

Emergency and Urgently Needed Care

You never know when an emergency will arise, but you can be prepared.



Emergency medical condition: Symptoms severe enough that someone with an average knowledge of health and medicine could reasonably expect your health to be in serious danger if you don't get medical attention right away.



Urgently needed care: Medically necessary and immediately required as a result of an unforeseen illness, injury, or condition. Not reasonable for you to wait to get needed care.

These definitions are especially important if you have a Medicare Advantage plan! There are certain protections for you if you need emergency or urgent care outside of your plan's network.

Note: If your condition was not an emergency but appeared to be an emergency, your care must still be covered. For example, let's say you have chest pain and think you could be having a heart attack. If you go to the emergency room and doctors discover that your pain is heartburn, your care should still be covered because the situation appeared to be an emergency.



Ambulance coverage



Medicare covers emergency ambulance services. (In limited cases, it covers non-emergency ambulance services.) Medicare considers an emergency to be any situation when your health is in serious danger and you cannot be transported safely by other means. If your trip is scheduled when your health is not in immediate danger, it is not considered an emergency.

Note that the ambulance is only covered if it takes you to and from certain locations. For example, from any place where need arises to the nearest appropriate hospital.

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LOOK OUT FOR AMBULANCE FRAUD, ERRORS, OR ABUSE!

HERE ARE SOME RED FLAGS:

- You were transported in an unapproved ambulance like a taxi, van, or rideshare.
- An ambulance company billed for more mileage than the actual distance of your trip.
- An ambulance was arranged for you, even though it was not an emergency or medically necessary.
- You were transported from your house to a non-covered destination, like your doctor's office or a community health center.



If you believe you have experienced potential Medicare fraud, errors, or abuse, contact your local Senior Medicare Patrol (SMP). Your local SMP can help you report the situation to the correct authorities.

Who to contact for more information:

- Contact your local Senior Medicare Patrol (SMP) if you have experienced potential Medicare fraud, errors, or abuse at **334-749-5264** or **334-528-9226**.
- Contact your State Health Insurance Assistance Program (SHIP) to learn more about Original Medicare coverage or for help appealing a denial from Medicare or your Medicare Advantage plan at **334-749-5264**.
- Contact your Medicare Advantage plan to learn about your plan's coverage and costs related to emergency and urgently needed care.

