



Member Newsletter

Winter 2026



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Is my Medicaid going to change?

You may have heard about new federal Medicaid rules. Some changes are coming, but they will not affect everyone. There will be no change for most of the 1.5 million Marylanders that Medicaid serves.

Maryland Medicaid will send you an official notice before any change happens that will affect you. The notice will explain what is changing, when it will happen, and what you need to do. The Maryland Department of Health created a webpage dedicated to answering your questions. To learn more visit Health.Maryland.gov/MMCP/Eligibility/Pages/changes.aspx.

Your Member Handbook is available on our website

The Member Handbook is available on our website in English and Spanish. Please review your Member Handbook in detail to learn about your benefits, services, programs, and member rights and responsibilities. The handbook also explains policies on billing; appeals; fraud, waste, and abuse; and more. Important phone numbers for members are included in the handbook as well. You can download your Member Handbook by visiting our website at MedStarFamilyChoiceMD.com/Maryland-Members/Handbook.

If you would like to receive a printed copy by mail at no cost to you, please call Member Services at **888-404-3549**.



MedStar Family Choice

**MedStar Family Choice
Maryland HealthChoice
2025 Member Handbook**

MedStar Family Choice • Member Services 888-404-3549 • MedStarFamilyChoiceMD.com • September 2025

Big News: Greater Access to Care with University of Maryland Medical System In-Network as of February 1, 2026!

We're excited to share that University of Maryland Medical System is joining our network, effective February 1, 2026! This means you will have greater access to high-quality care through their hospitals, urgent care centers, and physicians.

To find a provider or location near you, use our Find a Provider search tool at [MedStarFamilyChoiceMD.com/Maryland-Members/Find-a-Provider](https://www.MedStarFamilyChoiceMD.com/Maryland-Members/Find-a-Provider).

Thank you for choosing us for your healthcare needs. We're committed to expanding your options and making care more convenient for you.

Our Growing Together maternity program has expanded with Cayaba Care!

MedStar Family Choice is excited to share that we have partnered with Cayaba Care to expand our Growing Together prenatal and postpartum maternity program. Cayaba Care is included in the MedStar Family Choice plan so there is no cost for our members. Cayaba Care gives extra support between doctor visits. It also provides help after the baby is born. Cayaba Care offers:

- An expert maternity coach to help you feel supported, confident, and ready to welcome your baby
- In-person and virtual appointments where you can ask questions
- Support 7 days a week when you have concerns or issues
- A nutritionist and breastfeeding consultant who gives advice

With MedStar Family Choice and Cayaba Care, you'll get the support you need to have a healthy and joyful journey into motherhood.

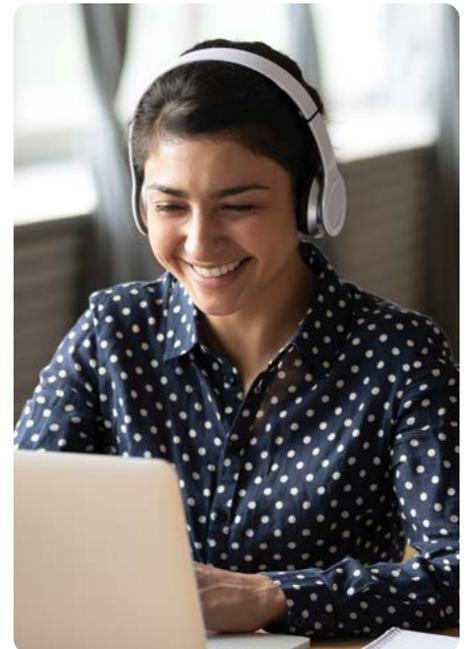
To learn more, contact our Case Management department at **410-933-2200 (Option 1, then 3)**.

Notice of Nondiscrimination and Language Accessibility

Members can always find the MedStar Family Choice Notice of Nondiscrimination and Language Accessibility Statement on our website at [MedStarFamilyChoiceMD.com/Notice-of-Nondiscrimination](https://www.MedStarFamilyChoiceMD.com/Notice-of-Nondiscrimination). Language assistance is available free for MedStar Family Choice members. For help in your language, call Member Services at **888-404-3549**.

