



**Do you have an insurance issue or question?
The Maryland Insurance Administration is eager to help you.**

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Exciting news!

The Maryland Insurance Administration launches H-CAT

Did you know that the Maryland Insurance Administration now has a Health Coverage Assistance Team (H-CAT)? As a consumer, if you have questions or concerns about health coverage for you or your loved ones, the H-CAT staff is here for you.

The H-CAT team can:

- Answer health coverage questions and help you address health insurance problems and concerns.
- Explain what is covered in your health plan and explain how it works.

- Help you understand how to find a health care service provider, including for mental health or substance use needs.
- Help you or your loved ones file a claim with a health plan.
- Assist you or family members in filing a complaint, if necessary.
- Direct you to other resources that can help meet your needs.

For a quick look at what H-CAT can do to help you, [click here](#).

Contact H-CAT:

Email: hcat.mia@maryland.gov | Phone: 410-468-2442 | Website: <https://qrco.de/hcat>
H-CAT Website now available in Spanish: <https://qrco.de/hcates>

H-CAT is part of our Consumer Education and Advocacy Unit. If you have questions about H-CAT, contact hcat.mia@maryland.gov

Maryland Insurance Administration Virtual Events:

Click [here](#) to visit our website for upcoming virtual events. All our events are free to attend. Registration is not required, but recommended.

Meet the Maryland Insurance Administration

Maryland Insurance Administration representatives are in the community and ready to answer your insurance questions. Click [here](#) to visit our website to see our calendar of events. You can meet us at the following locations:

Wednesday, January 22, 10 am - 1 pm
Pikesville Senior Center
1301 Reisterstown Road, Pikesville

Thursday, January 23, 10 am - 1 pm
Parkville Senior Center
8601 Harford Road, Parkville

Thursday, January 23, 10 am - 2 pm
Montgomery County Public Library – Damascus Branch
9701 Main Street, Damascus

Tuesday, January 28, 10 am – 1 pm
Victory Villa Senior Center
403 Compass Road, Middle River

Tuesday, January 28, 10 am – 2 pm
Baltimore County Public Library – Owings Mills Branch
10302 Grand Central Ave., Owings Mills

Tuesday, January 28, 5 pm – 7 pm
Multicultural Night Family Engagement Event
Bear Creek Elementary School
1601 Melbourne Road, Dundalk

Wednesday, January 29, 10 am – 2 pm
3rd Annual Oliver Senior Center Open House
1700 N. Gay Street, Suite B, Baltimore

Wednesday, January 29, 10 am – 2 pm
Motor Vehicle Administration
11760 Baltimore Ave., Beltsville

Thursday, January 30, 10 am – 2 pm
Motor Vehicle Administration
2131 Industrial Parkway, Silver Spring

Friday, January 31, 10 am – 2 pm
Motor Vehicle Administration
15 Metropolitan Grove Road, Gaithersburg

Saturday, February 1, 8 am – 1 pm
Live Baltimore Winter 2025 Trolley Tour
Baltimore Polytechnic Institute
1400 W. Coldspring Lane, Baltimore

Monday, February 3, 10 am – 1 pm
Cockeysville Senior Center

10535 York Road, Cockeysville

Tuesday, February 4, 10 am – 1 pm

Hereford Senior Center

510 Monkton Road, Monkton

Wednesday, February 5, 10 am – 1 pm

Havre de Grace Activity Center

351 Lewis Lane, Havre de Grace

Wednesday, February 5, 10 am – 2 pm

Motor Vehicle Administration

501 West MacPhail Road, Bel Air

Thursday, February 6, 10 am – 2 pm

Motor Vehicle Administration

Hilltop Shopping Center

5425 Reisterstown Road, Baltimore

Tuesday, February 11, 12 pm – 2 pm

Dragon Connection Fair

Howard Community College – Burrill Galleria

10901 Little Patuxent Parkway, Columbia

Wednesday, February 12, 9 am – 3 pm

Prince Frederick Community Resources Fair

Calvert Library Prince Frederick

850 Costley Way, Prince Frederick

Wednesday, February 12, 10 am – 1 pm

Chenoweth Senior Center

1707 Fallston Road, Fallston

Consumer Advisories/Press Releases

Consumer Advisory: Property Damaged in A Winter Storm? Here are Some Helpful Tips

