



## EMERGENCY CARE

What does the PPACA say about cost sharing for in-network vs. out-of-network for emergency care?

For non-grandfathered health insurance plans, the PPACA requires cost sharing for emergency services obtained either in-network or out-of-network to be equivalent.

There cannot be a higher out-of-network cost share for emergency services and health plans, and insurers will not be able to charge higher copays or coinsurance or require prior authorization for emergency services obtained out of network.

This policy applies to all individual market and group health plans, except grandfathered plans.