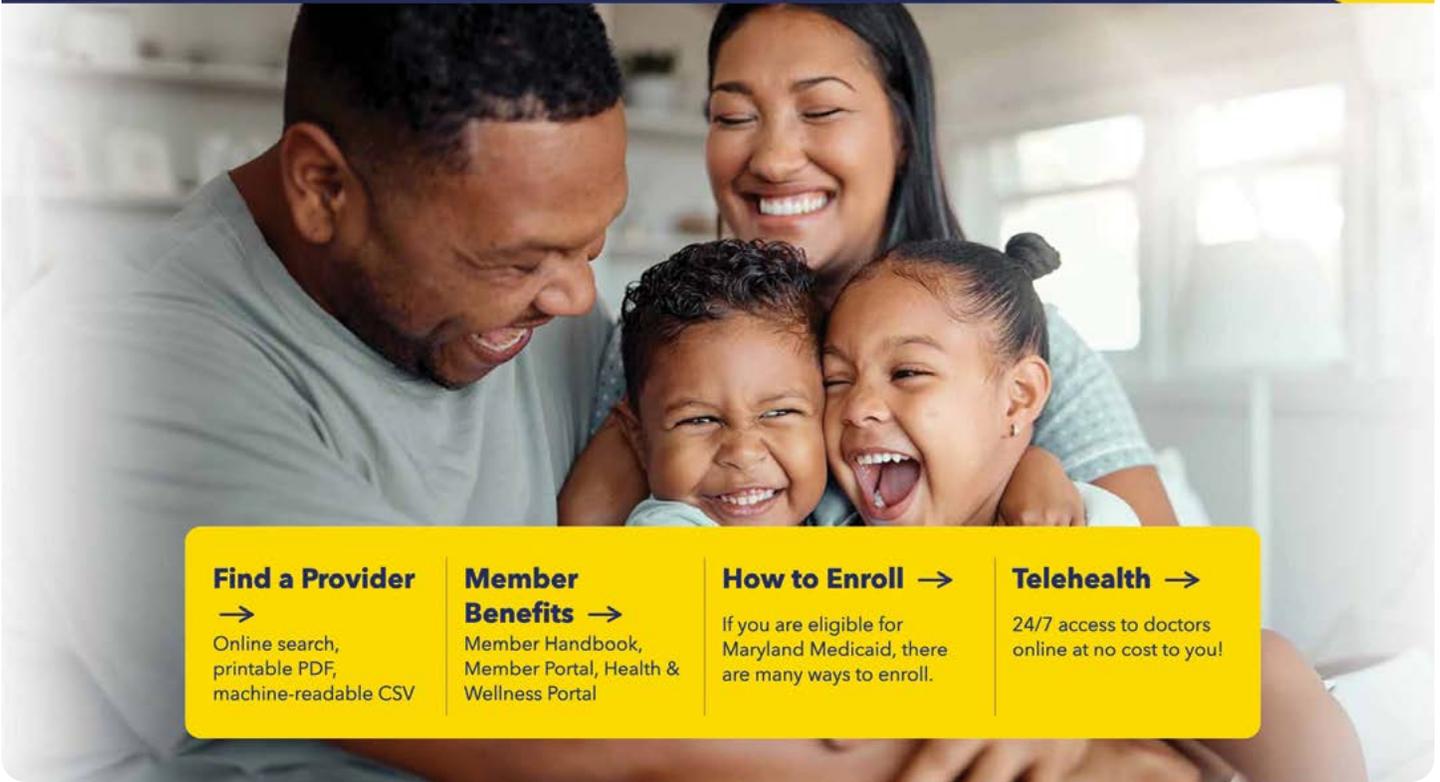
Free interpreter and translation services are available

If you know a MedStar Family Choice member who does not speak English, or doesn't speak it well, call Member Services at **888-404-3549**. We have interpreters to help members when visiting their doctors. We will also provide an interpreter to help members who do not speak English or read written information sent by Member Services. If you or someone you know is deaf or has trouble hearing, members can access Maryland Relay for TTY assistance at 711. MedStar Family Choice also has people available who can use sign language to help you during doctor visits. You, or someone who can speak for you, must let the Member Services representative know that you need an interpreter.



