

# Understanding Blue Care Network's emergency care coverage

**FYI**

FOR YOUR INFORMATION

EDUCATE

ENGAGE

EMPOWER

## Be prepared

Our goal is to help you stay healthy through preventive care. But life happens. Here's what you need to know about emergency care.

## Take immediate action

If you have an emergency and taking the time to call your doctor may mean permanent damage to your health, seek treatment first.

**Go to the nearest emergency room or call 911.**

## When to go to an emergency room

Your Blue Care Network plan includes emergency room visits for two types of problems:

- **Accidental injuries** — These could result in permanent damage to your health if not immediately diagnosed and treated. Examples include broken bones, sprains, severe cuts, poisoning and burns.
- **Medical emergencies** — These cause symptoms so severe that immediate medical attention is necessary. Examples include heart attack, stroke and high fever.

In each case, the goal for care is to get you past the emergency.

## You don't need the ER we use . . . but

You may not have a high fever or a broken bone but still believe your condition needs prompt attention. Call your primary care provider. Your doctor has a phone number for you to use after hours and on weekends.

For answers to your immediate health care questions, call the BCN 24-Hour Nurse Line at **1-855-624-5214 (TTY: 711)**.

After the emergency, contact your primary care provider as soon as possible. Your doctor needs to know about your emergency so he or she can follow up with appropriate care. If you can't make the call, ask the hospital or someone acting for you to call.

We'll only pay our share of **follow-up care**, such as removal of stitches and dressings, in an emergency room or urgent care facility, if it's authorized by your primary care provider and BCN. This applies even if the hospital or urgent care facility instructed you to return for follow-up.



**Accident & Emergency**

## Emergency care on the go

One of the many benefits of BCN is coverage that travels with you in the United States or another country. You always have access to emergency care.

Most hospitals in the United States will bill us directly, but you may be asked to pay when you receive care.

- BCN will reimburse you, less any out-of-pocket costs identified in your plan, if the situation meets our criteria for emergency care. Send us the bill and your payment receipt with an explanation of the service. You'll find a *Member Reimbursement Form* online at [bcbsm.com/billform](https://bcbsm.com/billform).

### Tips for avoiding the ER

- Establish a plan with your family and doctor about what to do in urgent or emergency situations.
- Rely on your doctor or an urgent care center for non-emergency conditions such as earaches, colds, minor burns, sore throats and headaches.
- See your doctor for regular checkups to prevent or detect conditions as early as possible.
- Call **1-800-482-5982 (TTY: 711)** for help with non-emergency mental health or substance use disorder issues. You don't need a referral.
- Visit the Blue Cross Well-Being<sup>SM</sup> website for help managing your health. To access the site, log in to your online member account at [bcbsm.com](https://bcbsm.com).

## For more information

Call the Customer Service number on the back of your BCN member ID card (TTY: 711).