# Maryland
INSURANCE ADMINISTRATION

HOW TO USE YOUR HEALTH PLAN

USING YOUR INSURANCE CARD

Some of the most important information you need to use your health plan is on your insurance card. You'll need the information on your card if you talk on the phone about your plan or look for information on your insurer's website.

Your insurance card tells health providers basic information about your plan and who it covers. You'll need to show your insurance card any time you receive a health care service or talk to a health care provider (a doctor, for example) in person. If you're covered under more than one health plan (you have coverage through work, but you're also covered under your spouse's health plan), you need to bring both insurance cards with you.

When you get your insurance card, check the information on the front of the card. Does the information match what you bought? Is the plan type correct? Is the network name what you expected? Are the cost-sharing amounts correct? If there is a Primary Care Provider (PCP) listed on your insurance card, is it correct?

https://content.naic.org/consumer/health-insurance/understand-your-insurance-card.htm
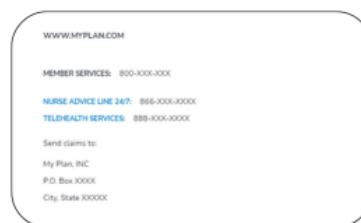
HOW TO USE YOUR HEALTH PLAN
YOUR INSURANCE CARD

If any of this information is wrong, call your health insurer right away.

Make sure you also check the information on the back of the card. This is where you will find other helpful information – like phone numbers to call your insurer if you have questions.

Health plans usually give you one or two insurance cards. If you don't get a card, call your insurer. You also may be able to print a paper copy of your card from your health insurer's website.

Keep the card with you at all times. Protect your insurance card like you would other sensitive personal and financial information.

MEDICARE HEALTH INSURANCE

NAME
JOHN L SMITH

PART A
PART B   03-01-2016
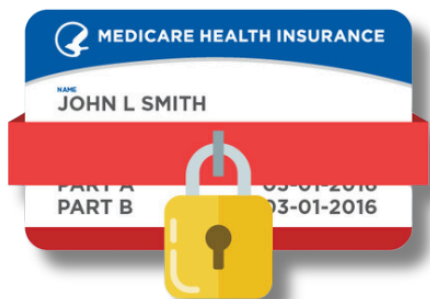
GUARD YOUR CARD

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.

H-CAT
HEALTH COVERAGE ASSISTANCE TEAM
Navigating Health Insurance

✉️ hcat.mia@maryland.gov
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