Your Voice Matters!

Please share your thoughts to help us improve and provide better care for you and all our members. As a MedStar Family Choice member, you may be randomly selected for the anonymous Consumer Assessment of Healthcare Providers and Systems (CAHPS) survey. This survey helps us see how we're doing and find ways to improve. It takes place February through May 2026. Your feedback is important. Together, we can make the services you count on even better. To learn more about the CAHPS survey and its impact visit [AHRQ.gov/cahps/surveys-guidance/index.htm](https://www.AHRQ.gov/cahps/surveys-guidance/index.htm).



Find a Provider



Online search,
printable PDF,
machine-readable CSV

**Member
Benefits**



Member Handbook,
Member Portal, Health &
Wellness Portal

How to Enroll



If you are eligible for
Maryland Medicaid, there
are many ways to enroll.

Telehealth



24/7 access to doctors
online at no cost to you!

Visit our website for helpful information

We update our website regularly, and have made it easier for you to find the information most important to you. Visit [MedStarFamilyChoiceMD.com](https://www.MedStarFamilyChoiceMD.com) for the below items, some can be found in the Member Handbook and the Covered Prescription Medications guide, which are posted on the website:

- Appeals Process
- Benefits Information
- Case Management and disease management services
- Clinical practice guidelines
- Contacts
- Copays
- Covered Services
- Find a Provider (searchable provider directory)
- Fraud, Waste, and Abuse
- Health and Wellness Portal
- Health education class schedule
- Hours of operation and after-hours instructions

- Interpreter and translation services
- Medication list (formulary)
- MedStar eVisit – Telehealth
- Member Handbook
- Member Newsletter
- Member Portal (change doctor, request ID card, view claims and authorizations)
- Member Rights and Responsibilities
- New technology policies
- Notice of nondiscrimination/Language Accessibility
- Notice of privacy practices
- Nurse Advice Line
- Out-of-service area coverage
- Outreach program and wellness incentives
- Pharmacy protocols, procedures, and quick reference guide
- Preventive care programs
- Quality improvement programs
- Transportation guidelines
- Utilization management decision-making
- Urgent care locations

