

Getting Emergency Care

In an emergency, you can get care from the hospital closest to you. That hospital will treat you whether or not you have insurance. Your insurance company can't charge you more for getting emergency room services at an "out-of-network" hospital.

I'm having an emergency. Should I go straight to the hospital, or do I need to call my insurance company first?

In a true emergency, go straight to the hospital. Insurance companies can't require you to get prior approval before getting emergency room services from a provider or hospital outside your plan's network.

What does it mean that insurance companies can't charge me more?

Insurance companies can't make you pay more in copayments or coinsurance if you get emergency care from an out-of-network hospital.

Will I have to pay anything?

This depends on the plan that you have and the hospital you go to. For example, you may have a deductible, or the hospital may have particular rules in place.

Where can I get more information?

Visit HealthCare.gov, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