<https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAdvisory-Snow-Damage.pdf>

Consumer Advisory: Frozen Pipes

<https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAdvisory-Frozen-Pipes.pdf>

Consumer Advisory: Coverage for Mobile Homes and Manufactured Homes in Coastal Areas

<https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAdvisory-Coverage-for-Mobile-Homes-and-Manufactured-Homes-in-Coastal-Areas.pdf>

Consumer Advisory: ‘Porch Pirate’ theft may be covered under your insurance

<https://insurance.maryland.gov/Consumer/Documents/publicnew/ConsumerAdvisory-Porch-Pirate-theft.pdf>

Press Release: Hatchette named Deputy Commissioner of Maryland Insurance Administration

<https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2024364>

Press Release: Maryland Insurance Administration takes action to prevent company from selling unauthorized health plans in Maryland

<https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2024363>

Marie Grant assumes leadership of Maryland Insurance Administration

<https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2024361>

Maryland Insurance Administration Approves 2025 Affordable Care Act Premium Rates

<https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2024357>

Consumer Advisory: Deer-Vehicle Collisions

<https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAdvisory-Deer-Vehicle-Collisions.pdf>

Consumer Advisory: Beware of Unauthorized Health Insurance Plans in Maryland

<https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2024356>

Governor Moore Announces Launch of New Assistance Resource to Improve Access to Health Care

<https://governor.maryland.gov/news/press/pages/governor-moore-announces-launch-of-new-assistance-resource-to-improve-access-to-health-care.aspx>

Consumer Advisory: Confused By Increases in Your Auto Insurance Premiums?

<https://insurance.maryland.gov/Consumer/Documents/publications/Confused-by-Increases-in-Your-Auto-Insurance-Premiums.pdf>

Consumer Advisory: After the Storm

<https://insurance.maryland.gov/Consumer/Documents/publicnew/After-the-Storm-Advisory.pdf>

Consumer Advisory: Telematics: Are You Unknowingly Sharing Your Driving Habits with Insurers

<https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAdvisory-Telematics-Are-You-Unknowingly-Sharing-Your-Driving-Habits-With-Insurers.pdf>

EUIM FAQs - Private Passenger Motor Vehicle Liability Insurance: Enhanced Underinsured Motorist Coverage Opt-Out Option

<https://insurance.maryland.gov/Insurer/Documents/rates-and-forms/EUIM-FAQs-Private-Passenger-Motor-Vehicle-Liability-Insurance-Enhanced-Underinsured-Motorist-Coverage-Opt-Out-Option.pdf>

Consumer Advisory: Understanding the Difference between Flood Damage and Water Damage

https://insurance.maryland.gov/Consumer/Documents/publications/advisory_understanding_the_difference_between_flood_water.pdf

Advisory: All Insurance Licensing Exams Now Offered in Spanish

<https://insurance.maryland.gov/Consumer/Documents/publications/Consumer-Advisory-All-Insurance-Licensing-Exams-Now-Offered-in-Spanish.pdf>

Consumer Advisory: Condominium Master Policy Coverage and Coverage for Residential Detached Condominium Units (Effective October 1, 2023)

<https://insurance.maryland.gov/Consumer/Documents/publications/CA-Condominium-Master-Policy-Coverage-and-Coverage-for-Residential-Detached-Condominium-Units.pdf>

Consumer Advisory: Maryland law allows for an Additional Open Enrollment Period for Medicare Supplement Policies

<https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAdvisory-Maryland-law-allows-for-an-additional-Open-Enrollment-Period-for-Medicare-Supplement-Policies.pdf>

Consumer Advisory: Condominium master policy coverage and coverage for residential detached condominium units effective October 1, 2023

<https://insurance.maryland.gov/Consumer/Documents/publications/CA-Condominium-Master-Policy-Coverage-and-Coverage-for-Residential-Detached-Condominium-Units.pdf>

Consumer Advisory: Hitting the Books on Insurance for Your College Bound Child

<https://insurance.maryland.gov/Consumer/Documents/publications/Consumer-Advisory-Hitting-the-Books-on-Insurance-for-Your-College-Bound-Child.pdf>

Consumer Alert: Regarding insurance for certain Hyundai and Kia automobiles

<https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAlert-Insurance-for-Certain-Hyundai-and-Kia-Automobiles-2212023.pdf>

Consumer Advisory: Travel Insurance

<https://insurance.maryland.gov/Consumer/Pages/Travel-Insurance.aspx>

Consumer Advisory: Is Your Home Properly Insured?