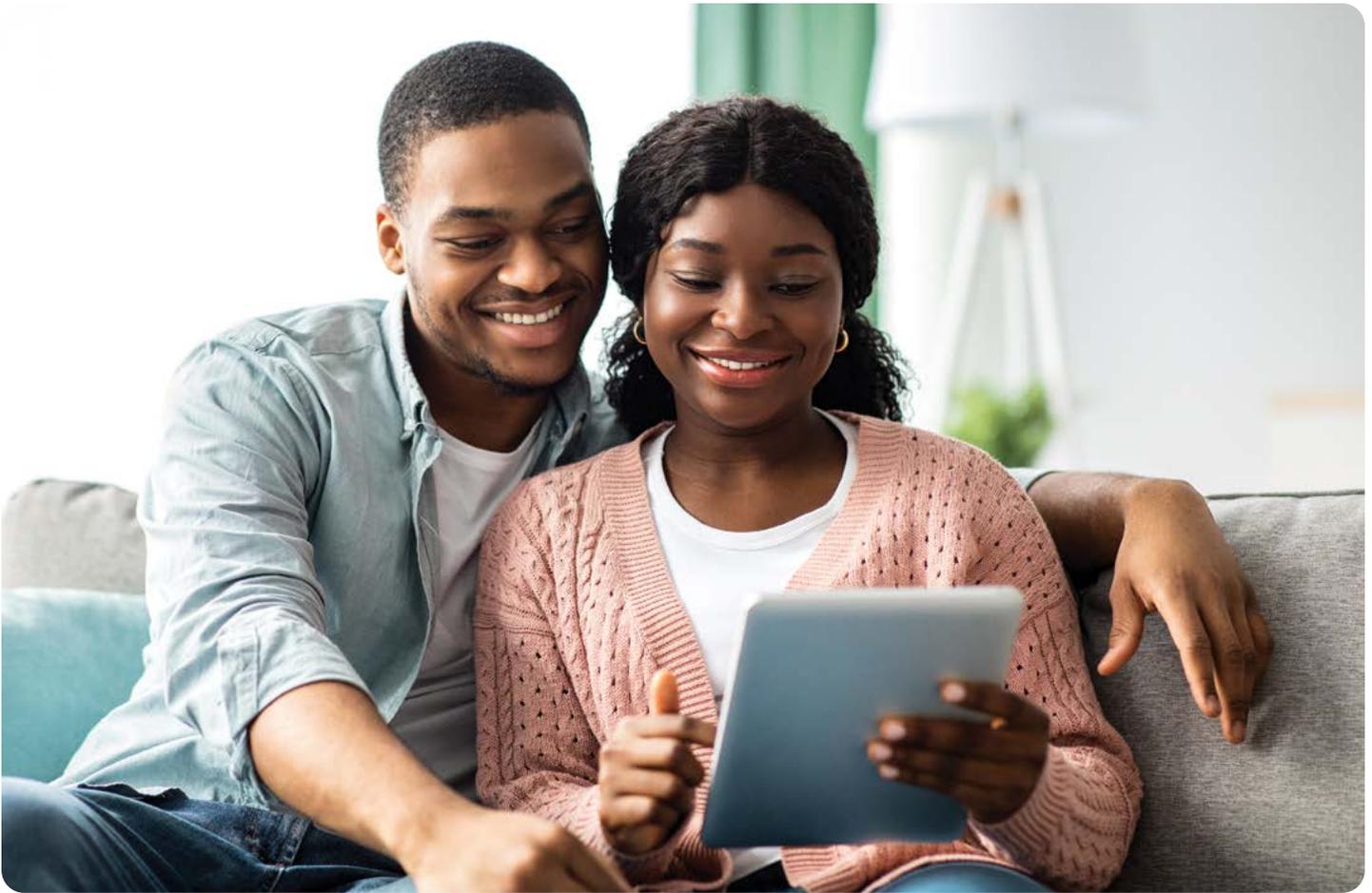
These materials are available to be printed and mailed to you at no cost. The item will be provided within five business days of request. If you do not have access to the internet, please call Member Services at **888-404-3549**. You can also mail your request to us at: MedStar Family Choice Maryland, Attn: Member Services, 10980 Grantchester Way, 5th Fl., Columbia, MD 21044.

It's easy to find a provider on our website

Did you know that as a MedStar Family Choice member you are automatically assigned a primary care provider if you did not select one upon enrollment? If you need to change your primary care provider or find more information on selecting a provider, please call Member Services at **888-404-3549**.

MedStar Family Choice has made it convenient for you to find a provider on the website. You can search the website and narrow your search by specific categories to help you. You can select a doctor by the name or group, hospital affiliation, gender, language, specialty, city, or the number of miles from your home or zip code. Our website also contains detailed provider information, such as office addresses, phone numbers, practitioner qualifications, office hours, education (such as residency and medical schools), and board certification information. If you do not have access to the internet and would like information for a specific provider, you may contact Member Services. In addition, you should always call the office to make sure they are a participating provider.

If you have any questions about selecting your primary care provider, please call Member Services at **888-404-3549**. You can also review our website at MedStarFamilyChoiceMD.com for more information.



