



## Do You Have Medicaid? Know Your Rights. You Are Protected Against Medical Bills.

Medicaid protects you from paying out-of-pocket for most benefits, including regular check-ups, prescription drugs, pregnancy care, emergency services, family planning, and behavioral health services through your doctor.

A provider cannot ask you to sign away these protections. Do not sign any agreement that requires you to pay for services covered by Medicaid.

### **You should not receive a bill for medical services covered by Medicaid (except for pharmacy co-pays)**

Medicaid providers are not allowed to charge for covered services. A **covered service** is a medical procedure, treatment, or prescription that the Medicaid program will pay for. Your provider must tell you if a service is not covered by Medicaid and if you will be responsible for paying for that service. A provider is a health care professional, including a physician, nurse, or any other specialist.

For information on the types of services covered by Medicaid, visit:

<https://www.marylandhealthconnection.gov/after-you-enroll/medicaid/what-medicaid-covers/>.

Check the Medicaid Provider Finder to make sure your provider is enrolled with Medicaid:

<https://health.maryland.gov/mmcp/Pages/provider-finder.aspx>

It is important to verify that your provider is enrolled. If your provider is not enrolled with Maryland Medicaid, **you will have to pay for the service.**

If you receive Medicaid services through a HealthChoice Managed Care Organization (MCO), check the HealthChoice Provider Directory to see if your provider participates with your MCO:

<https://encrypt.emdhealthchoice.org/searchable/main.action>

To find a dental provider, visit <https://mdmwp.sciondental.com/MWP/Landing>

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### **Beware of Balance Billing**

**Balance billing** is the practice of charging you the difference between the amount charged by the provider and the amount paid by Medicaid. This is not allowed.

*For example:* You go see a provider who charges \$100 for a medical service. Medicaid pays that provider \$50 for that service. That provider is not allowed to charge you for the remaining \$50 for that service.

### **Other Health Insurance Plans**

Some people who receive Medicaid also have other health insurance such as Medicare, TRICARE, employee or private health insurance.

There are services that Medicaid covers that other health insurance plans do not cover. You should **not** receive a bill for a service that Medicaid covers.

Anytime you visit a doctor, hospital, pharmacy, lab or other service provider, tell them about all the health insurance coverage you have and show them all your member cards. Even if your provider does not participate with your other insurance, they may still need all your insurance information to correctly bill Medicaid.

### **Get Help**

If you are enrolled in Maryland HealthChoice and you think you may have received an incorrect medical bill, call your Managed Care Organization (MCO). Find your MCO's Customer Service number below. For deaf and hard of hearing, use Relay.

<b>Managed Care Organization</b>	<b>Phone Number</b>
Aetna Better Health	886-827-2710
CareFirst BlueCross Blue Shield	800-730-8530
Jai Medical System	888-524-1999
Kaiser Permanente	855-249-5019
Maryland Physicians Care	800-953-8854
MedStar Family Choice	888-404-3549
Priority Partners	800-654-9728
UnitedHealthcare	800-318-8821
Wellpoint Maryland	833-707-0867

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Additionally, you may submit a question to the Medicaid HealthChoice Help Form:

<https://health.maryland.gov/mmcp/healthchoice/Pages/help.aspx>

If you are not enrolled in an MCO, your Medicaid benefits are **fee-for-service**. This means the doctor you see has agreed to submit their fee to Medicaid for payment and is prohibited from making any additional charge to any person for covered services. Certain types of services, including behavioral health and dental, are always fee-for-service. If you receive fee-for-service benefits from Medicaid and you believe you received an incorrect bill, you may email [mdh.providerexclusions@maryland.gov](mailto:mdh.providerexclusions@maryland.gov).

Marylanders may also submit a complaint to the Health Education and Advocacy Unit (HEAU) if they believe they have received an incorrect medical bill. To submit a complaint, visit <https://www.marylandattorneygeneral.gov/Pages/CPD/HEAU/default.aspx>.