

ON THE ROAD

with your 2022 ACA Marketplace Plan

INFORMATION CURRENT AS OF FEBRUARY 2022



	SENDERO	AMBETTER	OSCAR	BRIGHT	FRIDAY
Customer Service	1-844-800-4693	1-877-687-1196	1-855-672-2788	571-248-5945	1-844-451-4444
24 Hr Nurse Line	1-855-880-7019	1-877-687-1196	1-855-672-2788	None	None
Telemedicine	Free	Free	Available - copay may apply	Available - copay may apply	Free
Out-of-Network Urgent Care ----- Contact Customer Service for more info	NO out-of-network Urgent Care coverage --- Call Nurse Line or use Telemedicine as alternative	Limited coverage in select states --- Call Ambetter Customer Service for more info	Limited coverage in select states --- Call Oscar Customer Service for more info	Limited coverage in select states --- Call Bright Customer Service for more info	Limited coverage in select states --- Call Friday Customer Service for more info

TOP TIPS FOR USING INSURANCE ON THE ROAD

If you have a medical or behavioral health emergency while on the road, call 911 or go to the nearest emergency room. You don't need prior approval for emergency care. Call your insurance company and report your emergency as soon as possible, preferably within one business day. You may need to obtain prior authorization if you are admitted to the hospital after your emergency is stabilized!

Not sure if you need emergency care?

Call your insurance company's Nurse Line and ask! Non-emergency care that is out-of-network will not be covered by your insurance.

Develop a relationship with your PCP (Primary Care Physician). This will give you someone to call when you need a prescription filled on the road. Plus, lots of PCPs & clinics have a patient portal or app that makes communicating with your doctor easy!

Always travel with your insurance card! Can't find it? Log onto your insurance company's member portal to get a digital copy. Always make sure the provider serving you has your current health insurance information.

Questions about your ACA Marketplace account or medical bills? Don't call the Marketplace! Call HAAM at 512-541-4226 or email support@myhaam.org so we can help point you in the right direction.



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	AETNA	BLUE CROSS BLUE SHIELD	MODA	SCOTT & WHITE	UNITED HEALTHCARE
Customer Service	1-844-365-7373	1-888-697-0683	1-844-931-1779	1-844-633-5325	1-866-811-2704
24 Hr Nurse Line	Number on ID card	1-866-412-8795	1-866-321-7580	1-877-505-7947	Number on ID card
Telemedicine	Via Nurse Line	Virtual Visits with MDLIVE	CirrusMD	MyBSWHealth app	Virtual Visits
Out-of-Network Urgent Care ----- Contact for more info:	CVS MinuteClinic (nationwide locations) --- Contact Aetna Customer Service for more info	Limited coverage in select states --- Call BCBS Customer Service for more info	Limited coverage in select states --- Call Moda Customer Service for more info	NO out-of-network Urgent Care coverage --- Call Nurse Line or use Telemedicine as alternative	Limited coverage in select states --- Call United Healthcare Customer Service for more info

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