Glasses	 State Medicaid program covers only eye exams or eyeglasses but not both, or biannually or less frequently, or restricts coverage based on age or health condition (see notes)	Biannual exam coverage only.
Medicaid Coverage for Dental Services	 State Medicaid program covers some dental services for adults (see notes)	Maryland Medicaid does not offer coverage for dentures.



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Medicaid Services and Immigrant Coverage

Medicaid Eligibility

Policy	Status as of June 2025	Summary
Medicaid Expansion	 State has expanded Medicaid eligibility to 138% of the federal poverty level (FPL)	
Retroactive Medicaid	 State retroactively extends Medicaid benefits 90 days prior to application date for all adult enrollees	
Adult Medicaid Continuous Eligibility	 State has not authorized 12-month continuous eligibility for non-pregnant adult Medicaid enrollees*	
12-Month Postpartum Coverage	 State has authorized 12-month postpartum Medicaid coverage	
Medicaid Available to People who are Incarcerated	 State has not authorized Medicaid coverage for justice-involved individuals while they are in a correctional setting*	Maryland waiver for Medicaid pre-release coverage for individuals who are incarcerated was approved January 2025 and the state is in process of implementation, but is not yet in effect as of June 2025.
Medicaid Aged, Blind and Disabled (ABD) Asset Limits	 State has expanded the asset limit for Medicaid for the Elderly and Disabled eligibility beyond \$2,000 for an individual applicant and \$3,000 for joint applicants	Maryland Medicaid has expanded its asset limit to \$2500 for individual applicants and \$3000 for joint applicants.
Medicaid Aged, Blind and Disabled (ABD) Life Insurance Exemption	 Life insurance exemption limits do not exceed \$1,500	
Medicaid Aged, Blind and Disabled (ABD) Retirement Account Exemptions	 State does not exempt retirement savings from Medicaid eligibility determinations	



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Medicaid Services and Immigrant Coverage

Immigrant Coverage

Policy	Status as of June 2025	Summary
From Conception to End of Pregnancy (FCEP)	Covers pregnancy-related services through the CHIP From-Conception-to-End-of-Pregnancy (FCEP) Option and post-partum coverage	Maryland extends postpartum coverage to 4 months for parents covered by the From Conception to End of Pregnancy option following passage of the Healthy Babies Act in 2023.
Immigrant Children without a Five-Year Bar	State offers coverage for lawfully residing immigrant children without a five-year bar	
Pregnant Immigrants without a Five-Year Bar	Offers coverage for lawfully residing pregnant immigrants without a five-year bar	
State-Funded Coverage for Children Regardless of Citizenship Status	Does not offer coverage for children regardless of immigration status	
State-Funded Coverage for Adults Regardless of Citizenship Status	Does not offer coverage for adults regardless of immigration status	In 2024 the state passed the Access to Care Act under which the state will apply for a 1332 federal waiver to allow undocumented immigrants to purchase insurance plans on the state-run Marketplace, although implementation may be delayed beyond 2025/2026.



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Improve Oversight, Accountability, and Transparency

All-Payer Claims Database

Policy	Status as of June 2025	Summary
Established an All-Payer Claims Database (APCD)	 State has a(n) all-payer or multi-payer claims database	
All-Payer Claims Database (APCD) Operated by the State	 APCD is operated by the state	

Prescription Drug Affordability Board

Policy	Status as of June 2025	Summary
Established Prescription Drug Affordability Board (PDAB)	 The state has an active prescription drug affordability board	Maryland's Prescription Drug Affordability Board studies the pharmaceutical supply chain, out-of-pocket cost of drugs, and reviews possible policy options. The board also has the authority to set upper payment limits for prescription drugs purchased by state or local governments and government-affiliated hospitals/institutions. In 2025, bills SB 357 and HB 424 were passed to modify the PDAB to create a process for setting upper payment limits.
Prescription Drug Upper Payment Limits	 The state has established Upper Payment Limits for prescription drugs	Maryland's Prescription Drug Affordability Board has the authority to set upper payment limits for prescription drugs purchased by state or local governments and government-affiliated hospitals/institutions.



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