

Understanding **emergency care** coverage and procedures



Be prepared

Our goal is to help you stay healthy through preventive care. Because medical emergencies do occur, here's what you need to know about our emergency care coverage and procedures.

Authorized emergency care

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

- **Accidental injuries** that could be expected to 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** that cause symptoms severe enough so that immediate medical attention would be considered necessary by someone with average health knowledge. Examples include heart attack, stroke and very high fever.

If your visit to the emergency room isn't diagnosed as an accidental injury or a medical emergency, you may be responsible for payment.

Is it an emergency?

If you're not sure whether your condition (such as high fever or unusual pain) requires emergency care, but you believe it needs prompt attention, call your primary care physician.

Ask your PCP for his or her after-hours telephone number. Post this number near your home telephone, and carry it with you at all times.

What to do in an emergency

If you have an emergency and taking the time to call your PCP may mean permanent damage to your health, seek treatment first. **Go to the nearest emergency room or call 911.**

After the emergency has passed, get in touch with your doctor as soon as possible. If you can't make the call, ask the hospital or someone acting for you to call your PCP. Your doctor will need to know about your emergency so he or she can follow up with appropriate care.

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 through the BlueCard® program for emergency services to BCN members, but you may be asked to pay at the time 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 **MiBCN.com/forms**.

Tips for avoiding the ER

- Establish a plan with your family and PCP for what to do in urgent or emergency situations.
- Use your PCP or an urgent care center for nonemergency conditions such as earaches, colds, flu, minor burns, fever, sprains, sore throats and headaches.
- See your physician for regular checkups to prevent or detect conditions in their early stages.
- Call 1-800-482-5982 for help with nonemergency mental health or substance abuse issues. You don't need a referral.
- Read BCN's *Good Health* magazine or visit BlueHealthConnection® online at **MiBCN.com** to help manage your health.

Questions?

Call the number on the back of your BCN ID card or our main number (1-800-662-6667) 8 a.m. to 5:30 p.m. Monday through Friday. The TTY number is 1-800-257-9980.

Blue Care Network is online at MiBCN.com



**Blue Care
Network
of Michigan**

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