



Maryland
INSURANCE ADMINISTRATION

HOW TO USE YOUR HEALTH PLAN

FIRST STEPS TO GET TO KNOW YOUR HEALTH PLAN

Not every health plan is the same. Maybe you can't remember the details about your plan – what it covers, what it doesn't, or what your out-of-pocket costs may be.

Don't worry. You can get that information when you need it. Here is where you can find information about your plan and get help to understand your benefits.

Check your insurance card. Your insurance card has some of the most important information you need about your health plan. It tells providers basic information about your plan and who's covered. Most insurance cards list toll-free phone numbers and website information where you can access the most current information for your plan. Be sure you check the back of the card for important information.

You also may find other important telephone numbers on your insurance card. For example, there may be a number you can call if your plan offers advice from a nurse or telehealth services.

Check your health plan's website. Most health insurers have websites you can use to access the most up-to-date information about your plan. You can learn what your plan covers, what doctors and facilities (for example, hospitals and labs) are in your plan's network, what prescription drugs the plan covers, what claims the plan has paid, and how much of your deductible you still need to meet. You usually need to register or create an account to log in to get information specific to **your health plan**.

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Check the SBC. Ask your insurer or employer for a Summary of Benefits and Coverage (called an “SBC”). This is a short list of your benefits and deductibles, co-pays, and coinsurance amounts (called cost-sharing).

Check the policy or certificate. Be sure you have a copy of your policy and review it for more information about your benefits. If you get your health insurance through work, look for your plan certificate.

Your plan information should include a document called a “Schedule of Benefits” or an “Outline of Coverage.” Both have more information about your costs and benefits. They’ll also tell you what services the plan doesn’t cover (called “exclusions”).

Call the insurer. If after looking at your plan documents you still have questions about your plan, call your health insurer.

Other Resources. If you bought your plan outside of work, ask your health insurance producer (also known as an agent or broker) for help. If your health plan is through work, ask your Human Resources Department to explain things.

NEED ASSISTANCE?

The Health Coverage Assistance Team (H-CAT) can help you:

- 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.



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