



Emergency Medical Care

In an emergency, you should focus on getting the care you need without worrying about insurance complexities. The Emergency Medical Treatment and Labor Act (EMTALA) is a federal law that ensures individuals have access to emergency medical services regardless of their ability to pay or insurance status. EMTALA is in place to protect your rights and financial security.

Here's what you can expect in an emergency:

1 Immediate Access to Care

If you or a loved one has a medical emergency, you can receive immediate care at any emergency room, no matter your insurance or ability to pay. Hospitals are legally obligated to provide you with a medical screening examination to assess the severity of your condition.

2 No Discrimination

Hospitals must treat all patients fairly, regardless of their insurance, finances, or citizenship. You will receive the necessary care regardless of your insurance coverage.

3 Stabilization and Transfer

If the medical screening examination reveals an emergent medical condition, the hospital is obligated to provide stabilizing treatment within its capabilities. If the facility is not equipped to handle the condition, they must arrange for an appropriate transfer to a facility that can.

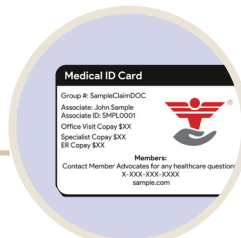
How to Access Emergency Care with Your Health Plan



Dial 911 or seek immediate help



Visit the nearest emergency room



Provide your insurance card and information



Compare the bill to the Explanation of Benefits (EOB)