<https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAdvisory-Is-Your-Home-Properly-Insured.pdf>

Consumer Advisory: Cryptocurrency and Your Homeowners Insurance

<https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAdvisory-HomeownersandCrypto.pdf>

Consumer Advisory: Watch out for free roof offers

<https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2022305>

Consumer Advisory: Insuring your tiny house

<https://insurance.maryland.gov/Consumer/Documents/publicnew/Consumer-Advisory-Insuring-Your-Tiny-House-4142022.pdf>

Consumer Advisory: Insuring waterfront piers, docks, wharves and bulkheads

<https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2022301>

Why Renters Insurance is a good idea: Renters Insurance Resources

<https://insurance.maryland.gov/Consumer/Pages/rentersinsurance.aspx>

Alerta Al Consumidor: Inquilinos De Maryland, ¿Usted Tiene Seguro Para Inquilinos?

<https://insurance.maryland.gov/En%20Espa%C3%B1ol/Documents/ConsumerAlert-Renters-ES-392022.pdf>

Facts about the Federal No Surprises Act

<https://insurance.maryland.gov/Consumer/Pages/Federal-No-Surprises-Act.aspx>

Información sobre la Ley Federal 'No Sorpresas'

<https://insurance.maryland.gov/En%20Espa%C3%B1ol/Documents/Federal-No-Surprises-Act-Facts-ES.pdf>

연방 기습 금지법(No Surprises Act)에 대한 사실

https://insurance.maryland.gov/%ed%95%9c%ea%b5%ad%ec%96%b4/Documents/Federal-No-Surprises-Act-Facts_KO.pdf

Consumer Resources

Monthly Consumer Email

Subscribe to the Maryland Insurance Administration e-newsletter featuring articles, events, and resources. Select “News Center”:

<https://insurance.maryland.gov/Pages/consumeremails.aspx>

Word of the Day: Explaining those difficult-to-understand insurance terms

<https://insurance.maryland.gov/Consumer/Pages/WOTD.aspx>

MIA Minutes: Podcast/Videos in short 10-minute videos

<https://www.youtube.com/playlist?list=PLlgoHh4Po1J0IOYuh5rXaypmkh3vjZIUX>

Quick links to resources:

Auto: <https://insurance.maryland.gov/Consumer/Pages/AutomobileInsurance.aspx>

Health: <https://insurance.maryland.gov/Consumer/Pages/HealthCoverage.aspx>

Home:

<https://insurance.maryland.gov/Consumer/Pages/HomeownersAndRentersInsurance.aspx>

Life: <https://insurance.maryland.gov/Consumer/Pages/Life.aspx>

Young Adults: <https://insurance.maryland.gov/Consumer/Pages/youngadults.aspx>

Older Adults:

<https://insurance.maryland.gov/Consumer/Pages/olderadultresources.aspx>

Cybersecurity: <https://insurance.maryland.gov/Consumer/Pages/cybersecurity.aspx>

Fraud & Scams:

<https://insurance.maryland.gov/Consumer/Pages/InsuranceFraudConsumer.aspx>

Disaster Preparedness:

<https://insurance.maryland.gov/Consumer/Pages/InsurancePreparednessNaturalDisasters.aspx>

Post Disaster/After the Storm:

<https://insurance.maryland.gov/Consumer/Pages/postDisaster.aspx>

Military: <https://insurance.maryland.gov/Consumer/Pages/military.aspx>

Appeals and Grievance

If someone is denied insurance coverage for medically necessary care or emergency services, you can contact the Maryland Insurance Administration 24/7, 365 days a year

for immediate help for physical care as well as mental health and substance use disorder care. Call 1-800-492-6116.

For more information about 24/7 services and how to get help for all health claim denials, go to:

<https://insurance.maryland.gov/Consumer/Pages/AppealsAndGrievances.aspx>

Insurance Complaints

If you would like to file an insurance complaint, please visit the Maryland Insurance Administration's online portal:

<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>

The Maryland Insurance Administration can also be reached at 1-800-492-6116.

Special note: The Maryland Insurance Administration is available to give virtual presentations on insurance-related topics to community groups.