

Make the Most of Your Coverage

Find a Doctor in Your Plan

Quick tips:

- You will pay the lowest costs for services when you see an "in-network" doctor.
- X Call your insurance company or look on its website.
- X Use the <u>provider search</u> to find doctors near you who accept your insurance.
- X Call the doctor's office to be sure he or she accepts your insurance.

Try it!

- X Open Internet browser
- Type https://providersearch.crisphealth.org into browser
- X Type Provider Name or Select County
- X Click Search

Use Your New Coverage

Tell your doctor:

- X "I am a new patient."
- "My insurance plan is _____."



Prepare for the first visit. Bring your:

X Medicine List



During your appointment:

- X Explain your symptoms
- X Provide health history
- Mention allergies or problems with medicines

Be sure to pay your bill on time.

Learn more about making payments.

Insurance Card



Copayment



After your appointment:

- X Always follow your doctor's instructions
- Call if you DO NOT understand instructions after you get home.
- X Talk with your doctor or pharmacist before you stop any prescribed medication,
- X Call if symptoms worsen,
- X Make appointment for test or specialist if needed,
- X Call your doctor's office to find out test results



Practice Healthy Habits

Get regular checkups

- X Many checkups, shots and screenings are covered at no cost to you.
- X A regular checkup is a good time to talk with your doctor about how you can become healthier. Your provider may have ways to help you achieve your health goals.

Put your health first

- X Make time for exercise, relaxation, and regular checkups with your provider.
- Learn more about what you can do to stay healthy, and share what you learn with your family and friends.

Keep track of your health information:



dosageand purpose





Understand Your Insurance Plan

Quick Tips:

All private health plans must offer (at a minimum) core benefits like doctor visits, hospitalization and maternity care. <u>See all services that must be covered.</u>

Know what checkups and health services your plan covers:

- X Visit your insurance company's website or review any information mailed for what your plan covers.
- See details of your plan coverage and costs.
- Call your insurer directly to find out what is covered. Have your plan information available.
- X Review any coverage materials that your insurance company mailed to you.

Understand words and phrases that are used by your health insurance plan:

- Common words that may affect how much you will pay for services are <u>deductible</u>, <u>coinsurance</u>, <u>network</u>, and <u>copayment (copay)</u>.
- See our full glossary.



Marylanders in Medicaid and MCHP

Newly enrolled in Medicaid or MCHP? What's next:

- X You will receive a red and white card and an enrollment packet in the mail within 14 days.
 - Do not throw away this card.
- X When you receive your enrollment packet in the mail, you will:
 - Find out from your doctors which managed care organization (MCO) plans they accept.
 - <u>Pick an MCO to provide your care</u>. If you do not pick an MCO, the state will pick one for you.

What benefits are covered?

Your MCO covers these services and more:

- X Visits to the doctor, including regular check-ups
- X Pregnancy care
- X Family planning and birth control
- × Prescription drugs
- X Hospital services
- X Emergency services
- Primary mental health services through your doctor

Maryland Children's Health Program (MCHP) gives full health benefits for children up to age 19.

Benefits for children include these and more:

- X Doctor visits (well and sick care)
- × Hospital care
- X Lab work and tests
- X Dental care and vision care
- X Immunizations (shots)
- Prescription medicines
- X Transportation to medical appointments

Find a Doctor Who Accepts Medicaid or MCHP

Quick Tips:

- X Use our provider search: https://providersearch.crisphealth.org/
- When you make a doctor's appointment, let them know you are enrolled in Medicaid or CHIP, or give them the name of your MCO.

Compare MCOs:

- X AMERIGROUP Community Care
- X Maryland Physicians Care
- X Priority Partners
- X UnitedHealthcare

- X Jai Medical Systems
- ★ MedStar Family Choice
- X Riverside Health of Maryland

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Open Enrollment Begins this Fall

Learn if you could still get covered and how to enroll

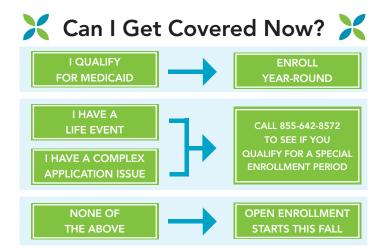
After Open Enrollment, you can still enroll in private coverage through Maryland Health Connection or change your current plan if you have <u>special circumstances</u>.

Examples include:

- X Giving birth or adopting a child
- X Change in income
- X Losing your current coverage

Enrollment in <u>Medicaid and MCHP</u> is year-round. You can apply at any time online at MarylandHealthConnection.gov or by visiting a local <u>connector entity</u>, <u>health department</u> or <u>department of social services</u>.

You can also apply by calling our Consumer Support Center at 1-855-642-8572 (TTY 1-855-642-8573).



Get Help

- X Find your <u>local consumer assistance organization</u>
- X Contact <u>authorized</u> insurance brokers
- X Call us toll-free at 855-642-8572 (TTY 855-642-8573)

Share Your Story

Tell us how getting covered has helped you!

Share Your Story





Use hashtag #GetCoveredMD