



In an emergency, you don't have time to take the steps you should take for services or procedures that you schedule in advance. But there are steps you can take to lessen your chance of receiving a balance bill if you need emergency care. Taking these steps may be especially important if you have children, someone with a serious medical condition, or an elderly family member living in your home.

Tips for avoiding unexpected balance bills when you have an emergency

1. If you or someone in your family had an emergency, where would you go? Which emergency department is closest to your home? Which is closest to your job? Make a list of these emergency departments. Also, you may wish to download mobile apps that provide information about hospitals and emergency departments in your vicinity.
2. Check whether the emergency departments on your list are in network. Go to your health plan first and check the online directory or speak with customer service. Then contact the hospital or health system that operates the emergency department to confirm that they are in network.
3. When you contact the hospital and health system, ask whether they employ their emergency department doctors. If they do, the doctors will likely be in network. If an independent group provides emergency services for the hospital or health system, get the group's name. Then check with your health plan and the practice group to make sure that the group is in network. Take off your list any emergency departments that are not in your health plan's network or that use a practice group that is not in the network. You now have your list of preferred emergency departments.
4. If you need emergency care and call for emergency transportation, ask to be taken to one of the emergency departments on your list. **If you have any questions about your ability to drive, or whether you should drive a family member who needs emergency care, call 911 for emergency transportation.** Remember that even if you ask to go to an emergency department on your list, that decision is ultimately in the hands of the emergency response team. They will choose which emergency department is best able to handle your needs.
5. Also remember that the emergency medical transportation company may not be in your health plan's network. If that is the case, contact your health plan to see if they can advocate for you.

Finally, if you have any questions about whether you or a family member has an emergency, go to the emergency department. If the healthcare need is not an emergency, there may be better options to seek care within the area. These options include family practices with extended hours, urgent care centers, and walk-in clinics at a variety of retail locations.

How might these tips play out in real life? The following pages feature examples for three common procedures that many people encounter at some point in their lives.