Understanding Blue Care Network’s emergency care coverage and procedures

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

Authorized emergency care
Blue Care Network covers emergency care for two types of problems:

- **Accidental injuries** — 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** — Cause symptoms so severe that immediate medical attention is considered necessary. Examples include heart attack, stroke and very high fever.

Is it an emergency?
You may not have a high fever or unusual pain, but you think your condition needs prompt attention. Call your primary care physician. Your doctor has a phone number for you to use after hours and on weekends.

You can also call the BCN 24-Hour Nurse Advice Line at 1-855-624-5214 (TTY: 711) for immediate answers to your health care questions.

What to do in an emergency
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.**

After the emergency, get in touch with your primary care physician 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.

BCN Advantage is an HMO and HMO-POS plan with a Medicare contract. Enrollment in BCN Advantage depends on contract renewal.
Emergency care on the go

One of the many benefits of BCN is coverage that travels with you. No matter where you are — in the United States or in another country — you’re always covered for emergencies.

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 if the situation meets our criteria for emergency care. Send the bill and your payment receipt to us with an explanation of the service. You’ll find a Member Reimbursement Form online at 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 nonemergency 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 for help with nonemergency mental health or substance abuse issues. You don’t need a referral.
• Visit the Blue Cross® Health & Wellness website, powered by WebMD®, online at bcbsm.com for help in managing your health.

Questions?

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

Blue Care Network of Michigan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que aparece en el reverso de su tarjeta de identificación de miembro.

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