



BCMS REPORT

BALTIMORE CITY MEDICAL SOCIETY FOUNDATION

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Questions to Ask About Your Health Insurance



Health insurance is confusing. At some point we are all faced with making decisions about our health insurance coverage. No one plan is right for everyone. The following questions may

help you to choose the best coverage for you and your family.

May I be seen and treated by my current physician both in the office and in the hospital?

If I am ill after my doctor's office is closed, may I call him or her directly or must I call the health plan first?

What if I go to an emergency room? Will care be paid for even if it proves not to be a life threatening condition? Will I have to call the plan before I can be cared for in an emergency room?

Will I always be seen by a physician or may some routine care be handled by a nurse practitioner, physician's assistant, or other health care professional?

What is the plan's policy if I want to be seen by a physician only?

What specialists are included in the plan?

What happens if I want to see a specialist without a referral from my primary care physician?

What happens if I want to see a specialist not affiliated with the plan?

How are complaints handled by the plan?

On average, how long will I have to wait to get an appointment with a physician?

Can I change primary care physicians if I choose to?

Are there restrictions on changing physicians?

Are there limits on how far I may be required to travel to see a physician in the plan?

What hospital(s) are affiliated with the plan?

What costs will I be responsible for under the plan?

What portion of the plan members dropped out during the past year?

Can my coverage be dropped by the plan?

How can I drop out of the plan?

Medicare patients thinking about joining an HMO should also ask the following questions:

If I am not happy with my plan, how can I drop out?

If I drop the plan, can I re-enroll in my Medicare supplemental insurance?

Will there be a waiting period before I can enroll in supplemental insurance?

Will I be rated differently if I drop my supplemental coverage and then re-enroll at a later time?

Filing a Complaint about Your Health Insurance Company

There is help for you if you have a problem with your health insurance plan but it is difficult to find. Your first recourse is the insurance company itself. Every HMO in Maryland is required to have an internal system for handling complaints. For those people not satisfied with the insurance company's decision, the Maryland Attorney General's Office Consumer Protection Division handles some complaints, the Maryland State Health Department handles some types of complaints, and the Maryland Insurance Administration handles others.

Your physician is working to make this process much simpler for you. If the Maryland General Assembly passes HB 3 or SB 401, the Maryland Insurance Administration will have jurisdiction in handling complaints about health insurance coverage. You, or your physician on your behalf, will be able to file a complaint with your insurance company whenever a determination is made that care your physician recommends is denied. If the complaint is not resolved by the insurance company you may appeal to the Maryland Insurance Administration and the Attorney General's Office will help you in preparing the appeal. If the Insurance Commissioner finds in your favor, he can order the health plan to pay for the service or treatment.

You can help your physician make the process simpler for you by contacting your legislators to **support HB3 and SB 401**.

**If you do not know your legislators call the Board of Election Supervision
Baltimore City • 410-396-5550
Baltimore County • 410-887-5210**

What you should know about Skin Cancer



**by Carolyn J. Pass, M.D.,
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Skin cancer strikes one in every six Americans. There are three main types of skin cancer - basal cell carcinoma, squamous cell carcinoma, and melanoma.

Basal cell carcinoma is the most common skin cancer. It appears as a small bump or nodule on the skin. If not treated, it may bleed and crust over and even form an ulcer. This type of cancer usually extends deep into tissue causing damage but may not spread throughout the body.

Squamous cell carcinoma is the second most common type. These tumors appear as raised, red or pink scaling nodules or wart-like growths which may ulcerate and bleed. Over time, they increase in size, can become quite large, and may spread throughout the body.

Melanoma is the most deadly of the skin cancers. It is uncontrolled growth of the pigment-producing cells. Melanoma may appear as a mark on the skin or develop from or near a mole. It can even be seen between the toes or under fingernails.

As with all cancers, prevention is the best treatment: Protect yourself from the sun by wearing protective clothing - sunglasses, hats, long-sleeves. Use an SPF 15 or higher sunscreen with UVA and UVB protection all year. When a suspicious bump, or discoloration develops; see your doctor for prompt, proper treatment.