

HealthCare Access Maryland is a nonprofit agency that connects Maryland residents with public health care coverage and helps them navigate services effectively.

We work with individuals, hospitals, policymakers, and social services organizations to strengthen Maryland's health care delivery system and make Maryland healthier.

Each year, our 200+ employees connect more than 125,000 uninsured and underinsured clients to health insurance, health care, and vital community resources.

To learn more and access information covering...

- HCAM office locations
- Healthcare enrollment sites
- Qualified Health Plan FAQs

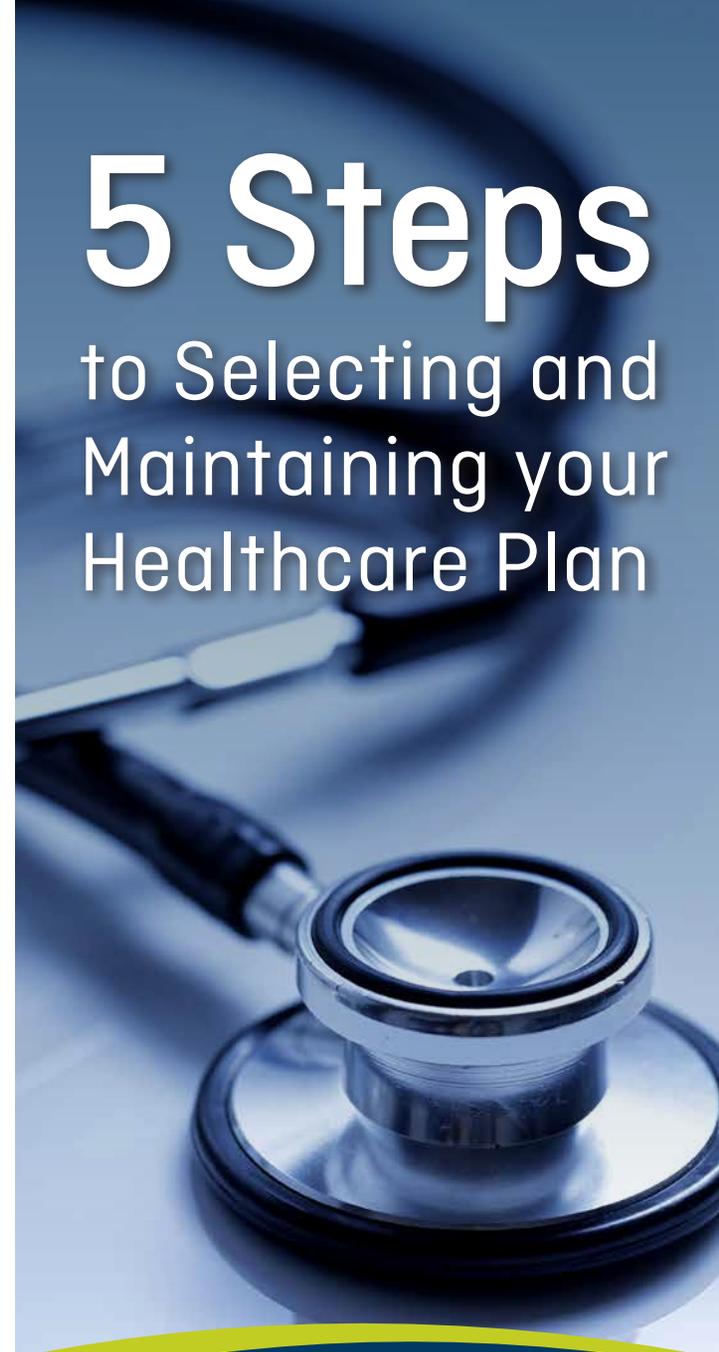
please visit
www.HCAMaryland.org

REVIEW
YOUR CHOICES!
RENEW
EVERY YEAR!



Health Insurance Programs
201 E. Baltimore St., 15th floor
Baltimore, MD 21202
Phone: 410-649-0512
www.HCAMaryland.org

5 Steps
to Selecting and
Maintaining your
Healthcare Plan



Be in the Know. Knowledge is Power!

Step 1

Enroll in a qualified health plan.

Understand what your **costs** will be for **premiums, copays, deductibles,** and **co-insurance.**

Step 2

Pay your premium in full every month (on or before) the due date.

You must pay your first premium by the due date, or your insurance won't be activated. After that, pay your bill on time to avoid losing coverage.

Step 5

Review your plan every year.

Make sure your plan is still right for you and your family.

Consumer best practices for selecting and maintaining your health insurance coverage

Step 4

Choose a doctor who takes your insurance.

When you make an appointment, always make sure that your doctor takes your insurance. A doctor you had been seeing may no longer take your insurance, while a new doctor may have joined your provider network. If you'd like a new doctor for any reason, call your health plan.

Step 3

Familiarize yourself with your insurance card.

Know where to find your **name, policy number or member ID, group plan number,** and a **telephone number** you can call if you have questions about your plan. Your card may note other helpful information, too, like your copay for office visits and your prescription benefit.