Know your Member Rights and Responsibilities

HealthChoice Managed Care Member Rights:

- Receive respectful treatment and have your dignity and privacy considered.
- Get candid and easy-to-understand information about your treatment options even if they cost more or your plan does not cover them.
- Take part in decisions about your healthcare, including the right to refuse treatment.
- Be free from any form of physical or mental control or left alone to make you agree to something, punish you, or because it is easier for someone else.
- Ask for and get a copy of your medical records. You can also ask for corrections to your record.
- Exercise your rights and to know that the exercise of those rights will not adversely affect the way that the Maryland Department of Health, MedStar Family Choice or our providers treat you.
- File a complaint, grievance or appeal with MedStar Family Choice.

- Request to continue Medicaid coverage while your appeal or State fair hearing is pending. NOTE: You may have to pay for any care you receive during this time if the original decision stands.
- Get a second opinion from another provider in MedStar Family Choice's network if you disagree with your provider's opinion about a service that you need. Call Member Services at **888-404-3549** for help with finding another provider.
- Make, or refuse to make, an advance directive for healthcare decisions. For more information, see the [Maryland Attorney General's advanced directives web page](#).
- Ask for and get information about how MedStar Family Choice manages the organization. For more information, call Member Services at **888-404-3549**.
- Ask for and get information about the health plan's services, practitioners, providers and member rights and responsibilities.
- Make recommendations about the member rights and responsibilities policy.

HealthChoice Managed Care Member Responsibilities:

- Treat all those who work with you with respect and dignity.
- Be on time for your appointment.
- Cancel your appointment right away if you cannot keep it.
- Always carry your Medicaid and MedStar Family Choice member card with you.
- Never allow anyone else to use your Medicaid or MedStar Family Choice member card.
- Report a lost or stolen member ID card to MedStar Family Choice and get a new card.
- Report other health insurance coverage to your provider and to MedStar Family Choice.
- Work with your primary care provider to create a care plan together.
- Work with your providers and follow plans and instructions for care that you have agreed to with them.
- Ask questions about your care and let your provider know if you do not understand something.
- Give honest, current health information to your providers.
- Use the emergency room only for a medical emergency. Let your primary care provider know as soon as possible after you receive emergency care.
- Tell your caregivers about any change to your advance directive.
- Call Member Services at **888-404-3549** if you have a problem or a complaint.
- Report required changes to your status within 10 days to the Maryland Health Connection.



Your options for urgent and emergency care

We understand that it can be hard to know the difference between what is or is not an emergency. As a MedStar Family Choice member, your primary care provider (PCP) can assist you with and give you guidance about your illness, minor injury, or emergency issue. If you need assistance finding a PCP, please call the Outreach department at **800-905-1722 (Option 1)**.

What is a minor emergency?

- Colds, coughs, and flu
- Vomiting and diarrhea
- Cuts and bruises
- Headaches
- Earaches/infections
- Sore throats and fevers
- Burns, rashes, and bites
- Dental pain
- Sprains and minor broken bones
- STD concerns (sexually transmitted infections)

Follow this checklist for minor emergencies:

- Call your PCP during normal business hours and ask if you can be seen that day for an urgent sick appointment or for your minor injury.
- If you are calling your PCP after normal business hours, listen to their message carefully regarding an after-hours phone number that can also assist you.

If you are unable to get an appointment with your PCP, you have other options.

- MedStar Family Choice offers a 24/7 Nurse Advice Hotline. Call the hotline at **855-210-6204** and a nurse can advise you on your next steps such as:
 - » Advice on how you can take care of your minor emergency at home, or
 - » Recommendation on going to an Urgent Care Center, or
 - » Recommendation on going to your closest Emergency Department to get medical attention.
- MedStar Family Choice offers MedStar eVisit-Telehealth. MedStar eVisit-Telehealth gives you 24/7 video access to trusted medical providers from your tablet, smartphone, or computer. A doctor can offer consultation, diagnosis, and treatment recommendations as well as send prescriptions to your pharmacy and help with referrals. This service is available for members at no cost. To learn more or sign up, please visit [MedStarFamilyChoiceMD.com/Maryland-Members/Benefits/eVisit](https://www.MedStarFamilyChoiceMD.com/Maryland-Members/Benefits/eVisit). Or, using your tablet or smartphone, download the MedStar eVisit-Telehealth app.
- You can go to an Urgent Care Center to handle your minor emergency. Most Urgent Care Centers can perform x-rays and some lab testing. An Urgent Care Center can also call an ambulance to take you to the Emergency Department when needed.

