



Understanding **emergency care** coverage and procedures

Be prepared

Our goal is to help you stay healthy through preventive care. However, we realize that medical emergencies do occur. By learning about our emergency care coverage and procedures, you'll be prepared in the event something unexpected happens.

Authorized emergency care

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

- Accidental injuries – A traumatic injury that could be expected to result in permanent damage to your health if not immediately diagnosed and treated. This usually comes from external sources and requires prompt medical attention. Examples include broken bones, sprains, severe cuts, poisoning and burns.
- Medical emergencies – The sudden onset of a medical condition that shows signs and symptoms of sufficient severity, including severe pain, so that the absence of immediate medical attention could reasonably be expected to result in serious jeopardy to your health. Examples include heart attack, stroke, loss of consciousness and ruptured appendix.

Emergency room treatment for routine medical care (such as headaches, colds or slight fevers) is not covered.

Is it an emergency?

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

Ask your primary care physician 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 primary care physician may mean permanent damage to your health, seek treatment first. Go to the nearest emergency room or call 911.

After the emergency has passed, your primary care physician can arrange appropriate follow-up care. Tell your doctor about the emergency within 24 hours or when it is medically reasonable to do so. If you cannot make the call, ask the hospital or someone acting for you to call your primary care physician.

Emergency care when you're traveling

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 are always covered for emergencies.

Most hospitals 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 receipt showing payment to us with an explanation of the service using the Member Reimbursement form in your *Member Handbook*.

Questions?

Call Customer Service at 800-662-6667 between 8 a.m. and 5:30 p.m., Monday through Friday. TTY users can call 800-257-9980.

Blue Care Network is online at MiBCN.com