

# OPTIONS FOR CARE

## GET CARE WHEN YOU NEED IT

It's important to know where to go when you need medical care. Knowing your options and deciding where to go can make a big difference in how much you pay. You will pay less for your health care if you see providers who are in the HealthSelect network. The costs noted below are average out-of-pocket costs. To find out more, go to [www.healthselectoftexas.com](http://www.healthselectoftexas.com)

CONSUMER DIRECTED

HealthSelect<sup>SM</sup>

### Virtual Visits for Medical Care<sup>1</sup> – \$0



Get non-emergency medical care when you need it. Connect by phone or video device to a board-certified doctor anytime, wherever you are. Virtual visits are available at no cost to you if you are enrolled in HealthSelect of Texas<sup>®</sup>.<sup>1</sup>

### Doctor's Office – \$



Generally the best place to go for non-emergency care such as health exams, routine shots, colds and flu. Your doctor knows you and your medical history and can treat you, and refer you to a specialist if needed.

### Retail Health Clinic – \$\$



Often located in stores and pharmacies to provide convenient, low-cost treatment for certain preventive and minor medical problems. Walk-in clinics can be a lower out-of-pocket cost than urgent care.

### Urgent Care Provider – \$\$\$



Often used when your doctor's office is closed and you need immediate, but non-emergency care such as X-rays and stitches.

### Hospital Emergency Room – \$\$\$\$








A life-threatening or serious medical condition that typically arises suddenly can be a true emergency. In that case, you should go to the nearest hospital ER or call 911. You may receive multiple bills for services such as hospital facility, laboratory fees and for each provider you see such as the emergency room doctor, radiologist, pathologist or anesthesiologist.

### Freestanding Emergency Rooms – \$\$\$\$\$



Most freestanding emergency room facilities and providers are out-of-network, so your share of the bill can be significantly higher. These facilities are sometimes confused with urgent care centers or with small hospital ERs. You will recognize a freestanding ER because it will have an Emergency or ER sign and is not attached to a hospital.

		Average Out-Of-Pocket Cost	Examples of Health Issues
	Medical Virtual Visits	\$0 <sup>1</sup>	<ul style="list-style-type: none"> <li>Allergies</li> <li>Bladder/Urinary tract infection</li> <li>Bronchitis</li> <li>Cold and flu</li> <li>Headache</li> <li>Nausea</li> <li>Pink eye</li> <li>Sore throat</li> <li>Rash</li> </ul>
	Doctor's Office	\$	<ul style="list-style-type: none"> <li>Fever, colds and flu</li> <li>Sore throat</li> <li>Minor burns</li> <li>Stomach ache</li> <li>Ear or sinus pain</li> <li>Physicals</li> <li>Flu shots</li> <li>Shots</li> <li>Minor allergic reactions</li> </ul>
	Retail Health Clinic	\$\$	<ul style="list-style-type: none"> <li>Infections</li> <li>Cold and flu</li> <li>Minor injuries or pain</li> <li>Shots</li> <li>Flu shots</li> <li>Sore throat</li> <li>Skin problems</li> <li>Allergies</li> </ul>
	Urgent Care Provider	\$\$\$	<ul style="list-style-type: none"> <li>Migraines or headaches</li> <li>Cuts that need stitches</li> <li>Abdominal pain</li> <li>Sprains or strains</li> <li>Bladder/Urinary tract infection</li> <li>Animal bites</li> <li>Back pain</li> </ul>
	Hospital Emergency Room	\$\$\$\$	<ul style="list-style-type: none"> <li>Chest pain</li> <li>Stroke</li> <li>Seizures</li> <li>Head or neck injuries</li> <li>Sudden or severe pain</li> <li>Fainting, dizziness, weakness</li> <li>Uncontrolled bleeding</li> <li>Problem breathing</li> <li>Broken bones</li> </ul>

## Freestanding ERs: The highest cost care —\$\$\$\$\$

A freestanding emergency room (FSER) is a medical care facility that provides emergency services, and typically is not affiliated with a hospital or physically connected to a hospital. FSERs are frequently located near a shopping center or other convenient neighborhood location. While a FSER may seem like a convenient option when you need emergency care, most are out-of-network and you will pay more—sometimes thousands of dollars more—for care and you still may need to be sent to a hospital for emergency care.

### For an out-of-network FSER, you will pay more.

- You must pay a \$300 copay.
- There is not a deductible if true emergency but out-of-network deductible applies if not a true emergency.
- The plan pays 80% of the out-of-network allowable amount if true emergency and 60% of the out-of-network allowable amount if not a true emergency.
- You may be responsible for any difference between the amount billed by the facility and the out-of-network allowable amount, which could be significant.

### For details about what your plan covers:

- visit your plan's Master Benefit Plan Document at [www.healthselectoftexas.com](http://www.healthselectoftexas.com) or
- call a BCBSTX Personal Health Assistant toll-free at **(800) 252-8039 (TTY: 711)** Monday – Friday 7 a.m. – 7 p.m. and Saturday 7 a.m. – 3 p.m. CT



**BlueCross BlueShield of Texas**

<sup>1</sup> For in-network medical virtual visit providers, HealthSelect of Texas<sup>SM</sup>, HealthSelect<sup>SM</sup> Out-of-State and HealthSelect<sup>SM</sup> Secondary participants have a \$0 copay. Consumer Directed HealthSelect<sup>SM</sup> participants will have to meet the plan's annual deductible and then the applicable coinsurance for virtual visits.

Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. The information provided on this page is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your HealthSelect plan's benefits and the use of network providers. This information is intended solely as a general guide to what services may be available. The actual availability of services may vary greatly from location to location. If you have questions about any health concern, you should discuss them with your health care provider.

For questions, please call a BCBSTX Personal Health Assistant at **(800) 252-8039**. If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

Blue Cross and Blue Shield of Texas is the third-party administrator for HealthSelect of Texas<sup>SM</sup> and Consumer Directed HealthSelect<sup>SM</sup>.

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