It pays to think about the right place to go. It will often take longer for you to be seen in the Emergency Department, and you may be exposed to other illnesses while in the waiting room. If you have a true medical emergency, call **911** or go to the nearest Emergency Department.

New Sickle Cell treatment coming to Maryland Medicaid

Starting January 1, 2026, Maryland Medicaid will offer new cell and gene therapies for people with sickle cell disease. These treatments may reduce pain episodes and hospital visits.

Participants ages 12 and older who meet medical requirements may qualify. Talk with your health care provider or HealthChoice MCO to learn more.

Visit the Maryland Medicaid website for details [Health.Maryland.gov/MMCP/Pages/CGT.aspx](https://www.Health.Maryland.gov/MMCP/Pages/CGT.aspx).

A list of approved medications is on our website

The MedStar Family Choice medication list is available at [MedStarFamilyChoiceMD.com](https://www.MedStarFamilyChoiceMD.com). You can find it on the Pharmacy Benefits page and then click on the “MedStar Family Choice Formulary” link. The medication list, also known as a drug formulary, includes all of the approved prescription medications covered by MedStar Family Choice. Any changes to this list will be included in the updated issue of Covered Prescription Medications posted on the website.

Also, there is a recent medication coverage changes section with a summary of the latest updates. If you don't have access to our website and have questions about whether or not a specific medicine is on this medication list, we can send information to you.

If you and your doctor want you to take a medication that is not on this list, we have a process in place to review those medication requests. Call Member Services at **888-404-3549** to learn more.

Language | English

MedStar Family Choice

Maryland Members Maryland Providers

MedStar Family Choice - Maryland Members

MedStar Family Choice > Maryland Members > Benefits > Pharmacy

Pharmacy Benefits

MedStar Family Choice Formulary

The [MedStar Family Choice Formulary](#)* (medication) is the list of drugs that has been approved by our pharmacy committee. The list has a very wide selection in order to ensure that we can meet the many healthcare needs of our members. The formulary is reviewed and approved by the Maryland Department of Health to make sure that it covers all classes of drugs.

[Click here to learn about specialty drugs.](#)

If you are currently taking a medication that is not covered by MedStar Family Choice, you should speak with your doctor about changing to a similar medication that is on the formulary. If your medication is not on the formulary and your doctor believes it is medically necessary, he or she will need to call our Care Management Department for approval. If you would like us to consider your non-formulary medication, [please click here](#). Please note: MFC will not consider online exception requests for narcotic/controlled substances.

Formulary

Click for the CVS Caremark website, the administrator of your pharmacy benefits.

View the lists of drugs covered by MedStar Family Choice:

- Prescription Drugs (PDF)
- Mail Order Pharmacy
- Over-the-Counter Drugs
- Recent Changes to the Formulary (Medication)
- Pharmacy Frequently Asked Questions (PDF)
- Covered Prescription Medicines (Machine Readable JSON)
- Home Delivery from MedStar Pharmacy Information
- Specialty Medication List

