Maryland
INSURANCE ADMINISTRATION

HOW TO USE YOUR HEALTH PLAN

WHAT TO DO IN AN EMERGENCY

Use an emergency department (or ER) only if you have a real emergency, such as any severe pain, like chest or stomach pain, bleeding you can't stop, or sudden weakness.

You can use urgent care facilities, sometimes called Quick Care, Express Care, or First Care, when you need to see a provider more quickly than you can see your primary provider. They almost always cost less than if you go to the emergency department. If your plan has co-pays, your co-pay for urgent care may not be much more than your co-pay for a doctor visit. Some urgent care facilities take appointments so you may not have to wait long to see a provider.

Contact your insurer to ask which urgent care facilities near you are in-network.

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If you have an emergency or life-threatening situation, call 9-1-1 or go to the nearest emergency department. In an emergency, you should go to the closest hospital. Your health plan can't require prior authorization before you go to the emergency department or charge you more because the hospital isn't in your plan's network. You may still have to pay some of the costs of emergency services, depending on your plan. For instance, you may have to pay a co-pay or part of the costs if you haven't met your deductible. Under the federal No Surprises Act, if you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

If you're not sure where to go, don't be afraid to call your Primary Care Provider.

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
📞 410-468-2442

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