![Maryland Insurance Administration logo]

Maryland
INSURANCE ADMINISTRATION

HOW TO USE YOUR HEALTH PLAN

STAYING HEALTHY USING COVERED PREVENTIVE CARE

GET THE MOST OUT OF YOUR HEALTH PLAN

You can use your health plan to get preventive care to stay healthy. Schedule needed appointments for you and your family. Avoid emergency department visits when you can – it'll save you money. And, your plan may cover other services that can help you stay healthy. Some services that can help you get the most from your health plan include:

- Care for new mothers and babies
- Annual physicals
- Well-baby visits
- Scheduled preventive screenings such as mammograms, colonoscopies, and others
- Other preventive and wellness services
- Counseling and services for substance use disorders
- Prescription medicines
- Laboratory services
- Help to manage diseases like diabetes or high blood pressure
- Services for kids (for example, vision checks)
- Vaccinations

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Your plan may pay all of the costs for some of these services even before you meet your deductible. You don't have to pay anything for some preventive services. Check with your provider and your plan to make sure your service is considered preventive.

Your plan likely covers the Essential Health Benefits.[1] Any Qualified Health Plan that you buy through the Maryland Health Connection covers these benefits. Some grandfathered plans or employer-based plans that you buy outside the Marketplace may not.

[1] *Essential Health Benefits include these categories:*
1. *Ambulatory patient services (outpatient services)*
2. *Emergency services*
3. *Hospitalization*
4. *Maternity and newborn care*
5. *Mental health and substance use disorder services, including behavioral health treatment*
6. *Prescription drugs*
7. *Rehabilitative and habilitative services (those that help patients acquire, maintain, or improve skills necessary for daily functioning) and devices*
8. *Laboratory services*
9. *Preventive and wellness services and chronic disease management*
10. *Pediatric services, including oral and vision care*

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

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