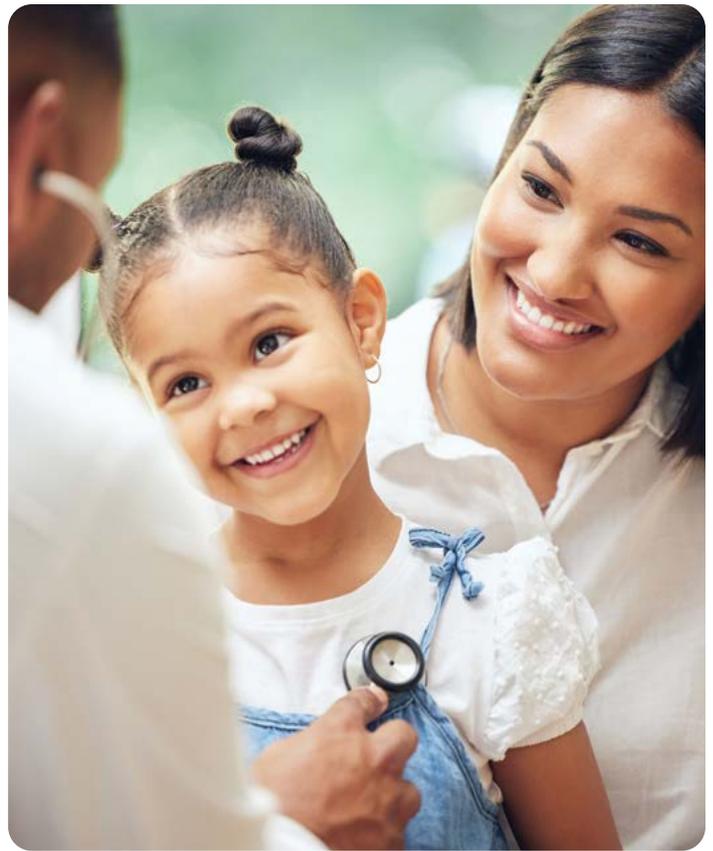
Need assistance? 888-404-3549

Find a Provider

What is EPSDT, and why is it important?

MedStar Family Choice wants your child to visit their doctor every year to meet their EPSDT healthcare needs and requirements. EPSDT means Early and Periodic Screening, Diagnosis, and Treatment for children. At your child's annual doctor visit, they will ensure all your child's healthcare needs and requirements are met. For example, your doctor will make sure your child is up-to-date with all their required vaccinations. It is important to know that children two and under are required to have a blood test to check for lead. It is also important for all children and teens to have their cholesterol levels measured and a blood test to check for anemia (lack of healthy blood cells).

To see the Recommended Child and Adolescent Immunization Schedule, visit the Centers for Disease Control and Prevention website at [CDC.gov/Vaccines/Index.html](https://www.cdc.gov/Vaccines/Index.html). If you need help scheduling your child's doctor visit, call us at **410-933-2200 (Option 1, then 4)**.



How to request out-of-network services

If MedStar Family Choice is unable to provide a necessary and covered service to a member within our network, MedStar Family Choice may allow the service to be provided outside of the network. For this to happen, the provider must contact MedStar Family Choice for approval. MedStar Family Choice requires two business days to process a request once all necessary information has been received. However, the final decision cannot take longer than 7 days, even if all the information has not been received. The decision may be shorter, depending on the urgency of the request. MedStar Family Choice will review all requests on an individual basis. In cases where out-of-network services have been approved, you are not responsible for the cost of these services.

Understand how to get a referral to a specialist

Primary care providers will give you great advice about healthcare services. If any of your medical conditions require seeing a specialist, your primary care provider will refer you to one in our network. If an in-network provider is not available, MedStar Family Choice will help arrange one for you outside of our network. If your primary care provider can handle the condition without referring you, he or she will treat your medical condition.

If you are a female member and your primary care provider is not a women's health specialist, you have the right to see a women's health specialist within the MedStar Family Choice network without a referral. If you want a second opinion, you have the right to obtain one from another in-network provider. If another in-network provider is not available, MedStar Family Choice will help arrange a second opinion outside of the MedStar Family Choice network at no cost to you. You can contact your primary care provider or Member Services at **888-404-3549** for help getting a second opinion. A referral may be required. Always remember that most physicians will need to see you in the office before a referral is written to a specialist.

If you have any questions or concerns about the healthcare services you receive, don't hesitate to contact Member Services at **888-404-3549** to ask for help.

Case management programs are available for members

A highly qualified team of nurses and social workers is available to MedStar Family Choice members with special needs, serious medical conditions, mental or behavior health conditions, and social issues.

Our nurses and social workers provide education, support, and guidance to those members who need or would like extra assistance in managing their health. Our nurses and social workers can also assist with gaining access to healthcare services.

