






## Using SmartER Care<sup>SM</sup> Options

If you aren't having an emergency, knowing where to go for medical care may save you on cost and time.

You have choices for where you get non-emergency care — what we call SmartER Care options. Try these places instead of the emergency room (ER). Plus, when you visit in-network providers, you may pay less for care. Visit the "Control Costs with SmartER Care" web page at [bcbstx.com](http://bcbstx.com) for more details.

### NEED ADVICE?

The 24/7 Bilingual Nurseline can help you identify some options. Nurses are available at 800-581-0393, 24 hours a day, seven days a week, to answer your health questions. The 24/7 Bilingual Nurseline may not be available with all plans. Check your benefits booklet for details.

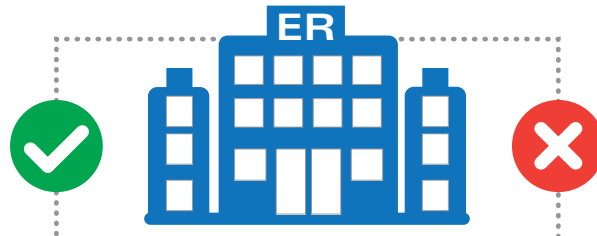
SYMPTOMS*		Virtual Visits	Average Cost	Average Wait
 <ul style="list-style-type: none"> <li>• Allergies</li> <li>• Cold/Flu</li> <li>• Depression</li> </ul>	<p>You may be able to have a live doctor visit by phone, online video or mobile app for non-emergency medical and behavioral health care.<sup>1-2</sup></p> <p><b>24 hours a day, 7 days a week</b></p>	\$	<b>20</b> Minutes	
	<p><b>Doctor's Office</b></p> <p>Talk to the person who knows you and your medical history.</p> <p><b>Office hours may vary</b></p>	\$	<b>18</b> Minutes	
 <ul style="list-style-type: none"> <li>• Fever, colds and flu</li> <li>• Sore throat</li> <li>• Stomach ache</li> </ul>	<p><b>Retail Clinic</b></p> <p>Use for non-emergency care when you can't see your doctor.</p> <p><b>Hours based on retail store hours</b></p>	\$	<b>15</b> Minutes	
	<p><b>Urgent Care</b></p> <p>Visit when it's not an emergency, but needs immediate attention.</p> <p><b>Generally includes evening, weekend and holiday hours</b></p>	\$\$	<b>16-24</b> Minutes	
 <ul style="list-style-type: none"> <li>• Cuts that need stitches</li> <li>• Migraines or headaches</li> <li>• Back pain</li> <li>• Sprains or strains</li> <li>• Animal bites or rashes</li> <li>• Tolerable pain</li> </ul>	<p><b>Emergency Room</b></p> <p>Use for life-threatening symptoms.</p> <p><b>Open 24 hours, 7 days a week</b></p>	\$\$\$	<b>4</b> Hours <b>7</b> Minutes	
	<p><b>Heart problems, heart attack</b></p> <ul style="list-style-type: none"> <li>• Chest pain, stroke</li> <li>• Breathing problems</li> <li>• Heavy bleeding</li> <li>• Broken bones</li> <li>• Sudden or severe pain</li> </ul>			

\*Note: These examples are not inclusive of all symptoms and health issues.

## WHAT IS AN EMERGENCY?

Life happens. One minute you're making dinner and the next you slice your finger. Luckily, your health care coverage puts you in control of your care – and your costs. You have choices when it comes to choosing care. Just because your finger is hurt doesn't mean you need to go to the emergency room (ER). And in some cases, if you do go to the ER, your visit may not be covered. This means you could end up paying part or all of the bill.

**Knowing what is – and isn't – an emergency can help you plan for the unexpected.**



### When the ER Should be Used

You should go to the ER for life-threatening symptoms, such as:

- Heart problems
- Breathing problems
- Heavy bleeding
- Broken bones
- Severe pain

### When the ER Shouldn't be Used

You have choices other than the ER for health concerns like:

- Colds and sore throat
- Ear or sinus pain
- Rashes
- Cuts that don't need stitches
- Constipation
- Tolerable pain

## FREESTANDING EMERGENCY ROOM OR URGENT CARE

Knowing whether to go freestanding ERs or urgent care centers can be tricky. While they may seem like the same thing, they do have different buildings and visit charges.

### Freestanding ERs:

- Will have the word "Emergency" in the name or on the building
- Charge emergency room rates, even if the care you need is minor
- Are mostly out-of-network, so you may get a bill for the amount that your health care plan doesn't cover

Knowing this may help you decide where to get care for health concerns or life-threatening emergencies.

## NEED HELP DECIDING WHERE TO GO FOR CARE?

Use Provider Finder<sup>®</sup> at [bcbstx.com](http://bcbstx.com) to find a network provider or call the Customer Service number on the back of your member ID card. If you need emergency care, call 911 or seek help from any doctor or hospital right away.

<sup>1</sup> Internet/Wi-Fi connection is needed for computer access. Data charges may apply. Check your cellular data or internet service provider's plan for details.

<sup>2</sup> Virtual Visits, Powered by MDLIVE may not be available on all plans. Virtual Visits are subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions.

Internet/Wi-Fi connection is needed for computer access. Data charges may apply. Check your cellular data or internet service provider's plan for details. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only), along with the ability to prescribe. Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation, along with the ability to prescribe. Behavioral health service is limited to interactive audio/video (video only), along with the ability to prescribe in all states. Service availability depends on location at the time of consultation.

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