Below are a few examples of medical conditions or healthcare needs where we may be of help to you:

- Stroke
- Cancer/tumors
- Sickle Cell Disease with severe crisis
- Acute trauma with complex care coordination needs
- Multiple chronic health conditions
- Complex psycho-social or behavioral needs
- Transplants
- Special healthcare needs
- High risk pregnancy

- Diabetes
- Asthma
- COPD
- Hypertension
- Cardiovascular disease/CHF
- HIV
- Substance abuse disorder including ETOH
- End-Stage Renal Disease

You do not have to enroll in these services. You may be identified for enrollment if we see that you have certain conditions or medical needs. If identified for enrollment, a nurse or social worker will reach out to you by phone to explain your benefits and these services to you. Membership in Case Management is voluntary.

If you would like to ask about available case management programs, please contact us at **410-933-2200 (Option 1, then 3)** or **800-905-1722 (Option 1, then 3)**. We are available Monday through Friday, 8:30 a.m. to 5 p.m. Voice messages received after hours will be returned during the next business day.

Learn about the member complaint, grievance, and appeal process

The MedStar Family Choice complaint, grievance, and appeal procedure can be found in your Member Handbook located on our website at MedStarFamilyChoiceMD.com. If you do not have access to our website, you can call Member Services at **888-404-3549** and ask for a copy of the Member Handbook that includes the process.

The process includes information on:

- How to file a complaint, grievance, or appeal, and the differences between them
- How quickly we will respond to you
- What to do if you do not agree with our decision

To help us help you avoid medical bills and get access to care:

- Always show your insurance ID card when you need prescriptions, medical services, and medical products.
- Always update your address and contact information with the Maryland Department of Health.
- Always share any phone number updates with your insurance company so we can help you.
- Always seek care from in-network facilities and with in-network providers when possible

If you have a concern about a decision made by MedStar Family Choice, members always have the right to contact the Maryland Medicaid HealthChoice Helpline at **800-284-4510**, Monday through Friday, 8 a.m. to 5 p.m.

Understand fraud, waste, and abuse

MedStar Family Choice works to prevent healthcare fraud, waste, and abuse. Fraud is when someone knowingly does something wrong or dishonest in order to obtain healthcare benefits for themselves or someone else. Waste is when too many or unnecessary tests or procedures are ordered that lead to extra costs. Abuse describes provider behaviors that do not follow sound financial, business, or medical practice, and result in unnecessary costs or do not meet a standard of care.

While MedStar Family Choice looks for possible fraud, waste, and abuse activities, we need your help to stop fraud, waste, and abuse. MedStar Family Choice has a strict non-retaliation policy. You do not need to give your name. If you know of a situation that may involve fraud and abuse, please report it immediately by calling our Compliance Director at **410-933-2283**, Member Services at **888-404-3549** or the MedStar Health Corporate Integrity Hotline at **877-811-3411**. Your report will remain confidential. You may also call the Maryland Department of Health Office of the Inspector General at **866-770-7175**, report online at Health.Maryland.gov/OIG/Pages/Report_Fraud.aspx, or in writing to the MDH Program Integrity Unit, 201 West Preston Street, Baltimore, MD 21201. Again, you do not have to give your name.

MedStar Family Choice and the Maryland Department of Health (MDH) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, sex, age, and/or disability, in its health programs and activities.

English

If you speak English, language assistance services, free of charge, are available to you. Call: **888-404-3549 (TTY: 711)**.

Español/Spanish

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al: **888-404-3549 (TTY: 711)**.

中文/Chinese

如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **888-404-3549 (TTY: 711)**。



MedStar Family
Choice

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Member Newsletter Winter 2026

The Member Newsletter is a publication of MedStar Family Choice Maryland. For more information on your plan or anything in this newsletter, please visit [MedStarFamilyChoiceMD.com](https://www.MedStarFamilyChoiceMD.com) or call Member Services at **888-404-3549**.

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